

**Second Amended and Restated
Declaration of Covenants, Conditions and
Restrictions**

Lucerne Lakes Homeowners Association, Inc.

Filed: March 7, 2001

Dated: March 6, 2001

Book 12354 Pg 1745

7-10

Mail to Stewart Norman
7210 Pineforest Circle East
Lake Worth Fl 33467

Mar-07-2001 07:53am 01-081868
ORR 12354 Pg 1745

**SECOND AMENDED AND RESTATED DECLARATION
OF
COVENANTS, CONDITIONS AND RESTRICTIONS
OF LUCERNE LAKES**

THIS AMENDED AND RESTATED DECLARATION, made this 6th day of
March, 2001, by LUCERNE LAKES HOMEOWNERS ASSOCIATION, INC.
... A Florida NOT FOR PROFIT CORPORATION.

WHEREAS, said Declaration was previously filed in the Public Records of Palm Beach
County, Florida, Book 12121 Pages 1768 through Page 1777 inclusive.

WHEREAS, in order to preserve and protect the value and desirability of the Property,
the Homeowners Association deems it prudent to place this Declaration of Covenants,
Conditions and Restrictions ("Declaration") of record and to impose same against the Property.

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

ARTICLE 1
DEFINITIONS

SECTION 1. "Association" shall mean and refer to LUCERNE LAKES
HOMEOWNERS ASSOCIATION, INC., its successors and assigns.

SECTION 2. "Common Areas" shall mean all real and personal property owned or
maintained by the Association, including streets, lakes, drainage canals, bicycle paths and storm
sewer systems located on the Property which are not dedicated to the public.

SECTION 3. "Lot" shall mean and refer to any plot of land shown upon recorded
subdivision plats of the Property with the exception of the Common Areas.

SECTION 4. "OWNER" shall mean and refer to the record owner, whether one or
more persons or entities, of the fee simple title to any Lot and residence constructed thereon
which is a part of the Property, including contract sellers, but excluding those having such
interest merely as security for the performance of an obligation.

SECTION 5. "Property" shall refer to that certain real property described in Exhibit "A" attached hereto.

SECTION 6. "Unit" shall mean and refer to the residential dwelling constructed upon the Lot.

SECTION 7. "Singular and Plural" shall whenever used, and if the context so permits, be inclusive of each other, and "Gender" shall mean and refer to all genders.

ARTICLE II

PROPERTY RIGHTS

Section 1. Owner's Easements of Enjoyment. Every owner shall have a right and easement of enjoyment in and to the Common Areas which right and easement shall be appurtenant, and shall pass with the title, to every lot provided that said right and easement shall not include the right to cross any lot to reach any Common Areas.

Section 2. Delegation of Use. Any owner may delegate, in accordance with the By-Laws of the Association ("By-Laws"), his rights of enjoyment to the Common Areas and facilities located thereon to the members of his family, his tenants, or contract purchasers who reside on his Lot, but may not transfer said rights apart from the Lot.

ARTICLE III

MEMBERSHIP AND VOTING RIGHTS

Section 1. Every owner of a Lot shall be a Member of the Association ("Member"). Membership shall be appurtenant to, and may not be separated from, the ownership of any Lot which is subject to Assessment. Each lot shall be entitled to one vote regardless of the number of Owners of each lot.

Section 2. The Association shall have the right to suspend the voting rights applicable to each Lot for any period during which any Assessment remains unpaid.

ARTICLE IV

COVENANT FOR MAINTENANCE ASSESSMENT

Section 1. Creation of the Lien and Personal Obligation of Assessments. The Owner of any Lot, by acceptance of a deed therefore, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association annual assessments ("Annual Assessments") and Special Assessments ("Special Assessments") for maintenance, repair and replacement of the capital improvements to, the Common Areas, and the cost of operating and maintaining street lights, sprinkler systems and landscaping along Luerne Lakes Boulevard,

Palm Beach County, Florida, from Lake Worth Road to the L 13 Canal (excluding areas covered by the Lucerne Lakes Master Association, Inc.) all such assessments ("Assessments") to be established and collected as hereinafter provided. The Annual and Special Assessments, together with interest, costs, reasonable attorney's fees and charges for late payment which may, from time to time, be imposed by the Association, shall be a charge and continuing lien upon the Lot against which each Assessment is made. The lien shall be evidenced by an instrument executed by the Association and recorded among the Public Records of Palm Beach County, Florida, and shall be entered in the manner provided by law for the enforcement of mechanic's and materialmen's liens. Each such Assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such Lot at the time the Assessment became due and payable and such obligation may be enforced by an action instituted by the Association.

