

RECORD AND RETURN TO:
THIS INSTRUMENT PREPARED BY:

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✓ TRI COUNTY WILL CALL EASP

DECLARATION OF CONDOMINIUM
OF

CROSSWINDS II AT RIVER BRIDGE, A CONDOMINIUM

THIS DECLARATION OF CONDOMINIUM is made by MAJESTY HOMES, INC., a Florida corporation, hereinafter referred to as "DEVELOPER," for itself, its successors, grantees and assigns.

This Declaration Includes the Following Exhibits

- Exhibit A - Legal Description, Survey and Plot Plan of Phase 1
- Exhibit B - Legal Description, Survey and Plot Plan of Remaining Phases
- Exhibit C - Articles of Incorporation of ASSOCIATION
- Exhibit D - Bylaws of ASSOCIATION

WHEREIN, the DEVELOPER makes the following declarations:

1. Purpose. The purpose of this DECLARATION is to submit the land and improvements described to the CONDOMINIUM FORM OF OWNERSHIP and use pursuant to Chapter 718 of the Florida Statutes, herein referred to as the "CONDOMINIUM ACT." Except where permissive variances therefrom appear in this DECLARATION, the annexed ARTICLES and/or BYLAWS of the ASSOCIATION, or in lawful amendments to these instruments, the provisions of the CONDOMINIUM ACT are incorporated herein by reference. This DECLARATION, the ARTICLES and the BYLAWS of the ASSOCIATION as lawfully amended from time to time, and the CONDOMINIUM ACT as same exists as of the execution of this DECLARATION, shall govern this CONDOMINIUM and the rights, duties and responsibilities of UNIT OWNERS therein.

1.1 Name. The name by which this CONDOMINIUM is to be identified is CROSSWINDS II AT RIVER BRIDGE, A CONDOMINIUM.

1.2 Submission to CONDOMINIUM FORM OF OWNERSHIP. By this DECLARATION, the fee simple title to the property described in Exhibit "A" attached hereto and made a part hereof, is hereby submitted to the CONDOMINIUM FORM OF OWNERSHIP.

1.3 Effect of DECLARATION. All restrictions, reservations, covenants, conditions and easements contained herein constitute covenants running with the land and shall rule perpetually unless terminated or amended as provided herein, and shall be binding upon all UNIT OWNERS as hereinafter defined, and in consideration of receiving and by acceptance of grant, devise or mortgage, all grantees, devisees or mortgagees, their heirs, personal representatives, successors and assigns, and all parties claiming by, through or under such persons agree to be bound by the provisions hereof, and the ARTICLES and BYLAWS. Both the burdens imposed and the benefits derived shall run with each UNIT as herein defined.

1.4 Development Plans. This CONDOMINIUM is being developed in phases pursuant to Section 718.403 of the CONDOMINIUM ACT. Initially, the CONDOMINIUM will consist only of the land and improvements described and depicted in Exhibit "A" attached hereto. As described in Paragraph 22 of this DECLARATION, additional phases may be added to the

CONDOMINIUM. Exhibit "B" of this DECLARATION contains a plot plan showing the approximate general location of the buildings and improvements currently planned to be contained in each phase, and a proposed legal description of each phase. The DEVELOPER reserves the right not to add any phase to the CONDOMINIUM, and except for the land described in Exhibit "A," this DECLARATION shall have no effect on the title to any land described in Exhibits "B" or "C," unless and until such land is added to the CONDOMINIUM by an amendment to this DECLARATION.

2. Definitions. The terms used in this DECLARATION and all exhibits attached hereto, and in the ARTICLES and the BYLAWS, shall have the meanings stated in the CONDOMINIUM ACT and as follows, unless the context otherwise requires.

2.1 ARTICLES means the Articles of Incorporation of the ASSOCIATION, as same may be amended from time to time.

2.2 ASSESSMENT means a share of the funds which are required for the payment of COMMON EXPENSES, which from time to time is assessed against a UNIT OWNER.

2.3 ASSOCIATION means CROSSWINDS II AT RIVER BRIDGE, INC., a Florida corporation not-for-profit, which is the corporate entity responsible for the operation of the CONDOMINIUM.

2.4 ASSOCIATION PROPERTY means any real property owned by the ASSOCIATION, including any improvements located thereon, and all personal property owned by the ASSOCIATION.

2.5 BOARD means the Board of Directors of the ASSOCIATION.

2.6 BUILDING means and includes any building containing UNITS which is located within the CONDOMINIUM from time to time.

2.7 BYLAWS means the bylaws of the ASSOCIATION, as same may be amended from time to time.

2.8 COMMON ELEMENTS means the portions of the CONDOMINIUM PROPERTY not included in the UNITS, and all other property declared as COMMON ELEMENTS herein and in the CONDOMINIUM ACT.

2.9 COMMON EXPENSES means all expenses properly incurred by the ASSOCIATION for the CONDOMINIUM which shall include, but not be limited to, the following:

2.9.1 Expenses of administration and management of the CONDOMINIUM PROPERTY and of the ASSOCIATION.

2.9.2 Expenses of operation, maintenance, repair, replacement or protection of the COMMON ELEMENTS and any ASSOCIATION property. Notwithstanding the foregoing, if the ASSOCIATION operates more than one CONDOMINIUM, the COMMON EXPENSES shall only include this CONDOMINIUM's share of such expenses for any ASSOCIATION PROPERTY which unless otherwise determined by the BOARD shall be equal to the number of UNITS in this CONDOMINIUM divided by the total number of units in all condominiums operated by the ASSOCIATION.

2.9.3 The cost of a master antennae television system or a duly franchised cable television service obtained pursuant to a bulk contract with the ASSOCIATION.

2.9.4 Costs of carrying out the powers and duties of the ASSOCIATION.

2.9.5 Any other expense, whether or not included in the foregoing, designated as COMMON EXPENSES by the CONDOMINIUM ACT or the CONDOMINIUM DOCUMENTS.

2.9.6 Any valid charge against the CONDOMINIUM as a whole.

2.9.7 All amounts payable by the ASSOCIATION to Crosswinds at River Bridge Condominium Association, Inc., River Bridge Property Owner's Association, Inc., or any other association.

2.10 COMMON SURPLUS means the excess of all receipts of the ASSOCIATION collected on behalf of the CONDOMINIUM (including, but not limited to, ASSESSMENTS, rents, profits and revenues on account of the COMMON ELEMENTS) over the amount of COMMON EXPENSES.

2.11 CONDOMINIUM means the condominium which is formed pursuant to this DECLARATION.

2.12 CONDOMINIUM ACT means the Florida Condominium Act, as it exists on the date of execution of this DECLARATION, as contained in Chapter 718 of the Florida Statutes.

2.13 CONDOMINIUM DOCUMENTS means this DECLARATION, the ARTICLES, the BYLAWS and any Rules and Regulations adopted by the BOARD, as amended from time to time.

2.14 CONDOMINIUM FORM OF OWNERSHIP means that form of ownership of real property created pursuant to the CONDOMINIUM ACT and which is comprised of UNITS that may be owned by one (1) or more persons, and there is, appurtenant to each UNIT, an undivided share in the COMMON ELEMENTS.

2.15 CONDOMINIUM PARCEL means a UNIT together with the undivided share in the COMMON ELEMENTS which is appurtenant to the UNIT.

2.16 CONDOMINIUM PROPERTY means the lands that are subjected to the CONDOMINIUM FORM OF OWNERSHIP by this DECLARATION or by any amendment hereto, and all improvements thereon and all easements and rights appurtenant thereto intended for use in connection with the CONDOMINIUM.

2.17 DECLARATION or DECLARATION of CONDOMINIUM means this instrument, as it may be amended from time to time.

2.18 DEVELOPER means and refers to the person or entity executing this DECLARATION, its successors, grantees, assigns, nominees, and designees. In the event the holder of any mortgage executed by the DEVELOPER, or any subsidiary or affiliate of the holder, obtains title to all or any portion of the CONDOMINIUM PROPERTY by foreclosure, or deed in lieu thereof, or other conveyance, such holder, or subsidiary or affiliate of the holder, shall become the DEVELOPER only if it so elects by written notice to the BOARD, except as otherwise provided by the CONDOMINIUM ACT or the rules promulgated thereunder, but regardless of such election the holder, or subsidiary or affiliate of the holder, shall have the right to assign any of the rights of the DEVELOPER as provided herein to any third party who acquires title to all or a portion of the CONDOMINIUM PROPERTY from the holder, or subsidiary or affiliate of the holder. In any event, any subsequent DEVELOPER shall not be liable for any defaults or obligations incurred by any prior DEVELOPER, except as same are expressly assumed by the subsequent DEVELOPER. The term "DEVELOPER" shall not include any person or entity acquiring title only to one or more UNIT(S) for which a certificate of occupancy has been issued by the controlling governmental authority, unless DEVELOPER specifically assigns its rights as developer to such person or entity, except for a mortgagee of the DEVELOPER who elects to be the DEVELOPER as set forth above.

2.19 INSTITUTIONAL LENDER means any company or entity holding a first mortgage encumbering a CONDOMINIUM PARCEL, which in the ordinary course of business makes, purchases, guarantees, or insures residential mortgage loans. An INSTITUTIONAL LENDER may be, but is not limited to, a bank, savings and loan association, insurance company, real estate or mortgage investment trust, pension or profit sharing plan, mortgage company, the Federal National Mortgage Association, an agency of the United States or any other governmental authority, or any other similar type of lender generally recognized as an institutional-type lender. For definitional purposes only, an INSTITUTIONAL LENDER shall also mean the holder of any mortgage executed by or in favor of the DEVELOPER, whether or not such holder would otherwise be considered an INSTITUTIONAL LENDER.

2.20 LIMITED COMMON ELEMENTS means those COMMON ELEMENTS which are reserved for the use of a certain UNIT or UNITS to the exclusion of other UNITS, if any.

2.21 UNIT means a part of the CONDOMINIUM PROPERTY which is subject to exclusive ownership.

2.22 UNIT OWNER means the record owner(s) of a CONDOMINIUM PARCEL.

3. CONDOMINIUM Improvements and UNITS.

3.1 Plot Plan and Survey. A survey of the property comprising the CONDOMINIUM, a graphic description of the improvements, and a plot plan thereof, as well as the floor plans of the UNITS within the CONDOMINIUM, are all attached hereto as Exhibit "A." This exhibit, together with this DECLARATION, is an accurate representation of the location and dimensions of the improvements constituting the CONDOMINIUM and are in sufficient detail so that the identification, location and dimensions of the COMMON ELEMENTS and of each UNIT can be determined.

3.2 UNIT Identification. The legal description of each UNIT shall consist of the letter designation of the BUILDING in which the UNIT is located, and the number of such UNIT, as shown upon Exhibit "A." Every deed, lease, mortgage or other instrument may legally describe a UNIT and/or CONDOMINIUM PARCEL by its identifying UNIT designation as provided, and each and every description shall be deemed good and sufficient for all purposes.

3.3 UNIT Boundaries. Each UNIT shall include that part of the BUILDING containing the UNIT that lies within the boundaries of the UNIT, which boundaries are as follows:

3.3.1 Upper and Lower Boundaries. The upper and lower boundaries of each UNIT shall be the following boundaries extended to an intersection with the perimetrical boundaries.

3.3.1.1 Upper boundary: The horizontal plane of the undecorated finished ceiling. In a UNIT containing a room in which the ceiling is raised above the level of the ceiling in the rest of the UNIT, the ceiling shall include the vertical or diagonal surface connecting the raised ceiling with the ceiling of the remaining portion of the UNIT, and the upper boundary shall include the plane of the undecorated finished vertical or diagonal surface that joins the planes of the undecorated finished horizontal portions of the ceiling.

3.3.1.2 Lower boundary: The horizontal plane of the undecorated finished floor. In a UNIT containing a room in which the floor is raised above the level of the floor in the rest of the UNIT, the floor shall include the vertical or diagonal surface connecting the raised floor with the floor of the remaining portion of the UNIT, and the lower boundary shall include the plane of the undecorated finished vertical or diagonal surface that joins the planes of the undecorated finished horizontal portions of the floor.

3.3.2 Perimetrical Boundaries. The perimetrical boundaries of the UNIT shall be the vertical planes of the unfinished interior surfaces of the building walls bounding the UNIT, the vertical planes of finished exterior surfaces of screened or glass walls bounding the UNIT, and imaginary vertical planes along the lower boundaries of the UNIT where there is no wall, extended to their planar intersections with each other and with the upper and lower boundaries.

3.3.3 Apertures. Where there are apertures in any boundary, including, but not limited to, windows, and doors, such boundary shall be extended to include the interior unfinished surfaces of such apertures, including all frameworks thereof. Exterior surfaces made of glass, screening, or other transparent material, and all framings and casings therefore, shall be included in the boundaries of the UNIT.

3.3.4 Boundaries Further Defined. The boundaries of the UNIT shall not include all of those spaces and improvements lying beneath the undecorated and/or unfinished inner surfaces of the perimeter walls and floors, and those surfaces above the undecorated and/or inner surfaces of the ceilings of each UNIT and, further, shall not include those spaces and improvements lying beneath the undecorated and/or unfinished inner surfaces of all interior

bearing walls and/or bearing partitions and, further, shall exclude all pipes, ducts, wires, conduit and other facilities running through any interior wall or partition for utility services to other UNITS and/or for COMMON ELEMENTS. No part of the interior non-boundary walls within a UNIT shall be considered a boundary of the UNIT.

3.3.5 Exceptions and Conflicts. In the case of any conflict between the boundaries of the UNIT as above described and the dimensions of the UNIT shown on Exhibit "A," the above provisions describing the boundary of a UNIT shall control, it being the intention of this DECLARATION that the actual as-built boundaries of the UNIT as above described shall control over any erroneous dimensions contained in Exhibit "A" attached hereto, and in the event it shall appear that any dimension shown on Exhibit "A" attached hereto is erroneous the DEVELOPER or the President of the ASSOCIATION shall have the right to unilaterally amend the DECLARATION to correct such survey, and any such amendment shall not require the joinder of any UNIT OWNER or mortgagee so long as the purpose of the amendment is merely to correct an error and correctly describe the boundaries of a UNIT. In the case of UNIT boundaries not adequately described as provided above, the survey of the UNITS contained in Exhibit "A" shall control in determining the boundaries of a UNIT. In the case of any conflict between the language of this DECLARATION describing the boundaries of any UNIT, and the language contained on Exhibit "A" describing the boundaries of a UNIT, the language of this DECLARATION shall control.

3.3.6 Garages. The garage of each UNIT will be deemed a part of the UNIT.

3.4 LIMITED COMMON ELEMENTS. The areas depicted as "LIMITED COMMON ELEMENTS" on Exhibit "A" of this DECLARATION, if any, shall be LIMITED COMMON ELEMENTS of the contiguous UNIT or the UNIT otherwise designated, for the exclusive use and enjoyment of the UNIT OWNER and residents of the UNIT, and their guests and invitees. In addition, the following shall be LIMITED COMMON ELEMENTS:

3.4.1 The LIMITED COMMON ELEMENTS of any UNIT shall include the balcony outside of the UNIT, and the terrace on the roof above the UNIT, which are accessible only from the UNIT, as shown on Exhibit

3.4.2 Automobile Parking Spaces. The COMMON ELEMENTS include parking areas for automobiles of the UNIT OWNERS and residents of the CONDOMINIUM, their guests and invitees. The ASSOCIATION shall assign one (1) parking space, for the exclusive use of the UNIT OWNER or any resident of each UNIT, and their guests and invitees. Any parking space assigned to UNIT shall become a LIMITED COMMON ELEMENT appurtenant to such UNIT. No UNIT OWNER or resident of any UNIT, and none of their guests and invitees, shall park in a parking space assigned to another UNIT. All other parking spaces will be for the general use of the UNIT OWNERS and residents of the CONDOMINIUM, and their guests and invitees. Notwithstanding anything contained or to the contrary, so long as the DEVELOPER owns any UNIT in the CONDOMINIUM, the DEVELOPER and not the ASSOCIATION shall have the right to assign parking spaces as LIMITED COMMON ELEMENTS of the UNITS.

3.4.3 Transfers. Any transfer of title of a UNIT, including a transfer by operation of law, shall operate to transfer the exclusive use of the UNIT's then assigned parking space(s). In addition, a UNIT OWNER shall not sell, lease or otherwise transfer his right to use his then assigned parking space(s) without the express prior written consent of the BOARD.

4. Easements and Restrictions. Each of the following easements is hereby created, all of which shall be nonexclusive easements and shall run with the land of the CONDOMINIUM and, notwithstanding any of the other provisions of this DECLARATION, may not be substantially amended or revoked in such a way as to unreasonably interfere with their proper and intended uses and purposes, and each shall survive the termination of the CONDOMINIUM.

4.1 Pedestrian and Vehicular Traffic.

4.1.1 Ingress and egress easements for pedestrian and bicycle traffic over and upon the sidewalks and paths existing from time to time upon the COMMON ELEMENTS, and ingress and egress easements for pedestrian and vehicular traffic over and upon the roads, parking areas, and other paved areas as existing from time to time upon the COMMON

ELEMENTS and intended for such purposes, same being in favor of the UNIT OWNERS for their use and benefit and for the use and benefit of their mortgagees, tenants, guests and invitees.

4.2 Service and Utility Easements. Easements in favor of governmental and quasi-governmental authorities, utility companies, cable television companies, ambulance or emergency vehicle companies, and mail carrier companies, over and across all roads existing from time to time within the CONDOMINIUM, and over, under, on and across the COMMON ELEMENTS as may be reasonably required to permit the foregoing, and their agents and employees, to provide their respective authorized services to and for the CONDOMINIUM PROPERTY. Also, easements as may be reasonably required for the installation, maintenance, repair, and providing of utility services, equipment and fixtures, in order to adequately serve the CONDOMINIUM or any UNIT or COMMON ELEMENT, including, but not limited to, electricity, telephones, sewer, water, lighting, irrigation, drainage, television antenna and cable television facilities, and electronic security. Easements through a UNIT shall be only according to the plans and specifications for the BUILDING containing the UNIT or as the BUILDING is actually constructed, or reconstructed, unless approved in writing by the UNIT OWNER of the UNIT. A UNIT OWNER shall do nothing within or outside his UNIT that interferes with or impairs the utility services using these easements. The ASSOCIATION shall have a right of access to each UNIT during reasonable business hours, when necessary for maintenance, repair or replacement of any COMMON ELEMENTS or of any portion of a UNIT to be maintained by the ASSOCIATION pursuant to this DECLARATION, or as necessary to prevent damage to the COMMON ELEMENTS or to a UNIT or UNITS. Except in the event of an emergency, entry into any UNIT shall be made on reasonable notice to the UNIT OWNER.

4.3 Support. Every portion of a UNIT contributing to the support of a BUILDING or an adjacent UNIT shall be burdened with an easement of support for the benefit of all other UNITS and COMMON ELEMENTS in the BUILDING.

4.4 Perpetual Nonexclusive Easement in COMMON ELEMENTS. The COMMON ELEMENTS shall be, and the same are hereby declared to be, subject to a perpetual non-exclusive easement in favor of all of the UNIT OWNERS and residents of the CONDOMINIUM, and their guests and invitees, for all proper and normal purposes and for the furnishing of services and facilities for which the same are reasonably intended.

4.5 Air Space. Each UNIT shall have an exclusive easement for the use of the air space occupied by the UNIT as it exists at any particular time and as the UNIT may lawfully be altered.

4.6 Encroachments. If any portion of the COMMON ELEMENTS encroaches upon any UNIT; if any UNIT, LIMITED COMMON ELEMENT, or any other improvement encroaches upon any other UNIT or upon any portion of the COMMON ELEMENTS; or if any encroachment shall hereafter occur as a result of (i) construction or reconstruction of any improvements; (ii) settling or shifting of any improvements; (iii) any addition, alteration or repair to the COMMON ELEMENTS or LIMITED COMMON ELEMENTS made by or with the consent of the ASSOCIATION; (iv) any repair or restoration of any improvements (or any portion thereof) or any UNIT after damage by fire or other casualty or any taking by condemnation or eminent domain proceedings of all or any portion of any UNIT or the COMMON ELEMENTS; or (v) any non-purposeful or non-negligent act of a UNIT OWNER except as may be authorized by the BOARD, then, in any such event, a valid easement shall exist for such encroachment and for the maintenance of the same so long as the improvements shall stand.

4.7 Easements for overhanging troughs or gutters, downspouts, and the discharge therefrom of rainwater and the subsequent flow thereof over the UNITS and the CONDOMINIUM PROPERTY.

4.8 Sale and Development Easement. DEVELOPER reserves an easement over, upon, across and under the COMMON ELEMENTS and the ASSOCIATION PROPERTY as may be reasonably required in connection with the development and construction of the improvements within the CONDOMINIUM and the ASSOCIATION PROPERTY, and the sale, promotion and leasing of the UNITS, or any portion of the property described in Exhibit "C" attached hereto or any other property owned by DEVELOPER or any affiliate or subsidiary of DEVELOPER.

4.9 Additional Easements. The ASSOCIATION, on its behalf and on behalf of all UNIT OWNERS, shall have the right to (i) grant and declare additional easements, licenses and permits over, upon, under, and/or across the COMMON ELEMENTS and the ASSOCIATION PROPERTY in favor of any person, entity, public or quasi-public authority or utility company, or (ii) modify, relocate, abandon or terminate existing easements, licenses and permits within or outside of the CONDOMINIUM in favor of the ASSOCIATION and/or the UNIT OWNERS or in favor of any person, entity, public or quasi-public authority, or utility company, as the DEVELOPER or the ASSOCIATION may deem desirable for the proper operation and maintenance of the CONDOMINIUM, or any portion thereof, or for the health, safety or welfare of the UNIT OWNERS, or for any other reason or purpose. This section does not authorize the ASSOCIATION to modify, relocate, abandon or terminate any easement, license or permit created in whole or in part for the use or benefit of anyone other than the UNIT OWNERS, or crossing the property of anyone other than the UNIT OWNERS, without their consent or approval as otherwise required by law or by the instrument creating the easement. So long as such additional easements, licenses or permits, or the modification, relocation or abandonment of existing easements, licenses or permits will not unreasonably and adversely interfere with the use of UNITS for dwelling purposes, no joinder of any UNIT OWNER or any mortgagee of any UNIT shall be required or, if same would unreasonably and adversely interfere with the use of any UNIT for dwelling purposes, only the joinder of the UNIT OWNERS and INSTITUTIONAL LENDERS of UNITS so affected shall be required. To the extent required, all UNIT OWNERS hereby irrevocably appoint the ASSOCIATION as their attorney-in-fact for the foregoing purposes.

4.10 Easements and Restrictions of Record. The creation of this CONDOMINIUM is subject to other restrictions, reservations and easements of record.

5. Ownership.

5.1 Type of Ownership. Ownership of each CONDOMINIUM PARCEL may be in fee simple or in any other estate in real property recognized by the law, subject, however, to this DECLARATION and restrictions, reservations, easements and limitations of record.

5.2 UNIT OWNER's Rights. Each UNIT OWNER is entitled to the exclusive use and possession of his UNIT. He shall be entitled to use the COMMON ELEMENTS in accordance with the purposes for which they are intended, but no such use shall hinder or encroach upon the lawful rights of other UNIT OWNERS. There shall be a joint use of the COMMON ELEMENTS and a joint and mutual easement for that purpose is hereby created.

6. Restraint Upon Separation and Partition of COMMON ELEMENTS. The fee title of each CONDOMINIUM PARCEL shall include both the UNIT and an undivided interest in the COMMON ELEMENTS, said undivided interest in the COMMON ELEMENTS to be deemed to be conveyed or encumbered with its respective UNIT, even though the description in the deed or instrument of conveyance may refer only to the fee title to the UNIT. Any attempt to separate and/or action to partition the fee title to a UNIT from the undivided interest in the COMMON ELEMENTS appurtenant to each UNIT shall be null and void.

7. Undivided Share in the COMMON ELEMENTS. Each UNIT shall have an undivided share in the COMMON ELEMENTS as an appurtenance to the UNIT, which undivided share shall be equal to $1/X$, "X" being the number of UNITS contained within the CONDOMINIUM from time to time. Accordingly, each UNIT's initial undivided share in the COMMON ELEMENTS will be $1/10$, which will be redetermined if and when each phase is added to the CONDOMINIUM as described in Paragraph 22 of this DECLARATION.

8. COMMON EXPENSE and COMMON SURPLUS.

8.1 Each UNIT OWNER will be responsible for a proportionate share of the COMMON EXPENSES, equal to the undivided share in the COMMON ELEMENTS appurtenant to the UNIT OWNER's UNIT as determined above. In the event the ASSOCIATION operates more than one (1) condominium, the COMMON EXPENSES of this CONDOMINIUM shall include all expenses specifically relating to this CONDOMINIUM, as well as this CONDOMINIUM's share of all mutual expenses relating to this and other condominiums operated by the ASSOCIATION, as reasonably determined by the BOARD.

8.2 Any COMMON SURPLUS of the ASSOCIATION shall be owned by each UNIT OWNER in the same proportion as his liability for COMMON EXPENSES. In the event the ASSOCIATION operates more than one condominium, then the UNIT OWNERS in this CONDOMINIUM shall only have an interest in the COMMON SURPLUS of the ASSOCIATION attributable to this CONDOMINIUM.

9. Maintenance. The responsibility for maintenance by the ASSOCIATION and by the UNIT OWNERS shall be as follows:

9.1 By the ASSOCIATION. The ASSOCIATION shall operate, maintain, repair and replace, as a COMMON EXPENSE:

9.1.1 All COMMON ELEMENTS and LIMITED COMMON ELEMENTS, except for portions to be maintained by the UNIT OWNERS as hereinafter provided.

9.1.2 All exterior and structural BUILDING walls, whether inside or outside of a UNIT.

9.1.3 All conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility services which are contained in the portion of a UNIT contributing to the support of the BUILDING or to another UNIT, or within interior boundary walls, and all such facilities contained within a UNIT, which service part or parts of the CONDOMINIUM other than the UNIT within which such facilities are contained.

9.1.4 All ASSOCIATION PROPERTY (only this CONDOMINIUM's share of the expenses associated with the ASSOCIATION PROPERTY shall be a COMMON EXPENSE of this CONDOMINIUM).

All incidental damage caused to a UNIT by such work, or caused by any leaking water or other cause emanating from the COMMON ELEMENTS shall be promptly repaired at the expense of the ASSOCIATION. Notwithstanding the foregoing or anything contained herein to the contrary, the ASSOCIATION will not be responsible for damage to any floor coverings, wall coverings, ceiling coverings, electrical fixtures, appliances, air conditioner or heating equipment, water heaters, built-in cabinets, or any personal property of any UNIT OWNER.

9.2 By the UNIT OWNER. Each UNIT OWNER shall operate, maintain, repair and replace, at the UNIT OWNER's expense:

9.2.1 All portions of the UNIT except the portions to be maintained, repaired and replaced by the ASSOCIATION. Included within the responsibility of the UNIT OWNER shall be windows, screens, sliding glass doors, and doors on the exterior of his UNIT or the LIMITED COMMON ELEMENTS of his UNIT, and framing for same. Also included within the responsibility of the UNIT OWNERS shall be the maintenance and painting of exterior building walls within a UNIT OWNER's screened or enclosed porch, patio or balcony, which shall be painted the same color as the outside exterior building walls. All such maintenance, repairs and replacements shall be done without disturbing the rights of other UNIT OWNERS.

9.2.2 The air conditioning and heating systems exclusively serving the UNIT OWNER's UNIT, whether inside or outside of his UNIT. Any portion of the air conditioning and heating system exclusively serving a UNIT, which is located outside of the UNIT, shall be deemed a LIMITED COMMON ELEMENT of the UNIT.

9.2.3 Within the UNIT OWNER's UNIT, all cabinets, carpeting and other floor coverings, sinks, fans, stoves, refrigerators, washers, dryers, disposals, compactors, or other appliances or equipment, including any fixtures and/or their connections required to provide water, light, power, telephone, television transmission, sewage and sanitary service to the UNIT, as well as all personal property of the UNIT OWNER.

9.2.4 Any improvements constructed or located within that portion of the rear of the UNIT that is a LIMITED COMMON ELEMENT pursuant to Paragraph 3.4, and any landscaping therein, other than standard landscaping located in the rear of all of the UNITS.

9.2.5 Any floor covering within any patio or balcony that is a LIMITED COMMON ELEMENT of the UNIT.

All property to be maintained, repaired and/or replaced by a UNIT OWNER shall be maintained at all times in a first class condition and in good working order, if same affects the exterior appearance of the CONDOMINIUM, so as to preserve a well kept appearance throughout the CONDOMINIUM, and no such maintenance, repair or replacement shall be performed in a manner which changes or alters the exterior appearance of the CONDOMINIUM from its original appearance or condition without the prior written consent of the ASSOCIATION. All property to be maintained, repaired and/or replaced by a UNIT OWNER which is inside of the UNIT OWNER'S UNIT and which does not affect the exterior appearance of the CONDOMINIUM shall be maintained at all times in a condition which does not and will not adversely affect any other UNIT OWNER, or any other portion of the CONDOMINIUM PROPERTY.

9.3 No UNIT OWNER shall operate, maintain, repair or replace any portion of the CONDOMINIUM PROPERTY to be operated, maintained, repaired and/ or replaced by the ASSOCIATION, or the ASSOCIATION PROPERTY, without first obtaining written approval from the ASSOCIATION. Each UNIT OWNER shall promptly report to the ASSOCIATION or any applicable management company any defects or need for repairs, maintenance, or replacements, the responsibility for which is that of the ASSOCIATION.

9.4 Whenever it is necessary to enter any UNIT for the purpose of performing any maintenance, repair or replacement of any COMMON ELEMENTS or any other UNIT, or for making emergency repairs necessary to prevent damage to any COMMON ELEMENTS or to any other UNIT, the owner of the UNIT shall permit the ASSOCIATION or persons authorized by it to enter the UNIT for such purposes, provided that such entry may be made only at reasonable times and with reasonable advance notice, except that in the case of an emergency no advance notice will be required. Any damage resulting from any such entry shall be a COMMON EXPENSE, except where such entry is required in order to repair a UNIT, in which event the UNIT OWNER will be responsible for such damage. To facilitate entry in the event of any emergency, the owner of each UNIT, if required by the ASSOCIATION, shall deposit a key to such UNIT with the ASSOCIATION.

9.5 Notwithstanding anything contained herein to the contrary, except for the willful acts or gross negligence of a UNIT OWNER, no UNIT OWNER shall be liable for any damage to the COMMON ELEMENTS, or any LIMITED COMMON ELEMENTS, or any other UNIT, or any improvements or personal property located therein, caused by fire, leaking water, or other cause emanating from the UNIT OWNER'S UNIT, and each UNIT OWNER shall be responsible for repairing any such damage to his own UNIT, or improvements or personal property located therein, to the extent the cost of same is not covered by insurance.

10. Additions, Alterations or Improvements.

10.1 By the ASSOCIATION. The ASSOCIATION shall not make any material addition, alteration, change or improvement to the COMMON ELEMENTS or to the ASSOCIATION PROPERTY without the approval of the UNIT OWNERS. The acquisition of property by the ASSOCIATION, and material amendments or substantial additions to such property or the COMMON ELEMENTS by the ASSOCIATION in accordance with Florida Statutes, Section 718.111(7) or 718.113 shall not be deemed to constitute a material alteration or modification of the appurtenances to the UNITS.

10.2 By UNIT OWNERS. No UNIT OWNER shall make or install any addition, alteration, improvement or landscaping in or to the exterior of his UNIT, or any LIMITED COMMON ELEMENT or any COMMON ELEMENT, or any ASSOCIATION PROPERTY, and no UNIT OWNER shall make any structural addition, alteration or improvement in or to his UNIT, without the prior written consent of the ASSOCIATION. Any request by a UNIT OWNER for consent by the ASSOCIATION to any addition, alteration or improvement, shall be in writing and shall be accompanied by plans and specifications or other details as the ASSOCIATION may deem reasonably necessary in connection with its determination as to whether or not it will approve any such addition, alteration or improvement, but the ASSOCIATION'S approval as to same may be granted or withheld in the ASSOCIATION'S sole discretion, and in any event shall not be granted if same would detrimentally affect the architectural design of the

CONDOMINIUM PROPERTY, but shall not be withheld in a discriminatory manner. All additions, alterations or improvements made by a UNIT OWNER shall be made in compliance with all laws, rules, ordinances, and regulations of all governmental authorities having jurisdiction, and with any conditions imposed by the ASSOCIATION with respect to design, structural integrity, aesthetic appeal, construction details, or otherwise. A UNIT OWNER making or causing to be made any additions, alterations or improvements agrees, and shall be deemed to have agreed, for such UNIT OWNER, and the UNIT OWNER's heirs, personal representatives, successors, and assigns, as appropriate, to hold the ASSOCIATION and all other UNIT OWNERS harmless from any liability or damage to the CONDOMINIUM PROPERTY and expenses arising therefrom. Each UNIT OWNER shall be solely responsible for and shall maintain all exterior additions, alterations or improvements in a first class condition and in good working order as originally approved by the ASSOCIATION.

11. Determination of COMMON EXPENSES and ASSESSMENTS.

11.1 The BOARD shall from time to time, and at least annually, prepare and adopt a budget for the CONDOMINIUM, determine the amount of ASSESSMENTS payable by the UNIT OWNERS to meet the COMMON EXPENSES of the CONDOMINIUM, and allocate and assess such expenses among the UNIT OWNERS, in accordance with the provisions of the CONDOMINIUM ACT, this DECLARATION and the BYLAWS. The ASSOCIATION shall notify all UNIT OWNERS, in writing, of the amount and due dates of the ASSESSMENTS payable by each of them, which due dates shall not be less than ten (10) days from the date of such notification. In the event any ASSESSMENTS are made in equal periodic payments as provided in the notice from the ASSOCIATION, such periodic payments shall automatically continue to be due and payable in the same amount and frequency as indicated in the notice, unless and/or until: (i) the notice specifically provides that the periodic payments will terminate upon the occurrence of a specified event or the payment of a specified amount, or (ii) the ASSOCIATION notifies the UNIT OWNER in writing of a change in the amount and/or frequency of the periodic payments. If requested in writing, copies of all notices of ASSESSMENTS shall be given to any INSTITUTIONAL LENDER. Any budget adopted by the BOARD shall be subject to change to cover actual expenses at any time, in conformance with applicable provisions of the BYLAWS. In the event the expenditure of funds by the ASSOCIATION is required that cannot be made from the regular ASSESSMENTS, the ASSOCIATION may make special ASSESSMENTS, which shall be levied in the same manner as hereinbefore provided for regular ASSESSMENTS and shall be payable in the manner determined by the BOARD as stated in the notice of any special ASSESSMENT. The specific purpose or purposes of any special ASSESSMENT shall be set forth in the written notice of such ASSESSMENT sent or delivered to each UNIT OWNER, and the funds collected pursuant to the special ASSESSMENT shall be used only for the specific purpose or purposes set forth in such notice, or returned to the UNIT OWNERS. However, upon completion of such specific purpose or purposes, any excess funds shall be considered COMMON SURPLUS. ASSESSMENTS will commence upon the conveyance of the first UNIT by the DEVELOPER, and prior to such commencement date the DEVELOPER will be responsible for all COMMON EXPENSES of the CONDOMINIUM. ASSESSMENTS for any UNIT added to the CONDOMINIUM will commence on the first day of the month after the UNIT is added, or upon the conveyance of the UNIT by the DEVELOPER, whichever occurs first.

11.2 Each UNIT OWNER acquiring title to a UNIT from the DEVELOPER shall pay to the ASSOCIATION a working capital contribution equal to 2 months ASSESSMENTS for the UNIT. Such working capital contributions may be used to reimburse the DEVELOPER for start-up expenses of the ASSOCIATION, including, but not limited to, advance insurance premiums, utility deposits and similar expenses, or otherwise as the ASSOCIATION shall determine from time to time, and need not be restricted or accumulated.

