

Inst No:99020447 Date:08/25/1999
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By: [Signature] D.C. Time:12:09:33
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**DECLARATION OF COVENANTS, CONDITIONS
AND RESTRICTIONS OF
THE CROSSINGS AT GRAND HAVEN**

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**DECLARATION OF COVENANTS, CONDITIONS AND
RESTRICTIONS OF THE CROSSINGS AT GRAND HAVEN**

THIS DECLARATION is made and entered into this 20th day of ~~February~~ ^{AUGUST}, 1999 by Pulte Home Corporation, a Michigan corporation, (the "Declarant").

RECITALS:

A. Declarant is the owner of certain real property located in Flagler County, Florida, which is more particularly described on Exhibit "A" attached hereto and made a part hereof (the "Property").

B. Declarant intends to develop the Property into a community to be known as The Crossings at Grand Haven.

C. At the time of the recordation of the plat for The Crossings at Grand Haven Phase 1, Declarant shall encumber the Property with these covenants and restrictions and be bound to these regulations and other Governing Documents (as hereinafter defined).

D. The Property shall be held, sold, conveyed, leased, mortgaged and otherwise dealt with subject to the easements, covenants, conditions, restrictions, reservations, liens and charges set forth in this Declaration.

E. The Property is also subject to and encumbered by the Master Declaration (as defined in Article I). The Property shall be held, sold, conveyed, leased, mortgaged and otherwise dealt with subject to the easements, covenants, conditions, restrictions, reservations, liens and charges set forth in the Master Declaration.

NOW, THEREFORE, Declarant hereby declares that all of the Property shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions which are for the purpose of protecting the value and desirability of, and which shall run with, the Property and be binding on 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.

ARTICLE I
DEFINITIONS

Section 1. "Articles" shall mean the Articles of Incorporation of the Association which have been filed in the office of the Secretary of the State of Florida, as same may be amended from time to time, a copy of which is attached hereto as Exhibit C.

Section 2. "Association" shall mean and refer to The Crossings at Grand Haven Homeowners Association, Inc., its successors and assigns.

Section 3. "Board" shall mean the Board of Directors of the Association elected or appointed in accordance with the Bylaws.

Section 4. "Bylaws" shall mean the Bylaws of the Association which have been or will be adopted by the Board, as same may be amended from time to time, a copy of which is attached hereto as Exhibit D.

Section 5. "CDD" shall mean the Grand Haven Community Development District, a community development district created pursuant to Florida Statutes Chapter 190.

Section 6. "CDD Property" shall mean all real property (including the improvements thereon) owned by the CDD. The CDD Property is not part of the Property and is not encumbered by this Declaration. If Declarant or the Association conveys any portion of the Property to the CDD, said portion of the Property shall be automatically withdrawn from the Property and shall no longer be encumbered by this Declaration.

Section 7. "Commencement Assessment" shall mean and refer to the initial assessment or charge levied against all Lots set forth in Article VII of this Declaration, which shall be due and payable to the Association at the time of closing by the original purchaser of a Lot purchasing from Declarant or its successor.

Section 8. "Common Area" shall mean all real property (including the improvements thereto) owned by the Association for the common use and enjoyment of the Owners. The Common Area may include roads, parking areas, sidewalks, paths, entryways, swale areas, and open areas in the Common Area.

Declarant may convey Common Area to the Association at any time in fee simple, free of any mortgages or other liens, except ad valorem taxes for the year of conveyance.

The Association shall accept title to any real property or personal property offered to the Association by Declarant.

Section 9. "Common Assessment(s)" shall mean and refer to the recurring annual assessments or charges levied against all Lots to fund Common Expenses, in accordance with Article VII of this Declaration.

Section 10. "Common Expense(s)" shall mean and include the actual and estimated expenses incurred by the Association for the maintenance, repair, and operation of the Common Area and all improvements thereon and the Common Maintenance Area (as hereinafter defined), or for the general benefit of all Owners, including if so determined by the Board, reasonable reserves, all as may be found necessary or appropriate by the Board pursuant to this Declaration, the Bylaws, and the Articles.

Section 11. "Common Maintenance Area" means all property from time to time designated by Declarant or the Board as a maintenance responsibility of the Association for the common use and enjoyment of Owners, together with all improvements, fixtures, and tangible personal property now or hereafter situated thereon.

Section 12. "Conservation Easement Areas" shall mean and refer to all areas designated as Conservation Easement Areas upon any recorded subdivision plat or plats of the Property.

Section 13. "Declarant" shall mean and refer to Pulte Home Corporation and its successors and assigns. Declarant may assign all or a portion of its rights hereunder. In the event of a partial assignment, the assignee shall be deemed Declarant and may exercise such rights of Declarant specifically assigned to it. Any such assignment may be made on a non-exclusive basis.

Section 14. "Declaration" shall mean and refer to this Declaration of Covenants, Conditions, and Restrictions of The Crossings at Grand Haven.

Section 15. "Governing Documents" shall mean and collectively refer to the Declaration, Articles, and Bylaws.

Section 16. "Institutional Lender" shall mean a bank, savings and loan the Association, Federal National Mortgage Association, Declarant or other lender generally recognized as an institution type lender, which holds a mortgage on one or more of the Lots.

Section 17. "Lakefront Lots" shall mean all Lots containing, within the Lot lines, a portion of a lake or pond, or having frontage on or common boundaries with a lake or pond.

Section 18. "Lot" shall mean and refer to any plot of land intended for use as a site for a Residence and which is shown as a lot upon any recorded Plat of the Property.

Section 19. "Master Association" shall mean and refer to Grand Haven Master Association, Inc., the Florida not-for-profit corporation formed to carry out the intent of the Master Declaration (as hereinafter defined). The relationship between the Association and the Master Association is more fully described in Article XII of this Declaration.

Section 20. "Master Association Assessments" shall mean and refer to those charges made by the Master Association from time to time against the Property for the purposes set forth in the Master Declaration.

Section 21. "Master Declaration" shall mean and refer to the Amended and Restated Declaration of Covenants, Conditions and Restrictions for Grand Haven Master The Association recorded in Official Record Book 557, page 1768 through page 1796 of the Public Records of Flagler County, Florida, and any amendment or supplement thereto.

Section 22. "Member" shall mean and refer to every person or entity who is an Owner, as defined herein, and in being such an Owner comprises the Membership of the Association.

Section 23. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of fee simple title to any Lot, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 24. "Person" shall mean and include an individual, corporation, governmental agency, estate, trust, partnership, association, sole proprietorship, joint venture, two or more persons having a joint or common interest, or any other legal entity.

Section 25. "Plat" or "Plats" shall mean the plat or plats subdividing the Property, as may be recorded from time to time in the Public Records of Flagler County, Florida.

Section 26. "Property" or "Properties" shall mean and refer to that certain real property described in Exhibit "A" attached hereto and when added in accordance with the terms and conditions hereof, shall also include such real property as is in the future subjected to this Declaration.

Section 27. "Residence" means any single family residential dwelling constructed or to be constructed on or within any Lot together with any appurtenant improvements, including, without limitation, driveways, patios, sidewalks.

Section 28. "SJRWMD" shall mean and refer to the St. Johns River Water Management District.

Section 29. "Special Assessment" shall mean and refer to the assessments or charges levied against all Lots in addition to the Common Assessment and in accordance with Article VII of this Declaration 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 Common Area, including fixtures and personal property related thereto.

Section 30. "Specific Assessment" shall mean and refer to assessments or charges levied against a specific Owner's Lot to recover any indebtedness of such Owner to the Association arising under any provision of the Governing Documents, including any indemnity, or by contract express or implied, or because of any act or omission of the Owner or any occupant of such Owner's Lot, or arising by reason of such Owner's failure to properly maintain his Lot and Residence as herein provided.

Section 31. "Surface Water or Stormwater Management System" shall mean a system operated, maintained and managed by the Association which is designed and constructed or implemented 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 40C-4 or 40C-40, Florida Administrative Code and operated, maintained and managed in a manner consistent with any applicable SJRWMD permit (the "Permit"). The Surface Water or Stormwater Management System shall include all environmental conservation areas and other water management areas within the Property.

Section 32. "Undeveloped Parcel" shall mean and refer to that certain real property described on Exhibit "B" attached hereto and by this reference made a part hereof, which is presently an unimproved and undeveloped parcel of land that Declarant may, but is not obligated to, develop, improve and, by annexation, subject to this Declaration.

Section 33. "Water Areas" shall mean and include any lakes, ponds, retention and other water areas within the Property.

Section 34. "Withdrawn Property" shall mean portions of the Property owned by Declarant which Declarant has withdrawn from the terms and conditions of this Declaration pursuant to Article IV, Section 10.

ARTICLE II PROPERTY RIGHTS

Section 1. Owners' Easements of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title of every Lot, subject to the following provisions:

A. The right of the Association to suspend the voting rights and right to use Common Area facilities, if any, by an Owner for any period during which any assessment against his Lot remains unpaid; and for a period not to exceed sixty (60) days for any infraction of its published rules and regulations;

B. The right of the Association to mortgage or convey the Common Area to any homeowner Association, public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the Members. No such mortgage or conveyance shall be effective unless approved by the affirmative vote (in person or by proxy) or written consent, or any combination thereof, of Owners holding not less than two-thirds (2/3) of the total votes of the Class A Membership of the Association. If ingress or egress to any Residence is through the Common Area, any conveyance or encumbrance of such section of the Common Area is subject to Lot Owner's easement.

Section 2. Delegation of Use. Any Owner may delegate, in accordance with the Bylaws, his right or enjoyment to the Common Area and facilities to members of his family, his tenants or contract purchasers who reside on his Lot, but not otherwise.

Section 3. Utility Easements. Public utilities serving the Property and the Lots, have been, or will be, installed in the Common Area and within or upon the Property for the use, benefit, and service of the Property, the Lots, and all improvements on the Property. A permanent, perpetual, mutual and non-exclusive easement shall exist over, across and into the Property, Lots, and all improvements upon the Property for installation, maintenance, and repair of all utilities, for lines, wires, pipes, equipment, and other items necessary for supplying light, heat, air conditioning, water, sewer, power, telephone, any cable television and other utilities or means of communication to the Property, Lots, and the improvements upon the Property. Any and all use of the said utility easements shall be in accordance with the applicable provisions of this Declaration.

Section 4. Surface Water or Stormwater Management and Drainage Easement. An easement is hereby created over the Property in favor of the Association and CDD, including their agents or other designees, for surface water drainage and for the installation and maintenance of the Surface Water or Stormwater Management System for the Property.

Section 5. Public Easements. Fire, police, health and sanitation, and other public service personnel and vehicles shall have a permanent and perpetual easement for ingress and egress over and across the Property for the purpose of providing public services to the Owners.

Section 6. Association's Right of Entry. The Association's duly authorized representatives or agents shall, at all reasonable times, have and possess a reasonable right of entry and inspection upon the Property for the purpose of fully and faithfully discharging the duties of the Association. Non-exclusive easements are hereby granted in favor of the Association throughout the Property as may reasonably be necessary for the Association to perform its services required and authorized hereunder, so long as none shall unreasonably interfere with the use of any Lot. Furthermore, a non-exclusive easement is hereby created over all utility easements and drainage easements located on any Lot, whether now existing or hereafter created, including but not limited to all utility easements and drainage easements contained on the Plat, which easement is in favor of the Association, including its agents and designees, in perpetuity, to utilize for all proper purposes of the Association.

Section 7. Access. Declarant reserves unto itself, including its designees from time to time, and hereby grants to the Association and all Owners, including their respective tenants, guests and invitees, perpetual, non-exclusive easements of ingress and egress over and across those portions of the Common Area lying adjacent to and between the boundary line(s) of the Lot(s) to and from dedicated rights of way.

Section 8. CDD. Notwithstanding anything contained in this Declaration to the contrary, Declarant reserves for itself, the Association, and their respective successors and assigns the right to dedicate, transfer, sell, or otherwise convey portions of the Property to the CDD for purposes of having the CDD construct, operate, maintain, and repair any and all public improvements which the CDD may legally own and operate pursuant to the provisions of Chapter 190, Florida Statutes. Such public improvements may include, without limitation, roads, utilities, sewer and water facilities, landscaping, entry features, swimming pools, docks, parks, ponds, gazebos, leisure trails, bike paths, and other recreational facilities.

Each Owner shall be solely responsible for all service charges, fees, ad valorem taxes, and non-ad valorem assessments levied by the CDD with respect to the property owned by such Owner and which shall be levied and collected in accordance with Florida Statute 197. Failure to pay same when due may result in the imposition of liens against the property of said Owner.

Section 9. Survival. Any and all easements, licenses, or other rights granted or reserved pursuant to this Article shall survive any termination of this Declaration.

ARTICLE III MEMBERSHIP AND VOTING RIGHTS

Section 1. Every Owner of a Lot shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment.

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

Class A. Class A Members shall be all Owners, with the exception of Declarant, and shall be entitled to one vote for each Lot owned. When more than one Person holds an interest in any Lot, all such Persons shall be Members. The vote for such Lot shall be exercised by a majority of all such Members as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B Member shall be Declarant. The Class B Member shall be entitled to three (3) votes for each Lot owned. The Class B Membership shall cease and convert to Class A Membership on the happening of any of the following events, whichever occurs earlier:

A. The total votes outstanding in the Class A Membership equals the total votes outstanding in the Class B Membership; or

B. The date exactly ten (10) years after the recording of this Declaration; or

C. Declarant may elect to convert some or all of its Class B Membership to Class A Membership upon sixty (60) days written notice to the Board (whereupon the Class A Members shall be obligated to elect the Board and assume control of the Association).

Provided, however, in the event additional Lots are added to the Association by annexation pursuant to Article IV of this Declaration after the Class B Membership shall cease under Section 2(A) of this Article, the Class B Membership and voting rights shall be immediately reinstated and resumed, and shall continue until the subsequent occurrence of one of the above events.

ARTICLE IV **PROPERTY SUBJECT TO THIS DECLARATION AND** **ADDITIONS TO THE PROPERTY**

Section 1. Property Subject to Declaration. The Property is, and shall be, held, transferred, sold, conveyed, and occupied subject to this Declaration.

Section 2. Additions to the Property. Declarant and the Association reserve the right to add, or cause to be added, other real property not now included within the Property to the Property in the manner set forth below, and such additional real property shall be subject to the provisions of this Declaration.

Section 3. Annexation Without The Association Approval. Declarant may from time to time within ten (10) years of the date of this Declaration bring, in whole or in part, the Undeveloped Parcel under the provisions of this Declaration by recorded supplemental declarations, which shall not require the consent of the existing Owners or the Association, or any mortgagee, or the Department of Housing and Urban Development or the Veterans Administration. To the extent that additional real property (i.e., the Undeveloped Parcel) shall be made a part of the Property, reference herein to the Property should be deemed to be reference to all of such additional property where such references are intended to include property other than that legally described above. Nothing herein, however, shall prevent Declarant from rezoning and changing the development plans with respect to such future portions or adding additional or other property to the Property.

The additional lands annexed in accordance with the provisions hereof shall become subject to the provisions of this Declaration upon recording in the Public Records of Flagler County, Florida, an amendment or supplement hereto properly executed by Declarant and without the consent of the Members of the Association. Until such amendment is recorded, no provision of this Declaration shall be effective as to all or any portion of the Undeveloped Parcel, nor shall this Declaration constitute a cloud or encumbrance on the title of said Undeveloped Parcel.

Section 4. Additions or Modifications. Such amendments or supplements to the Declaration may contain such complementary additions and modifications of this Declaration as may be necessary to reflect the different character, if any, of the Undeveloped Parcel, which is the subject of such amendments or supplements to this Declaration, as determined by Declarant. Further, such amendments or supplements to this Declaration may contain provisions relating to such Undeveloped Parcel, or any portions thereof, dealing with, among other things, assessments and the basis thereof, rules and regulations, architectural controls and other provisions pertaining to all or part of such Undeveloped Parcel to the exclusion of other portions of the Property.

Section 5. Other Annexation of Property. Land, other than sections of the Undeveloped Parcel annexed to the Property in accordance with Section 3 of this Article, may be annexed to the Property upon the affirmative vote (in person or by proxy) or written consent, or any combination thereof, of Owners holding not less than two-thirds (2/3) of the total votes of the Association. Such annexation shall become effective upon the recording of an amendment or supplement to this Declaration in the Public Records of Flagler County.

Section 6. Platting. As long as there is a Class B membership, Declarant shall be entitled at any time and from time to time, to plat and/or replat all or any part of the Property and to file subdivision restrictions and amendments thereto with respect to any undeveloped portion or portions of the Property without the consent or approval of any Owner.

Section 7. Amendment. As long as there is a Class B membership, the provisions of this Article IV cannot be amended without the written consent of Declarant, and any amendment of this Article IV without the written consent of Declarant shall be deemed null and void.

Section 8. Recordation. Upon each commitment of additional real property to this Declaration, a recordation of such additions shall be made as a supplement to this Declaration in the Official Records of Flagler County, Florida, and such real property described therein shall be committed to the covenants contained in this Declaration and

shall be considered "Property" as fully as though originally designated herein as Property.