Section 2. Purpose of Assessments. The Assessments levied by the Association shall be used exclusively to promote the recreation health, safety and welfare of the residents in the Property and for the improvement, maintenance, repair and replacement of the Common Areas. In addition to the above we will have a separate assessment included in your bill listed as a separate item a Cable charge. As not all Homeowners have Cable we will not bill these homeowners who are not subscribing to Cable but it will be required that upon change of ownership of that property said new homeowner must subscribe to Cable under our bulk contract.

Section 3. Maximum Annual Assessment. As of January 1, 2000 the Agreed Assessment is \$105.00 per Lot, payable semi-annually in installments of \$52.50. All Assessments shall be fixed at a uniform rate for all Lots plus Cable as described in Section 2.

(a) From and after January 1, 2000 the Annual Assessment may be increased by not more than Ten (10%) percent above the Annual Assessment for the previous year without a vote of the Members of the Association. Cable as billed by the Cable provider divided by 236 plus an amount needed to cover non cable users. This addition shall cease upon the Community having 100% participation in cable use.

(b) From and after January 1, 2000 the maximum Annual Assessment may be increased by more than said Ten (10%) percent by the affirmative of two-thirds (2/3) of the Members voting in person or by proxy, at a meeting duly called for such purpose. Cable assessment as described in Section 2 and Section 3. a & b.

(c) The Board of Directors of the Association ("Board") shall fix the Annual Assessment in an amount not in excess of the permissible maximum and shall send each Member written notice of the amount to be assessed whether it be an Annual or Special Assessment.

Section 4. Subordination of the Lien to Mortgages.

(a) The Lien of the Assessments shall be subordinate to the lien of any first mortgage encumbering a Lot executed in favor of institutional mortgagees which shall include

banks, savings and loan associations, insurance companies and mortgage bankers. In no event shall any second mortgage or other junior mortgage take priority over the Assessment Lien.

(b) The sale or transfer of any Lot shall be subject to any Assessment Liens, but the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall extinguish the Lien of such sale or transfer. No sale or transfer of any type shall relieve such Lot from liability for any Assessments thereafter becoming due or from the lien thereof.

ARTICLE V
ARCHITECTURAL CONTROL

No building, fence, wall, sign or other structure shall be commenced, erected or maintained upon the Property, nor shall any exterior addition to, change or exterior alteration therein be made without prior approval of the Architectural Control Committee ("Committee"). The Committee shall have full and absolute authority to approve or disapprove any such additions, changes or alterations.

ARTICLE VI
GENERAL PROVISIONS

Section 1. Maintenance of Units. Each owner shall keep and maintain his Lot and Unit its equipment and appurtenances, in good order, condition and repair, and shall promptly perform all maintenance and repair within his Unit and Lot which, if omitted would affect the Property in its entirety, the portions belonging to other Owners or would affect other Units. In this regard, each Owner shall be responsible for the maintenance of his Unit and Lot, shall have his lawn mowed, edged and kept free of noxious vegetation, shall remove and replace dead grass, trees and shrubs and shall keep the same in a neat and orderly fashion. Should he fail to do so, the Association may enter upon the Lot of the Owner for the purpose of maintaining and/or repairing said Lot and/or the costs incident to said maintenance and/or repair or replacement shall be the personal obligation of the Lot Owner and shall become a lien against the subject Lot with the same force and effect of a lien created by said Owner's failure to pay Assessments when due. Each owner shall maintain any rights of way, common areas or easements areas contiguous to his Lot and landscaping to asphalt adjoining his lot.

