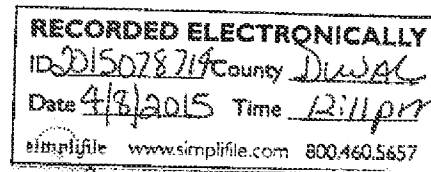


This document prepared by and return to:

D. Randall Briley, Esq.  
Briley & Deal, LLC  
2215 S. Third Street, Suite 101  
Jacksonville Beach, FL 32250



OR Book 17124, page 2093

**FIRST AMENDMENT TO DECLARATION OF EASEMENTS, COVENANTS,  
CONDITIONS AND RESTRICTIONS FOR  
THE PALMS AT NOCATEE**

This FIRST AMENDMENT TO DECLARATION OF EASEMENTS, COVENANTS  
CONDITIONS AND RESTRICTIONS FOR THE PALMS AT NOCATEE is made effective the  
2nd day of April, 2015 by DFH LAND, LLC, a Florida limited liability company, hereinafter the  
"Owner" and The PALMS AT NOCATEE HOMEOWNERS ASSOCIATION, INC., a Florida  
not-for-profit corporation hereinafter, the "Association".

Recitals:

- A. The Declaration of Covenants and Restrictions for THE PALMS AT NOCATEE is recorded in official Records Book 17064, at Page 1826 of the current public records of Duval County, Florida, hereinafter the "Declaration".
- B. Section 13.7 of the Declaration provides that a two thirds (2/3) vote of the total votes of the Association may amend the Declaration.
- C. A vote has been taken and more than two thirds of the total votes of the Association have approved this FIRST AMENDMENT TO DECLARATION OF EASEMENTS, COVENANTS CONDITIONS AND RESTRICTIONS FOR THE PALMS AT NOCATEE which provides as more particularly described below:


NOW THEREFORE, the Association hereby amends the Declaration as follows:

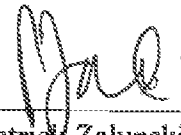
1. All terms capitalized herein shall have the meaning as contained herein or if not defined herein shall have the same meaning as provided in the Declaration.
2. Section 9.1 (g) shall be amended to read as follows:

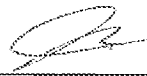
Section 9.1 Signs. No sign, advertisement or notice of any type or nature whatsoever including, without limitation, "For Sale" and "For Lease" signs, shall be erected or displayed upon any Lot, Residence, Common Property or from any window, unless express prior written approval of the size, shape, content, appearance and location has been obtained from the Board of Directors and the ARB, which approval may be arbitrarily withheld, except signs in

compliance with the specifications contained on Exhibit "A", attached hereto and incorporated herein.

DFH Land, LLC (Developer)  
a Florida limited liability company

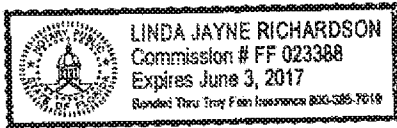
  
Print Name Linda J. Richardson


  
By: Patrick Zalupski  
Its Manager

  
Print Name John Blanton

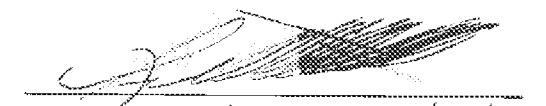
STATE OF FLORIDA  
COUNTY OF Clay

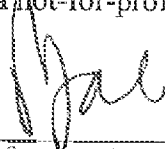
The foregoing instrument was acknowledged before me this 2nd day of April, 2015 by Patrick Zalupski, as Manager of DFH Land, LLC, a Florida limited liability company, on behalf of the company, [] who is personally known to me or [] who has produced a driver's license as identification and who did/did not take an oath.




