

EXHIBIT A

DEER RUN HOMEOWNERS ASSOCIATION #17, INC.

1. Declaration of Covenants, Conditions and Restrictions, dated July 13, 1984 and recorded at Official Records Book 1617, Page 316, Public Records of Seminole County, Florida on February 22, 1985.
2. Articles of Incorporation of Deer Run Homeowners Association, Inc., dated December 12, 1986 and filed with the State on December 15, 1986.

DR1701 - Exhibit A
02/16/09 - jsf

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DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS
SEMINOLE CO. FL.

THIS DECLARATION, made as of the date hereinafter set forth, by AMERIFIRST DEVELOPMENT CORPORATION, a Florida corporation, hereinafter referred to as "Declarant".

WITNESSETH:

WHEREAS, Declarant is the owner of certain property in the County of Seminole, State of Florida, which is more particularly described as:

DEER RUN, UNIT 17, as per Plat thereof recorded in Plat Book 31, Page(s) 48 Public Records of Seminole County, Florida.

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

ARTICLE I

DEFINITIONS

Section 1. "Homeowners Association" shall mean and refer to DEER RUN HOMEOWNERS ASSOCIATION # 17, INC., a non-profit corporation organized under the laws of the State of Florida, its successors and assigns.

Section 2. "Property Owners Association" shall mean and refer to Deer Run Property Owners Association # 1, Inc., a non-profit corporation organized under the laws of the State of Florida, its successors and assigns.

Section 3. "Owner" shall mean and refer to the record owners, whether one or more persons or entities, of a fee simple title to any Lot which is a part of the Properties,

Declarant, Part 11

RECORDED & RETURNED
DAVID N. BERRIEN
CLERK, SEMINOLE COUNTY, FL.
JUN 22 4 12 PM '85

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SEMINOLE CO. FL.

including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 4. "Properties" shall mean and refer to Deer Run, Unit 17, as per Plat thereof recorded in Plat Book 31, Page(s) 48, Public Records of Seminole County, Florida.

Section 5. "Common Area" shall mean all real property (including the improvements thereto) owned by the Homeowners Association for the common use and enjoyment of the Owners.

Section 6. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map or plat of the Properties with the exception of the Common Area.

Section 7. "Designated Tract" shall mean the area designated on the plat of the Properties as Tract A (or if more than one such area, then designated as Tract A, Tract B, etc.).

Section 8. "Declarant" shall mean and refer to Ameri-First Development Corporation, a Florida corporation, and also its successors and assigns if such successors or assigns should acquire more than one undeveloped Lot from the Declarant for the purpose of development.

ARTICLE II

PROPERTY RIGHTS

Section 1. Owner's Easements of Enjoyment. Every Owner shall have a non-exclusive right and easement of enjoyment in and to the Common Area and in and to the Designated Tract(s) which shall be appurtenant to and shall pass with the title to every Lot subject to the following provisions:

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

1617 0318

SEMINOLE CO. FL.

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

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

Section 2. Owner's Use of Lot. Use of Lots shall be limited to residential purposes.

Section 3. Delegation of Use. Any Owner may delegate, in accordance with the By-Laws, his right or enjoyment to the Common Area and facilities to the members of his family, his tenants, or contract purchasers who reside on the Property.

ARTICLE III

MEMBERSHIP AND VOTING RIGHTS IN THE ASSOCIATION

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

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

Class A. Class A members shall be all Owners, with the exception of the Declarant, and shall be entitled to one vote for each Lot owner. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any Lot.

1617 0319

SEMINOLE CO. FL.

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

(a) When the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership, or

(b) On January 1, 1988.

ARTICLE IV

COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. The Declarant, for each Lot owned within the Properties, hereby covenants, and each Owner of any Lot by acceptance of a deed thereof, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Homeowners Association: (1) annual assessments or charges, and (2) special assessments for capital improvements, such assessments to be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs and reasonable attorneys' fees, shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made; provided, however, no such assessment shall be a lien on the land until such lien is recorded in the public records of Seminole County, Florida. Each such assessment, together with interest, costs and reasonable attorneys' fees, shall also be the personal obligation of the person who was the owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

Section 2. Purpose of Assessments. The assessments levied by the Homeowners Association shall be used exclusively, except as hereinafter provided in Section 11, to

1617 0320

SEMINOLE CO. FL.

promote the recreation, health, safety and welfare of the residents in the properties and for the improvement and maintenance of the Common Area; provided, however, and notwithstanding the foregoing a portion of said assessments shall be remitted to the Property Owners Association to be used exclusively for the maintenance, preservation, improvement and control of the Designated Tracts as defined in the Articles of Incorporation of the Property Owners Association. The portion of said assessments to be so remitted shall be determined from time to time by the Property Owners Association.