Section 9. Merger. Nothing in this Declaration is intended to limit or restrict in any way the Association's rights or ability to merge or consolidate with any other association as the Board may feel is in the best interests of the Association and its Members. A merger or consolidation of the Association must be approved by the affirmative vote (in person or by proxy) or written consent, or any combination thereof, of Owners holding not less than two-thirds (2/3) of the total votes of the Association. Upon a merger or consolidation of the Association with another association, all Common Area, rights and obligations shall by operation of law, be transferred to the surviving or consolidated association or, alternatively, the properties, rights and obligations of another association, by operation of law, may be added to the properties, rights and obligations of the Association as a surviving corporation pursuant to a merger. The surviving or consolidated association may administer the covenants established by this Declaration within the Property together with the covenants and restrictions established by any supplement upon any other properties as one scheme.

Section 10. Withdrawal of Property. Declarant shall have the right to withdraw the Withdrawn Property from the terms and conditions of this Declaration without the joinder, ratification or approval of the Association, any Owner, or any lienholder, provided that Declarant is the fee simple owner of the Withdrawn Property. In order to withdraw the Withdrawn Property from the terms and conditions of this Declaration, Declarant shall record in the Public Records of Flagler County an instrument which shall make reference to this Declaration, state that the purpose of the instrument is to withdraw the Withdrawn Property from the terms and conditions of this Declaration, and contain a legal description of the Withdrawn Property. Upon the withdrawal of the Withdrawn Property from the terms and conditions of this Declaration, the Withdrawn Property shall no longer be subject to the terms of this Declaration. Declarant shall have the right to convey Withdrawn Property to the Association as Common Area.

Section 11. Special Taxing Districts. In the event that a special taxing district or community development district (hereinafter "Taxing District") is established to provide any services currently rendered by or which are the responsibility of the Association, these covenants and conditions shall no longer be of any force and effect as to any such services provided by the Taxing District, provided however the covenants and conditions set forth herein shall continue to bind and run with the land as to all of the Property for services not provided by the Taxing District. The Association shall have the right to convey or transfer all or portions of the Common Area to the Taxing District so long as the Members shall have the right to use and enjoy the Common Area. If the

Taxing District is terminated for any reason, these covenants and conditions shall thereupon apply in full force and effect as if the Taxing District had never been created.

ARTICLE V FUNCTIONS OF THE ASSOCIATION

Section 1. Through Board Action. The affairs and decisions of the Association shall be conducted and made by the Board. The Members shall only have such power or rights of approval or consent as is expressly specified herein, or in Articles or Bylaws. In the absence of a specific requirement of approval by Members, the Board may act on its own through its proper officers.

Section 2. Required Services. In addition to those other responsibilities specified in the Governing Documents, the Association, or its management company if applicable, shall be required to provide the following services as and when deemed necessary or appropriate by the Board and shall have easement rights necessary to perform same:

- A. Maintenance and repair of the Common Area and improvements and landscaping thereon, as and when deemed appropriate by the Board.
- B. Mowing of the front yard and side yard lawns of each Lot. The side yard shall be mowed to the rear line of the Residence or to the side yard fence, whichever is closer to the front yard. Maintenance of trees, shrubs, hedges, bushes, plantings, and irrigation system on each Lot is the respective Lot Owner's responsibility unless otherwise mandated by the Board.
- C. Payment of ad valorem taxes and commercial personal property taxes, if applicable, with respect to the Common Area, both prior to and after conveyance of same by Declarant to the Association.
- D. Operation of the Common Area in accordance with the rules and other standards adopted by the Board from time to time, both prior to and after conveyance of same by Declarant to the Association.
- E. Taking any and all actions necessary to enforce all covenants, restrictions and easements affecting the Property and performing any of the functions or services delegated to the Association in any covenants, conditions or restrictions applicable to the Property, or in the Articles or Bylaws.

F. Conducting business of the Association, including arranging for ancillary administrative services such as legal, accounting, financial, and communication services such as informing Owners of activities, meetings, and other important events.

G. Purchasing insurance as may be required hereby or by the Bylaws and any other insurance to the extent deemed necessary or desirable by the Board.

H. Acceptance of any instrument of conveyance with respect to any Common Area delivered to the Association.

I. 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(s) shall mean the exercise of practices which allow the systems to provide drainage, water storage, conveyance or other surface water or Stormwater management capabilities as permitted by the SJRWMD. Any repair or reconstruction of the Surface Water or Stormwater Management System shall be as permitted or, if modified, as approved by the SJRWMD.

Section 3. Authorized Services. The Association shall be authorized, but not required, to provide the following functions and services and shall have easement rights necessary to perform same:

A. Such other services as are authorized in the Articles or Bylaws or which the Board deems appropriate to promote the recreation, health, safety, and welfare of the residents in the Property.

B. Cleanup, landscaping, maintenance, dredging, water treatment or other care of canals, roads or other property (public or private) adjacent to or near the Property to the extent such care would, in the reasonable determination of the Board, be beneficial to the Property and to the extent that the Association has been granted the right to so care for the affected property by the owner thereof or other person authorized to grant such right, including, but not limited to, any appropriate governmental authority.

Section 4. Actions by The Association. Anything herein to the contrary notwithstanding, no general funds of the Association shall be utilized for bringing, supporting, investigating or otherwise abetting any legal action, claim or extra-judicial action except for:

A. Actions brought by the Association to enforce the provisions of this Declaration, including imposition, enforcement and collection of assessments, including lien rights, pursuant to Article VII hereof;

B. Collecting of debts owed to the Association;

C. Bringing any contest or appeal of tax assessments relating to any property owned by the Association;

D. Counterclaims brought by the Association in proceedings instituted against it;

unless such legal action, claim or extra-judicial action shall be specifically approved for such purposes by the affirmative vote (in person or by proxy) or written consent, or any combination thereof, of Owners holding not less than seventy-five percent (75%) of the total votes of the Association

ARTICLE VI COMMUNITY WALLS

Section 1. Community Wall. Declarant may construct walls or fences within the Property, ("Community Wall(s)"). A Community Wall shall hereinafter be defined as any wall or fence built by Declarant or the Association, in any Common Area, easement, or elsewhere on the Property as a visual barrier, decorative, architectural, or safety feature, or for any other reason at the sole discretion of Declarant or the Board, or as a requirement of any municipality or governing authority for the benefit of the Association.

Section 2. Maintenance of Community Walls. The Association shall be responsible for the maintenance of Community Walls.

ARTICLE VII COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. Declarant, for each Lot owned, hereby covenants and each Owner of any Lot, by acceptance of a deed thereto, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association Commencement Assessments, Common Assessments, Special Assessments, Specific Assessments, and assessments for the costs of maintenance and operation of the Surface Water or Stormwater Management System.

All such assessments, together with late fees, interest, costs, and reasonable attorneys' fees for collection thereof, shall be a charge on the land and shall be a continuing lien upon the Property against which each such assessment is made. Each such assessment, together with interest, costs, and reasonable attorneys' fees for collection thereof, shall also be the personal obligation of the Person who was the Owner of such Property at the time when the assessment fell due until paid.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the recreation, health, safety and welfare of the residents in the Property and for the improvement and maintenance of the Common Area, Common Maintenance Area, easement areas benefiting the Property, or right-of-way area adjacent to the Property the Association chooses to maintain, or for any other purpose set forth in the Declaration that the Board deems appropriate.

Section 3. Maximum Annual Common Assessment. Until January 1 of the year immediately following the conveyance of the first Lot to any Owner, the maximum annual Common Assessment shall be Nine Hundred Sixty Dollars (\$960) per Lot.

A. From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual Common Assessment may be increased each year by ten percent (10%) above the maximum annual Common Assessment for the previous year unilaterally by the Board without the affirmative vote or confirmation by the Members.

B. From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, any increase in the maximum annual Common Assessment more than ten percent (10%) above the prior year's maximum annual Common Assessment, requires the affirmative vote (in person or by proxy) or written consent, or any combination thereof, of Owners holding not less than two-thirds (2/3) of the votes of the Association present at a meeting duly called for that purpose.

C. The Board may fix the annual Common Assessment at an amount not in excess of the maximum.

D. Notwithstanding anything contained in this Declaration to the contrary, charges for Lot maintenance described in Article V Section 2(B) (the "Lot Maintenance") shall not be included in the Common Assessment for a Lot until a certificate of occupancy is issued for the house on said Lot and the Association

begins performing the Lot Maintenance. The Association budget shall specify the Lot Maintenance portion of the Common Assessment.

E. Assessments due to the Master Association, pursuant to the Master Declaration, which are collected by the Association are not included in the Common Assessment.

Section 4. Special Assessments for Capital Improvements. The Association may levy, in any assessment year, a Special Assessment applicable to that year, provided that any such Special Assessment shall require the affirmative vote (in person or by proxy) or written consent, or any combination thereof, of Owners holding not less than two-thirds (2/3) of the votes of the Association present at a meeting duly called for this purpose.

Section 5. Specific Assessments. The Association may levy a Specific Assessment against an Owner's Lot to recover any indebtedness of Owner to the Association arising under any provision of the Governing Documents.

Section 6. Uniform Rate of Assessment. All assessments must be fixed at a uniform rate for all Lots.

Section 7. Commencement Assessment. A Commencement Assessment of Two Hundred Dollars (\$200) per Lot shall be paid to the Association at the time of closing by the original purchaser of a Lot purchasing from Declarant or its successor. The Association may use the Commencement Assessment for any of the purposes set forth in this Declaration. The Commencement Assessment shall be paid directly to the Association and shall be utilized in a manner consistent with other assessments.

Section 8. Date of Commencement of Common Assessments: Due Dates. The Common Assessment provided for in this Article shall commence as to all Lots on the date (which shall be the first day of the month) fixed by the Board to be the date of commencement. Each subsequent Common Assessment shall be imposed for the year beginning January 1 and ending December 31. The Common Assessment shall be payable in advance in monthly installments, or in annual, semi-annual, or quarter-annual installments if so determined by the Board. The first Common Assessment shall be adjusted according to the number of months remaining in the calendar year. The Board shall fix the amount of the Common Assessment against each Lot at least thirty (30) days in advance of each Common Assessment period. Written notice of the assessments shall be sent to every Owner subject thereto. The Association shall, upon demand and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid.

A properly executed certificate of the Association as to the status of assessments on a Lot is binding upon the Association as of the date of its issuance.

Section 9. Declarant's Obligation for Assessments. Notwithstanding anything herein to the contrary, as long as Class B Membership exists, as to unoccupied Lots owned by Declarant, Declarant may elect not to pay the Common Assessment on each such unoccupied Lot. Should Declarant elect not to pay the Common Assessment, Declarant shall pay all costs incurred by the Association in accomplishment of the purposes set forth in Article VII, Section 2 hereof, in excess of the total amount collected by the Association through all assessments. This obligation of Declarant shall hereinafter be referred to as Declarant's "Deficiency Obligation". Irrespective of any election on the part of Declarant, any Residence located on any Lot owned by Declarant which is occupied as a residence shall be subject to one hundred percent (100%) of any and all applicable assessments. Declarant may at any time revoke this election as to the Common Assessment and place himself in the position of being obligated to pay the full impact of the Common Assessment for each Lot owned by Declarant at the time said revocation is presented to the Association.

Section 10. Effect of Nonpayment of Assessments: Remedies of the Association. Any assessment not paid within fifteen (15) days after the due date shall bear a late fee of Twenty-Five Dollars (\$25) and interest from the due date at the rate of ten percent (10%) per annum. The Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the Owner's Lot. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot.

Section 11. Assumption of Delinquent Assessments by Successors. The personal component of the obligation for delinquent assessments shall not pass to the Lot Owner's successors in title unless expressly assumed by them. Irrespective of the assumption of the personal component of the obligation by any successor in title; the lien for delinquent assessments shall continue to be a lien upon the Lot until such time as it is fully paid.

Section 12. Subordination of the Lien to Mortgages. The lien of the assessments provided for in this Article VII shall be subordinate to the lien of any mortgage to any Institutional Lender which is now or hereafter placed upon any Lot subject to assessment as long as said mortgage lien is a first lien against the Lot encumbered thereby. Any unpaid assessment which cannot be collected as a lien against any Lot by reason of the provisions of this section shall be deemed to be an assessment divided equally among, payable by and a lien against all Lots subject to assessment by the Association, including the Lots as to which the foreclosure (or conveyance in lieu of

foreclosure) took place. Notwithstanding any contrary provision hereof, no Institutional Lender acquiring title to a Lot through foreclosure or conveyance in lieu of foreclosure, and no purchaser at a foreclosure sale, and no persons claiming by, through or under such Institutional Lender or purchaser, shall be personally obligated to pay assessments that accrue prior to the Institutional Lender's or the foreclosure purchaser's acquiring title.

Failure to pay assessments shall not constitute a default in any mortgage unless provided in such mortgage. Nothing contained in this Declaration shall be construed to impose a duty on any mortgagee to collect assessments.

Section 13. Exempt Property. The following property shall be exempted from the assessments, charge and lien created herein:

- A. All CDD Property.
- B. All Common Area.
- C. Any property not designated as Lots.

Section 14. Assessments by CDD. Every Owner is subject to service charges, fees, ad valorem taxes, and non-ad valorem assessments as may be levied by the CDD. Assessments of the CDD are in addition to, and not in lieu of, assessments of the Association.

ARTICLE VIII

ARCHITECTURAL CONTROL

Except for those improvements constructed by Declarant, no building, garage, shed, fence, wall, mailbox, newspaper box, dock, or other structure shall be commenced, erected, or maintained upon the Property, nor shall any exterior addition to, change, alteration or repair (other than repairing or restoring the exterior of any building located upon the Property to its original appearance and color) therein be made until the plans and specifications showing the nature, kind, shape, height, color, materials and location of the same shall have been submitted to and approved in writing by the Board or by an architectural committee appointed by the Board.

The Board may promulgate design and development guidelines, application and review procedures, and building criteria (the "Guidelines"). The Guidelines, if any, promulgated on behalf of the Association shall be binding upon all Owners, builders, developers, and

contractors. The Board shall have sole and full authority to prepare and to amend, from time to time, the Guidelines.

ARTICLE IX USE RESTRICTIONS

The Property shall be subject to the following restrictions, reservations and conditions, which shall be binding upon Declarant and upon each and every Owner who shall acquire hereafter a Lot or any portion of the Property, and shall be binding upon their respective heirs, personal representatives, successors and assigns.

Section 1. Residential Lots. Except as specifically provided in this Declaration, no use shall be made of Lots other than for single family residential purposes.

Section 2. Mining or Drilling. There shall be no mining, quarrying or drilling for minerals, oil, gas, or otherwise undertaken within any portion of the Property. Excepted from the foregoing shall be activities of Declarant or the Association, or any assignee of Declarant or the Association, in dredging the Water Areas, creating land areas from Water Areas, or creating, excavating or maintaining drainage or other facilities or easements, or the installation of wells or pumps in compliance with applicable governmental requirements, or for sprinkler systems for any portions of the Property.

Section 3. Antennas, Aerials, Satellite Dishes and Flagpoles. No outside antennas, antenna poles, antenna masts, satellite television reception devices larger than forty inches (40") in diameter, electronic devices, antenna towers or citizen band (CB) or amateur band (ham) antennas shall be permitted except as approved in writing by the Board. Satellite television reception devices no larger than forty inches (40") in diameter are permitted without Board approval if the devices are affixed to the rear portion of a Residence or placed in the rear yard. Owners shall use their best efforts to locate the satellite television reception devices so they are not visible from the street fronting the building. A flagpole for display of the American flag or any other flag shall be permitted only if first approved in writing by Board, as to its design, height, location and type of flag.

Section 4. Outside Lighting. Except as may be installed initially by Declarant, no spotlights, flood lights, or similar high intensity lighting shall be placed or utilized upon any Lot which in any way will allow light to be reflected on any other Residence or the improvements thereon or upon any Common Area or any part thereof, without the prior written consent of the Board.

Section 5. Walls and Fences. No dog runs, animal pens, chain link fences, walls or fences of any kind shall be placed or erected on the Property at any time without the express written permission of the Board.

Section 6. Subdivision or Partition. No portion of the Property shall be subdivided except with the Board's or Declarant's prior written consent.

Section 7. Casualty Destruction to Improvements. In the event an improvement is damaged or destroyed by casualty, hazard or other loss, then, within a reasonable period of time after such incident, as determined by the Board, the Owner thereof shall either commence to rebuild or repair the damaged improvement and diligently continue such rebuilding or repairing activities to completion or, upon a determination by the Owner that the improvement will not be repaired or replaced promptly, shall clear the damaged improvement and grass over and landscape such Lot. A destroyed improvement shall only be replaced with an improvement of an identical size, type, construction, and elevation as that destroyed unless the prior written consent of the Board is obtained.

Section 8. Insurance Rates. Nothing shall be done or kept on any Common Area which shall increase the insurance rates of the Association without the prior written consent of the Board.

Section 9. Surface Water or Stormwater Management System.