12. Monetary Defaults and Collection of ASSESSMENTS and Other Monies.

12.1 Liability for ASSESSMENTS and Other Monies. A UNIT OWNER, regardless of how the UNIT OWNER's title has been acquired, including by purchase at a foreclosure sale or by deed in lieu of foreclosure, is liable for all ASSESSMENTS coming due and other monies owed to the ASSOCIATION while he is the UNIT OWNER. Additionally, a UNIT OWNER is jointly and severally liable with the previous UNIT OWNER for all unpaid ASSESSMENTS that became due up to the time of transfer of title, and for any other monies owed to the ASSOCIATION by the prior UNIT OWNER of the UNIT up to the time of the conveyance. This

liability is without prejudice to any right the UNIT OWNER may have to recover from the previous UNIT OWNER the amounts paid by the UNIT OWNER. The person acquiring title shall pay the amount owed to the ASSOCIATION within 30 days after transfer of title. Failure to pay the full amount when due shall entitle the ASSOCIATION to record a claim of lien against the UNIT and proceed in the same manner as provided in this section for the collection of unpaid ASSESSMENTS. However, no UNIT OWNER shall be liable for any ASSESSMENTS or other monies owed to the ASSOCIATION by the DEVELOPER.

12.2 Late Fees and Interest. If any ASSESSMENT or other monies owed to the ASSOCIATION are not paid within ten (10) days after the due date, the ASSOCIATION shall have the right to charge the defaulting OWNER an administrative late fee equal to the greater of \$25.00 or 5% of each installment of the amount of the ASSESSMENT or other monies owed, plus interest at the then highest rate of interest allowable by law, but not greater than 18% percent per year, from the due date until paid. If there is no due date applicable to any particular ASSESSMENT or other monies owed to the ASSOCIATION, then the ASSESSMENT or other monies shall be due ten (10) days after written demand by the ASSOCIATION. The ASSOCIATION may waive the payment of any or all late fees or interest in the discretion of the ASSOCIATION. Any payment received by the ASSOCIATION shall be applied first to any interest accrued by the ASSOCIATION, then to any late fee, then to any costs and reasonable attorneys' fees incurred in the collection, and then to the delinquent ASSESSMENT(S). The foregoing shall be applicable notwithstanding any restrictive endorsement, designation, or instruction placed on or accompanying any payment.

12.3 Lien for ASSESSMENTS and Other Monies Owed to the ASSOCIATION. The ASSOCIATION has a lien on each CONDOMINIUM PARCEL to secure the payment of ASSESSMENTS, which lien is provided by Florida Statutes, Section 718.116, and is also hereby established, and the ASSOCIATION has a lien on each CONDOMINIUM PARCEL for any other monies owed to the ASSOCIATION, which lien is hereby established, with interest and for costs and attorneys' fees incurred by the ASSOCIATION incident to the collection of the ASSESSMENTS or other monies, or enforcement of the lien. Any lien other than is expressly permitted by the CONDOMINIUM ACT is non-statutory. Notwithstanding the foregoing, the ASSOCIATION shall not have a lien for any monies owed to the ASSOCIATION where such lien is prohibited by the CONDOMINIUM ACT. The lien is effective from and shall relate back to the recording of the DECLARATION. However, as to first mortgages of record, the lien is effective from and after recording a claim of lien in the public records in the county in which the CONDOMINIUM PARCEL is located. To be valid, a claim of lien must state the description of the CONDOMINIUM PARCEL, the name of the record UNIT OWNER, the name and address of the ASSOCIATION, the amount due, and the due dates. It must be executed and acknowledged by an officer or authorized agent of the ASSOCIATION. No such lien shall be effective longer than 1 year after the claim of lien was recorded unless, within that time, an action to enforce the lien is commenced. The 1 year period shall automatically be extended for any length of time during which the ASSOCIATION is prevented from filing a foreclosure action by automatic stay resulting from a bankruptcy petition filed by the UNIT OWNER or any other person claiming an interest in the UNIT. The claim of lien shall secure all unpaid ASSESSMENTS or other monies owed to the ASSOCIATION which are due upon and which may accrue subsequent to the recording of the claim of lien and prior to the entry of a certificate of title, as well as interest and all reasonable costs and attorney's fees incurred by the ASSOCIATION incident to the collection process. Upon payment in full of all sums secured by the lien, the person making the payment is entitled to a satisfaction of the lien. By recording a notice in substantially the following form, a UNIT OWNER or his agent or attorney may require the ASSOCIATION to enforce a recorded claim of lien against his UNIT:

NOTICE OF CONTEST OF LIEN

To: ... Name and Address of Association...

You are notified that the undersigned contests the claim of lien filed by you on _____, 19____, and recorded in Official Records Book _____, at Page _____, of the Public Records of _____ County, Florida, and at the time within which you may file suit to enforce your lien is limited to 90 days from the date of service of this notice.

Executed this ____ day of _____, 19____.

Signed: (Owner or Attorney)

After service of the above-referenced notice of contest of lien as provided by the CONDOMINIUM ACT, the ASSOCIATION has 90 days in which to file an action to enforce the lien; and, if the action is not filed within the 90 day period, the lien is void. The foregoing 90 day period may be extended as provided in the CONDOMINIUM ACT.

12.4 Collection and Foreclosure. The ASSOCIATION may bring an action in its name to foreclose its lien for ASSESSMENTS or other monies owed to the ASSOCIATION in the manner a mortgage of real property is foreclosed and may also bring an action to recover a money judgment for the unpaid ASSESSMENTS or other monies without waiving any claim of lien, and the applicable UNIT OWNER shall be liable to the ASSOCIATION for all costs incurred by the ASSOCIATION in connection with the collection of any unpaid ASSESSMENTS or other monies, and the filing, enforcement, and/or foreclosure of the ASSOCIATION's lien, including reasonable attorneys' fees. However, no foreclosure judgment may be entered until at least thirty (30) days after the ASSOCIATION gives written notice to the UNIT OWNER of its intention to foreclose its lien to collect the unpaid ASSESSMENTS or other monies, and other sums secured by the claim of lien. If this notice is not given at least thirty (30) days before the foreclosure action is filed, and if the unpaid ASSESSMENTS or other monies owed to the ASSOCIATION, including those coming due after the claim of lien is recorded, are paid before the entry of a final judgment of foreclosure, the ASSOCIATION shall not recover attorneys' fees or costs. The notice must be given by delivery of a copy of it to the UNIT OWNER or by certified or registered mail, return receipt requested, addressed to the UNIT OWNER at his last known address, and upon such mailing, the notice shall be deemed to have been given and the court shall proceed with the foreclosure action and may award attorneys' fees and costs as permitted by law. If, after diligent search and inquiry, the ASSOCIATION cannot find the UNIT OWNER or a mailing address at which the UNIT OWNER will receive the notice, the court may proceed with the foreclosure action and may award attorneys' fees and costs as permitted by law. The notice requirements of this subsection are satisfied if the UNIT OWNER records a notice of contest of lien as provided by the CONDOMINIUM ACT. The notice requirements of this section shall not apply if an action to foreclose a mortgage on the UNIT is pending before any court, if the ASSOCIATION's rights would be affected by such foreclosure, and if actual, constructive, or substitute service of process has been made on the UNIT OWNER. The BOARD is authorized to settle and compromise any claims the ASSOCIATION may have against a UNIT OWNER if the BOARD deems a settlement or compromise desirable.

12.5 Rental and Receiver. If a UNIT OWNER remains in possession of his UNIT and the claim of lien of the ASSOCIATION against his UNIT is foreclosed, the court, in its discretion, may require the UNIT OWNER to pay a reasonable rental for the UNIT, and the ASSOCIATION is entitled to the appointment of a receiver to collect the rent.

12.6 Liability of First Mortgagee for ASSESSMENTS or Other Monies Owed to the ASSOCIATION. The liability of a first mortgagee or its successor or assignees who acquire title to a UNIT by foreclosure or by deed in lieu of foreclosure for the unpaid ASSESSMENTS that became due prior to the mortgagee's acquisition of title is limited to the lesser of:

12.6.1 The UNITS unpaid COMMON EXPENSES and regular periodic ASSESSMENTS which accrued or came due during the 6 months immediately preceding the acquisition of title and for which payment in full has not been received by the ASSOCIATION; or

12.6.2 One percent of the original mortgage debt. The provisions of this paragraph shall not apply unless the first mortgagee joined the ASSOCIATION as a defendant in the foreclosure action. Joinder of the ASSOCIATION is not required if, on the date the complaint is filed, the ASSOCIATION was dissolved or did not maintain an office or agent for service of process at a location which was known to or reasonably discoverable by the mortgagee.

Notwithstanding the foregoing, in the event the CONDOMINIUM ACT is hereafter amended to reduce or eliminate the liability of a first mortgagee or other person who acquires title to a UNIT by foreclosure or by deed in lieu of foreclosure, the first mortgagee or person so acquiring title shall receive the benefit of such reduced or eliminated liability.

12.7 Certificate of Unpaid ASSESSMENTS and Other Monies Owed to the ASSOCIATION. Within fifteen (15) days after receiving a written request therefore from a UNIT OWNER, a UNIT purchaser, or any INSTITUTIONAL LENDER holding, insuring, or guaranteeing a mortgage encumbering an UNIT, or any person or entity intending to purchase a UNIT or provide a mortgage loan encumbering a UNIT, the ASSOCIATION shall provide a certificate signed by an officer or agent of the ASSOCIATION stating all ASSESSMENTS and other monies owed to the ASSOCIATION by the UNIT OWNER with respect to the CONDOMINIUM PARCEL. Any person other than the UNIT OWNER who relies upon such certificate shall be protected thereby. A summary proceeding pursuant to Florida Statutes, Section 51.011 may be brought to compel compliance with this subsection, and in any such action the prevailing party is entitled to recover reasonable attorney's fees.

12.8 Application of Payments. Any payments made to the ASSOCIATION by any UNIT OWNER shall first be applied towards reasonable attorneys' fees incurred by the ASSOCIATION incidental to the collection of ASSESSMENTS and other monies owed to the ASSOCIATION by the UNIT OWNER and/or for the enforcement of its lien; next towards interest on any ASSESSMENTS or other monies owed to the ASSOCIATION as provided herein; and next towards any unpaid ASSESSMENTS or other monies owed to the ASSOCIATION, in the inverse order that such ASSESSMENTS or other monies were due.

13. ASSOCIATION. In order to provide for the administration of this CONDOMINIUM, the ASSOCIATION has been organized as a not-for-profit corporation under the Laws of the State of Florida, and the ASSOCIATION shall administer the operation and management of the CONDOMINIUM and undertake and perform all acts and duties incidental thereto in accordance with the terms, provisions and conditions of this DECLARATION, the ARTICLES, BYLAWS, and the rules and regulations promulgated by the ASSOCIATION from time to time.

13.1 ARTICLES. A copy of the ARTICLES is attached as Exhibit "C." No amendment of the ARTICLES shall be deemed an amendment to this DECLARATION and this DECLARATION shall not prohibit or restrict amendments to the ARTICLES, except as specifically provided herein.

13.2 BYLAWS. A copy of the BYLAWS is attached as Exhibit "D." No amendment of the BYLAWS shall be deemed an amendment to this DECLARATION and this DECLARATION shall not prohibit or restrict amendments to the BYLAWS, except as specifically provided herein.

13.3 Limitation Upon Liability of ASSOCIATION. Notwithstanding the duty of the ASSOCIATION to maintain and repair portions of the CONDOMINIUM PROPERTY, the ASSOCIATION shall not be liable to UNIT OWNERS for injury or damage, other than the cost of maintenance and repair, caused by any latent condition of the property to be maintained and repaired by the ASSOCIATION or caused by the elements or other owners or persons.

13.4 Restraint Upon Assignment of Shares in Assets. The share of a member in the funds and assets of the ASSOCIATION cannot be assigned, hypothecated or transferred in any manner except as an appurtenance to his UNIT.

13.5 Approval or Disapproval of Matters. Whenever the approval, consent or decision of the UNIT OWNERS is required upon any matter, such decision shall be made by a majority of a quorum of the UNIT OWNERS at a duly called meeting of the ASSOCIATION, in accordance with the ARTICLES and the BYLAWS, unless a greater voting requirement is specified as to any matter in the CONDOMINIUM ACT, or in this DECLARATION, the ARTICLES, or the BYLAWS.

13.6 Acts of the ASSOCIATION. Unless the approval or action of the UNIT OWNERS, and/or a certain specific percentage of the BOARD, is specifically required in this DECLARATION, the ARTICLES or BYLAWS, applicable rules and regulations or applicable law, all approvals, consents, or actions required or permitted to be given or taken by the ASSOCIATION shall be given or taken by the BOARD, without the consent of the UNIT OWNERS, and the BOARD may so approve and act through the proper officers of the ASSOCIATION without a specific resolution. The approval or consent of the ASSOCIATION or the BOARD shall be evidenced by a written instrument signed by any director or officer of the ASSOCIATION. When an approval, consent or action of the ASSOCIATION is permitted to be given or taken, such approval, consent or action may be conditioned in any manner the ASSOCIATION deems appropriate or the ASSOCIATION may refuse to take or give such approval, consent or action without the necessity of establishing the reasonableness of such conditions or refusal, except as herein specifically provided to the contrary.

13.7 Management Contracts. The ASSOCIATION shall have the right to contract for the management and maintenance of the CONDOMINIUM PROPERTY, and to authorize a management agent or company to assist the ASSOCIATION in carrying out its powers and duties as set forth herein. Any management agent or company may be the DEVELOPER or an affiliate of the DEVELOPER. However, the ASSOCIATION and its officers shall retain at all times the powers and duties granted to it by this DECLARATION, the ARTICLES, BYLAWS and the CONDOMINIUM ACT. Any management agreement shall not exceed three (3) years and shall provide for termination by either party without cause and without penalty on not less than ninety (90) days written notice.

13.8 Membership. The record owner(s) of all UNITS in the CONDOMINIUM shall be members of the ASSOCIATION. Membership as to each UNIT shall be established, and transferred, as provided by the ARTICLES and the BYLAWS.

13.9 Voting. On all matters as to which the members of the ASSOCIATION shall be entitled to vote, there shall be only one vote for each UNIT.

13.10 Directors. Except for directors appointed by the DEVELOPER, and except to the extent required in order to elect a full BOARD due to the unwillingness of UNIT OWNERS to serve on the BOARD, directors are required to be UNIT OWNERS, or a shareholder, director, officer or partner of an entity which owns a UNIT.

14. Insurance. The insurance other than title insurance which shall be carried upon the CONDOMINIUM PROPERTY and the ASSOCIATION PROPERTY and the property of the UNIT OWNERS shall be governed by the following provisions:

14.1 Purchase, Custody and Payment of Policies.

14.1.1 Purchase. All insurance policies purchased by the ASSOCIATION shall be issued by an insurance company authorized to do business in Florida.

14.1.2 Approval By INSTITUTIONAL LENDERS. Each INSTITUTIONAL LENDER will have the right upon reasonable notice to the ASSOCIATION to review and approve, which approval shall not be unreasonably withheld, the form, content, insurer, limits, and coverage of all insurance purchased by the ASSOCIATION, and the insurance trustee, and to require the ASSOCIATION to purchase insurance or to obtain an insurance trustee complying with the reasonable and customary requirements of the INSTITUTIONAL LENDER. If the ASSOCIATION fails to pay insurance premiums when due, or fails to comply with the insurance requirements of this DECLARATION, any INSTITUTIONAL LENDER shall have the right to order insurance policies complying with this DECLARATION and to advance any sums required to maintain or procure such insurance, and will then be subrogated to the assessment and lien rights of the ASSOCIATION for the payment of such sums as a COMMON EXPENSE. In the event of a

conflict between INSTITUTIONAL LENDERS, the decision of the INSTITUTIONAL LENDER holding mortgages encumbering UNITS which secure the largest aggregate indebtedness shall control.

14.1.3 Named Insured. The named insured on all policies purchased by the ASSOCIATION shall be the ASSOCIATION, individually and as agent for UNIT OWNERS covered by the policy, without naming them, and as agent for their mortgagees, without naming them.

14.1.4 Custody of Policies and Payment of Proceeds. All policies shall provide that payments in excess of \$5,000.00 for losses made by the insurer on account of casualty to any portion of the CONDOMINIUM PROPERTY or the ASSOCIATION PROPERTY shall be paid to the Insurance Trustee, and copies of all policies and endorsements for casualty losses shall be deposited with the Insurance Trustee.

14.1.5 Copies to UNIT OWNERS or INSTITUTIONAL LENDERS. One copy of each insurance policy or a certificate evidencing same, and all endorsements thereon, shall be furnished by the ASSOCIATION to each UNIT OWNER or INSTITUTIONAL LENDER included in the mortgagee roster who holds a mortgage upon a UNIT covered by the policy, and who in writing requests the ASSOCIATION to provide it with such policies. Upon request of any INSTITUTIONAL LENDER holding a mortgage upon a UNIT, the ASSOCIATION shall obtain and deliver to the INSTITUTIONAL LENDER a certificate of insurance, providing that same will not be canceled or the coverage reduced without at least 10 days written notice to the INSTITUTIONAL LENDER.

14.1.6 Termination of Insurance. All insurance policies purchased by the ASSOCIATION shall provide that they may not be canceled or substantially modified without at least 10 days prior written notice to the ASSOCIATION and to each holder of a first mortgage listed as a scheduled holder of a first mortgage in the policy.

14.1.7 Personal Property and Liability. UNIT OWNERS may obtain insurance at their own expense and at their own discretion for their personal property, personal liability, living expenses, flood damage, and for improvements made to their UNIT.

14.2 Coverage.

14.2.1 Casualty. The CONDOMINIUM PROPERTY and all ASSOCIATION PROPERTY, are to be insured pursuant to a "Blanket" or "master" type casualty insurance policy containing a replacement cost or similar endorsement in an amount equal to 100% of the then current replacement cost (excluding foundation, excavating costs, and other items normally excluded from coverage) as determined by the ASSOCIATION's casualty insurance company. Such coverage shall afford protection against:

14.2.1.1 Loss or damage by fire (and other hazards covered by a standard extended coverage endorsement);

14.2.1.2 Such other risks as from time to time shall be customarily insured against with respect to buildings and improvements similar in construction, location and use, including but not limited to vandalism and malicious mischief, and all other risks normally covered by a standard "All Risk" endorsement, where available.

14.2.1.3 The casualty insurance policy shall cover, among other things, all COMMON ELEMENTS and LIMITED COMMON ELEMENTS, and all of the UNITS within the CONDOMINIUM including, but not limited to, partition walls, doors, windows and stairways. The casualty insurance policy shall not include UNIT floor coverings, wall coverings or ceiling coverings, and does not include the following equipment if it is located within a UNIT and the UNIT OWNER is required to repair or replace such equipment: electrical fixtures, appliances, air conditioner or heating equipment, water heaters or built-in cabinets.

14.2.2 Liability. Comprehensive general public liability insurance covering loss or damage resulting from accidents or occurrences on or about or in connection with the CONDOMINIUM PROPERTY or the ASSOCIATION PROPERTY or adjoining driveways and walkways, or any work, matters or things related to the CONDOMINIUM PROPERTY or the

ASSOCIATION PROPERTY or this DECLARATION and its exhibits, with such coverage as shall be required by the ASSOCIATION, but with a combined single limit liability of not less than \$1,000,000.00 for bodily injury, death, or property damage, arising out of a single occurrence, and with cross liability endorsement to cover liabilities of the UNIT OWNERS as a group to a UNIT OWNER.

14.2.3 Directors and Officers Liability Coverage.

14.2.4 Fidelity Bonds. The ASSOCIATION shall obtain and maintain adequate insurance or fidelity bonding of all persons who control or disburse funds of the ASSOCIATION. The insurance policy or fidelity bond must cover the maximum funds that will be in the custody of the ASSOCIATION or its management agent at any one time. As used in this paragraph, the term "persons who control or disburse funds of the ASSOCIATION" includes, but is not limited to, those individuals authorized to sign checks, and the president, secretary and treasurer of the ASSOCIATION.

14.2.5 Flood Insurance, Workman's Compensation Insurance, and Such Other Insurance as the ASSOCIATION shall determine from time to time to be desirable, or as may be required by law, or as may reasonably be required by an INSTITUTIONAL LENDER pursuant to Paragraph 14.1.2, and as is customarily obtained with respect to condominiums similar in construction, location, and use to this CONDOMINIUM, such as, where applicable, contractual and all-written contract insurance, employers' liability insurance, and comprehensive automobile liability insurance.

When appropriate and obtainable, each of the foregoing policies shall waive the insurer's right to: (i) subrogation against the ASSOCIATION and against the UNIT OWNERS individually and as a group, (ii) any pro rata clause that reserves to the insurer the right to pay only a fraction of any loss if other insurance carriers have issued coverage upon the same risk, and (iii) avoid liability for a loss that is caused by an act of one or more Directors of the ASSOCIATION or by one or more UNIT OWNERS; and shall provide that such policies may not be canceled or substantially modified (except for increases in coverage for limits of liability) without at least 10 days prior written notice to the ASSOCIATION and to the holder of a first mortgage encumbering any UNIT in the CONDOMINIUM which is listed as a scheduled holder of a first mortgage in the insurance policy.

14.2.6 Waiver. If the insurance premiums for any insurance purchased by the ASSOCIATION become unreasonably high in the BOARD's opinion, the BOARD may purchase insurance with lesser coverage than specified above, or may elect not to purchase any insurance other than casualty or liability insurance. However, any reduction in the coverage of casualty or liability insurance below that specified above must be approved by 2/3 of the votes of the UNIT OWNERS, and must also be approved by the INSTITUTIONAL LENDER holding mortgages encumbering UNITS which secure the largest aggregate indebtedness, and in any event the ASSOCIATION must purchase any insurance required by the CONDOMINIUM ACT.

14.3 Premiums. Premiums for insurance policies purchased by the ASSOCIATION shall be paid by the ASSOCIATION as a COMMON EXPENSE.

14.4 Insurance Trustee. All casualty insurance policies purchased by the ASSOCIATION shall provide that all proceeds in excess of \$5,000 covering casualty losses shall be paid to any national or state bank whose deposits are insured by the F.D.I.C. or by the federal or state government, trust company, or other independent financial institution in the vicinity of the CONDOMINIUM with trust powers as may be designated by the ASSOCIATION, as Trustee, which Trustee is herein referred to as the "Insurance Trustee." The Insurance Trustee shall not be liable for the payment of premiums or for the renewal or sufficiency of the policies or for the failure to collect any insurance proceeds. The duty of the Insurance Trustee shall be to receive such proceeds as are paid and hold the same in trust for the purposes elsewhere stated herein and for the benefit of the UNIT OWNERS and their respective mortgagees in the following shares, which shares need not be set forth in the records of the Insurance Trustee. Notwithstanding the foregoing, so long as the DEVELOPER appoints a majority of the directors of the ASSOCIATION, unless any INSTITUTIONAL LENDER otherwise requires by written notice to the ASSOCIATION, no Insurance Trustee will be required, and all references in this DECLARATION to an Insurance Trustee shall refer to the

ASSOCIATION where the context requires. Furthermore, unless any INSTITUTIONAL LENDER otherwise requires by written notice to the ASSOCIATION, no Insurance Trustee shall be required if the insurance company providing casualty insurance agrees to disburse the proceeds from casualty losses directly toward the payment of the expenses of making any necessary repairs and restorations, and in accordance with the provisions of this DECLARATION, and in that event all references in this DECLARATION to an Insurance Trustee shall refer to the insurance company where the context requires.

14.4.1 COMMON ELEMENTS. Proceeds on account of damage to COMMON ELEMENTS shall be held in as many undivided shares as there are UNITS, the share of each UNIT OWNER being the same as his share in the COMMON ELEMENTS, as same are hereinabove stated.

14.4.2 UNITS. Proceeds on account of damage to UNITS shall be held in the following undivided shares:

14.4.2.1 As to any damaged UNITS which are to be repaired and restored, the proceeds on account of damage to such UNITS shall be held for the owners of such UNITS in proportion to the cost of repairing the damage suffered by each UNIT OWNER.

14.4.2.2 As to damaged UNITS which are not to be repaired and restored as elsewhere provided, the proceeds on account of damage to such UNITS shall be held for the owners of all such UNITS, each OWNER'S share being in proportion to his share in the COMMON ELEMENTS appertenant to his UNIT.

14.4.2.3 Mortgagee. In the event a mortgage encumbers a UNIT, the share of the UNIT OWNER shall be held in trust for the mortgagee and the UNIT OWNER as their interests may appear. However, no mortgagee shall have any right to determine or participate in the determination as to whether or not any damaged property shall be reconstructed or repaired, and no mortgagee shall have any right to apply or have applied to the reduction of a mortgage debt any insurance proceeds except distributions thereof made to the UNIT OWNER and mortgagee pursuant to the provisions of this DECLARATION.

14.4.3 ASSOCIATION PROPERTY. Proceeds on account of damage to ASSOCIATION PROPERTY shall be held on behalf of the ASSOCIATION.

14.5 Distribution of Proceeds. Proceeds of insurance policies received by the Insurance Trustee shall be distributed to, or for the benefit of, the beneficial owners in the following manner:

14.5.1 Expense of the Trust. All expenses of the Insurance Trustee shall be first paid or provisions made therefor.

14.5.2 Reconstruction or Repair. If the damage for which the proceeds are paid is to be repaired or reconstructed, the remaining proceeds shall be paid to defray the costs thereof as elsewhere provided. Any proceeds remaining after defraying such costs shall be distributed to the beneficial owners, remittances to UNIT OWNERS and their mortgagees being payable jointly to them. This is a covenant for the benefit of any mortgagee of a UNIT and may be enforced by such mortgagee.

14.5.3 Failure to Reconstruct or Repair. If it is determined in the manner elsewhere provided that the damaged BUILDING and/or UNIT for which the proceeds are paid shall not be reconstructed or repaired, the remaining proceeds shall be distributed to the beneficial owners, remittances to UNIT OWNERS and their mortgagees being payable jointly to them. This is a covenant for the benefit of any mortgagee of a UNIT and may be enforced by such mortgagee.

14.5.4 Certificate. In making distribution to UNIT OWNERS and their mortgagees, the Insurance Trustee may rely upon a certificate of the ASSOCIATION executed by the President and Secretary as to the names of the UNIT OWNERS and mortgagees together with their respective shares of the distribution.

14.5.5 Limitation on Use of Proceeds. In no event may any casualty insurance proceeds for losses to any CONDOMINIUM PROPERTY (whether to UNITS or to COMMON ELEMENTS) or any ASSOCIATION PROPERTY be used for other than expenses of the Insurance Trustee or for the repair, replacement or reconstruction of such CONDOMINIUM PROPERTY or ASSOCIATION PROPERTY, without the approval of at least 66 2/3% of the votes of the UNIT OWNERS.

14.6 ASSOCIATION as Agent. The ASSOCIATION is hereby irrevocably appointed agent for each UNIT OWNER and for the holder of a mortgage or other lien upon a UNIT and for each owner of any other interest in the CONDOMINIUM PROPERTY to adjust all claims arising under insurance policies purchased by the ASSOCIATION and to execute and deliver releases upon the payment of claims.

14.7 Notice of Possible Inadequate Insurance Coverage. In any legal action in which the ASSOCIATION may be exposed to liability in excess of insurance coverage protecting it and the UNIT OWNERS, the ASSOCIATION shall give notice of any excess exposure within a reasonable time to all UNIT OWNERS who may be exposed to the liability and they shall have the right to intervene and defend.

14.8 Inspection of Insurance Policies. A copy of each insurance policy purchased by the ASSOCIATION shall be made available for inspection by any OWNER or INSTITUTIONAL LENDER at reasonable times and upon reasonable notice.

15. Reconstruction or Repair After Casualty.

15.1 Determination to reconstruct or repair. If any part of the CONDOMINIUM PROPERTY or ASSOCIATION PROPERTY is damaged or destroyed by casualty, whether or not the damage will be reconstructed or repaired shall be determined in the following manner:

15.1.1 COMMON ELEMENTS. If the damaged improvement is a COMMON ELEMENT and is not part of a BUILDING, the damaged improvement shall be reconstructed or repaired unless two-thirds (2/3) of the UNIT OWNERS vote not to reconstruct or repair such improvement, or unless the CONDOMINIUM is terminated.

15.1.2 ASSOCIATION PROPERTY. If the damaged improvement is to ASSOCIATION PROPERTY, the damaged improvement shall be reconstructed or repaired unless members having two-thirds (2/3) of the voting interests of the ASSOCIATION elect not to reconstruct or repair such improvement or unless each CONDOMINIUM operated by the ASSOCIATION is terminated.

15.1.3 BUILDINGS. In the event of damage to or destruction of any BUILDING(S) (a "DAMAGED BUILDING"), same shall be reconstructed or repaired, except as hereafter provided.

15.1.3.1 If 25% or more of the UNITS within any DAMAGED BUILDING or within the entire CONDOMINIUM are very substantially damaged or destroyed, or if the cost of reconstructing or repairing the DAMAGED BUILDING would exceed 25% of the total cost of constructing the DAMAGED BUILDING as estimated by a contractor approved by the ASSOCIATION, then as soon as practical after such damage or destruction a special meeting of the UNIT OWNERS shall be called to determine whether the damage or destruction will be reconstructed and repaired. The BOARD may in its discretion call a meeting of the UNIT OWNERS to determine whether to reconstruct or repair any other damage.

15.1.3.2 Each DAMAGED BUILDING shall be reconstructed or repaired unless 2/3 of the UNIT OWNERS within the DAMAGED BUILDING, and a majority of the other UNIT OWNERS in the CONDOMINIUM, vote to not reconstruct or repair the DAMAGED BUILDING and to terminate the CONDOMINIUM, and same is approved by INSTITUTIONAL LENDERS representing at least a majority of the votes of UNITS subject to first mortgages held by INSTITUTIONAL LENDERS. In addition to the above, at a meeting of the UNIT OWNERS called for such purpose, the CONDOMINIUM may be terminated, or partially terminated to remove any DAMAGED BUILDING from the CONDOMINIUM, by a vote of 2/3 of the UNIT OWNERS in the DAMAGED BUILDING(S), and a majority of the other UNIT OWNERS in the CONDOMINIUM, provided same is approved by INSTITUTIONAL LENDERS representing at

least a majority of the votes of UNITS subject to first mortgages held by INSTITUTIONAL LENDERS.

15.1.3.3 If at any meeting called to determine whether to repair a DAMAGED BUILDING a sufficient number of UNIT OWNERS do not appear to vote, or the UNIT OWNERS do not vote to not reconstruct or repair any DAMAGED BUILDING, or if as a result of extensive damage or destruction to the CONDOMINIUM it is impossible or impractical to hold a meeting for such purpose, the ASSOCIATION by vote of a majority of the directors may elect to proceed to reconstruct or repair the DAMAGED BUILDING.

15.1.3.4 Notwithstanding anything contained herein or to the contrary, if it is determined that any DAMAGED BUILDING will not be reconstructed or repaired, the net proceeds of insurance resulting from such damage or destruction to the DAMAGED BUILDING shall first be used to remove the DAMAGED BUILDING and place the ground containing same in a neat and safe condition, and the balance shall be divided among the UNIT OWNERS in the DAMAGED BUILDING in proportion to their respective interests in the COMMON ELEMENTS, provided, however, that no payment shall be made to a UNIT OWNER until there has first been paid off out of his share of such funds all mortgages and liens on his UNIT in the order of priority of such liens. Notwithstanding the foregoing, if any DAMAGED BUILDING is not to be reconstructed or repaired and if the CONDOMINIUM is terminated or if the DAMAGED BUILDING is removed from the CONDOMINIUM in accordance with the provisions of Paragraph 21 of this DECLARATION, then the proceeds of the ASSOCIATION's casualty insurance policy on account of damage to the DAMAGED BUILDING shall be used and distributed in accordance with the provisions of Paragraph 21.

15.1.3.5 If it is determined in the manner set forth above that any BUILDING will not be repaired and restored, and if the CONDOMINIUM will not be terminated in its entirety, then this DECLARATION shall be amended so that the UNITS that will not be repaired and restored will become COMMON ELEMENTS, and the shares in the COMMON ELEMENTS appurtenant to the UNITS that continue as part of the CONDOMINIUM shall be adjusted to distribute the ownership of the COMMON ELEMENTS among the reduced number of UNITS. This shall be done by restating the shares of continuing UNIT OWNERS in the COMMON ELEMENTS pursuant to the formula set forth in Paragraph 7 of this DECLARATION. Notwithstanding the foregoing, if it is determined in the manner set forth above that the CONDOMINIUM will be partially terminated to remove any DAMAGED BUILDING from the CONDOMINIUM, then this DECLARATION shall be amended to remove the land comprising the phase in which the BUILDING is located from the DECLARATION and to terminate the CONDOMINIUM as to such land. The amendment shall be executed by the President of the ASSOCIATION who shall certify that the amendment was approved as aforesaid. Upon the payment of the foregoing amounts and the recording of the foregoing amendment, the UNIT OWNERS and INSTITUTIONAL LENDERS holding mortgages encumbering the UNITS that will not be repaired and restored shall have no further interest in the CONDOMINIUM PROPERTY.

15.2 Plans and Specifications. Any reconstruction or repair must be substantially in accordance with the plans and specifications for the original improvements (subject to modifications made to comply with the requirements of any controlling governmental authority), portions of which are attached hereto as exhibits, or if not, then according to plans and specifications approved by 2/3 of the UNIT OWNERS, and by INSTITUTIONAL LENDERS representing at least a majority of the votes of UNITS subject to first mortgages held by INSTITUTIONAL LENDERS, and if the damaged property is one or more BUILDINGS containing UNITS, by the UNIT OWNERS of all UNITS (and their respective INSTITUTIONAL LENDERS), the plans for which are to be altered, which approval shall not be unreasonably withheld.

15.3 Responsibility. The ASSOCIATION shall be responsible for the reconstruction or repair of any COMMON ELEMENTS, LIMITED COMMON ELEMENTS, or ASSOCIATION PROPERTY, and shall also be responsible for the reconstruction or repair of the UNITS, including the fixtures, installations, and additions therein initially installed, or replacements thereof of like kind or quality or which are not more expensive to reconstruct or repair than that originally installed by the DEVELOPER (unless any excess cost is paid by the proceeds of the ASSOCIATION's casualty insurance policy or by the applicable UNIT OWNER), except as hereafter set forth. Notwithstanding the foregoing, the ASSOCIATION shall not be responsible for repairing or restoring the following within any UNIT, which shall be the responsibility of the UNIT OWNER: (i) improvements, fixtures, or installations which are not of like kind or quality, or which would be more expensive to repair or replace, than that originally installed by the DEVELOPER, unless the UNIT OWNER pays any additional cost of reconstructing or repairing same to the extent such additional cost is not paid out of the proceeds of the ASSOCIATION's casualty insurance policy (ii) any improvements or property which are required to be excluded from coverage under the ASSOCIATION's casualty insurance policy pursuant to the CONDOMINIUM ACT, or (iii) any furniture, furnishings, or other personal property which are supplied by any UNIT OWNER or tenant of a UNIT OWNER. The Insurance Trustee shall disburse the proceeds of all insurance policies to the contractors engaged in such repair and restoration in appropriate progress payments.

15.4 Estimates of Costs. Immediately after a determination is made to rebuild or repair damage to property for which the ASSOCIATION has the responsibility of reconstruction and repair, the ASSOCIATION shall obtain reliable and detailed estimates of the cost to rebuild or repair from one or more reliable licensed contractors, and shall submit copies of all acceptable estimates to the Insurance Trustee.

15.5 ASSESSMENTS. If the proceeds of insurance are not sufficient to defray the estimated costs of reconstruction and repair by the ASSOCIATION, or if at any time during or after the reconstruction and repair the funds for the payment of the costs thereof are insufficient, the UNIT OWNERS of UNITS remaining in the CONDOMINIUM (other than UNITS in any DAMAGED BUILDING that will not be reconstructed or repaired as elsewhere provided) shall pay any deficiency. For damage to UNITS or other areas or improvements to be maintained by a UNIT OWNER, each affected UNIT OWNER shall pay a portion of the deficiency equal to the proportionate cost of reconstruction and repair of their respective UNITS or the respective areas or improvements to be maintained by them. For damage to COMMON ELEMENTS or ASSOCIATION PROPERTY, each UNIT OWNER's share of the deficiency shall be equal to the UNIT OWNER's share in the COMMON ELEMENTS. Notwithstanding the foregoing, the UNIT OWNERS of this CONDOMINIUM shall not be required to pay more than this CONDOMINIUM's share of the costs of reconstructing or repairing any ASSOCIATION PROPERTY.

15.6 Deductible Provision. The UNIT OWNERS shall be responsible for the payment of any deductible under the ASSOCIATION's casualty insurance policy, in the same manner as the UNIT OWNERS are responsible for the payment of any excess costs of reconstruction and repair as set forth in Paragraph 15.5 above.