  
Notary Public, State and County aforesaid

The PALMS AT NOCATEE  
HOMEOWNERS ASSOCIATION, INC., a  
Florida not-for-profit corporation

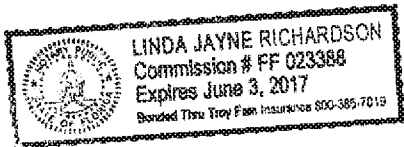
  
Print Name Linda J. Richardson


  
By: Patrick Zalupski  
Its President

  
Print Name John Blanton

STATE OF FLORIDA  
COUNTY OF Clay

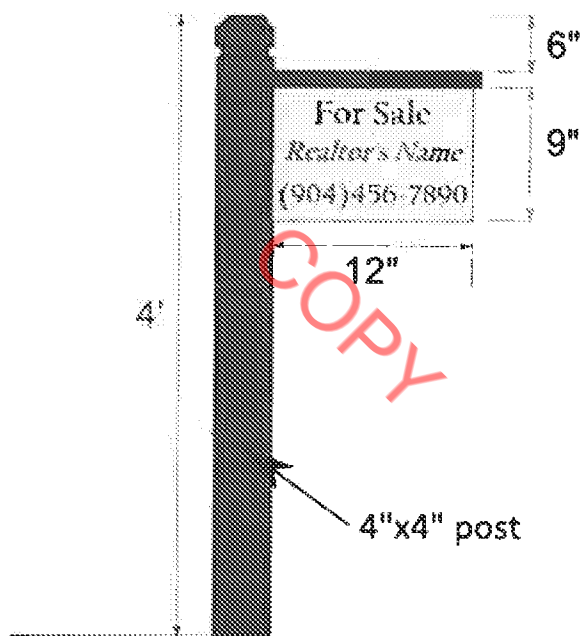
The foregoing instrument was acknowledged before me this 2nd day of April, 2015 by Patrick Zalupski, as President of The PALMS AT NOCATEE HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation,  who is personally known to me or  who has produced a driver's license as identification and who did/did not take an oath.



  
\_\_\_\_\_  
Notary Public, State and County aforesaid

COPY

# Nocatee Sign Standard



- Posts should be green (RAL 6005) with beige (RAL 1015) text

EXHIBIT A

**JOINDER AND CONSENT TO FIRST AMENDMENT TO DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE PALMS AT NOCATEE**

**BY DFH LAND, LLC**

KNOW ALL MEN BY THESE PRESENTS, that Medley Capital Corporation, a Delaware corporation, ("the Lender"), the owner and holder of the following described loan documents ("the Loan Documents"):

Mortgage, Security Agreement, Assignment of Rents and Fixture Filing from DFH Land, LLC, a Florida limited liability company, to Lender, its successors and/or assigns, dated September 13, 2013, and recorded September, 19, 2013 in O.R. Book 16532, Page 1806; Amended and Restated Mortgage, Security Agreement, Assignment of Rents and Fixture Filing from Dream Finders Homes, LLC, a Florida limited liability company, to Lender, its successors and/or assigns, dated September 13, 2013, and recorded September, 19, 2013 in O.R. Book 16533, Page 610; Subordination Agreement dated June 30, 2014 recorded July 8, 2014 in Official Records Book 16837, Page 2343; Agreement of Spreader and Modification of Mortgage dated June 30, 2014, recorded July 8, 2014 in O.R. Book 16837, Page 2359; Modification Agreement dated June 30, 2014, recorded July 8, 2014 in O.R. Book 16837, Page 2377; Modification Agreement dated June 30, 2014, recorded July 8, 2014 in O.R. Book 16837, Page 2401; Assignment of Leases and Rents and Security Deposits to Medley Capital Corporation dated September 13, 2013 and recorded September 19, 2013, in O.R. Book 16532, Page 1841; Assignment of Leases and Rents and Security Deposits dated September 13, 2014, recorded September 19, 2013 in Official Records Book 16533, Page 635; Mortgage Spreader Agreement dated August 8, 2014, recorded August 13, 2014, in O. R. Book 16876, Page 1009; Agreement of Spreader and Modification of Mortgage and Security Agreement dated November 21, 2014, recorded November 24, 2014 in O.R. Book 16985, Page 2164; Agreement of Spreader and Modification of Mortgage and Security Agreement, Assignment of Rents and Fixture Filing dated January 30, 2015, recorded February 2, 2015 in O.R. Book 17052, Page 2424; Agreement of Spreader and Modification of Mortgage and Security Agreement, Assignment of Rents and Fixture Filing dated February 6, 2015, recorded February 9, 2015 in O.R. Book 17061, Page 1; UCC-1 Financing Statement recorded September 19, 2013 in O.R. Book 16532, Page 1866; Amendment to UCC-1 Financing Statement recorded July 8, 2014 in O.R. Book 16837, Page 2427; UCC-1 Financing Statement recorded November 24, 2014 in O.R. Book 16985, Page 2184; all of the Current Public Records of Duval County, Florida.