A. The Association shall operate, maintain and manage the Surface Water or Stormwater Management System(s) in a manner consistent with the SJRWMD Permit requirements and applicable SJRWMD rules, and shall assist in the enforcement of the restrictions and covenants contained herein. Maintenance of the Surface Water or Stormwater Management System(s) shall mean the exercise of practices which allow the systems to provide drainage, water storage, treatment, conveyance or other surface water or Stormwater management capabilities as permitted by the SJRWMD. The Association shall be responsible for such maintenance and operation. Any repair or reconstruction of the Surface Water or Stormwater Management System shall be as permitted, or if modified, as approved by the SJRWMD.

B. No structure of any kind shall be constructed or erected within, nor shall an Owner in any way change, alter, impede, revise or otherwise interfere with the flow and the volume of water in any portion of any drainage areas or the Surface Water or Stormwater Management System, nor shall any grading, alteration, or other modifications to these areas be made without the prior written permission of the Board, Flagler County, and the SJRWMD.

C. No Owner shall remove native vegetation (including cattails), that becomes established within the portions of the Surface Water or Stormwater Management System abutting their Lot, without prior written approval from SJRWMD and Flagler County. Removal includes dredging, the application of herbicide, cutting, and the introduction of grass carp. Owners should address any questions regarding authorized activities within the Surface Water or Stormwater Management System to SJRWMD, Permitting Department.

D. No Owner shall in any way deny or prevent ingress and egress by Declarant, the Association, Flagler County, or the SJRWMD to any drainage areas or the Surface Water or Stormwater Management System for maintenance or landscape purposes. The right of ingress and egress, and easements therefor are hereby specifically reserved and created in favor of Declarant, the Association, the SJRWMD, Flagler County, or any appropriate governmental or quasi-governmental agency that may reasonably require such ingress and egress.

E. No Lot shall be increased in size by filling in any drainage areas or other portion of the Surface Water or Stormwater Management System. No Owner shall fill, dike, rip-rap, block, divert or change the established drainage areas or the Surface Water or Stormwater Management System that have been or may be created by easement without the prior written consent of the Board, Flagler County, and SJRWMD.

F. Any wall, fence, paving, planting or other improvement which is placed by an Owner within a drainage area, drainage easement, or the Surface Water or Stormwater Management System including, but not limited to, easements for maintenance or ingress and egress access, shall be removed, if required by the Association or SJRWMD, the cost of which shall be paid for by such Owner as a Special Assessment.

G. SJRWMD and Flagler County 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 or Stormwater Management System.

H. Owners may not construct or maintain any building, Residence, or structure, or perform any activity in the wetlands, buffer areas, and upland conservation areas described in the approved permit and Plat, unless prior approval is received from SJRWMD and Flagler County pursuant to Chapter 40, Florida Administrative Code.

I. The covenants and restrictions regarding the Surface Water or Stormwater Management System are in no way intended to obligate the Association to perform any repairs, maintenance, corrections or modifications to those areas that Flagler County or SJRWMD will maintain as part of their governmental obligation, agreement with Declarant, or as provided in any permits or ordinances.

J. It is contemplated that Declarant may convey title to all or a portion of the Surface Water or Stormwater Management System to the CDD. After said conveyance, the CDD shall have sole and exclusive jurisdiction over and responsibility for the administration, management, regulation, care, maintenance, repair, restoration, replacement, improvement, preservation, and protection of the Surface Water or Stormwater Management System. Accordingly, after conveyance of the Surface Water or Stormwater Management System to the CDD, each Owner, by acceptance of a deed to his Lot, shall be deemed to have agreed that neither Declarant nor the Association shall have any liability or responsibility whatsoever (whether financial or otherwise) with respect to the Surface Water or Stormwater Management System and each such Owner shall be deemed to have agreed to look solely and exclusively to the CDD with respect to any such liability or responsibility.

Section 10. Lake Level Fluctuations. Neither Declarant, the CDD, nor the Association makes any representation concerning the current or future water levels in any of the bodies of water in the Common Area or Surface Water or Stormwater Management System, nor shall Declarant, the CDD, or the Association bear any responsibility in attempting to adjust or modify the water levels since such levels are subject to seasonal groundwater and rainfall fluctuations that are beyond the control of Declarant, the CDD, and the Association.

Each Owner hereby acknowledges that lake level fluctuations are a naturally occurring phenomenon and each Owner, by the acceptance of a deed to his Lot, shall be deemed to have agreed that neither Declarant, the Association, the CDD, Flagler County, nor any other governmental agency shall have any liability or responsibility whatsoever (whether financial or otherwise) with respect to the lake level fluctuations.

Notwithstanding any other provision in this Declaration, each Owner of a Lakefront Lot is responsible for maintaining their Lot to the water's edge.

Section 11. Lakes, Ponds, Retention and Other Water Areas. The Board may establish rules and regulations relevant to access and use of Water Areas which may include, without limitation, regulation or prohibition of sailing, boating, or other watercrafts (including jet skis or other vehicles containing gas, diesel or other form of combustion engines), swimming, fishing, or other water sports or activities. To the

extent the rules and regulations of Board allow access to or use of Water Areas, such use shall be at the risk of the Person undertaking such activity, and there shall be no obligation by Declarant, the Association, or the CDD to provide supervisory personnel or lifeguards. Docks and other structures or improvements within Water Areas within the Property shall not be permitted unless approved by the Board. No docks shall exceed one story.

Section 12. Conservation Easement Areas. The Conservation Easement Areas shall and are hereby declared to be subject to a deed restriction in favor of Declarant, its successors and assigns, for the purpose of retaining and maintaining the Conservation Easement Areas in their predominantly natural condition as a wooded water recharge, detention and percolation and environmental conservation area. In furtherance of this conservation easement, each of the following uses of the Conservation Easement Areas are hereby prohibited and restricted without the prior written consent of SJRWMD:

- A. The construction or placing of buildings, roads, signs, billboards or other advertising, utilities, or any other structures and improvements on or above the ground; and
- B. The dumping or placing of soil or other substances or materials as landfill or the dumping or placing of trash, waste or unsightly or offensive materials; and
- C. The removal or destruction of trees, shrubs or other vegetation from the Conservation Easement Areas; and
- D. The excavation, dredging or removal of loam, peat, gravel, rock, soil, or other material substance in such a manner as to affect the surface of the Conservation Easement Areas; and
- E. Any use which would be detrimental to the retention of the Conservation Easement Areas in their natural condition; and
- F. Any use which would be detrimental to drainage, flood control, water conservation, erosion control, soil conservation, or fish and wildlife preservation; and
- G. Acts or uses detrimental to such retention of land or Water Areas; and

H. Acts or uses detrimental to the preservation of the structural integrity or physical appearance of sites or properties of historical, architectural, archaeological, or cultural significance.

The Conservation Easement Areas hereby created and declared shall be perpetual.

Declarant, its successors and assigns and SJRWMD shall have the right to enter upon the Conservation Easement Areas at all reasonable times and in a reasonable manner, to assure compliance with the aforesaid prohibition and restrictions.

Declarant, and all subsequent owners of any land upon which there is located any Conservation Easement Area shall be responsible for the periodic removal of trash and other debris which may accumulate on such easement parcel.

The prohibitions and restrictions upon the Conservation Easement Areas as set forth herein may be enforced by SJRWMD or the Department of Environmental Protection by proceedings at law or in equity including, without limitation, actions for injunctive relief.

All rights and obligations arising hereunder are appurtenances and covenants running with the land of the Conservation Easement Areas, and shall be binding upon and inure to the benefit of Declarant, and its successors and assigns. Upon conveyance by Declarant to third parties of any land affected hereby, Declarant shall have no further liability or responsibility hereunder, provided the deed restriction including the Conservation Easement Areas are properly recorded.

THE PROVISIONS IN THIS CONSERVATION EASEMENT AREA RESTRICTION MAY NOT BE AMENDED WITHOUT PRIOR APPROVAL FROM SJRWMD.

Section 13. Pets, Livestock and Poultry. No animals, livestock or poultry of any kind shall be raised, bred or kept within the Property, other than household pets provided they are not kept, bred or maintained for any commercial purpose, and provided that they do not become a nuisance or annoyance to any other Owner. No pet shall be allowed outside a Lot except on a leash. No pets shall be permitted to place or have excretions on any portion of the Property unless the owner of the pet physically removes any such excretions from that portion of the Property. For purposes hereof, "household pets" shall mean dogs, cats, domestic birds and fish. Commercial activities involving pets shall not be allowed. The Board or Declarant may establish limits on the number and kind of pets that may be kept or permitted to be kept on any Lot.

Section 14. Signs. No sign of any kind shall be displayed to public view on a Lot or the Common Area without the prior written consent of the Board, except as follows:

A. One (1) discreet, professionally prepared sign, not exceeding four inches (4") high and eighteen inches (18") long, identifying the name of the Owner of a particular Lot.

B. One (1) discreet, professionally prepared sign of not more than one (1) square foot, placed on the street side of a Lot identifying a security protection service.

C. One (1) discreet, professionally prepared "For Sale" or "For Lease" sign of not more than four (4) square feet, placed on the street side of a Lot (provided however, that such sign is first approved in writing by the Board).

Notwithstanding the foregoing, Declarant specifically reserves the right for itself, its successors, nominees and assigns and the Association to place and maintain any and all signs they may deem necessary, regardless of whether or not the sign complies with the mandates of the Association and its Members, in connection with construction, marketing, sales and rental of Lots and identifying or informational signs anywhere on the Property.

Section 15. Garbage Containers, Oil and Gas Tanks, Outdoor Equipment. All garbage and trash containers must be underground or placed in walled-in areas or landscaped areas so that they are not visible from any adjoining Lot or any street, except on those days designated as scheduled collection days for the Property by the agency responsible for collecting garbage and trash. No oil tanks or bottled gas tanks shall be allowed on any Lot without the express written consent of the Board. Adequate landscaping shall be installed and maintained by the Owner to conceal oil tanks or bottled gas tanks, if approved by the Board. No Lot shall be used or maintained as a dumping ground for rubbish, trash or other waste. There shall be no burning of trash or other waste material. Trash, garbage or other waste shall be kept only in closed containers, and all equipment for the storage or disposal of such materials shall be kept in a clean and sanitary condition.

Section 16. Vehicles and Recreational Equipment. No truck or commercial vehicle, (except police or other governmental automobiles), mobile home, motor home, house trailer, utility trailer, camper, boat, boat trailer or other recreational vehicle or equipment, horse trailer, bus, passenger vehicle without current registration, van (other than a passenger van), or the like shall be permitted to be parked or to be stored at any place on any portion of the Property unless they are parked within a garage, or are

located on a Lot so they cannot be seen from any street and are shielded from view from any adjoining Lot. For the purposes of this rule the following definitions shall apply:

A. "Truck" means a vehicle with any sort of weight capacity, which has a compartment or bed for carrying cargo, as opposed to passengers. Regardless if such vehicle has a cover or "topper" for the cargo-carrying area, it shall be deemed to be a truck. "Pick-up trucks" with a cargo capacity of one ton or less shall be permitted on the Property.

B. "Commercial Vehicle" means any vehicle, which from viewing the exterior of the vehicle or any portion thereof, shows any commercial marking, signs, displays, or otherwise indicates a commercial use. Commercial Vehicles shall not include regular passenger automobiles, pick-up trucks with a cargo capacity of one ton or less, or vans that have commercial markings, signs, or logos, if used for transportation to and from work.

This prohibition of parking shall not apply to temporary parking of trucks and commercial vehicles used for pickup, delivery and repair and maintenance of a Lot, nor to any vehicles of Declarant.

Any such vehicle or recreational equipment parked in violation of these or other regulations contained herein or in the rules and regulations adopted by the Association may be towed by the Association at the sole expense of the owner of such vehicle or recreational equipment if it remains in violation for a period of twenty-four (24) consecutive hours or for forty-eight (48) nonconsecutive hours in any seven (7) day period. The Association shall not be liable to the owner of such vehicle or recreational equipment for trespass, conversion or otherwise, nor guilty of any criminal act by reason of such towing and neither its removal nor failure of the owner of such vehicle or recreational equipment to receive any notice of said violation shall be grounds for relief of any kind.

Section 17. Repairs. No maintenance or repairs shall be performed on any vehicles upon any portion of the Property unless they are parked within a garage, or are located on a Lot so they cannot be seen from any street and are shielded from view from any adjoining Lot, except in an emergency situation. Notwithstanding the foregoing, all repairs to disabled vehicles within the Property must be completed within twelve (12) hours from its immobilization or the vehicle must be removed.

Section 18. Prohibited Structures. No structure, including, but not limited to, trailers, tents, shacks, sheds, barns, tree houses or out buildings shall be parked or

erected on the Property at any time without the express written permission of the Board.

Section 19. Nuisances. No obnoxious, unpleasant, unsightly or offensive activity shall be carried on, nor may anything be done, which can be reasonably construed to constitute a nuisance, public or private in nature. Any questions with regard to the interpretation of this section shall be decided by the Board, whose decision shall be final.

Section 20. Window Treatment. No reflective foil, sheets, newspapers, or other similar material shall be permitted on any window or glass door. Drapes, blinds, verticals, and other window coverings visible from outside a Residence shall have a white, beige, or similar light coloring.

Section 21. Games and Play Structures. No basketball courts or basketball standards or backboards (whether permanent or moveable) shall be installed, placed, or affixed to any structure on any portion of the Property without the express written permission of the Board. All play sets, playground equipment, and other outdoor recreational equipment must be approved by the Board prior to installation.

Section 22. Property Maintenance. Each Lot and all improvements and landscaping thereon, shall at all times be kept and maintained in a safe, clean, wholesome and attractive condition and shall not be allowed to deteriorate, fall into disrepair or become unsafe or unsightly. In particular, no weeds, underbrush or other unsightly growth and no trash, rubbish, refuse, debris or unsightly objects of any kind shall be permitted or allowed to accumulate on a Lot. In the event an Owner of any Lot shall fail to maintain the premises and improvements situated thereon in such a manner, the Owner shall be notified and given thirty days within which to correct or abate the situation. If the Owner fails to do so, the Association shall have the right (although it shall not be required to do so) to enter upon the Lot for the purpose of repairing, maintaining and restoring the Lot and the exterior of the building and other improvements located thereupon at the sole cost of the Owner of the Lot. The cost of such repair, maintenance and restoration, together with reasonable attorneys' fees and costs for collection thereof incurred through all appellate levels, shall thereupon constitute a lien upon the Lot which lien shall become effective only upon the filing of a written claim of lien. The form, substance and enforcement of the lien shall be in accordance with the construction lien law of the State of Florida, and the Owner of the Lot shall, by virtue of having acquired the Lot subject to these restrictions, be deemed to have authorized and contracted for such repair, maintenance and restoration. The lien herein provided will be subordinate to a first mortgage lien.

Section 23. Common Area. Other than those improvements constructed by Declarant, no improvements shall be constructed upon any portion of the Common Area without the approval of the Board. The following shall apply to the Common Area:

- A. No activities constituting a nuisance shall be conducted upon any Common Area.
- B. No rubbish, trash, garbage or other discarded items shall be placed or allowed to remain upon any Common Area.
- C. The Board may from time to time adopt reasonable rules and regulations concerning use of the Common Area which shall be binding upon all Members.
- D. Nothing shall be stored, constructed within or removed from the Common Area other than by Declarant, except with the prior written approval of the Board.
- E. Except for those capital improvements made to the Common Area by Declarant at its expense, at all times hereafter, all capital improvements to the Common Area, except for replacement or repair of those items installed by Declarant and personal property related to the maintenance of the Common Area, shall require the affirmative vote (in person or by proxy) or written consent, or any combination thereof, of Owners holding not less than two-thirds (2/3) of the votes of the Association present at a meeting duly called for this purpose unless such capital improvement is required by any Federal, State or local law or ordinance.

Section 24. Other Restrictions Established by the Board. The Board shall have the authority, as hereinabove expressed, from time to time to include other restrictions as it shall deem appropriate. Said restrictions shall be governed in accordance with the residential planning criteria promulgated by the Board. However, once the Board promulgates certain restrictions, same shall become as binding and shall be given the same force and effect as the restrictions set forth herein until the Board modifies, changes or promulgates new restrictions or the Board modifies or changes restrictions set forth by the Board.

Section 25. No Implied Waiver. The failure of the Association or Declarant to object to an Owner's or other party's failure to comply with this Declaration or any other Governing Documents shall in no event be deemed a waiver by Declarant or the Association, or any other Person having an interest therein, of that Owner's or other party's requirement and obligation to abide by this Declaration.

Section 26. Imposition of Fines for Violations. It is acknowledged and agreed among all Owners that a violation of any of the provisions of this Declaration by an Owner or resident may impose irreparable harm to the other Owners or residents. All Owners agree that a fine may be imposed by the Association for each day a violation continues after notification by the Association. All fines collected shall be used for the benefit of the Association. Any fine levied shall be paid within fifteen (15) days after mailing of notice of that fine. If not paid within the fifteen (15) days the amount of such fine shall accrue interest at a rate of six percent (6%) per annum, and shall be treated as a Specific Assessment as provided in Article VII.