Section 2. Enforcement. The Association, or any Owner, shall have the right to enforce, by a proceeding at law or in equity, all restrictions, conditions covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration, as the same be amended. The failure of the Association or any Owner to in-force any covenants, restrictions or provisions shall not be deemed a waiver of the right to do so thereafter.

Section 3. Amendment

(a) The Covenants, conditions and restriction contained in this Declaration shall run with and bind the Property for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall automatically be extended for successive periods of ten (10) years each unless canceled by a vote of seventy-five (75%) percent of the Members.

(b) This Declaration may be terminated prior to the expiration of the initial twenty (20) years or the expiration of any ten (10) year extension period, only by the consent of all Members.

(c) This Declaration may be Amended by an instrument signed by not less than seventy-five (75%) percent of the Members. Any Amendment shall be recorded among the Public Records of Palm Beach County, Florida provided however, that in the event of the United States Department of Housing and Urban Development (HUD) or other governmental agency requires a modification of the Declaration or the By-laws or Articles of Incorporation of the Association said amendment may be approved by a majority vote of the Board without necessity of approval of the Owners.

ARTICLE VII

COMMON AREAS -- SWIM CLUB

Section 1. The Common Areas shall consist of that portion of the real property described in the original document as Exhibit A as attached hereto other than the Lots. The Swim Club was constructed on property as shown on Exhibit B.

Section 2. There are also Recreational Facilities including swimming pool, surrounding deck, clubhouse, shuffleboard courts, green area and two parking lots adjacent to the Club House. Use of the Recreational Facilities will be limited to those owners who have paid a special fee to the Association. These owners shall be designated as being HOS members. All others shall be Group HO members.

Section 3. The Association is responsible for the maintenance, repair and replacement of the Recreational Facilities. Any Lot Owner who is currently a Group HO member of the Association shall continue to pay to the Association only the Annual and Special Property Assessments until such time as the Group HO Member either (1) agrees to change membership status from Group HO to Group HOS at which time the Lot Owner shall pay the prevailing Recreational Facilities entry fee and Receptiional Facilities Assessments , or (2) upon conveyance of LOT at which time the purchaser by accepting the deed, shall become a Group HOS member responsible for the Recreational Assessments and for the prevailing entry fee. When any Lot Owner who is currently a Group HOS member of the Association sells the Lot Owners Lot the purchaer shall automatically be a Group HOS member responsible for the Recreational Assessments.

Section 4. The Association's Board of Directors shall appoint a committee to oversee the Recreational Facilities ("Recreational Committee"). The initial Recreational Committee shall consist of the Board of Directors of the Lucerne Lakes Swim Club, Inc., which corporation will be merged into the Association.

Section 5. The Recreational Facilities Assessments will be kept in a separate account used solely for the benefit of the Recreational Facilities. All checks issued from the Recreational Facilities account must be signed by at least one (1) member of the Board of Directors and one (1) member of the Recreational Committee. The Association may eliminate the seperation of assets when the Group HOS membership reaches 225 members or all of the assets in the separate account have been used.

ARTICLE VIII SPECIFIC PROVISIONS

Section 1. Land Use. No Lot shall be used except for residential purposes. No business, profession or trade of any type shall be conducted on any portion of the Property. No building shall be erected, altered, placed or permitted to remain on any Lot other than one single-family, detached dwelling not to exceed one (1) story in height.

Section 2. Easements Easements for the installation and maintenance of utility and drainage facilities are reserved as shown on the plats of the Property. Within these easements, no structure, planting or other material shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities, the direction or flow of drainage channels in the easements, or obstruct or retard the flow of water through drainage channels in the easements, except with the consent of the Committee and the appropriate governmental agency having jurisdiction. The easement area of each Lot and all improvements in it shall be continuously maintained by the Owner of the Lot except for those improvements for which a public authority or utility company is responsible.

Section 3. Nuisances No noxious or offensive activity shall be carried on any Lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.