hereby joins in and consents to the terms and conditions of that certain DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS, FOR THE PALMS AT NOCATEE ("the "Declaration") by DFH LAND, LLC, a Florida limited liability company, to which Declaration this joinder is attached for the purpose of acknowledging its consent to the covenants, conditions, restrictions, and easements of the Declaration and the imposition of the same upon the property subject to the Loan Documents.

IN WITNESS WHEREOF, the Lender has caused this presents to be executed as of the 7<sup>th</sup> day of April, 2015.

Witnesses:

*Lindsay Fennell*

First Witness

Lindsay Fennell

Print Name

*Dana Verde*

Second Witness

Dana Verde

Print Name

Medley Capital Corporation,  
a Delaware corporation

By: *R Allorto*

Name: Richard Allorto

Its: Chief Financial Officer

STATE OF NEW YORK

COUNTY OF New York

The foregoing instrument was acknowledged before me on this 7<sup>th</sup> day of April, 2015, before me personally appeared Richard Allorto, as Chief Financial Officer of Medley Capital Corporation, on behalf of said corporation.

WITNESS my signature and official seal at 375 Park Ave., in the County and State aforesaid, the day and year last aforementioned.

My Commission Expires: 6/17/2017

*Rachel Cross*  
NOTARY PUBLIC - State of New York

Rachel Cross  
Print Name

Personally known  OR Produced identification

Type of Identification Produced \_\_\_\_\_

**JOINDER AND CONSENT TO FIRST AMENDMENT TO DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE PALMS  
AT NOCATEE**

**BY DFH LAND, LLC**

KNOW ALL MEN BY THESE PRESENTS, that Texas Capital Bank, National Association, a Texas corporation, ("the Lender"), the owner and holder of the following described loan documents ("the Loan Documents").