Section 3. Assessment Allocation. Assessments shall be levied as to each Lot on the basis of the class of membership as hereinafter set forth. The assessment for the Class B membership for any vacant Lot or any Lot superimposed with an unoccupied, unsold living unit structure shall be twenty-five percent (25%) of the annual assessment for a Class A member.

Section 4. Maximum Annual Assessment. Until January 1, 1988, the maximum annual assessment by the Homeowners Association for each Lot shall be Sixty Dollars (\$60.00) per lot.

From and after January 1, 1988, the maximum annual assessment of the Homeowners Association may be increased each year not more than five percent (5%) above the maximum assessment for the previous year without a vote of the membership. The maximum annual assessment may be increased above five percent (5%) by a vote of two-thirds (2/3) of the Class A members who are voting in person or by proxy, at a meeting of the Homeowners Association duly called for this purpose. The Board of Directors may fix the annual assessments at an amount not to exceed the maximum.

Section 5. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the

1617 0321

SEMINOLE CO. FL.

Homeowners Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Area, including fixtures and personal property related thereto, provided that any such assessment shall have been approved by two-thirds (2/3) of each class of members who are voting in person or by proxy at a Homeowners Association meeting duly called for this purpose.

Section 6. Notice and Quorum for any Action Authorized Under Sections 4 and 5. Written notice of any meeting called for the purpose of taking any action authorized under Section 4 or 5 shall be sent to all members of the Homeowners Association not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members, or of proxies of each class entitled to cast sixty percent (60%) of all the votes of each class shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

Section 7. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all Lots within each class of membership and may be collected on a monthly, quarterly, or annual basis.

Section 8. Date of Commencement of Annual Assessments:
Due Date. The annual assessments provided for herein as to the Homeowners Association shall commence as to all Lots on the first day of the month following the conveyance to the Homeowners Association of the Common Area, or on the first

day of the month following the conveyance to the Property Owners Association of the Designated Tract, whichever occurs first. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors of the Homeowners Association shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Board of Directors of the Homeowners Association. The Homeowners Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of that association setting forth whether the assessments on a specific Lot have been paid. A properly executed Certificate of the Homeowners Association as to the status of assessments on a Lot is binding upon that Association as of the date of its issuance.

Section 9. Effect of Nonpayment of Assessments:
Remedies of the Homeowners Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the highest rate permitted by Florida Law. The Homeowners Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or of the Designated Tract, as the case may be, or abandonment of his Lot. In any action to enforce any assessment made hereunder, the prevailing party shall be entitled to a reasonable attorneys' fee, including attorneys' fees for appellate proceedings.

Section 10. Subordination of the Lien to Mortgages.
The lien of the assessments provided for herein shall be

1617 0323

SEMINOLE CO. FL.

subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

Section 11. Lot and Exterior Maintenance. In the event an Owner of any Lot in the Properties shall fail to maintain his Lot and the improvements situated thereon in a manner satisfactory to the Board of Directors, the Homeowners Association, after approval by two-thirds (2/3) vote of the Board of Directors and thirty (30) days' written notice to the Owner, shall have the right, through its agents and employees, to enter upon said parcel and to repair, clear, trim, maintain, and restore the Lot and the exterior of the buildings and any other improvements erected thereon. The cost of such exterior maintenance shall be added to and become part of the assessment to which such Lot is subject, which shall be due and payable thirty (30) days from the date said assessment is made.

ARTICLE V

ARCHITECTURAL CONTROL

No building, fence, wall, or other structure shall be commenced, erected or maintained upon the Properties, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors of the Homeowners Association, or by an architectural con-

1617 0324

SEMINOLE CO. FL.

trol committee composed of three (3) or more representatives appointed by the Board. All concrete block structures will be stuccoed. In the event said Board, or its designated committee, fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted to it, approval will not be required and this Article will be deemed to have been fully complied with.

ARTICLE VI

GENERAL RESTRICTIONS - USE AND OCCUPANCY

Section 1. General Prohibition: No dwelling, dwelling house, garage, outbuilding, structure of appurtenance of any kind, including additions or substantial alterations thereto, shall be erected, placed or maintained on the Properties or any portion thereof that does not conform to the standards, requirements, prohibitions and provisions of this Declaration, and all such construction shall be performed, completed, erected, placed and maintained only in accordance with the plans and specifications required herein as approved by the Board.