Section 4. Temporary Structure. No structure of a temporary character, trailer, basement, tent, shack, barn or other outbuilding shall be placed, erected or used on any Lot at any time, temporarily or permanently.

Section 5. Signs. No sign of any kind shall be displayed to the public view on any lot except signs for sale of said property which shall not exceed 2' x 2'.

Section 6. Pets. Dogs, cats or other household pets may be kept provided that neither they nor any other animals or poultry may not be kept, bred or maintained for any commercial purpose and further provided that dogs are kept on leashes.

Section 7. Waste and Rubbish Disposal No Lot shall be used or maintained as dumping ground for rubbish, trash, garbage or other waste. Sanitary containers shall be used for storage of all such material and such containers shall be kept in garages.

Section 8. Water Supply And Sewerage. No individual well shall be permitted on any Lot except for irrigation. No swimming pools may be constructed on any Lot.

Section 9. Visibility at Street Intersections. No obstruction to visibility at street intersections shall be permitted.

Section 10. Commercial Trucks, Trailers and Boats. In order to maintain the high standards of the subdivision with respect to residential appearance, no trucks or commercial vehicles, boats, house trailers, boat trailers or trailers of every other description, including campers or any vehicle registered RV shall be permitted to be parked or stored at any place on the Property, nor shall any motor vehicles be parked on any portion of the Property for the purpose of repairing or maintaining the same. If any such repair or maintenance is to be performed, it shall be done within garages. The prohibitions in this section shall not apply to the temporary parking of trucks and commercial vehicles for pickup, delivery and other commercial services.

Section 11. Antennas. No television or radio antenna or tower shall be Constructed upon any Lot or be attached or connected in any manner to the exterior of any structure on any Lot.

Section 12. Painting. All painting to the exterior of the house must be approved by the Architectural Committee prior to Painting. The Architectural Committee will provide a list of colors . The roof shall remain the type as now exists.

Section 13. Yards. No swimming or wading pools, playground equipment, permanent barbecue pits, fences, hedges or obstructions between Lots (rear, front or side) shall be placed, located or constructed upon any Lot, and with respect to fences, hedges and

obstructions notwithstanding the provisions of Article VI, Section 3c above, this Declaration may not be amended to permit the construction of any fences, hedges or obstructions on any Lot. Notwithstanding the foregoing, all Lots adjacent to Lucerne Lakes Boulevard shall have fences, hedges or a row of trees on the rear Lot line. With respect to fences, the same shall not be construed to include decorative, architectural walls or treatments in the front of each unit, but no such wall or treatment shall be constructed on either side or in the rear of any unit. Rock yard area not to exceed 100 sq. feet of coverage.

Section 14. Outdoor Clothes Drying. Outdoor clothes drying activities are hereby prohibited and no such activities shall be conducted on any portion of any Lot or the Common Areas.

Section 15. Housing for Older Persons. The property, Lots and Units within the Lucerne Lakes Development are designed and intended to be an adult community to provide housing for residents who are fifty-five years of age or older.

(a) Except as provided below, no Unit shall at any time be permanently occupied unless one permanent occupant is fifty-five years of age or older.

(b) The Board of Directors in its sole discretion shall have the right to provide a hardship exemption to individuals between the ages of eighteen and fifty-five to reside in the Lucerne Lakes development; however, the exemption shall not be permitted or permitted to continue when the exemption would result in more than fifteen percent of the Lucerne Lakes development not having in each Unit at least one resident fifty-five years of age or older. Exemptions shall be restricted to the following situations:

- (1) An owner who obtained title to a Unit by inheritance or devise, or
- (2) Occupancy by a surviving spouse, permanent partner or other permanent Unit resident of an occupant who died as a resident of the Unit.

If the Association is unable to grant pending applications for exemptions because to do so would result in less than eighty percent of the Units having less than one resident fifty-five years of age or older, then applications shall be given priority in the following order

1. A surviving spouse, permanent partner or permanent Unit resident occupying the Unit.
2. All others by the date of death of the occupant who died as a resident of the Unit.