Assignment to Lender of the Amended and Restated Mortgage, Security Agreement, Assignment of Rents, Fixtures Filing and Spreader Agreement from DFH Land, LLC, a Florida limited liability company, to Medley Capital, its successors and/or assigns, (dated September 13, 2013, recorded September 19, 2013 in O. R. Book 16533, page 610) dated June 30, 2014, recorded July 8, 2014 in O.R. Book 16837, Page 2293; Further Amended and Restated Mortgage, Security Agreement, Assignment of Rents, Fixtures Filing and Spreader Agreement from DFH Land, LLC, a Florida limited liability company, to Lender, its successors and/or assigns, dated June 30, 2014, recorded July 8, 2014 in O.R. Book 16837, Page 2304; Mortgage Spreader Agreement dated August 8, 2014, recorded August 13, 2014 in O.R. Book 16876, Page 1009, Mortgage Spreader Agreement dated November 3, 2014 recorded November 7, 2014 in Official Records Book 16970, Page 1396; Assignment of Leases and Rents and Security Deposits recorded September 19, 2013 in Official Records Book 16533, Page 635 as assigned to Texas Capital Bank by Assignment of Assignment of Leases and Rents and Security Deposits recorded July 8, 2014 in Official Records Book 16837, Page 2299; Mortgage Spreader Agreement dated November 19, 2014, recorded November 24, 2014 recorded in O.R. Book 16985 Page 2145; Mortgage Spreader Agreement dated November 26, 2014, recorded December 4, 2014 recorded in O.R. Book 16995 Page 501; Mortgage Spreader Agreement dated December 4, 2014, recorded December 5, 2014 recorded in O.R. Book 16997 Page 302; Mortgage Spreader Agreement dated December 19, 2014, recorded December 22, 2014 recorded in O.R. Book 17013 Page 946; Partial Release of Mortgage dated November 28, 2014, recorded January 2, 2015, in O. R. Book 17022, Page 2421; Mortgage Modification Agreement and Notice of Future Advances dated January 28, 2015, recorded January 30, 2015, in O. R. Book 17051, Page 380; Mortgage Spreader Agreement dated February 11, 2015, recorded February 17, 2015 recorded in O.R. Book 17067 Page 1064; Partial Release of Mortgage dated December 18, 2014, recorded February 18, 2015, in O. R. Book 17070, Page 1224; Mortgage Spreader Agreement dated February 18, 2015, recorded February 19, 2015 recorded in O.R. Book 17071 Page 2039; Partial Release of Mortgage dated February 3, 2015, recorded February 26, 2015, in O. R. Book 17078, Page 1862; Partial Release of Mortgage dated January 21, 2015, recorded February 26, 2015, in O. R. Book 17078, Page 1864; Mortgage Spreader Agreement dated March 4, 2015, recorded March 6, 2015 recorded in O.R. Book 17088 Page 1155; Mortgage Spreader Agreement dated March 6, 2015, recorded March 12, 2015 recorded in O.R. Book 17094 Page 393; Mortgage Spreader Agreement dated March 12, 2015, recorded March 17, 2015 recorded in O.R. Book 17099 Page 650; Partial Release of Mortgage dated March 27, 2015, recorded March 30, 2015, in O. R. Book 17113, Page 157; Mortgage Spreader Agreement dated March 26, 2015, recorded

March 31, 2015 recorded in O.R. Book 17113 Page 1306; UCC-1 Financing Statement recorded September 19, 2013 in Official Records Book 16533, Page 649 as assigned to Texas Capital Bank by document recorded July 8, 2014 in Official Records Book 16837, Page 2358; all of the Current Public Records of Duval County, Florida,

hereby joins in and consents to the terms and conditions of that certain DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS, FOR THE PALMS AT NOCATEE ("the "Declaration") by DFH LAND, LLC, a Florida limited liability company, to which Declaration this joinder is attached for the purpose of acknowledging its consent to the covenants, conditions, restrictions, and easements of the Declaration and the imposition of the same upon the property subject to the Loan Documents.

IN WITNESS WHEREOF, the Lender has caused this presents to be executed as of the 2 day of April, 2015.

Witnesses:

TEXAS CAPITAL BANK, NATIONAL ASSOCIATION,  
as Administrative Agent

Cassidy McMullen

First Witness

Cassidy McMullen

Print Name

[Signature]

Second Witness

Sandra Chelaters

Print Name

COPY

By:

[Signature]

Name: Joe Hardy

Its: Senior Vice President

STATE OF TEXAS

COUNTY OF Harris

The foregoing instrument was acknowledged before me on this 2 day of April, 2015, before me personally appeared Joe Hardy, as Senior Vice President of TEXAS CAPITAL BANK, NATIONAL ASSOCIATION, as Administrative Agent, on behalf of said corporation.

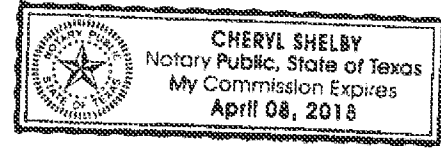
WITNESS my signature and official seal at Houston in the County and State aforesaid, the day and year last aforementioned.

My Commission Expires: 4/8/18

*Cheryl Shelby*  
NOTARY PUBLIC - State of Texas

Cheryl Shelby  
Print Name

Personally known  OR Produced identification   
Type of Identification Produced \_\_\_\_\_



COPY