Section 2. Only Residential Purposes. No Lot shall be used in whole or in part for anything other than residential purposes, except for model residential dwelling units which may be maintained by the builder or developer only for purposes of the sale of residential dwellings within the Properties. Other than conducting the sale of residential dwellings, no trade, traffic or business of any kind, whether professional, commercial, industrial or manufacturing or other non-residential use shall be engaged in or carried on upon the Properties, or any part thereof; nor shall anything be done thereon which may be or which may become an annoyance or a nuisance to the Properties or adjacent properties.

Section 3. Single-Family Residential Use. No building

1617 0325

SEMINOLE CO. FL.

or structure shall be erected, altered, placed or permitted to remain on any Lot other than one (1) single-family residential dwelling and appurtenant outbuildings or structures as may be suitable and necessary for the purposes for which said Lot is permitted to be used.

Section 4. Subdivision. No Lot shall be subdivided or split by any means whatsoever into any greater number of residential plots nor into any residential plot or plots of smaller size without the express written consent of the Homeowners Association's Board of Directors.

Section 5. Occupancy Before Completion. No building or structure upon the Properties shall be occupied until the same is approved for occupancy by such governmental agency which is responsible for regulation of building construction and until it complies with the terms and provisions of these covenants.

Section 6. Maintenance and Repair. All dwellings, structures, buildings, outbuildings, walls, driveways and fences placed or maintained on the Properties or any portion thereof shall at all times be maintained in good condition and repair.

Section 7. Completion of Construction. All exterior construction and paint and stain finishing for which plans and specifications are required herein to be submitted to the Homeowners Association's Board of Directors for approval shall be completed with six (6) months from the date of approval for said approval to remain in force and effect, unless said Board shall grant a greater period of time to complete said construction or shall grant an extension of said six-month period.

Section 8. No Temporary Buildings. No tent, shack, trailer, house trailer, basement, garage, or other outbuildings shall at any time be used on any Lot as a residence.

1617 0326

SEMINOLE CO. FL.

temporarily or permanently and no building or dwelling of a temporary character shall be permitted, except as follows: Buildings necessary for construction or sales taking place on the Properties and not intended to be used for living accommodations may be erected and maintained on the property only during the course of construction and sales.

Section 9. Ground Maintenance.

(a) Grass, hedges, shrubs, vines and mass plantings of any type on each Lot shall be kept trimmed and shall at regular intervals be mowed, trimmed and cut so as to maintain the same in a neat and attractive manner. Trees, shrubs, vines and plants which die shall be promptly removed and replaced.

(b) No weeds, vegetation, rubbish, debris, garbage, objects, waste, materials, or materials of any kind whatsoever shall be placed or permitted to accumulate upon any portion of a Lot which would render it unsanitary, unsightly, offensive, or detrimental to the Properties in the vicinity thereof or to the occupants of any such property in such vicinity.

(c) No building material of any kind or character shall be placed or stored upon any Lot so as to be open to view by the public or neighbors, unless such material will be used and is used within three (3) months after the construction of buildings or structures upon the Lot on which the material is stored.

Section 10. Fences, Walls, Hedges, Mass Planting of Any Type.

(a) No fence, wall, hedge, or mass planting of any type exceeding a height of six (6) feet above the finished graded surface of the ground upon which it is located, shall be constructed, planted, placed or maintained upon any Lot without

1617 0327

the written consent and approval of the Homeowners Association's Board of Directors. SEMINOLE CO. FL.

(b) No hedge or mass planting or any type exceeding three (3) feet above the finished graded surface of the ground upon which it is located shall be constructed, planted, placed or maintained between the street and the front setback line of any Lot without the written consent and approval of the Homeowners Association's Board of Directors.

(c) No fence or wall shall be constructed or placed forward of the rear building line of any Lot without the written consent and approval of the Homeowners Association Board of Directors.

Section 11. Animals, Birds and Fowl. No animals, livestock or poultry of any kind shall be raised, bred or kept on any Lot, except that a reasonable number of dogs, cats or other household pets may be kept provided that they are not kept, bred or maintained for any commercial purposes. In the event of dispute as to the reasonability of the number of such cats, dogs or household pets kept upon the Properties, the decision and opinion of the Homeowners Association's Board of Directors shall control.

Section 12. Laundry. No clothes, sheets, blankets or other articles shall be hung out to dry in the side or front yards of any Lot except in a service yard or yard enclosed by a lattice, fence, wall or other screening device.