15.7 Construction Funds. The funds for payment for costs of reconstruction and repair after casualty which shall consist of proceeds of insurance (except for proceeds on account of any DAMAGED BUILDING that will not be reconstructed or repaired as elsewhere provided) paid on account of the ASSOCIATION's casualty insurance policy and funds collected by the ASSOCIATION from the UNIT OWNERS of UNITS remaining in the CONDOMINIUM (other than UNITS in any DAMAGED BUILDING that will not be reconstructed or repaired as elsewhere provided) shall be disbursed in payment of such costs in the following manner:

15.7.1 ASSOCIATION. If the total funds collected from the UNIT OWNERS for payment of costs of reconstruction and repair which is the responsibility of the ASSOCIATION is more than Twenty-five Thousand (\$25,000.00) Dollars, then the funds shall be deposited by the ASSOCIATION with the Insurance Trustee. In all other cases, the ASSOCIATION shall hold the funds and disburse the same in payment of the costs of reconstruction and repair.

15.7.2 Insurance Trustee. The proceeds of insurance collected on account of a casualty and the funds deposited with the Insurance Trustee by the ASSOCIATION from

collections from the UNIT OWNERS on account of such casualty shall constitute a construction fund which shall be disbursed in payment of the costs of reconstruction and repair in the following manner and order:

15.7.2.1 ASSOCIATION Lesser Damage. If the amount of the estimated costs of reconstruction and repair which is the responsibility of the ASSOCIATION is less than Twenty-five Thousand (\$25,000.00) Dollars, then the construction fund shall be disbursed in payment of such costs upon the order of the ASSOCIATION; provided, however, that upon request to the Insurance Trustee by an INSTITUTIONAL LENDER which is a beneficiary of an insurance policy, the proceeds of which are included in the construction fund, such fund shall be disbursed in the manner hereafter provided for the reconstruction and repair of major damage.

15.7.2.2 ASSOCIATION Major Damage. If the amount of the estimated costs of reconstruction and repair which is the responsibility of the ASSOCIATION is more than Twenty-five Thousand (\$25,000.00) Dollars, then the construction fund shall be disbursed in payment of such costs in the manner required by the ASSOCIATION and upon approval of an architect qualified to practice in the State of Florida and employed by the ASSOCIATION to supervise the work.

15.7.2.3 UNIT OWNER. If there is a balance of insurance proceeds after payment of costs of reconstruction and repair that is the responsibility of the ASSOCIATION, such balance shall next be distributed to owners of damaged UNITS that will be reconstructed or repaired who have responsibility for reconstruction and repair of their UNITS. The distribution shall be in the shares that the estimated cost of reconstruction and repair in each damaged UNIT bears to the total of these costs in all damaged units; provided, however, that no UNIT OWNER shall be paid an amount in excess of the actual costs of reconstruction and repair for his UNIT. If there is a mortgage upon a UNIT, the distribution shall be paid to the UNIT OWNER and the mortgagee jointly and they may use the proceeds as they may determine.

15.7.2.4 Surplus. It shall be presumed that the first monies disbursed in payment of costs of reconstruction and repair shall be from insurance proceeds. If there is a balance in a construction fund after payment of all costs of the reconstruction and repair for which the fund is established, such balance shall be distributed to the beneficial owners of the fund in the manner elsewhere stated, except, however, that the part of a distribution to a beneficial owner which is not in excess of amounts paid by such owner into the construction fund shall not be made payable to any mortgagee.

15.7.2.5 Certificate. Notwithstanding the provisions herein, the Insurance Trustee shall not be required to determine whether or not sums paid by UNIT OWNERS shall be deposited by the ASSOCIATION with the Insurance Trustee, nor to determine whether the disbursements from the construction fund are to be upon the order of the ASSOCIATION or upon approval of an architect or otherwise, nor whether a disbursement is to be made from the construction fund, nor to determine the payee nor the amount to be paid, nor to determine whether surplus funds to be distributed are less than the amounts paid by UNIT OWNERS. Instead, the Insurance Trustee may rely upon a certificate of the ASSOCIATION executed by its President and Secretary as to any or all of such matters and stating that the sums to be paid are due and properly payable, and stating the name of the payee and the amount to be paid; provided, however, that when a mortgagee is herein required to be named as payee, the Insurance Trustee shall also name the mortgagee as payee of any distribution of insurance proceeds to a UNIT OWNER and further provided that when the ASSOCIATION or a mortgagee which is the beneficiary of any insurance policy, the proceeds of which are included in the construction fund, so requires, the approval of an architect named by the ASSOCIATION shall first be obtained by the ASSOCIATION for disbursements in payment of costs of reconstruction and repair.

16. Condemnation and Eminent Domain.

16.1 Representation by ASSOCIATION. The ASSOCIATION shall represent the UNIT OWNERS in any condemnation or eminent domain proceedings or in negotiations, settlements and agreements with the condemning or taking authority for acquisition of the COMMON

ELEMENTS or the ASSOCIATION PROPERTY, or any part thereof, and for such purpose each UNIT OWNER appoints the ASSOCIATION as the UNIT OWNER's attorney-in-fact.

16.2 Deposit of Awards with Insurance Trustee. The taking of any CONDOMINIUM PROPERTY or ASSOCIATION PROPERTY by condemnation or eminent domain proceedings shall be deemed to be a casualty, and the awards for that taking shall be deemed to be proceeds from insurance on account of the casualty and shall be deposited with the Insurance Trustee. Even though the awards may be payable to UNIT OWNERS, the UNIT OWNERS shall deposit the awards with the Insurance Trustee; and in the event of a failure to do so, the defaulting UNIT OWNER shall be liable to the ASSOCIATION for the amount of his award, or the amount of the award shall be set off against the sums hereafter made payable to the UNIT OWNER.

16.3 Determination Whether to Continue CONDOMINIUM. Whether the CONDOMINIUM will be terminated after condemnation or eminent domain proceedings will be determined in the manner provided for termination of the CONDOMINIUM as elsewhere provided, and in the event of any condemnation or eminent domain proceedings, a meeting of the members of the ASSOCIATION shall be called to make such determination within sixty (60) days after the taking of any CONDOMINIUM PROPERTY by condemnation or eminent domain proceedings is final.

16.4 Disbursement of Funds. If the CONDOMINIUM is terminated after condemnation or eminent domain proceedings, the proceeds of the awards will be deemed to be CONDOMINIUM PROPERTY and shall be owned and distributed in the manner provided for insurance proceeds if the CONDOMINIUM is terminated after a casualty. If the CONDOMINIUM is not terminated after condemnation or eminent domain proceedings, the size of the CONDOMINIUM will be reduced, the UNIT OWNERS of condemned or taken UNITS will be made whole and the property damaged by the taking will be made usable in the manner provided below. The proceeds of the awards shall be used for these purposes and shall be disbursed in the manner provided for disbursement of funds by the Insurance Trustee after a casualty.

16.5 UNIT Reduced but Tenable. If the taking reduces the size of a UNIT and the remaining portion of the UNIT can be made tenable, the award for the taking of a portion of the UNIT shall be used for the following purposes in the order stated and the following changes shall be effected in the CONDOMINIUM:

16.5.1 Restoration of UNIT. The UNIT shall be made tenable. If the cost of the restoration exceeds the amount of the award, the additional funds required shall be paid by the UNIT OWNER of the UNIT.

16.5.2 Distribution of Surplus. The balance of the award, if any, shall be distributed to the UNIT OWNER of the UNIT and to each mortgagee of the UNIT, the remittance being made payable jointly to the UNIT OWNER and mortgagees.

16.6 UNIT Made Untenable. If the taking is of the entire UNIT or so reduces the size of a UNIT that it cannot be made tenable, the award for the taking of the UNIT shall be used for the following purposes in the order stated and the following changes shall be effected in the CONDOMINIUM:

16.6.1 Payment of Award. The award shall be paid first to all INSTITUTIONAL LENDERS in an amount sufficient to pay off their mortgages due from those UNITS which are not tenable; and then jointly to the UNIT OWNERS and mortgagees of UNITS not tenable in an amount equal to the market value of the UNIT immediately prior to the taking and with credit being given for payments previously reserved for INSTITUTIONAL LENDERS; and the balance, if any, to repairing and replacing the COMMON ELEMENTS.

16.6.2 Adjustment of Shares in COMMON ELEMENTS. The shares in the COMMON ELEMENTS appurtenant to the UNITS that continue as part of the CONDOMINIUM shall be adjusted to distribute the ownership of the COMMON ELEMENTS among the reduced number of UNIT OWNERS. This shall be done by restating the shares of continuing UNIT OWNERS in the COMMON ELEMENTS as elsewhere provided in this DECLARATION.

16.6.3 ASSESSMENTS. If the amount of the award for the taking is not sufficient to pay the market value of a condemned or taken UNIT to the UNIT OWNER and to condition the remaining portion of the UNIT for use as a part of the COMMON ELEMENTS, the additional funds required for those purposes shall be raised by ASSESSMENTS against all of the UNIT OWNERS who will continue as owners of UNITS after the changes in the CONDOMINIUM effected by the taking. The ASSESSMENTS shall be made in proportion to the shares of those UNIT OWNERS in the COMMON ELEMENTS after the changes effected by the taking.

16.6.4 Appraisal. If the market value of a UNIT prior to the taking cannot be determined by agreement between the UNIT OWNER and mortgagees of the UNIT and the ASSOCIATION within thirty (30) days after notice by either party, the value shall be determined by one MAI appraiser mutually agreed upon by the UNIT OWNER and the ASSOCIATION, or if the parties are unable to agree as to an appraiser, the value shall be determined as the average of three (3) appraisals by three (3) such appraisers, one of whom shall be selected by the ASSOCIATION, one by the UNIT OWNER, and one by the two appraisers so selected. The cost of such appraisal or appraisals shall be a COMMON EXPENSE of the ASSOCIATION.

16.7 Taking of COMMON ELEMENTS or ASSOCIATION PROPERTY. Awards for the taking of COMMON ELEMENTS or ASSOCIATION PROPERTY shall be used to make the remaining portion of the COMMON ELEMENTS or ASSOCIATION PROPERTY usable in the manner approved by the BOARD; provided that if the cost of the work shall exceed the balance of the funds from the awards for the taking, the work shall be approved in the manner elsewhere required for further improvement of the COMMON ELEMENTS or ASSOCIATION PROPERTY. The balance of the awards for the taking of COMMON ELEMENTS or ASSOCIATION PROPERTY, if any, shall be retained by the ASSOCIATION or distributed to the UNIT OWNERS in the shares in which they own the COMMON ELEMENTS after adjustment of these shares on account of the condemnation or eminent domain proceedings. If there is a mortgage on a UNIT, the distribution shall be paid jointly to the owner and the mortgagee(s) of the UNIT. Notwithstanding the foregoing, the balance of any award for the taking of ASSOCIATION PROPERTY shall be distributed among the various CONDOMINIUMS operated by the ASSOCIATION in direct proportion to each CONDOMINIUM's responsibility for the payment of expenses of the ASSOCIATION PROPERTY.

16.8 Amendment of DECLARATION. The changes in UNITS, in the COMMON ELEMENTS and in the ownership of the COMMON ELEMENTS that are effected by condemnation shall be evidenced by an amendment of the DECLARATION of CONDOMINIUM that need be approved only by the BOARD.

16.9 Taking of COMMON ELEMENTS or ASSOCIATION PROPERTY. Awards for the taking of COMMON ELEMENTS or ASSOCIATION PROPERTY, not including any BUILDING(s), shall be used to make the remaining portion of the COMMON ELEMENTS or ASSOCIATION PROPERTY usable in the manner approved by the BOARD; provided that if the cost of the work shall exceed the balance of the funds from the awards for the taking, the work shall be approved in the manner elsewhere required for further improvement of the COMMON ELEMENTS or ASSOCIATION PROPERTY. The balance of the awards for the taking of COMMON ELEMENTS or ASSOCIATION PROPERTY, if any, shall be distributed to the UNIT OWNERS in the shares in which they own the COMMON ELEMENTS after adjustment of these shares on account of the condemnation or eminent domain proceedings. If there is a mortgage on a UNIT, the distribution shall be paid jointly to the owner and the mortgagee(s) of the UNIT. Notwithstanding the foregoing, the balance of any award for the taking of ASSOCIATION PROPERTY shall be distributed among the various CONDOMINIUMS operated by the ASSOCIATION in direct proportion to each CONDOMINIUM's responsibility for the payment of expenses of the ASSOCIATION PROPERTY.

16.10 Amendment of DECLARATION. The changes in UNITS, in the COMMON ELEMENTS and in the ownership of the COMMON ELEMENTS that are effected by condemnation shall be evidenced by an amendment of the DECLARATION of CONDOMINIUM that need be approved only by the BOARD.

17. Use Restrictions. The use of the property of the CONDOMINIUM shall be in accordance with the following provisions:

17.1 UNITS.

17.1.1 Residential Use. Each of the UNITS shall be occupied and used only for residential purposes, and not for business, commercial or other purposes, provided any UNIT may be used as a home office so long as same does not involve customers, patients or the like coming to the UNIT and so long as such use is not otherwise apparent from the exterior of the UNIT.

17.1.2 Maximum Number of Occupants. With the exception of temporary occupancy by visiting guests, no UNIT may be occupied by more than two (2) persons for each bedroom in the UNIT, without the prior written consent of the ASSOCIATION. The BYLAWS or the Rules and Regulations of the ASSOCIATION may define visiting guests, and limit the number of visiting guests permitted in any UNIT at any time, and the maximum length of time a visiting guest may reside in any UNIT.

17.1.3 No Division. No UNIT may be divided or subdivided into a smaller UNIT or any portion thereof sold or otherwise transferred without first amending this DECLARATION to reflect the changes in the UNITS to be affected thereby.

17.2 Leasing. Any lease of a UNIT must be in writing and specifically be subject to this DECLARATION, the ARTICLES, BYLAWS, and Rules and Regulations of the ASSOCIATION, and a copy delivered to the ASSOCIATION prior to occupancy by the tenant(s). Without the prior written consent of the BOARD, which may be withheld in the BOARD's sole discretion, no UNIT shall be leased more than once in any consecutive 12 month period. For purposes of this paragraph, any person(s) occupying a UNIT in the absence of the UNIT OWNER shall be deemed occupying the UNIT pursuant to a lease, regardless of the presence or absence of consideration with respect to the occupancy. Notwithstanding the foregoing, a UNIT OWNER may from time to time permit guests to occupy his UNIT, without consideration, provided the BOARD is given prior written notice of such occupancy. Such guest occupancy shall not exceed thirty (30) days in any consecutive twelve (12) month period without the prior written consent of the BOARD which may be withheld in the BOARD'S sole discretion. Notwithstanding anything contained herein to the contrary, no amendment to this DECLARATION, the ARTICLES, the BYLAWS, or the Rules or Regulations may be made by the UNIT OWNERS which would further prohibit or restrict any UNIT OWNER from renting, leasing, selling or transferring his UNIT, without the consent of 100% of the UNIT OWNERS.

17.3 Exterior Appearance. Without limiting the provisions of Paragraph 10.2 of this DECLARATION, except with the written consent of the ASSOCIATION as elsewhere provided, no UNIT OWNER shall cause or permit his terrace, balcony, garden area, or patio (except as originally constructed by DEVELOPER) to be enclosed, nor shall any UNIT OWNER cause or permit his terrace, balcony, garden area, or patio to be increased in size, the configuration thereof altered, or awnings installed thereon, or on the exterior of any BUILDING. Except with the written consent of the ASSOCIATION, no UNIT OWNER shall cause or permit any doors, windows or screening on the exterior of his UNIT to be added, modified or removed, nor shall any UNIT OWNER in any manner change the exterior appearance of his UNIT or any BUILDING or COMMON ELEMENT, except for purposes of repair or replacement required to be made by the UNIT OWNER, and any such repair or replacement shall be in substantial conformity with that originally installed by the DEVELOPER or last approved by the ASSOCIATION. Except with the written consent of the ASSOCIATION, no UNIT OWNER shall install or permit to be installed in his UNIT electrical wiring, television or radio antenna, machines or air conditioning equipment, which may protrude through the roof or walls of his UNIT or the BUILDING. No UNIT OWNER shall place signs or written material on the windows of his UNIT, or on the exterior of the CONDOMINIUM PROPERTY. Except with the written consent of the ASSOCIATION, no UNIT OWNER shall install any trees, shrubbery, flowers, or other landscaping on the exterior of any CONDOMINIUM PROPERTY, and no UNIT OWNER shall remove or alter any such landscaping installed by the ASSOCIATION. UNIT OWNERS may place tasteful patio furniture and plants on their terraces, balconies, garden areas, or patios, but shall keep same neat and in a sightly condition, and the ASSOCIATION shall have the right to require any UNIT OWNER to remove any personal property placed on any terrace, balcony, garden area, or patio, or otherwise on the exterior of the CONDOMINIUM PROPERTY, which the ASSOCIATION deems unsightly or potentially dangerous.

17.4 Hurricane Shutters. Each UNIT is required to have hurricane shutters as originally provided by DEVELOPER or as other approved by the BOARD, which shall be maintained in good and usable condition at all times. The BOARD shall adopt hurricane shutter specifications for each building within each CONDOMINIUM operated by the ASSOCIATION which shall include color, style and other factors deemed relevant by the BOARD. All specifications adopted by the BOARD shall comply with the applicable building codes. Notwithstanding any provision to the contrary in the CONDOMINIUM DOCUMENTS, the BOARD shall not refuse to approve the installation or replacement of hurricane shutters conforming to the specifications adopted by the BOARD. The installation, replacement and maintenance of such shutters in accordance with the procedures set forth herein shall not be deemed a material alteration to the COMMON ELEMENTS within the meaning of the CONDOMINIUM ACT.

17.5 Pets. Except with the written consent of the BOARD, which may be granted or withheld in the BOARD's sole discretion, only one cat, or one dog not exceeding 26 pounds at maturity, is permitted in any UNIT. In addition, fish, birds and other small animals are permitted so long as they are not kept for commercial purposes, and are exclusively and continuously confined to cages, tanks, or other similar enclosures. All other pets are prohibited. No pit bull terriers are permitted without the consent of the BOARD. No pet is permitted which creates an unreasonable source of noise or annoyance to other residents of the CONDOMINIUM. No pet may be kept outside of any UNIT in the absence of any resident of the UNIT. The keeping of a dog or other domestic pet at the CONDOMINIUM is not a right of a UNIT OWNER, but is a conditional license which is subject to termination at any time by the BOARD upon a finding that a dog or other pet is vicious, is annoying to other residents, or has in any way become a nuisance. If any such conditional license is revoked, the UNIT OWNER shall remove his pet from the CONDOMINIUM immediately. The BYLAWS or the Rules and Regulations of the ASSOCIATION may further provide for reasonable rules and regulations regarding pets.

17.6 COMMON ELEMENTS. The COMMON ELEMENTS and ASSOCIATION PROPERTY shall be used only for the purposes for which they are intended.

17.7 Nuisances. No nuisances shall be allowed upon the CONDOMINIUM PROPERTY; and no use or practice which is an unreasonable source of annoyance to residents or which shall interfere with the peaceful possession and proper use of the CONDOMINIUM PROPERTY by its residents shall be permitted. All parts of the CONDOMINIUM PROPERTY shall be kept in a clean and sanitary condition and no rubbish, refuse or garbage shall be allowed to accumulate or any fire hazard allowed to exist. No UNIT OWNER shall permit any use of his UNIT or of the COMMON ELEMENTS which will increase the rate of insurance upon the CONDOMINIUM PROPERTY.

17.8 Lawful Use. No improper, offensive or unlawful use shall be made of the CONDOMINIUM PROPERTY or any part thereof. All laws, zoning ordinances and regulations of all governmental bodies which require maintenance, modification or repair of the CONDOMINIUM PROPERTY shall be complied with, and the responsibility for such compliance shall be the same as the responsibility for the maintenance and repair of the property concerned.

17.9 Rules and Regulations. All UNIT OWNERS shall comply with reasonable rules and regulations concerning the use, maintenance, and appearance of, the UNITS and the use of the COMMON ELEMENTS and ASSOCIATION PROPERTY, as may be made and amended from time to time by the ASSOCIATION in the manner provided by the ARTICLES or BYLAWS. Copies of such regulations and amendments thereto shall be furnished by the ASSOCIATION to all UNIT OWNERS and residents of the CONDOMINIUM upon request.

17.10 Proviso. Provided, however, that until the DEVELOPER has completed all of the contemplated improvements and closed the sales of all of the UNITS within this CONDOMINIUM, including the additional phases contemplated by the DEVELOPER as set forth in Paragraph 22 below, neither the UNIT OWNERS nor the ASSOCIATION shall interfere with the completion of all contemplated improvements and the sale or leasing of all UNITS within the CONDOMINIUM, and the DEVELOPER may make such use of the unsold UNITS and COMMON ELEMENTS as may facilitate such completion and sale or leasing including, but not limited to, maintenance of a sales or leasing office, the showing of the CONDOMINIUM

PROPERTY and DEVELOPER-owned UNITS and the display of signs. DEVELOPER shall further have the right to use any UNITS it owns as a construction, sales or leasing office or model in connection with any other property owned by DEVELOPER or any affiliate of DEVELOPER.

18. Compliance and Non-Monetary Default.

18.1 Enforcement. In the event of a violation by any UNIT OWNER or any tenant of a UNIT OWNER, or any person residing with them, or their guests or invitees (other than the nonpayment of any ASSESSMENT or other monies owed to the ASSOCIATION, which is governed by Paragraph 12 of this DECLARATION) of any of the provisions of this DECLARATION, the ARTICLES, the BYLAWS, or the Rules and Regulations of the ASSOCIATION, the ASSOCIATION shall notify the OWNER and any tenant of the violation, by written notice. If such violation is not cured as soon as is reasonably practical and in any event within seven (7) days after such written notice, or if the violation is not capable of being cured within such seven (7) day period, if the OWNER or tenant fails to commence and diligently proceed to completely cure such violation as soon as is reasonably practical within seven (7) days after written demand by the ASSOCIATION, or if any similar violation is thereafter repeated, the ASSOCIATION may, at its option:

18.1.1 Impose a fine against the OWNER or tenant pursuant to the BYLAWS;
and/or

18.1.2 Commence an action to enforce performance on the part of the UNIT OWNER or tenant, and to require the UNIT OWNER to correct such failure, or for such other relief as may be necessary under the circumstances, including injunctive relief; and/or

18.1.3 The ASSOCIATION may itself perform any act or work required to correct such failure and, either prior to or after doing so, may charge the UNIT OWNER with all reasonable costs incurred or to be incurred by the ASSOCIATION in connection therewith, plus a service fee equal to ten (10%) percent of such costs. In connection with the foregoing, the ASSOCIATION may perform any maintenance or repairs required to be performed, may remove any change, alteration, addition or improvement which is unauthorized or not maintained in accordance with the provisions of this DECLARATION, and may take any and all other action reasonably necessary to correct the applicable failure; and/or

18.1.4 Commence an action to recover damages.

18.2 Negligence. A UNIT OWNER shall be liable to the ASSOCIATION for the expense of any maintenance, repair or replacement rendered necessary by his act, neglect or carelessness, but only to the extent that such expense is not met by the proceeds of insurance carried by the ASSOCIATION.

18.3 Responsibility of UNIT OWNER for Occupants, Tenants, Guests, and Invitees. Each UNIT OWNER shall be responsible (to the extent otherwise provided by law) for the acts and omissions, whether negligent or willful, of any person residing in his UNIT, and for all guests and invitees of the UNIT OWNER or any such resident, and in the event the acts or omissions of any of the foregoing shall result in any damage to the CONDOMINIUM PROPERTY or the ASSOCIATION PROPERTY, or any liability to the ASSOCIATION, the UNIT OWNER shall be liable to the ASSOCIATION for same, limited where applicable to the extent that the expense or liability is not met by the proceeds of insurance carried by the ASSOCIATION. Furthermore, any violation of any of the provisions of this DECLARATION, of the ARTICLES, the BYLAWS, or any Rule or Regulation, by any resident of any UNIT, or any guest or invitee of a UNIT OWNER or any resident of a UNIT, shall also be deemed a violation by the UNIT OWNER, and shall subject the UNIT OWNER to the same liability as if such violation was that of the UNIT OWNER.

18.4 Right of ASSOCIATION to Evict Tenants, Occupants, Guests and Invitees. With respect to any person present in any UNIT or any portion of the CONDOMINIUM PROPERTY, other than a UNIT OWNER and the members of his immediate family permanently residing with him in the UNIT, if such person shall materially violate any provision of this DECLARATION, the ARTICLES, the BYLAWS, or the Rules and Regulations, or shall create a nuisance or an unreasonable and continuous source of annoyance to the residents of the CONDOMINIUM, or shall damage or destroy any COMMON ELEMENTS or ASSOCIATION PROPERTY, then upon

written notice by the ASSOCIATION such person shall be required to immediately leave the CONDOMINIUM PROPERTY and if such person does not do so, the ASSOCIATION is authorized to commence an action to compel the person to leave the CONDOMINIUM PROPERTY and, where necessary, to enjoin such person from returning. The expense of any such action, including attorneys' fees, may be charged to the applicable UNIT OWNER who such person was visiting, or with whose permission such person was present on the CONDOMINIUM PROPERTY, and the ASSOCIATION may collect such sum and have a lien for same as elsewhere provided. The foregoing shall not be deemed to limit, modify, or affect any other rights or remedies available to the ASSOCIATION, or any rights or remedies the ASSOCIATION may have with respect to similar actions by a UNIT OWNER or a member of his immediate family residing with him in the UNIT. Any eviction of a tenant shall be accomplished in compliance with any applicable provisions of the Florida Landlord and Tenant Act, Florida Statutes, Chapter 83.

18.5 Costs and Attorneys' Fees. In any legal proceedings commenced by the ASSOCIATION to enforce this DECLARATION, the ARTICLES, the BYLAWS, and/or the Rules and Regulations, as said documents may be amended from time to time, the prevailing party shall be entitled to recover the costs of the proceeding and reasonable attorneys' fees.

18.6 Enforcement by Other Persons. In addition to the foregoing, any UNIT OWNER shall have the right to commence legal proceedings to enforce this DECLARATION against any person violating or attempting to violate any provisions herein, to restrain such violation or to require compliance with the provisions contained herein, and the prevailing party in any such action shall be entitled to recover its reasonable attorneys' fees.

18.7 No Waiver of Rights. The failure of the ASSOCIATION or any UNIT OWNER to enforce any covenant, restriction or any other provision of this DECLARATION, the ARTICLES, the BYLAWS, or the Rules and Regulations, as the said documents may be amended from time to time, shall not constitute a waiver of the right to do so thereafter.

19. Amendment of DECLARATION and Limitations on Amendments to ARTICLES and BYLAWS.

19.1 Amendments to DECLARATION. In addition to amendments elsewhere authorized herein, and subject to limitations contained herein upon amendments, this DECLARATION may be amended in the following manner:

19.1.1 By the DEVELOPER. Except for amendments required to be approved by UNIT OWNERS and INSTITUTIONAL LENDERS as set forth below, the DEVELOPER shall have the right to amend this DECLARATION without the consent of the UNIT OWNERS, the ASSOCIATION or its BOARD, so long as the DEVELOPER is entitled to appoint any director of the ASSOCIATION, or owns any UNIT in the CONDOMINIUM or any property which may be added as an additional phase of the CONDOMINIUM as described in Paragraph 22 below. Notwithstanding the foregoing, the DEVELOPER shall not make any amendment to this DECLARATION which is prohibited to be made by the DEVELOPER pursuant to the CONDOMINIUM ACT, and shall not amend this DECLARATION in violation of Florida Statutes, Section 718.403. Any amendment made by the DEVELOPER shall be recorded amongst the public records of the county in which the CONDOMINIUM is located, and any amendment shall be effective when so recorded.

19.1.2 By the UNIT OWNERS.

19.1.2.1 Notice. Notice of the subject matter of a proposed amendment shall be included in the notice of any meeting at which a proposed amendment is considered.

19.1.2.2 Resolution of Adoption. A resolution adopting a proposed amendment may be proposed by either the BOARD or by not less than 1/3 of the votes of the UNIT OWNERS. Approval of an amendment must be by not less than 2/3 of the votes of all UNIT OWNERS. UNIT OWNERS not present in person or by proxy at a meeting considering an amendment may express their approval in writing, provided such approval is delivered to the Secretary within thirty (30) days after the meeting.

19.1.2.3 Execution and Recording. A copy of each amendment shall be attached to a certificate of the ASSOCIATION certifying that the amendment was duly adopted, which certificate shall include the recording data identifying this DECLARATION and shall be executed by the President and Secretary of the ASSOCIATION with the formalities of a deed. The amendment shall be effective when such certificate and copy of the amendment are recorded amongst the public records of the county in which the CONDOMINIUM is located.

19.2 Proviso. No amendment shall discriminate against any UNIT OWNER or against any UNIT, or class or group of UNITS, unless the UNIT OWNERS so affected and their respective INSTITUTIONAL LENDERS shall join in the execution of the amendment. Except for an amendment adding a phase contemplated by Paragraph 22 below, no amendment shall change the configuration or size of any UNIT in any material fashion, materially alter or modify the appurtenances to the UNIT, or change the proportion or percentage by which the UNIT OWNER of the UNIT shares the COMMON EXPENSES and owns the COMMON SURPLUS unless the record owner of the UNIT and any INSTITUTIONAL LENDER holding a first mortgage encumbering the UNIT join in the execution of the amendment, and, unless otherwise required by any governmental authority, unless at least a 67% of the total voting interests approve the amendment. No amendment may prejudice or impair the rights, interests or priorities of INSTITUTIONAL LENDERS unless all INSTITUTIONAL LENDERS holding a first mortgage encumbering a UNIT join in the execution of the amendment. Prior to the addition of all phases to this CONDOMINIUM as described in Paragraph 22 of this DECLARATION and the completion and closing of the sale of all UNITS in all phases of the CONDOMINIUM, and any units built within the property described in Exhibit "B" that will not be added as a phase of the CONDOMINIUM, by DEVELOPER, no amendment shall be made without the written joinder of the DEVELOPER. Where any provision of this DECLARATION benefits any other property not within the CONDOMINIUM, no amendment to such provision may be made which would adversely affect the owner of such property without the written consent of such owner or, if such property is submitted to the condominium form of ownership, or is made subject to the jurisdiction of a homeowners or property owners association, without the written consent of the applicable condominium, homeowners or property owners association. The foregoing joinder requirements as to amendments herein specified shall be in addition to other provisions of this DECLARATION relating to amendments to the DECLARATION.

19.3 If any provision of this DECLARATION specifically requires the consent of a certain percentage of the UNIT OWNERS or INSTITUTIONAL LENDERS to approve or authorize any action or matter, no amendment may reduce such percentage unless the amendment is approved by at least such specified percentage of the UNIT OWNERS or INSTITUTIONAL LENDERS.

19.4 Notwithstanding anything contained herein to the contrary, any amendment to this DECLARATION, the ARTICLES, or the BYLAWS, except for amendments made by DEVELOPER which do not materially and adversely affect the UNIT OWNERS or any INSTITUTIONAL LENDER, or which are made to correct errors or omissions, or which are required to comply with the requirements of any INSTITUTIONAL LENDER or any governmental authority, must be approved by at least 67% of the UNIT OWNERS and by INSTITUTIONAL LENDERS representing at least a majority of the votes of UNITS subject to first mortgages held by INSTITUTIONAL LENDERS, if the amendment is of a material nature. A change to any of the provisions governing the following will be considered as material: (i) voting rights; (ii) increases in ASSESSMENTS that raise the previously assessed amount by more than twenty-five (25%) percent, ASSESSMENT liens, or the priority of ASSESSMENT liens; (iii) reductions in reserves for maintenance, repair and replacement of COMMON ELEMENTS; (iv) responsibility for maintenance and repair; (v) reallocation of interests in the general or LIMITED COMMON ELEMENTS, or rights to their use; (vi) redefinition of any UNIT boundaries; (vii) convertability of UNITS into COMMON ELEMENTS or vice versa; (viii) expansion or contraction of the CONDOMINIUM, or the addition, annexation, or withdrawal of property to or from the CONDOMINIUM (except for amendments made pursuant to Paragraph 22 below); (ix) hazard or fidelity insurance requirements; (x) imposition of any restrictions on the leasing of UNITS; (xi) imposition of any restrictions on the UNIT OWNER's right to sell or transfer his or her UNIT; (xii) restoration or repair of the CONDOMINIUM (after damage or partial condemnation) in a manner other than that specified in the documents; or (xiii) any provision that expressly benefits mortgage holders, insurers or guarantors.

20. Partial or Total Termination of CONDOMINIUM. The CONDOMINIUM shall continue as to all of the CONDOMINIUM PROPERTY until (i) terminated by casualty loss as more particularly provided in this DECLARATION, or (ii) such time as withdrawal of the CONDOMINIUM PROPERTY from the provisions of the CONDOMINIUM ACT is authorized by a vote of 2/3 of the UNIT OWNERS (DEVELOPER shall not vote the UNITS owned by it for such withdrawal unless the UNIT OWNERS of at least 2/3 of all other UNITS so elect such withdrawal, at which time DEVELOPER may choose to vote either in favor of or against such withdrawal, as DEVELOPER sees fit) and such withdrawal is approved by INSTITUTIONAL LENDERS representing at least a majority in the case of termination due to condemnation, and 2/3 in all other cases, of the votes of UNITS subject to first mortgages held by INSTITUTIONAL LENDERS. In the event such withdrawal is authorized as aforesaid, or in the event of a partial termination of the CONDOMINIUM as elsewhere provided, the CONDOMINIUM PROPERTY or the portion thereof withdrawn shall be subject to an action for partition by any UNIT OWNER or lienor as if owned in common, in which event the net proceeds of sale shall be divided among all UNIT OWNERS in the CONDOMINIUM, or the portion withdrawn, in proportion to their respective interests in the COMMON ELEMENTS, provided, however, that no payment shall be made to a UNIT OWNER until there has first been paid off out of his share of such net proceeds all liens on his UNIT in the order of their priority. The termination of the CONDOMINIUM in either of the foregoing manners shall be evidenced by a certificate of the ASSOCIATION executed by its President and Secretary, certifying as to the basis of the termination and said certificate shall be recorded among the public records of the county in which the CONDOMINIUM is located. This section may not be amended without the consent of all INSTITUTIONAL LENDERS, and the DEVELOPER, so long as it owns any UNITS. After termination of the CONDOMINIUM, or any portion thereof, the UNIT OWNERS of the UNITS in the withdrawn property shall own the CONDOMINIUM PROPERTY withdrawn, and in the case of a total termination all of the CONDOMINIUM PROPERTY and any other assets of the ASSOCIATION, as tenants in common in undivided shares, and their respective mortgagees and lienors shall have mortgages and liens upon the respective undivided shares of the UNIT OWNERS. Such undivided shares of the UNIT OWNERS shall be the same as their respective undivided shares in the COMMON ELEMENTS appurtenant to the UNIT OWNERS' UNITS prior to the termination, except that any proceeds received from the sale of the CONDOMINIUM PROPERTY shall be distributed as hereafter set forth.

20.1 Termination Event. For purposes of this Paragraph, a "Termination Event" means (i) the total termination of this CONDOMINIUM in accordance with the provisions of this Paragraph, (ii) the partial or total termination of this CONDOMINIUM in accordance with the provisions of Paragraph 15.1.3 of this DECLARATION, pursuant to which one or more of the BUILDINGS and the land comprising the Phase in which the BUILDING(S) are located will be withdrawn from this CONDOMINIUM, or (iii) the taking of an entire BUILDING by condemnation or eminent domain proceedings.

20.2 Termination Proceeds and Distribution Thereof. For purposes of this Paragraph, the term "Termination Proceeds" means any monies received by the ASSOCIATION in connection with a Termination Event, including but not limited to (i) the proceeds received from the sale of the CONDOMINIUM PROPERTY, or, in the case of a partial termination, the property withdrawn from this DECLARATION, (ii) the proceeds of casualty insurance which is received by the ASSOCIATION for any BUILDING or improvement which is damaged or destroyed by a CASUALTY and which will not be rebuilt and is withdrawn from the CONDOMINIUM, or (iii) the proceeds of any condemnation or eminent domain proceedings received by the ASSOCIATION for any BUILDING that is taken by condemnation or eminent domain proceedings. The Termination Proceeds shall, in the case of damage or destruction, or taking by condemnation or eminent domain proceedings, first be used to remove or place in a neat and safe condition any BUILDING(S) or other improvements within the land withdrawn from the CONDOMINIUM as may be required by law or as may be determined appropriate by the ASSOCIATION, and the remainder shall be distributed among the UNIT OWNERS and the mortgagees of UNITS in the BUILDING(S) affected by the Termination Event (the "Affected BUILDING(S)") in proportion to their respective interests in the COMMON ELEMENTS. However, no payment shall be made to a UNIT OWNER until there has first been paid off out of his share of such funds all liens and encumbrances on his UNIT in the order of priority of same.