Section 27. Association Waiver. In the event that a violation of any of these restrictions shall inadvertently occur, which violation shall not be of such nature to defeat the intent and purpose of these covenants, the Board shall have the right and authority to waive such violation.

Section 28. Compliance with Documents. Each Owner and his family members, guests, invitees, lessees and their family members, guests, and invitees; and his or its tenants, licensees, guests, invitees and sub-tenants shall be bound and abide by this Declaration. The conduct of the foregoing parties shall be considered to be the conduct of the Owner responsible for, or connected in any manner with, such individual's presence within the Property. Such Owner shall be liable to the Association for the cost of any maintenance, repair or replacement of any real or personal property rendered necessary by his act, neglect or carelessness, or by that of any other of the foregoing parties which shall be immediately paid for by the Owner as a Specific Assessment as provided in Article VII. Failure of an Owner to notify any Person of the existence of the covenants, conditions, restrictions, and other provisions of this Declaration shall not in any way act to limit or divest the right to enforcement of these provisions against the Owner or such other Person.

Section 29. Violation. If any Person claiming by, through or under Declarant, or its successors or assigns, or any other Person, shall violate or attempt to violate any of the covenants herein, it shall be lawful for Declarant or any Owner to bring any proceeding at law or in equity against the Person(s) violating or attempting to violate any such covenants, including action to enjoin or prevent him or them from so doing, or to cause the violation to be remedied and to recover damages or other dues for such violation. If the party or parties bringing any such action prevail, they shall be entitled to recover from the Person(s) violating these restrictions the costs incurred by such prevailing party, including reasonable attorneys' fees and disbursements incurred through all appellate levels. Invalidation of any of these covenants by judgment of court order shall in no way affect any of the other covenants and provisions, contained herein, which shall remain in full force and effect.

Section 30. Rights of Declarant. Notwithstanding anything in this Article to the contrary, Declarant shall have the right to use Property for ingress and egress thereover including the use of construction machinery and trucks thereon and no Person shall in any way impede or interfere with Declarant, its employees or agents, in the exercise of this right herein reserved, or interfere with the completion of the contemplated improvements or sale of Lots and improvements thereon. Declarant may make such use of Property free from the interference of Owners or contract purchasers as may be reasonably necessary to facilitate the completion and sale of Lots and improvements thereon, including but not limited to, the maintenance of a sales office and model area, the showing of Property, the display of signs, and the right to construct or place sales and construction offices of a temporary nature on the Property.

ARTICLE X

ENFORCEMENT OF NON-MONETARY DEFAULTS

Section 1. Non-monetary Defaults. In the event of a violation by any Member or Owner (other than the nonpayment of any assessments or other monies) of any of the provisions of the Governing Documents or restrictions set forth by the Board, the Association shall notify the Member or Owner of the violation by written notice. If the violation is not cured as soon as practicable, and in any event, no later than seven (7) days after the receipt of the written notice, or if the violation is not capable of being cured within the seven (7) day period, or if the Member or Owner fails to commence and diligently proceed to completely cure as soon as practical, the Association may, at its option:

- A. Specific Performance. Commence an action to enforce the performance on the part of the Member or Owner, or for such equitable relief as may be necessary under the circumstances, including injunctive relief; and/or
- B. Damages. Commence an action to recover damages; and/or
- C. Corrective Action. Take any and all action reasonably necessary to correct such violation, which action may include, but is not limited to, removing any building or improvement for which architectural approval has not been obtained, or perform any maintenance required to be performed by this Declaration, including the right to enter upon a Lot to make such corrections or modifications as are necessary, or remove anything in violation of the provisions of the Governing Documents or any restrictions set forth by the Board.

Section 2. Expenses. All expenses incurred by the Association in connection with the correction of any violation, or the commencement of any action against any Owner, including administrative fees and costs and reasonable attorneys' fees and disbursements through the appellate level, shall be a Specific Assessment, as provided in Article VII, and shall be due upon written demand by the Association.

Section 3. Late Fees. Any amount due to Declarant or the Association, which is not paid within fifteen (15) days after the due date, shall bear a late fee of Twenty-Five Dollars (\$25) and interest at the rate of ten percent (10%) per annum. The Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the Owner's Lot.

Section 4. No Waiver. The failure of the Association to enforce any right, provision, covenant or condition which may be granted by the Governing Documents shall not constitute a waiver of the right of the Association to enforce such right, provisions, covenant, or condition in the future.

Section 5. Rights Cumulative. All rights, remedies and privileges granted to the Association pursuant to any terms, provisions, covenants or conditions of the Governing Documents shall be deemed to be cumulative, and the exercise of any one or more shall neither be deemed to constitute an election of remedies, nor shall it preclude the Association from executing such additional remedies, rights or privileges as may be granted or as it might have by law.

Section 6. Enforcement By or Against the Persons. In addition to the foregoing, the Declaration may be enforced by Declarant, the Association, or any Owner by any procedure at law or in equity against any Person violating or attempting to violate any provision herein, to restrain any violation, to require compliance with the provisions contained herein, to recover damages, or to enforce any lien created herein. The expense of any litigation to enforce this Declaration shall be borne by the Person against whom enforcement is sought, provided such proceeding results in a finding that such Person was in violation of this Declaration. The prevailing party in any such action shall be entitled to recover its reasonable attorney fees and disbursements through the appellate level.

Section 7. Certificate as to Default. Upon request by any Owner or mortgagee, holding a mortgage encumbering any Lot, the Association shall execute and deliver a written certificate as to whether such Owner is in default with respect to compliance with the terms and provisions of this Declaration.

ARTICLE XI
INDEMNIFICATION

Section 1. Indemnification of officers, Directors or Agents. The Association shall indemnify any Person who was or is a party or is threatened to be made a party, to any threatened, pending or contemplated action, suit or proceeding, whether civil, criminal, administrative or investigative, by reason of the fact that he is or was a Director, employee, officer or agent of the Association, against expenses (including attorneys' fees and appellate attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit or proceeding if he acted in good faith and in a manner he reasonably believed to be in, or not opposed to, the best interest of the Association. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, in and of itself, create a presumption that the Person did not act in good faith and in a manner which he reasonably believed to be in, or not opposed to, the best interest of the Association; and with respect to any criminal action or proceeding, that he had no reasonable cause to believe that his conduct was unlawful.

A. To the extent that a Director, officer, employee or agent of the Association is entitled to indemnification by the Association in accordance with this Declaration, he shall be indemnified against expenses (including attorneys' fees and appellate attorneys' fees) actually and reasonably incurred by him in connection therewith.

B. The indemnification provided by this Declaration shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under the laws of the State of Florida, any Bylaw, agreement, vote of Members or otherwise. As to action taken in an official capacity while holding office, the indemnification provided by this Article shall continue as to a Person who has ceased to be a member of the Board, officer, employee or agent and shall inure to the benefit of the heirs, executors and administrators of such a Person.

C. The Association shall have the power to purchase and maintain insurance on behalf of any Person who is or was a Director, officer, employee or agent of the Association, or is or was serving at the request of the Association as a Director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise, against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such,

whether or not the Association would have the power to indemnify him against such liability under the provisions of this Declaration.

ARTICLE XII RELATIONSHIP WITH THE MASTER ASSOCIATION

Section 1. Creation of the Master Association. The Master Association was formed for the purpose of holding title to common area within the Grand Haven Community (as defined in the Master Declaration) and enforcing the Master Declaration.

Section 2. Rights and Duties of the Association. The Association shall:

- A. Abide by the Master Declaration and the covenants set forth therein; and
- B. Perform such other duties as are prescribed by Master Declaration or Master Association articles of incorporation or bylaws.

Section 3. Conflict. The Master Declaration shall take precedence over conflicting provisions in the Declaration.

ARTICLE XIII AMENDMENTS

Section 1. Amendment by the Association. This Declaration may be amended, changed, or added to, at any time and from time to time, upon the affirmative vote (in person or by proxy) or written consent, or any combination thereof, of Owners holding not less than two-thirds (2/3) of the total votes of the Association. Any amendment of this Declaration shall be recorded in the Public Records of Flagler County, Florida.

Section 2. Amendment to Comply with Governmental Authority. As long as there is a Class B Membership, Declarant specifically reserves the right to amend this Declaration, without the consent or joinder of any party, in order to comply with the requirements of the Department of Housing and Urban Development, Veteran's Administration, SJRWMD, Federal National Mortgage the Association, Flagler County, the CDD, or any other governmental agency.

ANY AMENDMENT TO THE DECLARATION WHICH ALTERS THE SURFACE WATER OR STORMWATER MANAGEMENT SYSTEM, BEYOND MAINTENANCE IN ITS ORIGINAL CONDITION, INCLUDING THE WATER MANAGEMENT PORTIONS OF THE COMMON AREA, MUST HAVE THE PRIOR APPROVAL OF SJRWMD.

Section 3. Amendment to Correct Scrivener's Errors and Clarify Ambiguities. Declarant shall have the right at any time to amend this Declaration to correct scrivener's errors and to clarify ambiguities determined to exist herein. No amendment shall impair or prejudice rights or priorities of any Institutional Lender without their written consent.

ARTICLE XIV GENERAL PROVISIONS

Section 1. Assignment of Rights and Duties to the Association. Declarant may at any time assign and delegate to the Association all or any portion of Declarant's rights, title, interests, duties or obligations created by this Declaration. It is understood that the Association has been formed as a homeowner's Association in order to effectuate the intent of Declarant for the proper development, operation and management of the Property. Wherever herein Declarant or the Association or both are given the right, duty or obligation to approve, enforce, waive, collect, sue, demand, give notice, or take any other action or grant any relief or perform any task, such action may be taken by Declarant or the Association until such time as Declarant or any successor declarant is divested of all of its interest in any of the Property, or has terminated its interest in the Property. Thereafter, all rights, duties and obligations of Declarant shall be administered solely by the Association in accordance with the procedures set forth herein and the Governing Documents.

Section 2. Covenants to Run with the Title to the Land. This Declaration, as amended and supplemented from time to time as herein provided, shall be deemed to run with the title to the Property and shall remain in full force and effect until terminated in accordance with provisions set out herein.

Section 3. Enforcement. Declarant, the Association, or any Owner, shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by Declarant, the Association, or by any Owner to enforce any covenants or restrictions herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 4. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provisions which shall remain in full force and effect.

Section 5. Duration. The covenants and restrictions of this Declaration shall run with and bind the land for a term of twenty-five (25) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years, unless termination of the provisions of this Declaration is approved by the affirmative vote (in person or by proxy) or written consent, or any combination thereof, of Owners holding not less than two-thirds (2/3) of the total votes of the Association. Any termination of this Declaration shall be recorded in the Public Records of Flagler County, Florida. Unless this Declaration is terminated as provided above, the Association shall rerecord this Declaration or other notice of its terms at intervals necessary under Florida law to preserve its effect.

Section 6. Communication. All communication from individual Owners to Declarant, its successors or assigns, the Board, or any officer of the Association shall be in writing.

Section 7. Notice. Any notice required to be sent to any Member or Owner under the provisions of this Declaration shall be deemed to have been properly sent when mailed, postpaid, to the last known address of the person who appears as Member or Owner on the records of the Association at the time of such mailing.

Section 8. Conflict. This Declaration shall take precedence over conflicting provisions in the Articles and Bylaws, and the Articles shall take precedence over the Bylaws.

Section 9. Usage. Whenever used herein the singular number shall include the plural and plural the singular, and the use of any gender shall include all genders.

Section 10. Governing Law. The construction, validity and enforcement of this Declaration shall be determined according to the laws of the State of Florida. Any action or suit brought in connection with this Declaration shall be in Flagler County, Florida.

Section 11. HUD/VA Approval. As long as there is a Class B Membership and so long as the Department of Housing and Urban Development and the Veteran's Administration is holding, insuring, or guaranteeing any loan secured by property subject to this Declaration, the following actions will require the approval of the Department of Housing and Urban Development or the Veterans Administration: annexation of additional properties, dedication of Common Area; and amendment of this Declaration.

IN WITNESS WHEREOF, the undersigned, being Declarant has hereunto set its hand and seal the day and year first above written.

WITNESSES:

Debra J. McGregor
Witness

Print Name: DEBRA J. MCGREGOR

Brandon M. Martin
Witness

Print Name: Brandon M. Martin

DECLARANT:

PULTE HOME CORPORATION

By: [Signature]

Print name: CHRIS VANZANT

Its: Attorney-in-Fact

8081 Philips Highway, Suite 14

Jacksonville, Florida 32256

STATE OF FLORIDA
COUNTY OF DUVAL

~~AUGUST~~ The foregoing instrument was acknowledged before me this 20th day of ~~February~~, 1999 by CHRIS VANZANT, as Attorney-in-Fact of Pulte Home Corporation, a Michigan corporation. He is personally known to me.

Debra J. McGregor
Signature of Notary Public

DEBRA J. MCGREGOR

Print name of Notary Public

Notary Public State of Florida

My Commission Expires:

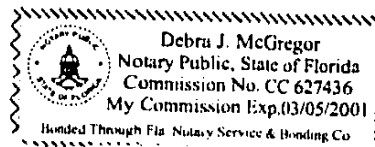
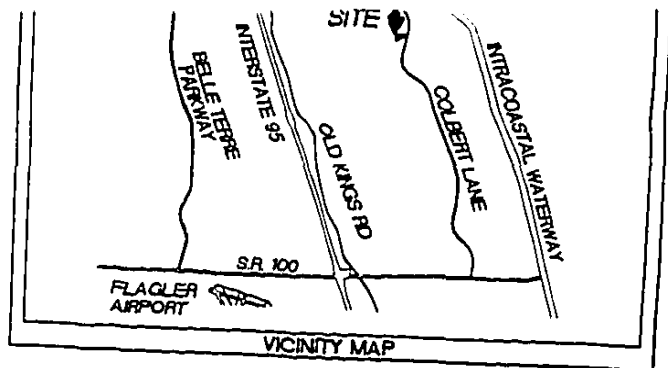


EXHIBIT "A"

OFF REC 0665 PAGE 1811

400
30 FT.
ALTERED
SECTION



LEGAL DESCRIPTION:

A PORTION OF SECTIONS 22 AND 27, TOWNSHIP 11 SOUTH, RANGE 31 EAST, FLAGLER COUNTY, FLORIDA BEING DESCRIBED AS FOLLOWS:

COMMENCE AT THE SOUTHWEST CORNER OF SECTION 22, TOWNSHIP 11 SOUTH, RANGE 31 EAST, FLAGLER COUNTY, FLORIDA; THENCE N88°53'11"E ALONG THE SOUTH LINE OF THE AFORESAID SECTION 22 A DISTANCE OF 429.08 FEET TO THE POINT OF BEGINNING; THENCE DEPARTING THE AFORESAID SOUTH LINE OF SECTION 22 RUN N16°42'45"W A DISTANCE OF 4.15 FEET; THENCE N31°50'57"W A DISTANCE OF 595.97 FEET; THENCE N33°13'43"E A DISTANCE OF 104.34 FEET; THENCE N50°13'05"W A DISTANCE OF 137.51 FEET; THENCE N39°46'55"E A DISTANCE OF 20.43 FEET; THENCE THENCE N21°41'22"W, A DISTANCE OF 200.00 FEET; THENCE N68°18'38"E A DISTANCE OF 120.00 FEET; THENCE N21°41'22"W A DISTANCE OF 23.87 FEET; THENCE N68°18'38"E A DISTANCE OF 20.00 FEET TO A NON-TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 35.00 FEET AND A CENTRAL ANGLE OF 90°00'00" HAVING A CHORD BEARING OF S66°41'22"E; THENCE, ALONG THE ARC OF SAID CURVE 54.98 FEET TO A POINT OF NON-TANGENCY; THENCE S21°41'22"E A DISTANCE OF 20.00 FEET TO A POINT ON A NON-TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 35.00 FEET AND A CENTRAL ANGLE OF 90°00'00" HAVING A CHORD BEARING OF S23°18'38"W; THENCE, ALONG THE ARC OF SAID CURVE 54.98 FEET TO A POINT; THENCE, S21°41'22"E A DISTANCE OF 85.00 FEET; THENCE, N68°18'38"E A DISTANCE OF 242.14 FEET; THENCE N45°57'59"E A DISTANCE OF 192.10 FEET; THENCE N37°00'44"E A DISTANCE OF 53.28 FEET; THENCE N30°51'45"E A DISTANCE OF 100.00 FEET; THENCE N53°53'03"E A DISTANCE OF 60.56 FEET; THENCE N03°31'47"E A DISTANCE OF 129.80 FEET; THENCE N32°53'58"E A DISTANCE OF 62.31 FEET; THENCE N66°36'35"E A DISTANCE OF 159.00 FEET; THENCE N16°43'11"E A DISTANCE OF 138.07 FEET; THENCE S58°51'09"E A DISTANCE OF 246.16 FEET; THENCE S26°58'14"W A DISTANCE OF 455.74 FEET; THENCE S17°53'37"W A DISTANCE OF 195.99 FEET; THENCE S29°16'54"W A DISTANCE OF 535.90 FEET TO A POINT OF CURVATURE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 200.00 FEET, AN ARC DISTANCE OF 420.26 FEET, A CENTRAL ANGLE OF 120°23'43" AND A CHORD BEARING S30°54'57"E, 347.10 FEET TO THE POINT OF TANGENCY; THENCE N88°53'11"E A DISTANCE OF 527.23 FEET TO A POINT ON THE WEST LINE OF A 15 FOOT WIDE BIKE PATH PARCEL PER THE RIGHT OF WAY MAPS FOR COLBERT LANE (A 200 FOOT WIDE RIGHT OF WAY); THENCE S10°05'32"W ALONG THE AFORESAID WEST LINE OF THE BIKE PATH PARCEL A DISTANCE OF 343.51 FEET; THENCE DEPARTING THE AFORESAID WEST LINE OF THE BIKE PATH PARCEL RUN N75°30'00"W A DISTANCE OF 59.16 FEET; THENCE N19°42'53"E A DISTANCE OF 40.68 FEET; THENCE S87°43'12"W A DISTANCE OF 210.59 FEET; THENCE S57°33'16"W A DISTANCE OF 458.03 FEET; THENCE N60°38'42"W A DISTANCE OF 233.55 FEET; THENCE N52°45'41"E A DISTANCE OF 121.63 FEET; THENCE N16°42'45"W A DISTANCE OF 269.25 FEET TO THE POINT OF BEGINNING.