Section 16 Rental of Units Any unit that has a change of ownership after the recording of this document will not be allowed to rent the subject property for a period of eighteen months. This restriction shall pertain to any owner who obtained title to the Unit after this document was recorded, through inheritance from a Last Will & Testament or a Family Trust and said Title was legally recorded in the Books of Record of Palm Beach County

LUCERNE LAKES HOMEOWNERS ASSOCIATION, INC.
A FLORIDA CORPORATION, NOT FOR PROFIT

By [Signature]
Stewart Norman, President

Witness [Signature]

Witness [Signature]

State of Florida

County of Palm Beach

The foregoing instrument was acknowledged before me by
Stewart Norman, as President of Lucerne Lakes Homeowners, Association, Inc.

Sworn to and subscribed before me this 6th day of

March, 2001.

Nancy C. Jenney
Notary Public



My commission expires: Jan 22, 2005



Nancy C. Jenney
Commission # CC 993619
Expires Jan 22, 2005
Notary Public
Atlantic Beach, Fla.

COPIED COPY

EXHIBIT "A" TO
DECLARATION OF COVENANTS, CONDITIONS & RESTRICTIONS
OF LUCERNE LAKES HOMEOWNERS ASSOCIATION, INC.

LUCERNE LAKES HOMES, Village I according to the plat thereof recorded in Plat 33, page 29
of the Public Records of Palm Beach County, Florida, and

LUCERNE LAKES HOMES, Village I, First Addition according to the Plat thereof in Plat Book
33, Page 31 of the Public Records of Palm Beach County, Florida

This is not a certified copy

DECLARATION OF COVENANTS, CONDITIONS & RESTRICTIONS
OF LUCERNE LAKES HOMEOWNERS ASSOCIATION, INC.

A PARCEL OF LAND LYING IN BLOCK 29, PALM BEACH FARMS COMPANY PLAT NO. 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2, PAGES 45 THROUGH 54, INCLUSIVE, PUBLIC RECORDS, PALM BEACH COUNTY, FLORIDA; BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

11/11/01

COMMENCING AT THE SOUTHEASTERLY TERMINUS OF THE CENTER LINE FOR LUCERNE LAKES BOULEVARD (TRACT "A") AS SHOWN ON PLAT NO. 2, LUCERNE LAKES, P.U.D., ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 32, PAGES 191 AND 192, PUBLIC RECORDS, PALM BEACH COUNTY, FLORIDA; THENCE, S. 15°00'00" E.; ALONG THE BOUNDARY LINE OF SAID LUCERNE LAKES BOULEVARD (TRACT "A") A DISTANCE OF 50.00 FEET TO A POINT ON THE CURVED BOUNDARY LINE OF SAID TRACT "A", CONCAVE NORTHWESTERLY, HAVING A RADIUS OF 570.00 FEET, AND WHOSE RADIUS POINT BEARS N. 15°00'00" W., SAID POINT ON CURVE ALSO BEING THE POINT OF BEGINNING (P.O.B.):

THENCE, S. 63°44'51" E., A DISTANCE OF 33.50 FEET TO A POINT ON A CURVE, CONCAVE NORTHEASTERLY, HAVING A RADIUS OF 75.00 FEET AND WHOSE LONG CHORD BEARS S. 66°03'05" E.; THENCE, SOUTHEASTERLY ALONG THE ARC OF SAID CURVE, THROUGH A CENTRAL ANGLE OF 46°53'21", A DISTANCE OF 64.00 FEET TO THE END OF SAID CURVE; THENCE, S. 01°21'32" E., A DISTANCE OF 88.97 FEET; THENCE, S. 82°39'28" W., A DISTANCE OF 214.00 FEET; THENCE, N. 00°51'20" W., A DISTANCE OF 132.51 FEET TO A POINT ON THE CURVED BOUNDARY LINE OF SAID LUCERNE LAKES BOULEVARD (TRACT "A") CONCAVE NORTHERLY, HAVING A RADIUS OF 570.00 FEET AND WHOSE RADIUS POINT BEARS N. 00°51'20" W.; THENCE, EASTERLY ALONG THE ARC OF SAID CURVE, THROUGH A CENTRAL ANGLE OF 14°08'40", A DISTANCE OF 140.77 FEET TO THE POINT OF BEGINNING.