21. Provisions Regarding Phasing. Pursuant to Florida Statutes, Section 718.403, the DEVELOPER reserves and shall have the right, but not the obligation, to add phases to the CONDOMINIUM. A description of the phasing is as follows:

21.1 Exhibit "B" of this DECLARATION contains a plot plan showing the approximate location of all existing and proposed BUILDINGS and improvements that may ultimately be contained within the CONDOMINIUM, and contains a legal description of the land on which each phase may be built.

21.2 Each phase that is added to the CONDOMINIUM will contain one BUILDING. Phase 1, if added to the CONDOMINIUM, will contain 10 UNITS, which is the minimum and maximum number of units in this phase. Phase 2, if added to the CONDOMINIUM, will contain 7 UNITS, which is the minimum and maximum number of units in this phase. Phase 3, if added to the CONDOMINIUM, will contain 8 UNITS, which is the minimum and maximum number of units in this phase. The BUILDINGS may contain 2-bedroom Units having a minimum of 1,600 and a maximum of 2,000 square feet, or 3-bedroom Units having a minimum of 1,600 and a maximum of 2,000 square feet.

21.3 As, and if, one or more of the additional phases are added to the CONDOMINIUM, each UNIT OWNER's undivided share in the COMMON ELEMENTS, and the corresponding share of expenses and surplus, will be adjusted to reflect the increase in the number of UNITS in the CONDOMINIUM caused by the addition of the phase(s), pursuant to the formula set forth in Paragraph 7 of this DECLARATION.

21.4 The membership vote and ownership in the ASSOCIATION attributable to each UNIT will be one (1) vote per UNIT. Accordingly, in the event any phase is added, the membership in the ASSOCIATION will be increased by the number of additional UNIT OWNERS in the added phase or phases, and each UNIT in the CONDOMINIUM will have one (1) vote. If any phases are not added, then the membership vote in the ASSOCIATION will be one (1) vote per UNIT for each UNIT within the CONDOMINIUM, including any phases which are added to the CONDOMINIUM.

21.5 If one or more phases are not added to the CONDOMINIUM, the UNITS within the CONDOMINIUM are entitled to one hundred (100%) percent ownership of all COMMON ELEMENTS within the phases actually developed and added as part of the CONDOMINIUM. In other words, the aggregate of the existing UNIT OWNERS in the CONDOMINIUM will at all times have one hundred (100%) percent ownership in all of the COMMON ELEMENTS, subject to dilution as to the percentage share of each UNIT OWNER in the event a subsequent phase or phases are actually developed and added as a part of the CONDOMINIUM.

21.6 Each phase will be added to the CONDOMINIUM by an appropriate amendment to this DECLARATION. Notwithstanding the provisions of Section 718.110, Florida Statutes, or any other provision of this DECLARATION, amendments to this DECLARATION adding one (1) or more phases to this CONDOMINIUM shall not require the execution of such amendments or consents thereto by UNIT OWNERS, mortgagees, lienors, or the ASSOCIATION, or any other person or entity, other than the DEVELOPER of such additional phase. Taxes and other assessments relating to the property in any phase added to this CONDOMINIUM, covering any period prior to the addition of such phase, shall be the responsibility of the DEVELOPER. All intended improvements in any phase must be substantially completed prior to the time the phase is added to the CONDOMINIUM.

21.7 A DEVELOPER of any additional phase may be the DEVELOPER of this CONDOMINIUM and/or its nominees, designees, assignees, or successors, in whole or in part, or any person or entity which owns the land constituting the phase when added.

21.8 Phases may be added to the CONDOMINIUM in any sequence.

21.9 No time-share estates will or may be created with respect to UNITS in any phase.

21.10 The time period within which each phase must be added to the CONDOMINIUM, if at all, is the date which is seven (7) years after this DECLARATION is recorded in the Public Records of the County where the CONDOMINIUM is located, and any phase which is not added to the CONDOMINIUM by that date may not thereafter be added.

21.11 The impact which the addition of any phase will have upon the CONDOMINIUM is as follows: (i) the land within the CONDOMINIUM will be increased, (ii) the number of UNITS within the CONDOMINIUM will be increased, (iii) the COMMON ELEMENTS will be increased, (iv) the ASSOCIATION will be responsible for the repair, maintenance and operation of the COMMON ELEMENTS as increased by the addition of the phase, (v) the ASSOCIATION will incur additional expenses in connection with the maintenance, repair and operation of the CONDOMINIUM as increased by the addition of the phase; however, expenses incurred by the ASSOCIATION in connection with the COMMON ELEMENTS of additional phases will be a COMMON EXPENSE to be assessed against a larger number of UNITS in proportion to their respective shares of the COMMON ELEMENTS, and (vi) the ownership interest in the COMMON ELEMENTS and proportionate share of the COMMON EXPENSES of each UNIT will be reduced pursuant to Paragraph 7 of this DECLARATION.

21.12 The DEVELOPER reserves the right to change the types of BUILDINGS and UNITS which may be added to the Condominium in any phase, and specifically reserves the right within any phase to change the size of the BUILDING and UNITS, the location and configuration of the BUILDING, the exterior elevation of the BUILDING, the design of the BUILDING, the configuration of UNITS within the BUILDING, and the BUILDING materials. In any event the number of UNITS within a phase which is added to the Condominium may not be different than the number of UNITS permitted to be built within the phase as specified above, and in no event may the UNITS be smaller or larger than the minimum or maximum square footage specified above. To the extent the Developer modifies the types of BUILDINGS and UNITS within any phase which is added to the Condominium, the Developer may construct BUILDINGS and improvements differently than is shown on the Plot Plan attached as Exhibit "B" of the Declaration, as may be necessary or desirable in connection with the construction of the BUILDINGS and improvements, provided however that any amendment adding any phase shall contain a plot plan showing the actual location of all BUILDINGS and improvements actually constructed within the phase. The Developer further reserves the right to change the location of the roads, parking areas, walkways and other common element improvements, as may be reasonably required to serve the BUILDINGS and UNITS actually constructed within any phase, and to make changes in the legal description of any phase required to accommodate such changes or to comply with applicable governmental requirements such as parking and set-back, or to correct errors, prior to the time the phase is added to the Condominium. In any event, all of the BUILDINGS added to the Condominium will be of comparable quality of construction to the BUILDINGS initially included in the Condominium. For purposes of exercising the rights provided hereunder, two or more phases may be combined into one phase. Notwithstanding the foregoing, if any mortgage encumbering any UNIT is guaranteed or insured by the Federal Housing Administration or by the Veterans Administration the DEVELOPER shall not change the types of BUILDINGS and UNITS which may be added to the CONDOMINIUM, and shall not materially change the location of the improvements contemplated for any phase which is added to the CONDOMINIUM, without the approval of either such agency.

21.13 NOTWITHSTANDING ANYTHING CONTAINED HEREIN TO THE CONTRARY, THE DEVELOPER SHALL HAVE NO DUTY, OBLIGATION OR RESPONSIBILITY TO CAUSE ANY PHASE OR ITS IMPROVEMENTS TO BE CONSTRUCTED AND ADDED TO THE CONDOMINIUM, AND NOTHING CONTAINED HEREIN SHALL BE DEEMED A REPRESENTATION OR WARRANTY THAT ANY ADDITIONAL PHASE WILL IN FACT BE ADDED TO THE CONDOMINIUM.

22. Alternate Improvement of Additional Lands. If any portion of the property described in Exhibit "B" of this DECLARATION is not added as a phase of the CONDOMINIUM, the DEVELOPER, or the owner of such land, shall have the right to develop such land in the DEVELOPER's or owner's sole discretion, and nothing contained herein shall be deemed a representation or warranty that such land will be developed in any particular manner. In this regard, as to any portion of the property shown on the site plan in Exhibit "B" of this DECLARATION which is not added to the CONDOMINIUM, improvements upon such property may be developed in a manner which is substantially different from that shown in the site plan, and if residential units are constructed upon such property, the buildings and units may be substantially different from the BUILDINGS and UNITS within this CONDOMINIUM, and the DEVELOPER shall have no liability in connection therewith. Without limiting the foregoing, the DEVELOPER reserves the following rights with respect to any lands described in Exhibit "B" of this DECLARATION which are not added to the CONDOMINIUM:

22.1 Other Condominiums Operated By The ASSOCIATION. The DEVELOPER may construct and develop one or more separate and distinct condominium(s) which consist in whole or in part of the lands, or any portion thereof, and may use the ASSOCIATION as the governing entity conducting the affairs of such separate and distinct condominium(s), which is the same ASSOCIATION that operates this CONDOMINIUM. In this event, the following will apply:

22.1.1 All of the UNIT OWNERS of UNITS in the separate and distinct condominium(s), and in this CONDOMINIUM, will be members of the ASSOCIATION having equal voting rights consisting of one (1) vote per UNIT. All matters of common concern will be voted upon by all of the members, and all matters of concern to only one condominium will be voted upon only by members who are UNIT OWNERS within that condominium.

22.1.2 Separate budgets will be established for each condominium. Items relating to only one condominium will be borne by the members of that condominium, and items relating to all of the condominiums operated by the ASSOCIATION will be borne by all of the members of the ASSOCIATION, unless the BOARD determines that this method is not fair with respect to any expense item, and an alternate method of sharing such expense item is determined.

22.2 Other Condominiums Operated By Other Condominium Associations. The DEVELOPER may construct and develop one or more separate and distinct condominium(s) which consist in whole or in part of the lands, or any portion thereof, and may use as the governing entity operating such separate and distinct condominiums a distinct, independent condominium association, other than the ASSOCIATION.

22.3 Other Types of Residential Dwelling Units. The DEVELOPER may construct and develop residential dwelling units other than condominium units upon the lands, or any portion thereof.

22.4 Developer. For purposes of this Paragraph, the term DEVELOPER shall also include any of the successors, nominees, assignees or designees of the DEVELOPER, or any person or entity which owns any portion of such lands.

22.5 Proviso. Nothing contained herein shall be deemed to impose any requirement that the DEVELOPER develop and/or improve all or any portion of the lands described in Exhibit "B," in any particular manner.

22.6 Cost Sharing. If all of the phases are not added to the CONDOMINIUM, and if the land that is not added to the CONDOMINIUM is developed as one or more additional condominiums, it is acknowledged various roads, parking areas, landscaped areas, recreational facilities, and other improvements and areas (hereinafter referred to as the COMMON FACILITIES) within the property described in Exhibit "B" may be used in common with and/or will benefit the CONDOMINIUM and the other condominiums developed within the property described in Exhibit "B". Some COMMON FACILITIES may be part of the common elements of a particular condominium or may be association property, and portions of some COMMON FACILITIES may be divided among the condominiums developed within the property described in Exhibit "B". It is acknowledged that it may be difficult or impossible to separately allocate the costs associated with each portion of a particular COMMON FACILITY to the condominium containing such portion, and it may be unfair to do so because the COMMON FACILITY will be used by or benefit other condominiums. Accordingly, the BOARD may determine that the costs associated with any COMMON FACILITY will be shared among all of the condominiums within the property described in Exhibit "B" which use and/or are benefitted by the COMMON FACILITY, without regard to whether a particular COMMON FACILITY is within any condominium. The share of each such condominium shall be equal to the proportion that the number of units in the condominium bears to the total number of units in all of the condominiums which use or are benefitted by the COMMON FACILITY, unless the BOARD determines such allocation is unjust and inappropriate and agrees upon a different method of allocating the expense items for any COMMON FACILITY. If all the condominiums developed within the property described in Exhibit "A" are not operated by the ASSOCIATION, then the BOARD may enter into agreements concerning the sharing of costs relating to all or any COMMON FACILITIES, as the BOARD deems appropriate.

ORR 11575 Pg 758

23. Alternate Improvement of Additional Lands. If any portion of the property described in Exhibit "B" of this DECLARATION is not added as a phase of the CONDOMINIUM, the DEVELOPER, or the owner of such land, shall have the right to develop such land in the DEVELOPER's or owner's sole discretion, and nothing contained herein shall be deemed a representation or warranty that such land will be developed in any particular manner. In this regard, as to any portion of the property shown on the site plan in Exhibit "B" of this DECLARATION which is not added to the CONDOMINIUM, improvements upon such property may be developed in a manner which is substantially different from that shown in the site plan, and if residential units are constructed upon such property, the buildings and units may be substantially different from the BUILDING and UNITS within this CONDOMINIUM, and the DEVELOPER shall have no liability in connection therewith. Without limiting the foregoing, the DEVELOPER reserves the following rights with respect to any lands described in Exhibit "B" of this DECLARATION which is not added to the CONDOMINIUM:

23.1 Other Condominiums Operated By The ASSOCIATION. The DEVELOPER may construct and develop one or more separate and distinct condominium(s) which consist in whole or in part of the lands, or any portion thereof, and may use the ASSOCIATION as the governing entity conducting the affairs of such separate and distinct condominium(s), which is the same ASSOCIATION that operates this CONDOMINIUM. In this event, the following will apply:

23.1.1 All of the UNIT OWNERS of UNITS in the separate and distinct condominium(s), and in this CONDOMINIUM, will be members of the ASSOCIATION having equal voting rights consisting of one (1) vote per UNIT. All matters of common concern will be voted upon by all of the members, and all matters of concern to only one condominium will be voted upon only by members who are UNIT OWNERS within that condominium.

23.1.2 Separate budgets will be established for each condominium. Items relating to only one condominium will be borne by the members of that condominium, and items relating to all of the condominiums operated by the ASSOCIATION will be borne by all of the members of the ASSOCIATION, unless the BOARD determines that this method is not fair with respect to any expense item, and an alternate method of sharing such expense item is determined.

23.2 Other Condominiums Operated By Other Condominium Associations. The DEVELOPER may construct and develop one or more separate and distinct condominium(s) which consist in whole or in part of the lands, or any portion thereof, and may use as the governing entity operating such separate and distinct condominiums a distinct, independent condominium association, other than the ASSOCIATION.

23.3 Other Types of Residential Dwelling Units. The DEVELOPER may construct and develop residential dwelling units other than condominium units upon the lands, or any portion thereof.

23.4 Developer. For purposes of this Paragraph, the term DEVELOPER shall also include any of the successors, nominees, assignees or designees of the DEVELOPER, or any person or entity which owns any portion of such lands.

23.5 Proviso. Nothing contained herein shall be deemed to impose any requirement that the DEVELOPER develop and/or improve all or any portion of the lands described in Exhibit "B," in any particular manner.

24. Special Provisions Regarding Mortgagees.

24.1 Notice of Action. Upon written request to the ASSOCIATION by any INSTITUTIONAL LENDER holding, insuring or guaranteeing a first mortgage encumbering any UNIT, identifying the name and address of the INSTITUTIONAL LENDER, and the applicable UNIT number or address, such INSTITUTIONAL LENDER will be entitled to timely written notice of:

24.1.1 Any condemnation or casualty loss that affects a material portion of the CONDOMINIUM or any UNIT securing the mortgage held, insured or guaranteed by such INSTITUTIONAL LENDER.

24.1.2 Any 60-day delinquency in the payment of ASSESSMENTS, other monies owed to the ASSOCIATION by the UNIT OWNER, or any other default by the UNIT OWNER, of any UNIT securing a mortgage held, insured or guaranteed by the INSTITUTIONAL LENDER.

24.1.3 Any lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the ASSOCIATION.

24.1.4 Any proposed action which would require the consent of a specified percentage of INSTITUTIONAL LENDERS.

24.1.5 Any proposed amendment of this DECLARATION, the ARTICLES, or the BYLAWS, which requires the consent of any INSTITUTIONAL LENDERS, or which affects a change in (i) the boundaries of any UNIT or the exclusive easement rights appertaining thereto, (ii) the interests in the general or limited COMMON ELEMENTS appertaining to any UNIT with a liability for COMMON EXPENSES appertaining thereto, (iii) the number of votes in the ASSOCIATION appertaining to any UNIT, or (iv) the purposes to which any UNIT or the COMMON ELEMENTS are restricted.

24.1.6 Any proposed termination of the CONDOMINIUM, in whole or in part.

24.2 Consent of Mortgagees. Whenever the consent or approval of any, all or a specified percentage or portion of the holder(s) of any mortgage(s) encumbering any CONDOMINIUM PARCEL(S) or CONDOMINIUM PROPERTY is required by this DECLARATION, the ARTICLES, the BYLAWS, or any applicable statute or law, to any amendment of the DECLARATION, the ARTICLES, or the BYLAWS, or to any action of the ASSOCIATION, or to any other matter relating to the CONDOMINIUM, the ASSOCIATION may request such consent or approval of such holder(s) by written request sent certified mail, return receipt requested (or equivalent delivery evidencing such request was delivered to and received by such holders). Any holder receiving such request shall be required to consent to or disapprove the matter for which the consent or approval is requested, in writing, by certified mail, return receipt requested (or equivalent delivery evidencing such request was delivered to and received by the ASSOCIATION), which response must be received by the ASSOCIATION within thirty (30) days after the holder receives such request, and if such response is not timely received by the ASSOCIATION, the holder shall be deemed to have consented to and approved the matter for which such approval or consent was requested. Such consent or approval given or deemed to have been given, where required, may be evidenced by an affidavit signed by an officer of the ASSOCIATION, which affidavit, where necessary, may be recorded in the Public Records of the County where the CONDOMINIUM is located, and which affidavit shall be conclusive evidence that the applicable consent or approval was given as to the matters therein contained. The foregoing shall not apply where an INSTITUTIONAL LENDER is otherwise required to specifically join in an amendment to this DECLARATION.

25. Roads and Recreational Facilities - Cross Use Agreement:

25.1 It is acknowledged this CONDOMINIUM is subject to a Cross-Use and Maintenance Agreement recorded in Official Records Book 9734, Page 846, of the Public Records of Palm Beach County, Florida (the "Cross-Use Agreement").

25.2 It is acknowledged the CONDOMINIUM PROPERTY was previously planned as phases of another condominium development known as Crosswinds At River Bridge, a Condominium ("the Crosswinds Condominium") which is operated by Crosswinds at River Bridge Condominium Association, Inc. (the "Crosswinds Association"). Various roads and recreational facilities have been provided for the use of the owners and residents of Crosswinds Condominium, which are either part of the common elements of Crosswinds Condominium or are owned by Crosswinds Association. The recreational facilities include a swimming pool and deck, and a cabana building.

25.3 Pursuant to and in accordance with the Cross-Use Agreement, the UNIT OWNERS and residents of this CONDOMINIUM have been given the right to use the aforementioned roads and recreational facilities. In addition, notwithstanding anything contained herein to the contrary, pursuant to the Cross-Use Agreement all of the landscaping within the CONDOMINIUM will be maintained by the Crosswinds Association.

ORB 11575 Pg 760

25.4 Pursuant to and in accordance with the Cross-Use, the ASSOCIATION will pay the Crosswinds Association a share of the expenses (the "Shared Expenses") incurred by the Crosswinds Association in connection with the ownership, operation, maintenance, repair and replacement of the landscaping and irrigation system throughout the Crosswinds Condominium and this CONDOMINIUM, any streetlights within the roads, the roads, and the recreational facilities, including but not limited to, utilities, insurance, and reasonable reserves. The amounts paid by the ASSOCIATION will be COMMON EXPENSES of the CONDOMINIUM.

26. Declaration of Protective Covenants and Restrictions for River Bridge.

This CONDOMINIUM is subject to the Declaration of Protective Covenants and Restrictions for River Bridge, recorded in Official Records Book 11295, at Page 1564, of the Public Records of Palm Beach County, Florida (the "Master Declaration"). Pursuant to the Master Declaration, River Bridge Property Owners Association, Inc.

27. Miscellaneous Provisions.

27.1 Partial Invalidity. The invalidity in whole or in part of any covenant or restriction of any section, subsection, sentence, clause, phrase, word or other provision of this DECLARATION, the ARTICLES, BYLAWS, or Rules and Regulations of the ASSOCIATION shall not affect the validity of the remaining portions which shall remain in full force and effect.

27.2 Duration. In the event any court shall hereafter determine that any provisions as originally drafted herein violates the rule against perpetuities or any other rules of law because of the duration of the period involved, the period specified in the DECLARATION shall not thereby become invalid, but instead shall be reduced to the maximum period allowed under such rules of law and for such purpose measuring life shall be that of the last surviving original purchaser of a UNIT.

27.3 Notices. All notices required or desired hereunder or under the BYLAWS shall be sent to the ASSOCIATION c/o its office at the CONDOMINIUM or to such other address as the ASSOCIATION may hereafter designate from time to time by notice in writing to all UNIT OWNERS, or the registered agent as designated with the Secretary of State of the State of Florida. All notices to any UNIT OWNERS shall be sent to the CONDOMINIUM address of such UNIT OWNER or such other address as may have been designated by such UNIT OWNER from time to time, in writing, to the ASSOCIATION. All notices to mortgagees of UNITS shall be sent to their respective addresses, or to any other address designated by them from time to time, in writing, to the ASSOCIATION. Notice given by certified mail, return receipt requested, shall be effective the day after mailed, and notice by any other means shall be effective upon delivery to the person being notified.

27.4 Signature of President and Secretary. Wherever the signature of the president of the ASSOCIATION is required hereunder, the signature of a vice president may be substituted therefore, and wherever the signature of the secretary of the ASSOCIATION is required hereunder, the signature of an assistant secretary may be substituted therefore, provided, that the same person may not execute any single instrument on behalf of the ASSOCIATION in two separate capacities.

27.5 Governing Law. Should any dispute or litigation arise between any of the parties whose rights or duties are affected or determined by this DECLARATION, the Exhibits annexed hereto or the rules and regulations adopted pursuant to such documents, as same may be amended from time to time, said dispute or litigation shall be governed by the laws of the State of Florida.

27.6 Waiver. No provisions contained in this DECLARATION shall be deemed to have been waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches which may occur.

27.7 Gender; Plurality. Wherever the context so permits, the singular shall include the plural, the plural shall include the singular, and the use of any gender shall be deemed to include all genders.

ORB 11575 Pg 761

27.8 Captions. The captions herein and in the Exhibits annexed hereto are inserted only as a matter of convenience and for reference, and in no way define, limit or describe the scope of the particular document or any provision thereof.


27.9 Assignment of DEVELOPER Rights. Any or all of the rights, privileges, or options herein provided to or reserved by the DEVELOPER may be assigned by the DEVELOPER, in whole or in part, to any person or entity pursuant to an assignment recorded in the public records of the county in which the CONDOMINIUM is located. Any assignee of any of the rights of the DEVELOPER shall not be deemed the DEVELOPER unless such assignee is assigned all of the rights of the DEVELOPER.

27.10 Lawsuits Against DEVELOPER. The ASSOCIATION shall not commence any legal proceedings against DEVELOPER, directly or indirectly, on its behalf or on behalf of the UNIT OWNERS, or spend any monies in connection with any litigation against DEVELOPER, without the prior written consent of at least 75% of the votes of all of the UNIT OWNERS other than the DEVELOPER.

27.11 Utility Deposits. It is acknowledged that various utility deposits may be required for utility services for the CONDOMINIUM which will be supplied as a COMMON EXPENSE, and in the event DEVELOPER pays for such deposits, DEVELOPER shall be entitled to reimbursement from the ASSOCIATION when funds are available for such reimbursement, and until DEVELOPER is reimbursed for any deposits paid by it, DEVELOPER shall be entitled to any refunds of any utility deposits from the appropriate authority holding same, and if any deposit is refunded to the ASSOCIATION same shall promptly be paid to DEVELOPER by the ASSOCIATION upon receipt.

IN WITNESS WHEREOF, the DEVELOPER has caused this DECLARATION to be executed this 7 day of January, 2000.

WITNESSES:

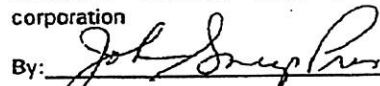


 (Type/Print Name of Witness)



 (Type/Print Name of Witness)

MAJESTY HOMES, INC., a Florida corporation

By: 

 (Title of Person Signing)

PRES
 (Type/Print Name of Person Signing)

3301 JOG PARK DR.
GREENACRES FL 33467
 (Address of Person Signing)

STATE OF FLORIDA

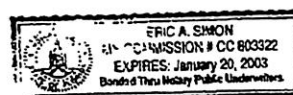
SS:

COUNTY OF PRINCE GEORGE

The foregoing instrument was acknowledged before me this 7 day of Jan, 2000, by JOHN SNEED, as PRESIDENT of MAJESTY HOMES, INC., a Florida corporation, on behalf of the corporation. He/she is personally known to me or has produced _____ as identification.


 Notary Public, State of Florida at Large

My commission expires:



DECLARATION - 36

ORB 11575 Pg 762

FOR GOOD AND VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, the ASSOCIATION hereby agrees to this DECLARATION and does by these presence accept all of the benefits and duties, responsibilities, obligations and burdens imposed upon it by the provisions of this DECLARATION and the exhibits attached hereto.

IN WITNESS WHEREOF, the ASSOCIATION has caused this DECLARATION to be executed this 7 day of January, 2000.

WITNESSES:

JM Dyer
Jennifer Marcus-Taylor
(Type/Print Name of Witness)
Eric A Simon
(Type/Print Name of Witness)

CROSSWINDS II AT RIVER BRIDGE, INC.,
a Florida corporation not-for-profit

By: John Snee
PRESIDENT
(Title of Person Signing)
JOHN SNEE
(Type/Print Name of Person Signing)
3301 JOG PARK DR
GREENACRES FL 33467
(Address of Person Signing)

STATE OF FLORIDA

SS:

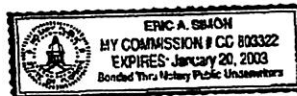
COUNTY OF PROVINCIAL

The foregoing instrument was acknowledged before me this 7 day of Jan, 2000
by JOHN SNEE, as PRESIDENT of CROSSWINDS II AT RIVER BRIDGE, INC., a
Florida corporation not-for-profit, on behalf of the corporation. He/she is personally known to
me or has produced _____ as identification.

[Signature]
Notary Public, State of Florida at Large

My commission expires:

11DEC



ORB 11575 Pg 763

RECORD AND RETURN TO:
THIS INSTRUMENT PREPARED BY:

Eric A. Simon, Esquire
2825 University Drive, Suite 300
Coral Springs, Florida 33065

CONSENT OF MORTGAGEE
TO DECLARATION OF CONDOMINIUM OF
CROSSWINDS II AT RIVER BRIDGE, A CONDOMINIUM

The undersigned, being the holder of a mortgage encumbering the property submitted to the condominium form of ownership pursuant to the Declaration of Condominium of Crosswinds II at River Bridge, a Condominium, to which this Consent is attached, hereby consents to the Declaration, pursuant to Florida Statutes, Section 718.104

WITNESSES:

Union Planters Bank, N.A.

[Signature]
Cheryl Cooperman

By: [Signature] SPVP
SENIOR VICE-PRESIDENT
Title

STATE OF FLORIDA

SS:

COUNTY OF

The foregoing instrument was acknowledged before me this 7 day of January, 1999 by Donald F. Smiley, as Senior Vice Pres. of Union Planters Bank, N.A. He/she is personally known to me or has produced _____ as identification.

Cheryl Cooperman
Notary Public, State of Florida at Large

My commission expires:



CHERYL COOPERMAN
My Commission CC526101
Expires Jan. 28, 2000

ORB 11575 Pg 764

EWING AND SHIRLEY, INC.

SURVEYORS AND MAPPERS

KENT W. EWING, FSM

EXHIBIT "A"

PHASE 1

SURVEYOR'S CERTIFICATE

State of Florida)
 County of Palm Beach)

**CROSSWINDS II AT RIVER BRIDGE
 A CONDOMINIUM**

BEFORE ME the undersigned authority duly authorized to administer oaths and take acknowledgements, personally appeared Kent W. Ewing, Jr., who after being duly cautioned and sworn, deposes and says as follows:

1. THAT he is a duly registered and duly licensed Surveyor and Mapper authorized to practice under the laws of the State of Florida, being Registered Surveyor and Mapper No. 3884.
2. Affiant hereby certifies that the construction of the improvements described in this Exhibit "A", Phase 1, is substantially complete so that this Exhibit "A", Phase 1, together with the Declaration of Condominium of CROSSWINDS II OF RIVER BRIDGE, A CONDOMINIUM, and the Exhibits attached thereto, is an accurate representation of the location and dimensions of the improvements described and that the identification, location and dimensions of the common elements, the limited common elements and each condominium unit therein can be determined from these materials.

Further Affiant, Sayeth Naught

Kent W. Ewing, Jr.

 Professional Surveyor and Mapper
 Florida Certificate No. 3884

Sworn to and subscribed before me
 this 26th day of September, 1999.

Sue Welsh

Notary Public State of Florida

My Commission Expires: _____



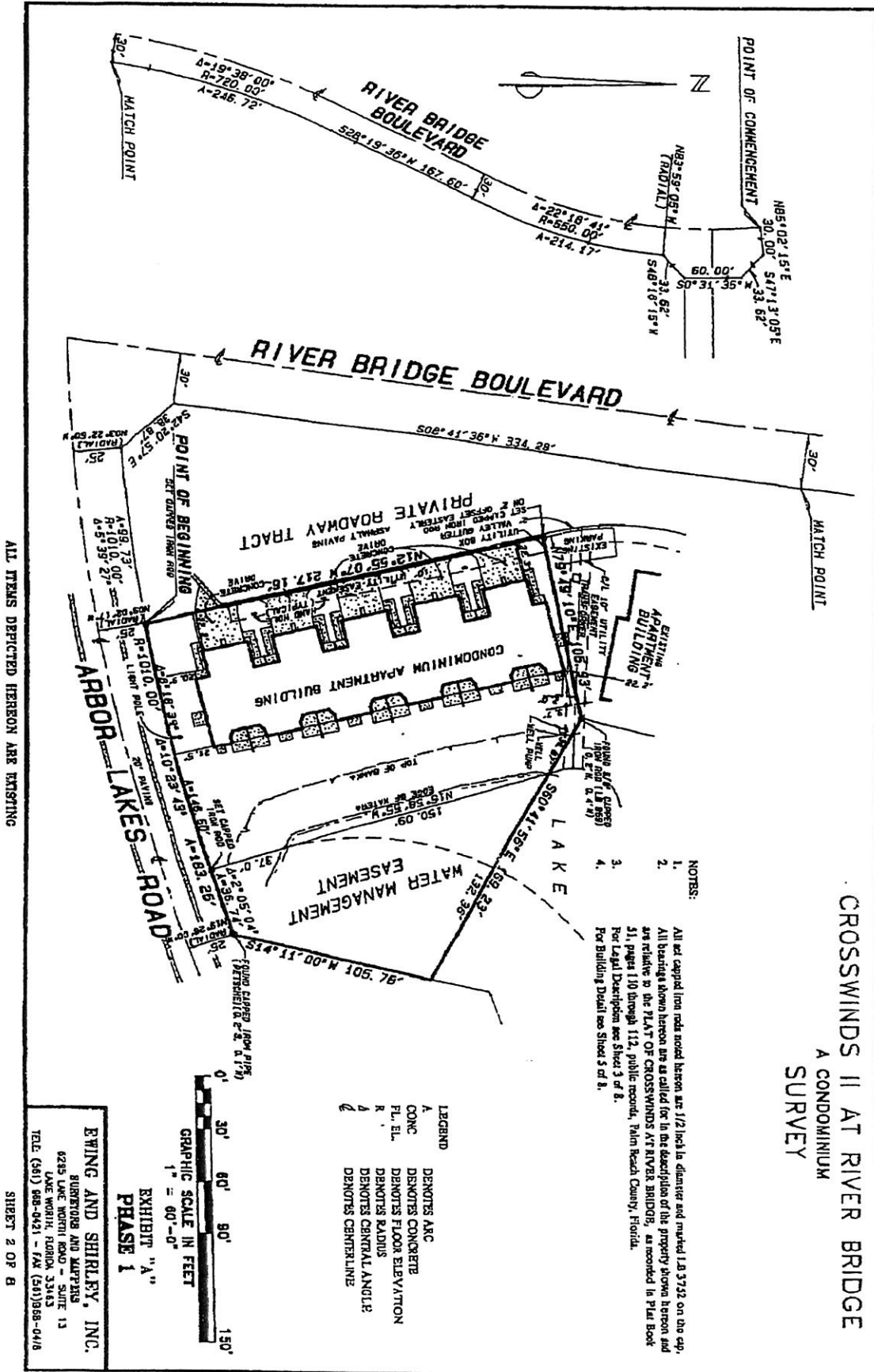
Sue Welsh
 MY COMMISSION # CC248741 EXPIRES
 July 18, 2003
 BOND: 74421804 FARM INSURANCE INC.

SHEET 1 OF 8

EXHIBIT "A" TO DECLARATION

6295 LAKE WORTH ROAD • SUITE 13 • LAKE WORTH, FLORIDA 33463 • TELE: (561) 968-0421 • FAX: (561) 968-0476

ORB 11575 Pg 765



ORB 11575 Pg 766

EWING AND SHIRLEY, INC.

SURVEYORS AND MAPPERS

KENT W. EWING, PSM

EXHIBIT "A"
PHASE I**LEGAL DESCRIPTION OF PHASE I**
CROSSWINDS II AT RIVER BRIDGE

A parcel of land lying in Section 15, Township 44 South, Range 42 East, Palm Beach County, Florida, being a portion of Tract 4 of A PLAT OF CROSSWINDS AT RIVER BRIDGE, according to the plat thereof, as recorded in Plat Book 51 at pages 110 through 112 of the public records of said Palm Beach County, being more particularly described as follows:

Commencing at the Northern terminus of the centerline of River Bridge Boulevard dedicated to the River Bridge Property Owner's Association, Inc., as shown on the plat of RIVER BRIDGE P.U.D. PLAT 1B, as recorded in Plat Book 51 at Pages 67 through 69 of the said public records;

Thence, North 85°-02'-15" East, a distance of 30.00 feet;

Thence, South 47°-13'-05" East, a distance of 33.62 feet;

Thence, South 00°-31'-35" West, a distance of 60.00 feet;

Thence, South 48°-16'-15" West, a distance of 33.62 feet to a point on a curve concave to the Northwest, having a radius of 550.00 feet, and from which a radial line bears North 83°-59'-05" West;

Thence, Southerly, along the arc of said curve, subtending a central angle of 22°-18'-41", a distance of 214.17 feet;

Thence, South 28°-19'-36" West, a distance of 167.60 feet to the beginning of a curve concave to the Southwest, having a radius of 720.00 feet, and from which a radial line bears South 61°-40'-24" East;

Thence, Southwesterly, along the arc of said curve, subtending a central angle of 19°-38'-00", a distance of 246.72 feet to the end of said curve;

Thence, South 08°-41'-36" West, a distance of 334.28 feet;

Thence, South 42°-20'-57" East, a distance of 38.87 feet to the beginning of a curve being concave to the Northwest, having a radius of 1010.00 feet, and from which a radial line bears North 03°-22'-50" West;

Thence, Northeasterly, along the arc of said curve, subtending a central angle of 05°-39'-27", a distance of 99.73 feet to the POINT OF BEGINNING of the parcel intended to be described, said parcel being labeled as (Parcel "I") in Exhibit "B-1" to the Declaration of Condominium "Crosswinds at River Bridge, a Condominium", of which it is not a part thereof, as recorded in Official Record Book 4912 at Pages 1052 through 1148 of the said public records of Palm Beach County:

From the POINT OF BEGINNING,

Thence, North 12°-55'-07" West, a distance of 217.16 feet;

Thence, North 79°-49'-10" East, a distance of 105.93 feet;

Thence, South 60°-41'-56" East, a distance of 169.23 feet;

Thence, South 14°-11'-00" West, a distance of 105.78 feet to the beginning of a curve being concave to the Northwest, having a radius of 1010.00 feet, and from which a radial line bears North 19°-26'-00" West;

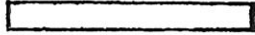
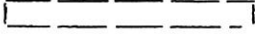
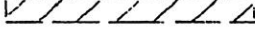
Thence, Southeasterly, along the arc of said curve, subtending a central angle of 10°-23'-43", a distance of 183.25 feet back to the POINT OF BEGINNING.