THE ABOVE DESCRIBED PARCEL OF LAND CONTAINS 21.89 ACRES.

REVISIONS

ARY SURVEY

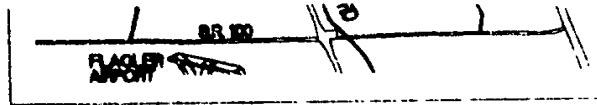


EXHIBIT "B"

OFF 0665 PAGE 1812
REC

LEGAL DESCRIPTION:

A PORTION OF SECTIONS 21, 22 AND 27, TOWNSHIP 11 SOUTH, RANGE 31 EAST, FLAGLER COUNTY, FLORIDA BEING DESCRIBED AS FOLLOWS:

COMMENCE AT THE SOUTHWEST CORNER OF SECTION 22, TOWNSHIP 11 SOUTH, RANGE 31 EAST, FLAGLER COUNTY, FLORIDA; THENCE N88°53'11"E ALONG THE SOUTH LINE OF THE AFORESAID SECTION 22 A DISTANCE OF 429.08 FEET TO THE POINT OF BEGINNING; THENCE DEPARTING THE AFORESAID SOUTH LINE OF SECTION 22 RUN N16°42'45"W A DISTANCE OF 4.15 FEET; THENCE N31°50'57"W A DISTANCE OF 595.97 FEET; THENCE N33°13'43"E A DISTANCE OF 104.34 FEET; THENCE N50°13'05"W A DISTANCE OF 204.61 FEET; THENCE N21°41'22"W A DISTANCE OF 328.77 FEET; THENCE N16°18'06"E A DISTANCE OF 127.31 FEET; THENCE N14°14'22"W A DISTANCE OF 341.84 FEET; THENCE N12°26'08"E A DISTANCE OF 169.77 FEET; THENCE N58°00'31"E A DISTANCE OF 264.79 FEET; THENCE N12°01'18"E A DISTANCE OF 450.50 FEET; THENCE S75°24'27"E A DISTANCE OF 456.33 FEET; THENCE S06°29'14"E A DISTANCE OF 242.67 FEET; THENCE S72°06'55"E A DISTANCE OF 137.31 FEET; THENCE S01°41'47"E A DISTANCE OF 105.65 FEET; THENCE S34°00'48"W A DISTANCE OF 87.11 FEET; THENCE S09°12'39"W A DISTANCE OF 246.69 FEET; THENCE S19°43'25"W A DISTANCE OF 81.62 FEET; THENCE S48°25'12"W A DISTANCE OF 260.39 FEET; THENCE S39°04'03"E A DISTANCE OF 102.04 FEET; THENCE N53°53'03"E A DISTANCE OF 178.61 FEET; THENCE N03°31'47"E A DISTANCE OF 129.80 FEET; THENCE N32°53'58"E 62.31 FEET; THENCE N66°36'35"E A DISTANCE OF 159.00 FEET; THENCE N16°43'11"E A DISTANCE OF 138.07 FEET; THENCE S58°51'09"E A DISTANCE OF 246.16 FEET; THENCE S26°58'14"W A DISTANCE OF 455.74 FEET; THENCE S17°53'37"W A DISTANCE OF 195.99 FEET; THENCE S29°16'54"W A DISTANCE OF 535.90 FEET TO A POINT A CURVATURE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 200.00 FEET, AN ARC DISTANCE OF 420.26 FEET, A CENTRAL ANGLE OF 120°23'43" AND A CHORD BEARING S30°54'57"E, 347.10 FEET TO THE POINT OF TANGENCY; THENCE N88°53'11"E A DISTANCE OF 527.23 FEET TO A POINT ON THE WEST LINE OF A 15 FOOT WIDE BIKE PATH PARCEL PER THE RIGHT OF WAY MAPS FOR COLBERT LANE (A 200 FOOT WIDE RIGHT OF WAY); THENCE S10°05'32"W ALONG THE AFORESAID WEST LINE OF THE BIKE PATH PARCEL A DISTANCE OF 343.51 FEET; THENCE DEPARTING THE AFORESAID WEST LINE OF THE BIKE PATH PARCEL RUN N75°30'00"W A DISTANCE OF 59.16 FEET; THENCE N19°42'53"E A DISTANCE OF 40.68 FEET; THENCE S87°43'12"W A DISTANCE OF 210.59 FEET; THENCE S57°33'16"W A DISTANCE OF 458.03 FEET; THENCE N60°38'42"W A DISTANCE OF 233.55 FEET; THENCE N52°45'41"E A DISTANCE OF 121.63 FEET; THENCE N16°42'45"W A DISTANCE OF 269.25 FEET TO THE POINT OF BEGINNING.

THE ABOVE DESCRIBED PARCEL OF LAND CONTAINS 42.37 ACRES.

LESS AND EXCEPT THE LANDS PLATTED AS CROSSINGS AT GRAND HAVEN PHASE I.



OFF REC 0665 PAGE 1813

FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

December 22, 1997

MELISSA THEODOROPoulos, LEGAL ASSISTANT
JAMES MANCUSO & ASSOCIATES, P.A.
555 WINDERLEY PL, STE 129
MAITLAND, FL 32751

The Articles of Incorporation for THE CROSSINGS AT GRAND HAVEN HOMEOWNERS ASSOCIATION, INC. were filed on December 19, 1997 and assigned document number N97000007082. Please refer to this number whenever corresponding with this office regarding the above corporation. The certification you requested is enclosed.

PLEASE NOTE: COMPLIANCE WITH THE FOLLOWING PROCEDURES IS ESSENTIAL TO MAINTAINING YOUR CORPORATE STATUS. FAILURE TO DO SO MAY RESULT IN DISSOLUTION OF YOUR CORPORATION.

A CORPORATION ANNUAL REPORT MUST BE FILED WITH THIS OFFICE BETWEEN JANUARY 1 AND MAY 1 OF EACH YEAR BEGINNING WITH THE CALENDAR YEAR FOLLOWING THE YEAR OF THE FILING DATE NOTED ABOVE AND EACH YEAR THEREAFTER. FAILURE TO FILE THE ANNUAL REPORT ON TIME MAY RESULT IN ADMINISTRATIVE DISSOLUTION OF YOUR CORPORATION.

A FEDERAL EMPLOYER IDENTIFICATION (FEI) NUMBER MUST BE SHOWN ON THE ANNUAL REPORT FORM PRIOR TO ITS FILING WITH THIS OFFICE. CONTACT THE INTERNAL REVENUE SERVICE TO RECEIVE THE FEI NUMBER IN TIME TO FILE THE ANNUAL REPORT AT 1-800-829-3676 AND REQUEST FORM SS-4.

SHOULD YOUR CORPORATE MAILING ADDRESS CHANGE, YOU MUST NOTIFY THIS OFFICE IN WRITING, TO INSURE IMPORTANT MAILINGS SUCH AS THE ANNUAL REPORT NOTICES REACH YOU.

Should you have any questions regarding corporations, please contact this office at the address given below.

Tracy Meyer, Document Specialist
New Filing Section

Letter Number: 597A00059899

Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314

EXHIBIT "C"

State of Florida

OFF REC 0665 PAGE 1814



Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation of THE CROSSINGS AT GRAND HAVEN HOMEOWNERS ASSOCIATION, INC., a Florida corporation, filed on December 19, 1997, as shown by the records of this office.

The document number of this corporation is N97000007082.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Twenty-second day of December, 1997



CR2EQ22 (2-95)

Sandra B. Northam
Secretary of State

OFF
REC 0665 PAGE 1815

**ARTICLES OF INCORPORATION
OF
THE CROSSINGS AT GRAND HAVEN HOMEOWNERS ASSOCIATION, INC.
a corporation not for profit**

In compliance with the requirements of Florida Statute, Chapter 617, the undersigned, a resident of Florida, and of full age, for the purpose of forming a corporation not for profit does hereby certify:

**ARTICLE I
NAME OF CORPORATION**

The name of the corporation is The Crossings At Grand Haven Homeowners Association, Inc., a corporation not for profit organized under Chapter 617 of the Florida Statutes (hereinafter referred to as the "Association").

**ARTICLE II
PRINCIPAL OFFICE**

The principal office of the Association is located at 8081 Philips Highway, Suite 14, Jacksonville, Florida 32256, which shall be the initial registered office of the Association.

**ARTICLE III
REGISTERED AGENT**

Ralph Colton, whose address is 8081 Philips Highway, Suite 14, Jacksonville, Florida 32256, is hereby appointed the initial registered agent of the Association.

**ARTICLE IV
PURPOSE AND POWERS OF THE ASSOCIATION**

This Association does not contemplate pecuniary gain or profit to the members thereof, and the specific purposes for which it is organized and for which it is to be operated are to provide for maintenance, preservation, and care of the property of the Association, and to provide architectural control of the residence lots and common area within that certain tract of property described in the Declaration of Covenants, Conditions and Restrictions of The Crossings At Grand Haven, (hereinafter called the "Declaration"), recorded or to be recorded in the Office of the Clerk of the Circuit Court, Flagler County, Florida and as the same may be amended from time to time as therein provided (hereinafter referred to as the "Property"), and to promote the health, safety and welfare of the residents within the Property and any additions thereto as may hereafter be brought within the jurisdiction of this Association for these purposes. In connection therewith, the Association shall have the following powers:

OFF
REC 0665 PAGE 1816

(a) To exercise all of the powers and privileges and to perform all of the duties and obligations of the Association as set forth in the Declaration.

(b) To fix, levy, collect and enforce payment by any lawful means, all charges or assessments due to the Association or any other person affiliated with the Association pursuant to the terms of the Declaration; to pay all expenses in connection therewith; and to pay all office and other expenses incident to the conduct of the business of the Association, including all licenses, taxes or governmental charges levied or imposed against the property of the Association.

(c) To acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use or otherwise dispose of real or personal property in connection with the affairs of the Association.

(d) To borrow money, and with the affirmative vote of 2/3 of the voting interests of the Association as described in Article VI hereof, mortgage, pledge, or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred.

(e) To dedicate, sell, or transfer all or any part of the common area as defined in the Declaration (hereinafter "Common Area") to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members. Any such dedication or transfer shall be effective with the affirmative vote of 2/3 of the voting interests of the Association as described in Article VI hereof.

(f) To participate in mergers and consolidations with other non-profit corporations organized for the same purposes, provided that any such merger or consolidation shall have the assent of two-thirds (2/3) of the members.

(g) To annex additional property and common area in the manner set forth in the Declaration.

(h) To have and to exercise any and all powers, rights and privileges which a corporation organized under Florida law, including Chapter 617, Florida Statutes, by law may now or hereafter have or exercise.

(i) To levy and collect adequate assessments against members of the Association for the costs of maintenance and operation of the surface water or stormwater management systems, including but not limited to work within retention areas, drainage structures, and drainage easements.

(j) To operate, maintain, and manage the surface water or stormwater management system, including all lakes, retention areas, culverts, and related appurtenances, in a manner consistent with the St. Johns River Water

OFF
REC 0665 PAGE 1817

Management District permit requirements and applicable District rules, and assist in the enforcement of the restrictions and covenants contained therein.

(k) To adopt and publish rules and regulations governing the use of the Common Area, and the personal conduct of the Members and their guests thereon, and to establish penalties for any infraction thereof;

(l) To sue and be sued in the name of the Association.

ARTICLE V **MEMBERSHIP**

Every person or entity who is a record owner of a fee or undivided fee interest in any lot which is subject to the Declaration, including contract sellers, shall be a member of the Association with the voting rights described in Article VI hereof. The foregoing shall not include persons or entities who hold an interest merely as security for the performance of an obligation. Membership shall be appurtenant to and may not be separated from ownership of any lot which is subject to assessment by the Association.

ARTICLE VI **VOTING RIGHTS**

The Association shall have two classes of voting membership with the relative rights and preferences as follows:

Class A: Class A members shall be all owners, with the exception of the Declarant, of any lot shown upon any recorded plat of the Property (hereinafter "Lot" or "Lots"). Each Class A member shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, each such person shall be members, however, the vote for such Lot shall be exercised as they collectively determine, and in no event shall more than one vote be cast with respect to any Lot.

Class B: The Class B member shall be the Declarant (as defined in the Declaration), who shall be entitled to three (3) votes for each Lot owned. Unless converted earlier and voluntarily by the Declarant, the Class B membership shall cease and be converted to Class A membership upon the first to occur of any of the following events:

- (a) the total votes outstanding in the Class A membership equals the total votes outstanding in the Class B membership; or
- (b) ten (10) years from the date of the original recording of the Declaration in the public records of Flagler County, Florida; or
- (c) At the election of the Declarant (whereupon the Class A Members shall be obligated to elect the Board and assume control of the Association).

OFF 0665 PAGE 1818
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ARTICLE VII
BOARD OF DIRECTORS

The affairs of the Association shall be managed by a Board of not less than three (3) Directors nor more than seven (7), who need not be members of the Association. The initial number of directors shall be three (3) and may be changed by amendment of the bylaws of the Association. The names and addresses of the persons who are to act in the capacity of directors until the election of their successors are:

Ralph Colton - 8081 Philips Highway, Suite 14, Jacksonville, Florida 32256

Vicki Bratvold - 8081 Philips Highway, Suite 14, Jacksonville, Florida 32256

Hunter Collins - 8081 Philips Highway, Suite 14, Jacksonville, Florida 32256

The manner in which the directors are appointed is as stated in the bylaws.

ARTICLE VIII
DISSOLUTION

The Association may be dissolved upon the affirmative vote of 2/3 of the voting interests of the Association as described in Article VI hereof. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association shall be dedicated to an appropriate public agency or to any non-profit corporation, association, trust or other organization to be used for purposes similar to those for which this Association was created.

In the event of termination, dissolution, or final liquidation of the Association, the responsibility for the operation and maintenance of the surface water or stormwater management system must be transferred to and accepted by an entity which would comply with Section 40, Florida Administrative Code, and be approved by the St. Johns River Water Management District prior to such termination, dissolution, or liquidation.

ARTICLE IX
DURATION

The existence of the Association shall commence with the filing of these Articles of Incorporation with the Secretary of State, Tallahassee, Florida. The Association shall exist perpetually.

OFF
REC 0665 PAGE 1819**ARTICLE X
AMENDMENTS**

The Association shall have the right to amend these Articles at any time upon the affirmative vote of 2/3 of the voting interests of the Association as described in Article VI hereof. Amendments may be proposed by resolution approved by a majority of the Board of Directors; provided, however, that no amendment shall make any changes in the qualifications for membership nor the voting rights of the members, without approval in writing by all members and the joinder of all record owners of mortgages upon the Lots. No amendment shall be made that is in conflict with Florida law or the Declaration unless the latter is amended to conform to the same.

**ARTICLE XI
BYLAWS**

The bylaws of the Association shall be adopted by the Board of Directors at the first meeting of Directors, and may be altered, amended or rescinded thereafter in the manner provided therein.

**ARTICLE XII
FHAVA APPROVAL**

As long as there is a Class B membership and FHAVA is holding, insuring, or guaranteeing any loan secured by property subject to the Declaration, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: annexation of additional properties; mergers and consolidations; mortgaging of Common Area; dissolution of this Association; and amendment of these Articles of Incorporation.

**ARTICLE XIII
INCORPORATOR**

The name and address of the incorporator is:

Ralph Colton
8081 Philips Highway, Suite 14
Jacksonville, Florida 32256

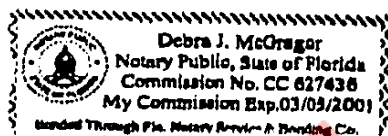
IN WITNESS WHEREOF, for the purpose of forming this corporation under the laws of the State of Florida, the undersigned, constituting the sole incorporator of this Association, has executed these Articles of Incorporation this 10 day of December, 1997.



