



**NOTICE OF REASSERTION OF COVENANTS AND RESTRICTIONS  
PURSUANT TO CHAPTER 712, FLORIDA STATUTES**

WHEREAS, the real property described on Exhibit "A" attached hereto is subject to certain Covenants and Restrictions as attached as Exhibit "B" hereto;

WHEREAS, Chapter 712, Florida Statutes, may extinguish said Covenants and Restrictions once they have been of record for a period of thirty (30) years;

WHEREAS, pursuant to Section 712.05 and Section 712.06, Florida Statutes, Lake of the Woods Homeowners Association, Inc. the Homeowners Association governing the real property described in Exhibit "A," desires to reassert and preserve said Covenants and Restrictions;

WHEREAS, Section 712.05, Florida Statutes, provides that Lake of the Woods Homeowners Association, Inc. may record this Notice upon approval by a majority vote of the Association's membership at a meeting where a quorum is present.

NOW, THEREFORE, Lake of the Woods Homeowners Association, Inc. provides the following Public Record Notice:

1. The name of the Homeowners Association desiring to preserve said Covenants and Restrictions is Lake of the Woods Homeowners Association, Inc. with the address of 300 Carolwood Point, Fern Park, Florida 32730.
2. A full and complete description of all land affected by this Notice is set forth on Exhibit "A."
3. A copy of the Covenants and Restrictions, previously recorded, which are hereby reasserted and preserved by this Notice are attached hereto and incorporated herein as Exhibit "B."
4. The name and post office address of all owners of lots affected by said Covenants and Restrictions is attached hereto and incorporated herein as Exhibit "C."

*Q. Larsen + Assoc*

5. The Covenants and Restrictions are hereby reasserted and preserved and are described as follows:

Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods, Recorded at Official Records Book 1015, Page 1651, Public Records of Seminole County, Florida; and

Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods, Recorded at Official Records Book 1048, Page 1564, Public Records of Seminole County, Florida; and

First Amendment and Complete Restatement To Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods, Recorded at Official Records Book 1048, Page 1608, Public Records of Seminole County, Florida; and

First Amendment To Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods, Recorded at Official Records Book 1119, Page 500, Public Records of Seminole County, Florida; and

Second Amendment To Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods, Recorded at Official Records Book 1173, Page 1861, Public Records of Seminole County, Florida; and

Third Amendment To Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods, Recorded at Official Records Book 1198, Page 1850, Public Records of Seminole County, Florida; and

Fourth Amendment To Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods, Recorded at Official Records Book 1226, Page 1920, Public Records of Seminole County, Florida; and

Fifth Amendment To Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods, Recorded at Official Records Book 1246, Page 1943, Public Records of Seminole County, Florida; and

Sixth Amendment To Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake

of the Woods, Recorded at Official Records Book 1636,  
Page 949, Public Records of Seminole County, Florida; and

Seventh Amendment To Restated Declaration of  
Easements, Covenants, Conditions, and Restrictions Regarding Lake  
of the Woods, Recorded at Official Records Book 1268,  
Page 1286, Public Records of Seminole County, Florida; and

Eighth Amendment To Restated Declaration of  
Easements, Covenants, Conditions, and Restrictions Regarding Lake  
of the Woods, Recorded at Official Records Book 1279,  
Page 576, Public Records of Seminole County, Florida; and

Ninth Amendment To Restated Declaration of  
Easements, Covenants, Conditions, and Restrictions Regarding Lake  
of the Woods, Recorded at Official Records Book 1320,  
Page 943, Public Records of Seminole County, Florida; and

Tenth Amendment To Restated Declaration of  
Easements, Covenants, Conditions, and Restrictions Regarding Lake  
of the Woods, Recorded at Official Records Book 1440,  
Page 1479, Public Records of Seminole County, Florida; and

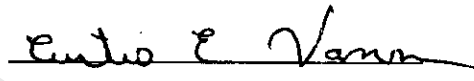
By-Laws, recorded at Official Records Book 3273,  
Page 136, Public Records of Seminole County, Florida.

**CERTIFICATE OF APPROVAL**

COMES NOW, Alice R. Friedman as President of Lake of the Woods Homeowners  
Association, Inc. and certifies that this Notice was approved at a meeting of the  
Association's membership held on March 26, 2002.

**Lake of the Woods Homeowners  
Association, Inc.**

By:   
Alice R. Friedman, President:

Witness: 

Witness: 

**EXHIBIT "A"**

1. LAKE OF THE WOODS TOWNHOUSES "SECTION 1", as recorded in Plat Book 19, Page 50, Public Records of Seminole County, Florida.
2. LAKE OF THE WOODS TOWNHOUSES "SECTION 2", as recorded in Plat Book 19, Pages 51 and 52, Public Records of Seminole County, Florida.
3. LAKE OF THE WOODS TOWNHOUSES "SECTION 3", as recorded in Plat Book 20, Pages 54 and 55, Public Records of Seminole County, Florida.
4. LAKE OF THE WOODS TOWNHOUSES "SECTION 4", as recorded in Plat Book 21, Pages 28 and 29, Public Records of Seminole County, Florida.
5. LAKE OF THE WOODS TOWNHOUSES "SECTION 5", as recorded in Plat Book 21, Page 97, Public Records of Seminole County, Florida.
6. LAKE OF THE WOODS TOWNHOUSES "SECTION 6", as recorded in Plat Book 22, Page 35, Public Records of Seminole County, Florida.
7. LAKE OF THE WOODS TOWNHOUSES "SECTION 7", as recorded in Plat Book 22, Page 36, Public Records of Seminole County, Florida.
8. LAKE OF THE WOODS TOWNHOUSES "SECTION 8", as recorded in Plat Book 22, Page 36, Public Records of Seminole County, Florida.
9. LAKE OF THE WOODS TOWNHOUSES "SECTION 9", as recorded in Plat Book 22, Page 85, Public Records of Seminole County, Florida.
10. LAKE OF THE WOODS TOWNHOUSES "SECTION 10", as recorded in Plat Book 22, Page 86, Public Records of Seminole County, Florida.
11. LAKE OF THE WOODS TOWNHOUSES "SECTION 11", as recorded in Plat Book 24, Pages 1 and 2, Public Records of Seminole County, Florida.
12. LAKE OF THE WOODS TOWNHOUSES "SECTION 12", as recorded in Plat Book 26, Pages 68 and 69, Public Records of Seminole County, Florida.



**EXHIBIT "B"**

Un-Official

65  
8/50/

MARYANNE MORSE  
CLERK OF CIRCUIT COURT  
SEMINOLE COUNTY, FL

RECORDED & VERIFIED

080880

1997 JUL 29 AM 8 16

**CERTIFICATE**

I HEREBY CERTIFY that the foregoing, consisting of fifteen (15) pages, constitutes the current By-Laws of **LAKE OF THE WOODS HOMEOWNERS ASSOCIATION, INC.** established pursuant to the Restated Declaration of Easements, Covenants, Conditions and Restrictions Regarding Lake of the Woods as recorded in O.R. Book 1048 at Page 1564 et seq., Public Records of Seminole County, Florida and as subsequently amended.

DATED at Fern Park, Florida this 24th day of July, 1997

*Brian D. Austin*

Brian D. Austin, Secretary  
Lake of the Woods Homeowners Association, Inc.  
300 Carolwood Point  
Fern Park, FL 32730

SEMINOLE CO. FL

3273 0136

OFFICIAL RECORDS  
BOOK PAGE

STATE OF FLORIDA  
COUNTY OF SEMINOLE

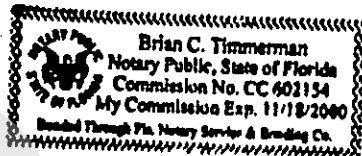
I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared **BRIAN D. AUSTIN**, Secretary of Lake of the Woods Homeowners Association, Inc. and he acknowledged before me that he executed the foregoing document. He is personally known to me as identification.

WITNESS my hand and official seal in the State and County last aforesaid this 24th day of July, 1997.

This instrument prepared by:  
Brian D. Austin, Secretary  
Lake of the Woods Homeowners Association, Inc.  
300 Carolwood Point  
Fern Park, FL 32730

*Brian C. Timmerman*

NOTARY PUBLIC  
My Commission Expires:



certific 707

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FILE NUM 2002886485  
OR BOOK 04420 PAGE 1716

OFFICIAL RECORDS  
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RESTATEMENT OF LAWS  
SEMINOLE CO. FL

LAKE OF THE WOODS HOMEOWNERS ASSOCIATION, INC.  
May 20, 1997

ARTICLE I

Name And Location

The name of the corporation is LAKE OF THE WOODS HOMEOWNERS ASSOCIATION, INC., hereinafter called the "Association". The principal office of the Association shall be located at 300 Carolwood Point, Fern Park, Florida, 32730.

ARTICLE II

Definitions

Section 1. "Association" shall mean and refer to LAKE OF THE WOODS HOMEOWNERS ASSOCIATION, INC., its successors and assigns.

Section 2. "Properties" shall mean and refer to that certain real property described in the Declaration of Easements, Covenants, Conditions and Restrictions Regarding LAKE OF THE WOODS, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

Section 3. "Common Area" shall mean all real property owned by the Association for the common use and enjoyment of the Owners.

Section 4. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties with the exception of the Common Area, together with all improvements thereon.

Section 5. "Owner" shall mean and refer to the record Owner, whether one or more persons or entities, of the fee simple title to any Lot which is a part of the Properties, including contract sellers, but excluding any other party holding the fee simple title thereto merely as security for the performance of an obligation.

Section 6. "Declaration" shall mean and refer to the Declaration of Easements, Covenants, Conditions, and Restrictions Regarding LAKE OF THE WOODS and applicable to the Properties recorded in the Public Records of Seminole County, Florida, and all amendments thereto now or hereafter recorded in said records.

Section 7. "Member" shall mean and refer to every Owner. Every Owner shall be entitled and required to be a member of the Association. If title to a Lot is held by more than one person, each of such persons shall be members. An Owner of more than one Lot shall be entitled to one membership for each Lot owned by him. Each such membership shall be

appurtenant to the Lot upon which it is bagMINOLE CO:FL be transferred automatically by conveyance of that Lot. No person or entity other than an Owner may be a member of the Association, and a membership in the Association may not be transferred except in connection with the transfer of title to a Lot, except that a contract seller may assign his membership and voting rights to his vendee in possession.

### ARTICLE III

#### Membership and Voting Rights

The Association shall have one class of voting membership. Members shall be all Owners 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 as they among themselves determine, but in no event shall more than one vote be cast with respect to any lot. There can be no split vote. Prior to the time of any meeting at which a vote is to be taken, each co-owner shall file the name of the voting co-owner with the Secretary of the Association in order to be entitled to vote at such meeting.

### ARTICLE IV

#### Meeting of Members

Section 1. Annual Meetings. An Annual Meeting shall be held in the month of March. Each subsequent regular annual meeting of the members shall be held during the same month thereafter, on such date and at such time and place as the Board of Directors shall determine.

Section 2. Special Meetings. Special meetings of the members may be called at any time by the Board of Directors, or upon written request of the members who are entitled to vote one-fourth (1/4) of all the votes.

Section 3. Notice of Meetings. Written notice of each meeting of the members shall be given by, or at the direction of, the secretary. All notices shall specify the place, day, and hour of the meeting, and, in the case of special meetings, the purpose thereof.

(a) Notice of any meeting called for the purpose of taking any actions authorized under Section 3 or 4 of Article V of the Declaration (extraordinary increase of the annual assessment or imposition of special assessments) shall be given to all members not less than thirty (30) nor more than sixty (60) days in advance of such meeting by mail and by inclusion in the monthly newsletter addressed to each member's address last appearing on the books of the Association or supplied by such member to the Association for the purpose of notice.

(b) Unless otherwise expressly required by the Declaration or the Articles of Incorporation of this Association, notice of all other meetings shall be given at least fifteen (15) days in advance to each

member; and, unless a member has requested the Secretary in writing that notice be given such member by mail and furnished the secretary with the address to which such notice is to be mailed, any notice required by these By-Laws, the Declaration, or the Articles of Incorporation of this Association may, in the discretion of the person giving the same, be given by mailing a copy of such notice, postage prepaid, addressed to the member's address last appearing on the books of the Association, or by delivering the same to the members personally. Delivery of notice pursuant to this subparagraph to any co-owner of a Lot shall be effective upon all such co-owners of such Lot, unless a co-owner has requested the secretary in writing that notice be given such co-owner and furnished the secretary with the address to which such notice may be delivered by mail.

Section 4. Quorum. The presence, in person or by proxy, at the meeting of members entitled to cast one-fifth (1/5) of the votes of the membership shall constitute a quorum for any action except as otherwise provided in the Articles of Incorporation, the Declaration, or these By-Laws. If, however, such quorum shall not be present or represented at any meeting, the members entitled to vote thereat shall have power to adjourn the meeting from time to time, without notice other than announcement at the meeting and a posted notice at the Association property, until a quorum shall be present or be represented.

Section 5. Proxies.

(a) Homeowners may not vote by general proxy, but may vote by limited proxy. Limited proxies and general proxies may be used to establish a quorum. Limited proxies may also be used for votes taken to amend the Articles of Incorporation or By-Laws or for any matter that requires or permits a vote of the homeowners.

(b) Any proxy shall be effective only for the specific meeting for which originally given and any lawfully adjourned meetings thereof. A proxy is not valid for a period longer than 90 days after the date of the first meeting for which it was given. A proxy is revocable at any time at the pleasure of the homeowner who executes it.

(c) For election of members of the Board of Directors, homeowners shall vote in person at a meeting of the homeowners or by a ballot that the homeowner personally casts.

Section 6. Determination of Membership. For the purpose of determining the persons entitled to notice under any provision of these By-Laws, the Articles of Incorporation of this Association, or the Declaration, and for the purpose of determining those persons entitled to vote at any meeting of the Association, membership shall be as shown on the books of the Association as of a date set by the Board of Directors, which date shall be not more than thirty (30) days prior to the date of such meeting. If the Board of Directors fails to establish such a date, membership shall be as shown on the books of the Association on the thirtieth (30th) consecutive calendar day prior to the date of such meeting.

ARTICLE V SEMINOLE CO. FL

Board of Directors: Selection: Term of Office

Section 1. Number. The affairs of this Association shall be managed by a Board of nine (9) directors, who need not be members of this Association.

Section 2. Term of Office. The term of office of an elected director shall be three (3) years, except as provided in Section 3 of this Article. A director shall continue in office until his successor shall be elected and qualified, unless he sooner dies, resigns, or is removed, or is otherwise disqualified to serve.

Section 3. Removal. Any director may be removed from the Board, with or without cause, by a majority vote of the members of the Association present at any regular or special meeting provided the members be given 30 days notice in advance. In the event of the death, resignation, or removal of a director, his successor shall be selected by the remaining members of the Board, and shall serve until the next annual meeting of the members at which time a successor shall be duly elected by the members for the unexpired term, if any.

Section 4. Compensation. No director shall receive compensation for any service he may render to the Association. However, any director may be reimbursed for his actual expenses incurred in the performance of his duties.

ARTICLE VI

Nomination and Election of Directors

Section 1. Nomination: A Nominating Committee of not less than three (3) members, one of whom shall be a member of the Board of Directors, shall be appointed by the Board of Directors ninety (90) days prior to the Annual Meeting of the members. The Chairman shall be selected by the Committee members.

The committee shall make as many nominations of candidates for election to the Board of Directors as it shall in its discretion determine, but not less than the number of vacancies that are to be filled. Such nominations are not to be made from members of the committee.

Section 2. Election. Election to the Board of Directors shall be by secret written ballot. At such election the members may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of the Declaration. The persons receiving the largest number of votes shall be elected. Cumulative voting is not permitted.

ARTICLE VII SEMINOLE CO. FL

Meetings of Directors

Section 1. Regular Meetings. Regular meetings of the Board of Directors shall be held monthly at such place and hour as may be fixed from time to time by resolution of the Board, with written notice of the meeting posted conspicuously on Association property at least five (5) days in advance.

Section 2. Special Meetings. Special meetings of the Board of Directors shall be held when called by any two directors, after not less than three (3) days notice to each director. Such notice may be waived in writing at any time before the meeting. As soon as the time, place and date of the special meeting is determined, immediate notice of the meeting will be conspicuously posted on the Association property.

Section 3. Quorum. A majority of the number of directors shall constitute a quorum for the transaction of business. Every act or decision done or made by a majority of the directors present at a duly held meeting at which a quorum is present shall be regarded as the act of the Board.

Section 4. Open Meetings. Meetings of the Board of Directors may be attended by members of the Association and residents of LAKE OF THE WOODS. Unless otherwise invited by the Board, any member or resident, upon seven (7) days advance written notice, will be recorded on the agenda for any meeting so that he may speak on any subject germane to the operation of the Association. A member or resident who wishes to speak on a matter before the Board will be recognized within time limits established by the Presiding Officer.

Section 5. Minutes of Meetings. Minutes of all meetings shall be kept and made available for review by the members. Unapproved minutes will be available within fifteen (15) days following a meeting. Approved minutes will be available within ten (10) days after approval.

Section 6. Recording of Votes. Each Director's vote or abstention from voting with respect to each matter voted upon for each director present at a Board meeting shall be recorded in the minutes.

ARTICLE VIII

Powers and Duties of the Board of Directors

Section 1. Powers. The Board of Directors shall have power to:

(a) adopt and publish rules and regulations governing the use of the Common Area and facilities, and the personal conduct of the members and their guests thereon, and to establish penalties for the infraction thereof;

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(b) suspend for a reasonable period of time, the right of a member or a member's tenants, guests, or invitees, or both, to use the recreational facilities and other common areas and may levy reasonable fines against one or more of the same, subject to the following:

1. A fine or suspension may not be imposed without notice of at least 14 days to the person sought to be fined or suspended and an opportunity for a hearing before a committee of at least three members appointed by the board who are not officers, directors, or employees of the association, or the spouse, parent, child, brother, or sister of an officer, director, or employee. If the committee by a majority vote does not approve a proposed fine or suspension, it may not be imposed.

2. The requirements of this subsection do not apply to the imposition of suspensions or fines upon any member because of the failure of the member to pay assessments or other charges when due if such action is authorized by the governing documents.

3. Suspension of common area use rights shall not impair the right of an owner or tenant of a parcel to have vehicular and pedestrian ingress to and egress from the parcel, including, but not limited to, the right to park.

4. An association may not suspend the voting rights of a member.

5. Fines imposed by the Association will be \$25 first recurring violation, and \$50 for second recurring and succeeding violations. Violators will be warned once prior to a fine being imposed. No fine shall exceed \$50 per violation against any one person.

(c) exercise for the Association all powers, duties, and authority vested in or delegated to this Association and not reserved to the membership by other provisions of these By-Laws, the Articles of Incorporation, or the Declaration.

(d) declare the office of a member of the Board of Directors to be vacant in the event such member shall be absent from three (3) consecutive regular meetings of the Board of Directors; and

(e) employ a manager, an independent contractor, or such other employees as they deem necessary, and to prescribe their duties.

Section 2. Duties. It shall be the duty of Board of Directors to:

(a) cause to be kept a complete record of all its acts and corporate affairs and to present a statement thereof to the members at the annual meeting of the members, or at any special meeting when such statement is requested in writing by one fourth (1/4) of the members who are entitled to vote;

(b) supervise all officers of this Association to see that their duties are properly performed;



(c) levy late charges on delinquent assessments, in addition to any interest or other charges which may be due as a result of such delinquencies, and establish and impose fines and penalties for violations of the Association's Rules and Regulations;

(d) as more fully provided in the Declaration, to:

(1) fix the amount of the annual assessment against each lot at least thirty (30) days in advance of each annual assessment period. "Annual Assessment Period" shall mean the period beginning April 1st of each year and ending the following March 31st. The annual assessment is divided by twelve (12) to determine the amount due each month;

(2) send written notice of each assessment to every Owner subject thereto at least thirty (30) days in advance of each annual assessment period; and

(3) enforce collection of all assessments owned the Association which are not paid within thirty (30) days after the due date thereof by foreclosure, suit, or such other lawful procedure as the Board deems in the best interest of the Association.

(e) issue, or to cause an appropriate officer to issue, upon demand by any person who has a legitimate claim upon the property, a certificate setting forth whether or not any assessment has been paid. A reasonable charge may be made by the Board for the issuance of these certificates. A properly executed certificate of the Association as to the status of assessments on a Lot shall bind the Association as of the date of its issuance;

(f) procure and maintain adequate liability and hazard insurance on property owned by the Association.

(g) cause all persons or entities employed, authorized, or contracted to collect, disburse, and manage this Association's funds, including officers and directors of the Association, to be bonded with standard fidelity and errors and omissions coverage for the benefit of the Association, and the premiums for such bonds may, in the discretion of the Board, be paid from Association funds;

(h) cause the Common Area to be maintained as provided in Article IV, Rights & Obligations of the Association, pages 16 through 21, of the Covenants, Conditions & Restrictions Regarding LAKE OF THE WOODS;

(i) cause the exterior of the dwellings to be maintained as provided in Article IV, Rights & Obligations of the Association, pages 16 through 21, of the Covenants, Conditions & Restrictions Regarding LAKE OF THE WOODS;

(j) cause an annual audit of this Association's financial records to be made by a certified public accountant at the completion of each

fiscal year; cause the Treasurer to prepare an annual budget and statement of income, expenditures and reserves to be presented to the membership at its regular annual meeting; provide for reserving funds from each year's assessment for the following:

(1) a Capital Assets Fund, which shall be considered capital contributions to the Association for expenditures to be made for:

a. replacement of property installed by the developer as part of the common area and

b. acquisition of personal property needed to maintain common areas. This fund will be segregated from other funds of the Association.

(2) an Agency Fund for replacement of homeowners' roofs. The Association has responsibility for replacing these roofs even though it has no ownership in them. It will be the responsibility of the Board to allocate a minimum of 1% of the monthly assessments to the Agency Fund on a yearly basis. Such money to be deposited monthly. This fund will be segregated from any other funds and will be held in a fiduciary capacity.

(k) otherwise manage the affairs of the Association.

#### ARTICLE IX

##### Officers and Their Duties

Section 1. Enumeration of Offices. The officers of this Association shall be a President, a Vice President, a Secretary, and a Treasurer, and such other officers as the Board may from time to time by resolution create. The four enumerated officers shall be chosen from the duly elected members of the Board.

Section 2. Election of Officers. The election of officers shall take place at the first meeting of the Board following each annual meeting of the members.

Section 3. Term. The officers of this Association shall be elected annually by the Board and each shall hold office for one (1) year and until his successor shall be elected and qualify, unless he dies, resigns, or is removed, or otherwise disqualified to serve.

Section 4. Special Appointments. The Board may elect such other officers as the affairs of the Association may require, each of whom shall hold offices for such period, have such authority, and perform such duties as the Board may, from time to time, determine.

Section 5. Resignation and Removal. Any officer may be removed from office with or without cause by the Board. Any officer may resign at any time by giving written notice to the Board, the President, or the

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Secretary. Such resignation shall take effect on the date of receipt of such notice or at any later time specified therein, and unless otherwise specified therein the acceptance of such resignation shall not be necessary to make it effective.

Section 6. Vacancies. A vacancy in any office may be filled by appointment by the Board. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaces, unless he sooner dies, resigns, or is removed, or otherwise disqualified to serve.

Section 7. Multiple Offices. No person shall simultaneously hold more than one office except:

(a) special offices created pursuant to Section 4 of this Article may be combined with any other office; and

(b) any officer also may serve as a director.

Section 8. Duties. The duties of the officers are as follows:

(a) President. The President shall preside at all meetings of the Board of Directors; see that orders and resolutions of the Board are carried out; sign all leases, mortgages, deeds, other written instruments and promissory notes; supervise all officers, agents and employees of this Association for the purpose of seeing that their duties are properly performed; and exercise and discharge such other duties as may be required of him by the Board.

(b) Vice President. The Vice President shall act in the place and stead of the President in the event of his absence, inability or refusal to act, and shall exercise and discharge such other duties as may be required by the Board.

(c) Secretary. The Secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the members; keep the corporate seal of the association and affix it on all papers requiring said seal; serve notice of meetings of the Board and of the members; keep appropriate current records showing the members of the Association together with their addresses; and exercise and discharge such other duties as may be required of him by the Board.

(d) Treasurer. The Treasurer shall cause the receipt of and deposit in insured fiduciary accounts of all moneys of the Association and disburse such funds as directed by resolution of the Board of Directors; sign all promissory notes of the Association, cause the proper books of account to be kept; prepare an annual budget and a statement of income and expenditures and balance sheet to be presented to the membership at its regular annual meeting; and deliver a copy to or make available a copy for review by any member; and exercise and discharge such other duties as may be required of him by the Board.

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ARTICLE X

Committees

Section 1. Architectural Control Committee. The Board of Directors shall constitute the Architectural Control Committee provided for in the Declaration.

Section 2. Other Committees.

(a) The Board shall appoint the following Standing Committees and provide a charter for each of them which shall be available for inspection at the offices of the Association:

- (1) a Steering Committee
- (2) a Building and Grounds Committee
- (3) a Finance Committee

(4) an Audit Committee, composed of members of the Board of Directors who are not officers, and two or more members of the Association who are not members of the Board. This committee will be responsible for arranging for the annual audit of the financial records of the Association, as provided for in Article VIII, consulting with the auditor on plans for the audit, reviewing his progress and recommendations and recommending any action resulting from such recommendations to the Board of Directors or to the members.

(b) The Board shall appoint a Nominating Committee in accordance with Article VI, Section 1.

(c) The Board of Directors shall appoint other committees deemed appropriate in carrying out its purpose, e.g. Social, Sunshine and Newsletter.

ARTICLE XI

Books and Records

Section 1. Availability. The books, records, and papers of the Association as defined as official records in Section 2 shall be open to inspection and available for photocopying by members or their authorized agents at reasonable business hours within 10 business days after receipt of a written request for access. The Declaration, the Articles of Incorporation, the By-Laws and the Rules and Regulations of the Association shall be available upon request for inspection by any member at the principal office of the Association. Copies of the Declaration, Articles of Incorporation, By-Laws, Rules and Regulations and individual page copies may be purchased at a reasonable cost as established by the Board of Directors.

Section 2. Official Records of the Association shall maintain each of the following items, when applicable, which shall constitute the official records of the Association:

- (a) Copies of any plans, specifications, permits, and warranties related to improvements constructed on the common areas or other property that the Association is obligated to maintain, repair, or replace.
- (b) A copy of the By-Laws of the Association and of each amendment thereto.
- (c) copy of the Articles of Incorporation of the Association and of each amendment thereto.
- (d) A copy of the Declaration of Covenants and a copy of each amendment thereto.
- (e) A copy of the current Rules and Regulations of the Association.
- (f) The minutes of all meetings of the Board of Directors and of the members, which minutes must be retained for at least 7 years.
- (g) A current roster of all members and their mailing addresses and parcel identifications.
- (h) All of the Association's insurance policies or a copy thereof, which policies must be retained for at least 7 years.
- (i) A current copy of all contracts to which the Association is a party, including, without limitation, any management agreement, lease, or other contract under which the Association has any obligation or responsibility. Bids received by the Association for work to be performed must also be considered official records and must be kept for a period of 1 year.
- (j) The financial and accounting records of the Association, kept according to good accounting practices. All financial and accounting records must be maintained for a period of at least 7 years. The financial and accounting records must include:
  1. Accurate, itemized, and detailed records of all receipts and expenditures.
  2. A current account and a periodic statement of the account for each member, designating the name and current address of each member who is obligated to pay assessments, the due date and amount of each assessment or other charge against the member, the date and amount of each payment on the account, and the balance due.
  3. All tax returns, financial statements, and financial reports of the Association.

4. Any other records that identify, SEMINOLE CO, FL record, or communicate financial information.

## ARTICLE XII

### Assessments

As more fully provided in the Declaration, each member is obligated to pay to the Association annual and special assessments which are secured by a continuing lien upon the property against which the assessment is made. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date, the assessment shall bear interest at the rate of six percent (6%) per annum; and the Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the property, and interest, costs, and reasonable attorney's fees of any such action shall be added to the amount of such assessment. No Owner may waive or otherwise escape liability for the assessments provided for herein for non-use of the Common Area or abandonment of his Lot. A suit to recover a money judgement for unpaid expenses hereunder shall be maintainable without foreclosure or waiving the lien securing the same.

## ARTICLE XIII

### Indemnification

The Association shall indemnify any officer, director or employee of the Association, or any former officer, director or employee of the Association, to the full extent permitted by and as set forth in the Florida General Corporation Act.