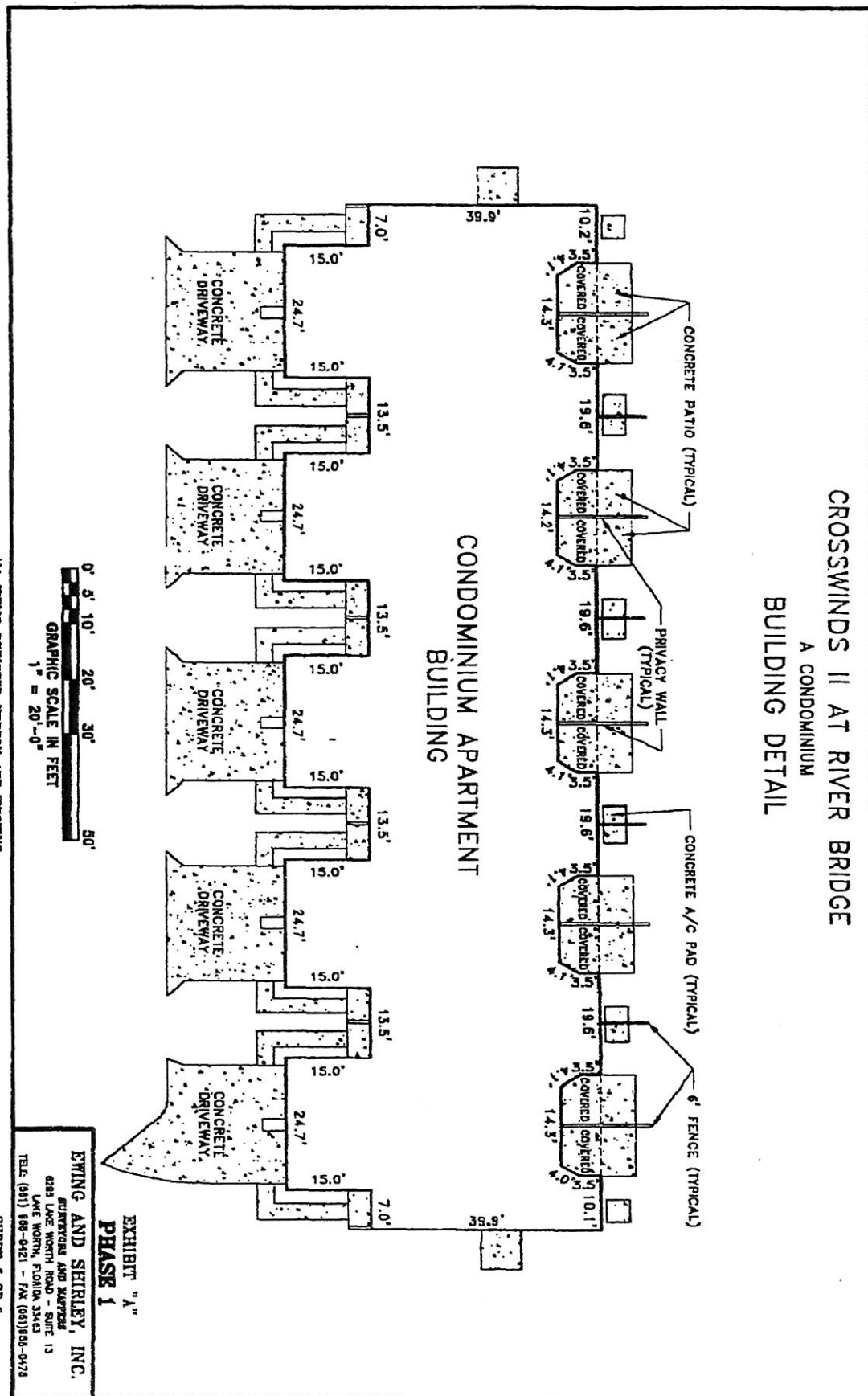
The above described parcel contains 0.914 acres more or less.

SHEET 3 OF 8

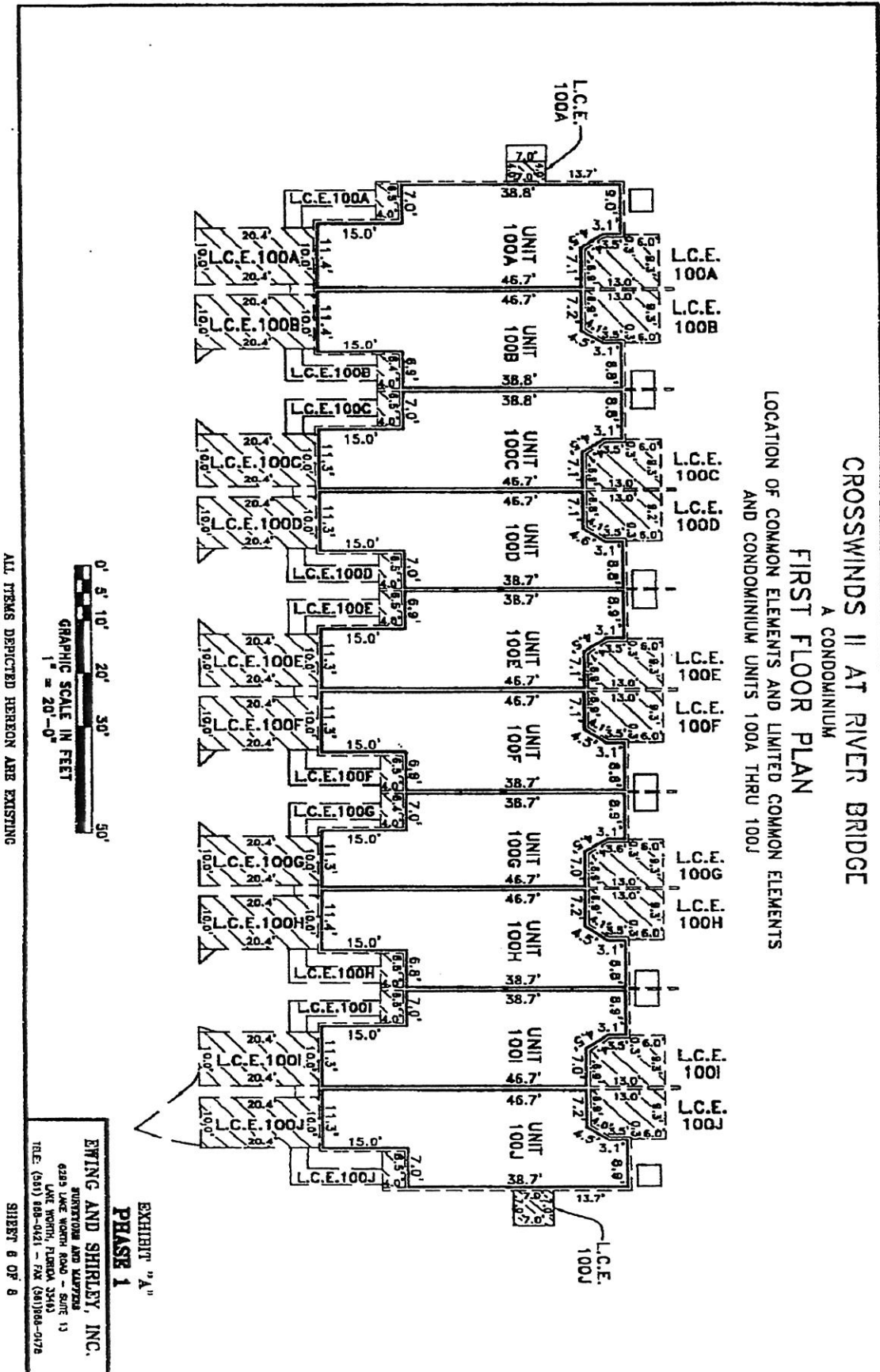
ORB 11575 Pg 767

EXHIBIT "A"
PHASE I

1. Each condominium unit consists of the space bounded by the vertical projection of the condominium boundary lines (undecorated interior walls) as shown and by the various planes of the undecorated floor and ceiling.
2. The unit dimensions and elevations shown hereon are average and measured to undecorated surfaces, they are intended to show the relative location of the unit boundaries as described in note number one above.
3. The elevation of the floors and ceilings are expressed in feet and decimal parts thereof and are based on National Geodetic Vertical Datum 1929.
4.  Denotes Boundary of Condominium Unit
 Denotes Boundary of Common Elements
 Denotes Boundary of Limited Common Elements (L.C.E.)
5. All condominium Units within the building are given identifying numbers, which are delineated within each condominium unit space in this exhibit. The condominium unit numbers are also the condominium parcel designation.
6. Exterior walls are 0.6 feet in width unless otherwise noted.
7. Interior walls are 0.7 feet in width unless otherwise noted.

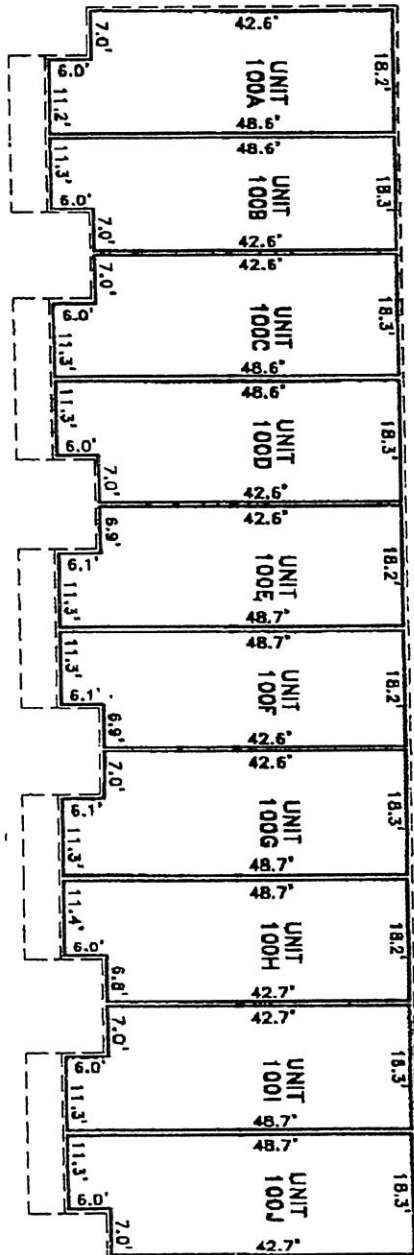


ORB 11575 Pg 769



ORB 11575 Pg 770

CROSSWINDS II AT RIVER BRIDGE
A CONDOMINIUM
SECOND FLOOR PLAN
LOCATION OF COMMON ELEMENTS AND LIMITED COMMON ELEMENTS
AND CONDOMINIUM UNITS 100A THRU 100J



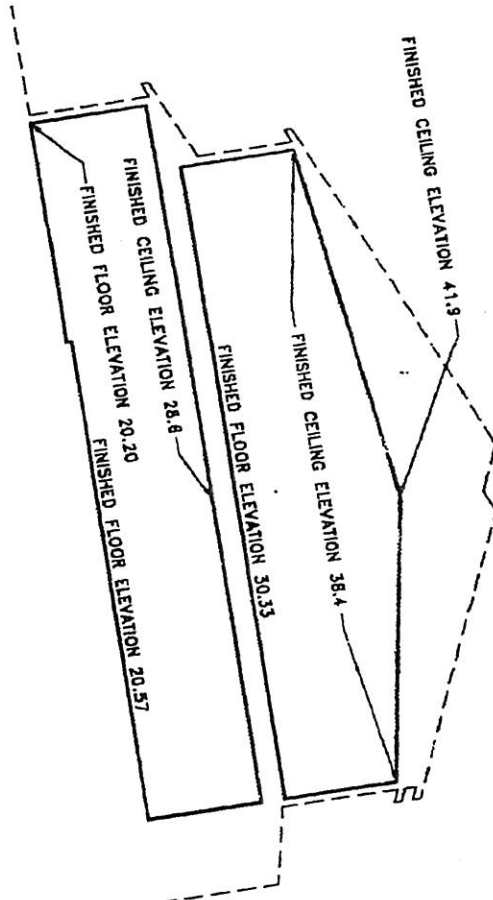
ALL ITEMS DEPICTED HEREON ARE EXISTING

EXHIBIT "A"
PHASE 1

ERTING AND SHIRLEY, INC.
SURVEYING AND MAPPING
6285 LAKE WORTH ROAD - SUITE 13
LAKE WORTH, FLORIDA 33463
TEL: (311) 888-0421 - FAX (385) 888-0478

SHEET 7 OF 8

CROSSWINDS II AT RIVER BRIDGE
A CONDOMINIUM
ELEVATION VIEW
LOCATION OF COMMON ELEMENTS AND LIMITED COMMON ELEMENTS
AND CONDOMINIUM UNITS 100A THRU 100J



ALL ITEMS DEPICTED HEREON ARE EXISTING

EXHIBIT "A"
PHASE 1
EWING AND SHIRLEY, INC.
PLANNING AND DESIGN
6225 LAKE WORTH ROAD - SUITE 13
LAKE WORTH, FLORIDA 33443
TEL: (305) 988-0021 - FAX (305) 988-0178
SHEET 8 OF 8

DRS 11575 Pg 772

EWING AND SHIRLEY, INC.

SURVEYORS AND MAPPERS

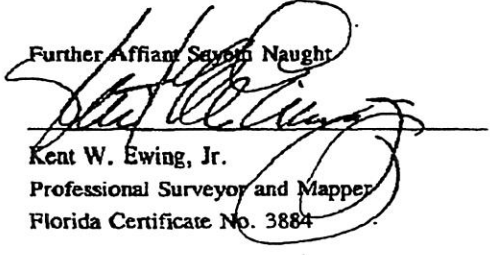
KENT W. EWING, PSM

EXHIBIT "B"
PHASE 2SURVEYOR'S CERTIFICATEState of Florida)
County of Palm Beach)**CROSSWINDS II AT RIVER BRIDGE
A CONDOMINIUM**

BEFORE ME the undersigned authority duly authorized to administer oaths and take acknowledgements, personally appeared Kent W. Ewing, Jr., who after being duly cautioned and sworn, deposes and says as follows:

1. THAT he is a duly registered and duly licensed Surveyor and Mapper authorized to practice under the laws of the State of Florida, being Registered Surveyor and Mapper No. 3884.
2. Affiant hereby certifies that the construction of the improvements described in this Exhibit "B", Phase 2, is NOT substantially complete. That he has prepared this exhibit on a preliminary basis. That once the building is complete, a new certificate will be prepared which, together with provisions of the Declaration of Condominium of CROSSWINDS II OF RIVER BRIDGE, A CONDOMINIUM, and the Exhibits attached thereto, will be an accurate representation of the location and dimensions of the improvements described and that the identification, location and dimensions of the common elements, the limited common elements and each condominium unit therein will be determined from these materials.

Further Affiant Says: Naught


 Kent W. Ewing, Jr.
 Professional Surveyor and Mapper
 Florida Certificate No. 3884
**CONSTRUCTION OF THE IMPROVEMENTS
IS NOT SUBSTANTIALLY COMPLETE**

Sworn to and subscribed before me
this 26th day of September, 1999.

Sue Walsh

Notary Public State of Florida

My Commission Expires: _____

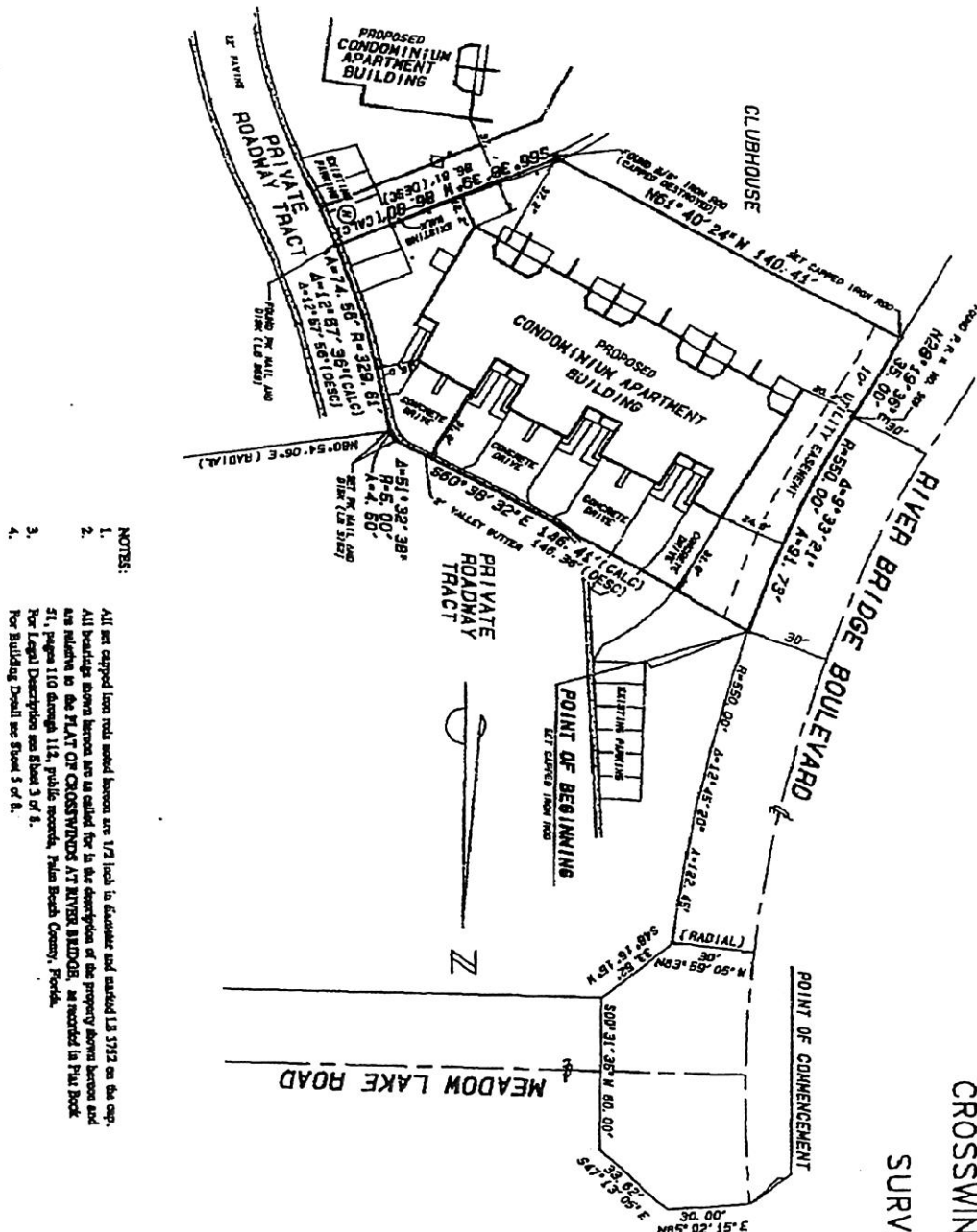


Sue Walsh
 MY COMMISSION # CC648741 EXPIRES
 July 18, 2003
 BOUND TO THE TROY FARM INSURANCE, INC.

SHEET 1 OF 16

EXHIBIT "B" TO DECLARATION

6295 LAKE WORTH ROAD • SUITE 13 • LAKE WORTH, FLORIDA 33463 • TELE: (561) 968-0421 • FAX: (561) 968-0478



NOTES:

- 1.
- 2.
- 3.
- 4.

All set depicted areas have several known areas 1/2 inch in diameter that contain 1.5-3.52 on the map. All buildings shown between areas are called for in the description of the property shown between and are relative to the PLAT OF CROSSINGS AT RIVER BENDS, as recorded in Palm Beach County, Florida, 51, pages 110 through 112, public records. For Legal Description see Sheet 3 of 8. For Building Details see Sheet 5 of 8.

ALL ITEMS DEPICTED HEREON ARE PROPOSED

CROSSWINDS II AT RIVER BRIDGE A CONDOMINIUM SURVEY AND SITE PLAN

LEGEND	
A	DENOTES ARC
CALC	DENOTES CALCULATED
CONC	DENOTES CONCRETE
DISC	DENOTES DISCRETION
FL. EL.	DENOTES FLOOR ELEVATION
NO.	DENOTES NUMBER
PRIM	DENOTES PERMANENT REFERENCE MONUMENT
R	DENOTES RADUS
d	DENOTES CENTRAL ANGLE
e	DENOTES CENTRAL LINE

**PRELIMINARY
EXHIBIT "A"
PAGE 2**

EWING AND SHIRLEY, INC.

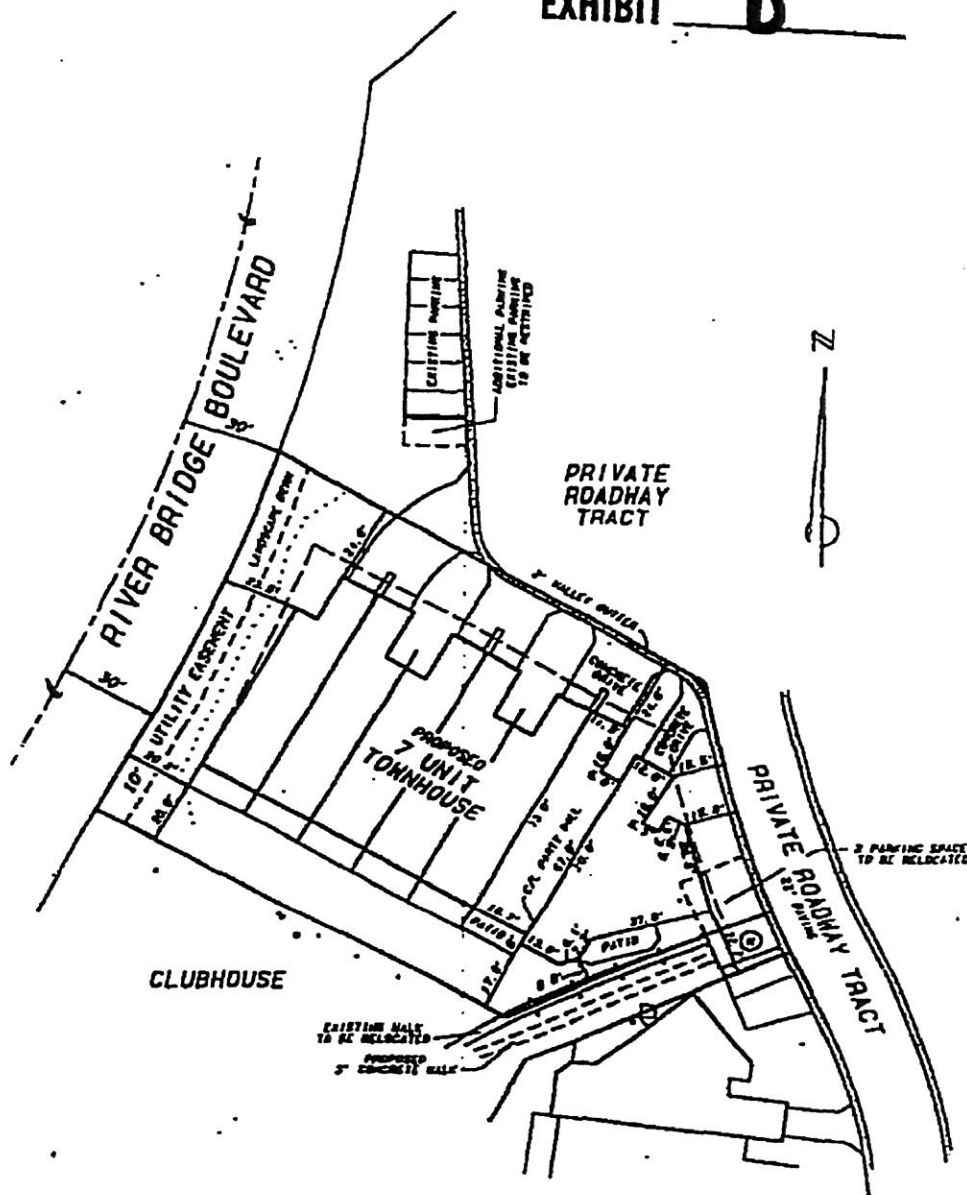
SUNTECH AND KAPPEL
4285 LAKE WORTH ROAD - SUITE 13
LAKE WORTH, FLORIDA 33413

SHEET 2 OF 16

ORB 9374 Pg 863

EXHIBIT

"D"



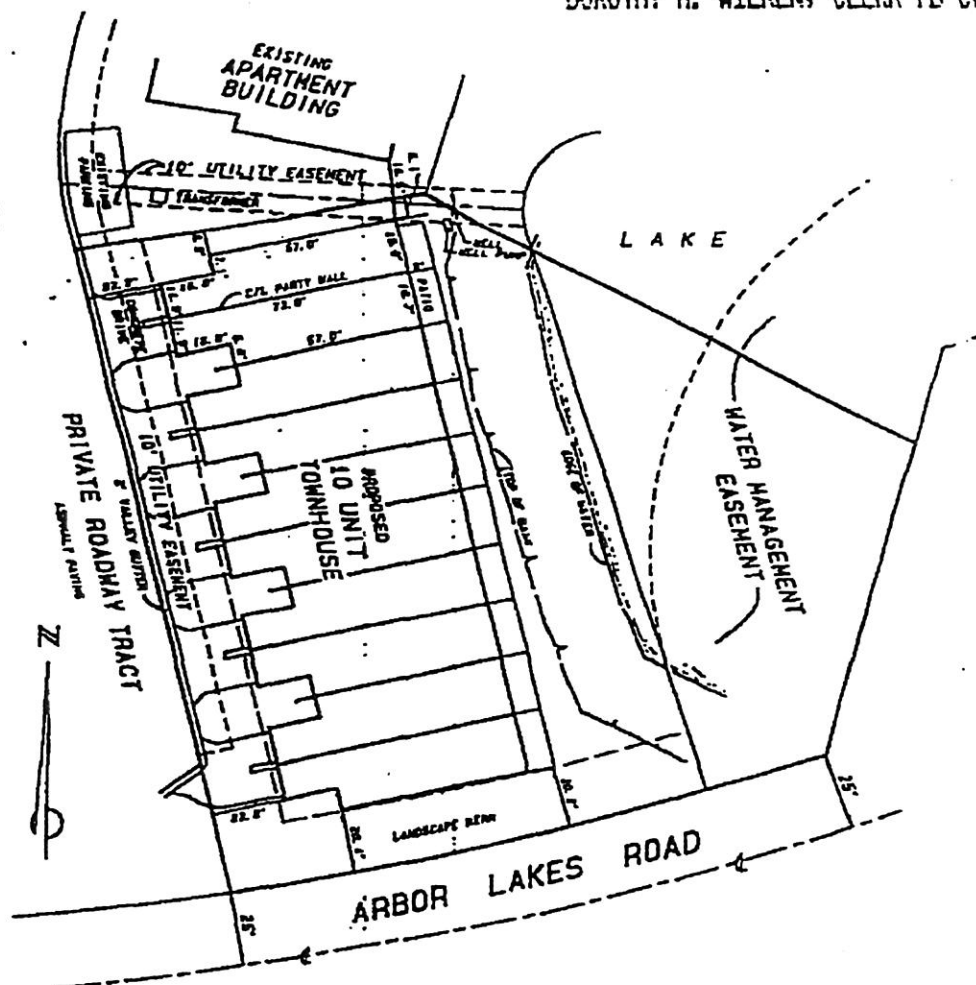
CROSSWINDS AT RIVER BRIDGE
SITE PLAN FOR PARCEL "H"

SCALE 1" = 30'

EWING AND SHIPLEY, INC.
SURVEYORS AND MAPPERS
2162 Jee Road
WEST PALM BEACH, FLORIDA, 33415
TEL: (407) 940-0421 • FAX (407) 940-0478

EXHIBIT "D"

ORG 9374 Pg 864
DOROTHY H. WILKEN, CLERK PB COUNTY, FL



CROSSWINDS AT RIVER BRIDGE
SITE PLAN FOR PARCEL "1"

SCALE 1"-30'

EWING AND SHIRLEY, INC.
SURVEYORS AND MAPPERS
218C JUNE ROAD
WY17 PALM BEACH, FLORIDA, 33415
TELE: (407) 858-0421 • FAX (407) 858-0478

●●●END●●●

05/02/96 THU 00:38 [TX/RX NO 5150]

TYPE



EWING AND SHIRLEY, INC.

ORB 11575 Pg 774

SURVEYORS AND MAPPERS

KENT W. EWING, PSM

EXHIBIT 'A'
PHASE 2**LEGAL DESCRIPTION OF PHASE 2**
CROSSWINDS II AT RIVER BRIDGE

A parcel of land lying in Section 15, Township 44 South, Range 42 East, Palm Beach County, Florida, being a portion of Tract 4 of A PLAT OF CROSSWINDS AT RIVER BRIDGE, according to the plat thereof, as recorded in Plat Book 51 at pages 110 through 112 of the public records of said Palm Beach County, being more particularly described as follows:

Commencing at the Northern terminus of the centerline of River Bridge Boulevard dedicated to the River Bridge Property Owner's Association, Inc., as shown on the plat of RIVER BRIDGE P.U.D. PLAT 1B, as recorded in Plat Book 51 at Pages 67 through 69 of the said public records;

Thence, North 85°-02'-15" East, a distance of 30.00 feet;

Thence, South 47°-13'-05" East, a distance of 33.62 feet;

Thence, South 00°-31'-35" West, a distance of 60.00 feet;

Thence, South 48°-16'-15" West, a distance of 33.62 feet to a point on a curve concave to the Northwest, having a radius of 550.00 feet, and from which a radial line bears North 83°-59'-05" West;

Thence, Southerly, along the arc of said curve, subtending a central angle of 12°-45'-20", a distance of 122.45 feet to the POINT OF BEGINNING of the parcel intended to be described, said parcel being labeled as (Parcel "H") in Exhibit "B-1" to the Declaration of Condominium "Crosswinds at River Bridge, a Condominium", of which it is not a part thereof, as recorded in Official Record Book 4912 at Pages 1052 through 1148 of the said public records of Palm Beach County:

From the POINT OF BEGINNING,

Thence, South 60°-38'-32" East, a distance of 146.36 feet to the beginning of a curve concave to the Southwest, having a radius of 5.00 feet, and from which a radial line bears South 29°-21'-28" West;

Thence, Southeasterly, along the arc of said curve, subtending a central angle of 51°-32'-38", a distance of 4.50 feet to a point of reverse curvature of a curve concave to the Northeast, having a radius of 329.61 feet, and from which a radial line bears North 80°-54'-06" East;

Thence, Southwesterly, along the arc of said curve, subtending a central angle of 12°-57'-56", a distance of 74.56 feet to the end of said curve;

Thence, South 66°-38'-39" West, a distance of 86.81 feet;

Thence, North 61°-40'-24" West, a distance of 140.41 feet;

Thence North 28°-19'-36" East, a distance of 35 feet to the beginning of a curve concave to the Northwest, having a radius of 550.00 feet, and from which a radial line bears North 61°-40'-24" West;

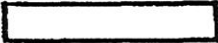
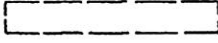
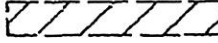
Thence, Northeasterly, along the arc of said curve, subtending a central angle of 09°-33'-21", a distance of 91.73 feet back to the POINT OF BEGINNING.

The above described parcel contains 0.482 acres more or less.

SHEET 3 OF 16

EXHIBIT "A"

PHASE 2

1. Each condominium unit consists of the space bounded by the vertical projection of the condominium boundary lines (undecorated interior walls) as shown and by the various planes of the undecorated floor and ceiling.
2. The unit dimensions and elevations shown hereon are average and measured to undecorated surfaces, they are intended to show the relative location of the unit boundaries as described in note number one above.
3. The elevation of the floors and ceilings are expressed in feet and decimal parts thereof and are based on National Geodetic Vertical Datum 1929.
4.  Denotes Boundary of Condominium Unit
 Denotes Boundary of Common Elements
 Denotes Boundary of Limited Common Elements (L.C.E.)
5. All condominium Units within the building are given identifying numbers, which are delineated within each condominium unit space in this exhibit. The condominium unit numbers are also the condominium parcel designation.
6. Exterior walls are 0.6 feet in width unless otherwise noted.
7. Interior walls are 0.7 feet in width unless otherwise noted.

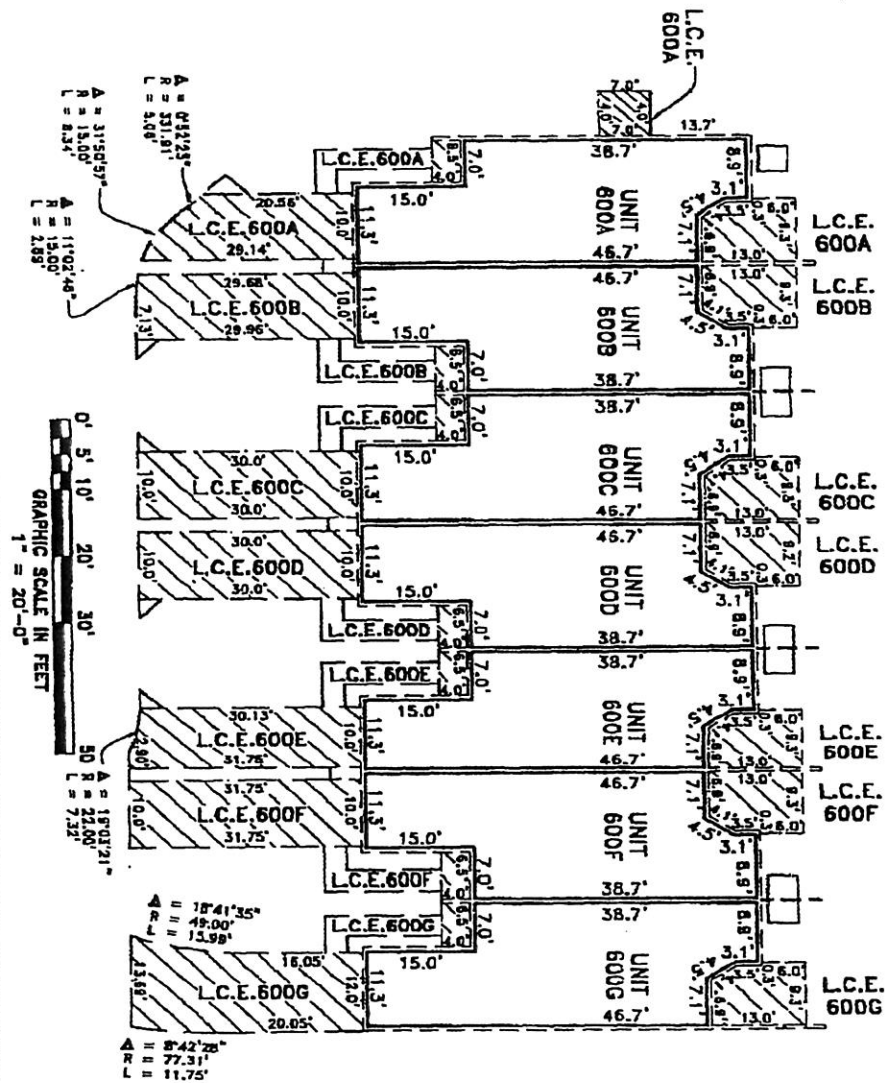


ORB 11575 Pg 777

CROSSWINDS II AT RIVER BRIDGE

FIRST FLOOR PLAN

LOCATION OF COMMON ELEMENTS AND LIMITED COMMON ELEMENTS
AND CONDOMINIUM UNITS 600A THRU 600G



PRELIMINARY
EXHIBIT "B"
PHASE 2

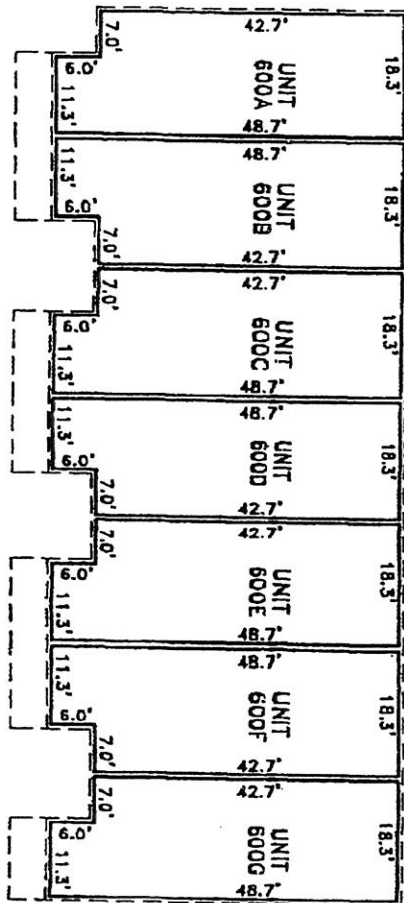
EWING AND SHIRLEY, INC.
SURVEYING AND MAPPING
6245 LANE NORTH ROAD, SUITE 13
NORFOLK, VIRGINIA 23513
TEL: (401) 544-0421 FAX: (401) 544-9478

SHEET 6 OF 16

ALL ITEMS DEPICTED HEREON ARE PROPOSED

ORB 11575 Pg 778

CROSSWINDS II AT RIVER BRIDGE
A CONDOMINIUM
SECOND FLOOR PLAN
LOCATION OF COMMON ELEMENTS AND LIMITED COMMON ELEMENTS
AND CONDOMINIUM UNITS 600A THRU 600G



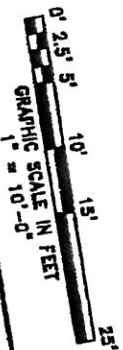
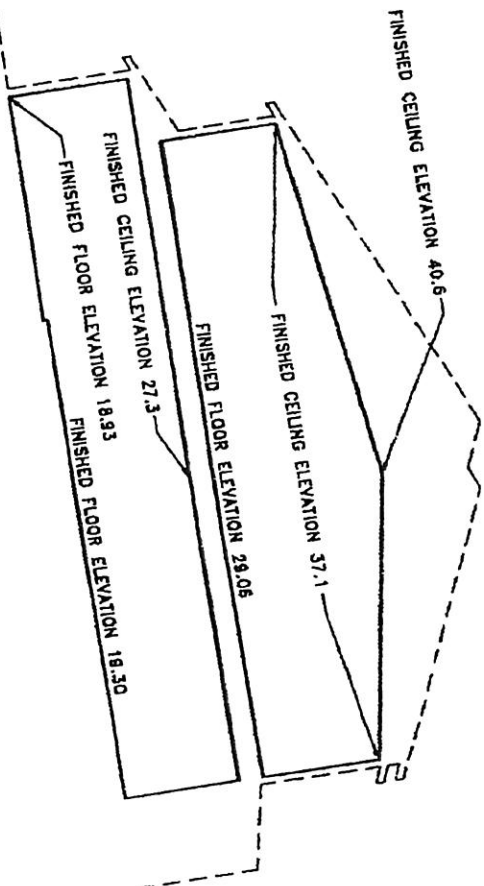
ALL ITEMS DEPICTED HEREON ARE PROPOSED

PRELIMINARY
EXHIBIT "G"
PHASE 2

EWING AND SHIRLEY, INC.
ENGINEERS AND ARCHITECTS
6785 LAKE WORTH ROAD - SUITE 13
LAKE WORTH, FLORIDA 33463
TEL: (305) 946-0421 - FAX (305) 946-0176

SHEET 7 OF 16

CROSSWINDS II AT RIVER BRIDGE
A CONDOMINIUM
ELEVATION VIEW
LOCATION OF COMMON ELEMENTS AND LIMITED COMMON ELEMENTS
AND CONDOMINIUM UNITS 600A THRU 600G



ALL ELEVATIONS ARE PROPOSED

PRELIMINARY
EXHIBIT "B"
PHASE 2
EWING AND SHIRLEY, INC.
EVERETT ROAD - SUITE 13
6215 LANE NORTH, FLORIDA 33445
TEL: (407) 555-0431 - FAX: (407) 555-0473
SHEET B OF 16

ORB 11575 Pg 780

EWING AND SHIRLEY, INC.