Incorporator

OFF
REC 0665 PAGE 1820STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 10th day of December, 1997, by Ralph Colton, who is personally known to me.



NOTARY PUBLIC


Signature DEBRA J. MCGREGOR

Print name
State of Florida at Large
My Commission Expires:

FCC
REGISTERED
AGENT
CONSENT OF REGISTERED AGENT

Having been named as Registered Agent for this corporation at the office designated in the foregoing Articles of Incorporation, I am familiar with the duties and obligations of Registered Agents and I hereby agree to act in this capacity and to comply with all statutes relative to the proper and complete performance of my duties:


Registered AgentFILED
97 DEC 19 AM 10:21
NOTARY PUBLIC
STATE OF FLORIDA

OFF REC 0798 PAGE 0802

PREPARED BY AND RETURN TO:

James Mancuso, Esquire
James Mancuso & Associates, P.A.
555 Winderley Place, Suite 129
Maitland, Florida 32751

SUPPLEMENT NUMBER 1
TO DECLARATION OF COVENANTS, CONDITIONS
AND RESTRICTIONS OF THE CROSSINGS AT GRAND HAVEN

THIS SUPPLEMENT NUMBER 1 TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF THE CROSSINGS AT GRAND HAVEN is made as of this 10th day of October 2001, by **PULTE HOME CORPORATION**, a Michigan corporation ("Declarant").

PREAMBLE

A. Declarant owns real property located in Flagler County, Florida (the "Property"), which has been made subject to the Declaration of Covenants, Conditions and Restrictions for The Crossings at Grand Haven (the "Declaration"). The Declaration is dated August 20, 1999, and was recorded on August 25, 1999, in Official Records Book 665, page 1774 et seq., Public Records of Flagler County, Florida.

B. Declarant owns real property located in Flagler County, Florida more particularly described on **Exhibit A** attached hereto and made a part hereof (the "Undeveloped Parcel").

C. Pursuant to Article IV, Section 3 of the Declaration, the Declarant may commit the Undeveloped Parcel to the Covenants contained in the Declaration by making a recitation to that effect in a Supplement. The purpose of this Supplement is to commit the Undeveloped Parcel to the terms, covenants, conditions, easements and restrictions contained in the Declaration.

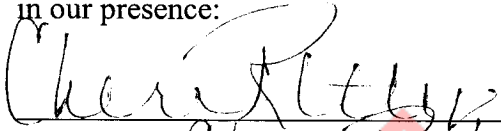
NOW, THEREFORE, the Declarant hereby declares the following:


1. **ANNEXATION OF THE UNDEVELOPED PARCEL.** The Undeveloped Parcel is added to, annexed, and included with the Property as defined in the Declaration, and shall be held, sold, conveyed, leased, mortgaged and otherwise dealt with subject to the terms, easements, covenants, conditions, restrictions, reservations, liens and charges set forth in the Declaration, as

if such terms, easements, covenants, conditions, restrictions, reservations, liens and charges were fully set forth in this Supplement. The terms and conditions of the Declaration will be binding on all persons having or acquiring any right, title or interest in the Undeveloped Parcel.

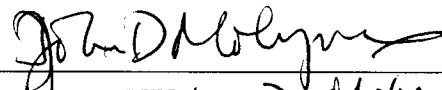
IN WITNESS WHEREOF, Declarant has executed this Supplement to Declaration the day and year first above written.

Signed, sealed, and delivered
in our presence:


Print Name: Cheri Ritter


Print Name: V.E. Hurley

PULTE HOME CORPORATION,
a Michigan corporation

By: 
Print Name: John D. Molyneux

Its: Attorney-in-Fact


7785 Baymeadows Way, Suite 200

Jacksonville, Florida 32256

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 10th day of October 2001,
by John D. Molyneux as Attorney-in-Fact of Pulte Home Corporation, a
Michigan corporation, on behalf of the corporation. He is personally known to me.

(seal)


NOTARY PUBLIC - State of Florida
LINDA A. SCHAEDEL
My Commission Expires: 6/25/05

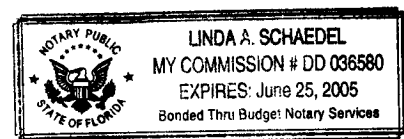


EXHIBIT A

All of THE CROSSINGS AT GRAND HAVEN PHASE 2, which is more particularly described as follows:

A portion of Sections 21, 22, and 27, Township 11 South, Range 31 East, Flagler County, Florida, being described as follows:

Commence at the Southwest corner of Section 22, Township 11 South, Range 31 East, Flagler County, Florida; thence N 88°53'11"E along the South line of the aforesaid Section 22, a distance of 429.08 feet to the point of beginning; thence departing the aforesaid south line of Section 22 run N16°42'45"W a distance of 4.15 feet; thence N31°50'57"W a distance of 595.97 feet; thence N33°13'43"E, a distance of 104.34 feet; thence N50°13'05"W a distance of 204.61 feet; thence N21°41'22"W a distance of 328.77 feet; thence N16°18'06"E a distance of 127.31 feet; thence N14°14'22"W a distance of 341.84 feet; thence N12°26'08"E a distance of 169.77 feet; thence N58°00'31"E a distance of 264.79 feet; thence N12°01'18"E a distance of 450.50 feet; thence S75°24'27"E a distance of 456.33 feet; thence S06°29'14"E a distance of 242.67 feet; thence S72°06'55"E a distance of 137.31 feet; thence S01°41'47"E a distance of 105.65 feet; thence S34°00'48"W a distance of 87.11 feet; thence S09°12'39"W a distance of 246.69 feet; thence S19°43'25"W a distance of 81.62 feet; thence S48°25'12"W a distance of 260.39 feet; thence S39°04'03"E a distance of 102.04 feet; thence N53°53'03"E a distance of 178.61 feet; thence N03°31'47"E a distance of 129.80 feet; thence N32°53'58"E 62.31 feet; thence N66°36'35"E a distance of 159.00 feet; thence N16°43'11"E, a distance of 138.07 feet; thence S58°51'09"E a distance of 246.16 feet; thence S26°58'14"W a distance of 455.74 feet; thence S17°53'37"W a distance of 195.99 feet; thence S29°16'54"W a distance of 535.90 feet to a point a curvature; thence along a curve to the left having a radius of 200 feet, an arc distance of 420.26 feet, a central angle of 120°23'43" and a chord bearing S30°54'47"E, 347.10 feet to the point of tangency; thence N88°53'11"E, a distance of 527.23 feet to a point on the west line of a 15 foot wide Bike Path Parcel per the right of way maps for Colbert Lane (a 200 foot wide right of way); thence S10°05'32"W along the aforesaid west line of the Bike Path Parcel a distance of 343.51 feet; thence departing the aforesaid west line of the Bike Path Parcel run N75°30'00"W a distance of 59.16 feet; thence N19°42'53"E a distance of 40.68 feet; thence S87°43'12"W a distance of 210.59 feet; thence S57°33'16"W a distance of 458.03 feet; thence N60°38'42"W a distance of 233.55 feet; thence N52°45'41"E a distance of 121.63 feet; thence N16°42'45"W a distance of 269.25 feet to the point of beginning. (Less and except the lands platted as Crossings at Grand Haven Phase 1 - Replat, according to the plat thereof as recorded in Plat Book 31, pages 84 through 86, Public Records of Flagler County, Florida.) Containing 42.37 acres, more or less.

Inst No:2002038004 Date:10/14/2002
Intang. Tax : 0.00
Doc Stamp-Mort : 0.00
GAIL WADSWORTH, FLAGLER Co. Time:14:14
Book: 857 Page: 701 Total Pgs: 4

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REC

PREPARED BY:

Wendy W. Markham, Esq.
Powell, Goldstein, Frazer & Murphy LLP
16th Floor
191 Peachtree Street, N.E.
Atlanta, Georgia 30303

RETURN TO:

RT Coast Title Insurance Agency, Inc.
#15 Cypress Branch Way
Suite 203
Palm Coast, Florida 32164

ASSIGNMENT AND ASSUMPTION OF DECLARANT'S RIGHTS

THIS ASSIGNMENT AND ASSUMPTION OF DECLARANT'S RIGHTS (the "Assignment") is made and entered into this 26th day of September 2002, by and between **PULTE HOME CORPORATION**, a Michigan corporation ("Assignor") to **SEAGATE HOMES, INC.**, a Florida corporation, ("Assignee").

RECITALS:

A. Assignor is the Declarant under that certain Declaration of Covenants, Conditions and Restrictions of The Crossings at Grand Haven, as recorded in Official Records Book 665, page 1774, Public Records of Flagler County, Florida (the "Declaration").

B. Assignor has certain rights as Declarant under the Declaration, as more fully described in the Declaration.

C. Assignee has acquired title to a portion of the land subject to the Declaration.

D. Pursuant to Article I, Section 13 of the Declaration, Assignor has the right to assign its rights and interests as Declarant to any party whom Declarant desires.

E. Assignor desires to assign all of its rights and interests as Declarant under the Declaration of Assignee, and Assignee desires to accept the assignment of the rights and interests and assume all of Assignor's obligations thereunder.

NOW THEREFORE, in consideration of the sum of Ten Dollars (\$10.00), the mutual covenants and promises hereinafter made, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

1. Recitals. The above recitals are true and correct, and are hereby incorporated herein and made a part hereof by this reference.

2. Assignment. Assignor does hereby assign to Assignee all of Assignor's rights and interests as Declarant under the Declaration.

3. Acceptance and Assumption. Assignee hereby accepts this Assignment and assumes and agrees to undertake the rights, obligations, and duties of the Declarant pursuant to the Declaration, and Assignee hereby agrees to indemnify and hold harmless Assignor from any loss, damage and cost, including reasonable attorney's fees, related to or arising from any acts or omissions of Assignee, as Declarant under the Declaration, occurring subsequent to September ____, 2002. Assignor agrees to indemnify and hold harmless Assignee from any loss, damages and cost, including reasonable attorney's fees, related to or arising from any acts or omissions of Assignor, as Declarant under the Declaration, occurring prior to September ____, 2002.

4. Recordability. This Assignment shall be recorded in the Public Records of Flagler County, Florida for the purpose of placing third parties on notice of the terms and conditions hereof.

5. Attorney's Fees. In the event that either party finds it necessary to employ an attorney to enforce any provision of this Assignment, the prevailing party shall be entitled to recover from the other party its attorney's fees and costs incurred in connection therewith, at both trial and appellate levels, in addition to any other performances or damages to which such party may be entitled.

IN WITNESS WHEREOF, the parties have signed this instrument on the dates set forth below.

Signed, sealed and delivered
in our presence:

Paula Jones
Print: Paula Jones

Greg Ray
Print: Greg Ray

PULTE HOME CORPORATION,
a Michigan corporation

By: David A. Smith

Print: David A. Smith

Title: Attorney-in-Fact

7785 Baymeadows Road, Suite 200

Jacksonville, Florida 32256

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 20th day of September 2002, by David A. Smith as Attorney-in-Fact of Pulte Home Corporation, a Michigan corporation, on behalf of the corporation. He is personally known to me.



Linda A. Schaezel
NOTARY PUBLIC – State of Florida

My Commission Expires: June 25, 2005

[NOTARIAL SEAL]

Signed, sealed and delivered
in our presence:

Britan Harrison
Print: Britan Harrison

SEAGATE HOMES, INC.,
a Florida corporation

By: Robert Gazzoli

Print Name: Robert Gazzoli

Title: President

Diane C. Bush
Print: Diane C. Bush

OFF REC 0857 PAGE 0704

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 20 day of September 2002, by Robert Gatzall as President of Seagate Homes, Inc., a Florida corporation, on behalf of the corporation. He/She is personally known to me or has produced _____ as identification.



Britan L. Harrison
MY COMMISSION # DD087426 EXPIRES
January 28, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

Brita Harris
NOTARY PUBLIC – State of Florida

My Commission Expires: _____

[NOTARIAL SEAL]

OFF REC 0857 PAGE 0705

PREPARED BY:

Wendy W. Markham, Esq.
Powell, Goldstein, Frazer & Murphy LLP
16th Floor
191 Peachtree Street, N.E.
Atlanta, Georgia 30303

RETURN TO:

RT
Coast Title Insurance Agency, Inc.
#15 Cypress Branch Way
Suite 203
Palm Coast, Florida 32164

SUPPLEMENT NUMBER 1
TO DECLARATION OF COVENANTS, CONDITIONS
AND RESTRICTIONS OF THE CROSSINGS AT GRAND HAVEN

THIS SUPPLEMENT NUMBER 1 TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF THE CROSSINGS AT GRAND HAVEN is made as of this 20th day of September 2002, by **PULTE HOME CORPORATION**, a Michigan corporation ("Declarant").

PREAMBLE

A. Declarant owns real property located in Flagler County, Florida (the "Property"), which has been made subject to the Declaration of Covenants, Conditions and Restrictions for The Crossings at Grand Haven (the "Declaration"). The Declaration is dated August 20, 1999, and was recorded on August 25, 1999, in Official Records Book 665, page 1774 et seq., Public Records of Flagler County, Florida.

B. Declarant owns real property located in Flagler County, Florida more particularly described on **Exhibit A** attached hereto and made a part hereof (the "Undeveloped Parcel").

C. Pursuant to Article IV, Section 3 of the Declaration, the Declarant may commit the Undeveloped Parcel to the Covenants contained in the Declaration by making a recitation to

that effect in a Supplement. The purpose of this Supplement is to commit the Undeveloped Parcel to the terms, covenants, conditions, easements and restrictions contained in the Declaration.

NOW THEREFORE, the Declarant hereby declares the following:

1. **ANNEXATION OF THE UNDEVELOPED PARCEL.** The Undeveloped Parcel is added to, annexed, and included with the Property as defined in the Declaration, and shall be held, sold, conveyed, leased, mortgaged and otherwise dealt with subject to the terms, easements, covenants, conditions, restrictions, reservations, liens and charges set forth in the Declaration, as if such terms, easements, covenants, conditions restrictions, reservations, liens and charges were fully set forth in this Supplement. The terms and conditions of the Declaration will be binding on all persons having or acquiring any right, title or interest in the Undeveloped Parcel.

IN WITNESS WHEREOF, Declarant has executed this Supplement to Declaration the day and year first above written.

Signed, sealed and delivered
in our presence:

Paula Jones
Print: Paula Jones

Greg RA
Print: Greg RA

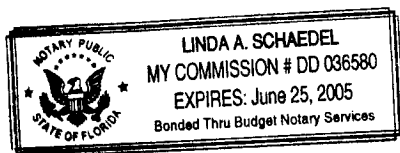
PULTE HOME CORPORATION,
a Michigan corporation

By: David A. Smith
Print: David A. Smith
Title: Attorney-in-Fact
7785 Baymeadows Road, Suite 200
Jacksonville, Florida 32256

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 20th day of September 2002, by David A. Smith as Attorney-in-Fact of Pulte Home Corporation, a Michigan corporation, on behalf of the corporation. He is personally known to me.

Linda A. Schaedel
NOTARY PUBLIC – State of Florida
My Commission Expires: June 25, 2005



[NOTARIAL SEAL]

EXHIBIT A

ALL OF THE CROSSINGS AT GRAND HAVEN PHASE 2, which is more particularly described as follows:

A portion of Sections 21, 22, and 27, Township 11 South, Range 31 East, Flagler County, Florida, being described as follows:

Commence at the Southwest corner of Section 22, Township 11 South, Range 31 East, Flagler County, Florida; thence North 88 degrees 53' 11" East along the South line of the aforesaid Section 22, a distance of 429.08 feet to the point of beginning; thence departing the aforesaid South line of Section 22 run North 16 degrees 42' 45" West a distance of 4.15 feet; thence North 31 degrees 50' 57" West a distance of 595.97 feet; thence North 33 degrees 13' 43" East, a distance of 104.34 feet; thence North 50 degrees 13' 05" West a distance of 204.61 feet; thence North 21 degrees 41' 22" West a distance of 328.77 feet; thence North 16 degrees 18' 06" East a distance of 127.31 feet; thence North 14 degrees 14' 22" West a distance of 341.84 feet; thence North 12 degrees 26' 08" East a distance of 169.77 feet; thence North 58 degrees 00' 31" East a distance of 264.79 feet; thence North 12 degrees 01' 18" East a distance of 450.50 feet; thence South 75 degrees 24' 27" East a distance of 456.33 feet; thence South 06 degrees 29' 14" East a distance of 242.67 feet; thence South 72 degrees 06' 55" East a distance of 137.31 feet; thence South 01 degrees 41' 47" East a distance of 105.65 feet; thence South 34 degrees 00' 48" West a distance of 87.11 feet; thence South 09 degrees 12' 39" West a distance of 246.69 feet; thence South 19 degrees 43' 25" West a distance of 81.62 feet; thence South 48 degrees 25' 12" West a distance of 260.39 feet; thence South 39 degrees 04' 03" East a distance of 102.04 feet; thence North 53 degrees 53' 03" East a distance of 178.61 feet; thence North 3 degrees 31' 47" East a distance of 129.80 feet; thence North 32 degrees 53' 58" East 62.31 feet; thence North 66 degrees 36' 35" East a distance of 159.00 feet; thence North 16 degrees 43' 11" East, a distance of 138.07 feet; thence South 58 degrees 51' 09" East a distance of 246.16 feet; thence South 26 degrees 58' 14" West a distance of 455.74 feet; thence South 17 degrees 53' 37" West a distance of 195.99 feet; thence South 29 degrees 16' 54" West a distance of 535.90 feet to a point a curvature; thence along a curve to the left having a radius of 200 feet, an arc distance of 420.26 feet, a central angle of 120 degrees 23' 43" and a chord bearing South 30 degrees 54' 47" East, 347.10 feet to the point of tangency; thence North 88 degrees 53' 11" East, a distance of 527.23 feet to a point on the West line of a 15 foot wide Bike Path Parcel per the right of way maps for Colbert Lane (a 200 foot wide right of way); thence South 10 degrees 05' 32" West along the aforesaid West line of the Bike Path Parcel a distance of 343.51 feet; thence departing the aforesaid West line of the Bike Path Parcel run North 75 degrees 30' 00" West a distance of 59.16 feet; thence North 19 degrees 42' 53" East a distance of 40.68 feet; thence South 87 degrees 43' 12" West a distance of 210.59 feet; thence South 57 degrees 33' 16" West a distance of 458.03 feet; thence North 60 degrees 38' 42" West a distance of 233.55 feet; thence North 52 degrees 45' 41" East a distance of 121.63 feet; thence North 16 degrees 42' 45" West a distance of 269.25 feet to the point of beginning. Containing 42.37 acres, more or less.