AND

A PARCEL OF LAND LYING IN BLOCK 29, PALM BEACH FARMS COMPANY PLAT NO. 3, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 2, PAGES 45 THROUGH 54, INCLUSIVE, PUBLIC RECORDS, PALM BEACH COUNTY, FLORIDA; BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEASTERLY TERMINUS OF THE CENTER LINE FOR LUCERNE LAKES BOULEVARD (TRACT "A") AS SHOWN ON PLAT NO. 2, LUCERNE LAKES, P.U.D., ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 32, PAGES 191 AND 192, PUBLIC RECORDS, PALM BEACH COUNTY, FLORIDA; THENCE, N. 15°00'00" W.; ALONG THE BOUNDARY LINE OF SAID LUCERNE LAKES BOULEVARD (TRACT "A") A DISTANCE OF 50.00 FEET TO A POINT ON THE CURVED BOUNDARY LINE OF SAID TRACT "A", CONCAVE NORTHWESTERLY, HAVING A RADIUS OF 470.00 FEET, AND WHOSE RADIUS POINT BEARS N. 15°00'00" W.; THENCE, WESTERLY ALONG THE ARC OF SAID CURVED BOUNDARY LINE, THROUGH A CENTRAL ANGLE OF 12°55'33", A DISTANCE OF 106.03 FEET FOR A POINT OF BEGINNING (P.O.B.):

THENCE, CONTINUE WESTERLY ALONG THE ARC OF SAID CURVED BOUNDARY LINE, THROUGH A CENTRAL ANGLE OF 20°41'51", A DISTANCE OF 169.78 FEET; THENCE, N. 16°37'25" E., RADIAL TO SAID CURVE, A DISTANCE OF 104.57 FEET; THENCE, S. 81°33'42" E., A DISTANCE OF 85.25 FEET; THENCE, N. 52°38'52" E., A DISTANCE OF 50.00 FEET; THENCE, S. 03°54'11" E., A DISTANCE OF 141.55 FEET TO THE POINT OF BEGINNING.

Record, Verified
Palm Beach County, Fla.
John B. Deakie
Clerk Circuit Court

HOMEOWNERS CONSENT FORMS

NAME

H.O.

SWIM CLUB

Below is listed the names of members of both the Swim Club and Association who submitted Consent Forms to merge the two Corporations. The surviving Corporation will be Lucerne Lakes Homeowners Association, Inc. a Florida Not For Profit Corporation

ACEVEDO, JUAN & VIRGINIA	YES	YES
ALEX, REINHARD & CECILE	YES	YES
ANSELMO, JOHN & CAROL	YES	YES
BACHER, HERBERT & ANN	YES	YES
BAENA, IRVING & ROSE	YES	YES
BAKER, GARY & DIANA	YES	YES
BALDASSARRE, VINCENT & ELLEN	YES	YES
BARNETTE, JANE	YES	
SAUER, JOSEPH & SUSAN	YES	YES
BARR, DON & TOBY	YES	YES
BARRETT, CHARLES & EILEEN	YES	YES
BASHAUER, EDWARD H.	YES	YES
BEATRICE, ANGELINE	YES	YES
BERGER, CLIFF	YES	
BERGQUIST, LOUISE	YES	YES
BERMAN, ABRAHAM & GERTRUDE	YES	YES
BOYKIN, DONALD & DOROTHY	YES	YES
BROOKS, SELMA	YES	YES
BROWN, HELEN	YES	
BURRESS, DEVIN & CHRISTINA	YES	YES
CARRIGAN, JAMES & JOCELYNE	YES	YES
COCCIMIGLIO, FRANK & JANEE	YES	YES
DALTON, JIM	YES	YES
DAY, JARYN & JO ANNE	YES	YES
DEGISE, JAMES & LILLIAN	YES	YES
DEGRYSE, ROGER	YES	YES
DeLAURA, JAMES & MARGARET	YES	YES
DELLAPENNA, THOMAS & JOSIE	YES	YES
DIEHL, MELVIN & VIRGINIA	YES	YES
DORSETTE, DALTON & ELAINE	YES	YES
DRDEK, DENNIS & AMY	YES	YES
ELIAS, KENNETH & ROSEMARIE	YES	YES
EMERY, PAUL & NINA	YES	YES
FEIN, EVELYN F	YES	YES
FIHRER, JULIA	YES	YES
FINGERHUT, DAVID & NANCY	YES	YES
FINN, LEON	YES	YES
FREEDMAN, JOSEPH	YES	YES