## ARTICLE XIV

### Rights of Owners to Peaceably Assemble

Section 1. All common areas and recreational facilities serving the Association shall be available to members in the Association served thereby and their lessees, guests and invitees for use intended for such common areas and recreational facilities. The entity or entities responsible for the operation of the common areas and recreational facilities may adopt reasonable rules and regulations pertaining to the use of such common areas and recreational facilities. No entity or entities shall unreasonably restrict any member's right to peaceably assemble or right to invite public officers or candidates for public office to appear and speak in common areas and recreational facilities.

Section 2. Any owner prevented from exercising rights guaranteed by subsection (1) may bring an action in the appropriate court of the county in which the alleged infringement occurred, and, upon favorable adjudication, the court shall enjoin the enforcement of any provision contained in any homeowners association document or rule that operates

to deprive the owner of such rights.

**ARTICLE XV**

**Failure to Fill Vacancies on the Board of Directors**

If a homeowners association fails to fill vacancies on the Board of Directors sufficient to constitute a quorum in accordance with the bylaws, any owner may apply to the circuit court that has jurisdiction over the community served by the homeowners association. At least thirty (30) days before applying to the circuit court, the owner shall mail to the association and post, in a conspicuous place on the property of the community served by the homeowners association, a notice describing the intended action, giving the Association the opportunity to fill the vacancies. If during such time the Association fails to fill the vacancies, the owner may proceed with the petition. If a receiver is appointed, the homeowners association shall be responsible for the salary of the receiver, court costs, and attorney's fees. The receiver shall have all powers and duties of a duly constituted Board of Directors and shall serve until the Homeowners Association fills vacancies on the Board sufficient to constitute a quorum.

**ARTICLE XVI**

**Disclosure**

A prospective purchaser of real property to which membership in a residential homeowners association is a prerequisite to ownership must, before execution of the contract for sale, be given a full description of any recreational or other facilities which are available for use by the property owners and a statement of any charges for the use of those facilities. The disclosure must be supplied by the seller.

**ARTICLE XVII**

**Corporate Seal**

The Association shall have a seal in circular form having within its circumference the words: "LAKE OF THE WOODS HOMEOWNERS ASSOCIATION INC." and "CORPORATION NOT FOR PROFIT 1975", an impression of said seal appearing at the end of the By-Laws document.

**ARTICLE XVIII**

**Amendments**

Section 1. These By-Laws may be altered or rescinded by a majority vote of a quorum of members present or by proxy at any regular or special meeting of the membership duly called and convened provided written notice has been given to the membership of the proposed amendment at least thirty (30) days prior to the regular or special meeting.

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Section 2. In the case of any conflict between the Articles of Incorporation and these By-Laws, the Articles shall control; and in the case of any conflict between the Declaration and these By-Laws, the Declaration shall control.

**ARTICLE XIX**

Miscellaneous

The fiscal year of the Association shall begin on the first day of January of every year.

**ARTICLE XX**

Access For Handicapped

All public buildings owned by the Association will meet the regulations of the County, State and Federal laws relative to access for the handicapped.

**ARTICLE XXI**

Parliamentary Procedure

When appropriate, "Roberts' Rules" shall be used as a guide on matters of rules of procedure which are not specifically covered by the By-Laws.

**ARTICLE XXII**

Severability

Invalidation of any one of these By-Laws by judgement, court order or legislative action shall in no way affect any other provisions, which shall remain in full force and effect.

**ARTICLE XXIII**

Resident Compensation

No Homeowner or Resident of LAKE OF THE WOODS shall be compensated for any service performed for the Association.

END

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CORPORATE SEAL



**CERTIFICATION**

I, the undersigned, do hereby certify:  
THAT I am the duly elected and acting secretary of LAKE OF THE  
WOODS HOMEOWNERS ASSOCIATION, INC., a Florida corporation not for  
profit, and,

THAT the foregoing By-Laws constitute the restated By-Laws of said  
Association, as duly adopted at the Board of Directors' Meeting of May  
20, 1997, at which meeting a quorum was present.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed  
the seal of said Association this 24th day of July, 1997.

Brian D. Austin, Secretary

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DECLARATION OF EASEMENTS,  
COVENANTS, CONDITIONS, AND RESTRIC-  
TIONS REGARDING LAKE OF THE WOODS

THIS DECLARATION, made this 27th day of February,  
1974, by REBMA FLORIDA, INC., a Florida corporation, herein-  
after called "Developer,"

WITNESSETH:

WHEREAS, Developer is the sole owner of that certain  
parcel of real property situate in Seminole County, Florida,  
described in Exhibit "A" attached hereto and here incorporated  
by reference; and

WHEREAS, Developer desires to impose a common plan  
of development on said real property for the purpose of pro-  
tecting the value and desirability thereof, and for the pur-  
pose of enhancing the marketability thereof;

NOW, THEREFORE, Developer hereby declares that all  
of the real property described in Exhibit "A" attached hereto  
and here incorporated by reference shall be held, sold, and  
conveyed subject to the following easements, conditions,  
covenants, and restrictions, which are for the purpose of  
protecting the value and desirability of, and which shall

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This instrument prepared by:  
W. H. HITCHCOCK, JR., ATTORNEY  
P. A. GUNTER, H  
Sanford, Florida, 32771

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run with, said real property and be binding upon all parties having any right, title, or interest therein, or any part thereof, their respective heirs, successors, and assigns; and which shall inure to the benefit of the Association and each Owner thereof, as said terms are hereinafter more particularly defined.

ARTICLE I

DEFINITIONS AND CONSTRUCTION

Section 1. "Association" means Lake of the Woods Homeowners Association, Inc., a corporation not for profit organized pursuant to Chapter 617, Florida Statutes (1973), its successors and assigns.

Section 2. "Owner" means the record Owner, whether one or more persons or entities, of the fee simple title to any lot which is part of the Properties, including contract sellers, but excluding any other party holding such fee simple title merely as security for the performance of an obligation.

Section 3. "Properties" means that certain parcel of real property described in Exhibit "A" attached hereto and here incorporated by reference, together with such additions thereto as may hereafter be annexed by amendment to this Declaration.

Section 4. "Common Area" means all real property

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owned by the Association for the common use and enjoyment of the Owners. The Common Area to be owned by the Association at the time of the conveyance of the first lot is described in Exhibit "B" attached hereto and here incorporated by reference.

Section 5. "Lot" means any plot of land shown upon any recorded subdivision map or plat of the Properties, together with all improvements thereon, with the exception of the Common Area.

Section 6. "Developer" means Rebma Florida, Inc., a Florida corporation, and such of its successors and assigns as shall acquire more than one undeveloped Lot from Bel-Aire Homes, Inc., for the purpose of development.

Section 7. "Mortgage" means any mortgage, deed of trust, or other instrument transferring any interest in a Lot, or any portion thereof, as security for performance of an obligation.

Section 8. "Mortgagee" means any person named as the Oblige under any Mortgage, as hereinabove defined, or any successor in interest to such person under such Mortgage.

Section 9. "PHA" means the Federal Housing Administration.

Section 10. "VA" means the Veterans Administration.

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Section 11. "The Work" means the initial development of the Properties as a residential community by the construction and installation thereon of streets, buildings, and other improvements by Developer.

Section 12. "Recorded" means filed for record in the public records of Seminole County, Florida.

Section 13. Interpretation. Unless the context otherwise requires, the use herein of the singular shall include the plural and vice versa; the use of one gender shall include all genders; and the use of the term "including" shall mean "including, without limitation." This Declaration shall be liberally construed in favor of the party seeking to enforce the provisions hereof to effectuate the purpose of protecting and enhancing the value, marketability, and desirability of the Properties by providing a common plan for the development thereof. The headings used herein are for indexing purposes only and shall not be used as a means of interpreting or construing the substantive provisions hereof.

## 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 to every Lot, subject to the following provisions:

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(a) The right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area.

(b) The right of the Association to suspend the voting rights and right to use of the recreational facilities 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.

(c) The right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purpose and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument signed by two-thirds (2/3) of each class of members agreeing to such dedication or transfer has been recorded.

Section 2. Delegation of Use. Any Owner may delegate, in accordance with the By-Laws of the Association, his right of enjoyment to the Common Area and facilities thereon to the members of his family, his tenants, or contract purchasers, provided the foregoing actually reside upon such Owner's Lot.

Section 3. Owners' Other Easements. Each Owner shall have an easement for pedestrian and vehicular ingress and egress over, upon, and across the Common Area for access to his Lot and shall have the right to lateral and subjacent support of his Lot. Such easements of ingress and egress shall be non-exclusive as to all streets and roads situated on the Properties but shall be exclusive as to any driveway, or portion thereof, providing access to a particular Lot and situated on the Common Area. Each Owner additionally shall have an exclusive right of use in respect to any portion of the Common Area abutting such Owner's Lot and constituting an enclosed or semi-enclosed patio constructed by Developer as part of the Work for the benefit of such Lot. There shall be reciprocal appurtenant easements for the maintenance, repair, and reconstruction of any party wall or walls, as hereinafter more particularly provided. All such rights and easements granted by this Declaration shall be appurtenant to, and pass with, the title to each Lot.

Section 4. Easements of Encroachment. There shall be reciprocal appurtenant easements of encroachment as between each Lot and such portion or portions of the Common Area adjacent thereto, or as between adjacent Lots, or both, for the unwillful placement, settling, or shifting of the improvements constructed, reconstructed, or altered thereon (in accordance with the terms hereof), to a distance of not more than five (5)

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feet, as measured from any point on the common boundary between each Lot and the adjacent portion of the Common Area or as between said adjacent Lots, as the case may be, along a line perpendicular to such boundary at such point; provided, however, that in no event shall an easement for encroachment exist if such encroachment is caused by willful misconduct on the part of an Owner, Tenant, or the Association.

Section 5. Antennas. In the event a master television and radio antenna system is installed on the Properties, no television or radio masts, towers, poles, antennas, aerials, or appurtenances thereto, shall be erected, constructed, or maintained on any Lot in such a manner as to be visible from the exterior of such Lot, except in accordance with the rules and regulations adopted by the Association.

Section 6. Use of Units. Each Lot shall be used for single-family residential purposes only, and no trade or business of any kind may be carried on therein. Lease or rental of a Lot for single-family residential purposes shall not be construed as a violation of this covenant.

Section 7. Use of Common Area. There shall be no obstruction of the Common Area, nor shall anything be kept or stored on any part of the Common Area without the prior written consent of the Association except as specifically pro-

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vided herein. Nothing shall be altered on, constructed in, or removed from the Common Area except upon the prior written consent of the Association.

Section 8. Prohibition of Damage and Certain Activities. Nothing shall be done or kept in any Lot or in the Common Area or any part thereof to increase the rate of insurance on the Properties or any part thereof over what the Association, but for such activity, would pay, without the prior written consent of the Association. Nothing shall be done or kept in any Lot or in the Common Area, or any part thereof, which would be in violation of any Statute, rule, ordinance, regulation, permit or other validly imposed requirement of any governmental body. No damage to or waste of, the Common Area or any part thereof or of the exterior of the Properties and buildings shall be committed by any Owner or any Tenant or invitee of any Owner; and each Owner shall indemnify and hold the Association and other Owners harmless against all loss resulting from any such damage or waste caused by him or his Tenants or invitees, to the Association or other Owners. No noxious, destructive or offensive activity shall be permitted on any Lot or in the Common Area or any part thereof, nor shall anything be done therein which may be or may become an annoyance or nuisance to any other Owner or to any other person at any time lawfully residing on the Properties.

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Section 9. Signs Prohibited. No sign of any kind shall be displayed to the public view on any Lot or the Common Area without the prior written consent of the Association, except customary name and address signs and a lawn sign of not more than five square feet in size advertising the property for sale or rent, provided the same are in accordance with rules and regulations adopted by the Association.

Section 10. Parking. No Owner shall park, store, keep, repair, or restore any vehicle, boat, or trailer anywhere upon the Properties, except within the garaged area of each Lot and concealed from view; provided, however, that a passenger automobile may be parked on the driveway area appurtenant to each Lot. The Association may designate an area on the Common Area for the parking and storage of vehicles, boats, and trailers, subject to rules and regulations adopted by the Association.

Section 11. Animals. No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any Lot or the Common Area, except that dogs, cats, and other household pets may be kept on Lots subject to rules and regulations adopted by the Association, provided that they are not kept, bred, or maintained for any commercial purpose.

Section 12. Rubbish. No rubbish, trash, gar-

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bage, or other waste material shall be kept or permitted upon any Lot or Common Area except inside the improvements on each Lot or in sanitary containers concealed from view, and in accordance with rules and regulations adopted by the Association.

Section 13. Provisions Inoperative As to Initial Construction. Nothing contained in this Declaration shall be interpreted or construed to prevent Developer, its transferees, or its or their contractors, or sub-contractors, from doing or performing on all or any part of the Properties owned or controlled by Developer, or its transferees, whatever they determine to be reasonably necessary or advisable in connection with the completion of the Work, including, without limitation:

(a) erecting, constructing, and maintaining thereon such structures as may be reasonably necessary for the conduct of Developer's business of completing the Work and establishing the Properties as a residential community and disposing of the same in parcels by sale, lease, or otherwise; or

(b) conducting thereon its or their business of completing the Work and establishing the Properties as a residential community and

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disposing of the Properties in parcels by sale,  
lease, or otherwise; or

(c) maintaining such sign or signs thereon  
as may be reasonably necessary in connection with  
the sale, lease, or other transfer of the Pro-  
perties in parcels.

As used in this Section and its sub-paragraphs, the term "its  
transferees" specifically does not include purchasers of  
Lots improved as completed residences.

Section 15. Rules and Regulations. No Owner  
shall violate the rules and regulations for the use of the  
Lots and the Common Area, as the same are from time to time  
adopted by the Association.

Section 16. Ownership Rights Limited to Those  
Enumerated. No transfer of title to any Lot shall pass to  
the Owner thereof any rights in and to the Common Area  
except as are expressly enumerated in this Declaration.  
In the event any Lot is shown or described as bounded  
by any stream, pond, or any other body of water situated  
in whole or in part upon the Common Area, all riparian  
rights therein shall be appurtenant to the Common Area and  
no attempted grant thereof to an Owner shall be effective  
as to the Association or the other Owners. In the event  
any Lot is shown or described as abutting a street, utility

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easement, or other area dedicated to public use, the underlying fee simple title to such area, if any, shall not pass as an appurtenance to such Lot, but shall be construed as part of the Common Area and pass as an appurtenance to the Common Area. No provision in any Deed or other instrument of conveyance of any interest in any Lot shall be construed as passing any right, title, and interest in and to the Common Area except as expressly provided in this Declaration. It is Developer's express intent that the fact that any Lot is shown or described as bounded by any artificial or natural monument on the Common Area shall not pass to the Owner of each Lot any rights therein, except as herein expressly provided, but that such monument shall be a part of the Common Area and all rights therein shall inure to the benefit of the Association and all Owners.

## ARTICLE III

MEMBERSHIP AND VOTING RIGHTS

Section 1. Membership. Every Owner shall be entitled and required to be a member of the Association. If title to a Lot is held by more than one person, each of such persons shall be members. An Owner of more than one Lot shall be entitled to one membership for each Lot owned by him. Each such membership shall be appurtenant to the Lot upon which it is based and shall be transferred automatically by conveyance of that Lot. No person or entity

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other than an Owner or Developer may be a member of the Association, and a membership in the Association may not be transferred except in connection with the transfer of title to a Lot; provided, however, the foregoing shall not be construed to prohibit the assignment of membership and voting rights by an Owner who is a contract seller to his vendee in possession.

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

(a) Class A. Class A members shall be all Owners with the exception of the Developer and shall be entitled to one (1) 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 as they among themselves determine; but in no event shall more than one (1) vote be cast with respect to any Lot. There shall be no split vote. Prior to the time of any meeting at which a vote is to be taken, each co-owner shall file the name of the voting co-owner with the Secretary of the Association in order to be entitled to vote at such meeting, unless such co-owners have filed a general voting authority with the Secretary applicable to all votes until rescinded.

(b) Class B. The Class B member(s) shall be the

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Developer and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

(i) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership;  
or

(ii) on March 1, 1984.

Section 3. Amplification. The provisions of this Declaration are amplified by the Articles of Incorporation and the By-Laws of the Association; provided, however, no such amplification shall substantially alter or amend any of the rights or obligations of the Owners set forth herein. In the event of any conflict between this Declaration and the Articles of Incorporation or the By-Laws, this Declaration shall control.

#### ARTICLE IV

##### RIGHTS AND OBLIGATIONS OF THE ASSOCIATION

Section 1. The Common Area. The Association, subject to the rights of the Owners set forth in this Declaration, shall be responsible for the exclusive management and control

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of the Common Area and all improvements thereon (including furnishings and equipment related thereto), and shall keep the same in good, clean, substantial, attractive, and sanitary condition, order, and repair. The Association's duties shall extend to, and include, all streets and utility installations upon, over, under, and through the Common Area.

Section 2. Exterior Maintenance. In addition to maintenance on the Common Area, the Association shall provide exterior maintenance upon each Lot which is subject to assessment hereunder, as follows: paint, repair, replace and care for roofs, gutters, downspouts, exterior building surfaces, trees, shrubs, grass, walks, and other exterior improvements, including patio fences, if any. Such maintenance shall include the mowing and other care of any lawn area on any Lot, except that the Association shall have no duty of maintenance as to any landscaped grounds or lawn area within any enclosed or semi-enclosed patio area on any Lot, nor shall the Association's duty of exterior maintenance extend to glass surfaces, or replacement of exterior doors. Should an Owner neglect or fail to maintain any lawn area or landscaped area within an enclosed or semi-enclosed patio, or neglect to maintain or replace any glass surfaces or exterior doors, then the Association may maintain, repair, or replace the same, as the case may be, at such Owner's expense; and the cost thereof shall be added to and become a part of the assessment against that Owner's Lot. In the event that the need for maintenance or repair is caused by the willful or negligent act of any Owner, or any

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member of any Owner's family or household, or any Owner's guest, invitees, or tenants, then the cost of such maintenance or repairs shall be added to and become a part of the assessment against that Owner's Lot.

Section 3. Services. The Association may obtain and pay for the services of any person or entity to manage its affairs, or any part thereof, to the extent it deems advisable, as well as such other personnel as the Association shall determine to be necessary or desirable for the proper operation of the Properties, whether such personnel are furnished or employed directly by the Association or by any person or entity with whom or which it contracts. The Association may obtain and pay for legal and accounting services necessary or desirable in connection with the operation of the Properties or the enforcement of this Declaration. The Association may arrange with others to furnish water, trash collection, sewer service and other common services to each Lot.

Section 4. Personal Property for Common Use. The Association may acquire and hold tangible and intangible personal property and may dispose of the same by sale or otherwise, subject to such restrictions as may from time to time be provided in the Association's By-Laws.

Section 5. Rules and Regulations. The Association from time to time may adopt, alter, amend, and rescind reason-

able rules and regulations governing the use of the Lots and of the Common Area, which rules and regulations shall be consistent with the rights and duties established by this Declaration.

Section 6. Implied Rights. The Association may exercise any other right or privilege given to it expressly by this Declaration, its Articles of Incorporation, or by law, and every other right or privilege reasonably to be implied from the existence of any right or privilege granted herein or reasonably necessary to effectuate the exercise of any right or privileges granted herein.

Section 7. Restriction on Capital Improvements. Except for replacement or repair of those items installed by Developer as part of the Work, and except for personal property related to the maintenance of the Common Area, the Association may not authorize capital improvements to the Common Area without Developer's consent during a period of five (5) years from the date of this Declaration. At all times hereafter, all capital improvements to the Common Area, except for replacement or repair of those items installed by Developer as part of the Work and except for personal property related to the maintenance of the Common Area, shall require the approval of two-thirds (2/3) of the Owners.

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ARTICLE V

COVENANT FOR ASSESSMENTS

Section 1. Creation of a Lien and Personal Obligation of Assessments. The Developer, for each Lot owned within the Properties, hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) annual assessments or charges; and (2) special assessments for capital improvements, such assessments to be established and collected as herein provided; and (3) special assessments against any particular Lot which are established pursuant to the terms of this Declaration; and (4) all excise taxes, if any, which may be imposed on all or any portion of the foregoing by law. All such assessments, together with interest and all costs and expenses of collection, including reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the property against which each assessment is made. Each such assessment, together with interest and all costs and expenses of collection, including reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to an Owner's successors in title unless expressly assumed by them.

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**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 Properties; for the improvement and maintenance of the Common Area, and of the exteriors of the buildings situated upon the Properties (as hereinabove provided); for payment of all taxes assessed to the Association, if any, in respect to the Common Area, or the improvements or personal property thereon, or both; and for the Association's general activities and operations in promoting the recreation, health, safety, and welfare of the residents in the Properties.

**Section 3. Maximum Annual Assessment.** Until January 1 of the year immediately following the conveyance of the first Lot by Developer to an Owner, the annual assessment shall not exceed \$1,200.00 per lot.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot by Developer to an Owner, the annual assessment may be increased each year not more than four percent (4%) above the assessment for the previous year without vote of the membership.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the annual assessment may be increased above

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four percent (4%) by a vote of two-thirds (2/3) of each Class of members who are voting in person or by proxy, at a meeting duly called for this purpose.

(c) The Board of Directors of the Association may fix the annual assessment at an amount not in excess of the amounts set forth herein.

Section 4. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only 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, or the Properties, provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of each Class of voting members who are voting in person or by proxy at a meeting duly called for this purpose and, during the first five (5) years from the date hereof, the same shall be approved by Developer.

Section 5. Notice of Meetings. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 or 4 hereof shall be sent to all members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first

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such meeting called, the presence of members or of proxies entitled to cast sixty percent (60%) of all the votes shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

Section 6. Uniform Rate of Assessment. Both special assessments for capital improvements, and annual assessments, shall be fixed at a uniform rate for all Lots and may be collected on a monthly basis; provided, however, the foregoing requirement of uniformity shall not prevent special assessments against any particular lot which are established pursuant to the terms of this Declaration.

Section 7. Developer's Assessment. Notwithstanding the foregoing requirement of uniformity, or any other provision of this Declaration, or the Association's Articles of Incorporation or By-Laws, to the contrary, the annual assessment against any Lot in which Developer owns any interest shall, as long as there is Class "B" membership in the Association, be fixed by the Board of Directors annually in an amount not less than forty percent (40%), nor more than one hundred percent (100%) of the amount hereinabove established against Lots owned by the

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Class "A" members of the Association. Upon termination of the Class "B" membership in the Association, as hereinabove provided, the annual assessment against any Lot in which Developer owns any interest shall be forty percent (40%) of the amount hereinabove established against Lots owned by Class "A" members of the Association, other than Developer. Upon transfer of title of a Developer-owned Lot, such Lot shall be assessed in the amount established against Lots owned by the Class "A" members of the Association, prorated as of, and commencing with, the month following the date of transfer of title. Notwithstanding the foregoing, those Lots from which Developer derives any rental income, or holds an interest as mortgagee or contract seller, shall be assessed at the same amount as is hereinabove established for Lots owned by Class "A" members of the Association, prorated as of, and commencing with, the month following the execution of the rental agreement or mortgage, or the contract purchaser's entry into possession, as the case may be.

Section 8. Date of Commencement of Annual Assessments. The annual assessments provided for herein shall commence as to all Lots within that portion of the Properties described in Exhibit "A" attached hereto on the first day of the month following the recording of the conveyance to the Association by Developer of the Common Area described in Exhibit "B" attached hereto. The annual assessments within

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any addition to the Properties created by annexation, as hereinafter provided, shall commence as to all Lots included within each such annexation on the first day of the month following the conveyance of the Common Area included within that annexation to the Association. The first annual assessment against any Lot shall be prorated according to the number of months then remaining in the calendar year. Both annual and special assessments may be collected on a monthly basis, in the discretion of the Board of Directors of the Association, which shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. The Association shall, upon demand, and for a reasonable charge, furnish to any interested party a certificate signed by an officer of the Association setting forth whether the assessments against a specific Lot have been paid and, if not, the amount of the delinquency thereof. The Board of Directors of the Association shall establish the due date of all assessments contemplated by this Declaration.

Section 9. Lien for Assessments. All sums assessed to any Lot pursuant to this Article, together with interest and all costs and expenses of collection, including reasonable attorney's fees, shall be secured by a lien on such Lot in favor of the Association. Such lien shall be superior to all other liens and encumbrances on such Lot, except only for:

- (a) Liens of general and special taxes; and

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(b) A lien for all sums unpaid on a first Mortgage, or on any Mortgage to Developer, duly recorded, including all unpaid obligatory advances to be made pursuant to such Mortgage and all amounts advanced pursuant to such Mortgage and secured by the lien thereof in accordance with the terms of such instrument; and

(c) Construction liens filed prior to the making of such assessment.

Except for said liens of general and special taxes, liens for all sums secured by a first Mortgage, and construction liens as more particularly defined in sub-paragraphs (a) through (c) hereof, all other lienors acquiring liens on any Lot after the recordation of this Declaration in the Public Records of Seminole County, Florida, shall be deemed to consent that such liens shall be inferior to liens for assessments, as provided herein, whether or not such consent is specifically set forth in the instruments creating such liens. The recordation of this Declaration in the Public Records of Seminole County, Florida, shall constitute constructive notice to all subsequent purchasers and creditors, or either, of the existence of the lien hereby created in favor of the Association and the priority thereof.

Section 10. Effect of Nonpayment of Assessments:

Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of six percent (6%) 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 property. 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. A suit to recover a money judgment for unpaid assessments hereunder shall be maintainable without foreclosing or waiving the lien securing the same.

Section 11. Foreclosure. The lien for sums assessed pursuant to this Declaration may be enforced by judicial foreclosure by the Association in the same manner in which mortgages on real property may be foreclosed in Florida. In any such foreclosure, the Owner shall be required to pay all costs and expenses of foreclosure, including reasonable attorney's fees. All such costs and expenses shall be secured by the lien being foreclosed. The Owner shall also be required to pay to the Association any assessments against the Lot which shall become due during the period of foreclosure, and the same shall be secured by the lien foreclosed and accounted for as of the date the Owner's title is divested by foreclosure. The Association shall have the right and power to bid at the foreclosure or other legal

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sale to acquire the Lot foreclosed, and thereafter to hold, convey, lease, rent, encumber, use and otherwise deal with the same as the Owner thereof for the purposes of resale only. In the event the foreclosure sale results in a deficiency, the Court ordering the same may, in its discretion, enter a personal judgment against the Owner thereof for such deficiency, in the same manner as is provided for foreclosure of Mortgages in the State of Florida.

Section 12. Homesteads. By acceptance of a Deed thereto, the Owner of each Lot shall be deemed to acknowledge conclusively that the obligations evidenced by the assessments provided for in this Declaration are for the improving and maintenance of any homestead maintained by such Owner on such Owner's Lot.

Section 13. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to foreclosure of any such first mortgage, or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for assessments thereafter becoming due or from the lien thereof. The Association shall, upon written request, report to any encumbrancer of a Lot any

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unpaid assessments remaining unpaid for a period longer than thirty (30) days after the same shall have become due and shall give such encumbrancer a period of thirty (30) days in which to cure such delinquency before instituting foreclosure proceedings against the Lot; provided, however, that such encumbrancer first shall have furnished to the Association written notice of the existence of the encumbrance, which notice shall designate the Lot encumbered by a proper legal description and shall state the address to which notices pursuant to this section shall be given to the encumbrancer. Any encumbrancer holding a lien on a Lot may pay, but shall not be required to pay, any amounts secured by the lien created by this Section; and, upon such payment, such encumbrancer shall be subrogated to all rights of the Association with respect to such lien, including priority.

ARTICLE VI

ARCHITECTURAL CONTROL

Section 1. Architectural Control Committee. The Board of Directors of the Association shall appoint as a standing committee an Architectural Control Committee, which shall be composed of three (3) or more persons appointed by the Board of Directors, or, in the Board's discretion, the Board may constitute itself the Architectural Control Committee. No member of the Committee shall be entitled to compensation for services performed; but the

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Committee may employ independent professional advisors and allow reasonable compensation to such advisors from Association funds. The Architectural Control Committee shall have full power to regulate all exterior changes to the Properties in the manner hereinafter provided.

Section 2. Committee Authority. The Committee shall have full authority to regulate the use and appearance of the exterior of the Properties to assure harmony of external design and location in relation to surrounding buildings and topography and to protect and conserve the value and desirability of the Properties as a residential community. The power to regulate shall include the power to prohibit those exterior uses or activities deemed inconsistent with the provisions of this Declaration, or contrary to the best interests of the Association in maintaining the value and desirability of the Properties as a residential community, or both. The Committee shall have authority to adopt, promulgate, rescind, amend, and revise rules and regulations in connection with the foregoing; provided, however, such rules and regulations shall be consistent with the provisions of this Declaration and, in the event the Board of Directors of this Association has not constituted itself as the Committee, such rules and regulations shall be approved by the Board of Directors prior to the same taking effect. Violations of the Committee's

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rules and regulations shall be enforced by the Board of Directors, unless such enforcement authority is delegated to the Committee by resolution of the Board of Directors.