SURVEYORS AND MAPPERS
KENT W. EWING, PSM

EXHIBIT "B"
PHASE 3

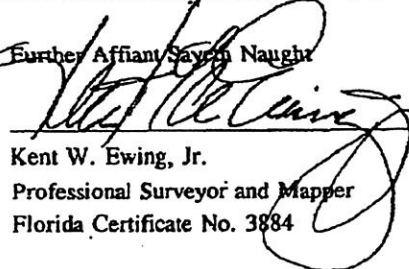
SURVEYOR'S CERTIFICATE

State of Florida)
County of Palm Beach)

**CROSSWINDS II AT RIVER BRIDGE
A CONDOMINIUM**

BEFORE ME the undersigned authority duly authorized to administer oaths and take acknowledgements, personally appeared Kent W. Ewing, Jr., who after being duly cautioned and sworn, deposes and says as follows:

1. THAT he is a duly registered and duly licensed Surveyor and Mapper authorized to practice under the laws of the State of Florida, being Registered Surveyor and Mapper No. 3884.
2. Affiant hereby certifies that the construction of the improvements described in this Exhibit "B", Phase 3, is NOT substantially complete. That he has prepared this exhibit on a preliminary basis. That once the building is complete, a new certificate will be prepared which, together with provisions of the Declaration of Condominium of CROSSWINDS II OF RIVER BRIDGE, A CONDOMINIUM, and the Exhibits attached thereto, will be an accurate representation of the location and dimensions of the improvements described and that the identification, location and dimensions of the common elements, the limited common elements and each condominium unit therein will be determined from these materials.

Further Affiant Says: Naught

Kent W. Ewing, Jr.
Professional Surveyor and Mapper
Florida Certificate No. 3884

CONSTRUCTION OF THE IMPROVEMENTS
IS NOT SUBSTANTIALLY COMPLETE

Sworn to and subscribed before me
this 16th day of September, 1999.

Sue Welsh
Notary Public State of Florida
My Commission Expires: _____

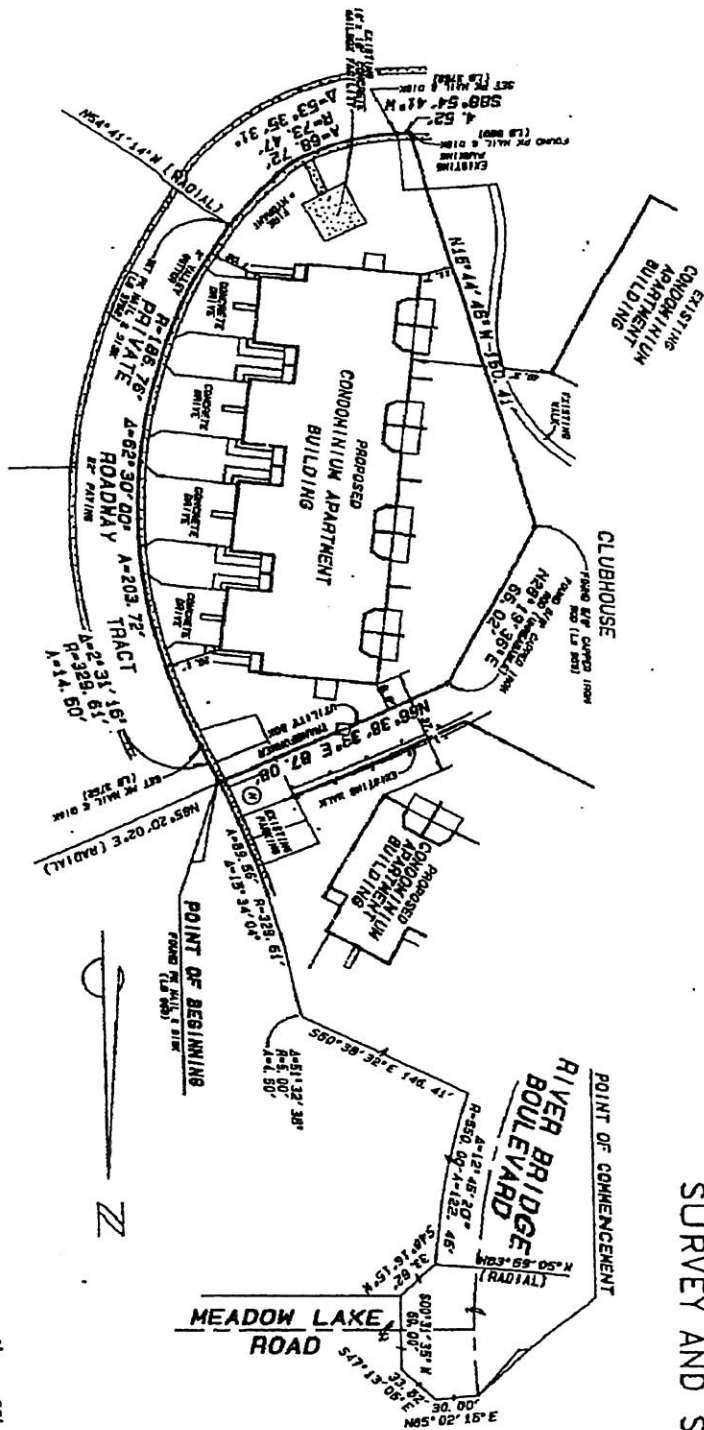


Sue Welsh
MY COMMISSION # CC848741 EXPIRES
July 18, 2003
EQUOLITHETRY FARM INSURANCE, INC.

SHEET 9 OF 16

ORB 11575 Pg 781

CROSSWINDS II AT RIVER BRIDGE A CONDOMINIUM SURVEY AND SITE PLAN



NOTES:

1. All set points have been located and marked (L.S. 3172) on the day.
2. All bearings shown herein are as called for in the description of the property shown herein and are relative to the PLAT OF CROSSWINDS AT RIVER BRIDGE, as recorded in Plat Book 51, Page 110 through 112, public records, Palm Beach County, Florida.
3. For Legal Description see Sheet 5 of 6.
4. For Building Details see Sheet 5 of 6.

- LEGEND**
- A. DIMENSIONAL A.C.
 - CONC. DEMONSTRATES CONCRETE
 - FL. BL. DEMONSTRATES FLOOR ELEVATION
 - R. DEMONSTRATES RADIUS
 - DEM. CENTRAL ANGLE DEMONSTRATES CENTRAL ANGLE
 - DEM. CENTRAL ANGLE DEMONSTRATES CENTRAL ANGLE

ALL ITEMS DEPICTED HEREON ARE PROPOSED

ERLING AND SHIRLEY, INC.
SURVEYORS AND MAPPERS
6235 LAKE WORTH ROAD - SUITE 13
LAKE WORTH, FLORIDA 33463
TEL: (813) 588-0421 - FAX (304) 588-0478

SHEET 12 OF 16

EWING AND SHIRLEY, INC.

ORB 11575 Pg 782

SURVEYORS AND MAPPERS

KENT W. EWING, PSM

EXHIBIT 'B'
PHASE 3**LEGAL DESCRIPTION OF PHASE 3**
CROSSWINDS II AT RIVER BRIDGE

A parcel of land lying in Section 15, Township 44 South, Range 42 East, Palm Beach County, Florida, being a portion of Tract 4 of A PLAT OF CROSSWINDS AT RIVER BRIDGE, according to the plat thereof, as recorded in Plat Book 51 at pages 110 through 112 of the public records of said Palm Beach County, being more particularly described as follows:

Commencing at the Northern terminus of the centerline of River Bridge Boulevard dedicated to the River Bridge Property Owner's Association, Inc., as shown on the plat of RIVER BRIDGE P.U.D. PLAT 1B, as recorded in Plat Book 51 at Pages 67 through 69 of the said public records;

Thence, North 85°-02'-15" East, a distance of 30.00 feet;

Thence, South 47°-13'-05" East, a distance of 33.62 feet;

Thence, South 00°-31'-35" West, a distance of 60.00 feet;

Thence, South 48°-16'-15" West, a distance of 33.62 feet to a point on a curve concave to the Northwest, having a radius of 550.00 feet, and from which a radial line bears North 83°-59'-05" West;

Thence, Southerly, along the arc of said curve, subtending a central angle of 12°-45'-20", a distance of 122.45 feet;

Thence, South 60°-38'-32" East, a distance of 146.41 feet to the beginning of a curve concave to the Southwest, having a radius of 5.00 feet, and from which a radial line bears South 29°-21'-28" West;

Thence, Southeasterly, along the arc of said curve, subtending a central angle of 51°-32'-38", a distance of 4.50 feet to a point of reverse curvature of a curve concave to the Northeast, having a radius of 329.61 feet, and from which a radial line bears South 80°-54'-06" West;

Thence, Southwesterly, along the arc of said curve, subtending a central angle of 15°-34'-04", a distance of 89.56 feet to the POINT OF BEGINNING of the parcel intended to be described, said parcel being labeled as (Parcel "G") in Exhibit "B-1" to the Declaration of Condominium "Crosswinds at River Bridge, a Condominium", of which it is not a part thereof, as recorded in Official Record Book 4912 at Pages 1052 through 1148 of the said public records of Palm Beach County;

From the POINT OF BEGINNING also being a point on the last aforesaid curve concave to the Northeast, having a radius of 329.61 feet, and from which a radial line bears North 65°-20'-02" East;

Thence, Southeasterly, along the arc of said curve, subtending a central angle of 02°-31'-16", a distance of 14.50 feet to a point of reverse curvature of a curve being concave to the West, having a radius of 186.76 feet, and from which a radial line bears South 62°-48'-47" West;

Thence, Southerly, along the arc of said curve, subtending a central angle of 62°-30'-00", a distance of 203.72 feet to a point of compound curvature of a curve being concave to the Northwest, having a radius of 73.47 feet, and from which a radial line bears North 54°-41'-14" West;

Thence, Southwesterly, along the arc of said curve, subtending a central angle of 53°-35'-31", a distance of 68.72 feet to the end of said curve;

Thence, South 88°-54'-41" West, a distance of 4.52 feet;

Thence, North 15°-44'-45" West, a distance of 150.41 feet;

Thence, North 28°-19'-36" East, a distance of 66.02 feet;

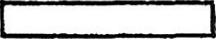
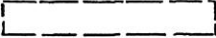

Thence, North 66°-38'-39" East, a distance of 87.08 feet back to the POINT OF BEGINNING.

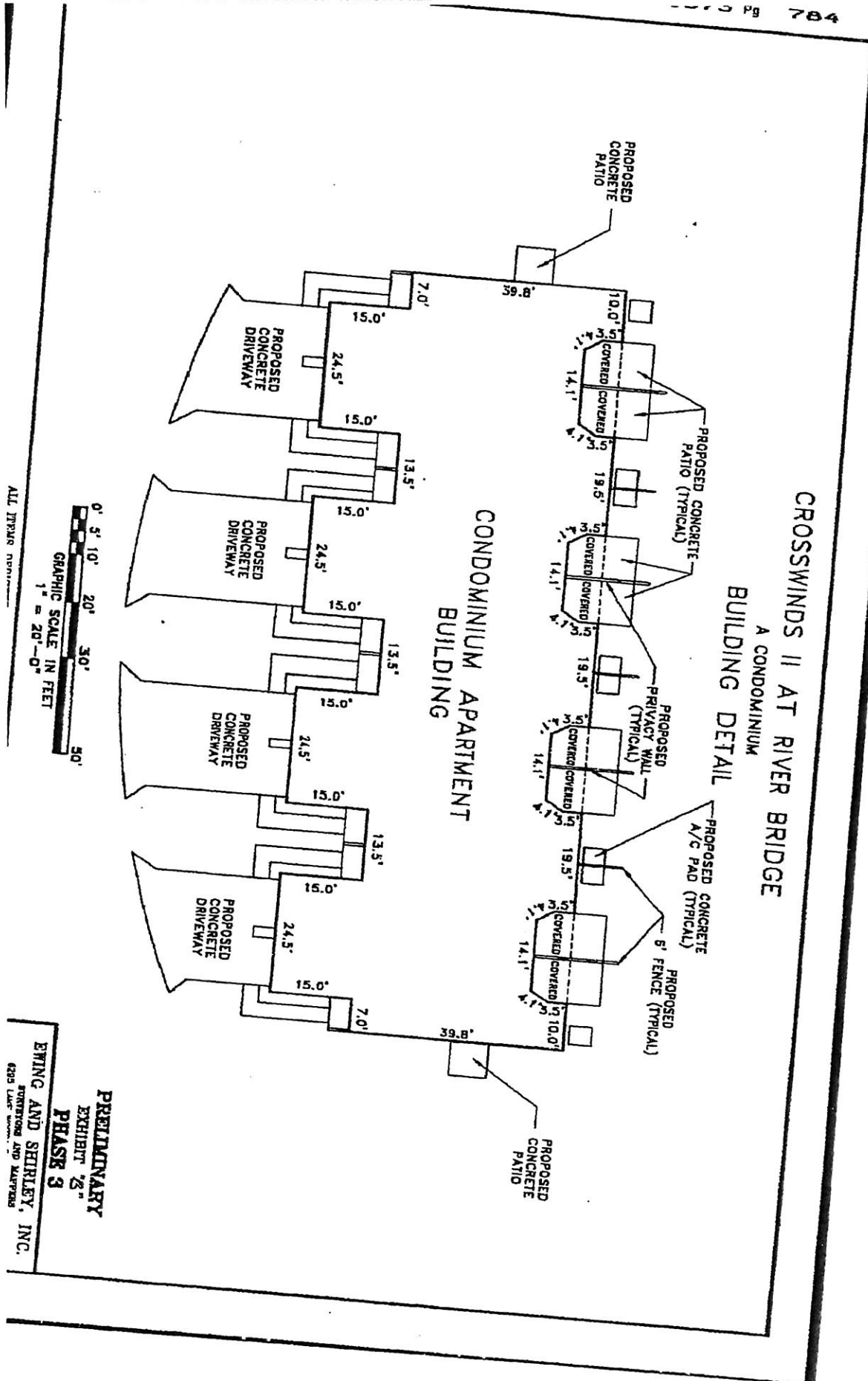
The above described parcel contains 0.523 acres more or less.

SHEET 11 OF 16

ORB 11575 Pg 783

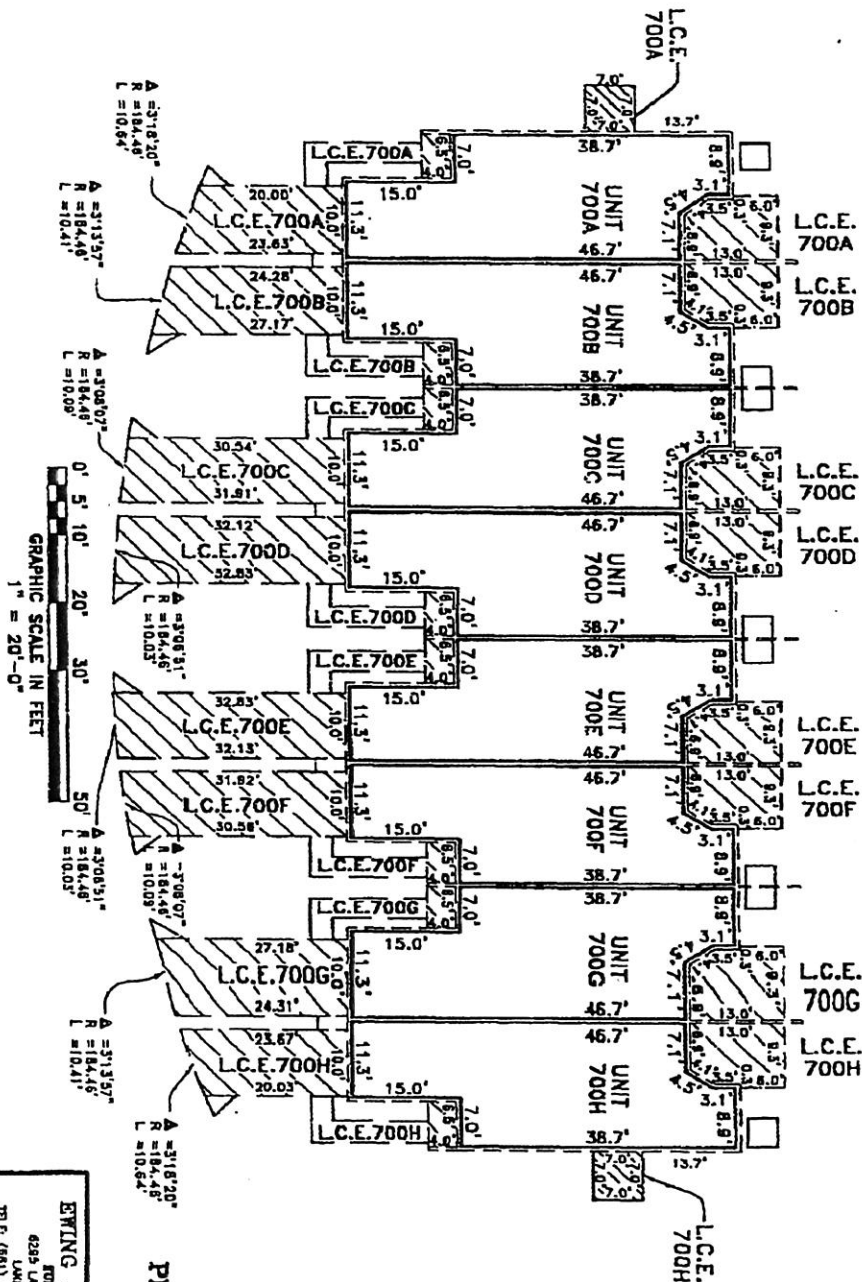
EXHIBIT "B"
PHASE 3

1. Each condominium unit consists of the space bounded by the vertical projection of the condominium boundary lines (undecorated interior walls) as shown and by the various planes of the undecorated floor and ceiling.
2. The unit dimensions and elevations shown hereon are average and measured to undecorated surfaces, they are intended to show the relative location of the unit boundaries as described in note number one above.
3. The elevation of the floors and ceilings are expressed in feet and decimal parts thereof and are based on National Geodetic Vertical Datum 1929.
4.  Denotes Boundary of Condominium Unit
 Denotes Boundary of Common Elements
 Denotes Boundary of Limited Common Elements (L.C.E.)
5. All condominium Units within the building are given identifying numbers, which are delineated within each condominium unit space in this exhibit. The condominium unit numbers are also the condominium parcel designation.
6. Exterior walls are 0.6 feet in width unless otherwise noted.
7. Interior walls are 0.7 feet in width unless otherwise noted.



ORR 11575 Pg 785

CROSSWINDS II AT RIVER BRIDGE
A CONDOMINIUM
FIRST FLOOR PLAN
LOCATION OF COMMON ELEMENTS AND LIMITED COMMON ELEMENTS
AND CONDOMINIUM UNITS 700A THRU 700H



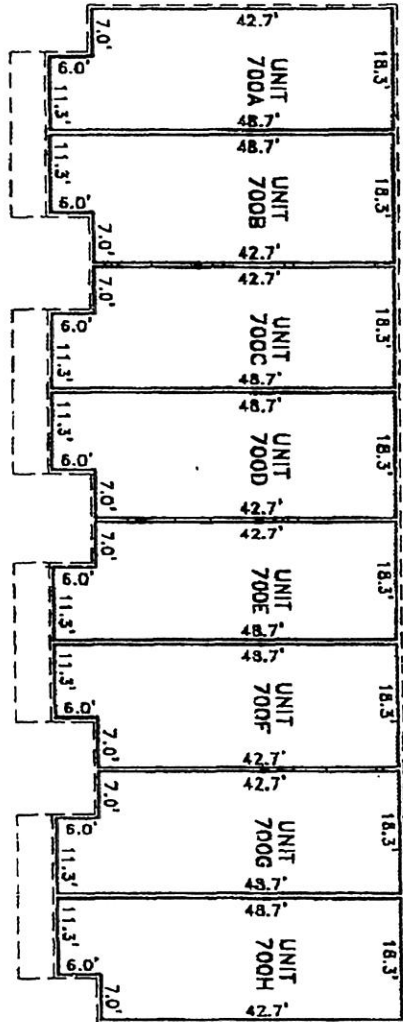
PRELIMINARY,
EXHIBIT "G"
PHASE 3

EWING AND SHIRLEY, INC.
FURNITURE AND KITCHENS
6235 LANE NORTH, SUITE 113
LAKE WORTH, FLORIDA 33463
TEL: (561) 918-0421 - FAX (561) 918-0476

SHEET 17 OF 16

ORB 11575 Pg 786

CROSSWINDS II AT RIVER BRIDGE
A CONDOMINIUM
SECOND FLOOR PLAN
LOCATION OF COMMON ELEMENTS AND LIMITED COMMON ELEMENTS
AND CONDOMINIUM UNITS 700A THRU 700H



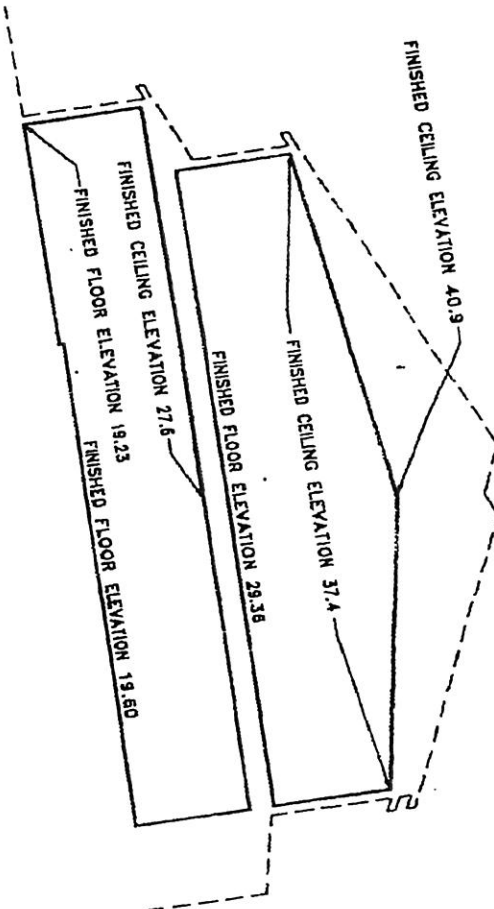
ALL ITEMS DEPICTED HEREON ARE PROPOSED

PRELIMINARY
EXHIBIT "E"
PHASE 3

EWING AND SHIRLEY, INC.
ENGINEERS AND ARCHITECTS
4333 LANE WORTH ROAD, SUITE 13
DADE COUNTY, FLORIDA 33111
TEL: (305) 896-4421 - FAX (305) 896-0478

SHEET 15 OF 14

CROSSWINDS II AT RIVER BRIDGE
A CONDOMINIUM
ELEVATION VIEW
LOCATION OF COMMON ELEMENTS AND LIMITED COMMON ELEMENTS
AND CONDOMINIUM UNITS 700A THRU 700H



ALL ITEMS DEPICTED HEREON ARE PROPOSED

PRELIMINARY
EXHIBIT "g"
PHASE 3
ERING AND SEIRLEY, INC.
ENGINEERS AND ARCHITECTS
6208 LANE WORTH ROAD - SUITE 13
LANE WORTH, FLORIDA 33413
TEL: (407) 888-0421 - FAX (407) 888-0478
SHEET 16 OF 16

ORB 11575 Pg 788

State of Florida



Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation of CROSSWINDS II AT RIVER BRIDGE, INC., a Florida corporation, filed on January 4, 2000, as shown by the records of this office.

The document number of this corporation is N000000000056.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Fourth day of January, 2000



CR2EO22 (1-99)

Katherine Harris
Katherine Harris
Secretary of State

Exhibit "C" To Declaration

DRB 11575 Pg 789

ARTICLES OF INCORPORATION

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

OF

00 JAN -4 PM 12:49

CROSSWINDS II AT RIVER BRIDGE, INC.

A FLORIDA CORPORATION NOT-FOR-PROFIT

The undersigned incorporator, for the purpose of forming a corporation not-for-profit pursuant to the laws of the State of Florida, Florida Statutes, Chapter 617, hereby adopts the following Articles of Incorporation:

ARTICLE 1. - NAME AND ADDRESS. The name of the corporation is CROSSWINDS II AT RIVER BRIDGE, INC., hereinafter referred to as the "ASSOCIATION". The mailing address of the ASSOCIATION is 3301 Jog Park Drive, Greenacres, Florida 33467.

ARTICLE 2. - PURPOSE. The purposes for which the ASSOCIATION is organized are as follows:

2.1 To operate as a corporation not-for-profit pursuant to Chapter 617 of the Florida Statutes.

2.2 To operate CROSSWINDS II AT RIVER BRIDGE, A CONDOMINIUM, pursuant to the Florida CONDOMINIUM ACT, as and when the Declaration of Condominium of Crosswinds II at River Bridge, a Condominium is recorded in the public records in the county in which the Condominium is located with these Articles attached as an exhibit thereto.

2.3 To promote the health, safety, welfare, comfort, and social and economic benefit of the members of the ASSOCIATION.

ARTICLE 3. - DEFINITIONS. The terms used in these ARTICLES and the BYLAWS shall have the same definitions and meanings as those set forth in the Declaration of Condominium of Crosswinds II at River Bridge, a Condominium and in the CONDOMINIUM ACT, unless herein provided to the contrary, or unless the context otherwise requires.

ARTICLE 4. - POWERS AND DUTIES. The ASSOCIATION shall have the following powers and duties:

4.1 All of the common law and statutory powers of a corporation not-for-profit under the laws of the State of Florida, and the statutory powers set forth in the CONDOMINIUM ACT.

4.2 To administer, enforce, carry out and perform all of the acts, functions, rights and duties provided in, or contemplated by, the DECLARATION, either expressed or implied, and to take any action reasonably necessary or appropriate to operate the CONDOMINIUM pursuant to the DECLARATION, including, but not limited to, the following:

4.2.1 To own, purchase, sell, mortgage, encumber, lease, administer, manage, operate, maintain, improve, repair and/or replace real and personal property.

4.2.2 To make and collect ASSESSMENTS against members of the ASSOCIATION to defray the costs, expenses and losses incurred or to be incurred by the ASSOCIATION, and to use the proceeds thereof in the exercise of the ASSOCIATION'S powers and duties.

4.3 To maintain, repair, replace, reconstruct, add to, and operate the CONDOMINIUM, and other property acquired or leased by the ASSOCIATION for use by its members.

4.4 To purchase insurance upon the CONDOMINIUM and insurance for the protection of the ASSOCIATION, its directors, officers and members, and such other parties as the ASSOCIATION may determine.

4.5 To make and amend reasonable rules and regulations for the use, maintenance, and appearance of, the UNITS and the use of the COMMON ELEMENTS and the ASSOCIATION PROPERTY, and for the health, comfort, safety, welfare, and benefit of the ASSOCIATION'S members.

4.6 To enforce by legal means the provisions of the CONDOMINIUM ACT, the DECLARATION, these ARTICLES, the BYLAWS, and the Rules and Regulations of the ASSOCIATION.

4.7 To contract for the management and maintenance of the CONDOMINIUM and to authorize a management agent or company (which may be the DEVELOPER or an affiliate of the DEVELOPER) to assist the ASSOCIATION in carrying out its powers and duties by performing such functions as the submission of proposals, collection of ASSESSMENTS and other monies owed to the ASSOCIATION, preparation of records, enforcement of rules, and maintenance, repair and replacement of the COMMON ELEMENTS with funds as shall be made available by the ASSOCIATION for such purposes, as well as exercising such other powers and rights delegated to it by the ASSOCIATION, which powers and rights are vested in the ASSOCIATION by virtue of the DECLARATION, these ARTICLES, the BYLAWS and the CONDOMINIUM ACT. The ASSOCIATION and its officers shall, however, retain at all times the powers and duties granted by the DECLARATION and the CONDOMINIUM ACT, including, but not limited to, the making of ASSESSMENTS, promulgation of rules, and execution of contracts on behalf of the ASSOCIATION.

4.8 To employ personnel necessary to perform the obligations, services and duties required of or to be performed by the ASSOCIATION and for the proper operation of the CONDOMINIUM and/or to contract with others, for the performance of such obligations, services and/or duties.

4.9 To contract for cable television and security services for the CONDOMINIUM.

ARTICLE 5. - MEMBERS.

5.1 The members of the ASSOCIATION shall consist of all of the record owners of UNITS. Membership shall be established as to each UNIT upon the recording of the DECLARATION. Upon the transfer of ownership of fee title to, or fee interest in, a UNIT, whether by conveyance, devise, judicial decree, foreclosure, or otherwise, and upon the recordation amongst the public records in the county in which the CONDOMINIUM is located of the deed or other instrument establishing the acquisition and designating the UNIT affected thereby, the new UNIT OWNER designated in such deed or other instrument shall thereupon become a member of the ASSOCIATION, and the membership of the prior UNIT OWNER as to the UNIT designated shall be terminated, provided, however, that the ASSOCIATION shall not have the responsibility or obligation of recognizing any such change in membership until it has been delivered a true copy of the applicable deed or other instrument, or is otherwise informed of the transfer of ownership of the UNIT. Prior to the recording of the DECLARATION, the incorporator shall be the sole member of the ASSOCIATION.

5.2 The share of each member in the funds and assets of the ASSOCIATION, the COMMON ELEMENTS and the COMMON SURPLUS, and any membership in this ASSOCIATION, cannot be assigned, hypothecated or transferred in any manner except as an appurtenance to the UNIT for which that membership is established.

5.3 On all matters upon which the membership shall be entitled to vote, there shall be only one vote for each UNIT. In the event any UNIT is owned by more than one person and/or by an entity, the vote for such UNIT shall be cast in the manner provided by the BYLAWS. Any person or entity owning more than one UNIT shall be entitled to one vote for each UNIT owned.

5.4 The BYLAWS shall provide for an annual meeting of the members of the ASSOCIATION and shall make provision for special meetings.

DRB 11575 Pg 791

ARTICLE 6. - INCORPORATOR. The name and address of the incorporator is: Eric A. Simon, 2825 University Drive, Suite 300, Coral Springs, Florida 33065.

ARTICLE 7. - INITIAL REGISTERED OFFICE ADDRESS AND NAME OF REGISTERED AGENT. The address of the initial registered office of the ASSOCIATION is Eric A. Simon. The initial registered agent of the ASSOCIATION at that address is 2825 University Drive, Suite 300, Coral Springs, Florida 33065.

ARTICLE 8. - DIRECTORS.

8.1 The property, business and affairs of the ASSOCIATION shall be managed by a BOARD which shall consist of not less than three (3) directors, and which shall always be an odd number. The BYLAWS may provide for a method of determining the number of directors from time to time. In the absence of a determination as to the number of directors, the BOARD shall consist of three (3) directors. Except for directors appointed by the DEVELOPER, and except to the extent required in order to elect a full BOARD due to the unwillingness of UNIT OWNERS to serve on the BOARD, directors are required to be UNIT OWNERS, or a shareholder, director, officer or partner of an entity which owns a UNIT.

8.2 All of the duties and powers of the ASSOCIATION existing under the CONDOMINIUM ACT, the DECLARATION, these ARTICLES and the BYLAWS shall be exercised exclusively by the BOARD, its agents, contractors or employees, subject to approval by the members only when specifically required.

8.3 Initially the DEVELOPER shall have the right to appoint all of the directors. When members other than the DEVELOPER own fifteen (15%) percent or more of the UNITS that will be operated ultimately by the ASSOCIATION, the members other than the DEVELOPER shall be entitled to elect not less than one-third (1/3) of the directors. Members other than the DEVELOPER shall be entitled to elect not less than a majority of the directors upon the earlier of the following:

8.3.1 Three (3) years after fifty (50%) percent of the UNITS that will be operated ultimately by the ASSOCIATION have been conveyed to purchasers;

8.3.2 Three (3) months after ninety (90%) percent of the UNITS that will be operated ultimately by the ASSOCIATION have been conveyed to purchasers;

8.3.3 When all of the UNITS that will be operated ultimately by the ASSOCIATION have been completed, some of them have been conveyed to purchasers, and none of the others are being offered for sale by the DEVELOPER in the ordinary course of business;

8.3.4 When some of the UNITS have been conveyed to purchasers and none of the others are being constructed or offered for sale by the DEVELOPER in the ordinary course of business; or

8.3.5 Seven (7) years after the recording of the DECLARATION, or if the ASSOCIATION may ultimately operate more than one (1) CONDOMINIUM, seven (7) years after the recording of the DECLARATION for the first CONDOMINIUM operated by the ASSOCIATION, or if the ASSOCIATION operates a phase condominium created pursuant to Florida Statutes, Section 718.403, seven (7) years after the recording of the DECLARATION creating the initial phase.