HOMEOWNERS CONSENT FORMS

NAME	H.O.	SWIM CLUB
GEORGE, EVA	YES	YES
GERBER, MILTON & BEATRICE	YES	YES
GLASSMAN, MIRIAM	YES	YES
GLASSMAN, JEANELLE	YES	YES
GOFF, AMELIA S.	YES	YES
GOODFRIEND, LEO & SHIRLEY	YES	YES
GOODMAN, STEWART & SALLY	YES	YES
GREEN, FRANCIS (FRANK)	YES	
GREEN, GEORGE & DORIS	YES	YES
GREEN, DAVE	YES	YES
GREENBERG, ROSE	YES	YES
GREENFIELD, SANDRA	YES	YES
GRUENWALD, PETER & ADELHEID	YES	YES
GUELLI, LORETTA	YES	YES
GUTIERREZ, RAYMOND & OLGA	YES	
HALL, MARTHA R.	YES	
HARRIS, JUNE	YES	YES
HEON/HANCOCK	YES	YES
HERESHMAN, FLORENCE	YES	YES
HEROD, JAT & CHRISTA	YES	YES
HOFFMAN/MUNGER	YES	YES
HOGAN, VIOLET	YES	
HOLMSTOCK, MORRIS	YES	YES
HORVATH, ANTHONY & BEVERLY	YES	YES
HORVATH, JULIUS	YES	YES
HOWARD, PAIVI	YES	
HUGHES, THOMAS & MARGARET	YES	
HUMPHREY/HUGAN	YES	
JACHEO, EUGENE & JUDY.	YES	YES
JACKEL, WILLIAM	YES	
JENNEY JR, SHERMAN & NANCY	YES	YES
JOHNSON, HOWARD & MARGARET	YES	
JOHNSTON, MICHAEL & PAMELA	YES	YES
JOHNSTON, MARY	YES	YES
JUDKINS, AGNES & SHELDON	YES	YES
KAUFMAN, HARRY	YES	YES
KELLY III, JOHN & LORETTA	YES	YES
KENT, SHIRLEY	YES	YES
KEUKER, MARSHALL & DIANE	YES	YES
KINSER, CHARLES & MARION	YES	YES
KLEIN, BEVERLY	YES	YES
KOBLO, JOCHEN & INGRID	YES	YES
KONDRITZER, VIOLA	YES	YES
KOPLOWITZ, DANIEL & BEATRICE	YES	YES