Section 3. Alterations. Without limitation of the foregoing, no changes, alterations, additions or attachments of any nature whatsoever shall be made to the exterior of any Lot, including that portion of any Lot not actually occupied by the improvements thereon, except such as are installed, improved, or made by Developer in connection with the Work, until the plans and specifications showing the nature, kind, shape, height, materials, locations, color and approximate cost of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding buildings and topography within the Properties by the Architectural Control Committee. The Committee's approval shall not be required of any changes or alterations within a completely enclosed patio area, provided the same are not visible from the Common Area or any adjoining Lot, it being expressly intended that any landscaping within an enclosed patio area which is capable of attaining a height in excess of any patio fence installed by Developer shall be subject to Committee approval. No Owner shall undertake any exterior maintenance of his Lot which is the duty of the Association, as hereinabove provided, without the prior approval of the Committee. No exterior door or glass surface

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shall be replaced by any Owner without the Committee's prior approval, unless the replacement is identical to that utilized by Developer in connection with the Work. Nothing shall be kept, placed, stored, or maintained upon the exterior of any Lot, including any portion of any Lot not enclosed by the improvements thereon, or upon the Common Area, without the Committee's prior approval. All applications to the Committee for approval of any of the foregoing shall be accompanied by plans and specifications or such other drawings or documentation as the Committee may require. In the event the Committee fails to approve or disapprove of an application within thirty (30) days after the same has been submitted to it, the Committee's approval shall be deemed to have been given. In all other events, the Committee's approval shall be in writing. If no application has been made to the Architectural Control Committee, suit to enjoin or remove any structure, activity, use, change, alteration, or addition in violation of the prohibitions contained in this section may be instituted at any time, and the Association or any Owner may resort immediately to any other lawful remedy for such violation.

Section 4. Procedure. The Committee may, from time to time, adopt, promulgate, rescind, amend, and revise rules and regulations governing procedure in all matters within its jurisdiction. In the event the Board of Directors of the Association does not constitute itself the Architectural Control Com-

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mittee, then the Board of Directors, in its discretion, may provide by resolution for appeal of decisions of the Architectural Control Committee to the Board of Directors, subject to such limitations and procedures as the Board deems advisable. The Board of Directors of the Association, or the Architectural Control Committee, may appoint one or more persons to make preliminary review of all applications to the Architectural Control Committee and report such applications to the Committee with such person's recommendations for Committee action thereon. Such preliminary review shall be subject to such regulations and limitations as the Board of Directors or the Architectural Control Committee deems advisable.

Section 5. Developer Consent. So long as Developer is a member of the Association, regardless of whether such membership is characterized as Class "A" or Class "B" membership, any and all actions of the Architectural Control Committee shall have the written approval of Developer unless such approval is waived in writing by Developer's authorized representative.

#### ARTICLE VII

##### PARTY WALLS

Section 1. General Rules of Law to Apply. Each wall which is built as a part of the original construction of the buildings upon the Properties and placed on the divid-

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ing line between the Lots, shall constitute a party wall, and, to the extent not inconsistent with the provisions of this Article, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto.

Section 2. Sharing of Repair and Maintenance.

The cost of reasonable repair and maintenance of a party wall shall be shared by the Owners who make use of the wall in proportion to such use.

Section 3. Destruction by Fire or Other Casualty.

If a party wall is destroyed or damaged by fire or other casualty and it is not covered by insurance, any Owner who has used the wall may restore it, and shall contribute to the cost of restoration thereof in proportion to their use without prejudice, however, to the right of any such Owners to call for a larger contribution from the others under any rule or law regarding liability for negligent or willful acts or omissions.

Section 4. Weatherproofing. Notwithstanding any other provisions of this Article, an Owner who by his negligent or willful act causes the party wall to be exposed to the elements shall bear the whole cost of furnishing the necessary protection against such elements.

Section 5. Right to Contribution Runs with Land.

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The right of any Owner to contribution from any other Owner under this Article shall be appurtenant to the land and shall pass to such Owner's successors in title.

ARTICLE VIII

INSURANCE

Section 1. Obligation of Owners. Each Owner shall carry fire and extended coverage insurance on his Lot in the amount of the full insurable value (replacement value) of such Lot, and such policy or policies of insurance shall name the Association as a co-insured to the extent its interest may appear. Within thirty (30) days after acquiring title to a Lot, each Owner shall submit to the Association a certificate evidencing such insurance coverage and providing that the same cannot be cancelled without at least ten (10) days written notice to the Association. The foregoing provision shall be inoperative if, and only if, the Association itself maintains such insurance on such Lot as part of a blanket or master policy insuring all or any portion of the Properties. Such master or blanket coverage may be maintained by the Association on any portion of the Properties, with the written consent of the Owners of all Lots in such portion; and, in such event, the costs of such coverage shall be specially assessed prorata against each Lot enjoying the benefit thereof. Such blanket or master coverage may be maintained by the Association on all of the Properties if approved by three-fourths (3/4) of each

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class of members who are voting in person or by proxy at a meeting duly called for such purpose pursuant to notice given not less than thirty (30) days, nor more than sixty (60) days, in advance of such meeting. In such event, the cost of such blanket or master coverage may either be paid from general Association funds or may be specially assessed prorata against each Lot within the Properties, in the discretion of the Association's Board of Directors. Notwithstanding the foregoing, no government agency as an Owner shall be required to carry insurance on any Lot.

Section 2. Association's Obligations. The Board of Directors shall provide public liability insurance and casualty insurance covering the Common Area and facilities in such amounts as may be determined at the discretion of the Board of Directors from time to time. The Board of Directors may also provide workmen's compensation insurance and fidelity bonds on its officers and employees in such amounts as is determined by the Board of Directors to be necessary or desirable from time to time.

Section 3. Destruction and Reconstruction. In the event of a partial or total destruction of a building or buildings, the same shall be rebuilt and repaired as soon as practicable and substantially to the same design, plan and specifications as originally built, unless within ninety (90) days of the date of the damage or destruction all Owners

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agree not to rebuild or repair. On reconstruction, the design, plan and specifications of any building or Lot may vary from that of the original upon approval of the Association, provided however, that the number of square feet of any Lot may not vary by more than five percent (5%) from the number of square feet for such Lot as originally constructed, and the location of the buildings shall be substantially the same as prior to the damage or destruction. In the event any Owner fails to rebuild or reconstruct the building which is located on his Lot pursuant to this Section, then and in such event the Association may undertake said reconstruction or rebuilding and levy a special assessment against such Lot for the cost thereof.

ARTICLE IX

STAGE DEVELOPMENTS AND ANNEXATION

Section 1. Annexation without Association Approval.

The additional lands described in Exhibit "C" attached hereto may be annexed, in whole or in part, by Developer and made subject to the governing provisions of this Declaration without the consent of the Class "A" members of the Association so long as there is Class "B" membership. The Properties, buildings, and Owners situated upon all or any portion of the lands described in Exhibit "C" attached hereto shall become subject to the provisions of this Declaration upon recording of an appropriate amendment hereto executed by Developer without the consent of

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Owners. Until such an amendment is so recorded, no provisions of this Declaration shall be effective as to all or any portion of the lands described in Exhibit "C", nor shall this Declaration constitute a cloud, doubt, suspicion, or encumbrance on the title to said lands.

Section 2. When Association Approval Required.

If, within five (5) years from the date of this Declaration, an application for FHA mortgage insurance or VA mortgage guarantees has been made and not withdrawn, and the FHA or VA determines that Developers' detailed plan for the annexed property is not in accordance with the general plan on file with such agency, and either agency so advises the Association and Developer, the annexation of all or any portion of the lands described in Exhibit "C" attached hereto must have the assent of two-thirds (2/3) of the Class "A" members of the Association who are present and voting in person or by proxy at a meeting duly called for such purpose, written notice of which is to be sent to all members not less than sixty (60) days nor more than ninety (90) days in advance of such meeting, setting forth the purpose thereof. At this meeting, the presence of members or proxies entitled to cast at least sixty percent (60%) of all the votes of the Class A membership shall constitute a quorum. If the required quorum is not forthcoming at such meeting, another meeting may be called subject to the notice

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requirement hereinabove set forth; and the required quorum at any such subsequent meeting shall be members or proxies entitled to cast thirty percent (30%) of the votes of each class of membership. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting. Developer retains the right to apply or not to apply, or to withdraw application, for either FHA mortgage insurance or VA mortgage guarantees at any time hereafter.

Section 3. Other Annexations. Annexations of any lands other than those described in Exhibit "C" attached hereto must have the approval of the Association, and the FHA and VA, if applicable, and the procedures set forth in Section 2 of this Article shall apply to such annexations. The same shall become effective upon recording of an appropriate amendment to this Declaration, executed by the Association and the Owners of all interests in the lands annexed.

Section 4. Effect of Annexation. When completed, any annexation pursuant to this Article shall extend the jurisdiction, functions, duties and membership of the Association to the real property thereby annexed; and the Owners of the Lots within the lands described in Exhibit "A" attached hereto shall have equal duties and equal rights in and to the Common Area in the lands annexed with the Owners of the Lots in the annexed lands, and vice versa, except that annual assessments shall not commence as to any Lot in the annexed lands until

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the Common Area within the annexed lands has been conveyed to the Association.

ARTICLE X

GENERAL PROVISIONS

Section 1. Enforcement. 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, or pursuant to, the provisions of this Declaration, and the party enforcing the same shall have the right to recover all costs and expenses incurred, including reasonable attorney's fees. In the event the Association enforces the provisions hereof against any Owner, the costs and expenses of such enforcement, including reasonable attorney's fees, may be assessed against such Owner's Lot as a special assessment pursuant to the provisions hereof. Failure by the Association or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so at any time. If these restrictions are enforced by appropriate proceedings by any such Owner or Owners, such Owner or Owners may be reimbursed by the Association for all or any part of the costs and expenses incurred, including reasonable attorney's fees, in the discretion of the Board of Directors of the Association.

Section 2. Severability. Invalidation of any one

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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 3. Amendment. The covenants and restrictions of this Declaration shall run with and bind the land, and shall inure to the benefit of and be enforceable by the Association, or the Owner of any Lot subject to this Declaration, their respective legal representatives, heirs, successors and assigns, for a term of thirty (30) years from the date this Declaration is recorded, after which time said covenants shall be automatically extended for successive periods of ten (10) years. The covenants and restrictions of this Declaration may be amended during the first thirty (30) year period by an instrument signed by not less than ninety percent (90%) of the Lot Owners, and thereafter by an instrument signed by not less than seventy five percent (75%) of the Lot Owners, except as provided herein for annexation. Any amendment must be properly recorded.

Section 4. FHA/VA Approval. As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration if application for FHA mortgage insurance or VA mortgage guarantees has been made and not withdrawn: Annexation of additional Properties; dedication of Common Area, and amendment of this Declaration.

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Section 5. Effect of Recording. Any Lot situated within the real property described in Exhibit "A" attached hereto shall be deemed to be "subject to assessment," as such term is used in this Declaration, or in the Association's Articles of Incorporation or By-Laws, upon recording of this Declaration; and any Lot annexed pursuant to the provisions hereof shall be deemed "subject to assessment" upon recording of the Amendment to this Declaration annexing the same.

Section 6. Dedications. In the event any portion of the Common Area is dedicated for use by any public agency, or franchisee thereof, for the purpose of installing utility facilities servicing the Properties in, over, upon, or under the Common Area, then the provisions of this Declaration shall be inoperative to the extent that they conflict with the terms of such dedication. Each person or entity owning any utility installations in, over, upon, or under the Common Area is hereby granted a right of access over, across, and through the Common Area for the purpose of maintaining, repairing, and replacing the same. Subject to the requirements of Article II, Section 1, of this Declaration, the Association may dedicate all streets and roads on the Common Area to public use and, upon acceptance of such dedication by the public agency having jurisdiction of the same, the terms and provisions of this Declaration shall not apply to the areas so dedicated to the extent that the provisions of this

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SEMINOLE COUNTY  
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Declaration are inconsistent with such dedication.

IN WITNESS WHEREOF, the Developer has caused this instrument to be duly executed the day and year first above written.



REBMA FLORIDA, INC.

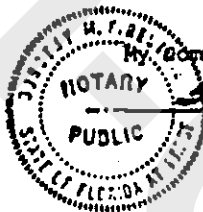
By Kent F. Turner  
President

Witness:

W. A. H. H. H. H.  
Secretary M. L. L. L. L.

STATE OF FLORIDA  
COUNTY OF Seminole

The foregoing instrument was acknowledged before me this 27th day of February, 1974 by Kent F. Turner, President of Rebma Florida, Inc., a Florida corporation, on behalf of the corporation.



My Commission Expires: 5-21-77

Secretary M. L. L. L. L.  
Notary Public  
(Affix Notarial Seal)

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Exhibit "A"

LAKE OF THE WOODS TOWNHOUSE, SECTION ONE,  
according to plat thereof recorded in Plat Book 19,  
page 50, Public Records of Seminole County,  
Florida.

LAKE OF THE WOODS TOWNHOUSE, SECTION TWO,  
according to plat thereof recorded in Plat Book 19,  
pages 51 & 52, Public Records of Seminole County,  
Florida.

Exhibit "B"

All areas delineated as "Common Areas" on the Plats  
of Lake of the Woods Townhouse, Section One, accord-  
ing to plat thereof recorded in Plat Book 19, page  
50, Public Records of Seminole County, Florida,  
and Lake of the Woods Townhouse, Section Two, accord-  
ing to plat thereof recorded in Plat Book 19, pages  
51 & 52, Public Records of Seminole County, Florida.

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BOOK PAGE  
SEMINOLE COUNTY  
FLORIDAExhibit "C"

Begin at the East 1/4 corner of Section 19, Township 21 South, Range 30 East, Seminole County, Florida; run thence South 89°37'26" West along the South line of the Northeast 1/4 of said Section 19, a distance of 883.54 feet; run thence North 00°02'10" East 651.83 feet; thence North 89°38'26" East 226.36 feet; thence North 0°11'05" East 808.76 feet; thence South 89°39'27" West 444.78 feet; thence North 37°28'00" East 228.04 feet; thence South 89°39'27" West 100.0 feet; thence North 37°28'00" East 633.72 feet; thence North 89°42'00" East 212.21 feet; thence North 0°18'00" West 15.80 feet; thence North 89°42'00" East 325.05 feet; thence South 0°20'00" West 100.00 feet; thence North 89°42'00" East 150.0 feet; thence South 0°20'00" West 728.25 feet; thence East 1321.75 feet; thence South 1269.90 feet; thence South 61°27'24" West 119.53 feet; thence South 89°56'18" West 869.38 feet; thence North 71°45'47" West 72.97 feet; thence South 42°03'52" West 30.89 feet; thence South 89°56'18" West 265.0 feet to the Point of Beginning.

Containing therein 80.4130 Acres More or Less

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PLAT BOOK 19

LAKES OF THE WOODS TOWNHOUSES - SECTION 1 -

Plat Book 19, Page 50

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LAKE OF THE WOODS TOWNHOUSE " SECTION 1 "

Plat Book 19, Pages 51 & 52

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RESTATED  
DECLARATION OF EASEMENTS,  
COVENANTS, CONDITIONS, AND RESTRIC-  
TIONS REGARDING LAKE OF THE WOODS

APR 16 10 29 AM '75

068183

© A. E. Blair  
2699 Lee Rd Suite 501  
Winter Park 32789

THIS RESTATED DECLARATION, made this 20th day of  
March, 1975, by REBMA FLORIDA, INC., a Missouri  
corporation, hereinafter called "Developer,"

W I T N E S S E T H :

WHEREAS, Developer is the sole owner of that cer-  
tain parcel of real property situate in Seminole County,  
Florida, described in Exhibit "A" attached hereto and here  
incorporated by reference; and

WHEREAS, Developer desires to impose a common plan  
of development on said real property for the purpose of pro-  
tecting the value and desirability thereof, and for the pur-  
pose of enhancing the marketability thereof;

NOW, THEREFORE, Developer hereby declares that all  
of the real property described in Exhibit "A" attached hereto  
and here incorporated by reference shall be held, sold, and  
conveyed subject to the following easements, conditions,  
covenants, and restrictions, which are for the purpose of  
protecting the value and desirability of, and which shall

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3/6/75 JWC

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LEGIBILITY UNSATISFACTORY  
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This instrument was prepared by  
JOSEPH CASTELLO  
Of Trenam, Simmons, Kemker, Scharf & Barkin  
P. O. Box 1102 - Tampa, Florida 33601

run with, said real property and be binding upon all parties having any right, title, or interest therein, or any part thereof, their respective heirs, successors, and assigns; and which shall inure to the benefit of the Association and each Owner thereof, as said terms are hereinafter more particularly defined.

#### ARTICLE I

##### DEFINITIONS AND CONSTRUCTION

Section 1. "Association" means Lake of the Woods Homeowners Association, Inc., a corporation not for profit organized pursuant to Chapter 617, Florida Statutes, its successors and assigns.

Section 2. "Owner" means the record Owner, whether one or more persons or entities, of the fee simple title to any lot which is part of the Properties, including contract sellers, but excluding any other party holding such fee simple title merely as security for the performance of an obligation.

Section 3. "Properties" means that certain parcel of real property described in Exhibit "A" attached hereto and here incorporated by reference, together with such additions thereto as may hereafter be annexed by amendment to this Declaration.

Section 4. "Common Area" means all real property



owned by the Association for the common use and enjoyment of the Owners. The Common Area to be owned by the Association at the time of the conveyance of the first lot is described in Exhibit "B" attached hereto and here incorporated by reference.

Section 5. "Lot" means any plot of land shown upon any recorded subdivision map or plat of the Properties, together with all improvements thereon, with the exception of the Common Area.

Section 6. "Developer" means Rebma Florida, Inc., a Missouri corporation, and such of its successors and assigns as shall acquire an interest in more than one undeveloped Lot from Rebma Florida, Inc., for the purpose of development.

Section 7. "Mortgage" means any mortgage, deed of trust, or other instrument transferring any interest in a Lot, or any portion thereof, as security for performance of an obligation.

Section 8. "Mortgagee" means any person named as the Oblige under any Mortgage, as hereinabove defined, or any successor in interest to such person under such Mortgage.

Section 9. "FHA" means The Federal Housing Administration.

Section 10. "VA" means The Veterans Administration.

Section 11. "The Work" means the initial development of the Properties as a residential community by the construction and installation thereon of streets, buildings, and other improvements by Developer.

Section 12. "Recorded" means filed for record in the public records of Seminole County, Florida.

Section 13. "Person" means any natural person or artificial legal entity.

Section 14. Interpretation. Unless the context otherwise requires, the use herein of the singular shall include the plural and vice versa; the use of one gender shall include all genders; and the use of the term "including" shall mean "including, without limitation." This Declaration shall be liberally construed in favor of the party seeking to enforce the provisions hereof to effectuate the purpose of protecting and enhancing the value, marketability, and desirability of the Properties by providing a common plan for the development and preservation thereof. The headings used herein are for indexing purposes only and shall not be used as a means of interpreting or construing the substantive provisions hereof.

## 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 to every Lot, subject to the following provisions:

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(a) The right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area.

(b) The right of the Association to suspend the voting rights and right to use of the recreational facilities 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.

(c) The right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purpose and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument signed by two-thirds (2/3) of each class of members agreeing to such dedication or transfer has been recorded.

Section 2. Delegation of Use. Any Owner may delegate, in accordance with the By-Laws of the Association, his right of enjoyment to the Common Area and facilities thereon to the members of his family, his tenants, or contract purchasers, provided the foregoing actually reside upon such Owner's Lot.

Section 3. Owners' Other Easements. Each Owner shall have an easement for pedestrian and vehicular ingress and egress over, upon, and across the Common Area for access to his Lot and shall have the right to lateral and subjacent support of his Lot. Such easements of ingress and egress shall be non-exclusive as to all streets and roads situated on the Properties but shall be exclusive as to any driveway, or portion thereof, providing access to a particular Lot and situated on the Common Area. Each Owner additionally shall have an exclusive right of use in respect to any portion of the Common Area abutting such Owner's Lot and constituting an enclosed or semi-enclosed patio constructed by Developer as part of the Work for the benefit of such Lot. There shall be reciprocal appurtenant easements for the maintenance, repair, and reconstruction of any party wall or walls, as hereinafter more particularly provided. All such rights and easements granted by this Declaration shall be appurtenant to, and pass with, the title to each Lot.

Section 4. Easements of Encroachment. There shall be reciprocal appurtenant easements of encroachment as between each Lot and such portion or portions of the Common Area adjacent thereto, or as between adjacent Lots, or both, for the unwillful placement, settling, or shifting of the improvements constructed, reconstructed, or altered thereon (in accordance with the terms hereof), to a distance of not more than five (5)

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feet, as measured from any point on the common boundary between each Lot and the adjacent portion of the Common Area or as between said adjacent Lots, as the case may be, along a line perpendicular to such boundary at such point; provided, however, that in no event shall an easement for encroachment exist if such encroachment is caused by willful misconduct on the part of an Owner, Tenant, or the Association.

Section 5. Antennas. No television or radio masts, towers, poles, antennas, aerials, wires, or appurtenances thereto, shall be erected, constructed, or maintained on any Lot in such a manner as to be visible from the exterior of such Lot. Without limitation of the foregoing, all television antennas shall be erected and maintained completely inside the improvements on each Lot and shall be of an "attic type" or such other type as may from time to time be permitted under the Association's rules and regulations.

Section 6. Use of Units. Each Lot shall be used for single-family residential purposes only, and no trade or business of any kind may be carried on therein. Lease or rental of a Lot for single-family residential purposes shall not be construed as a violation of this covenant.

Section 7. Use of Common Area. There shall be no obstruction of the Common Area, nor shall anything be kept or stored on any part of the Common Area without the prior written consent of the Association except as specifically pro-

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vided herein. Nothing shall be altered on, constructed in, or removed from the Common Area except upon the prior written consent of the Association.

Section 8. Prohibition of Damage and Certain Activities. Nothing shall be done or kept in any Lot or in the Common Area or any part thereof to increase the rate of insurance on the Properties or any part thereof over what the Association, but for such activity, would pay, without the prior written consent of the Association. Nothing shall be done or kept in any Lot or in the Common Area, or any part thereof, which would be in violation of any Statute, rule, ordinance, regulation, permit or other validly imposed requirement of any governmental body. No damage to, or waste of, the Common Area or any part thereof or of the exterior of the Properties and buildings shall be committed by any Owner or any Tenant or invitee of any Owner; and each Owner shall indemnify and hold the Association and other Owners harmless against all loss resulting from any such damage or waste caused by him or his Tenants or invitees, to the Association or other Owners. No noxious, destructive or offensive activity shall be permitted on any Lot or in the Common Area or any part thereof, nor shall anything be done therein which may be or may become an annoyance or nuisance to any other Owner or to any other person at any time lawfully residing on the Properties.

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Section 9. Signs Prohibited. No sign of any kind shall be displayed to the public view on any Lot or the Common Area without the prior written consent of the Association, except customary name and address signs and a lawn sign of not more than five square feet in size advertising the property for sale or rent, provided the same are in accordance with rules and regulations adopted by the Association.

Section 10. Parking. No Owner shall park, store, keep, repair, or restore any vehicle, boat, or trailer anywhere upon the Properties, except within the garaged area of each Lot and concealed from view; provided, however, that one passenger automobile, motorcycle, or truck of 1/2-ton capacity or less may be parked on the driveway area appurtenant to each Lot. Use of all guest parking areas on the common area, if any, shall be subject to such rules and regulations as may from time to time be adopted by the Association.

Section 11. Animals. No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any Lot or the Common Area, except that dogs, cats, and other customary household pets may be kept on Lots subject to rules and regulations adopted by the Association, provided that they are not kept, bred, or maintained for any commercial purpose. The Association may prohibit the keeping of any pet anywhere upon the Properties which the Association reasonably determines



may constitute a threat to the safety or health of persons lawfully upon the Properties. All owners at all times shall comply with all rules, regulations, ordinances, statutes, and laws adopted, promulgated, or enforced by any public agency having jurisdiction of the Properties and relating to animals.

Section 12. Rubbish. No rubbish, trash, garbage, or other waste material shall be kept or permitted upon any Lot or Common Area except inside the improvements on each Lot or in sanitary containers concealed from view, and in accordance with rules and regulations adopted by the Association.

Section 13. Provisions Inoperative As to Initial Construction. Nothing contained in this Declaration shall be interpreted or construed to prevent Developer, its transferees, or its or their contractors, or sub-contractors, from doing or performing on all or any part of the Properties owned or controlled by Developer, or its transferees, whatever they determine to be reasonably necessary or advisable in connection with the completion of the Work, including, without limitation:

(a) erecting, constructing, and maintaining thereon such structures as may be reasonably necessary for the conduct of Developer's business of completing the Work and establishing the Properties as a residential community and dispos-



ing of the same in parcels by sale, lease, or otherwise; or

conducting thereon its or their business of completing the Work and establishing the Properties as a residential community and disposing of the Properties in parcels by sale, lease, or otherwise; or

(c) maintaining such sign or signs thereon as may be reasonably necessary in connection with the sale, lease, or other transfer of the Properties in parcels.

As used in this Section and its sub-paragraphs, the term "its transferees" specifically does not include purchasers of Lots improved as completed residences.

Section 15. Rules and Regulations. No Owner shall violate the rules and regulations for the use of the Lots and the Common Area, as the same are from time to time adopted by the Association. The prohibitions and restrictions contained in this Article shall be self-executing without implementation by rules and regulations; but the foregoing shall not be construed as an implied prohibition against the Association's extending the scope of such prohibitions and restrictions by from time to time adopting rules and regulations consistent with this Declaration.

Section 16. Ownership Rights Limited to Those

Enumerated. No transfer of title to any Lot shall pass to the Owner thereof any rights in and to the Common Area except as are expressly enumerated in this Declaration. In the event any Lot is shown or described as bounded by any stream, pond, or any other body of water situated in whole or in part upon the Common Area, all riparian rights therein shall be appurtenant to the Common Area and no attempted grant thereof to an Owner shall be effective as to the Association or the other Owners. In the event any Lot is shown or described as abutting a street, utility easement, or other area dedicated to public use, the underlying fee simple title to such area, if any, shall not pass as an appurtenance to such Lot, but shall be construed as part of the Common Area and pass as an appurtenance to the Common Area. No provision in any Deed or other instrument of conveyance of any interest in any Lot shall be construed as passing any right, title, and interest in and to the Common Area except as expressly provided in this Declaration. It is Developer's express intent that the fact that any Lot is shown or described as bounded by any artificial or natural monument on the Common Area shall not pass to the Owner of each Lot any rights therein, except as herein expressly provided, but that such monument shall be a part of the Common Area and all rights therein shall inure to the benefit of the Association and all Owners.

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Section 17. Use of Lake. No swimming, bathing, fishing, canoeing, boating, or other recreational activity of any nature shall be permitted in, about, or upon any stream, pond, lake, or other body of water situated in whole or in part upon the Common Area except in accordance with rules and regulations adopted by the Association. The Association's Board of Directors may from time to time adopt such rules and regulations as the Board deems in the best interests of the Association prohibiting or regulating, or both, any and all uses and activities in, upon, or about any body of water situated in whole or in part upon the Common Area.

Section 18. Use of Streets. The conveyance by Developer to the Association of any portion of the Common Area shall assign to the Association all right, if any, reserved to Developer with respect to such portion of the Common Area by any recorded subdivision plat of the Properties to restrict or to deny, or both, ingress and egress to any person over, across, and through the Common Area, regardless of whether such assignment shall be expressed in the deed of conveyance; provided, however, the Association shall not exercise such right, if any, in such a manner as to interfere with Developer's completion of the Work.

### ARTICLE III

#### MEMBERSHIP AND VOTING RIGHTS

Section 1. Membership. Every Owner of a Lot

which is subject to assessment shall be a member of the Association. If title to a Lot is held by more than one person, each of such persons shall be members. An Owner of more than one Lot shall be entitled to one membership for each Lot owned by him. Each such membership shall be appurtenant to the Lot upon which it is based and shall be transferred automatically by conveyance of that Lot. No person or entity other than an Owner or Developer may be a member of the Association, and a membership in the Association may not be transferred except in connection with the transfer of title to a Lot; provided, however, the foregoing shall not be construed to prohibit the assignment of membership and voting rights by an Owner who is a contract seller to his vendee in possession.