8.4 The DEVELOPER is entitled to elect at least one director as long as the DEVELOPER holds for sale in the ordinary course of business at least five (5%) percent of the UNITS in a CONDOMINIUM operated by the ASSOCIATION which contains fewer than 500 UNITS and 2% in a CONDOMINIUM with more than 500 UNITS. Following the time that the DEVELOPER relinquishes control of the ASSOCIATION, the DEVELOPER may exercise the right to vote any DEVELOPER-OWNED UNITS in the same manner as any other UNIT OWNER, except for purposes of re-acquiring control of the ASSOCIATION or selecting a majority of the directors. That will be operated ultimately by the ASSOCIATION. Thereafter all of the directors shall be elected by the members in the manner determined by the BYLAWS.

8.5 Notwithstanding the foregoing, the DEVELOPER may waive its right to elect one or more directors which it is entitled to elect, by written notice to the ASSOCIATION, and thereafter such directors shall be elected by the members.

8.6 Within 75 days after the members other than the DEVELOPER are entitled to elect one or more directors, the ASSOCIATION shall call, and give not less than 60 days notice of an election for the directors which the members are then entitled to elect. The election shall proceed as provided in the BYLAWS and the CONDOMINIUM ACT. The meeting may be called and the notice given by any UNIT OWNER if the ASSOCIATION fails to do so. Thereafter, the directors which the members are entitled to elect shall be elected at the annual meeting of the members.

8.7 Directors may be removed and vacancies on the BOARD shall be filled in the manner provided by the BYLAWS, however any director appointed by the DEVELOPER may only be removed by the DEVELOPER, and any vacancy on the BOARD shall be appointed by the DEVELOPER if, at the time such vacancy is to be filled, the number of directors appointed by the DEVELOPER is less than the maximum number of directors which may, at that time, be appointed by the DEVELOPER as set forth above.

8.8 The names and addresses of the initial directors, who shall hold office until their successors are appointed or elected, are as follows:

John Sneep, 3301 Jog Park Drive, Greenacres, Florida 33467.
Rose Sneep, 3301 Jog Park Drive, Greenacres, Florida 33467.
Carol Jones, 3301 Jog Park Drive, Greenacres, Florida 33467.

ARTICLE 9. - OFFICERS. The officers of the ASSOCIATION shall be a president, vice-president, secretary, treasurer and such other officers as the BOARD may from time to time by resolution create. The officers shall serve at the pleasure of the BOARD, and the BYLAWS may provide for the removal from office of officers, for filling vacancies, and for the duties of the officers. The names of the officers who shall serve until their successors are designated by the BOARD are as follows:

PRESIDENT John Sneep

VICE PRESIDENT Rose Sneep

VICE PRESIDENT/SECRETARY/TREASURER ... Carol Jones

ARTICLE 10. - INDEMNIFICATION.

10.1 The ASSOCIATION shall indemnify any person who was or is a party, or is threatened to be made a party, to any threatened, pending or contemplated action, suit or proceeding, whether civil, criminal, administrative or investigative (other than an action by or in the right of the ASSOCIATION) by reason of the fact that he is or was a director, employee, officer or agent of the ASSOCIATION, against expenses (including attorneys' fees and appellate attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonably incurred by him in connection with the action, suit or proceeding if he acted in good faith and in a manner he reasonably believed to be in, or not opposed to, the best interest of the ASSOCIATION; and with respect to any criminal action or proceeding, if he had no reasonable cause to believe his conduct was unlawful; except, that no indemnification shall be made in respect to any claim, issue or matter as to which such person shall have been adjudged to be liable for gross negligence or willful misfeasance or malfeasance in the performance of his duty to the ASSOCIATION unless and only to the extent that the court in which the action or suit was brought shall determine, upon application, that despite the adjudication of liability, but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses which the court shall deem proper. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, in and of itself, create a presumption that the person did not act in good faith and in a manner which he reasonably believed to be in, or not opposed to, the best interest of the ASSOCIATION; and with respect to any criminal action or proceeding, that he had no reasonable cause to believe that his conduct was unlawful.

DRB 11575 Pg 793

10.2 To the extent that a director, officer, employee or agent of the ASSOCIATION has been successful on the merits or otherwise in defense of any action, suit or proceeding referred to in Paragraph 1 above, or in defense of any claim, issue or matter therein, he shall be indemnified against expenses (including attorneys' fees and appellate attorneys' fees) actually and reasonably incurred by him in connection therewith.

10.3 Any indemnification under Paragraph 1 above (unless ordered by a court) shall be made by the ASSOCIATION only as authorized in the specific case upon a determination that indemnification of the director, officer, employee or agent is proper under the circumstances because he has met the applicable standard of conduct set forth in Paragraph 1 above. Such determination shall be made (a) by the BOARD by a majority vote of a quorum consisting of directors who were not parties to such action, suit or proceeding, or (b) if such quorum is not obtainable or, even if obtainable, if a quorum of disinterested directors so directs, by independent legal counsel in written opinion, or (c) by approval of the members.

10.4 Expenses incurred in defending a civil or criminal action, suit or proceeding may be paid by the ASSOCIATION in advance of the final disposition of such action, suit or proceeding as authorized by the BOARD in the specific case upon receipt of an undertaking by or on behalf of the directors, officer, employee or agent to repay such amount unless it shall ultimately be determined that he is entitled to be indemnified by the ASSOCIATION as authorized herein.

10.5 The indemnification provided herein shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under the laws of the State of Florida, any BYLAW, agreement, vote of members or otherwise; and as to action taken in an official capacity while holding office, shall continue as to a person who has ceased to be a director, officer, employee, or agent and shall inure to the benefit of the heirs, executors and administrators of such a person.

10.6 The ASSOCIATION shall have the power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee or agent of the ASSOCIATION, or is or was serving at the request of the ASSOCIATION as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise, against any liability asserted against him and incurred by him in any such capacity, as arising out of his status as such, whether or not the ASSOCIATION would have the power to indemnify him against such liability under the provisions of this ARTICLE.

ARTICLE 11. - BYLAWS. The first BYLAWS shall be adopted by the BOARD and may be altered, amended or rescinded in the manner provided by the BYLAWS.

ARTICLE 12. - AMENDMENTS. Amendments to these ARTICLES shall be proposed and adopted in the following manner:

12.1 A majority of the BOARD shall adopt a resolution setting forth the proposed amendment and directing that it be submitted to a vote at a meeting of the members, which may be the annual or a special meeting.

12.2 Written notice setting forth the proposed amendment or a summary of the changes to be effected thereby shall be given to each member entitled to vote thereon within the time and in the manner provided in the BYLAWS for the giving of notice of meeting of members. If the meeting is an annual meeting, the proposed amendment or such summary may be included in the notice of such annual meeting.

12.3 At such meeting, a vote of the members entitled to vote thereon shall be taken on the proposed amendment. The proposed amendment shall be adopted upon receiving the affirmative vote of a majority of the votes of the entire membership of the ASSOCIATION.

12.4 Any number of amendments may be submitted to the members and voted upon by them at any one meeting.

12.5 If all of the directors and all of the members eligible to vote sign a written statement manifesting their intention that an amendment to these ARTICLES be adopted, then the amendment shall thereby be adopted as though the above requirements had been satisfied.

12.6 No amendment shall make any changes in the qualifications for membership nor in the voting rights or property rights of members without approval by all of the members and the joinder of all record owners of mortgages upon the UNITS. No amendment shall be made that is in conflict with the CONDOMINIUM ACT or the DECLARATION. So long as DEVELOPER owns any UNIT, no amendment shall be made without the written joinder of the DEVELOPER.

12.7 No amendment to these ARTICLES shall be made which discriminates against any UNIT OWNER(S), or affects less than all of the UNIT OWNERS without the written approval of all of the UNIT OWNERS so discriminated against or affected.

12.8 Upon the approval of an amendment to these ARTICLES, articles of amendment shall be executed and delivered to the Department of State as provided by law, and a copy certified by the Department of State shall be recorded in the public records of the county in which the CONDOMINIUM is located.

ARTICLE 13. - MULTIPLE CONDOMINIUMS. Notwithstanding anything contained herein to the contrary, the ASSOCIATION shall be authorized to operate any condominium in addition to CROSSWINDS II AT RIVER BRIDGE, A CONDOMINIUM which is developed within the property described in Exhibit "C" of the Declaration of Condominium of Crosswinds II at River Bridge, a Condominium to which these ARTICLES are to be attached as an exhibit thereto. Any such condominium shall be operated by the ASSOCIATION if the declaration of condominium of such condominium provides the ASSOCIATION will operate the condominium, if such condominium is created by DEVELOPER or any assignee of DEVELOPER. This ASSOCIATION may, but will not be required to, operate any other condominium within the property described in Exhibit "C" of the Declaration of Condominium of Crosswinds II at River Bridge, a Condominium, created by any person or entity other than DEVELOPER, or its assigns, provided the ASSOCIATION joins in the declaration of condominium of such other condominium and agrees to operate same. In the event the ASSOCIATION operates any condominium in addition to CROSSWINDS II AT RIVER BRIDGE, A CONDOMINIUM, then the following provisions shall apply:

13.1 Definitions. The following definitions shall apply:

13.1.1 "CONDOMINIUM" shall mean and refer to CROSSWINDS II AT RIVER BRIDGE, A CONDOMINIUM, and any other condominium which the ASSOCIATION operates.

13.1.2 "DECLARATION" shall mean and refer to the Declaration of Condominium of Crosswinds II at River Bridge, a Condominium, and any other declaration of condominium operated by the ASSOCIATION, and any amendments to such declarations.

13.1.3 "UNIT" shall mean and refer to a CONDOMINIUM UNIT within any CONDOMINIUM operated by the ASSOCIATION.

13.1.4 "UNIT OWNER" shall mean the record owner of a UNIT within any CONDOMINIUM operated by the ASSOCIATION.

13.1.5 Any other defined term in these ARTICLES or in the BYLAWS shall be adjusted and modified where applicable to refer to all of the CONDOMINIUMS operated by the ASSOCIATION.

13.2 The BYLAWS may divide membership in the ASSOCIATION into classes or otherwise establish such that matters relating to only one CONDOMINIUM will be voted upon only by the members who own UNITS in that CONDOMINIUM, and matters relating to the ASSOCIATION or relating to all of the CONDOMINIUMS operated by the ASSOCIATION will be voted upon by all of the members.

13.3 The BYLAWS may provide a means by which the directors will be divided among the various CONDOMINIUMS operated by the ASSOCIATION.

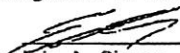
13.4 No amendment to these ARTICLES shall be made which discriminates against or affects the UNIT OWNERS in less than all of the CONDOMINIUMS operated by the

ORB 11575 Pg 795

ASSOCIATION without the approval of a majority of the UNIT OWNERS within the CONDOMINIUM(S) so discriminated against or affected.

Notwithstanding anything contained herein to the contrary, until such time as all of the property described in Exhibit "C" of the Declaration of Condominium of Crosswinds II at River Bridge, a Condominium is developed as part of such condominium, or as one or more additional condominiums, no amendment to this Article XIII shall be made without the prior written consents of DEVELOPER and the owner of any portion of the property described in said Exhibit "C" which is not submitted as part of a condominium.

WHEREFORE, the Incorporator, and the Initial Registered Agent, have executed these ARTICLES on this 3 day of January, 2000. By executing these ARTICLES, the undersigned registered agent accepts the appointment as registered agent and states that the undersigned is familiar with, and accepts, the obligations of that Position.


Eric A. Simon

STATE OF FLORIDA)
) SS:
COUNTY OF Broward)

The foregoing instrument was acknowledged before me this 3 day of January, 2000, by Eric A. Simon, as Incorporator and as Registered Agent. He/she is personally known to me or has produced N/A as identification.


NOTARY PUBLIC, State of Florida

My Commission Expires:

12A0T



Jennifer Marcus-Torola
Commission # 00849181
Expires July 17, 2003
Bonded Thru
Atlantic Bonding Co., Inc.

FILED
CLERK OF STATE
JAN 4 2000
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BYLAWS OF
CROSSWINDS II AT RIVER BRIDGE, INC.
A FLORIDA CORPORATION NOT-FOR-PROFIT

1. GENERAL PROVISIONS.

1.1 Identity. These are the BYLAWS of CROSSWINDS II AT RIVER BRIDGE, INC., a Florida corporation not-for-profit, hereinafter referred to as the "ASSOCIATION." The ASSOCIATION has been organized for the purposes stated in the ARTICLES and shall have all of the powers provided in the CONDOMINIUM DOCUMENTS, the CONDOMINIUM ACT, and any other statute or law of the State of Florida, or any other power incident to any of the above powers.

1.2 Principal Office. The principal office of the ASSOCIATION shall be at such place as the BOARD may determine from time to time.

1.3 Fiscal Year. The fiscal year of the ASSOCIATION shall be the calendar year.

1.4 Seal. The seal of the ASSOCIATION shall have inscribed upon it the name of the ASSOCIATION, the year of its incorporation and the words "Corporation Not-For-Profit." The seal may be used by causing it, or a facsimile thereof, to be impressed, affixed or otherwise reproduced upon any instrument or document executed in the name of the ASSOCIATION.

1.5 Incorporation of the CONDOMINIUM ACT. All of the provisions of the CONDOMINIUM ACT, being Chapter 718, Florida Statutes, as same now exists and may apply to the ASSOCIATION are, with permissible deviations therefrom, incorporated herein by reference. In the event of any conflict between these BYLAWS and the CONDOMINIUM ACT, the provisions of the CONDOMINIUM ACT shall control.

1.6 Inspection of Books and Records. The records of the ASSOCIATION shall be open to inspection by UNIT OWNERS or their authorized representatives, and all holders, insurers or guarantors of any first mortgage encumbering a UNIT, upon reasonable request, during normal business hours or under other reasonable circumstances. Such records of the ASSOCIATION shall include current copies of the DECLARATION, ARTICLES, BYLAWS, the Rules and Regulations of the ASSOCIATION; and any amendments thereto; any contracts entered into by the ASSOCIATION, and the books, records and financial statements of the ASSOCIATION; and all other official records of the ASSOCIATION as described in the CONDOMINIUM ACT. The ASSOCIATION shall be required to make available to prospective purchasers of UNITS in the CONDOMINIUM current copies of the DECLARATION, ARTICLES, BYLAWS and Rules and Regulations, and the most recent budget and annual financial statement of the ASSOCIATION.

1.7 Definitions. Unless the context otherwise requires, all terms used in these BYLAWS shall have the same meaning as are attributed to them in the ARTICLES, the DECLARATION, and the CONDOMINIUM ACT.

2. MEMBERSHIP IN GENERAL.

2.1 Qualification. Pursuant to the ARTICLES, all of the record owners of UNITS in the CONDOMINIUM operated by the ASSOCIATION shall be members of the ASSOCIATION. Membership for each UNIT shall be established upon the recording of the DECLARATION. Prior to the recording of the DECLARATION, the incorporator shall be the member of the ASSOCIATION.

2.2 Changes in Membership. The transfer of the ownership of any UNIT, either voluntarily or by operation of law, shall automatically terminate the membership of the prior owner, and the transferee or new owner shall automatically become a member of the ASSOCIATION. It shall be the responsibility of any such transferor and transferee of a UNIT to notify the ASSOCIATION of any change in the ownership of any UNIT, and the corresponding change in any membership, by delivering to the ASSOCIATION a copy of the deed or other instrument of conveyance which establishes a transfer of ownership. In the

absence of such notification, the ASSOCIATION shall not be obligated to recognize any change in membership or ownership of a UNIT for purposes of notice, voting, ASSESSMENTS, or for any other purpose.

2.3 UNIT OWNER Register. The secretary of the ASSOCIATION shall maintain a register in the office of the ASSOCIATION showing the names and addresses of the UNIT OWNERS. It shall be the obligation of each UNIT OWNER to advise the secretary of any change of address of the UNIT OWNER, or of the change of ownership of the UNIT OWNER's UNIT, as set forth above. Any UNIT OWNER who mortgages his UNIT shall notify the ASSOCIATION of the name and address of his mortgagee. Any UNIT OWNER who satisfies the mortgage encumbering his UNIT shall also notify the ASSOCIATION thereof. The names and addresses of any such mortgagee shall also be maintained in the UNIT OWNER register.

3. UNIT OWNER VOTING

3.1 Voting Rights. There shall be one vote for each UNIT. In the event any UNIT is owned by more than one person, or is owned by a person other than an individual, the vote for such UNIT shall be cast as set forth below, and votes shall not be divisible. In the event any UNIT OWNER owns more than one UNIT, the UNIT OWNER shall be entitled to one vote for each such UNIT.

3.2 Majority Vote and Quorum Requirements. The acts approved by a majority of the votes present in person or by proxy at a meeting at which a quorum is present shall be binding upon all UNIT OWNERS for all purposes, except where otherwise provided by law or in the CONDOMINIUM DOCUMENTS. Unless otherwise so provided, at any regular or special meeting, the presence in person or by proxy of persons entitled to cast the votes for one-third (1/3) of the UNITS operated by the ASSOCIATION shall constitute a quorum.

3.3 Determination as to Voting Rights.

3.3.1 In the event any UNIT is owned by one person, his right to cast the vote for the UNIT shall be established by the record title to his UNIT.

3.3.2 In the event any UNIT is owned by more than one person or by an entity, the vote for the UNIT may be cast at any meeting by any co-owner of the UNIT provided, however, that in the event a dispute arises between the co-owners as to how the vote for the UNIT shall be cast, or in the event the co-owners are unable to concur in their decision upon any subject requiring a vote, they shall lose their right to cast the vote for the UNIT on the matter being voted upon at that meeting, but their presence shall be counted for purposes of determining the existence of a quorum. For purposes of this paragraph, the principals or partners of any entity (other than a corporation) owning a UNIT shall be deemed co-owners of the UNIT, and the directors and officers of a corporation owning a UNIT shall be deemed co-owners of the UNIT. If any co-owner of a UNIT appears at any meeting by proxy, and another co-owner appears in person, the vote for the UNIT shall be cast by the co-owner of the UNIT appearing in person, and the proxy shall be deemed revoked.

3.4 Proxies. Every UNIT OWNER entitled to vote at a meeting of the UNIT OWNERS, or to express consent or dissent without a meeting, may authorize another person or persons to act on the UNIT OWNER's behalf by a proxy signed by such UNIT OWNER or his attorney-in-fact. Any proxy shall be delivered to the secretary of the meeting at or prior to the time designated in the order of business for delivering proxies. Any proxy shall be effective only for the specific meeting for which originally given and any lawfully adjourned meetings thereof. In no event shall any proxy be valid for a period longer than ninety (90) days after the date of the first meeting for which it was given. Every proxy shall be revocable at any time at the pleasure of the UNIT OWNER executing it. Every proxy shall specifically set forth the name of the person voting by proxy, and the name of the person authorized to vote the proxy for him. Every proxy shall contain the date, time, and place of the meeting for which the proxy is given, and if a limited proxy, shall set forth those items which the proxy holder may vote, and the manner in which the vote is to be cast.

3.5 General and Limited Proxies. Except as specifically otherwise provided herein, UNIT OWNERS may not vote by general proxy but may vote by limited proxies substantially conforming to a limited proxy form adopted by the Division of Florida Land Sales, Condominiums and Mobile Homes. Limited proxies and general proxies may be used to

establish a quorum at any meeting of the UNIT OWNERS. Limited proxies shall be used for votes taken to waive or reduce reserves; for votes taken to waive financial statement requirements; for votes taken to amend the declaration; for votes taken to amend the articles of incorporation or bylaws; and for any other matter for which the CONDOMINIUM ACT requires or permits a vote of the UNIT OWNERS. No proxy, limited or general, shall be used in the election of directors. General proxies may be used for other matters for which limited proxies are not required and may also be used in voting for non-substantive changes to items for which a limited proxy is required and given. Notwithstanding the provisions of this subparagraph, UNIT OWNERS may vote in person at UNIT OWNER meetings.

3.6 Rights of DEVELOPER. Notwithstanding anything contained in the CONDOMINIUM DOCUMENTS to the contrary, until the DEVELOPER has closed the sale of all UNITS, no vote of the UNIT OWNERS shall be effective or may be taken without approval in writing by the DEVELOPER which would:

3.6.1 Result in the DEVELOPER being assessed as a UNIT OWNER for capital improvements;

3.6.2 Be detrimental to the sales of UNITS by the DEVELOPER. However, a non-discriminatory increase in ASSESSMENTS for COMMON EXPENSES without discrimination against the DEVELOPER shall not be deemed to be detrimental to the sales of UNITS.

3.6.3 Adversely affect any right the DEVELOPER may have to appoint any directors, as provided in the ARTICLES, or these BYLAWS.

3.6.4 Otherwise discriminate in any respect against the DEVELOPER, or remove, limit, modify or alter any right of the DEVELOPER as provided in the CONDOMINIUM ACT or the CONDOMINIUM DOCUMENTS.

4. UNIT OWNER MEETINGS

4.1 Who May Attend. In the event any UNIT is owned by more than one person, all co-owners of the UNIT may attend any meeting of the UNIT OWNERS. In the event any UNIT is owned by a corporation, any director or officer of the corporation may attend any meeting of the UNIT OWNERS. However, the vote for any UNIT shall be cast in accordance with the provisions of Paragraph 3 above. INSTITUTIONAL MORTGAGEES have the right to attend all UNIT OWNER meetings. Any UNIT OWNER may tape record or videotape a meeting of the UNIT OWNERS.

4.2 Place. All meetings of the UNIT OWNERS shall be held at the principal office of the ASSOCIATION or at such other place and at such time as shall be designated by the BOARD and stated in the notice of meeting.

4.3 Notices. Written notice, which notice must include an agenda, stating the place, day and hour of any meeting and, in the case of a special meeting, the purpose or purposes for which the meeting is called, shall be mailed or delivered to each UNIT OWNER at least 14 days before the date of the meeting, by or at the direction of the president, the secretary or the officer or persons calling the meeting. Notice of any meeting where ASSESSMENTS against UNIT OWNERS are to be considered for any reason shall specifically contain a statement that ASSESSMENTS will be considered and the nature of any such ASSESSMENTS. A copy of the notice shall be posted in a conspicuous place on the CONDOMINIUM PROPERTY at least 14 continuous days prior to any meeting. Upon notice to the UNIT OWNERS, the BOARD shall by duly adopted rule designate a specific location on the CONDOMINIUM PROPERTY or ASSOCIATION PROPERTY upon which all notices of UNIT OWNER meetings shall be posted; however if there is no CONDOMINIUM PROPERTY or ASSOCIATION PROPERTY upon which notices can be posted, this requirement does not apply. Unless a UNIT OWNER waives in writing his right to receive notice of a meeting by mail, the notice of any meeting shall be sent by mail to each UNIT OWNER. An officer of the ASSOCIATION, or the manager or other person providing notice of the ASSOCIATION meeting shall provide an affidavit or United States Postal Service certificate of mailing, to be included in the Official Records of the ASSOCIATION, affirming that the notice was mailed or hand delivered, in accordance with this paragraph, to each UNIT OWNER at the address last furnished to the ASSOCIATION. For the purpose of determining UNIT OWNERS entitled to notice of, or to vote at, any meeting of the UNIT OWNER, or in order to make a determination of the UNIT

OWNERS for any other purpose, the BOARD shall be entitled to rely upon the UNIT OWNER register as same exists ten days prior to the giving of the notice of any meeting, and the BOARD shall not be required to take into account any changes in the UNIT OWNERS occurring after that date but may, in their sole and absolute discretion, do so. Where a UNIT is owned by more than one person, the ASSOCIATION shall provide notice, for meetings and all other purposes, to that one address which the DEVELOPER initially identifies for that purpose and thereafter as one or more of the OWNERS of the UNITS shall so advise the ASSOCIATION in writing, or if no address is given or the OWNERS of the UNIT do not agree, to the address provided in the deed of record. Notwithstanding the foregoing, if a UNIT is owned by more than one person or by an entity, only one notice shall be required to be given with respect to the UNIT, which may be given to any co-owner as defined in Paragraph 3.03.2 of these BYLAWS. Notice to any UNIT OWNER or co-owner shall be sent to the UNIT of such UNIT OWNER or co-owner, unless the UNIT OWNER(S) of the UNIT otherwise request.

4.4 Approvals of UNIT OWNERS. Any approval by UNIT OWNERS called for by the CONDOMINIUM ACT, or the CONDOMINIUM DOCUMENTS, including but not limited to the approval requirement in Florida Statutes, Section 718.111(8), shall be made at a duly noticed meeting of the UNIT OWNERS and shall be subject to all requirements of the CONDOMINIUM ACT and the CONDOMINIUM DOCUMENTS relating to UNIT OWNER decision making, except that UNIT OWNERS may take action by written agreement, without meetings, on matters for which action by written agreement without meetings is expressly allowed by the foregoing documents or any statute which provides for such action.

4.5 Waiver of Notice. Whenever any notice is required to be given to any UNIT OWNER under the provisions of the ARTICLES or these BYLAWS, or as otherwise provided by law, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be equivalent to the giving of such notice. Attendance of a UNIT OWNER at a meeting shall constitute a waiver of notice of such meeting, except when the UNIT OWNER objects at the beginning of the meeting to the transaction of any business because the meeting is not lawfully called or convened.

4.6 Annual Meeting. The annual meeting for the purpose of electing directors and transacting any other business shall be held at eight o'clock p.m. on the third Tuesday in January of each year, or at such other time and date as shall be selected by the BOARD and as is contained in the notice of such meeting.

4.7 Special Meetings. Special meetings of the UNIT OWNERS may be called at any time by any director, the president, or at the request, in writing, by a majority of the directors, or at the request in writing of not less than 25% of the UNIT OWNERS, or as otherwise provided by law. Such request shall state the purpose of the proposed meeting. Business transacted at all special meetings shall be confined to the subjects stated in the notice of meeting. Notice of any special meeting shall be given by the secretary, or other officer of the ASSOCIATION, to all of the UNIT OWNERS within thirty (30) days after same is duly called, and the meeting shall be held within forty-five (45) days after same is duly called.

4.8 Adjournments. Any meeting may be adjourned or continued by a majority vote of the UNIT OWNERS present in person or by proxy and entitled to vote, or if no UNIT OWNER entitled to vote is present, then any officer of the ASSOCIATION may adjourn the meeting from time to time. If any meeting is adjourned or continued to another time or place, notice of the reschedule meeting must be given as in the case of all other meetings of the UNIT OWNERS.

4.9 Organization. At each meeting of the UNIT OWNERS, the president, the vice president, or any person chosen by a majority of the UNIT OWNERS present, in that order, shall act as chairman of the meeting. The secretary, or in his absence or inability to act, any person appointed by the chairman of the meeting, shall act as secretary of the meeting.

4.10 Order of Business. The order of business at the annual meetings of the UNIT OWNERS shall be:

- 4.10.1 Determination of chairman of the meeting;
- 4.10.2 Calling of the roll and certifying of proxies;
- 4.10.3 Proof of notice of meeting or waiver of notice;
- 4.10.4 Reading and disposal of any unapproved minutes;
- 4.10.5 Election of inspectors of election;
- 4.10.6 Determination of number of directors;
- 4.10.7 Election of directors;
- 4.10.8 Reports of directors, officers or committees;
- 4.10.9 Unfinished business;
- 4.10.10 New business; and
- 4.10.11 Adjournment

4.11 Participation. UNIT OWNERS have the right to participate in meetings of UNIT OWNERS with reference to all designated agenda items. However, the ASSOCIATION may adopt reasonable rules governing the frequency, duration and manner of UNIT OWNER participation.

4.12 Tape Recording or Videotaping. Any UNIT OWNER may tape record or videotape a meeting of the UNIT OWNERS, subject to reasonable rules adopted by the Division of Florida Land Sales, Condominiums and Mobile Homes.

4.13 Minutes. The minutes of all meetings of the UNIT OWNERS shall be kept in a book available for inspection by the UNIT OWNERS or their authorized representatives, and the directors, at any reasonable time and upon reasonable notice. The ASSOCIATION shall retain these minutes for a period of not less than seven years

4.14 Actions Without a Meeting. Any action required or permitted to be taken at any annual or special meeting of the UNIT OWNERS of the ASSOCIATION, may consent in writing, setting forth the action so taken, shall be signed by the UNIT OWNERS having not less than the minimum number of votes that would be necessary to authorize or take such action at a meeting at which all UNIT OWNERS entitled to vote thereon were present and voted. Within ten days after obtaining such authorization by written consent, notice shall be given to those UNIT OWNERS who have not consented in writing. The notice shall fairly summarize the material features of the authorized action. If a UNIT is owned by more than one person or by a corporation, the consent for such UNIT need only be signed by one person who would be entitled to cast the vote for the UNIT as a co-owner pursuant to Paragraph 3.3.2 of these BYLAWS. This section shall not apply to annual UNIT OWNER meetings, the reduction or waiver of reserves, or to any other action required by the CONDOMINIUM ACT to be taken at a meeting of the UNIT OWNERS.

5. DIRECTORS

5.1 Membership. The affairs of the ASSOCIATION shall be managed by a BOARD of not less than three (3) directors. The number of directors may be changed at any meeting where the UNIT OWNERS are to elect any directors (i) by the then existing BOARD, if prior to such meeting of the UNIT OWNERS the BOARD votes to change the number of directors and such change is indicated in the notice of the meeting sent to the UNIT OWNERS, or (ii) by the UNIT OWNERS at the meeting prior to the election of directors. If the number of directors on the BOARD is not changed, then the number of directors shall be the same as the number on the BOARD prior to such meeting (plus any unfilled vacancies created by the death, resignation or removal of a director). The number of directors including any unfilled vacancies shall always be an odd number.

5.2 Election of Directors by UNIT OWNERS. Election of directors to be elected by the UNIT OWNERS of the ASSOCIATION shall be conducted in the following manner:

5.2.1 Within 75 days after the UNIT OWNERS other than the DEVELOPER are entitled to elect any directors, as provided in the CONDOMINIUM ACT and the ARTICLES, or within 75 days after the DEVELOPER notifies the ASSOCIATION that it waives its right to appoint one or more directors, the ASSOCIATION shall call, and give not less than 60 days nor more than 40 days' notice of, a special meeting of the UNIT OWNERS to elect any directors the UNIT OWNERS are then entitled to elect, or to replace the appropriate number of directors previously appointed by the DEVELOPER. The election shall proceed as provided in Florida Statutes, Section 718.112(2)(d). The notice may be given by any UNIT OWNER if the ASSOCIATION fails to do so. At such special Meeting the UNIT OWNERS shall be required to elect any directors which they are entitled to elect, and if they fail to do so any directors appointed by DEVELOPER which would have been replaced by any directors elected by the UNIT OWNERS may resign without further liability or obligation to the ASSOCIATION. If such special meeting is within four (4) months of the next annual meeting, such special meeting may at the option of the BOARD be deemed to be the next annual meeting if the notice of the special meeting states it will be considered to be the annual meeting and if all of the provisions of these BYLAWS and the CONDOMINIUM ACT relating to annual meetings are complied with.

5.2.2 Except as provided above, the UNIT OWNERS shall elect directors at the annual UNIT OWNER meetings.

5.2.3 The election of directors by the UNIT OWNERS shall be conducted in the manner set forth in the CONDOMINIUM ACT and any rules promulgated thereunder, as same exist prior to the election, unless these BYLAWS are amended to provide for a different manner of electing directors as may be permitted by the CONDOMINIUM ACT.

5.3 Term of Office. All directors elected by the UNIT OWNERS shall hold office until the next annual meeting of the UNIT OWNERS and until their successors are duly elected, or until such director's death, resignation or removal, as hereinafter provided or as otherwise provided by statute or by the ARTICLES.

5.4 Organizational Meeting. The newly elected BOARD shall meet for the purposes of organization, the election of officers and the transaction of other business at such place and time as shall be determined by the directors.

5.5 Regular Meetings. Regular meetings of the BOARD may be held at such time and place as shall be determined, from time to time, by a majority of the directors.

5.6 Special Meetings. Special meetings of the BOARD may be called by any director, or by the president, at any time.

5.7 Notice of Meetings. Notice of each meeting of the BOARD shall be given by the secretary, or by any other officer or director, which notice shall state the day, place and hour of the meeting. Except in the case of an emergency where necessary to protect life or property, notice of such meeting shall be delivered to each director either personally or by telephone or telegraph, at least 48 hours before the time at which such meeting is to be held, or by first class mail, postage prepaid, addressed to such director at his residence, or usual place of business, at least three days before the day on which such meeting is to be held. Notice of a meeting of the BOARD need not be given to any director who signs a waiver of notice either before or after the meeting. Attendance of a director at a meeting shall constitute a waiver of notice of such meeting and a waiver of any and all objections to the place of the meeting, the time of the meeting, or the manner in which it has been called or convened, except when a director states, at the beginning of the meeting, an objection to the transaction of any business because the meeting is not lawfully called or convened. Neither the business to be transacted at, nor the purpose of, any regular or special meeting of the BOARD need be specified in any notice or waiver of notice of such meeting.

5.8 Attendance at BOARD Meetings. Meetings of the BOARD at which a quorum of the members of the BOARD are present shall be open to all UNIT OWNERS and INSTITUTIONAL MORTGAGEES. Any UNIT OWNER may tape record or videotape meetings of the BOARD. The right to attend such meetings includes the right to speak at such meetings

with reference to a designated agenda items. The ASSOCIATION may adopt reasonable rules governing the frequency, duration and manner of UNIT OWNER statements. Adequate notice of all meetings, which notice shall specifically incorporate an identification of agenda items, shall be posted conspicuously on the condominium property of each CONDOMINIUM operated by the ASSOCIATION at least 48 continuous hours preceding the meeting, except in an emergency. Any item not included on the notice may be taken up on an emergency basis by at least a majority plus one of the members of the BOARD. Such emergency action shall be noticed and ratified at the next regular meeting of the BOARD. However, written notice of any meeting at which non-emergency special ASSESSMENTS or at which amendment to rules regarding UNIT use will be considered shall be mailed or delivered to the UNIT OWNERS and posted conspicuously on the CONDOMINIUM property of each CONDOMINIUM operated by the ASSOCIATION not less than 14 days prior to the meeting. Evidence of compliance with this 14 day notice shall be made by an affidavit executed by the person providing the notice and filed among the official records of the ASSOCIATION. Upon notice to the UNIT OWNERS, the BOARD shall by duly adopted rule designate a specific location on the CONDOMINIUM PROPERTY of each CONDOMINIUM operated by the ASSOCIATION or ASSOCIATION PROPERTY upon which all notices of BOARD meetings shall be posted. If there is no CONDOMINIUM PROPERTY or ASSOCIATION PROPERTY upon which notices can be posted, notices of BOARD meetings shall be mailed or delivered at least 14 days before the meeting to the OWNER of each UNIT. Notice of any meeting in which regular ASSESSMENTS against UNIT OWNERS are to be considered for any reason shall specifically contain a statement that ASSESSMENTS will be considered and the nature of any ASSESSMENTS. Meetings of a committee to take final action on behalf of the BOARD or make recommendations to the BOARD regarding the ASSOCIATION budget are subject to the provisions of this paragraph; and any other meetings of a committee are exempted from the provisions of this paragraph.

5.9 Quorum and Manner of Acting. A majority of the directors determined in the manner provided in these BYLAWS shall constitute a quorum for the transaction of any business at a meeting of the BOARD. The act of the majority of the directors present at a meeting at which a quorum is present shall be the act of the BOARD, unless the act of a greater number of directors is required by statute, the CONDOMINIUM ACT, or the CONDOMINIUM DOCUMENTS. A director who is present at a meeting of the BOARD at which action on any matter is taken shall be presumed to have assented to the action taken, unless the director votes against such action or abstains from voting in respect thereto because of an asserted conflict of interest. Directors may not vote proxy or by secret ballot at BOARD meetings, except that officers may be elected by secret ballot. A vote or abstention for each director present shall be recorded in the minutes. A director may join by written concurrence in any action taken at a meeting of the BOARD but such concurrence may not be used for the purposes of creating a quorum.

5.10 Adjourned Meetings. A majority of the directors present at a meeting, whether or not a quorum exists, may adjourn any meeting of the BOARD to another place and time. Notice of any such adjourned meeting shall be given as in the case of any other meeting of the BOARD.

5.11 Presiding Officer. The presiding officer of the BOARD meetings shall be the chairman of the BOARD if such an officer is elected; and if none, the president of the ASSOCIATION shall preside. In the absence of the presiding officer, the directors present at the meeting shall designate one of their members to preside.