HOMEOWNERS CONSENT FORMS

NAME	H.O.	SWIM CLUB
KOSS, SAMUEL	YES	YES
KRASNOW, EARLE & ROSALIE	YES	YES
KRISTELLER, ROBERT	YES	YES
LaPORTE, FRANCIS & KATHERINE	YES	YES
LAPOTOSKY, DOROTHY	YES	YES
LAROS, CHARLES & PATRICIA	YES	YES
LEE, JEAN	YES	YES
LESHO, ANNE	YES	YES
LEVENBERG, BARRY	YES	YES
LEVIN, HAZEL	YES	YES
LIPSMAN, LYDIA	YES	YES
LISSAUER, WILLIAM & JEANNE	YES	YES
LOINES JR, JOSEPH & BARBARA	YES	YES
LORAND, EDITH	YES	YES
MACAO/PETERSON	YES	YES
MAHABIR /McKEIGAN	YES	YES
MARCHESE, ANTHONY	YES	YES
MARK, SEYMOUR	YES	YES
MARKS, LLOYD	YES	YES
MARSDEN, MARGARET	YES	
MARTH, ELAINE	YES	YES
MARTIN, ETHEL	YES	YES
MASSARO, DOMINIC & ALFONSA	YES	YES
McCLELLAND, MARION	YES	YES
McCOY III, FRANK & LORI	YES	YES
McCULLOUGH, DALE	YES	
McGUIRE, TERRENCE & MARIE	YES	YES
McGUIRE, MARY	YES	YES
MELTON, JEAN	YES	YES
MERKER, SALLY	YES	YES
MILOWE, LEO	YES	YES
MONTEMBAULT, JEAN & HUGENET	YES	YES
MORGEN, SY & MURIEL	YES	YES
MORRIS, FLORENCE	YES	YES
MUELLER, ARTHUR & SALLY	YES	YES
MULHOLLAND, MARCIA	YES	YES
NORMAN, VERA & STEWART.	YES	YES
O'CONNOR, ANN	YES	YES
O'HEARN, MARY	YES	
OLCHIN, RENEE	YES	YES
OROCCHI, THERESA	YES	YES
OUELLETTE, ROGER & BARBARA	YES	YES
PAGE, DONALD & ALICE	YES	YES
PALERMO, SULLY & MARGARET	YES	YES
PALUMBO, DORIS	YES	YES

HOMEOWNERS CONSENT FORMS

NAME	H.O.	SWIM CLUB
PASQUA, BERNARD & JEAN	YES	YES
PAVELKO, HELEN	YES	YES
PELLICONE, JUDITH	YES	
PERLMAN, ELAINE	YES	YES
PETERSON, CLARENCE & PEARL	YES	YES
PIAZZA, GLORIA	YES	
PIECUCH, FRANK & ANN	YES	YES
PRIDHAM, ROGER & IORRAINE	YES	YES
RANDOLPH, MARVIN	YES	
REICH, IRVING & CLARIBEL	YES	YES
RICH, ANNETTE	YES	YES
ROBINSON, IRVING & ESTELLE	YES	YES
ROSENTHAL, SAM & MICKI	YES	YES
ROSEN, MARK & JACQUELINE	YES	YES
ROSNER, SHIRLEY	YES	YES
ROSS, MIRIAM	YES	YES
SALERNO, RALPH & ELIZABETH	YES	YES
SANSONE, JOSEPH & BRENDA	YES	YES
SCHLINGER, ROBERT	YES	YES
SCHMICK, RUTH	YES	YES
SCHNEIDER, VERA	YES	YES
SCHRECONGOST, KAY	YES	YES
SCHUCKMAN, JEFFREY & BARBARA	YES	YES
SCHULTZ, MARILYN	YES	YES
SCHWARTZMAN, BEN & SARAH	YES	YES
SHELDON, HAROLD & LUCILLE	YES	YES
SILVA SR., FRANK & BONNIE	YES	YES
SILVER, WILLIAM & FLORETTA	YES	YES
SMITH, MARK & MARY JANE	YES	YES
SMITH, NOEL	YES	
SMITH, CHARLOTTE	YES	YES
STARK, VICTOR	YES	YES
STATSINGER, IRVING	YES	YES
STEIN, HELEN	YES	YES
TABACZYNSKI, HENRY & SOPHIA	YES	YES
STEPHENS, WILLIAM & HARRIET	YES	
STOPLER, LOTTIE	YES	YES
STRUBE, PRISCILLA, HENRY, ARLENE	YES	YES
STURGIS, FRAN	YES	
SULLIVAN JR., PAUL & EVELYN	YES	YES
SULLIVAN, AL & LORRAINE	YES	YES
TARANTINO, CHARLES & MARIE	YES	YES
TRAUM, SHIRLEY	YES	YES
TSUTSIS, DARLENE & MARLENE	YES	YES
TURSO, SAM & MELITTA	YES	YES