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

(a) Class A. Class A members shall be all Owners and shall be entitled to one (1) vote for each Lot owned, provided, however, so long as there is Class B membership, Developer shall not be a Class A member. 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 as they among themselves determine; but in no event shall more than one (1) vote be cast with respect to any Lot. There shall be no split vote.

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Prior to the time of any meeting at which a vote is to be taken, each co-owner shall file the name of the voting co-owner with the Secretary of the Association in order to be entitled to vote at such meeting, unless such co-owners have filed a general voting authority with the Secretary applicable to all votes until rescinded.

(b) Class B. The Class B member(s) shall be the Developer and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

(i) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership;  
or

(ii) on March 1, 1984.

Section 3. Amplification. The provisions of this Declaration are amplified by the Articles of Incorporation and the By-Laws of the Association; provided, however, no such amplification shall substantially alter or amend any of the rights or obligations of the Owners set forth herein. In the event of any conflict between this Declaration and the Articles of Incorporation or the By-Laws, this Declaration shall control.

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## ARTICLE IV

RIGHTS AND OBLIGATIONS OF THE ASSOCIATION

Section 1. The Common Area. The Association, subject to the rights of the owners set forth in this Declaration, shall be responsible for the exclusive management, control and maintenance of the Common Area and all improvements thereon (including furnishings and equipment related thereto), and shall keep the same in good, clean, substantial, attractive, and sanitary condition, order, and repair. The Association's duties shall extend to, and include, all streets upon, over, and through the Common Area.

Section 2. Exterior Maintenance. In addition to maintenance of the Common Area, the Association shall provide exterior maintenance upon each Lot which is subject to assessment hereunder, as follows: paint, repair, replace, and care for roofs, gutters, downspouts, exterior building surfaces, and walks installed by Developer as part of the Work, and replacements thereof, except as hereafter expressly limited. The Association's duty of exterior maintenance shall extend to, and include, mowing of any lawn area on any Lot and maintenance and replacement of any landscaping upon any Lot installed by Developer as part of the Work, and replacements thereof. The Association shall maintain, but shall not be required to replace, any driveway installed by Developer as part of the Work, and replacements thereof. The Association's duty of exterior maintenance shall not extend to, nor include, any of the following:

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(a) maintenance, repair, or replacement of glass surfaces or screening;

(b) replacement of exterior doors, including garage doors, and patio gates;

(c) maintenance or replacement of any trees, shrubs, or landscaped areas installed or created by any Owner in addition to, or in replacement of, the landscaped areas installed by Developer, as part of the Work;

(d) maintenance, repair, or replacement of any exterior lighting fixtures, mail boxes, or other similar attachments;

(e) maintenance, repair, or replacement required because of the occurrence of any fire, wind, vandalism, or other casualty;

(f) maintenance or replacement of any trees, shrubs, or landscaped area within any enclosed patio or courtyard area on any Lot;

(g) maintenance or replacement of any screened porch installed by Developer as part of the Work;

(h) replacement of driveways.

Maintenance, repair, or replacement, as the case may be, of any of the foregoing excluded items shall be the responsibility of

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each Owner. Should any Owner neglect or fail to maintain, repair, or replace, as the case may be, any of the foregoing excluded items, then the Association, after approval by a two-thirds vote of its Board of Directors, may maintain, repair, or replace the same, as the case may be, at such Owner's expense, and the cost thereof shall be added to and become a part of the assessment against such Owner's Lot. If the need for any maintenance, repair, or replacement, as the case may be, pursuant to this section is caused by the willful or negligent act of any Owner, or any member of any Owner's family or household, or any Owner's invitee or tenant, or any member of such tenant's family or household, then the cost thereof shall be added to and become a part of the assessment against such Owner's Lot. The Association additionally shall be subrogated to the rights of such Owner with respect to damage caused by any invitee, tenant, or member of such Tenant's family or household.

Section 3. Right of Entry. The Association, through its employees, contractors, and agents, is hereby granted a right of entry into and upon each Lot to the extent reasonably necessary to discharge the Association's duties of exterior maintenance and for any other purpose reasonably related to the Association's performance of any duty imposed, or exercise of any right granted, by this Declaration, including, without limitation, the discharge of any duty of maintenance or replacement, or both, imposed upon any Owner. Such right of entry shall be exercised in a peaceful and reasonable manner at reasonable times and upon reasonable notice whenever

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the circumstances permit. Entry into any improvement upon any Lot shall not be made without the consent of the Owner or occupant thereof except when such entry is reasonably necessary for the immediate preservation or protection, or both, of the health or safety, or both, of any person lawfully upon the Properties or of any such person's property. An Owner shall not arbitrarily withhold consent to such entry for the purpose of discharging any duty or exercising any right granted by the foregoing sections of this Article, provided such entry is upon reasonable notice, at a reasonable time, and in a peaceful and reasonable manner.

Section 4. Services for Association. The Association may obtain and pay for the services of any person or entity to manage its affairs, or any part thereof, to the extent it deems advisable, as well as such other personnel as the Association shall determine to be necessary or desirable for the proper operation of the Properties, whether such personnel are furnished or employed directly by the Association or by any person or entity with whom or which it contracts. The Association may obtain and pay for legal and accounting services necessary or desirable in connection with the operation of the Properties or the enforcement of this Declaration.

Section 5. Services for Owners. The Association may contract, or otherwise arrange, with any person or entity to furnish water, trash collection, sewer services, maintenance,

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replacement, and other common services to all Lots. Any Owner additionally may voluntarily contract with the Association for the Association to perform, or cause performance of, any service benefiting such Owner's Lot at the cost and expense of such Owner. All sums due the Association pursuant to such contract shall be added to and become a part of the assessment against such Owner's Lot. Notwithstanding the foregoing, the Association may not contract with any Owner to provide any service at such Owner's expense which it is the duty of the Association to provide at its own expense under any provision of this Declaration.

Section 6. Personal Property for Common Use. The Association may acquire and hold tangible and intangible personal property and may dispose of the same by sale or otherwise, subject to such restrictions as may from time to time be provided in the Association's By-Laws.

Section 7. Rules and Regulations. The Association from time to time may adopt, alter, amend, and rescind reasonable rules and regulations governing the use of the Lots and of the Common Area, which rules and regulations shall be consistent with the rights and duties established by this Declaration.

Section 8. Implied Rights. The Association may exercise any other right or privilege given to it expressly, by this Declaration, its Articles of Incorporation, or by law, and every other right or privilege reasonably to be implied from the existence of any right or privilege granted herein or reasonably necessary to effectuate the exercise of any right or privileges granted herein.

Section 9. Restriction on Capital Improvements.

Except for replacement or repair of those items installed by Developer as part of the Work, and except for personal property related to the maintenance of the Common Area, the Association may not authorize capital improvements to the Common Area without Developer's consent during a period of five (5) years from the date of this Declaration. At all times hereafter, all capital improvements to the Common Area, except for replacement or repair of those items installed by Developer as part of the Work and except for personal property related to the maintenance of the Common Area, shall require the approval of two-thirds (2/3) of the Owners.

ARTICLE V

COVENANT FOR ASSESSMENTS

Section 1. Creation of a Lien and Personal Obli-

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gation of Assessments. The Developer, for each Lot owned within the Properties, hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) annual assessments or charges; and (2) special assessments for capital improvements, such assessments to be established and collected as herein provided; and (3) special assessments against any particular Lot which are established pursuant to the terms of this Declaration; and (4) all excise taxes, if any, which may be imposed on all or any portion of the foregoing by law. All such assessments, together with interest and all costs and expenses of collection, including reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the property against which each assessment is made. Each such assessment, together with interest and all costs and expenses of collection, including reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to an Owner's successors in title unless expressly assumed by them.

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 Properties; for the improvement and main-

tenance of the Common Area, and of the exteriors of the buildings situated upon the Properties (as hereinabove provided); for payment of all taxes assessed to the Association, if any, in respect to the Common Area, or the improvements or personal property thereon, or both; and for the Association's general activities and operations in promoting the recreation, health, safety, and welfare of the residents in the Properties.

Section 3. Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first Lot by Developer to an Owner, the maximum annual assessment shall be \$ 468.00 per Lot.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot by Developer to an Owner, the maximum annual assessment may be increased each year to reflect the increase, if any, in the Consumer Price Index for all items published by the Bureau of Labor Statistics of the United States Department of Labor; or, if publication of said Index is discontinued, the most nearly comparable successor Index thereto. The maximum annual assessment shall be determined by multiplying the annual assessment then in effect by the Consumer Price Index for the most recent month available and dividing the product thereof by said Index for the same month during the immediately preceding calendar year (for example, if the computation

is being made in November, 1977, to determine the maximum permitted annual assessment for 1978, and the Index for September, 1977 is the most recent available at the time of computation; then the annual assessment for 1977 shall be multiplied by the Consumer Price Index for September, 1977, and divided by the Consumer Price Index for September, 1976, to determine the maximum 1978 annual assessment). No decrease in the maximum annual assessment shall be required because of any decrease in the Consumer Price Index.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased by more than the increase in the Consumer Price Index, as hereinabove provided, by a vote of two-thirds of each class of members who are voting in person or by proxy at a meeting duly called for such purpose.

(c) The Board of Directors may fix the annual assessment at an amount not in excess of the amount set forth herein.

Section 4. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a

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special assessment applicable to that year only 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 ~~personal property~~ personal property related thereto, or the Properties, provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of each Class of voting members who are voting in person or by proxy at a meeting duly called for this purpose and, during the first five (5) years from the date hereof, the same shall be approved by Developer.

Section 5. Notice of Meetings. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 or 4 hereof shall be sent to all members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast sixty percent (60%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

Section 6. Uniform Rate of Assessment. Both special assessments for capital improvements, and annual assessments,



shall be fixed at a uniform rate for all Lots and may be collected on a monthly basis; provided, however, the foregoing requirement of uniformity shall not prevent special assessments against any particular lot which are established pursuant to the terms of this Declaration.

Section 7. Developer's Assessment. Notwithstanding the foregoing requirement of uniformity, or any other provision of this Declaration, or the Association's Articles of Incorporation or By-Laws, to the contrary, the annual assessment against any Lot in which Developer owns any interest and is offered for sale by Developer shall, as long as there is Class "B" membership in the Association, be fixed by the Board of Directors annually in an amount not less than twenty five percent (25%) nor more than one hundred percent (100%) of the amount hereinabove established against Lots owned by the Class "A" members of the Association. Upon termination of the Class "B" membership in the Association, as hereinabove provided, the annual assessment against any Lot in which Developer owns any interest and is offered for sale by Developer shall be twenty five percent (25%) of the amount hereinabove established against Lots owned by Class "A" members of the Association, other than Developer. Upon transfer of title of a Developer-owned Lot, such Lot shall be assessed in the amount established against Lots owned by the Class "A" members of the Association, prorated as of, and commencing with, the month following the date of transfer of title. Notwithstanding the foregoing, those Lots from



which Developer derives any rental income, or holds an interest as mortgagee or contract seller, shall be assessed at the same amount as is hereinabove established for lots owned by Class .

"A" members of the Association, provided as of, and commencing with, the month following the execution of the rental agreement or mortgage, or the contract purchaser's entry into possession, as the case may be.

Section 8. Date of Commencement of Annual Assessments. The annual assessments provided for herein shall commence as to all Lots within that portion of the Properties described in Exhibit "A" attached hereto on the first day of the month following the recording of the conveyance to the Association by Developer of the Common Area described in Exhibit "B" attached hereto. The annual assessments within any addition to the Properties created by annexation, as hereinafter provided, shall commence as to all Lots included within each such annexation on the first day of the month following the conveyance of the Common Area included within that annexation to the Association. The first annual assessment against any Lot shall be prorated according to the number of months then remaining in the calendar year. Both annual and special assessments may be collected on a monthly basis, in the discretion of the Board of Directors of the Association, which shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each

annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The Association shall, upon demand, and for a reasonable charge, furnish to any interested party a certificate signed by an officer of the Association setting forth whether the assessments against a specific Lot have been paid and, if not, the amount of the delinquency thereof. The Board of Directors of the Association shall establish the due date of all assessments contemplated by this Declaration.

Section 9. Lien for Assessments. All sums assessed to any Lot pursuant to this Declaration, together with interest and all costs and expenses of collection, including reasonable attorney's fees, shall be secured by a lien on such Lot in favor of the Association. Such lien shall be subject and inferior to the lien for all sums secured by a first mortgage encumbering such Lot. Except for liens for all sums secured by a first mortgage, all other lienors acquiring liens on any Lot after the recordation of this Declaration in the Public Records of Seminole County, Florida, shall be deemed to consent that such liens shall be inferior to liens for assessments, as provided herein, whether or not such consent is specifically set forth in the instruments creating such liens. The recordation of this Declaration in the Public Records of Seminole County, Florida, shall constitute constructive notice to all subsequent purchasers and creditors, or either, of the existence of the lien hereby

created in favor of the Association and the priority thereof and shall place upon each such purchaser or creditor, other than a first mortgagee, the duty of inquiring of the Association as to the status of assessments against any Lot within the Properties.

Section 10. Effect of Nonpayment of Assessments:

Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of six percent (6%) 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 property. 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. A suit to recover a money judgment for unpaid assessments hereunder shall be maintainable without foreclosing or waiving the lien securing the same.

Section 11. Foreclosure. The lien for sums assessed pursuant to this Declaration may be enforced by judicial foreclosure by the Association in the same manner in which mortgages on real property may be foreclosed in Florida. In any such foreclosure, the Owner shall be required to pay all costs and expenses of foreclosure, including reasonable attorney's fees. All such costs and expenses shall be secured by the lien being foreclosed. The Owner shall also be required to pay to the Association any assessments against the Lot which shall become due

during the period of foreclosure, and the same shall be secured by the lien foreclosed and accounted for as of the date the Owner's title is divested by foreclosure. The Association shall have the right and power to bid at the foreclosure or other legal sale to acquire the Lot foreclosed, and thereafter to hold, convey, lease, rent, encumber, use and otherwise deal with the same as the Owner thereof for the purposes of resale only. In the event the foreclosure sale results in a deficiency, the Court ordering the same may, in its discretion, enter a personal judgment against the Owner thereof for such deficiency, in the same manner as is provided for foreclosure of Mortgages in the State of Florida.

Section 12. Homesteads. By acceptance of a Deed thereto, the Owner of each Lot shall be deemed to acknowledge conclusively that the obligations evidenced by the assessments provided for in this Declaration are for the improving and maintenance of any homestead maintained by such Owner on such Owner's Lot.

Section 13. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to foreclosure of any such first mortgage, or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which became

due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for assessments thereafter becoming due or from the lien thereof. The Association shall, upon written request, report to any encumbrancer of a Lot any unpaid assessments remaining unpaid for a period longer than thirty (30) days after the same shall have become due and shall give such encumbrancer a period of thirty (30) days in which to cure such delinquency before instituting foreclosure proceedings against the Lot; provided, however, that such encumbrancer first shall have furnished to the Association written notice of the existence of the encumbrance, which notice shall designate the Lot encumbered by a proper legal description and shall state the address to which notices pursuant to this section shall be given to the encumbrancer. Any encumbrancer holding a lien on a Lot may pay, but shall not be required to pay, any amounts secured by the lien created by this Section; and, upon such payment, such encumbrancer shall be subrogated to all rights of the Association with respect to such lien, including priority.

#### ARTICLE VI

##### ARCHITECTURAL CONTROL

##### Section 1. Architectural Control Committee. The

Board of Directors of the Association shall appoint as a standing committee an Architectural Control Committee, which shall be composed of three (3) or more persons ap-

pointed by the Board of Directors, or, in the Board's discretion, the Board may constitute itself the Architectural Control Committee. No member of the Committee shall be entitled to compensation for services performed; but the Committee may employ independent professional advisors and allow reasonable compensation to such advisors from Association funds. The Architectural Control Committee shall have full power to regulate all exterior changes to the Properties in the manner hereinafter provided.

Section 2. Committee Authority. The Committee shall have full authority to regulate the use and appearance of the exterior of the Properties to assure harmony of external design and location in relation to surrounding buildings and topography and to protect and conserve the value and desirability of the Properties as a residential community. The power to regulate shall include the power to prohibit those exterior uses or activities deemed inconsistent with the provisions of this Declaration, or contrary to the best interests of the Association in maintaining the value and desirability of the Properties as a residential community, or both. The Committee shall have authority to adopt, promulgate, rescind, amend, and revise rules and regulations in connection with the foregoing; provided, however, such rules and regulations shall be consistent with the provisions of this Declaration and, in



the event the Board of Directors of this Association has not constituted itself as the Committee, such rules and

regulations shall take effect prior to the same taking effect. Violations of the Committee's rules and regulations shall be enforced by the Board of Directors, unless such enforcement authority is delegated to the Committee by resolution of the Board of Directors.

Section 3. Committee Approval. Without limitation of the foregoing, no changes, alterations, additions, reconstruction, replacements, or attachments of any nature whatsoever shall be made to the exterior of any Lot, including that portion of any Lot not actually occupied by the Improvements thereon, except such as are identical to those installed, improved, or made by Developer in connection with the Work, until the plans and specifications showing the nature, kind, shape, height, materials, locations, color and approximate cost of the same shall have been submitted to, and approved by, the Architectural Control Committee in writing. The Committee's approval shall not be required of any changes or alterations within a completely enclosed courtyard area, provided the same are not visible from the Common Area or visually objectionable to any adjoining Lot, it being expressly intended that any landscaping within an enclosed courtyard area which is capable of attaining a height in excess of any courtyard fence installed by Developer shall be subject to Committee

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approval. No Owner shall undertake any exterior maintenance of his Lot which is the duty of the Association, as hereinabove provided, without the prior approval of the Committee. No replacement shall be made by any Owner without the Committee's prior approval, unless the replacement is identical to that utilized by Developer in connection with the Work. Nothing shall be kept, placed, stored, or maintained upon the exterior of any Lot, including any portion of any Lot not enclosed by the improvements thereon, or upon the Common Area, without the Committee's prior approval. All applications to the Committee for approval of any of the foregoing shall be accompanied by plans and specifications or such other drawings or documentation as the Committee may require. In the event the Committee fails to approve or disapprove of an application within thirty (30) days after the same has been submitted to it, the Committee's approval shall be deemed to have been given. In all other events, the Committee's approval shall be in writing. If no application has been made to the Architectural Control Committee, suit to enjoin or remove any structure, activity, use, change, alteration, or addition in violation of the prohibitions contained in this section may be instituted at any time, and the Association or any Owner may resort immediately to any other lawful remedy for such violation.

Section 4. Procedure. The Committee may, from time to time, adopt, promulgate, rescind, amend, and revise rules



and regulations governing procedure in all matters within its jurisdiction. In the event the Board of Directors of the Association does not constitute itself the Architectural Control Committee, then the Board of Directors, in its discretion, may provide by resolution for appeal of decisions of the Architectural Control Committee to the Board of Directors, subject to such limitations and procedures as the Board deems advisable. The Board of Directors of the Association, or the Architectural Control Committee, may appoint one or more persons to make preliminary review of all applications to the Architectural Control Committee and report such applications to the Committee with such person's recommendations for Committee action thereon. Such preliminary review shall be subject to such regulations and limitations as the Board of Directors or the Architectural Control Committee deems advisable. The Committee's procedures at all times shall afford the Owner whose lot is affected by Committee action reasonable notice of all Committee proceedings and a reasonable opportunity for such Owner to be heard personally and through representatives of his choosing.

Section 5. Standards. No approval shall be given by the Association's Board of Directors or Architectural Control Committee pursuant to the provisions of this Article unless the Board or Committee, as the case may be, determines that such approval shall: (a) assure harmony of external design, materials, and location in relation to surrounding

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LEGIBILITY UNSATISFACTORY  
FOR SCANNING

buildings and topography within the Properties; and (b) shall protect and conserve the value and desirability of the Properties as a residential community; and (c) shall be consistent with the provisions of this Declaration; and (d) shall be in the best interests of the Association in maintaining the value and desirability of the Properties as a residential community. The Committee may deny any application upon the ground that the proposed alteration will create an undue burden of maintenance upon the Association. The Committee may condition the approval of any application upon the Owner's providing reasonable security that the contemplated work will be completed substantially in accordance with the plans and specifications therefor submitted to the Committee.

Section 6. Developer Consent. So long as Developer is a Class "B" member of the Association, any and all actions of the Architectural Control Committee shall have the written approval of Developer unless such approval is waived in writing by Developer's authorized representative.

#### ARTICLE VII

##### PARTY WALLS

Section 1. General Rules of Law to Apply. Each wall which is built as a part of the original construction of the buildings upon the Properties and placed on the dividing line between the Lots, shall constitute a party wall,

and, to the extent not inconsistent with the provisions of this Article, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto.

Section 2. Sharing of Repair and Maintenance.

The cost of reasonable repair and maintenance of a party wall shall be shared by the Owners who make use of the wall in proportion to such use.

Section 3. Destruction by Fire or Other Casualty.

If a party wall is destroyed or damaged by fire or other casualty and it is not covered by insurance, any Owner who has used the wall may restore it; and, if the other Owners thereafter make use of the wall, they shall contribute to the cost of restoration thereof in proportion to their use without prejudice, however, to the right of any such Owner to call for a larger contribution from the others under any rule or law regarding liability for negligent or willful acts or omissions.

Section 4. Weatherproofing. Notwithstanding any other provisions of this Article, an Owner who by his negligent or willful act causes the party wall to be exposed to the elements shall bear the whole cost of furnishing the necessary protection against such elements.

Section 5. Right to Contribution Runs with Land.

The right of any Owner to contribution from any other Owner under this Article shall be appurtenant to the land and shall pass to such Owners' successors in title.

#### ARTICLE VIII

##### STAGE DEVELOPMENTS AND ANNEXATION

###### Section 1. Annexation without Association Approval

At any time prior to March 1, 1984, the additional lands described in Exhibit "C" attached hereto may be annexed, in whole or in part, by Developer and made subject to the governing provisions of this Declaration without the consent of the Class "A" members of the Association provided that, if an application for FHA mortgage insurance or VA mortgage guarantees has been made and not withdrawn, the FHA and VA determine that the annexation is in accord with the general plan for the properties heretofore approved by them. The Properties, buildings, and Owners situated upon all or any portion of the lands described in Exhibit "C" attached hereto shall become subject to the provisions of this Declaration upon recording of an appropriate amendment hereto executed by Developer without the consent of Owners. Until such an amendment is so recorded, no provisions of this Declaration shall be effective as to all or any portion of the lands described in Exhibit "C", nor shall this Declaration constitute a cloud, doubt, suspicion, or encumbrance on the title to said lands.

Section 2. When Association Approval Required.

Annexation for FHA mortgage insurance or VA mortgage guarantees has been made and not withdrawn, and the FHA or VA determine that Developer's detailed plan for the annexed property is not in accordance with the general plan on file with such agency, the annexation of all or any portion of the lands described in Exhibit "C" attached hereto shall be approved by FHA and VA and additionally must have the assent of two-thirds (2/3) of the Class "A" members of the Association who are present and voting in person or by proxy at a meeting duly called for such purpose, written notice of which is to be sent to all members not less than sixty (60) days nor more than ninety (90) days in advance of such meeting, setting forth the purpose thereof. At this meeting, the presence of members or proxies entitled to cast at least sixty percent (60%) of all the votes of the Class A membership shall constitute a quorum. If the required quorum is not forthcoming at such meeting, another meeting may be called subject to the notice requirement hereinabove set forth; and the required quorum at any such subsequent meeting shall be members or proxies entitled to cast thirty percent (30%) of the votes of each class of membership. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting. Developer retains the right to apply or not to apply, or to

withdraw application, for either FHA mortgage insurance or VA mortgage guarantees at any time hereafter. Any annexation approved by the Class "A" members pursuant to the provisions of this Section shall be approved by the FHA or VA, or both, prior to the same becoming effective if an application for FHA mortgage insurance or VA mortgage guarantees has been made and not withdrawn.

Section 3. Other Annexations. Annexation of any lands other than those described in Exhibit "C" attached hereto, or annexations of any of the lands within said Exhibit "C" occurring after March 1, 1984, must have the approval of the Association, and the FHA and VA, if applicable, and the procedures set forth in Section 2 of this Article shall apply to such annexations. The same shall become effective upon recording of an appropriate amendment to this Declaration, executed by the Association and the Owners of all interests in the lands annexed.

#### ARTICLE IX

##### GENERAL PROVISIONS

Section 1. Enforcement. 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, or pursuant to, the provisions of this Declaration; and the party enforcing the same shall have the right to recover



all costs and expenses incurred, including reasonable attorneys' fees. In the event the Association enforces the provisions hereof against any Owner, the costs and expenses of such enforcement, including reasonable attorney's fees, may be assessed against such Owner's Lot as a special assessment pursuant to the provisions hereof. Failure by the Association or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so at any time. If these restrictions are enforced by appropriate proceedings by any such Owner or Owners, such Owner or Owners may be reimbursed by the Association for all or any part of the costs and expenses incurred, including reasonable attorney's fees, in the discretion of the Board of Directors of the Association.

Section 2. 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 3. Amendment. The covenants and restrictions of this Declaration shall run with and bind the land, and shall inure to the benefit of and be enforceable by the Association, or the Owner of any Lot subject to this Declaration, their respective legal representatives, heirs, successors and assigns, for a term of thirty (30) years from the date this Declaration is recorded, after which time

said covenants shall be automatically extended for successive periods of ten (10) years. The covenants and restrictions of ~~this Declaration~~ may be amended during the first thirty (30) year period by an instrument signed by not less than ninety percent (90%) of the Lot Owners, and thereafter by an instrument signed by not less than seventy five percent (75%) of the Lot Owners, except as provided herein for annexation. Any amendment must be properly recorded.

Section 4. FHA/VA Approval. As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration if application for FHA mortgage insurance or VA mortgage guarantees has been made and not withdrawn: Annexation of additional Properties, dedication of Common Area, and amendment of this Declaration.

Section 5. Effect of Recording. Any Lot situated within the real property described in Exhibit "A" attached hereto shall be deemed to be "subject to assessment," as such term is used in this Declaration, or in the Association's Articles of Incorporation or By-Laws, upon recording of this Declaration; and any Lot annexed pursuant to the provisions ~~hereof shall be deemed "subject to assessment" upon recording~~ of the Amendment to this Declaration annexing the same.

Section 6. Dedications. Subject to the requirements of Article II, Section 1, of this Declaration, and of Section

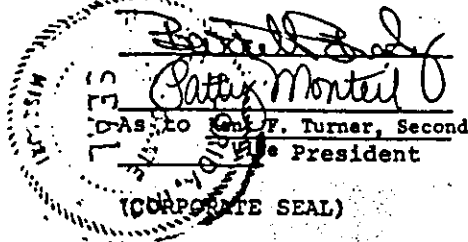


4 of this Article, the Association may dedicate all streets and roads on the Common Area to public use and, upon acceptance of such dedication by the public agency having jurisdiction of the same, the terms and provisions of this Declaration shall not apply to the areas so dedicated to the extent that the provisions of this Declaration are inconsistent with such dedication.

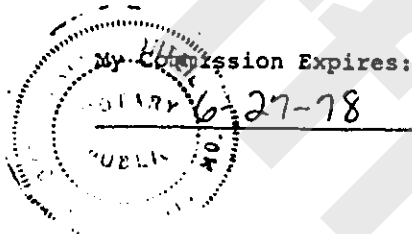
IN WITNESS WHEREOF, the Developer has caused this instrument to be duly executed the day and year first above written.

SIGNATURE WITNESSED BY:

REBMA FLORIDA, INC.

By: Kent S. Turner  
Second Vice PresidentBy: Robert J. Mueker  
SecretarySTATE OF MissouriCOUNTY OF Jackson

The foregoing instrument was acknowledged before me this 20<sup>th</sup> day of March, 1975 by Kent S. Turner and Robert J. Mueker, respectively 2nd Vice President and \_\_\_\_\_ Secretary of REBMA FLORIDA, INC., a Missouri corporation, on behalf of the corporation.



Patty Montell  
NOTARY PUBLIC  
(Affix Notarial Seal)

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LEGIBILITY UNSATISFACTORY  
FOR SCANNING

EXHIBITS TO FIRST AMENDMENT TO DECLARATION AND RESTATED DECLARATION

EXHIBIT "A"

LAKE OF THE WOODS TOWNHOUSE SECTION ONE, according to plat thereof recorded in Plat Book 19, Page 50, Public Records of Seminole County, Florida.