Less and except the lands platted as Crossings of Grand Haven - Phase 1 - Replat, according to the plat thereof as recorded in Plat Book 31, Pages 84 through 86, of the Public Records of Flagler County, Florida.

This instrument prepared by and
should be returned to:

Robyn S. Braun, Esquire
TAYLOR & CARLS, P.A.
850 Concourse Parkway South
Suite 105
Maitland, Florida 32751
(407) 660-1040

Cross reference Declaration of Covenants,
Conditions and Restrictions of The
Crossings at Grand Haven,
recorded at O.R. Book 665, Page 1774,
Flagler County, Florida.

**CERTIFICATE OF FIRST AMENDMENT TO THE BYLAWS OF THE
CROSSINGS AT GRAND HAVEN HOMEOWNERS ASSOCIATION, INC.**

THIS IS TO CERTIFY that the following constitutes the First Amendment to the Bylaws of the Crossings at Grand Haven Homeowners Association, Inc., which was originally recorded as Exhibit "D" to the **Declaration of Covenants, Conditions and Restrictions of The Crossings at Grand Haven, recorded at Official Records Book 665, Page 1774, Flagler County, Florida.** This First Amendment to Bylaws was duly and properly adopted by the Board of Directors for said Association pursuant to Article XV of the Bylaws.

1. The Bylaws of the Reserve at Grand Haven Homeowners Association, Inc. shall be amended by deleting all references to "The Reserve at Grand Haven Homeowners Association, Inc." and replacing such references with the words "The Crossings at Grand Haven Homeowners Association, Inc."

2. Article V Board of Directors: Selection and Term of Office, Section 2 shall be amended as follows:

Section 2. Term of Office. At the first annual meeting of the Members the Members shall elect Directors for a term of one year or until the next annual meeting of the Members whichever is later. ~~The term of each Director's services shall extend until the next annual Members meeting and until his successor is duly elected and qualified, or until he is removed in the manner elsewhere provided.~~ **Starting at the 2007 annual meeting of the Members, the Board will serve staggered terms as follows: Two (2) Directors shall be elected to serve for a term of two (2) years and three (3) Directors shall be elected to serve for a term of one (1) year. If additional Directors are added, three (3) Directors shall be elected to serve for a term of two (2) years and four (4) Directors shall be elected to serve for a term of one (1) year. Thereafter each Director shall serve for a term of two (2) years and until his successor is duly elected and qualified, or until he resigns or is removed in the manner elsewhere provided.**

EXECUTED at Flagler County, Florida, on this the 15th day of June, 2007.

NOTE: ADDITIONS TO TEXT ARE INDICATED BY **BOLD UNDERLINE**; DELETIONS BY ~~STRIKEOUT~~

WITNESSES:

Lindsey Reyes
Name: LINDSEY REYES
Sheli Moran
Name: SHELI MORAN

THE CROSSINGS AT GRAND HAVEN
HOMEOWNERS ASSOCIATION, INC.

By: Jean E. MacAllister
Print Name: Jean E. MacAllister
Title: President

(CORPORATE SEAL)

ATTEST:

Lindsey Reyes
Printed Name: LINDSEY REYES
Sheli Moran
Printed Name: SHELI MORAN

By: George J. Schnaudigel
Printed Name: George J. Schnaudigel
Title: Secretary

STATE OF FLORIDA
COUNTY OF Flagler

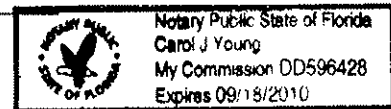
The foregoing instrument was acknowledged before me this 15th day of June, 2007 by Jean MacAllister and George Schnaudigel, President and Secretary, respectively, of The Crossings at Grand Haven Homeowners Association, Inc.

Carol J. Young
(Signature of Notary)

Carol J. Young
(Print, Type or Stamp Name of Notary) (affix notary seal)

Personally Known ✓ OR Produced Identification _____
Type of Identification Produced _____

Crg001 cert2



UNOFFICIAL DOCUMENT

NOTE: ADDITIONS TO TEXT ARE INDICATED BY **BOLD UNDERLINE**; DELETIONS BY ~~STRIKEOUT~~

Robyn S. Braun, Esquire
TAYLOR & CARLS, P.A.
4440 N. Oceanshore Blvd.
Suite 107
Palm Coast, Florida 32137

Cross reference Declaration of Covenants,
Conditions and Restrictions of The
Crossings at Grand Haven,
recorded at O.R. Book 665, Page 1774,
Public Records of Flagler County

**CERTIFICATE OF FILING POOL RULES AND REGULATIONS OF THE
CROSSINGS AT GRAND HAVEN HOMEOWNERS ASSOCIATION, INC.**

THIS IS TO CERTIFY that attached as Exhibit "A" is a true and correct copy of Pool Rules and Regulations for The Crossings at Grand Haven Homeowners Association, Inc. duly adopted by the Board of Directors for said Association.

THE CROSSINGS AT GRAND HAVEN HOMEOWNERS ASSOCIATION, INC., is the Community Association for the Crossings at Grand Haven residential development which is regulated by the Declaration of Covenants, Conditions and Restrictions of the Crossings at Grand Haven, dated August 20, 1999 and recorded on August 25, 1999, in Official Records Book 665, Page 1774, Public Records of Flagler County, Florida.

EXECUTED at Flagler County, Florida, on this the 19th day of January, 2007.

WITNESSES:

[Signature]
Print Name: Craig McDaniel

[Signature]
Print Name: George Schnaudigel

**THE CROSSINGS AT GRAND HAVEN
HOMEOWNERS ASSOCIATION, INC.**

Attest: [Signature]
Print Name: Sean E. MacAllister President

Address: 2 Crossie Court
Palm Coast, FL 32137

STATE OF FLORIDA
COUNTY OF FLAGLER

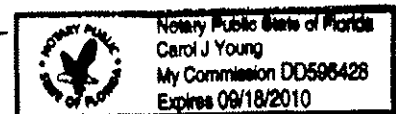
The foregoing instrument was acknowledged before me this 19th day of January, 2007 by Sean MacAllister President of The Crossings at Grand Haven Homeowners Association, Inc.

[Signature]
(Signature of Notary)

Carol J. Young
(Print, Type or Stamp Name of Notary) (affix notary seal)

Personally Known OR Produced Identification _____
Type of Identification Produced _____

Crg001 cert1



1. The Crossings swimming pool is a **private pool** and not part of the Grand Haven amenities provided for by the Community Development District (CDD). Maximum capacity of the pool is twenty (20) people; therefore, the use of the Crossings pool is for The Crossings home owners, lessees and their visitors. The home owners must be present when their visitors are using the pool. At all times, home owners shall be responsible for the observance of all pool rules by their invited guests.
2. **There is no lifeguard on duty**, residents and their guests swim at their own risk and must adhere to pool rules at all times.
3. A pool key is required for access to the pool. This key also opens each restroom. The gate and restrooms should not be propped open and are to be kept closed and locked at all times.
4. Use of pool is for residents and their guests, residents must be present when their guests are in the area. Residents may have no more than four (4) guests at any given time at the pool area.
5. Children under eighteen (18) years of age must be accompanied at all times by a parent or adult resident during usage of the pool facility.
6. No diving, jumping, pushing, running or other horseplay is allowed in the pool or on the pool deck area.
7. Radios, Tape, CD and MP3 players as well as television sets are **not** permitted unless they are personal units equipped with headphones, and such headphones are exclusively used to listen to the sound.
8. Swimming is permitted only from dawn to dusk and such hours are subject to change at the discretion of The Board of the Crossings Homeowners Association. Swimming after dusk is prohibited. Residents and their guests swim at their own risk and must adhere to swimming pool rules at all times.
9. Showers are required before entering the pool.
10. Alcohol, food and glass containers are not permitted in pool area.
11. To reduce the health risk associated with human waste in the swimming pool/deck area, children under three (3) years of age, and who are not reliably toilet trained must wear swim diapers.
12. Play equipment such as floats, snorkels, balls, radio controlled water crafts, waterguns or any thing that is obstructive to other swimmers is not allowed and will not be permitted in the pool; however water aerobic equipment such as water weights and swim noodles will be permitted.

13. Swimming pool hours will be posted. Pool availability may be limited or rotated in order to facilitate maintenance of the facility. Depending upon usage, the pool may be closed for various periods of time to facilitate maintenance and to maintain health code regulations.
14. No pets (except Assistance Animals) are permitted. Bicycles, skateboards, scooters, roller blades, Heelys, or other similar toys, vehicle, and equipment, are not allowed in the pool area.
15. Any person swimming during non-posted swimming hours may be suspended from using the facility. Florida Statutes and the Association's Declaration authorize the Board to suspend members use rights following procedures outlined in Section 720.305(2)(a), Florida Statutes.
16. Proper swim attire (swim suits only, no daytime clothing, cutoffs) must be worn in the pool.
17. No chewing gum is permitted in the pool or on the pool deck area.
18. For the comfort of others, the changing of diapers or clothes is not allowed poolside. Do not leave dirty diapers in trash receptacles.
19. No one shall pollute the pool. Anyone who pollutes the pool is liable for any costs incurred in treating and reopening the pool **(Residents will be held liable for the actions of their children and their guests)**.
20. Pool entrances must be kept clear at all times.
21. Pool furniture is not to be removed from the pool area.
22. Loud, profane, or abusive language is absolutely prohibited.
23. No physical or verbal abuse will be tolerated.
24. Tobacco products are not allowed within the fenced in pool area.
25. Illegal drugs are not permitted.
26. The Crossing Home Owners Association is not responsible for lost or stolen articles.
27. Chemicals used in the pool may affect certain hair or fabric colors. The Crossings Home Owners Association is not responsible for these effects.
28. Damages caused by residents or resident's guest, will be the responsibility of that resident or guest to pay for the cost to repair the damage area.

→ This instrument prepared by:
Robert Cuff, Esq.
Rogers, Towers, P.A.
10 Florida Park Drive North, Suite D-3
Palm Coast, Florida 32137

GAIL WADSWORTH, FLAGLER Co.

**AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS AND
RESTRICTIONS OF THE CROSSINGS AT GRAND HAVEN**

THIS AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF THE CROSSINGS AT GRAND HAVEN (the "Amendment") is made this 21st day of June, 2005 by SeaGate Homes, Inc., a Florida corporation, ("SeaGate") with offices at 185 Cypress Point Parkway, Palm Coast, Florida 32164.

RECITALS

- A. On August 20, 1999, Pulte Home Corporation (the "Declarant") executed and recorded the Declaration Of Covenants, Conditions And Restrictions of the Crossings at Grand Haven, in Official Records Book 0665, Page 1774 of the Public Records of Flagler County, Florida (the "Declaration"). The Declaration affects certain property described in Exhibit "A" attached to the Declaration (the "Property").
- B. The Declaration provides, in Article XIII, Section 2, that it may be amended by Declarant for so long as Declarant holds Class B Membership in the Association, as defined in the Declaration, and the amendment is required to comply with the requirements of, among other stated governmental entities, the Grand Haven Community Development District (the "CDD") having jurisdiction over the Property.
- C. As of the date of this Amendment, SeaGate holds Class B Membership in the Association by virtue of an assignment of Declarant status from Pulte Homes Corporation dated September 2002.
- D. The CDD has required the Declarant to amend the Declaration in order to clarify the obligations of the Association and the Owners of Lots in the Crossings with respect to maintenance of Lots.
- E. SeaGate now desires to amend the Declaration, as recorded, to comply with the requirements of the CDD.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, SeaGate hereby amends the Declaration as follows:

1. Capitalized terms used in this Amendment shall have the same definition as those terms defined in the Declaration, unless the context of this Amendment clearly requires a contrary interpretation.

2. Article V - *Functions of the Association*, Section 2 - *Required Services*, Subparagraph B is hereby amended to read:

B. Mowing of the front, side, and rear yard lawns of each Lot, including mowing to the water's edge of any abutting water body, regardless of the location of the actual Lot line. Maintenance of trees, shrubs, hedges, plantings, and irrigation system on each Lot is the respective Lot Owner's responsibility unless otherwise mandated by the Board. This responsibility shall include the replacement on a Lot of any trees required to be maintained by any governmental agency having jurisdiction over the Property.

3. The remaining terms and conditions of the Declaration, except as expressly modified by this Amendment, shall remain in full force and effect.

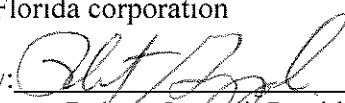
IN WITNESS WHEREOF, SeaGate has caused this Amendment to the Declaration to be executed this 21st day of June, 2005 by their duly authorized representatives on their behalf.

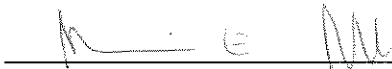
WITNESSES:

SEAGATE HOMES, INC.

a Florida corporation



Print Name: Laura Buzzoli

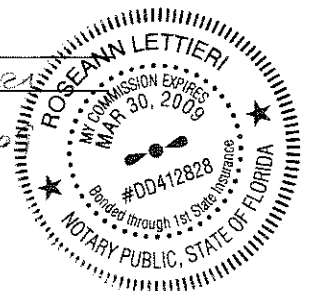
By: 
Robert Gazzoli, President
185 Cypress Point Parkway, Suite 7
Palm Coast, FL 32164


Print Name: Maurice E. Berry III

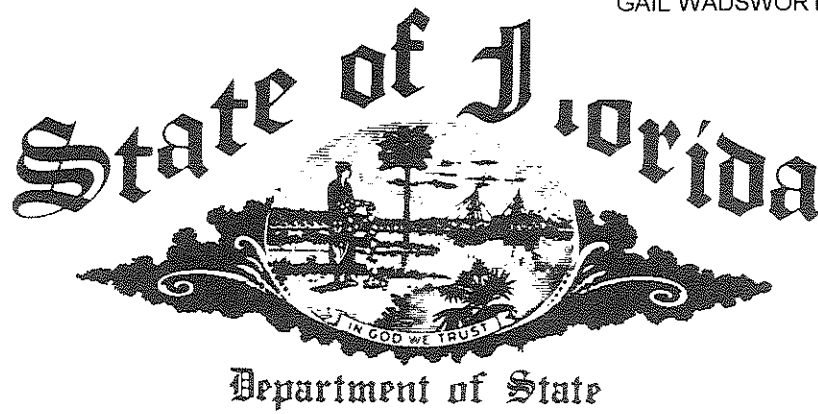
STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me this 21st day of June, 2005 by Robert Gazzoli, as President of SeaGate Homes, Inc., a Florida corporation, on behalf of the corporation. He is personally known to me.


Print name: ROSEANN LETTIERI
Notary Public State of Florida
My Commission Expires: 3/30/09



GAIL WADSWORTH, FLAGLER Co.




I certify the attached is a true and correct copy of the Articles of Merger, filed on December 15, 2008, as shown by the records of this office.

The document number of the surviving corporation is N95000005286.



CR2EO22 (01-07)

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Twenty-third day of January, 2009


Kurt Browning
Secretary of State

FILED
2008 DEC 15 PM 12:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF MERGER
OF
THE CROSSINGS OF GRAND HAVEN HOMEOWNERS ASSOCIATION, INC.
AND
GRAND HAVEN MASTER ASSOCIATION, INC.

The following Articles of Merger are submitted in accordance with the Florida Not For Profit Corporation Act pursuant to Section 617.1105, Florida Statutes.

ARTICLE I
Plan of Merger

A copy of the Plan of Merger for The Crossings at Grand Haven Homeowners Association, Inc., and Grand Haven Master Association, Inc., both of which are Florida not-for-profit corporations, is hereto attached as **Exhibit "A"** (hereinafter "Plan of Merger").