5.12 Order of Business. The order of business at a BOARD meeting shall be:

- 5.12.1 Calling of roll;
- 5.12.2 Proof of due notice of meeting;
- 5.12.3 Reading and disposal of any unapproved minutes;
- 5.12.4 Reports of officers and committees;
- 5.12.5 Election of officers;
- 5.12.6 Unfinished business;

5.12.7 New business; and

5.12.8 Adjournment

5.13 Minutes of Meetings. The minutes of all meetings of the BOARD shall be kept in a book available for inspection by the UNIT OWNERS or their authorized representatives, and the directors at any reasonable time and upon reasonable notice. The ASSOCIATION shall retain these minutes for a period of not less than seven years.

5.14 Committees. The BOARD may, by resolution duly adopted, appoint committees. Any committee shall have and may exercise such powers, duties and functions as may be determined by the BOARD from time to time, which may include any powers which may be exercised by the BOARD and which are not prohibited by law from being exercised by a committee.

5.15 Resignation. Any director may resign at any time by giving written notice of his resignation to another director or officer. Any such resignation shall take effect at the time specified therein or, if the time when such resignation is to become effective is not specified therein, immediately upon its receipt; and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

5.16 Removal of Directors. Directors may be removed as follows:

5.16.1 Any director other than a director appointed by the DEVELOPER may be removed by majority vote of the remaining directors, if such director has been absent for the last three consecutive BOARD meetings, and/or adjournments and continuances of such meetings.

5.16.2 Any director other than a director appointed by the DEVELOPER may be removed with or without cause by the vote of a majority of the UNIT OWNERS at a special meeting of the UNIT OWNERS called by not less than ten percent of the UNIT OWNERS expressly for that purpose. The vacancy on the BOARD caused by any such removal may be filled by the UNIT OWNERS at such meeting or, if the UNIT OWNERS shall fail to fill such vacancy, by the BOARD, as in the case of any other vacancy on the BOARD.

5.17 Vacancies.

5.17.1 Vacancies in the BOARD may be filled by a majority vote of the directors then in office, though less than a quorum, or by a sole remaining director, and a director so chosen shall hold office until the next annual election and until his successor is duly elected, unless sooner displaced. If there are no directors, then a special election of the UNIT OWNERS shall be called to elect the directors. Notwithstanding anything contained herein to the contrary, the DEVELOPER at all times shall have the right to appoint the maximum number of directors permitted by the CONDOMINIUM ACT and by the ARTICLES, and any vacancies on the BOARD may be filled by the DEVELOPER to the extent that the number of directors then serving on the BOARD which were appointed by the DEVELOPER is less than the number of directors the DEVELOPER is then entitled to appoint.

5.17.2 In the event the ASSOCIATION fails to fill vacancies on the BOARD sufficient to constitute a quorum in accordance with these BYLAWS, any UNIT OWNER may apply to the Circuit Court of the County in which the CONDOMINIUM is located for the appointment of a receiver to manage the affairs of the ASSOCIATION. At least thirty (30) days prior to applying to the Circuit Court, the UNIT OWNER shall mail to the ASSOCIATION and post in a conspicuous place on the CONDOMINIUM PROPERTY 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 UNIT OWNER may proceed with the petition. If a receiver is appointed, the ASSOCIATION shall be responsible for the salary of the receiver, court costs, and attorneys' fees. The receiver shall have all powers and duties of a duly constituted member of the BOARD, and shall serve until the ASSOCIATION fills vacancies on the BOARD sufficient to constitute a quorum.

5.18 Directors Appointed by the DEVELOPER. Notwithstanding anything contained herein to the contrary, the DEVELOPER shall have the right to appoint the maximum number of directors in accordance with the privileges granted to the DEVELOPER pursuant to the

CONDOMINIUM ACT and the ARTICLES. All directors appointed by the DEVELOPER shall serve at the pleasure of the DEVELOPER, and the DEVELOPER shall have the absolute right, at any time, and in its sole discretion, to remove any director appointed by it, and to replace such director with another person to serve on the BOARD. Replacement of any director appointed by the DEVELOPER shall be made by written instrument delivered to any officer or any other director, which instrument shall specify the name of the person designated as successor director. The removal of any director and the designation of his successor by the DEVELOPER shall become effective immediately upon delivery of such written instrument by the DEVELOPER.

5.19 Compensation. Directors shall not be entitled to any compensation unless the UNIT OWNERS elect to pay them compensation, and set the amount of such compensation, at any meeting of the UNIT OWNERS.

5.20 Powers and Duties. The directors shall have the right to exercise all of the powers and duties of the ASSOCIATION, express or implied, existing under the CONDOMINIUM DOCUMENTS, the CONDOMINIUM ACT, or as otherwise provided by statute or law. Such powers and duties of the directors shall include, without limitation (except as limited elsewhere herein), the following:

5.20.1 The operation, care, upkeep and maintenance of COMMON ELEMENTS and of ASSOCIATION PROPERTY.

5.20.2 The determination of the expenses required for the operation of the CONDOMINIUM and the ASSOCIATION and the collection of ASSESSMENTS from UNIT OWNERS required to pay same.

5.20.3 The acquisition, sale and transfer of ASSOCIATION PROPERTY, except that the ASSOCIATION shall not sell, convey or transfer any real property without the consent of a majority of the UNIT OWNERS, and shall not sell, convey or transfer any real property upon which any recreational facilities are located without the consent of 90% of the UNIT OWNERS.

5.20.4 The employment and dismissal of personnel necessary for the maintenance and operation of the COMMON ELEMENTS and ASSOCIATION PROPERTY.

5.20.5 The adoption and amendment of rules and regulations for the operation and use of the use, maintenance and appearance of the UNITS, and the use of the COMMON ELEMENTS and the ASSOCIATION PROPERTY.

5.20.6 Maintaining bank accounts on behalf of the ASSOCIATION and designating signatories required therefor.

5.20.7 Purchasing, leasing or otherwise acquiring UNITS in the name of the ASSOCIATION, or its designee, and selling, leasing, mortgaging or otherwise dealing with UNITS acquired by the ASSOCIATION.

5.20.8 Obtaining and reviewing insurance.

5.20.9 Making of repairs, additions and improvements to, or alterations of, CONDOMINIUM PROPERTY or ASSOCIATION PROPERTY, and repairs to and restoration of CONDOMINIUM PROPERTY and ASSOCIATION PROPERTY, in accordance with the provisions of the DECLARATION, after damage or destruction by fire or other casualty, or as a result of condemnation or eminent domain proceedings.

5.20.10 The enforcement of the obligations of the UNIT OWNERS, the allocation of profits and expenses, and the performance of anything and everything else necessary and proper for the sound management of the CONDOMINIUM.

5.20.11 Levying reasonable fines against UNIT OWNERS for violations of the CONDOMINIUM ACT or the CONDOMINIUM DOCUMENTS.

5.20.12 Purchasing or leasing a UNIT for use by a resident superintendent.

5.20.13 Borrowing money on behalf of the ASSOCIATION when required in connection with the operation, care, upkeep, and maintenance of the COMMON ELEMENTS and ASSOCIATION PROPERTY; provided, however, that (i) the consent of the UNIT OWNERS of at least two-thirds (2/3) of the UNITS, obtained at a meeting duly called and held for such purpose in accordance with the provisions of these BYLAWS, shall be required for the borrowing of any sum in excess of \$2,500.00., and (ii) no lien to secure repayment of any sum borrowed may be created on any UNIT without the consent of the owner of such UNIT. If any sum borrowed by the BOARD on behalf of the ASSOCIATION pursuant to the authority contained in this subparagraph is not repaid by the ASSOCIATION, a UNIT OWNER, who pays to the creditor a proportion thereof equal to his percentage interest in the COMMON ELEMENTS, shall be entitled to obtain from the creditor a release of any judgment or other lien which said creditor shall have filed or shall have the right to file against the UNIT OWNER'S UNIT. Notwithstanding the foregoing, the ASSOCIATION shall provide for ASSESSMENTS against the UNITS in an amount which is not less than that required to provide funds in advance for the payment of all of the anticipated current operating expenses, and for all of the unpaid operating expenses previously incurred by the ASSOCIATION.

5.20.14 Contracting for the management and maintenance of CONDOMINIUM PROPERTY and ASSOCIATION PROPERTY authorizing a management agent or company (which may be an affiliate of the DEVELOPER) to assist the ASSOCIATION in carrying out its powers and duties by performing such functions as the submission of proposals, preparation of budgets, collection of ASSESSMENTS and other monies owed to the ASSOCIATION, preparation of records, enforcement of rules, and maintenance, repair and replacement of the COMMON ELEMENTS and ASSOCIATION PROPERTY with funds as shall be made available by the ASSOCIATION for such purposes, as well as exercising such other powers and rights delegated to it by the ASSOCIATION, which powers and rights are vested in the ASSOCIATION by virtue of the CONDOMINIUM DOCUMENTS and the CONDOMINIUM ACT. The ASSOCIATION and its directors and officers shall, however, retain at all times the powers and duties granted by all CONDOMINIUM documents and the CONDOMINIUM ACT, including, but not limited to, the making of ASSESSMENTS, promulgation of rules, and execution of contracts on behalf of the ASSOCIATION.

5.20.15 Exercising all powers specifically set forth in the CONDOMINIUM DOCUMENTS, the CONDOMINIUM ACT, and as otherwise provided by statute or law, and all powers incidental thereto or implied therefrom.

5.20.16 Entering into the UNITS during reasonable hours, when necessary for the maintenance, repair or replacement of any COMMON ELEMENTS or of any portion of a UNIT to be maintained by the ASSOCIATION pursuant to the DECLARATION or as necessary to prevent damage to the COMMON ELEMENTS or to a UNIT or UNITS.

5.20.17 Collecting delinquent ASSESSMENTS and other monies owed to the ASSOCIATION by suit or otherwise, abating nuisances, and enjoining or seeking damages from UNIT OWNERS for violations of the CONDOMINIUM DOCUMENTS.

6. OFFICERS.

6.1 Members and Qualifications. The officers of the ASSOCIATION shall include a president, a vice president, a treasurer and a secretary, all of whom shall be elected by the directors and may be pre-emptively removed from office with or without cause by the directors. Any person may hold two or more offices except that the president shall not also be the secretary. The BOARD may, from time to time, elect such other officers and designate their powers and duties as the BOARD shall find to be appropriate to manage the affairs of the ASSOCIATION from time to time. Each officer shall hold office until the meeting of the BOARD following the next annual meeting of the UNIT OWNERS, or until his successor shall have been duly elected and shall have qualified, or until his death, or until he shall have resigned, or until he shall have been removed, as provided in these BYLAWS.

6.2 Resignations. Any officer may resign at any time by giving written notice of his resignation to any director or officer. Any such resignation shall take effect at the time specified therein, or if there is no time specified therein, immediately upon its receipt; and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make such resignation effective.

6.3 Vacancies. A vacancy in any office, whether arising from death, resignation, removal or any other cause may be filled for the unexpired portion of the term of the office which shall be vacant in the manner prescribed in these BYLAWS for the regular election or appointment of such office.

6.4 The President. The president shall be the chief executive officer of the ASSOCIATION. He shall have all of the powers and duties which are usually vested in the office of president of an association or corporation including, but not limited to, the power to appoint committees from among the UNIT OWNERS from time to time, as he may in his discretion deem appropriate to assist in the conduct of the affairs of the ASSOCIATION.

6.5 The Vice President. The vice president shall, in the absence or disability of the president, exercise the powers and perform the duties of the president. He shall also assist the president generally and exercise such other powers and perform such other duties as may be prescribed by the directors.

6.6 The Secretary. The secretary shall prepare and keep the minutes of all proceedings of the directors and the UNIT OWNERS. He shall attend to the giving and serving of all notices to the UNIT OWNERS and directors and other notices required by law. He shall have custody of the seal of the ASSOCIATION and affix the same to instruments requiring a seal when duly executed. He shall keep the records of the ASSOCIATION, except those of the treasurer, and shall perform all other duties incident to the office of secretary of an association, and as may be required by the directors or the president.

6.7 The Treasurer. The treasurer shall have custody of all property of the ASSOCIATION, including funds, securities, and evidences of indebtedness. He shall keep books of account for the ASSOCIATION in accordance with good accounting practices, which, together with substantiating papers, shall be made available to the BOARD for examination at reasonable times. He shall submit a Treasurer's Report to the BOARD at reasonable intervals and shall perform all other duties incident to the office of treasurer. He shall collect all ASSESSMENTS and other monies owed to the ASSOCIATION and shall report to the BOARD the status of collections as requested.

6.8 Compensation. The officers shall not be entitled to compensation unless the BOARD specifically votes to compensate them. However, neither this provision, nor the provision that directors will not be compensated unless otherwise determined by the UNIT OWNERS, shall preclude the BOARD from employing a director or an officer as an employee of the ASSOCIATION and compensating such employee, nor shall they preclude the ASSOCIATION from contracting with a director for the management of property subject to the jurisdiction of the ASSOCIATION, or for the provision of services to the ASSOCIATION, and in either such event to pay such director a reasonable fee for such management or provision of services.

7. OFFICIAL RECORDS. From the inception of the ASSOCIATION, the ASSOCIATION shall maintain all official records as required by Florida Statutes, Section 718.111(12).

8. FINANCES AND ASSESSMENTS.

8.1 Adoption of the Budget.

8.1.1 Not less than 30 days prior to the commencement of any fiscal year of the ASSOCIATION, the BOARD shall adopt a budget for such fiscal year, necessary to defray the COMMON EXPENSES for such fiscal year. The proposed annual budget of the ASSOCIATION shall be detailed and shall show the amounts budgeted by accounts in expense classifications including, where applicable, but not limited to the following: administration of the ASSOCIATION, management fees, maintenance, expenses for recreational and other commonly used facilities, taxes upon ASSOCIATION property, taxes upon leased areas, insurance, security provisions, other expenses, operating capital, reserves, and any fees payable to the Division of Florida Land Sales, Condominiums and Mobile Homes. In addition, if the ASSOCIATION maintains LIMITED COMMON ELEMENTS with the cost to be shared only by those entitled to use the LIMITED COMMON ELEMENTS, the budget or schedule attached thereto shall show the amounts budgeted therefor.

8.1.2 Reserves. In addition to annual operating expenses, the budget shall include reserve accounts for capital expenditures and deferred maintenance. These accounts shall include, but are not limited to, roof replacement, building painting, and pavement resurfacing, regardless of the amount of deferred maintenance expense or replacement cost, and for any other item for which the deferred maintenance expense or replacement cost exceeds \$10,000.00. The amount to be reserved shall be computed by means of a formula which is based upon estimated remaining useful life and estimated replacement cost or deferred maintenance expense of each reserve item. The ASSOCIATION may adjust replacement reserve assessments annually to take into account any changes in estimates or extension of the useful life of a reserve item caused by deferred maintenance. This paragraph does not apply to budgets in which the members of the ASSOCIATION have, by a majority vote at a duly called meeting of the ASSOCIATION, determined for a fiscal year to provide no reserves or reserves less adequate than required by the CONDOMINIUM ACT. Prior to turnover the DEVELOPER may cast votes for DEVELOPER owned UNITS to waive or reduce the funding of reserves during the two first fiscal years of the ASSOCIATION only, beginning with the recording of the DECLARATION. If a meeting of the UNIT OWNERS has been called determined to provide no reserves or reserves less adequate than required and such result is not obtained or a quorum is not obtained, the reserves as included in the budget shall go into effect. Reserve funds and any interest accruing thereon shall remain in the reserve account or accounts, and shall be used only for authorized reserve expenditures, unless their use for other purposes is approved in advance by a vote of the majority of the voting interests voting in person or by limited proxy present at a duly called meeting of the UNIT OWNERS.

8.1.3 The BOARD shall mail or hand deliver to each UNIT OWNER at the address last furnished to the ASSOCIATION a meeting notice and copies of the proposed annual budget of COMMON EXPENSES not less than fourteen days prior to the meeting of the UNIT OWNERS or the BOARD at which the budget will be considered. Evidence of compliance with this 14-day notice must be by an affidavit executed by an officer of the ASSOCIATION or the manager or other person providing notice of the meeting and filed among the official records of the ASSOCIATION. The meeting must be open to the UNIT OWNERS.

8.1.4 If an adopted budget requires ASSESSMENTS against UNIT OWNERS in any fiscal or calendar year exceeding 115% of ASSESSMENTS for the preceding year, the BOARD, upon written application of 10% of the UNIT OWNERS to the BOARD, shall call a special meeting of the UNIT OWNERS within 30 days upon not less than 10 days' written notice to each UNIT OWNER. At the special meeting, UNIT OWNERS shall consider and enact a budget. The BOARD may propose any budget to the UNIT OWNERS at a meeting of the UNIT OWNERS or in writing, and if the budget or proposed budget is approved by the UNIT OWNERS at the meeting or by a majority of all UNIT OWNERS in writing, the budget is adopted. If a meeting of the UNIT OWNERS has been called and a quorum is not attained or a substitute budget is not adopted by the UNIT OWNERS, the budget adopted by the BOARD goes into effect as scheduled. In determining whether ASSESSMENTS exceed 115% of similar ASSESSMENTS in prior years, any authorized provisions for reasonable reserves for repair or replacement of the CONDOMINIUM PROPERTY, anticipated expenses by the ASSOCIATION which are not anticipated to be incurred on a regular or annual basis, or ASSESSMENTS for betterments to the CONDOMINIUM PROPERTY must be excluded from the computation. However, as long as the DEVELOPER is in control of the BOARD, the BOARD may not impose an ASSESSMENT for any year greater than 115% of the prior fiscal or calendar year's ASSESSMENT without approval of a majority of all of the UNIT OWNERS.

8.1.5 If, after the adoption of any budget, it shall appear that the adopted budget is insufficient to provide adequate funds to defray the COMMON EXPENSES of the ASSOCIATION for the fiscal year which the adopted budget applies to, the BOARD may adopt an amended budget to provide such funds. All of the above provisions shall apply to the adoption, and any necessary UNIT OWNER approval, of an amended budget.

8.2 ASSESSMENTS and ASSESSMENT Roll.

8.2.1 As soon as practicable after the adoption of a budget, or an amended budget, the BOARD shall fix and determine the amount and frequency of ASSESSMENTS to be made against the UNIT OWNERS, pursuant to the DECLARATION. However, ASSESSMENTS shall be made against the UNIT OWNERS not less frequently than quarterly, and in an amount no less than required to provide funds in advance for payment of all of the anticipated current operating expenses and for all of the unpaid operating expenses previously

incurred. The periodic ASSESSMENTS to be made against the UNIT OWNERS, whether quarterly, monthly or otherwise, shall be equal for each period unless the BOARD determines unequal periodic payments of ASSESSMENTS are required to provide funds in advance for the expenses of the ASSOCIATION, including previously incurred and unpaid expenses. As soon as practicable after the determination of the ASSESSMENTS to be made against the UNIT OWNERS, the ASSOCIATION shall notify the UNIT OWNERS, in writing, of the amount of such UNIT OWNERS' ASSESSMENT, the time or times when same are due, and the method of the payment of same.

8.2.2 From time to time the BOARD shall have the right to, by majority vote, adopt special ASSESSMENTS or ASSESSMENTS for emergencies with respect to the CONDOMINIUM. Any such special ASSESSMENTS or ASSESSMENTS for emergencies shall not be deemed an amendment to the budget of the ASSOCIATION, and shall not require the approval of the UNIT OWNERS, so long as the ASSESSMENTS are made for items which are not anticipated to be incurred on a regular or annual basis, or are for betterments to the CONDOMINIUM PROPERTY or to any property owned by the ASSOCIATION. Upon the adoption of any such special ASSESSMENT, or ASSESSMENT for an emergency, the BOARD shall determine the amount of same required to be paid by any UNIT OWNER, which shall be in the same proportion as a UNIT OWNER'S share of the COMMON EXPENSES of the CONDOMINIUM, and shall notify the UNIT OWNERS of the amount of their ASSESSMENTS, and when and where same shall be paid.

8.2.3 The ASSOCIATION shall maintain an ASSESSMENT roll for each UNIT, designating the name and current mailing address of the UNIT OWNER, the amount of each ASSESSMENT against such UNIT OWNER, the dates and amounts in which the ASSESSMENTS come due, the amounts paid upon the account of the UNIT OWNER, and the balance due.

8.3 Depositories. The funds of the ASSOCIATION shall be deposited in such banks and depositories as may be determined and approved by appropriate resolutions of the BOARD from time to time. All funds may be deposited in a single fund or divided into more than one fund, as determined by the BOARD. All funds shall be maintained separately in the ASSOCIATION'S name. Reserve and operating funds of the ASSOCIATION shall not be commingled. Funds shall be withdrawn only upon checks and demands for money signed by such officers, directors or other persons as may be designated by the BOARD.

8.4 Fidelity Bonds. The ASSOCIATION shall obtain and maintain adequate fidelity bonding of all persons who control or disburse funds of the ASSOCIATION in the principal sum of not less than the amount required by the CONDOMINIUM ACT. The ASSOCIATION shall bear the cost of bonding. However, in the case of a person providing management services to the ASSOCIATION and required to be licensed pursuant to applicable Florida Statutes, the cost of bonding may be reimbursed by the ASSOCIATION; all such persons providing management services to the ASSOCIATION shall provide the ASSOCIATION with a certificate of insurance evidencing compliance with this paragraph.

8.5 Accounting Records and Reports. The ASSOCIATION shall maintain accounting records for the CONDOMINIUM according to good accounting practices. The records shall be open to inspection by UNIT OWNERS and INSTITUTIONAL MORTGAGEES or their authorized representatives, at reasonable times and upon reasonable notice, and written summaries of the reports shall be supplied at least annually to UNIT OWNERS or their authorized representatives. The records shall include, but not be limited to, (a) a record of all receipts and expenditures, and (b) the ASSESSMENT roll of the UNIT OWNERS referred to above. The BOARD may, and upon the vote of a majority of the UNIT OWNERS or at the request of any INSTITUTIONAL LENDER shall, conduct a review of the accounts of the ASSOCIATION for the immediately preceding fiscal year by a certified public accountant, and if such a review is made, a copy of the report shall be furnished to each UNIT OWNER, or their authorized representative, within fifteen days after same is completed.

8.6 Reports. Within sixty days following the end of the fiscal year of the ASSOCIATION, the BOARD shall mail or furnish by personal delivery to each UNIT OWNER a complete financial report of actual receipts and expenditures for the previous 12 months, or a complete set of financial statements for the preceding fiscal year prepared in accordance with generally accepted accounting principles. The report shall show the amounts of receipts by accounts and receipt classifications and shall show the amounts of expenses by accounts

and expense classifications including, if applicable, but not limited to, the following: (i) costs for security, (ii) professional and management fees and expenses, (iii) taxes, (iv) costs for recreational facilities, (v) expenses for refuse collection and utilities services, (vi) expenses for lawn care, (vii) costs for building maintenance and repair, (viii) insurance costs, (ix) administrative and salary expenses, and (x) reserves for capital expenditures, deferred maintenance, and any other category for which the ASSOCIATION maintains a reserve account or accounts. Any INSTITUTIONAL MORTGAGEE has the right to receive such reports upon request to the ASSOCIATION.

8.7 If required by rule of the DIVISION, the ASSOCIATION shall deliver to the UNIT OWNERS, in lieu of the financial report required by Paragraph 8.5, a complete set of financial statements for the preceding fiscal year. Any such financial statements shall be delivered within 90 days following the end of the previous fiscal year. Such financial statements may be required to be compiled, reviewed or audited in accordance with the rules of the DIVISION, provided, however, that any such requirements shall not apply if a majority of the UNIT OWNERS present at a duly called meeting of the ASSOCIATION have determined for a fiscal year to waive this requirement. DEVELOPER hereby waives any such audit requirement for the first 2 years of the operation of the ASSOCIATION, provided the turnover of control of the ASSOCIATION has not occurred prior to such time, and after such time the waiver of an applicable audit requirement shall be by a majority of the UNIT OWNERS other than the DEVELOPER. Any meeting of the UNIT OWNERS waiving such audit requirements shall be held prior to the end of the fiscal year, and the waiver shall be effective for only one fiscal year. Notwithstanding the foregoing, the provisions of this paragraph shall not apply if the CONDOMINIUM consists of 50 or fewer UNITS.

9. FINE PROCEDURE. Prior to imposing any fine against UNIT OWNER or tenant, the UNIT OWNER or tenant shall be afforded an opportunity for a hearing after reasonable notice to the UNIT OWNER or tenant of not less than 14 days, which notice shall include (i) a statement of the date, time and place of the hearing, (ii) a statement of the provisions of the DECLARATION, BYLAWS or Rules and Regulations which have allegedly been violated, and (iii) a short and plain statement of the matters asserted by the ASSOCIATION. The UNIT OWNER or tenant shall have an opportunity to respond, to present evidence, and to provide written and oral argument on all issues involved and shall have an opportunity at the hearing to review, challenge and respond to any material considered by the ASSOCIATION. The hearing must be held before a committee of other UNIT OWNERS, which may consist of the directors of the ASSOCIATION. At the hearing, the COMMITTEE shall conduct a reasonable inquiry to determine whether the alleged violation in fact occurred, and if the COMMITTEE so determines, it may impose such fine as it deems appropriate by written notice to the UNIT OWNER or tenant. If the COMMITTEE does not agree with the fine, the fine may not be levied. The amount of any fine shall be determined by the BOARD, but shall not exceed any maximum amount specified in the CONDOMINIUM ACT. If the UNIT OWNER or tenant fails to attend the hearing as set by the BOARD, the UNIT OWNER or tenant shall be deemed to have admitted the allegations contained in the notice to the UNIT OWNER or tenant. Any fine imposed by the BOARD shall be due and payable within ten (10) days after written notice of the imposition of the fine, or if a hearing is timely requested within ten (10) days after written notice of the BOARD'S decision at the hearing. If not paid when due all of the provisions of this DECLARATION relating to the late payment of monies owed to the ASSOCIATION shall be applicable except as otherwise provided by the CONDOMINIUM ACT. If any fine is levied against a tenant and is not paid within ten (10) days after same is due, the ASSOCIATION shall have the right to evict the tenant as hereinafter provided.

10. COMPLAINTS. When a UNIT OWNER files a written complaint by certified mail with the BOARD, the BOARD shall respond to the UNIT OWNER in accordance with the provisions of Florida Statutes, Section 718.112(2)(a)2, and any other provisions of the CONDOMINIUM ACT, and any rules promulgated thereunder.

11. ARBITRATION OF DISPUTES. Prior to the institution of court litigation, the parties to a "dispute" shall petition the Division of Florida Land Sales, Condominiums and Mobile Homes for non-binding arbitration, which shall be conducted in accordance with Florida Statutes, Section 178.1255, which Statute is hereby incorporated in its entirety by reference. For purposes of this paragraph, the term "dispute" means any disagreement between two or more parties that involves:

11.1 The authority of the BOARD under the CONDOMINIUM ACT or any CONDOMINIUM DOCUMENT to:

11.1.1 Require any UNIT OWNER to take any action or not to take any action involving that UNIT OWNER'S UNIT.

11.1.2 Alter or add to a COMMON ELEMENT.

11.2 The failure of a governing body, when required by the CONDOMINIUM ACT or a CONDOMINIUM DOCUMENT, to:

11.2.1 Properly conduct elections.

11.2.2 Give adequate notice of meetings or other actions.

11.2.3 Properly conduct meetings.

11.2.4 Allow inspection of books and records.

"Dispute" does not include any disagreement that primarily involves title to any UNIT or COMMON ELEMENT; the interpretation or enforcement of any warranty; or the levy of a fee or assessment, or the collection of an assessment levied against a party.

12. PARLIAMENTARY RULES

12.1 Roberts' Rules of Order (latest edition) shall govern the conduct of the ASSOCIATION meetings when not in conflict with any CONDOMINIUM DOCUMENTS.

13. AMENDMENTS.

Except as otherwise provided, these BYLAWS may be amended in the following manner:

13.1 Notice. Notice of the subject matter of a proposed amendment shall be included in the notice of any meeting at which a proposed amendment is to be considered.

13.2 Initiation. A resolution to amend these BYLAWS may be proposed either by any director, or by or at the direction of ten (10%) percent or more of the UNIT OWNERS. No BYLAW shall be revised or amended by reference to its title or number only. Proposals to amend existing BYLAWS shall contain the full text of the BYLAWS to be amended; new words shall be inserted in the text underlined, and words to be deleted shall be lined through with hyphens. However, if the proposed change is so extensive that this procedure would hinder, rather than assist, the understanding of the proposed amendment, it is not necessary to use underlining and hyphens as indicators of words added or deleted, but, instead, a notation must be inserted immediately preceding the proposed amendment in substantially the following language: "Substantial rewording of Bylaw. See Bylaw for present text." Non-material errors or omissions in the BYLAW process shall not invalidate an otherwise properly promulgated amendment.

13.3 Adoption of Amendments.

13.3.1 A resolution for the adoption of the proposed amendment shall be adopted either: (a) by unanimous vote of all of the directors; or (b) by not less than a majority of the votes of all of the UNIT OWNERS. Any amendment approved by the UNIT OWNERS may provide that the BOARD may not further amend, modify or repeal such amendment.

13.3.2 Notwithstanding anything contained herein to the contrary, until a majority of the BOARD is elected by UNIT OWNERS other than the DEVELOPER, these BYLAWS may be amended by majority vote of the BOARD without the vote or approval of the UNIT OWNERS.

13.3.3 Notwithstanding anything contained herein to the contrary, these BYLAWS may be amended by the unanimous vote of the BOARD without the vote or approval of the UNIT OWNERS, if the purpose of such amendment is solely to conform these BYLAWS

to the CONDOMINIUM ACT, including any amendments to the CONDOMINIUM ACT hereafter adopted.

13.4 No amendment shall make any changes in the qualification for membership nor in the voting rights or property rights of UNIT OWNERS without approval by all of the UNIT OWNERS and the joinder of all record owners of mortgages upon the UNITS. No amendment shall be made that is in conflict with the CONDOMINIUM ACT or the CONDOMINIUM DOCUMENTS. So long as the DEVELOPER owns any UNIT no amendment shall be made without the written joinder of the DEVELOPER.

13.5 No amendment to these BYLAWS shall be made which discriminates against any UNIT OWNER(S), without the written approval of all of the UNIT OWNERS so discriminated against or affected.

13.6 Execution and Recording. No modification of, or amendment to, the BYLAWS shall be valid until recorded in the public records of the county in which each CONDOMINIUM is located.

14. RULES AND REGULATIONS. From time to time the BOARD may enact rules and regulations governing the use, maintenance and appearance of, the UNITS, and the use of the COMMON ELEMENTS and the ASSOCIATION PROPERTY, not in conflict with the CONDOMINIUM ACT or the other CONDOMINIUM DOCUMENTS. Any such rule or regulation may be enforced by the ASSOCIATION against any UNIT OWNER. Any such rule or regulation may be repealed, but not modified or amended, by a vote of the UNIT OWNERS, and any such rule or regulation repealed by the UNIT OWNERS may not be re-enacted by the BOARD without the approval of a majority of the UNIT OWNERS. However, the UNIT OWNERS shall not have the right to enact any rule or regulation.

15. CERTIFICATE OF COMPLIANCE AS TO FIRE AND LIFE SAFETY CODE. A certificate of compliance from a licensed electrical contractor or electrician may be accepted by the BOARD as evidence of compliance of the CONDOMINIUM UNITS to the applicable CONDOMINIUM Fire and Life Safety Code.

16. MISCELLANEOUS.

16.1 Tenses and Genders. The use of any gender or of any tense in these BYLAWS shall refer to all genders or to all tenses, wherever the context so requires.

16.2 Partial Invalidity. Should any of the provisions hereof be void or become unenforceable at law or in equity, the remaining provisions shall, nevertheless, be and remain in full force and effect.

16.3 Conflicts. In the event of any conflict, the CONDOMINIUM ACT (as same may be amended from time to time), the DECLARATION, the ARTICLES, these BYLAWS, and the Rules and Regulations of the ASSOCIATION shall govern, in that order.

16.4 Captions. Captions are inserted herein only as a matter of convenience and for reference, and in no way are intended to or shall define, limit or describe the scope of these BYLAWS or the intent of any provisions hereof.

16.5 Waiver of Objections. The failure of the BOARD or any officers of the ASSOCIATION to comply with any terms and provisions of the CONDOMINIUM DOCUMENTS which relate to time limitations shall not, in and of itself, invalidate the act done or performed. Any such failure shall be waived if it is not objected to by a UNIT OWNER within ten (10) days after the UNIT OWNER is notified, or becomes aware, of the failure. Furthermore, if such failure occurs at a general or special meeting, the failure shall be waived as to all UNIT OWNERS who received notice of the meeting or appeared and failed to object to such failure at the meeting.

17. MULTIPLE CONDOMINIUMS. It is acknowledged that in accordance with the ARTICLES, the ASSOCIATION may operate more than one CONDOMINIUM. In that event, all of the terms of these BYLAWS shall be deemed modified to refer to all of the CONDOMINIUMS operated by the ASSOCIATION, and in addition the following provisions shall apply:

ORB 11575 Pg 812
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17.1 Matters relating to the ASSOCIATION as a whole, or which affect the rights and interest of all of the UNIT OWNERS in all of the CONDOMINIUMS operated by the ASSOCIATION shall be voted on by the UNIT OWNERS at large. Any matters relating to only one or more CONDOMINIUM(S) which do not affect the ASSOCIATION as a whole or the rights and interests of the UNIT OWNERS in any other CONDOMINIUM(S) operated by the ASSOCIATION, shall be voted upon only by the UNIT OWNERS owning UNITS in the CONDOMINIUMS to which the matter relates, and in that event the presence in person or by proxy of persons entitled to cast the votes for one-third (1/3) of the UNITS in such CONDOMINIUM(S) shall constitute a quorum. The decision as to whether a matter should be voted upon by UNIT OWNERS in less than all of the CONDOMINIUMS operated by the ASSOCIATION, or by the UNIT OWNERS at large, shall be determined by the BOARD, and their determination shall, in the absence of bad faith, be presumed correct.

17.2 In the event the owners of UNITS within less than all of the CONDOMINIUMS are entitled to vote on any matter for which a special meeting is called, only the UNIT OWNERS within such CONDOMINIUM shall be entitled to notice and to attend such meeting.

17.3 Until such time as one director is elected or appointed from each CONDOMINIUM, no two directors shall be elected or appointed from any one CONDOMINIUM, unless no person from a CONDOMINIUM is nominated at a meeting to elect directors or no person nominated from a CONDOMINIUM is able or willing to serve. For these purposes, any UNIT OWNER or any person who is deemed a co-owner of a UNIT pursuant to Paragraph 3.3.2 of these BYLAWS shall be deemed "from the CONDOMINIUM" in which the UNIT is located.

17.4 The ASSOCIATION shall establish a separate budget for each CONDOMINIUM, and shall also establish a separate budget for the general expenses of the ASSOCIATION. The budget of the general expenses of the ASSOCIATION shall only include administrative expenses of the ASSOCIATION which do not relate to the operation of a particular CONDOMINIUM. The budgets for each CONDOMINIUM shall include all COMMON EXPENSES associated with such CONDOMINIUM and the BUILDINGS and UNITS located therein, including but not limited to casualty insurance; building and landscape maintenance and repairs; water and sewer charges; and reserves for roof repairs, painting and pavement. Each CONDOMINIUM's budget shall also include a share of the common ASSOCIATION budget, which share will be equal to the number of units in such CONDOMINIUM as compared to the total number of UNITS in all of the CONDOMINIUMS operated by the ASSOCIATION. The ASSESSMENTS payable by each UNIT in a CONDOMINIUM shall be equal to the total budget of the CONDOMINIUM, divided by the total number of UNITS in that CONDOMINIUM. It is acknowledged that as a result of the foregoing, units in one CONDOMINIUM may be required to pay ASSESSMENTS which are larger or smaller than the ASSESSMENTS payable by UNITS in another CONDOMINIUM. Notwithstanding anything contained herein or to the contrary, the provisions of this paragraph may not be amended without the consent of a majority of the UNIT OWNERS in each CONDOMINIUM.

17.5 The ASSOCIATION shall maintain separate accounting records and separate books and records for each CONDOMINIUM it operates, and for ASSOCIATION COMMON EXPENSES. Any UNIT OWNER or INSTITUTIONAL LENDER shall be entitled to inspect the books and records of each CONDOMINIUM.

17.6 No amendment to these BYLAWS shall be made which discriminates against any CONDOMINIUM without an approval by the majority of the UNIT OWNERS within such CONDOMINIUM.

The foregoing was adopted as the BYLAWS of the ASSOCIATION at the First Meeting of the BOARD on the 7th day of JANUARY, 192000

By 