LAKE OF THE WOODS TOWNHOUSE, SECTION TWO, according to plat thereof recorded in Plat Book 19, Pages 51 and 52, Public Records of Seminole County, Florida.

EXHIBIT "B"

All lands delineated as "Common Areas" on the Plats of Lake of the Woods Townhouse, Section One, according to plat thereof recorded in Plat Book 19, Page 50, Public Records of Seminole County, Florida, and Lake of the Woods Townhouse, Section Two, according to plat thereof recorded in Plat Book 19, Pages 51 and 52, Public Records of Seminole County, Florida.

EXHIBIT "C"

Begin at the East 1/4 corner of Section 19, Township 21 South, Range 30 East, Seminole County, Florida; run thence South 89° 37' 26" West along the South line of the Northeast 1/4 of said Section 19, a distance of 883.54 feet; run thence North 00° 02' 10" East 651.83 feet; thence North 89° 38' 26" East 226.36 feet; thence North 0° 11' 05" East 808.76 feet; thence South 89° 39' 27" West 444.78 feet; thence North 37° 28' 00" East 228.04 feet; thence South 89° 39' 27" West 100.0 feet; thence North 37° 28' 00" East 633.72 feet; thence North 89° 42' 00" East 212.21 feet; thence North 0° 18' 00" West 15.80 feet; thence North 89° 42' 00" East 325.05 feet; thence South 0° 20' 00" West 100.00 feet; thence North 89° 42' 00" East 150.0 feet; thence South 0° 20' 00" West 728.25 feet; thence East 1321.75 feet; thence South 1269.90 feet; thence South 61° 27' 24" West 119.53 feet; thence South 89° 56' 18" West 869.38 feet; thence North 71° 45' 47" West 72.97 feet; thence South 42° 03' 52" West 30.89 feet; thence South 89° 56' 18" West 265.0 feet to the Point of Beginning; LESS that portion thereof in the right-of-way for Lake of the Woods Blvd.; and LESS that portion heretofore platted as Lake of the Woods Townhouse, Sections 1 and 2, Plat Book 19, Pages 50, 51, and 52, Public Records of Seminole County, Florida.

10481608

BOOK PAGE  
SEMINOLE COUNTY  
FLORIDA

FIRST AMENDMENT AND COMPLETE RESTATE-  
MENT TO DECLARATION OF EASEMENTS,  
COVENANTS, CONDITIONS, AND RESTRIC-  
TIONS REGARDING LAKE OF THE WOODS

THIS FIRST AMENDMENT AND COMPLETE RESTATEMENT TO  
DECLARATION, made this 20th day of March, 1975, by  
REBMA FLORIDA, INC., a Missouri corporation, hereinafter called  
"Developer,"

W I T N E S S E T H :

WHEREAS, Developer is the sole owner of that certain  
parcel of real property situate in Seminole County, Florida,  
described as follows:

LAKE OF THE WOODS TOWNHOUSE, SECTION 1, according to  
plat thereof recorded in Plat Book 19, Page 50, Public  
Records of Seminole County, Florida;

AND

LAKE OF THE WOODS TOWNHOUSE, SECTION 2, according to  
plat thereof recorded in Plat Book 19, Pages 51 and 52,  
Public Records of Seminole County, Florida; and

WHEREAS, Developer heretofore has imposed a common  
plan of development on said real property for the purpose of  
protecting the value and desirability thereof, and for the pur-  
pose of enhancing the marketability thereof, by recording in  
the Public Records of Seminole County, Florida, that certain

1/7/75 JWC  
3/6/75 JWC

- I -

This instrument was prepared by  
JOSEPH CANTILLO  
Of Tramm, Sullivan, H. & Co., Inc. & Baskin  
P. O. Box 1102 - Tampa, Florida 33601

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FOR SCANNING

10431609

BOOK PAGE  
SEMIHOLLO COUNTY  
FLORIDA

"Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods," dated February 27, 1974, and recorded April 18, 1974, at Official Records Book 1015, Page 1651, of said Public Records.

WHEREAS, Developer is a corporation organized and existing pursuant to the laws of the State of Missouri but is erroneously described in said Declaration as a Florida corporation; and

WHEREAS, Article IX, Section 3, of said Declaration provides that the same may be amended by an instrument signed by not less than ninety percent (90%) of the Lot Owners, as such term is therein defined; and

WHEREAS, Developer constitutes the sole Lot Owner as defined in said Declaration; and

WHEREAS, Developer desires to amend, modify, and restate said Declaration in its entirety to read as herein after set forth;

NOW, THEREFORE, Developer hereby amends and restates the Declaration as follows:

1. Developer hereby declares that the Declaration is hereby amended, modified, superseded, and restated in its entirety in the manner set forth on pages 1 through 44, both inclusive, attached hereto and here incorporated by reference.

2. It is the intent of Developer that the foregoing amendment, modification, and complete restatement of the Declaration shall apply with the same force and effect as if the provisions thereof had been incorporated in the Declaration initially.

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LEGIBILITY UNSATISFACTORY  
FOR SCANNING

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BOOK PAGE  
SEMINOLE COUNTY  
FLORIDA

3. It is further Developer's intent that all of the above described real property shall be held, sold, and conveyed ~~subject~~ to the easements, conditions, covenants, and restrictions set forth in the restated Declaration, which are for the purpose of protecting the value and desirability of, and which shall run with, said real property and be binding upon all parties having any right, title, or interest therein, or any part thereof, their respective heirs, successors, and assigns; and which shall inure to the benefit of the Association and each Owner thereof, as said terms are more particularly defined in the restated Declaration.

4. All references to the "Declaration" or the "Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" now or hereafter made in other instruments of Public Record in Seminole County, Florida, or in the Articles of Incorporation, By-Laws, and other corporate documents and papers of Lake of the Woods Homeowners' Association, Inc., a Florida corporation not for profit, shall mean and refer to the restated Declaration attached hereto as pages 1 through 44, both inclusive.

5. This Amendment, Modification, and Complete Restatement of the Declaration shall take effect upon its recordation in the Public Records of Seminole County, Florida.

IN WITNESS WHEREOF, Developer has caused this in-

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LEGIBILITY UNSATISFACTORY  
FOR SCANNING

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BOOK PAGE  
SEMINOLE COUNTY  
FLORIDA

strument to be duly executed the day and year first above  
written.

SIGNATURE WITNESSED BY:

REBMA, FLORIDA, INC.

Gatty Monteil  
Susan S. S. S.  
As to Kent F. Turner  
Second Vice, President

By: Kent F. Turner  
Kent F. Turner, 2nd Vice President

By: Robert L. Meeker  
Robert L. Meeker, Secretary

STATE OF MISSOURI

COUNTY OF JACKSON

The foregoing instrument was acknowledged before me  
this 20th day of March, 1975, by Kent F. Turner  
and Robert L. Meeker, respectively the  
Second Vice President and Secretary of REBMA FLORIDA,  
INC., a Missouri corporation, on behalf of the corporation.

My Commission Expires:  
6-27-78

Gatty Monteil  
NOTARY PUBLIC  
(Affix Notarial Seal)

- IV -

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

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FIRST AMENDMENT TO RESTATED DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS, AND  
RESTRICTIONS REGARDING LAKE OF THE WOODS

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1190500  
BOOK 04420  
PAGE 1825  
SEMINOLE COUNTY  
FLORIDA

I. IDENTIFICATION AND PARTIES:

This instrument is the First Amendment to the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" described below and is made this 1st day of April, 1977, by REBMA FLORIDA, INC., a Missouri corporation ("Developer").

II. LANDS AFFECTED:

The lands affected by this instrument are called the "Annexed Lands" and are legally described as:

LAKE OF THE WOODS TOWNHOUSE "SECTION 3" according to Plat thereof recorded at Plat Book 20, Page 54455, Public Records of Seminole County, Florida.

III. BACKGROUND:

Developer has recorded in the public records of Seminole County, Florida, at Official Records Book 1048, Page 1564, the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" (the "Restated Declaration").

The purpose of the Restated Declaration is to impose a common plan of development upon, protect the value and desirability of, and enhance the marketability of the lands described therein as a residential community known as "Lake of the Woods".

Article VIII, Section 1, of the Restated Declaration permits Developer to extend its provisions to additional lands by the annexation procedure there described. Developer now wishes to so extend the operation of the Restated Declaration to the Annexed Lands, which are owned by Developer.

IV. ANNEXATION:

Developer hereby amends Exhibit "A" to the Restated Declaration by adding the Annexed Lands. Developer also amends Exhibit "B" to the Restated Declaration by adding the lands described on the Exhibit to this instrument entitled "Lake of the Woods Townhouse - Section 3 Common Area"; and Developer declares that such lands constitute a portion of the "Common Area" defined in Article I, Section 4, of the Restated Declaration.

Developer intends this instrument to have the same force and effect as if it initially had been incorporated into, and constituted a portion of, the Restated Declaration.

This instrument prepared  
by A. E. B. A. K.  
Address 2637 N. W. 46th St.  
Winter Park, FL 32789

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RE-SCANNING

Developer further intends that all of the Annexed Lands be held, sold, and conveyed subject to the easements, conditions, covenants, restrictions, and other provisions contained in the Restated Declaration, which Developer acknowledges are for the purpose of protecting the value and desirability of, and which run with, the Annexed Lands and are binding upon all parties having any right, title, or interest therein, or any portion thereof, their respective heirs, successors, and assigns, and which inure to the benefit of the Association and each Owner, as such terms are defined in the Restated Declaration.

V. OPERATION:

This instrument will take effect upon its recordation in the Public Records of Seminole County, Florida. From and after such date, Developer intends that all references to the "Declaration" or the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" now or hereafter made in any other instruments of public record in Seminole County, Florida, or in the Articles of Incorporation, By-Laws, and other corporate documents of the Association, refer to the Restated Declaration, as amended by this instrument, unless expressly provided otherwise. Except as amended by this instrument, the Restated Declaration remains in force and effect according to its original terms.

IN WITNESS WHEREOF, Developer has executed this instrument the date stated above.

SIGNATURE WITNESSED BY:

REBMA  
SEMINOLE COUNTY  
FLORIDA  
ASSOCIATION  
Patricia A. Montiel  
Patricia Meade  
(CORPORATE SEAL)

REBMA FLORIDA, INC.

BY:

Kent F. Turner  
VICE President

Attest:

Pat Stowell  
Asst. Secretary

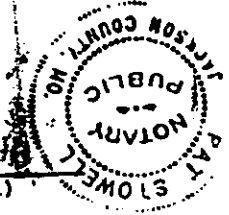
STATE OF MISSOURI  
COUNTY OF JACKSON

The foregoing instrument was acknowledged before me this  
1st day of April, 1977 by Kent F. Turner and J. S.  
Jennings the respective Vice president and  
Assistant secretary of REBMA FLORIDA, INC., a  
Missouri corporation, on behalf of the corporation.

My Commission Expires: 3-16-80

Notary Public:

Pat Stowell  
(Affix Notarial Seal)  
Pat Stowell



2.

LEGIBILITY UNSATISFACTORY  
FOR SCANNING



LAKE OF THE WOODS  
TOWNHOUSE SECTION 3 COMMON AREA

All of LAKE OF THE WOODS TOWNHOUSE "SECTION 3," according to  
plat recorded at Plat Book 20, Page 54455, Public Records of  
Seminole County, LESS AND EXCEPT Lots 57 through 96, inclusive.

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BOOK PAGE  
SEMINOLE COUNTY  
FLORIDA

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

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BOOK PAGE  
SEMINOLE COUNTY  
FLORIDAFILE NUM 2002886485  
OR BOOK 04420 PAGE 1828

SECOND AMENDMENT TO RESTATED DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS, AND  
RESTRICTIONS REGARDING LAKE OF THE WOODS

I. IDENTIFICATION AND PARTIES:

This instrument is the Second Amendment to the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" described below and is made this 13th day of June, 1978, by REBMA GEORGIA, INC., a Missouri corporation ("Developer").

II. LANDS AFFECTED:

The lands affected by this instrument are called the "Annexed Lands" and are legally described as:

LAKE OF THE WOODS TOWNHOUSE "SECTION 4" according to Plat thereof recorded at Plat Book 21, Page 28 & 29 Public Records of Seminole County, Florida.

III. BACKGROUND:

Developer is the successor by merger to Rebma Florida, Inc., a Missouri corporation, which recorded in the Public Records of Seminole County, Florida, at Official Records Book 1048, Page 1564, the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods," as amended by instrument recorded at Official Records Book 1119, Page 500 (collectively, the "Restated Declaration"). Developer has succeeded to all rights of Rebma Florida, Inc., as the "Developer" under the Restated Declaration.

IV. ANNEXATION:

Developer hereby amends Exhibit "A" to the Restated Declaration by adding the Annexed Lands. Developer also amends Exhibit "B" to the Restated Declaration by adding the following lands, which Developer declares constitute a portion of the "Common Area" defined in Article I, Section 4, of the Restated Declaration:

All of LAKE OF THE WOODS TOWNHOUSE "SECTION 4," according to Plat thereof recorded at Plat Book 21, Pages 28 & 29 Public Records of Seminole County, Florida, LESS AND EXCEPT Lots 97 through 156, inclusive.

This instrument was prepared by  
JOSEPH CASTELLO  
Of Trenam, Simmonds, Kemker, Schard & Barkin  
P. O. Box 1102 - Tampa, Florida 33601

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

Return To: A. E. Blair, 2699 Lee Road, Suite 501, Winter Park, FL 32789

JUN 15 4 06 PM '78

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FILE NUM 2002886485  
BOOK SEMINOLE COUNTY  
FLORIDA OR BOOK 04420 PAGE 1829

Developer intends this instrument to have the same force and effect as if it initially had been incorporated into, and constituted a portion of, the Restated Declaration.

Developer further intends that all of the Annexed Lands be held, sold, and conveyed subject to the easements, conditions, covenants, restrictions, and other provisions contained in the Restated Declaration, which Developer acknowledges are for the purpose of protecting the value and desirability of, and which run with, the Annexed Lands and are binding upon all parties having any right, title, or interest therein, or any portion thereof, their respective heirs, successors, and assigns, and which inure to the benefit of the Association and each Owner, as such terms are defined in the Restated Declaration.

V. OPERATION:

This instrument will take effect upon its recordation in the Public Records of Seminole County, Florida. From and after such date, Developer intends that all references to the "Declaration" or the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" now or hereafter made in any other instruments of public record in Seminole County, Florida, or in the Articles of Incorporation, By-Laws, and other corporate documents of the Association, refer to the Restated Declaration, as amended by this instrument, unless expressly provided otherwise. Except as amended by this instrument, the Restated Declaration remains in force and effect according to its original terms.

IN WITNESS WHEREOF, Developer has executed this instrument the date stated above.

SIGNATURE WITNESSED BY:

REBMA GEORGIA, INC.

Barbara Gilman  
Robert L. Wicken  
As to Both

By: Robert L. Wicken  
VICE President

(CORPORATE SEAL)

Attest: Robert L. Wicken  
Secretary

STATE OF MISSOURI

COUNTY OF JACKSON

The foregoing instrument was acknowledged before me this 13 day of June, 1978, by Robert L. Wicken and Barbara Gilman, respectively the VICE President and Secretary of REBMA GEORGIA, INC., a Missouri corporation, on behalf of the corporation.

MY COMMISSION EXPIRES:

0-8-79

Barbara Gilman  
NOTARY PUBLIC  
(Affix Notarial Seal)

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

Return To: A. E. Blair, 2699 Lee Road, Suite 501, Winter Park, Florida 32789

11981850  
BOOK PAGE  
SEMINOLE COUNTY  
FLORIDA

THIRD AMENDMENT TO RESTATED DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS, AND  
RESTRICTIONS REGARDING LAKE OF THE WOODS

I. IDENTIFICATION AND PARTIES:

This instrument is the Third Amendment to the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" described below and is made this 27 day of November, 1978, by REBMA GEORGIA, INC., a Missouri corporation ("Developer").

II. LANDS AFFECTED:

The lands affected by this instrument are called the "Annexed Lands" and are legally described as:

LAKE OF THE WOODS TOWNHOUSE "SECTION 5" according to Plat thereof recorded at Plat Book 21, Page 97, Public Records of Seminole County, Florida.

III. BACKGROUND:

Developer is the successor by merger to Rebma Florida, Inc., a Missouri corporation, which recorded in the Public Records of Seminole County, Florida, at Official Records Book 1048, Page 1564, the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods," as amended by instruments recorded at Official Records Book 1119, Page 500, and at Official Records Book 1173, Page 1861 (collectively, the "Restated Declaration"). Developer has succeeded to all rights of Rebma Florida, Inc., as the "Developer" under the Restated Declaration.

IV. ANNEXATION:

Developer hereby amends Exhibit "A" to the Restated Declaration by adding the Annexed Lands. Developer also amends Exhibit "B" to the Restated Declaration by adding the following lands, which Developer declares constitute a portion of the "Common Area" defined in Article I, Section 4, of the Restated Declaration:

All of LAKE OF THE WOODS TOWNHOUSE "SECTION 5," according to Plat thereof recorded at Plat Book 21, Page 97, Public Records of Seminole County, Florida, LESS AND EXCEPT Lots 157 through 206, inclusive.

27 NOV 90 11 330

959550

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

*1. The following is true to:*  
REBMA GEORGIA, INC.  
400 East Main Avenue  
Kissimmee Springs, FL 32701

Developer intends this instrument to have the same force and effect as if it initially had been incorporated into, and constituted a portion of, the Restated Declaration.

Developer further intends that all of the Annexed Lands be held, sold, and conveyed subject to the easements, conditions, covenants, restrictions, and other provisions contained in the Restated Declaration, which Developer acknowledges are for the purpose of protecting the value and desirability of, and which run with, the Annexed Lands and are binding upon all parties having any right, title, or interest therein, or any portion thereof, their respective heirs, successors, and assigns, and which inure to the benefit of the Association and each Owner, as such terms are defined in the Restated Declaration.

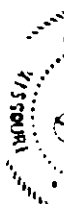
V. OPERATION:

This instrument will take effect upon its recordation in the Public Records of Seminole County, Florida. From and after such date, Developer intends that all references to the "Declaration" or the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" now or hereafter made in any other instruments of public record in Seminole County, Florida, or in the Articles of Incorporation, By-Laws, and other corporate documents of the Association, refer to the Restated Declaration, as amended by this instrument, unless expressly provided otherwise. Except as amended by this instrument, the Restated Declaration remains in force and effect according to its original terms.

IN WITNESS WHEREOF, Developer has executed this instrument the date stated above.

SIGNATURE WITNESSED BY:

REBMA GEORGIA, INC.

  
[Signature]  
[Signature]  
As to Both  
(CORPORATE SEAL)

By: [Signature]  
VICE President

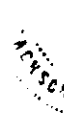
Attest: [Signature]  
Secretary

STATE OF MISSOURI

COUNTY OF JACKSON

The foregoing instrument was acknowledged before me this 27<sup>th</sup> day of NOVEMBER, 1978, by [Signature] and [Signature], respectively the VICE President and Secretary of REBMA GEORGIA, INC., a Missouri corporation, on behalf of the corporation.

MY COMMISSION EXPIRES:

[Signature]  
11/10/79  


[Signature]  
NOTARY PUBLIC  
(Affix Notarial Seal)

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

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SEMI-ANNUAL  
FLORIDA

FILE NUM 2002886485  
0882 BOOK 04420 PAGE 1832

FOURTH AMENDMENT TO RESTATED DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS, AND  
RESTRICTIONS REGARDING LAKE OF THE WOODS... 11-4-79

RETURN TO PA & BLAIR, ALSO LECRO, SUITE 501 WINTER PARK FL 32789

I. IDENTIFICATION AND PARTIES:

This instrument is the Fourth Amendment to the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" described below and is made this 4th day of June, 1979, by RMA PROPERTIES, INC., a Missouri corporation and the successor by merger to REDMA GEORGIA, INC., a Missouri corporation and the successor by merger to REDMA FLORIDA, INC., a Missouri corporation ("Developer").

II. LANDS AFFECTED:

The lands affected by this instrument are called the "Annexed Lands" and are locally described as:

LAKE OF THE WOODS TOWNHOUSE "SECTION 6" according to Plat recorded at Plat Book 22, Page 35, Public Records of Seminole County, Florida.

III. BACKGROUND:

Developer is the successor by merger to Redma Georgia, Inc., a Missouri corporation, which in turn was the successor by merger to Redma Florida, Inc., a Missouri corporation, which is recorded in the Public Records of Seminole County, Florida, at Official Records Book 1748, Page 1564, the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods." Such Declaration is, as previously amended by instruments recorded in such Public Records, is here called the "Restated Declaration." Developer accordingly has succeeded to all rights of Redma Florida, Inc., as the "Developer" under the Restated Declaration.

IV. ADOPTION AND RATIFICATION OF PLAT:

Except as hereafter expressly provided otherwise with respect to Arts 251 and 252, Developer hereby adopts, ratifies, and confirms the plat of Lake of the Woods Townhouse "Section 6" as recorded at Plat Book 22, Page 35, Public Records of Seminole County, Florida, for all purposes in connection with the Restated Declaration and, without limitation, adopts, ratifies, and confirms any and all easements, public or private, established by such plat, all with the same force and effect as if Developer had executed and delivered such plat.

V. AMENDATION:

Developer hereby amends Exhibit "A" to the Restated Declaration by adding the Annexed Lands. Developer also amends Exhibit "B" to the Restated Declaration by adding the following lands, which Developer declares constitute a portion of the "Common Area" defined in Article I, Section 4, of the Restated Declaration:

ALL OF LAKE OF THE WOODS TOWNHOUSE "SECTION 6" according to plat thereof recorded at Plat

This instrument was prepared by  
JOSEPH OSTZELKO

Of Town & Country, A Professional Service Firm  
P. O. Box 1112 - Tampa, Florida 33601

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

12461943

BOOK OFFICIAL PAGE RECORD  
SEMINOLE CO. FLA.

FIFTH AMENDMENT TO RESTATED DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS, AND  
RESTRICTIONS REGARDING LAKE OF THE WOODS

IDENTIFICATION AND PARTIES:

This instrument is the Fifth Amendment to the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" described below and is made this 5th day of October, 1979, by BMA PROPERTIES, INC., a Missouri corporation and the successor by merger to Rebma Georgia, Inc., a Missouri corporation and the successor by merger to Rebma Florida, Inc., a Missouri corporation ("Developer").

II. LANDS AFFECTED:

The lands affected by this instrument are called the "Annexed Lands" and are legally described as:

LAKE OF THE WOODS TOWNHOUSE "SECTION 8"  
according to Plat thereof recorded at Plat  
Book 22, Page 84, Public Records of  
Seminole County, Florida.

III. BACKGROUND:

Developer is the successor by merger to Rebma Georgia, Inc., a Missouri corporation, which in turn was the successor by merger to Rebma Florida, Inc., a Missouri corporation, which recorded in the Public Records of Seminole County, Florida, at Official Records Book 1048, Page 1564, the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods." Such Declaration, as previously amended by instruments recorded in such Public Records, is here called the "Restated Declaration." Developer accordingly has succeeded to all rights of Rebma Florida, Inc., as the "Developer" under the Restated Declaration.

IV. ANNEXATION:

Developer hereby amends Exhibit "A" to the Restated Declaration by adding the Annexed Lands. Developer also amends Exhibit "B" to the Restated Declaration by adding the following lands, which Developer declares constitute a portion of the "Common Area" defined in Article I, Section 4, of the Restated Declaration:

All of LAKE OF THE WOODS TOWNHOUSE "SECTION 8,"  
according to Plat thereof recorded at Plat  
Book 22, Page 84, Public Records of Seminole  
County, Florida, LESS AND EXCEPT Lots 335 through  
384, inclusive.

Developer intends this instrument to have the same force and effect as if it initially had been incorporated into, and constituted a portion of, the Restated Declaration.

Developer further intends that all of the Annexed Lands be held, sold, and conveyed subject to the easements, conditions, covenants, restrictions, and other provisions contained in the Restated Declaration, which Developer acknowledges are

This instrument was prepared by  
JOSEPH CASTELLO  
Of Tremam, Simmons, Kemker, Scharf & Barkin  
P. O. Box 6102, Tampa, Florida 33601

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

RETURN TO: A.E. BLAIR, 861 DOUGLAS AVENUE, LONGWOOD, FL. 32750

12461944

BOOK PAGE  
OFFICIAL RECORD  
SEMINOLE CO. FLA.

for the purpose of protecting the value and desirability of, and which run with, the Annexed Lands and are binding upon all parties having any right, title, or interest therein, or any portion thereof, their respective heirs, successors, and assigns, and which inure to the benefit of the Association and each Owner, as such terms are defined in the Restated Declaration.

V. OPERATION:

This instrument will take effect upon its recordation in the Public Records of Seminole County, Florida. From and after such date, Developer intends that all references to the "Declaration" or the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" now or hereafter made in any other instruments of public record in Seminole County, Florida, or in the Articles of Incorporation, Bylaws, and other corporate documents of the Association, refer to the Restated Declaration, as amended by this instrument, unless expressly provided otherwise. Except as amended by this instrument, the Restated Declaration remains in force and effect according to its original terms.

IN WITNESS WHEREOF, Developer has executed this instrument the date stated above.

SIGNATURE WITNESSED BY:

BMA PROPERTIES, INC.

Hona R. Brayate

BY: Art J. Palmer PRES.

Julius D. Buss  
As/to both

Attest: R.S. Palmer ASST. SECTY.

MISSOURI  
CORPORATE SEAL)  
STATE OF MISSOURI  
COUNTY OF JACKSON

OCT 8 10 48 AM '79  
RECEIVED  
CLERK OF COURT  
JACKSON COUNTY MO

011121

The foregoing instrument was acknowledged before me this 5th day of October, 1979, by Art J. Palmer and R.S. Palmer, respectively the Pres President and Asst Secretary of BMA PROPERTIES, INC., a Missouri corporation, on behalf of the corporation.

My Commission Expires:  
Karen Fielder, Notary Public  
State of Missouri  
My Commission Expires 6-4-83

Karen Fielder  
NOTARY PUBLIC

MISSOURI  
NOTARY PUBLIC  
JACKSON COUNTY

LEGIBILITY UNSATISFACTORY  
FOR SCANNING



SIXTH AMENDMENT TO RESTATED DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS, AND  
RESTRICTIONS REGARDING LAKE OF THE WOODS

I. IDENTIFICATION AND PARTIES:

This instrument is the Sixth Amendment to the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" described below and is made this 18th day of April, 1985, by BMA PROPERTIES, INC. a Missouri corporation and the successor by merger to Rebma Georgia, Inc. a Missouri corporation and the successor by merger to Rebma Florida, Inc. a Missouri corporation ("Developer").

II. LANDS AFFECTED:

The lands affected by this instrument are called the "Annexed Lands" and are legally described as:

LAKE OF THE WOODS TOWNHOUSE "SECTION 7" according to Plat thereof recorded in Plat Book 22, Page 36, Public Records of Seminole County, Florida.

III. BACKGROUND

Developer is the successor by merger to Rebma Georgia, Inc. a Missouri corporation, which in turn was the successor by merger to Rebma Florida, Inc., a Missouri corporation, which recorded in the Public Records of Seminole County, Florida, at Official Records Book 1048, Page 1564, the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" as amended by instruments recorded in such Public Records (collectively, the "Restated Declaration"). Developer accordingly has succeeded to all rights of Rebma Florida, Inc., as the "Developer" under the Restated Declaration.

IV. ANNEXATION:

Developer hereby amends Exhibit "A" to the Restated Declaration by adding the Annexed Lands. Developer also amends Exhibit "B" to the Restated Declaration by adding the following lands, which Developer declares constitute a portion of the "Common Area" defined in Article I, Section 4, of the Restated Declaration:

ALL of LAKE OF THE WOODS TOWNHOUSE "SECTION 7", according to Plat thereof recorded at Plat Book 22, Page 36, Public Records of Seminole County, Florida, LESS AND EXCEPT Lots 259 through 276, inclusive.

Developer intends this instrument to have the same force and effect as if it initially had been incorporated into, and constituted a portion of, the Restated Declaration.

Developer further intends that all of the Annexed Lands be held, sold, and conveyed subject to the easements, conditions, covenants, restrictions, and other provisions contained in the Restated Declaration, which Developer acknowledges are for the purpose of protecting the value and desirability of, and which run with, the Annexed Lands and are binding upon all parties having any right, title, or interest therein, or any portion thereof, their respective heirs, successors, and assigns, and which inure to the benefit of the Association and each Owner, as such terms are defined in the Restated Declaration.