ARTICLE II
Approval

The Plan of Merger was adopted by the members of THE CROSSINGS AT GRAND HAVEN HOMEOWNERS ASSOCIATION, INC. at a Special Members' Meeting held on November 6, 2008. The number of votes cast in favor of the Plan of Merger was sufficient for approval. The vote for the Plan was as follows: 101 FOR, 0 AGAINST.

The members of GRAND HAVEN MASTER ASSOCIATION, INC. are not entitled to vote on the Plan of Merger. The Plan of Merger was adopted by the Board of Directors of GRAND HAVEN MASTER ASSOCIATION, INC., at a board meeting held on November 20, 2008. The number of directors in office was four (4). The number of votes cast in favor of the Plan of Merger was sufficient for approval. The vote for the Plan was as follows: 3 FOR, 0 AGAINST.


ARTICLE III
Effective Date

The merger shall become effective on the date these Articles of Merger are filed with the Florida Department of State.

[DOCUMENT CONTINUES ON NEXT PAGE]

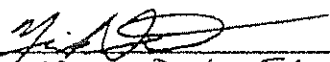
IN WITNESS WHEREOF, the undersigned have executed these Articles of Merger on the day and year written below.

**Grand Haven Master Association, Inc.,
a Florida not-for-profit corporation**

By: 
Kendra O'Connor
(Print Name) As Its President
17 Deerfield Court
Palm Coast, FL 32137
(Address)

Date: 12/9/08, 2008

**The Crossings at Grand Haven Homeowners Association, Inc.,
a Florida not for profit corporation**

By: 
NICK DELLA FAVE
(Print Name) As Its President
26 CROSSING CT.
Palm Coast - FL. 32137
(Address)

Date: 12/9/08, 2008

EXHIBIT "A"

PLAN OF MERGER

OF

THE CROSSINGS OF GRAND HAVEN HOMEOWNERS ASSOCIATION, INC.

AND

GRAND HAVEN MASTER ASSOCIATION, INC.

This is a Plan of Merger for The Crossings at Grand Haven Homeowners Association, Inc., and The Grand Haven Master Association, Inc.

ARTICLE I

Constituent Corporations

The name of each constituent corporation is The Crossings at Grand Haven Homeowners Association, Inc., and Grand Haven Master Association, Inc., both of which are Florida not-for-profit corporations (hereinafter collectively referred to as "Constituent Corporations").

ARTICLE II

Merger

Pursuant to Section 617.1101, Florida Statutes, The Crossings at Grand Haven Homeowners Association, Inc., and Grand Haven Master Association, Inc., shall be merged into The Grand Haven Master Association, Inc., (hereinafter the "Merger").

ARTICLE III

Surviving Corporation

The Grand Haven Master Association, Inc., shall be the surviving corporation of the Merger and shall continue to be named as Grand Haven Master Association, Inc., (hereinafter the "Surviving Corporation")

ARTICLE IV

Articles of Incorporation

The Articles of Incorporation of Grand Haven Master Association, Inc., as in effect immediately prior to the Merger shall be the Articles of Incorporation of the Surviving Corporation until further amended as provided by law.

ARTICLE V

Directors and Officers

The directors and officers of Grand Haven Master Association, Inc. immediately before the Merger, shall be the directors and officers of the Surviving Corporation immediately following the Merger.

ARTICLE VI
Members

The members of The Crossings at Grand Haven Homeowners Association, Inc. and Grand Haven Master Association, Inc. immediately before the Merger, shall all be members of the Surviving Corporation immediately following the Merger, and, without further action, shall possess all rights and obligations granted to members of the Surviving Corporation by its Articles of Incorporation and Bylaws.

ARTICLE VII
Declarations

The Merger shall not affect any provision, revocation, change or addition to any of the respective Declarations of Covenants, Conditions and Restrictions which were applicable to the properties managed and operated by each of the Constituent Corporations immediately before the Merger.

ARTICLE VIII
Assets and Liabilities

On the effective date of the Merger, the separate existence of the Constituent Corporations shall cease and the Surviving Corporation shall, without further action, possess all of their rights and privileges immediately preceding the Merger, and all of its rights pursuant to its Articles of Incorporation and Bylaws. All assets of any nature of the Constituent Corporations shall, without further action, be vested in the Surviving Corporation immediately following the Merger. Following the Merger, the Surviving Corporation shall be responsible for all liabilities and obligations of the Constituent Corporations. Any claim existing or action or proceeding pending against any of the Constituent Corporations may be continued as if the Merger did not occur or the Surviving Corporation may be substituted for the particular Constituent Corporation in any such proceeding. Neither the rights of creditors, nor any liens upon the property of the Constituent Corporations shall be impaired by the Merger.

ARTICLE IX
Effective Date

The Merger shall become effective on the date that the Articles of Merger are filed with the Florida Department of State.

ARTICLE X
Abandonment

Notwithstanding anything to the contrary herein contained, this Plan of Merger may be terminated and abandoned by either of the Constituent Corporations, at any time prior to the filing of the Articles of Merger with the Florida Department of State.

This instrument prepared by and
should be returned to:

Robyn S. Braun, Esquire
TAYLOR & CARLS, P.A.
850 Concourse Parkway South
Suite 105
Maitland, Florida 32751
(407) 660-1040

Inst No: 2008038800 12/16/2008
02:12PM Book: 1694 Page: 1781 Total Pgs: 3

GAIL WADSWORTH, FLAGLER Co.

Cross reference Declaration of Covenants,
Conditions and Restrictions of The
Crossings at Grand Haven,
recorded at O.R. Book 665, Page 1774,
Flagler County, Florida.

CERTIFICATE OF SECOND AMENDMENT TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTION OF THE CROSSINGS AT GRAND HAVEN

THIS IS TO CERTIFY that the following constitutes the Second Amendment to the Declaration of Covenants, Conditions and Restrictions of the Crossings at Grand Haven (hereinafter "Declaration"), which was originally recorded at Official Records Book 665, Page 1774, as supplemented at Official Records Book 798, Page 802, and as amended at Official Records Book 1286, Page 742, all of the Public Records of Flagler County, Florida. This Second Amendment was duly and properly adopted by Owners holding not less than two-thirds (2/3) of the total votes of said Association pursuant to Article XII, Section 1 of the Declaration.

The Declaration of Covenants, Conditions and Restrictions of The Crossings at Grand Haven shall be amended as follows:

ARTICLE I DEFINITIONS

Section 1. "Articles" shall mean the Articles of Incorporation of the Grand Haven Master Association, Inc. Association which have been filed in the office of the Secretary of the State of Florida, as same may be amended from time to time, a copy of which is attached hereto as Exhibit C.

Section 2. "Association" shall mean and refer to the Grand Haven Master Association, Inc. Crossings at Grand Haven Homeowners Association, Inc., its successors and assigns.

Section 4. "Bylaws" shall mean the Bylaws of the Association which have been or will be adopted by the Board, as same may be amended from time to time, a copy of which is attached hereto as Exhibit D.

Section 15. "Governing Documents" shall mean and collectively refer to the Master Declaration, Declaration, Articles, and Bylaws.

NOTE: ADDITIONS TO TEXT ARE INDICATED BY **BOLD UNDERLINE**; DELETIONS BY ~~STRIKEOUT~~

.....
Section 22. "Member" shall mean and refer to every person or entity who is an Owner, as defined herein, and ~~in being such an Owner comprises the Membership of the Association.~~
.....

.....
ARTICLE III
MEMBERSHIP AND VOTING RIGHTS
.....

Section 2. The Association shall have ~~two~~ one classes of voting membership:

Class A. Class A Members shall be all Owners, with the exception of ~~Declarant~~, and shall be entitled to one vote for each Lot owned. When more than one Person holds an interest in any Lot, all such Persons shall be Members. The vote for such Lot shall be exercised by a majority of all such Members as they determine, but in no event shall more than one vote be cast with respect to any Lot.

~~Class B. The Class B Member shall be Declarant. The Class B Member shall be entitled to three (3) votes for each Lot owned. The Class B Membership shall cease and convert to Class A Membership on the happening of any of the following events, whichever occurs earlier:~~

- ~~A. The total votes outstanding in the Class A Memberships equals the total votes outstanding in the Class B Membership; or~~
- ~~B. The date exactly ten (10) years after the recording of the Declaration; or~~
- ~~C. Declarant may elect to convert some or all of its Class B Membership to Class A Membership upon sixty (60) days written notice to the Board (whereupon the Class A Members shall be obligated to elect the Board and assume control for the Association).~~

Provided, however, in the event additional Lots are added to the Association by annexation pursuant to Article IV of this Declaration after the Class B Membership shall cease under Section 2(A) of this Article, the Class B Membership and voting rights shall be immediately reinstated and resumed, and shall continue until the subsequent occurrence of one of the above events:

[SIGNATURE AND NOTARY BLOCK ON NEXT PAGE]

NOTE: ADDITIONS TO TEXT ARE INDICATED BY **BOLD UNDERLINE**; DELETIONS BY ~~STRIKEOUT~~

EXECUTED at Flagler County, Florida, on this the 9 day of DECEMBER, 2008.

WITNESSES:

T. R. R. R.
Name: TEY RAILSBACK

Fred Annon Jr.
Name: FRED ANNON JR.

THE CROSSINGS AT GRAND HAVEN
HOMEOWNERS ASSOCIATION, INC.

By: Nick Della Fave
Print Name: NICK DELLA FAVE
Title: President

(CORPORATE SEAL)

ATTEST:

T. R. R. R.
Printed Name: TEY RAILSBACK
Fred Annon Jr.
Printed Name: FRED ANNON JR.

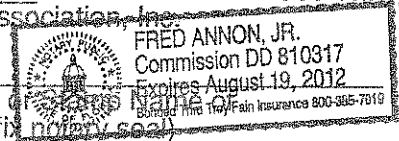
By: Anna Vitale
Printed Name: ANNA VITALE
Title: Secretary

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me this 9 day of DEC, 2008
by N. DELLA FAVE and ANNA VITALE President and Secretary,
respectively, of The Crossings at Grand Haven Homeowners Association, Inc.

Fred Annon Jr.
(Signature of Notary)

(Print, Type or Stamp Name of
Notary) (affix notary seal)



Personally Known ☒ OR ☐ Produced Identification
Type of Identification Produced _____

Crg001 cert3

NOTE: ADDITIONS TO TEXT ARE INDICATED BY BOLD UNDERLINE; DELETIONS BY ~~STRIKEOUT~~

This instrument prepared by and
should be returned to:

Robyn Severs Braun, Esquire
TAYLOR & CARLS, P.A.
7 Florida Park Drive North, Suite A
Palm Coast, FL 32137

Cross reference Declaration of Covenants,
Conditions and Restrictions of The
Crossings at Grand Haven, recorded at
Official Records Book 665, Page 1774,
Public Records of Flagler County, Florida

Inst No: 2012041207 12/21/2012
09:43AM Book: 1911 Page: 1337 Total Pgs: 54

GAIL WADSWORTH, FLAGLER Co.

**CERTIFICATE OF THIRD AMENDMENT TO THE DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS OF THE CROSSINGS AT GRAND HAVEN**

This Amendment constitutes Third Amendment to the Declaration of Covenants, Conditions and Restrictions for The Crossings at Grand Haven, as recorded in Official Records ("OR") Book 665, Page 1774, and amended in Official Records Book 1286, Page 742 and Official Records Book 1694, Page 1781 of the Public Records of Flagler County, Florida ("Declaration");

WITNESSETH, That

WHEREAS, the Owners in the Crossings, wish to amend Article IX, Use Restrictions, of the Declaration; and

WHEREAS, Article XII of the Declaration provides for the same to be amended by Owners holding not less than two-thirds (2/3) of the total votes of the Association;

NOW THEREFORE, the Owners hereby amend the Declaration as follows: [NOTE: Additions to text are indicated by **bold underline**; deletions by ~~strikeout~~.]

Section 31. Section 31. Leases and Rentals. Residences shall be occupied by a single family, their servants and nonpaying social guests. The term "single family" means one or more persons occupying a single Residence provided that unless all members are related by blood, marriage or adoption, no such single family shall contain more than two unrelated adults. The lease or rental of Residences by Owners shall be subject to the following provisions:

A. Leases shall be in writing and shall be subject to the provisions of this Declaration, the Second Amended and Restated Declaration of Covenants, Conditions and Restrictions for Grand Haven Master Association, the Second Amended and Restated By-Laws of Grand Haven Master Association, Inc., the Second Amended and Restated Articles of Incorporation for Grand Haven Master Association, Inc, and any Rules and Regulations adopted by the Board of Directors, all as amended from time to time (hereinafter referred to as the “Governing Documents”).

B. Only the entire Residence may be leased; no rooms shall be leased. Servants, employees, independent contractors of an Owner may reside in the Residence with the Owner as long as such individual is not leasing a room or part of the Residence, but is simply living there pursuant to his or her employment.

C. Subleasing is prohibited.

D. All leases must provide a minimum leasing period of ninety (90) days. Rentals of less than ninety (90) consecutive days in duration or the operation of a rooming house, hostel or hotel shall be deemed a commercial use for the purposes of enforcement of this declaration and are prohibited. No more than two (2) leases may be executed for a Residence during any twelve (12) month period based on the date of commencement of the lease. In the event that the tenant desires to extend its lease period, such extension shall not be less than thirty (30) consecutive days.

E. Should an Owner wish to lease his/her Residence, such Owner or the Owner's rental agent shall deliver to the to the secretary of the Association within five (5) days of the full execution of the lease.

1. Name, and address of the proposed tenant(s);
2. Two (2) proofs of the tenant's identity, one of which must be a photo identification (driver's license, passport, etc.);
3. the address of the Residence being leased;
4. the lease commencement date and the term;
5. A copy of the fully executed lease agreement, which shall specifically state whether the Owner, rental agent or tenant is responsible for maintaining the Residence and Lot; however, notwithstanding any such agreement for maintenance of the Lot, the Owner shall continue to be responsible for the same pursuant to the Declaration; and
6. Such other information as is requested by the Board of Directors.

E. Subject to the right of the Board of Directors to adopt and amend Rules and Regulations governing same, registered tenants of a Residence shall have all of the use rights in the Common Areas and recreational amenities, provided that the tenants comply with any and all, Governing Documents of the Association, otherwise readily available for use generally by Owners, and the Owner of the leased Residence shall not have such rights, except as a guest.

F. Tenant(s) Subject To Covenants And Restrictions. All tenants shall be subject to the terms and conditions of the Governing Documents of the Association as though such tenants were an Owner. Each Owner who leases a Residence hereby covenants to enforce the terms of such lease and the terms of the Governing Documents with respect to the use and occupancy by the tenant of the Dwelling In the event of failure by the Owner to comply with the foregoing provision or in the event of failure by the tenant to comply with the terms of such lease or the terms of the Governing Documents, the Board of Directors and the Association each (as third party beneficiaries) are hereby granted a power of attorney by such Owner to enforce against the tenant(s) the provisions of such lease and/or the Governing Documents. Such enforcement may be to recover sums due for damages or for injunctive relief , or for any other remedy available at law or in equity. Should the Association seek to enforce the provisions of the lease and/or the Governing Documents, the prevailing party shall be entitled to recover its reasonable attorneys' fees and costs, including attorneys' fees and costs for any work done prior to filing a law suit, (including, but not limited to, prelitigation mediation), during a law suit and through appeal. The Owner shall also be jointly and severally liable with the tenant to the Association for any amount (as determined in the sole discretion of the Association) which is required by the Association to repair any damage to any portion of the Property, recreational amenities or Common Areas, or to pay any claim for personal injury, death or damage to property caused by the act of omission of the tenant or occupants. Special assessments may be levied against the lot for such amounts.

Executed at Palm Coast, Flagler County, Florida, on this the 16 day of November, 2012.

Signed, sealed and delivered in the presence of:

[Signature]

Printed Name: Jeffrey Annan

[Signature]
Printed Name: FRED ANNAN JR

[Signature]
Printed Name: Jeffrey Annan

[Signature]
Printed Name: FRED ANNAN JR

**GRAND HAVEN MASTER
ASSOCIATION, INC.**

By: [Signature]

Printed Name: ROBERT JAY CARLTON, PRES.

Title: President

Address: 96 FRONT ST.
PALM COAST, FL 32137
(CORPORATE SEAL)

ATTEST:

By: [Signature]

Printed Name: Trey Zausbach

Title: Secretary

Address: 70 Box 354785
Palm Coast, FL 32135

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me this 16 day of November, 2012, by ROBERT JAY CARLTON and TROY KAHSTRACK, as President and Secretary, respectively, of GRAND HAVEN MASTER ASSOCIATION, INC., a Florida not-for-profit corporation, on behalf of the corporation. They [] are personally known to me or [~~+~~ have produced] _____ as identification.

(NOTARY SEAL)

Fred Annon, Jr.
NOTARY PUBLIC - STATE OF FLORIDA

Print Name: _____

Commission No.: _____

Commission Expires: _____