This instrument prepared by:  
Joseph Castello  
J.W. Castello, P.A.  
315 Hyde Park Avenue  
Tampa, Florida 33606

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

MAY 3 1 05 PM '85

RECORDED AND VERIFIED  
BY: [Signature]  
CLERK: [Signature]

189208

Return to: A. E. Blair, 861 Douglas Ave. Altamonte Springs, FL 32714

FILE NUM 2002886485  
OR BOOK 04420 PAGE 1835

V. OPERATION:

This instrument will take effect upon its recordation in the Public Records of Seminole County, Florida. From and after such date, Developer intends that all references to the "Declaration" or the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" now or hereafter made in any other instruments of public record in Seminole County, Florida, or in the Articles of Incorporation, By-Laws, and other corporate documents of the Association, refer to the Restated Declaration, as amended by this instrument, unless expressly provided otherwise. Except as amended by this instrument, the Restated Declaration remains in force and effect according to its original terms.

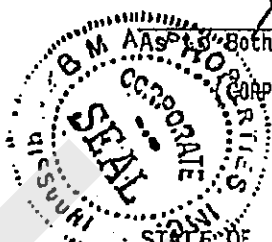
IN WITNESS WHEREOF, Developer has executed this instrument the date stated above.

SIGNATURES WITNESSED BY:

BMA PROPERTIES, INC.

BY: Kent F. Turner  
VICE President

ATTEST: Kathleen M. Meeker  
Secretary



STATE OF MISSOURI  
COUNTY OF JACKSON

The foregoing instrument was acknowledged before me this 18th day of April, 1985, by KENT F. TURNER and ROBERT L. MEYER, respectively, the VICE President and Secretary of BMA Properties, Inc., a Missouri corporation, on behalf of the corporation.

My commission expires:

KAREN FIELDER  
Notary Public, State of Missouri  
Commissioned in Cass County  
My Commission Expires June 4, 1987

Karen Fielder  
NOTARY PUBLIC

(AFFIX NOTARIAL SEAL)



LEGIBILITY UNSATISFACTORY  
FOR SCANNING

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SEVENTH AMENDMENT TO RESTATED DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS, AND  
RESTRICTIONS REGARDING LAKE OF THE WOODS

I. IDENTIFICATION AND PARTIES:

This instrument is the Seventh Amendment to the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" described below and is made this 3rd day of March, 1980, by BMA PROPERTIES, INC., a Missouri corporation, and the successor by merger to Rebma Georgia, Inc., a Missouri corporation and the successor by merger to Rebma Florida, Inc., a Missouri corporation ("Developer").

II. LANDS AFFECTED:

The lands affected by this instrument are called the "Annexed Lands" and are legally described as:

LAKE OF THE WOODS TOWNHOUSE "SECTION 9"  
according to Plat thereof recorded at Plat  
Book 22, Page 85, Public Records of Seminole  
County, Florida.

III. BACKGROUND:

Developer is the successor by merger to Rebma Georgia, Inc., a Missouri corporation, which in turn was the successor by merger to Rebma Florida, Inc., a Missouri corporation, which recorded in the Public Records of Seminole County, Florida, at Official Records Book 1048, Page 1564, the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" as amended by instruments recorded in such Public Records (collectively, the "Restated Declaration"). Developer accordingly has succeeded to all rights of Rebma Florida, Inc., as the "Developer" under the Restated Declaration.

IV. ADOPTION AND RATIFICATION OF PLAT:

Developer hereby adopts, ratifies, and confirms the plat of Lake of the Woods Townhouse "Section 9" as recorded at Plat Book 22, Page 85, Public Records of Seminole County, Florida, for all purposes in connection with the Restated Declaration and, without limitation, adopts, ratifies, and confirms any and all easements, public or private, established by such plat, all with the same force and effect as if Developer had executed and delivered such plat.

V. ANNEXATION:

Developer hereby amends Exhibit "A" to the Restated Declaration by adding the Annexed Lands. Developer also amends Exhibit "B" to the Restated Declaration by adding the following lands, which Developer declares constitute a portion of the "Common Area" defined in Article I, Section 4, of the Restated Declaration:

ALL of LAKE OF THE WOODS TOWNHOUSE "SECTION 9,"  
according to Plat thereof recorded at Plat  
Book 22, Page 85, Public Records of Seminole  
County, Florida, LESS AND EXCEPT Lots 277  
through 304, inclusive.

09, MAY 01 11 E PM

8/11/79 JWC

182500

LEGISLATIVE

This instrument was prepared by  
JOSEPH CASTELLO  
Attorney at Law  
P. O. Box 1142 - Tampa, Florida 33611

Return To: A. E. Blair, 861 Douglas Avenue, Longwood, FL 32750

Developer intends this instrument to have the same force and effect as if it initially had been incorporated into, and constituted a portion of, the Restated Declaration.

Developer further intends that all of the Annexed Lands be held, sold, and conveyed subject to the easements, conditions, covenants, restrictions, and other provisions contained in the Restated Declaration, which Developer acknowledges are for the purpose of protecting the value and desirability of, and which run with, the Annexed Lands and are binding upon all parties having any right, title, or interest therein, or any portion thereof, their respective heirs, successors, and assigns, and which inure to the benefit of the Association and each Owner, as such terms are defined in the Restated Declaration.

VI. OPERATION:

This instrument will take effect upon its recordation in the Public Records of Seminole County, Florida. From and after such date, Developer intends that all references to the "Declaration" or the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" now or hereafter made in any other instruments of public record in Seminole County, Florida, or in the Articles of Incorporation, By-Laws, and other corporate documents of the Association, refer to the Restated Declaration, as amended by this instrument, unless expressly provided otherwise. Except as amended by this instrument, the Restated Declaration remains in force and effect according to its original terms.

IN WITNESS WHEREOF, Developer has executed this instrument the date stated above.

SIGNATURE WITNESSED BY:

BMA PROPERTIES, INC.

Tanya Thumy

By: Robert L. Meeker  
Vice President

Robert L. Meeker  
As to both

Attest: Robert L. Meeker  
Secretary

(CORPORATE SEAL)

STATE OF MISSOURI  
COUNTY OF JACKSON

The foregoing instrument was acknowledged before me this 8th day of MARCH, 1980, by YENT F. TORREN and ROBERT L. MEERER, respectively, the VICE President and Secretary of BMA PROPERTIES, INC., a Missouri corporation, on behalf of the corporation.

My Commission expires:

My Commission Expires April 20, 1981

Charles Dale Durbu  
NOTARY PUBLIC  
(Affix Notarial Seal)

Charles Dale Durbu



LEGIBILITY UNSATISFACTORY  
FOR

1279 576

SEMINOLE COUNTY  
OFFICE OF THE CLERK

EIGHTH AMENDMENT TO RESTATED DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS, AND  
RESTRICTIONS REGARDING LAKE OF THE WOODS

I. IDENTIFICATION AND PARTIES:

This instrument is the Eighth Amendment to the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" described below and is made this 13th day of May, 1980, by BMA PROPERTIES, INC., a Missouri corporation and the successor by merger to Rebma Georgia, Inc., a Missouri corporation and the successor by merger to Rebma Florida, Inc., a Missouri corporation ("Developer").

II. LANDS AFFECTED:

The lands affected by this instrument are called the "Annexed Lands" and are legally described as:

LAKE OF THE WOODS TOWNHOUSE "SECTION 10"  
according to Plat thereof recorded at Plat  
Book 22, Page 86 Public Records of Seminole  
County, Florida.

III. BACKGROUND:

Developer is the successor by merger to Rebma Georgia, Inc., a Missouri corporation, which in turn was the successor by merger to Rebma Florida, Inc., a Missouri corporation, which recorded in the Public Records of Seminole County, Florida, at Official Records Book 1048, Page 1564, the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" as amended by instruments recorded in such Public Records (collectively, the "Restated Declaration"). Developer accordingly has succeeded to all rights of Rebma Florida, Inc., as the "Developer" under the Restated Declaration.

IV. ADOPTION AND RATIFICATION OF PLAT:

Developer hereby adopts, ratifies, and confirms the plat of Lake of the Woods Townhouse "Section 10" as recorded at Plat Book 22, Page 86, Public Records of Seminole County, Florida, for all purposes in connection with the Restated Declaration and, without limitation, adopts, ratifies, and confirms any and all easements, public or private, established by such plat, all with the same force and effect as if Developer had executed and delivered such plat.

V. ANNEXATION:

Developer hereby amends Exhibit "A" to the Restated Declaration by adding the Annexed Lands. Developer also amends Exhibit "B" to the Restated Declaration by adding the following lands, which Developer declares constitute a portion of the "Common Area" defined in Article I, Section 4, of the Restated Declaration:

All of LAKE OF THE WOODS TOWNHOUSE "SECTION 10,"  
according to Plat thereof recorded at Plat  
Book 22, Page 86, Public Records of Seminole  
County, Florida, LESS AND EXCEPT Lots 305  
through 334, inclusive.

8/11/79 JWC

This instrument was prepared by

J. J. S. S.

CLERK OF SEMINOLE COUNTY

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

RETURN TO: A. E. BLAIR, 861 Douglas Avenue, Longwood, Florida 32750

279.577

Developer intends this instrument to have the same force and effect as if it initially had been incorporated into, and constituted a portion of, the Restated Declaration.

Developer further intends that all of the Annexed Lands be held, sold, and conveyed subject to the easements, conditions, covenants, restrictions, and other provisions contained in the Restated Declaration, which Developer acknowledges are for the purpose of protecting the value and desirability of, and which run with, the Annexed Lands and are binding upon all parties having any right, title, or interest therein, or any portion thereof, their respective heirs, successors, and assigns, and which inure to the benefit of the Association and each Owner, as such terms are defined in the Restated Declaration.

VI. OPERATION:

This instrument will take effect upon its recordation in the Public Records of Seminole County, Florida. From and after such date, Developer intends that all references to the "Declaration" or the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" now or hereafter made in any other instruments of public record in Seminole County, Florida, or in the Articles of Incorporation, By-Laws, and other corporate documents of the Association, refer to the Restated Declaration, as amended by this instrument, unless expressly provided otherwise. Except as amended by this instrument, the Restated Declaration remains in force and effect according to its original terms.

IN WITNESS WHEREOF, Developer has executed this instrument the date stated above.

SIGNATURE WITNESSED BY:

BMA PROPERTIES, INC.

By:

Kent F. Turner  
VICE President

Attest:

Robert M. Meeker  
Secretary

Attest to both

(CORPORATE SEAL)

STATE OF MISSOURI  
COUNTY OF JACKSON

The foregoing instrument was acknowledged before me this 13th day of May, 1980, by KENT F. TURNER and ROBERT M. MEERK, respectively, the President and Secretary of BMA PROPERTIES, INC., a Missouri corporation, on behalf of the corporation.

My Commission expires:

My Commission expires April 29, 1981

NOTARY PUBLIC  
(Affix Notarial Seal)

Charles Dale Lewis

2.

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

047891

1320 / 943

NINTH AMENDMENT TO RESTATED DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS, AND  
RESTRICTIONS REGARDING LAKE OF THE WOODS

I. IDENTIFICATION AND PARTIES:

This instrument is the Ninth Amendment to the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" described below and is made this 16th day of February, 1981, by BMA PROPERTIES, INC., a Missouri corporation and the successor by merger to Rebma Georgia, Inc., a Missouri corporation and the successor by merger to Rebma Florida, Inc., a Missouri corporation ("Developer").

II. LANDS AFFECTED:

The lands affected by this instrument are called the "Annexed Lands" and are legally described as:

LAKE OF THE WOODS TOWNHOUSE "SECTION 11"  
according to Plat thereof recorded at  
Plat Book 24, Pages 1+2, Public  
Records of Seminole County, Florida.

III. BACKGROUND:

Developer is the successor by merger to Rebma Georgia, Inc., a Missouri corporation, which in turn was the successor by merger to Rebma Florida, Inc., a Missouri corporation, which recorded in the Public Records of Seminole County, Florida, at Official Records Book 1048, Page 1564, the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" as amended by instruments recorded in such Public Records (collectively, the "Restated Declaration"). Developer accordingly has succeeded to all rights of Rebma Florida, Inc., as the "Developer" under the Restated Declaration.

IV. ANNEXATION:

Developer hereby amends Exhibit "A" to the Restated Declaration by adding the Annexed Lands. Developer also amends Exhibit "B" to the Restated Declaration by adding the following lands, which Developer declares constitute a portion of the "Common Area" defined in Article I, Section 4, of the Restated Declaration:

All of LAKE OF THE WOODS TOWNHOUSE "SECTION 11," according to Plat thereof recorded at Plat Book 24, Pages 1+2, Public Records of Seminole County, Florida, LESS AND EXCEPT Lots 385 through 450, inclusive.

Developer intends this instrument to have the same force and effect as if it initially had been incorporated into, and constituted a portion of, the Restated Declaration.

Developer further intends that all of the Annexed Lands be held, sold, and conveyed subject to the easements, conditions, covenants, restrictions, and other provisions contained in the Restated Declaration, which Developer acknowledges are for the purpose of protecting the value and

This instrument was prepared by:  
Joseph Castello  
HOLLAND & KNIGHT  
P. O. Drawer BW  
Lakeland, Florida 33802

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

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desirability of, and which run with, the Annexed Lands and are binding upon all parties having any right, title, or interest therein, or any portion thereof, their respective heirs, successors, and assigns, and which inure to the benefit of the Association and each Owner, as such terms are defined in the Restated Declaration.

V. OPERATION:

This instrument will take effect upon its recordation in the Public Records of Seminole County, Florida. From and after such date, Developer intends that all references to the "Declaration" or the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" now or hereafter made in any other instruments of public record in Seminole County, Florida, or in the Articles of Incorporation, By-Laws, and other corporate documents of the Association, refer to the Restated Declaration, as amended by this instrument, unless expressly provided otherwise. Except as amended by this instrument, the Restated Declaration remains in force and effect according to its original terms.

IN WITNESS WHEREOF, Developer has executed this instrument the date stated above

SIGNATURES WITNESSED BY: BMA PROPERTIES, INC.

By: [Signature] Vice President  
Attest: [Signature] Secretary  
As to Both

(CORPORATE SEAL)

STATE OF MISSOURI  
COUNTY OF JEFFERSON

The foregoing instrument was acknowledged before me this 16 day of February, 1981, by [Signature] and [Signature], respectively, the Vice President and Secretary of BMA PROPERTIES, INC., a Missouri corporation, on behalf of the corporation.

My Commission Expires:

NOTARY PUBLIC

(AFFIX NOTARIAL SEAL)

My Commission Expires 01-01-83

LEGIBILITY UNSATISFACTORY  
FOR SCANNING



TENTH AMENDMENT TO RESTATED DECLARATION OF  
EASEMENTS, COVENANTS, CONDITIONS, AND  
RESTRICTIONS REGARDING LAKE OF THE WOODS

I. IDENTIFICATION AND PARTIES:

This instrument is the Tenth Amendment to the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" described below and is made this 25th day of February, 1983, by BMA PROPERTIES, INC., a Missouri corporation and the successor by merger to Rebma Georgia, Inc., a Missouri corporation and the successor by merger to Rebma Florida, Inc., a Missouri corporation ("Developer").

II. LANDS AFFECTED:

The lands affected by this instrument are called the "Annexed Lands" and are legally described as:

LAKE OF THE WOODS TOWNHOUSE "SECTION 12" according to Plat thereof recorded at Plat Book 26, Pages 68 & 69, Public Records of Seminole County, Florida.

III. BACKGROUND:

Developer is the successor by merger to Rebma Georgia, Inc., a Missouri corporation, which in turn was the successor by merger to Rebma Florida, Inc., a Missouri corporation, which recorded in the Public Records of Seminole County, Florida, at Official Records Book 1048, Page 1564, the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" as amended by instruments recorded in such Public Records (collectively, the "Restated Declaration"). Developer accordingly has succeeded to all rights of Rebma Florida, Inc., as the "Developer" under the Restated Declaration.

IV. ANNEXATION:

Developer hereby amends Exhibit "A" to the Restated Declaration by adding the Annexed Lands. Developer also amends Exhibit "B" to the Restated Declaration by adding the following lands, which Developer declares constitute a portion of the "Common Area" defined in Article I, Section 4, of the Restated Declaration:

All of LAKE OF THE WOODS TOWNHOUSE "SECTION 12", according to Plat thereof recorded at Plat Book 26, Pages 68 and 69, Public Records of Seminole County, Florida, LESS AND EXCEPT Lots 451 through 534, inclusive.

Developer intends this instrument to have the same force and effect as if it initially had been incorporated into, and constituted a portion of, the Restated Declaration.

Developer further intends that all of the Annexed Lands be held, sold, and conveyed subject to the easements, conditions, covenants, restrictions, and other provisions contained in the Restated Declaration, which Developer acknowledges are for the purpose of protecting the value and desirability of, and which run with, the Annexed Lands and are binding upon all parties having any right, title, or interest therein, or any portion thereof, their respective heirs, successors, and assigns, and which inure to the benefit of the Association and each Owner, as such terms are defined in the Restated Declaration.

This instrument was prepared by:

Joseph Castello  
J. W. CASTELLO, P. A.  
315 Hyde Park Avenue  
Tampa, Florida 33606

Return to: A.E. Blair 861 Douglas Avenue, Longwood, FL 32750

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1440 1479  
SEMINOLE CO. FL.

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

V. OPERATION:

This instrument will take effect upon its recordation in the Public Records of Seminole County, Florida. From and after such date, Developer intends that all references to the "Declaration" or the "Restated Declaration of Easements, Covenants, Conditions, and Restrictions Regarding Lake of the Woods" now or hereafter made in any other instruments of public record in Seminole County, Florida, or in the Articles of Incorporation, By-Laws, and other corporate documents of the Association, refer to the Restated Declaration, as amended by this instrument, unless expressly provided otherwise. Except as amended by this instrument, the Restated Declaration remains in force and effect according to its original terms.

IN WITNESS WHEREOF, Developer has executed this instrument the date stated above.

SIGNATURES WITNESSED BY:

Catherine L. Chaney  
Robert L. Meeker  
As to Both  
(CORPORATE SEAL)

BMA PROPERTIES, INC.

BY: Robert L. Meeker  
VICE President

ATTEST: Robert L. Meeker  
Secretary

STATE OF Missouri  
COUNTY OF St. Louis

The foregoing instrument was acknowledged before me this 25th day of February, 1983, by Robert L. Meeker and Robert L. Meeker, respectively, the Vice President and Secretary of BMA PROPERTIES, INC., a Missouri corporation, on behalf of the corporation.

My Commission Expires:

6-4-83

Karen Felder  
NOTARY PUBLIC

(AFFIX NOTARIAL SEAL)

1440 1480  
OFFICIAL RECORDS  
SEMINOLE CO. FL.

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

**EXHIBIT "C"**

**Lake of the Woods Homeowners Association  
Owner Occupied  
April 24, 2002**

Customer	Ship to
001/KOZLOV	LEONARD KOZLOV 101 EASTWIND LANE FERN PARK, FL 32730
002/KARA	MR. RANDALL KARA 103 EASTWIND LANE FERN PARK, FL 32730
003/MAYER	CAROL MAYER 105 EASTWIND LANE FERN PARK, FL 32730
004/HAMMOND	MICHAEL HAMMOND 107 EASTWIND LANE FERN PARK, FL 32730
005/MCARTHUR	FLOYD & MARTHA MCARTHUR 109 EASTWIND LANE FERN PARK, FL 32730
006/RUTA	TERESA RUTA 111 EASTWIND LANE FERN PARK, FL 32730
007/BRILLIS	MATHEWS & SHARON BRILLIS 113 EASTWIND LANE FERN PARK, FL 32730
008/BRILLIS	SARA & MATHEWS BRILLIS 115 EASTWIND LANE FERN PARK, FL 32730
009/MASSEY	ROBERT MASSEY 117 EASTWIND LANE FERN PARK, FL 32730
010/FISH	DOROTHY FISH 119 EASTWIND LANE FERN PARK, FL 32730
011/KLEIN	MS. SHELLY KLEIN 118 EASTWIND LANE FERN PARK, FL 32730
012/SITES	DONALD SITES 116 EASTWIND LANE FERN PARK, FL 32730
013/GEIGER	ROBERT & ELIZABETH GEIGER 114 EASTWIND LANE FERN PARK, FL 32730
014/KAZYK	NORBERT & ROSEMARY KAZYK 112 EASTWIND LANE FERN PARK, FL 32730
015/KITCHEN	THOMAS & MARY KITCHEN 110 EASTWIND LANE FERN PARK, FL 32730
016/KONSLER	CHARLES E KONSLER JR. 108 EASTWIND LANE FERN PARK, FL 32730
017/WALDEN	MR. GARY L. WALDEN 106 EASTWIND LANE FERN PARK, FL 32730
018/RAMSAY	GRANT & REBECCA RAMSAY 104 EASTWIND LANE FERN PARK, FL 32730
019/MICHAELS	ALLAN MICHAELS 102 EASTWIND LANE FERN PARK, FL 32730
020/SWETT	NAOMI SWETT 100 EASTWIND LANE FERN PARK, FL 32730
021/HOOPER	BLANCHE & SAMUAL HOOPER 121 TERIWOOD STREET FERN PARK, FL 32730
022/GREER	BARBARA GREER 123 TERIWOOD STREET FERN PARK, FL 32730
023/CONRAD	DOROTHY & LEE EDWIN CONRAD 125 TERIWOOD STREET FERN PARK, FL 32730
024/KUBISAK	MARGARET KUBISAK 127 TERIWOOD STREET FERN PARK, FL 32730
025/SIROIS	MARY LOU SIROIS 129 TERIWOOD STREET FERN PARK, FL 32730
026/JOURDAN	LORRAINE JOURDAN 131 TERIWOOD STREET FERN PARK, FL 32730
027/KOPMAN	HERSHEL & MILLICENT KOPMAN 146 TERIWOOD COURT FERN PARK, FL 32730
028/LEE	RANDAL & MARIE LEE 144 TERIWOOD COURT FERN PARK, FL 32730
029/PAIGE	HERBERT PAIGE 142 TERIWOOD COURT FERN PARK, FL 32730
030/MONROE/BLANTON	KENNETH & BETTY MONROE DORIS BLANTON 140 TERIWOOD COURT FERN PARK, FL 32730
031/SPIERRE	MISS BETH ST PIERRE 138 TERIWOOD COURT FERN PARK, FL 32730
032/BELCHER	WILLIAM & TONJAI BELCHER 136 TERIWOOD COURT FERN PARK, FL 32730
033/WAGNER	MICHEL & ROYA WAGNER 134 TERIWOOD COURT FERN PARK, FL 32730
034/BOLLET	ROBERT BOLLET 132 TERIWOOD COURT FERN PARK, FL 32730
035/STENSON	WILLIAM H. STENSON 130 TERIWOOD COURT FERN PARK, FL 32730
036/BRUTON(BERGSTRO...	GEORGIA BRUTON (BERGSTROM) 128 TERIWOOD COURT FERN PARK, FL 32730
037/DIOGOSTINE	MICHAEL & DENISE DIOGOSTINE 126 TERIWOOD STREET FERN PARK, FL 32730
038/ARMSTRONG	JOHN & LINDA ARMSTRONG 124 TERIWOOD STREET FERN PARK, FL 32730
039/COLUMBUS	JUNE COLUMBUS 122 TERIWOOD STREET FERN PARK, FL 32730
040/URSO	VIOLA URSO 120 TERIWOOD STREET FERN PARK, FL 32730
041/LOIZIDES	CONSTANTINOS LOIZIDES 151 FALLWOOD STREET FERN PARK, FL 32730
042/RENTZ/HARRISON	RUSSELL RENTZ LAURA HARRISON 153 FALLWOOD STREET FERN PARK, FL 32730
043/GENDREAU	SLOANE M. GENDREAU 155 FALLWOOD STREET FERN PARK, FL 32730
044/LINGO	WILLIAM & GAIL LINGO 157 FALLWOOD STREET FERN PARK, FL 32730
045/ISEMAN	CONNIE ISEMAN 159 FALLWOOD STREET FERN PARK, FL 32730
046/EVERSON	LYNWOOD & JANICE EVERSON 161 FALLWOOD STREET FERN PARK, FL 32730
047/DANIEL	MARY DANIEL 163 FALLWOOD STREET FERN PARK, FL 32730
048/RODRIQUEZ	DEBRA RODRIQUEZ 165 FALLWOOD STREET FERN PARK, FL 32730
049/SMITH	EVELYN SMITH 167 FALLWOOD STREET FERN PARK, FL 32730

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

Lake of the Woods Homeowners Association  
Owner Occupied  
April 24, 2002

Customer	Ship to
050/BOLLET	RONALD BOLLET 169 FALLWOOD STREET FERN PARK, FL 32730
051/CASSADY	JEANNE CASSADY 120 CAROLWOOD BLVD FERN PARK, FL 32730
052/GALLEGO/TORO	ALICE GALLEGO / RICARD TORO 122 CAROLWOOD BLVD. FERN PARK, FL 32730
053/MALLARDI	EDWARD & ELIZABETH MALLARDI 124 CAROLWOOD BLVD. FERN PARK, FL 32730
054/DEGREEF	JOHAN H. DEGREEF 126 CAROLWOOD BLVD. FERN PARK, FL 32730
055/MOORE	FAY MOORE 128 CAROLWOOD BLVD. FERN PARK, FL 32730
056/BROWN	THERESA BROWN 130 CAROLWOOD BLVD. FERN PARK, FL 32730
057/CHUBB	ELAYNE CHUBB 118 CAROLWOOD BLVD. FERN PARK, FL 32730
058/MCLANE	MICHAEL MC LANE 116 CAROLWOOD BLVD. FERN PARK, FL 32730
059/KIRTLEY	J. E. KIRTLEY JR. 114 CAROLWOOD BLVD. FERN PARK, FL 32730
060/FENSTER	EDITH FENSTER 112 CAROLWOOD BLVD. FERN PARK, FL 32730
061/SMITH	OLIVE SMITH 110 CAROLWOOD BLVD. FERN PARK, FL 32730
062/WHITING	JOHN & BARBARA WHITING 108 CAROLWOOD BLVD. FERN PARK, FL 32730
063/OLSEN	KATHERINE OLSEN 106 CAROLWOOD BLVD. FERN PARK, FL 32730
064/REAVES	GLINDEL , JANE & JENNIFER REAVES 104 CAROLWOOD BLVD. FERN PARK, FL 32730
065/MCQUAIG	MALCOLM & JANE MCQUAIG 102 CAROLWOOD BLVD FERN PARK, FL 32730
066/DI COSTANZO	MARY DI CONSTANZO 100 CAROLWOOD BLVD. FERN PARK, FL 32730
067/FLANDERS	DONALD & BETTY FLANDERS 81 CAROLWOOD BLVD. FERN PARK, FL 32730
068/BROWN	BETTY BROWN 83 CAROLWOOD BLVD. FERN PARK, FL 32730
069/DAVIS	GLADYS DAVIS 85 CAROLWOOD BLVD. FERN PARK, FL 32730
070/LEARY	GREGORY LEARY 87 CAROLWOOD BLVD. FERN PARK, FL 32730
071/SUCHONIC	JOHN & ANNA SUCHONIC 89 CAROLWOOD BLVD. FERN PARK, FL 32730
072/ELMBLAD	RICHARD ELMBLAD 91 CAROLWOOD BLVD. FERN PARK, FL 32730
073/GRIGSBY/GARRISON	RAMONA GRIGSBY NORMA GARRISON 93 CAROLWOOD BLVD. FERN PARK, FL 32730
074/CANNON	WILLIAM & MARGARET CANNON 95 CAROLWOOD BLVD. FERN PARK, FL 32730
075/SCHNABEL	JAMIE SCHNABEL 97 CAROLWOOD BLVD. FERN PARK, FL 32730
076/STAIR	FRED & MARJORIE STAIR 99 CAROLWOOD BLVD. FERN PARK, FL 32730
077/JOHNSON	KENNETH JOHNSON 201 NETTLEWOOD LANE FERN PARK, FL 32730
078/CROCKETT	ALBERT & BETTY CROCKETT 203 NETTLEWOOD LANE FERN PARK, FL 32730
079/DUNMIRE	PATRICIA & SUSAN DUNMIRE 205 NETTLEWOOD LANE FERN PARK, FL 32730
080/TUBBS	JAMES & CASSANDRA TUBBS 207 NETTLEWOOD LANE FERN PARK, FL 32730
081/O'KENNON	ANN O'KENNON 209 NETTLEWOOD LANE FERN PARK, FL 32730
082/FOSSON	DONALD E. FOSSON 211 NETTLEWOOD LANE FERN PARK, FL 32730
083/GONOS	DOLORES A. GONOS 213 NETTLEWOOD LANE FERN PARK, FL 32730
084/KRAUSKOPF	PHYLLIS KRAUSKOPF 215 NETTLEWOOD LANE FERN PARK, FL 32730
085/REBUTH	CARMEN & NORMA JEAN REBUTH 217 NETTLEWOOD LANE FERN PARK, FL 32730
086/MEAD	HELEN J. MEAD 219 NETTLEWOOD LANE FERN PARK, FL 32730
087/THOME	PAUL & LILY THOME 218 NETTLEWOOD LANE FERN PARK, FL 32730
088/SLAUGHTER	RITA H. SLAUGHTER 216 NETTLEWOOD LANE FERN PARK, FL 32730
089/SCHLEUNING	CAROL SCHLEUNING 214 NETTLEWOOD LANE FERN PARK, FL 32730
090/COOK	ROBERT & GERTRUDE COOK 212 NETTLEWOOD LANE FERN PARK, FL 32730
091/OTTERSON	PEDER & MARGARET OTTERSON 210 NETTLEWOOD LANE FERN PARK, FL 32730
092/SOTIL	JOSE & HOLLIE SOTIL 208 NETTLEWOOD LANE FERN PARK, FL 32730
093/FARB	CYRIL & STUART FARB 206 NETTLEWOOD LANE FERN PARK, FL 32730
094/RUSSO	BARRY & SHIRLEY RUSSO 204 NETTLEWOOD LANE FERN PARK, FL 32730
095/DIVEGLIA	EUGENE & LYDIA DIVEGLIA 202 NETTLEWOOD LANE FERN PARK, FL 32730
096/FINN	MILDRED FINN 200 NETTLEWOOD LANE FERN PARK, FL 32730
097/SPENCER	DONALD & KAREN SPENCER 500 GOODRIDGE LANE FERN PARK, FL 32730
098/BALL	FREDA BALL 502 GOODRIDGE LANE FERN PARK, FL 32730

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

Lake of the Woods Homeowners Association  
Owner Occupied  
April 24, 2002

Customer	Ship to
099/SMITH	WILLIAM & SUE SMITH 504 GOODRIDGE LANE FERN PARK, FL 32730
100/RANDALL	KIMBERLY RANDALL 506 GOODRIDGE LANE FERN PARK, FL 32730
101/FURGERSON	EDWIN & GOLDIE FURGERSON 508 GOODRIDGE LANE FERN PARK, FL 32730
102/GALLAGHER	MIMI GALLAGHER 510 GOODRIDGE LANE FERN PARK, FL 32730
103/NADEAU/JOHNSON	ROBERT NADEAU DANA JOHNSON 512 GOODRIDGE LANE FERN PARK, FL 32730
104/TODD	EDWARD & FUMIKO TODD 514 GOODRIDGE LANE FERN PARK, FL 32730
105/GROSS	CAROL GROSS 516 GOODRIDGE LANE FERN PARK, FL 32730
106/JOHNSON	DANA F. JOHNSON 518 GOODRIDGE LANE FERN PARK, FL 32730
107/GOMBOS	RICHARD & JOAN GOMBOS 519 GOODRIDGE LANE FERN PARK, FL 32730
108/MULCHI	WILLIAM & PATTY MULCHI 517 GOODRIDGE LANE FERN PARK, FL 32730
109/GOMBOS	JOAN GOMBOS 515 GOODRIDGE LANE FERN PARK, FL 32730
110/ELSENTHAL	HENRY ELSENTHAL 513 GOODRIDGE LANE FERN PARK, FL 32730
111/GALLOWAY	JOHN & JUDY GALLOWAY 511 GOODRIDGE LANE FERN PARK, FL 32730
112/WRIGHT	THOMAS & DIANE WRIGHT 509 GOODRIDGE LANE FERN PARK, FL 32730
113/NEFF	ROBERT & GENE NEFF 507 GOODRIDGE LANE FERN PARK, FL 32730
114/WEISS(GEDDES)	PATRICIA WEISS (GEDDES) 505 GOODRIDGE LANE FERN PARK, FL 32730
115/SLEVIN	JOHN & AMY SLEVIN 503 GOODRIDGE LANE FERN PARK, FL 32730
116/KITE	MARY KITE 501 GOODRIDGE LANE FERN PARK, FL 32730
117/IVEY	W G IVEY 421 MEADOWOOD BLVD FERN PARK FL 32730
118/HAWXHURST	MARILYN HAWXHURST 423 MEADOWOOD BLVD. FERN PARK, FL 32730
119/FAZIO/SCHIANO	FRANCES FAZIO / MARY SCHIANO 425 MEADOWOOD BLVD. FERN PARK, FL 32730
120/DANIELS	MS. SOPHIA DANIELS 427 MEADOWOOD BLVD. FERN PARK, FL 32730
121/HASSANINIA	ELI HASSANINIA 429 MEADOWOOD BLVD. FERN PARK, FL 32730
122/PLETTA	LEONA PLETTA 431 MEADOWOOD BLVD. FERN PARK, FL 32730
123/STANFORD	NELLE STANFORD 433 MEADOWOOD BLVD. FERN PARK, FL 32730
124/AUGUSTINO	KATHLEEN & ANN AUGUSTINO 435 MEADOWOOD BLVD. FERN PARK, FL 32730
125/SCHORES	LIBBY SCHORES 437 MEADOWOOD BLVD. FERN PARK, FL 32730
126/SCHWARTZ	IDA SCHWARTZ 439 MEADOWOOD BLVD. FERN PARK, FL 32730
127/GUYTON	MARILYN GUYTON 441 MEADOWOOD BLVD. FERN PARK, FL 32730
128/FRITCHEN	DEAN FRITCHEN 443 MEADOWOOD BLVD. FERN PARK, FL 32730
129/COLTAN	JAMES & SYLVIA COLTAN 445 MEADOWOOD BLVD. FERN PARK, FL 32730
130/GRIFFITH	GAIL GRIFFITH 447 MEADOWOOD BLVD. FERN PARK, FL 32730
131/ALAMSHA	LLOYD & MARILYN ALAMSHA 449 MEADOWOOD BLVD. FERN PARK, FL 32730
132/JONES ESTATE	DOUGLAS JONES 451 MEADOWOOD BLVD. FERN PARK, FL 32730
133/SHEWMAKER	JACQUELINE SHEWMAKER 1201 WINTERBERRY LANE FERN PARK, FL 32730
134/SABLOM	CONNIE SABLOM 1203 WINTERBERRY LANE FERN PARK, FL 32730
135/CLARK	BETHALENE CLARK 1205 WINTERBERRY LANE FERN PARK, FL 32730
136/ARMSTRONG	JOHN & LINDA ARMSTRONG 1207 WINTERBERRY LANE FERN PARK, FL 32730
137/SCHUTT/PASSARO	ALISON SCHUTT MARIA PASSARO 1209 WINTERBERRY LANE FERN PARK, FL 32730
138/ABERNETHY	NANCY ABERNETHY 1211 WINTERBERRY LANE FERN PARK, FL 32730
139/WALTER	VIRGINIA WALTER 1213 WINTERBERRY LANE FERN PARK, FL 32730
140/LUCE	DONALD & FLORENCE LUCE 1215 WINTERBERRY LANE FERN PARK, FL 32730
141/FRAKER	WINFORD & PATRICIA FRAKER 1217 WINTERBERRY LANE FERN PARK, FL 32730
142/JONES	MELISSA JONES 1219 WINTERBERRY LANE FERN PARK, FL 32730
143/BENNETT	RICHARD & GRACE BENNETT 1214 WINTERBERRY LANE FERN PARK, FL 32730
144/PARKER	BETTY E. PARKER 1212 WINTERBERRY LANE FERN PARK, FL 32730
145/SUTCLIFFE	ROLAND & MADGE SUTCLIFFE 1210 WINTERBERRY LANE FERN PARK, FL 32730
146/SUMMERS	ALLAN & LOIS SUMMERS 1208 WINTERBERRY LANE FERN PARK FL 32730
147/AKERS	BENJAMIN & SHIRLEY AKERS 1206 WINTERBERRY LANE FERN PARK, FL 32730

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

Lake of the Woods Homeowners Association  
Owner Occupied  
April 24, 2002

Customer	Ship to
148/PENCE	AYTHEL PENCE 1204 WINTERBERRY LANE FERN PARK, FL 32730
149/KLEPEJ	AMELIA KLEPEJ 1202 WINTERBERRY LANE FERN PARK, FL 32730
150/BALDWIN	WARREN & PATRICIA BALDWIN 1200 WINTERBERRY LANE FERN PARK, FL 32730
151/ZEITLER	ROBERT & LINDA ZEITLER 910 WINTERGREEN BLVD. FERN PARK, FL 32730
152/MCKENZIE(BRANDT)	MARY MCKENZIE 908 WINTERGREEN BLVD. FERN PARK, FL 32730
153/JELKS	DONALD & BRENDA JELKS 906 WINTERGREEN BLVD. FERN PARK, FL 32730
154/BERGEY	DONALD BERGEY 904 WINTERGREEN BLVD. FERN PARK, FL 32730
155/BERGEY	DONALD G. BERGEY 902 WINTERGREEN BLVD. FERN PARK, FL 32730
156/EUSTACE	MARY ANN EUSTACE 900 WINTERGREEN BLVD. FERN PARK, FL 32730
157/ARENA	SALVATORE & SUSIE ARENA 440 MEADOWOOD BLVD. FERN PARK, FL 32730
158/CULLEN	COLLEEN CULLEN 442 MEADOWOOD BLVD. FERN PARK, FL 32730
159/FROST	VICTORIA FROST 444 MEADOWOOD BLVD. FERN PARK, FL 32730
160/GOLDFARB	OSCAR & MILDRED GOLDFARB 446 MEADOWOOD BLVD. FERN PARK, FL 32730
161/FINKE	JOHN & PAMELA FINKE 448 MEADOWOOD BLVD. FERN PARK, FL 32730
162/CROWE	GLORIANNE CROWE 450 MEADOWOOD BLVD. FERN PARK, FL 32730
163/KUNZE	ROBERT & REBECCA KUNZE 452 MEADOWOOD BLVD. FERN PARK, FL 32730
164/GUEMPLE	CAROL A. GUEMPLE 454 MEADOWOOD BLVD. FERN PARK, FL 32730
165/JOHNSON	BARBARA JOHNSON 456 MEADOWOOD BLVD. FERN PARK, FL 32730
166/CULBRETH	LARKIN CULBRETH 458 MEADOWOOD BLVD. FERN PARK, FL 32730
167/JONES	ALVETCHER JONES 460 MEADOWOOD BLVD. FERN PARK, FL 32730
168/GRIMES	DR. KENNETH GRIMES 462 MEADOWOOD LANE FERN PARK, FL 32730
169/MALINOWSKI	MILDRED H. MALINOWSKI 464 MEADOWOOD BLVD. FERN PARK, FL 32730
170/WITHERS	KENNETH E WITHERS 466 MEADOWOOD BLVD. FERN PARK, FL 32730
171/HARTMAN	NANCY W. HARTMAN 700 DRYWOOD AVENUE FERN PARK, FL 32730
172/MANILOFF	RUTH MANILOFF 702 DRYWOOD AVENUE FERN PARK, FL 32730
173/MORGAN	MARIE MORGAN 704 DRYWOOD AVENUE FERN PARK, FL 32730
174/CARNEY	MELISSA A. CARNEY 706 DRYWOOD AVENUE FERN PARK, FL 32730
175/LAIRD	DENIS A. LAIRD 708 DRYWOOD AVENUE FERN PARK, FL 32730
176/DAVIS	DOROTHY DAVIS 710 DRYWOOD AVENUE FERN PARK, FL 32730
177/ESPADA	CARMEN ESPADA 712 DRYWOOD AVENUE FERN PARK, FL 32730
178/STEWART	YUKIKO STEWART 714 DRYWOOD AVENUE FERN PARK, FL 32730
179/KIRBY	WILLIAM & MARY KIRBY 618 WOODRIDGE DRIVE FERN PARK, FL 32730
180/SPICER	SARA. SPICER 616 WOODRIDGE DRIVE FERN PARK, FL 32730
181/MANN	WILLIAM & ANNE MANN 614 WOODRIDGE DRIVE FERN PARK, FL 32730
182/JENSEN	EVALINE JENSEN 612 WOODRIDGE DRIVE FERN PARK, FL 32730
183/FURINO	MARGARET FURINO 610 WOODRIDGE DRIVE FERN PARK, FL 32730
184/NICHOLS	LYNWOOD & NANCY NICHOLS 608 WOODRIDGE DRIVE FERN PARK, FL 32730
185/HEWITT	JILL ANN HEWITT 606 WOODRIDGE DRIVE FERN PARK, FL 32730
186/TYRREL	NORMAN TYRREL 604 WOODRIDGE DRIVE FERN PARK, FL 32730
187/MCCALL	JOYCE C. McCALL 602 WOODRIDGE DRIVE FERN PARK, FL 32730
188/JONES	ROBERT & MARJORIE JONES 600 WOODRIDGE DRIVE FERN PARK, FL 32730
189/LEVIE / REEDER	HOWARD LEVIE LAURA REEDER 601 WOODRIDGE DRIVE FERN PARK, FL 32730
190/FRIEDMAN	ALICE FRIEDMAN 603 WOODRIDGE DRIVE FERN PARK, FL 32730
191/DANLEY	HERSCHEL & CARMEN DANLEY 605 WOODRIDGE DRIVE FERN PARK, FL 32730
192/WUNDERLY	DEBORAH WUNDERLY 607 WOODRIDGE DRIVE FERN PARK, FL 32730
193/CORRELL	CHARLES & SHIRLEYCORRELL 609 WOODRIDGE DRIVE FERN PARK, FL 32730
194/GRIGSBY	ROMONA V. GRIGSBY 611 WOODRIDGE DRIVE FERN PARK, FL 32730
195/LUDWIG	WILLIAM & MARLENE LUDWIG 613 WOODRIDGE DRIVE FERN PARK, FL 32730
196/IZYDOREK	JOSEPH & GERMAINE IZYDOREK 615 WOODRIDGE DRIVE FERN PARK, FL 32730

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

Lake of the Woods Homeowners Association  
Owner Occupied  
April 24, 2002

Customer	Ship to
197/ABRAHAM	DENNIS & SUSAN ABRAHAM 617 WOODRIDGE DRIVE FERN PARK, FL 32730
198/COOK	ROBERT & GERTRUDE COOK 619 WOODRIDGE DRIVE FERN PARK, FL 32730
199/LOTT	BEVERLY LOTT 621 WOODRIDGE DRIVE FERN PARK, FL 32730
200/SMOAK	BILLY & SANDRA SMOAK 623 WOODRIDGE DRIVE FERN PARK, FL 32730
201/KENNEDY	WALTER & EDNA KENNEDY 625 WOODRIDGE DRIVE FERN PARK, FL 32730
202/LEE	WALTER L LEE 627 WOODRIDGE DRIVE FERN PARK, FL 32730
203/BRECKENRIDGE	MARK BRECKENRIDGE 629 WOODRIDGE DRIVE FERN PARK, FL 32730
204/LIMING	LEE & NANCY LIMING 631 WOODRIDGE DRIVE FERN PARK, FL 32730
205/(ROGAN)MORRISSEY	EILEEN ROGAN (MORRISSEY) 633 WOODRIDGE DRIVE FERN PARK, FL 32730
206/ELLIOTT	DOROTHY ELLIOTT 635 WOODRIDGE DRIVE FERN PARK, FL 32730
207/JONES	WILLIAM & JUNO JONES 637 WOODRIDGE DRIVE FERN PARK, FL 32730
208/GRANDPRE	REGINA GRANDPRE 639 WOODRIDGE DRIVE FERN PARK, FL 32730
209/KAMINSKI/WEST	ROBERT KAMINSKI MARIANNE WEST 641 WOODRIDGE DRIVE FERN PARK, FL 32730
210/CARTA	STEVEN J. CARTA 643 WOODRIDGE DRIVE FERN PARK, FL 32730
211/KNIGHT	RANDALL & JUNE KNIGHT 645 WOODRIDGE DRIVE FERN PARK, FL 32730
212/BANDER	HERBERT & RAMOLA BANDER 647 WOODRIDGE DRIVE FERN PARK, FL 32730
213/HALE	ANGELA HALE 649 WOODRIDGE DRIVE FERN PARK, FL 32730
214/MUSACCHIO	GUY & MARGIE MUSACCHIO 651 WOODRIDGE DRIVE FERN PARK, FL 32730
215/STEINBERG	EDWIN & BARBARA STEINBERG 653 WOODRIDGE DRIVE FERN PARK, FL 32730
216/LABOSKY	MICHAEL & VIRGINIA LABOSKY 661 WOODRIDGE DRIVE FERN PARK, FL 32730
217/MEDLEY	GARY & SHARON MEDLEY 663 WOODRIDGE DRIVE FERN PARK, FL 32730
218/VALENTIN	ALFREDO VALENTIN 665 WOODRIDGE DRIVE FERN PARK, FL 32730
219/VANHORN/THOMAS	JAN & JEANNIE VANHORN DELDA THOMAS 667 WOODRIDGE DRIVE FERN PARK, FL 32730
220/ROSENFELD	NORMAN ROSENFELD 669 WOODRIDGE DRIVE FERN PARK, FL 32730
221/BURKE	DELORIS BURKE 671 WOODRIDGE DRIVE FERN PARK, FL 32730
222/SMITH	DORIS SMITH 673 WOODRIDGE DRIVE FERN PARK, FL 32730
223/ROBERTS	CARROL W. ROBERTS 675 WOODRIDGE DRIVE FERN PARK, FL 32730
224/KODRICH	GARY D. KODRICH 677 WOODRIDGE DRIVE FERN PARK, FL 32730
225/TAYLOR	FRANK & JOYCE TAYLOR III 679 WOODRIDGE DRIVE FERN PARK, FL 32730
226/FINKIE	RACHEL FINKIE 681 WOODRIDGE DRIVE FERN PARK, FL 32730
227/NEAL	MS. RUTH NEAL 683 WOODRIDGE DRIVE FERN PARK, FL 32730
228/HIGHTOWER	DENNIS & GAIL HIGHTOWER 685 WOODRIDGE DRIVE FERN PARK, FL 32730
229/SANDERS	SUSANNE SANDERS 687 WOODRIDGE DRIVE FERN PARK, FL 32730
230/BROWN/BOBBITT	DOANLD & HELEN BROWN SUZANNE BOBBITT 689 WOODRIDGE DRIVE FERN PARK, FL 32730
231/BROWN	DONALD & HELEN BROWN 160 FALLWOOD STREET FERN PARK, FL 32730
232/ROTH	NELLIE C. ROTH 158 FALLWOOD STREET FERN PARK, FL 32730
233/BARNIVILLE	ELIZABETH BARNIVILLE 156 FALLWOOD STREET FERN PARK, FL 32730
234/BERLING	LINDA BERLING 154 FALLWOOD STREET FERN PARK, FL 32730
235/MONTES	ISRAEL & BALBINA MONTES 152 FALLWOOD STREET FERN PARK, FL 32730
236/VOLLERO	LOUIS S. VOLLERO 150 FALLWOOD STREET FERN PARK, FL 32730
237/WIMBERLY	ELIZABETH R. WIMBERLY 660 WOODRIDGE DRIVE FERN PARK, FL 32730
238/FURINO	SUSAN M. FURINO 658 WOODRIDGE DRIVE FERN PARK, FL 32730
239/CINTRON	GILBERT & DOROTHY CINTRON 656 WOODRIDGE DRIVE FERN PARK, FL 32730
240/WILLIAMS	GEORGE & JEAN WILLIAMS 654 WOODRIDGE DRIVE FERN PARK, FL 32730
241/ADCOOK	KENNETH J. ADCOOK 652 WOODRIDGE DRIVE FERN PARK, FL 32730
242/KLUKSDAHL	AMY L. KLUKSDAHL 650 WOODRIDGE DRIVE FERN PARK, FL 32730
243/COMITER	DR. HENRY COMITER 648 WOODRIDGE DRIVE FERN PARK, FL 32730
244/DENLINGER	THERESA DENLINGER 646 WOODRIDGE DRIVE FERN PARK, FL 32730
245/FISHER	LEWIS & BETTY FISHER 644 WOODRIDGE DRIVE FERN PARK, FL 32730

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

Lake of the Woods Homeowners Association  
Owner Occupied  
April 24, 2002

Customer	Ship to
248/KREBS	BARBARA & CHARLES KREBS 642 WOODRIDGE DRIVE FERN PARK, FL 32730
247/MATTINGLY	MARGUERITE MATTINGLY 640 WOODRIDGE DRIVE FERN PARK, FL 32730
248/POPEK	WILLIAM POPEK 638 WOODRIDGE DRIVE FERN PARK, FL 32730
249/TANNER	DAVID & MARIA TANNER 636 WOODRIDGE DRIVE FERN PARK, FL 32730
250/HOLT	SANDRA HOLT 634 WOODRIDGE DRIVE FERN PARK, FL 32730
251/FOULDS	RALPH & THELMA FOULDS 632 WOODRIDGE DRIVE FERN PARK, FL 32730
253/BLAKEY	BILLY R. & KATHI BLAKEY 711 DRYWOOD AVENUE FERN PARK, FL 32730
254/VAN ZANDT	LOLA VAN ZANDT 709 DRYWOOD AVENUE FERN PARK, FL 32730
255/LANGSTON/DAVIES	JAMES & JANE LANGSTON LINDA DAVIES 707 DRYWOOD AVENUE FERN PARK, FL 32730
256/ARMIGER	SANDRA ARMIGER 705 DRYWOOD AVENUE FERN PARK, FL 32730
257/BISCHOFF	ROBERT & OLGA BISCHOFF 703 DRYWOOD AVENUE FERN PARK, FL 32730
258/CARLEY	VERNON & JEAN CARLEY 701 DRYWOOD AVENUE FERN PARK, FL 32730
259/PARISER	MARJORIE PARISER 1500 TRUEWOOD LANE FERN PARK, FL 32730
260/ZENZEL	JACKLYN ZENZEL 1502 TRUEWOOD LANE FERN PARK, FL 32730
261/NANCARROW TRUST	NANCARROW FAMILY TRUST CHARLES ADKINS 1504 TRUEWOOD LANE FERN PARK, FL 32730
262/WILLIAMS	JANE WILLIAMS 1506 TRUEWOOD LANE FERN PARK, FL 32730
263/TURJA	LORI A. TURJA 1508 TRUEWOOD LANE FERN PARK, FL 32730
264/RALSTON	CHESTER & CATHERINE RALSTON 1510 TRUEWOOD LANE FERN PARK, FL 32730
265/CARTA	JOHN & ARLENE CARTA 1512 TRUEWOOD LANE FERN PARK, FL 32730
266/SVITAK	ROBERT & LISA SVITAK 1514 TRUEWOOD LANE FERN PARK, FL 32730
267/YOUNG	DOWNING B. YOUNG, JR. 1516 TRUEWOOD LANE FERN PARK, FL 32730
268/BEHR	SHARON BEHR 1518 TRUEWOOD LANE FERN PARK, FL 32730
269/EAST	WILLIAM & PATRICIA EAST 1515 TRUEWOOD LANE FERN PARK, FL 32730
270/WEISS(KREITNER)	BARBARA WEISS 1513 TRUEWOOD LANE FERN PARK, FL 32730
271/RENEHAN	OPAL J. RENEHAN 1511 TRUEWOOD LANE FERN PARK, FL 32730
272/PLAJSTEK/BARNES	KATHLEEN PLAJSOTEK DIANA BARNES 1509 TRUEWOOD LANE FERN PARK, FL 32730
273/ORR	ISABEL ORR 1507 TRUEWOOD LANE FERN PARK, FL 32730
274/MANJURA	BONNIE MANJURA 1505 TRUEWOOD LANE FERN PARK, FL 32730
275/MULLINS	ANN M. MULLINS 1503 TRUEWOOD LANE FERN PARK, FL 32730
276/MILLS	DAWN MILLS 1501 TRUEWOOD LANE FERN PARK, FL 32730
277/BAUMANN	CHARLES & MICHELLEBAUMANN 901 WINTERGREEN BLVD. FERN PARK, FL 32730
278/SHEEHAN	MS. THERESA SHEEHAN 903 WINTERGREEN BLVD. FERN PARK, FL 32730
279/SCHENKMAN	GERALD & EDITH SCHENKMAN 905 WINTERGREEN BLVD. FERN PARK, FL 32730
280/HAIGHT	BERT & ELSIE HAIGHT 907 WINTERGREEN BLVD. FERN PARK, FL 32730
281/CRUZE	SUSAN H. CRUZE 909 WINTERGREEN BLVD. FERN PARK, FL 32730
282/FORE	JOSIE FAYE FORE 911 WINTERGREEN BLVD. FERN PARK, FL 32730
283/LAFABER	HELEN LAFABER 913 WINTERGREEN BLVD. FERN PARK, FL 32730
284/WILLSON	ADA WILLSON 915 WINTERGREEN BLVD. FERN PARK, FL 32730
285/TAYLOR	DONALD & PHYLLIS TAYLOR 818 WESTWIND LANE FERN PARK, FL 32730
286/PILLOKAT	KARL & HELGA PILLOKAT 816 WESTWIND LANE FERN PARK, FL 32730
287/BARTZ	MAXINE & JAMES BARTZ 814 WESTWIND LANE FERN PARK, FL 32730
288/LINVILLE	ROSS LINVILLE 812 WESTWIND LANE FERN PARK, FL 32730
289/BETTNER	WALTER & MARTHA BETTNER 810 WESTWIND LANE FERN PARK, FL 32730
290/O'MELIA	MICHAEL O'MELIA 808 WESTWIND LANE FERN PARK, FL 32730
291/JENKINS	ROBERT JENKINS 806 WESTWIND LANE FERN PARK, FL 32730
292/MINCEY	CHRISTINE MINCEY 804 WESTWIND LANE FERN PARK, FL 32730
293/CARLEY	DEBRA L CARLEY 802 WESTWIND LANE FERN PARK, FL 32730
294/LOFTSSON	FRIDA LOFTSSON 800 WESTWIND LANE FERN PARK, FL 32730
295/HOPTON	CONRAD HOPTON 819 WESTWIND LANE FERN PARK, FL 32730

LEGIBILITY UNSATISFACTORY  
FOR SCANNING



Lake of the Woods Homeowners Association  
Owner Occupied  
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Customer	Ship to
296/LOFTIN	JOYCE LOFTIN 817 WESTWIND LANE FERN PARK, FL 32730
297/COLF	HAROLD & BARBARA COLF 815 WESTWIND LANE FERN PARK, FL 32730
298/ROBERSON	CURTIS & SHERRY ROBERSON 813 WESTWIND LANE FERN PARK, FL 32730
299/STRAUB	TERESA STRAUB 811 WESTWIND LANE FERN PARK, FL 32730
300/WHITE	CHESTER B. WHITE 809 WESTWIND LANE FERN PARK, FL 32730
301/FOSHEE	DURWOOD & ETHEL FOSHEE 807 WESTWIND LANE FERN PARK, FL 32730
302/HUBMAIER	HELLEN D. HUBMAIER 805 WESTWIND LANE FERN PARK, FL 32730
303/RODENBURG	CHARLES & CAROL RODENBURG 803 WESTWIND LANE FERN PARK, FL 32730
304/MARTIN	JAMES & PATRICIA MARTIN 801 WESTWIND LANE FERN PARK, FL 32730
305/LEE	WALTER LEE 1000 SHERRYWOOD STREET FERN PARK, FL 32730
306/DIGRUCCIO	VINCENT & LILIANE DIGRUCCIO 1002 SHERRYWOOD STREET FERN PARK, FL 32730
307/DIMIT	LARRY DIMIT 1004 SHERRYWOOD STREET FERN PARK, FL 32730
308/ENGLERT	RALPH & MARY ENGLERT 1006 SHERRYWOOD STREET FERN PARK, FL 32730
309/SMITH	DOROTHY SMITH 1008 SHERRYWOOD STREET FERN PARK, FL 32730
310/MCDANIEL	HARRY & VIOLET MCDANIEL 1010 SHERRYWOOD STREET FERN PARK, FL 32730
311/CHESSER	MICHAEL D. CHESSER 1012 SHERRYWOOD STREET FERN PARK, FL 32730
312/MARTIN	MARTIN & DIANE MARTIN 1014 SHERRYWOOD STREET FERN PARK, FL 32730
313/GRANT	GEORGE GRANT 1016 SHERRYWOOD STREET FERN PARK, FL 32730
314/COTTRELL	EDWARD & EMMA COTTRELL 1018 SHERRYWOOD STREET FERN PARK, FL 32730
315/GRIFFITH	WILLIAM & VIRGINIA GRIFFITH 1001 SHERRYWOOD STREET FERN PARK, FL 32730
316/FALCK/SHAEVEL	BERNICE FALCK & LOIS SHAEVEL 1003 SHERRYWOOD STREET FERN PARK, FL 32730
317/MATNEY	LINDA MATNEY 1005 SHERRYWOOD ST. FERN PARK, FL 32730
318/HEAD	HAROLD HEAD 1007 SHERRYWOOD ST. FERN PARK, FL 32730
319/MORSE(HILL)	ELIZABETH MORSE (HILL) 1009 SHERRYWOOD STREET FERN PARK, FL 32730
320/DITTMAYER	FREDERICK DITTMAYER 1011 SHERRYWOOD STREET FERN PARK, FL 32730
321/REINER	FAITH REINER 1013 SHERRYWOOD STREET FERN PARK, FL 32730
322/VOBORNIK	NANCY VOBORNIK 1015 SHERRYWOOD STREET FERN PARK, FL 32730
323/WINTON	PAUL & LAURA WINTON 1017 SHERRYWOOD STREET FERN PARK, FL 32730
324/RAINEY	HARRY & EFFIE RAINEY 1019 SHERRYWOOD STREET FERN PARK, FL 32730
325/PRESCOTT	CAROL PRESCOTT 1020 SHERRYWOOD COURT FERN PARK, FL 32730
326/BALL	DOROTHY BALL 1022 SHERRYWOOD COURT FERN PARK, FL 32730
327/TREMBLY	CHARLES & ANN TREMBLY 1024 SHERRYWOOD COURT FERN PARK, FL 32730
328/ABRAHAMSON	DONALD ABRAHAMSON 1026 SHERRYWOOD COURT FERN PARK, FL 32730
329/DAVIS	EVELYN DAVIS 1028 SHERRYWOOD COURT FERN PARK, FL 32730
330/THOMPSON	MARCELLA THOMPSON 1030 SHERRYWOOD COURT FERN PARK, FL 32730
331/RUFFO	CAROL S. RUFFO 1032 SHERRYWOOD COURT FERN PARK, FL 32730
332/BRUMLEY	HARRY & SUE BRUMLEY JR. 1034 SHERRYWOOD COURT FERN PARK, FL 32730
333/CULKAR	THOM & IRENE CULKAR 1036 SHERRYWOOD COURT FERN PARK, FL 32730
334/HOOD	NORMA HOOD 1038 SHERRYWOOD COURT FERN PARK, FL 32730
335/SLAYTON	MARY K. SLAYTON 499 MEADOWOOD BLVD. FERN PARK, FL 32730
336/LIZANA	DOROTHY LIZANA 497 MEADOWOOD BLVD. FERN PARK, FL 32730
337/SHELLEY	LAVON K. SHELLEY 495 MEADOWOOD BLVD. FERN PARK, FL 32730
338/EBAUGH	CHRISTIAN & HELEN EBAUGH 493 MEADOWOOD BLVD. FERN PARK, FL 32730
339/MOHRING	JANICE B. MOHRING 491 MEADOWOOD BLVD. FERN PARK, FL 32730
340/TORINA	HOLLY TORINA 489 MEADOWOOD BLVD. FERN PARK, FL 32730
341/FENDLEY	THOMAS FENDLEY 487 MEADOWOOD BLVD. FERN PARK, FL 32730
342/SCHNEIDER	BENJAMIN & LEAH SCHNEIDER 485 MEADOWOOD BLVD. FERN PARK, FL 32730
343/BROWNE	NELL BROWNE 483 MEADOWOOD BLVD. FERN PARK, FL 32730
344/SINGLETON	JACQUELINE SINGLETON 481 MEADOWOOD BLVD. FERN PARK, FL 32730

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

Lake of the Woods Homeowners Association  
Owner Occupied  
April 24, 2002

Customer	Ship to
345/ASHER	ESTHER ASHER 479 MEADOWOOD BLVD. FERN PARK, FL 32730
346/MULCHI	WILLIAM MULCHI 477 MEADOWOOD BLVD. FERN PARK, FL 32730
347/KENNEDY	HAROLD R. KENNEDY 475 MEADOWOOD BLVD. FERN PARK, FL 32730
348/DEANE	DOUGLAS & BESSIE DEANE 473 MEADOWOOD BLVD. FERN PARK, FL 32730
349/BALDWIN	VERA BALDWIN 471 MEADOWOOD BLVD. FERN PARK, FL 32730
350/GREEN	ADELE GREEN 469 MEADOWOOD BLVD. FERN PARK, FL 32730
351/TOSHIE	WILLIAM & CAROL TOSHIE 467 MEADOWOOD BLVD. FERN PARK, FL 32730
352/SCHWEICKART	ELLEN SCHWEICKART 465 MEADOWOOD BLVD. FERN PARK, FL 32730
353/HORNE	JOYCE HORNE 463 MEADOWOOD BLVD. FERN PARK, FL 32730
354/KAFFENBERGER	THOMAS & THEODORA KAFFENBERGER 461 MEADOWOOD BLVD. FERN PARK, FL 32730
355/SOUDER	JAMES SOUDER 459 MEADOWOOD BLVD. FERN PARK, FL 32730
356/NORTON	MARILYN NORTON 457 MEADOWOOD BLVD. FERN PARK, FL 32730
357/LANDY	JEAN LANDY 455 MEADOWOOD BLVD. FERN PARK, FL 32730
358/HERMAN	HYMAN & TRINA HERMAN 453 MEADOWOOD BLVD. FERN PARK, FL 32730
359/DOTSON	JOEL & BRENDA DOTSON 927 WINTERGREEN BLVD. FERN PARK, FL 32730
360/DEPEW	STEVEN DEPEW 925 WINTERGREEN BLVD. FERN PARK, FL 32730
361/BARTLETT	BARBARA BARTLETT 923 WINTERGREEN BLVD. FERN PARK, FL 32730
362/FEENEY	THOMAS & PRISCILLA FEENEY 921 WINTERGREEN BLVD. FERN PARK, FL 32730
363/LYNN	DORIS LYNN 919 WINTERGREEN BLVD. FERN PARK, FL 32730
364/CARVENER	RONALD CARVENER 917 WINTERGREEN BLVD. FERN PARK, FL 32730
365/GREEN	DOROTHY GREEN 1100 WOODBINE STREET FERN PARK, FL 32730
366/GRACE	BARBARA GRACE 1102 WOODBINE STREET FERN PARK, FL 32730
367/PANGALLO	JEANNETTE PANGALLO 1104 WOODBINE STREET FERN PARK, FL 32730
368/POTTER	BILL & NINA POTTER 1106 WOODBINE STREET FERN PARK, FL 32730
369/TABONE	ANTHONY TABONE 1108 WOODBINE STREET FERN PARK, FL 32730
370/FRIDMAN	MAX & RELLA FRIDMAN 1110 WOODBINE STREET FERN PARK, FL 32730
371/SHEARER	MARY J. SHEARER 1112 WOODBINE COURT FERN PARK, FL 32730
372/JANA	HILDRED JANA 1114 WOODBINE COURT FERN PARK, FL 32730
373/UGI	HELEN UGI 1116 WOODBINE COURT FERN PARK, FL 32730
374/D'ALBORA	JOHN & ROSALIE D'ALBORA JR. 1118 WOODBINE COURT FERN PARK, FL 32730
375/WINFREE	FLOYD WINFREE 1119 WOODBINE STREET FERN PARK, FL 32730
376/JOSEPH	PATRICIA JOSEPH 1117 WOODBINE STREET FERN PARK, FL 32730
377/ULANOSKI	JOSELLE ULANOSKI 1115 WOODBINE STREET FERN PARK, FL 32730
378/FULLER	CHARLES & DELORES FULLER 1113 WOODBINE STREET FERN PARK, FL 32730
379/SPECHT	MARY SPECHT 1111 WOODBINE STREET FERN PARK, FL 32730
380/MOORE	NANCY MOORE 1109 WOODBINE STREET FERN PARK, FL 32730
381/ENGLER	CARL & ELOISE ENGLER 1107 WOODBINE STREET FERN PARK, FL 32730
382/ALLISON	GEORGE & LOUISE ALLISON 1105 WOODBINE STREET FERN PARK, FL 32730
383/HENCKEN	MARY HENCKEN 1103 WOODBINE STREET FERN PARK, FL 32730
384/LAFABER	MONTELLE R. LA FABER 1101 WOODBINE STREET FERN PARK, FL 32730
385/FALCON	JOHN & ROSE FALCON 301 DRYBERRY WAY FERN PARK, FL 32730
386/BOYNTON	MARTHA BOYNTON 303 DRYBERRY WAY FERN PARK, FL 32730
387/REYNOLDS	JAMES REYNOLDS 305 DRYBERRY WAY FERN PARK, FL 32730
388/SMITH	CARL & AUDREY SMITH 307 DRYBERRY WAY FERN PARK, FL 32730
389/WALLACE	LINDA J. WALLACE 309 DRYBERRY WAY FERN PARK, FL 32730
390/MILGRIM	ABRAHAM & SHIRLEY MILGRIM 311 DRYBERRY WAY FERN PARK, FL 32730
391/JENKINS	ELIZABETH K. JENKINS 313 DRYBERRY WAY FERN PARK, FL 32730
392/STIESS	EMIL & EDYTH STIESS 315 DRYBERRY WAY FERN PARK, FL 32730
393/GRIFFITHS	JOHN & NANCY GRIFFITHS 317 DRYBERRY WAY FERN PARK, FL 32730

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

**Lake of the Woods Homeowners Association**  
**Owner Occupied**  
**April 24, 2002**

Customer	Ship to
394/JKT, INC.	JKT, INC. C/O JO ELLEN KELLY 319 DRYBERRY WAY FERN PARK, FL 32730
395/ROBERTS	HARDING & JUNE ROBERTS 321 DRYBERRY WAY FERN PARK, FL 32730
396/CANGELOSI	THOMAS & DOROTHY CANGELOSI 323 DRYBERRY WAY FERN PARK, FL 32730
397/FORD	WILLIAM & ELVA FORD 325 DRYBERRY WAY FERN PARK, FL 32730
398/GIERY	PADRAIC GIERY 327 DRYBERRY WAY FERN PARK, FL 32730
399/SNYDER	ARLENE SNYDER 329 DRYBERRY WAY FERN PARK, FL 32730
400/HARFORD	PAUL HARFORD 331 DRYBERRY WAY FERN PARK, FL 32730
401/CHEESEMAN	MARIE CHEESEMAN 414 MEADOWOOD BLVD. FERN PARK, FL 32730
402/INGERMANN	NATALIE INGERMAN 412 MEADOWOOD BLVD. FERN PARK, FL 32730
403/NOON	JACK & MARY NOON 410 MEADOWOOD BLVD. FERN PARK, FL 32730
404/PHELPS	JOHN & IRVELINE PHELPS 408 MEADOWOOD BLVD. FERN PARK, FL 32730
405/THRESHER	ANITA THRESHER 406 MEADOWOOD BLVD. FERN PARK, FL 32730
406/JACKSON/HULEK	DAN JACKSON & LOIS HULEK 404 MEADOWOOD BLVD. FERN PARK, FL 32730
407/GARCIA	GLORIA GARCIA 402 MEADOWOOD BLVD. FERN PARK, FL 32730
408/SEGUIN ESTATE	JULIE SEGUIN BARBARA DYTE 400 MEADOWOOD BLVD. FERN PARK, FL 32730
409/GUIDA	JOE & CLAUDIA GUIDA 405 MEADOWOOD BLVD. FERN PARK, FL 32730
410/SAGER	ESTHER SAGER 407 MEADOWOOD BLVD. FERN PARK, FL 32730
411/WOLF	GAY WOLF 409 MEADOWOOD BLVD. FERN PARK, FL 32730
412/WEINER	BERT WEINER 411 MEADOWOOD BLVD. FERN PARK, FL 32730
413/LANGFITT	DONALD & MARJORIE LANGFITT 413 MEADOWOOD BLVD. FERN PARK, FL 32730
414/MCCANN	GENEVIEVE MCCANN 415 MEADOWOOD BLVD. FERN PARK, FL 32730
415/DANIELS	GEORGE & MARNE DANIELS 417 MEADOWOOD BLVD. FERN PARK, FL 32730
416/SHERZER	GEORGE & BEATRICE SHERZER 419 MEADOWOOD BLVD. FERN PARK, FL 32730
417/BROWNE	EDWARD & SHIRLEY BROWNE 166 CAROLWOOD BLVD. FERN PARK, FL 32730
418/BROWN	FRED & SANDRA BROWN 164 CAROLWOOD BLVD. FERN PARK, FL 32730
419/ABERNATHY	JOHN & RENA ABERNATHY 162 CAROLWOOD BLVD. FERN PARK, FL 32730
420/FEDERAL NATIONAL ...	FEDERAL NATIONAL MTG 160 CAROLWOOD BLVD. FERN PARK, FL 32730
421/SHOTWELL	CLIFTON EARL & JEANETTE SHOTWELL 158 CAROLWOOD BLVD. FERN PARK, FL 32730
422/BELLINKOFF	AARON & MERLE BELLINKOFF 156 CAROLWOOD BLVD. FERN PARK, FL 32730
423/RAUBER	DONNA RAUBER 154 CAROLWOOD BLVD. FERN PARK, FL 32730
424/MANLEY	URSULA MANLEY 152 CAROLWOOD BLVD. FERN PARK, FL 32730
425/KADEL	WELTY & CATHERINE KADEL 150 CAROLWOOD BLVD. FERN PARK, FL 32730
426/HOLT/LAW	DIANE HOLT & GERTRUDE LAW 148 CAROLWOOD BLVD. FERN PARK, FL 32730
427/GUSTAFF	ADELE GUSTAFF 146 CAROLWOOD BLVD. FERN PARK, FL 32730
428/HEWITT	JAMES & CAROL ANN HEWITT 147 CAROLWOOD BLVD. FERN PARK, FL 32730
429/WARNING	FREDERICK & HELEN WARNING 149 CAROLWOOD BLVD. FERN PARK, FL 32730
430/HALL	SANDRA HALL 151 CAROLWOOD BLVD. FERN PARK, FL 32730
431/RIES	JOHN & LINDA RIES 153 CAROLWOOD BLVD. FERN PARK, FL 32730
432/ARMSTRONG	JOHN & LINDA ARMSTRONG 155 CAROLWOOD BLVD. FERN PARK, FL 32730
433/RUNDLE	DOROTHY RUNDLE 157 CAROLWOOD BLVD. FERN PARK, FL 32730
434/GEANS	GEORGE & PATRICIA GEANS 159 CAROLWOOD BLVD. FERN PARK, FL 32730
435/AUSMANAS	EDMUND & MILTITZA AUSMANAS 161 CAROLWOOD BLVD. FERN PARK, FL 32730
436/LAMB	JOSEPH & HILDA LAMB 163 CAROLWOOD BLVD. FERN PARK, FL 32730
437/BREEZE	EVELYN BREEZE 165 CAROLWOOD BLVD. FERN PARK, FL 32730
438/RISH	E P & MONTANA RISH 131 CAROLWOOD BLVD. FERN PARK, FL 32730
439/BARNETT	DALE H BARNETT 133 CAROLWOOD BLVD. FERN PARK, FL 32730
440/GIDUS	FRANCIS & ALICE GIDUS 135 CAROLWOOD BLVD. FERN PARK, FL 32730
441/BUFFA	PATRICK & DEBORAH BUFFA 137 CAROLWOOD BLVD. FERN PARK, FL 32730
442/CASTRO/GAMBOA	MARIA CASTRO & JOSE GAMBOA 139 CAROLWOOD BLVD. FERN PARK, FL 32730

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

**Lake of the Woods Homeowners Association**  
**Owner Occupied**  
**April 24, 2002**

Customer	Ship to
443/EGGEMAN	ROZETTA & DOTTIE EGGEMAN 141 CAROLWOOD BLVD. FERN PARK, FL 32730
444/ALLULLI	EDMUND & JOSEPHINE ALLULLI 143 CAROLWOOD BLVD. FERN PARK, FL 32730
445/ABOUDI	ELIAS ABOUDI 145 CAROLWOOD BLVD. FERN PARK, FL 32730
446/MILLEN	RICHARD & JANE MILLEN 132 CAROLWOOD BLVD. FERN PARK, FL 32730
447/BLAIR	ARMAND BLAIR 134 CAROLWOOD BLVD. FERN PARK, FL 32730
448/CANNON	WILLIAM & MARGARET CANNON 136 CAROLWOOD BLVD. FERN PARK, FL 32730
449/BOUFFARD	RONALD & MARIANNE BOUFFARD 138 CAROLWOOD BLVD. FERN PARK, FL 32730
450/BRODERICK	GLADYS BRODERICK 140 CAROLWOOD BLVD. FERN PARK, FL 32730
451/BLACK	JAMES & MARGARET BLACK 1501 N. CAROLWOOD BLVD. FERN PARK, FL 32730
452/TOWNSEND	A.W. & GAIL TOWNSEND 1503 N. CAROLWOOD BLVD. FERN PARK, FL 32730
453/STILES	LAWRENCE STILES 1505 N. CAROLWOOD BLVD. FERN PARK, FL 32730
454/CHISDES	CAROL CHISDES 1507 N. CAROLWOOD BOULEVARD FERN PARK, FL 32730
455/WARREN	JAMES WARREN 1509 N. CAROLWOOD BLVD. FERN PARK, FL 32730
456/SALTZMAN	RUTH SALTZMAN 1511 N. CAROLWOOD BLVD. FERN PARK, FL 32730
457/MCGEE	EDITH A. MCGEE C/O FREDERIK ESSER PO BOX 3056 PORT ISABEL, TX 78597
458/MCLAUGHLIN	GEORGE & HELEN MCLAUGHLIN 1515 N. CAROLWOOD BLVD. FERN PARK, FL 32730
459/SANDBERG	GORDON & ARLENE SANDBERG 1517 N. CAROLWOOD BLVD. FERN PARK, FL 32730
460/NABORS	OLEDER NABORS 1519 N. CAROLWOOD BOULEVARD FERN PARK, FL 32730
461/DECHERT	DOLORES DECHERT 1521 N. CAROLWOOD BLVD. FERN PARK, FL 32730
462/GREEN	BETTY GREEN 1523 N. CAROLWOOD BLVD. FERN PARK, FL 32730
463/ECKHARDT	NANCY ECKHARDT 1525 N. CAROLWOOD BLVD. FERN PARK, FL 32730
464/GREENE	THOMAS & JANET GREENE 1527 N. CAROLWOOD BLVD. FERN PARK, FL 32730
465/BAIN ESTATE	BAIN ESTATE 1529 N. CAROLWOOD BOULEVARD FERN PARK, FL 32730
466/FLETCHER	EDWIN & JAN FLETCHER 1533 N. CAROLWOOD BLVD. FERN PARK, FL 32730
467/WILLIAMSON	SYLVIA WILLIAMSON 1535 N. CAROLWOOD BLVD. FERN PARK, FL 32730
468/WOOD	ROBERT WOOD 1537 N. CAROLWOOD BLVD. FERN PARK, FL 32730
469/PINEDA	MS. ANASTASIA PINEDA 1539 N. CAROLWOOD BLVD. FERN PARK, FL 32730
470/MORRISSEY	PATRICIA MORRISSEY 1541 N. CAROLWOOD BLVD. FERN PARK, FL 32730
471/WOOD	CARROLL & PHILLIS WOOD 1543 N. CAROLWOOD BLVD. FERN PARK, FL 32730
472/SAAVEDRA	ANGEL & AMPARO SAAVEDRA 1545 N. CAROLWOOD BLVD. FERN PARK, FL 32730
473/CARLISLE	EILEEN CARLISLE 1547 N. CAROLWOOD BLVD. FERN PARK, FL 32730
474/KELLY	LAURA KELLY MARION KELLY 1549 N. CAROLWOOD BLVD. FERN K, FL 32730
475/HARTMANN	DORALICE HARTMANN 1550 N. CAROLWOOD BLVD. FERN PARK, FL 32730
476/FELTER	MARIE FELTER 1552 N. CAROLWOOD BLVD. FERN PARK, FL 32730
477/BARNBY	ELWIN & BILLIE BARNBY 1554 N. CAROLWOOD BLVD. FERN PARK, FL 32730
478/HOLLINGSWORTH	THOMAS & MYRTLE HOLLINGSWORTH 1556 N. CAROLWOOD BLVD. FERN PARK, FL 32730
479/MATHEWS(BEEDE)	LINDA MATHEWS (BEEDE) 1558 N. CAROLWOOD BLVD. FERN PARK, FL 32730
480/BREWINGTON	JOYCE BREWINGTON 1560 N. CAROLWOOD BLVD. FERN PARK, FL 32730
481/WHEATLEY	ELSIE WHEATLEY 1562 N. CAROLWOOD BLVD. FERN PARK, FL 32730
482/HATTAWAY	PEGGY & ROBERT HATTAWAY 1564 N. CAROLWOOD BLVD. FERN PARK, FL 32730
483/GRAPEVINE	DOUGLAS GRAPEVINE 1566 N. CAROLWOOD BLVD. FERN PARK, FL 32730
484/KUHN	DONNA L. KUHN 1568 N. CAROLWOOD BLVD. FERN PARK, FL 32730
485/JANNAR(DORITY)	JOAN C. JANNAR 1570 N. CAROLWOOD BLVD. FERN PARK, FL 32730
486/GOLUB	GERALD & CARLENE GOLUB 1572 N. CAROLWOOD BLVD. FERN PARK, FL 32730
487/CHISARI	FRANK & VERA CHISARI 1574 N. CAROLWOOD BLVD. FERN PARK, FL 32730
488/ROY	ELIZABETH ROY 1576 N. CAROLWOOD BLVD. FERN PARK, FL 32730
489/CHISARI	FRANK & VERA CHISARI 1578 N. CAROLWOOD BLVD. FERN PARK, FL 32730
490/RUSSELL	MARJORIE RUSSELL 1580 N. CAROLWOOD BLVD. FERN PARK, FL 32730
491/RUSSELL	JOHN & ARDIS RUSSELL 1540 PICKWOOD AVENUE FERN PARK, FL 32730

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

Lake of the Woods Homeowners Association  
Owner Occupied  
April 24, 2002

Customer	Ship to
492/HAMM	HERBERT & BETTY HAMM 1538 PICKWOOD AVENUE FERN PARK, FL 32730
493/GO	DARLENE M. GO 1536 PICKWOOD AVENUE FERN PARK, FL 32730
494/SIMPSON	WILLIAM SIMPSON 1534 PICKWOOD AVENUE FERN PARK, FL 32730
495/HODGSKIN	SANDRA HODGSKIN 1532 PICKWOOD AVENUE FERN PARK, FL 32730
496/SMITH	DONALD & MARIANNE SMITH 1530 PICKWOOD AVENUE FERN PARK, FL 32730
497/FINKLE	NELSON FINKLE 1528 PICKWOOD AVENUE FERN PARK, FL 32730
498/SMITH	JERRY SMITH 1526 PICKWOOD AVENUE FERN PARK, FL 32730
499/HUDSON	BETTY HUDSON 1521 PICKWOOD AVENUE FERN PARK, FL 32730
500/SMYKLA	DOLORES & ANDREA SMYKLA 1523 PICKWOOD AVENUE FERN PARK, FL 32730
501/POTTER	ROSALIE POTTER 1525 PICKWOOD AVENUE FERN PARK, FL 32730
502/BOEHLE	WILLIAM & JEAN BOEHLE 1527 PICKWOOD AVENUE FERN PARK, FL 32730
503/MILLER	K. B. MILLER 1529 PICKWOOD AVENUE FERN PARK, FL 32730
504/MCLAURIN	SHELTON & CAROLINE MCLAURIN 1531 PICKWOOD AVENUE FERN PARK, FL 32730
505/MARTIN	JOSEPHINE MARTIN 1533 PICKWOOD AVENUE FERN PARK, FL 32730
506/ANDERSON	HAROLD & EDITH ANDERSON 1535 PICKWOOD AVENUE FERN PARK, FL 32730
507/HODGSKIN	JEAN HODGSKIN 1537 PICKWOOD AVENUE FERN PARK, FL 32730
508/GEORGE	HARRY & HAZEL GEORGE 1539 PICKWOOD AVENUE FERN PARK, FL 32730
509/SCHOLZ	ROBERT SCHOLZ 1540 N. CAROLWOOD BLVD. FERN PARK, FL 32730
510/ARLICK	JULIUS & CHARLOTTE ARLICK 1538 N. CAROLWOOD BLVD. FERN PARK, FL 32730
511/THOMAS	HERBERT & MADI JO THOMAS 1536 N. CAROLWOOD BLVD. FERN PARK, FL 32730
512/KUBICKI	HENRY & JEANNE KUBICKI 1534 N. CAROLWOOD BLVD. FERN PARK, FL 32730
513/WEHMEYER	HELEN WEHMEYER 1532 N. CAROLWOOD BLVD. FERN PARK, FL 32730
514/LINDSAY	THOMAS & JOANNE LINDSAY 1530 N. CAROLWOOD BLVD. FERN PARK, FL 32730
515/HIRSCH	FRANCES HIRSCH 1528 N. CAROLWOOD BLVD. FERN PARK, FL 32730
516/SHEARER	MARY J. SHEARER 1526 N. CAROLWOOD BLVD. FERN PARK, FL 32730
517/FISHER	ARTHUR FISHER 1524 N. CAROLWOOD BLVD. FERN PARK, FL 32730
518/MCFARLAND	ELIZABETH MCFARLAND 1522 N. CAROLWOOD BLVD. FERN PARK, FL 32730
519/ASKINS	JOHN & AUGUSTA ASKINS 1401 PYLEWOOD STREET FERN PARK, FL 32730
520/CHANAUD	GAIL CHANAUD 1403 PYLEWOOD STREET FERN PARK, FL 32730
521/PITMAN	VERNON & JUDITH PITMAN 1405 PYLEWOOD STREET FERN PARK, FL 32730
522/GUARNASCHELLI	LOIS GUARNASCHELLI 1407 PYLEWOOD STREET FERN PARK, FL 32730
523/HOMAYSSI	RUBY HOMAYSSI 1409 PYLEWOOD STREET FERN PARK, FL 32730
524/CARLSON	CAROL A. CARLSON 1411 PYLEWOOD STREET FERN PARK, FL 32730
525/KOCH	CAROL KOCH 1413 PYLEWOOD STREET FERN PARK, FL 32730
526/KEENER	JAMES & JUDY KEENER 1415 PYLEWOOD STREET FERN PARK, FL 32730
527/BASTIEN	JOSEPH BASTIEN 1417 PYLEWOOD STREET FERN PARK, FL 32730
528/BASTIEN	JOSEPH BASTIEN 1419 PYLEWOOD STREET FERN PARK, FL 32730
529/SCOTT	DAVID & MARGIE SCOTT 1410 FAIR OAKS PLACE FERN PARK, FL 32730
530/MATHENY	JACK MATHENY 1408 FAIR OAKS PLACE FERN PARK, FL 32730
531/FARINA	ALBERTO FARINA 1406 FAIR OAKS PLACE FERN PARKS, FL 32730
532/SPATZ	THOMAS & MARY SPATZ 1404 FAIR OAKS PLACE FERN PARK, FL 32730
533/TERRY	JOANNE TERRY 1402 FAIR OAKS PLACE FERN PARK, FL 32730
534/HUETTEL(SIPPEL)	JEAN HUETTEL 1400 FAIR OAKS PLACE FERN PARK, FL 32730

Paid in Advance

LEGIBILITY UNSATISFACTORY  
FOR SCANNING

Attest: Harry H. Rainey  
Harry H. Rainey, Secretary

Witness: Joe Kappenberg

Witness: Paul W. Jones

STATE OF FLORIDA  
COUNTY OF Seminole

THE FOREGOING instrument was acknowledged before me this 21<sup>ST</sup> day of May, 2002 by Alice R. Friedman, President of the Association, who is personally known to me or produced identification (type of identification produced) \_\_\_\_\_ and Harry H. Rainey, Secretary of the Association, who is personally known to me or produced identification (type of identification produced) \_\_\_\_\_

Karen G. Poleyeff  
Printed Name:  
Notary Public - State of Florida  
My Commission Expires:  
Commission No.

This instrument prepared  
by and return to:  
**Richard E. Larsen, Esq.**  
**Larsen & Associates, P.A.**  
34 E. Pine Street  
Orlando, Florida 32801



**Karen G. Poleyeff**  
Commission # DD051430  
Expires Oct. 3, 2005  
Bonded Thru  
Atlantic Bonding Co., Inc.