Section 13. Exterior Light Fixtures. No exterior lighting fixtures shall be installed on any Lot or residential dwelling without adequate and proper shielding of the fixtures. No lighting fixture shall be installed that may become an annoyance or a nuisance to the residents of adjacent properties.

Section 14. Parking. The parking of commercial vehicles, which description shall include trucks (larger than a pick-up truck), truck-tractors, semi-trailers, and commercial trailers, at any time on driveways, otherwise on said premises or on the public streets of said subdivision, is prohibited ex-

cept for loading and unloading purposes or when parked entirely within a garage permitted to be built under the provisions of these restrictions. Boats, motor homes, travel trailers and similar recreational vehicles, inoperable vehicles or vehicles under repair are not to be visible from the street.

Section 15. Utility and Drainage Easements. Easements for installation and maintenance of utilities and drainage facilities are shown on the plat, or are of record, and the same are reserved for such use. Within these easements, or on any Lot, no structure, planting, or other material shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities, or which may change the direction of flow of drainage in the easements, or which may obstruct or retard the flow of water through drainage channels in the easements. It is important that the banks, swales, and berms constituting a part of the lakes, swales and drainage canals located within the Properties remain undisturbed and properly maintained in order to perform their function. Where any portion of such berms, swales and banks lie within a Lot, the Owner of that Lot shall maintain the same continuously and shall not disturb, damage or otherwise interfere with the berm, swale, drainage canal or other portion of said lake, drainage canal or system which adjoins said Owner's Lot.

Section 16. Excavations. No excavations for stone, gravel, and dirt or earth shall be made on any portion of the Properties; except for the construction of dwellings, walls, foundations, structures and other appurtenances, plans and specifications for which excavations have been approved by the Homeowners Association's Board of Directors. Excavations may be made for swimming pools and landscaping without said Board approval, subject to this Declaration of Covenants.

Section 17. Signs. Except as otherwise permitted by

BOOK 1617 0328
PAGE-
SEMINOLE CO. FL.

1617 0329

SEMINOLE CO. FL

the Homeowners Association's Board of Directors, or signs used by a builder to advertise the property during the construction and sale period, no sign of any character shall be displayed or placed upon any Lot or living unit except "for rent" or "for sale" signs, which signs may refer only to the particular premises on which displayed, shall not exceed six (6) square feet in size, shall not extend more than four (4) feet above the ground, and shall be limited to one(1) sign per Lot or living unit.

Section 18. Refuse. No trash, garbage, rubbish, debris, waste or materials or other refuse shall be deposited or allowed to accumulate or remain on any Lot. Unless otherwise approved by the Homeowners Association's Board of Directors, lightweight containers weighing not more than twenty-five pounds (25 lbs.) are permitted for trash, garbage, rubbish, debris, waste material or other refuse. Said containers must be tied or closed at all times and kept from view by the public or residents within the vicinity. Said containers shall not be placed at streetside for removal of refuse prior to the evening before the announced pickup time. Said containers must be returned to the utility yard or enclosure within eight (8) hours after announced pickup time.

Section 19. Nuisances. No noxious or offensive trade or activity shall be permitted on any Lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.

Section 20. Preservation and Maintenance of Slopes, Banks and Swales. No person shall reconstruct, damage or destroy, open, reduce, remove, alter, modify or install any thing or improvement within, over or upon any bank, slope or swale without first obtaining written approval from the Homeowners Association's Board of Directors. No construction or excavation in the proximity of any canal, bank, slope or

1617 0330

SEMINOLE CO. FL.

swale, shall be permitted which, in the opinion of the particular Board of Directors, would impair the stability of the slopes in said area.

Section 21. Wells. No water wells shall be dug on any Lot or on the Properties except for purposes of irrigation of landscaping.

Section 22. Open Burning.

(a) Open burning of wooden materials or vegetation generated by a land clearing operation or the demolition of a structure is allowed if said open burning takes place fifty (50) yards or more from any occupied building or public highway and is performed between 9:00 A.M. and one (1) hour before sunset, or at other times when the approval of the Seminole County Pollution Control Board or successor organizations has been received.

(b) Open burning to reduce solid waste on occupied residential premises is not permitted.

Section 23. Maintenance of Common Driveways. Where one private driveway serves two or more Lots, maintenance of said driveway within areas set aside for access easements shall be the equal responsibility of the Owners of the Lots served by said driveway.

Section 24. Swimming Pools. Swimming pools may be constructed on any Lot provided that access to them from outside the Lot is controlled from all directions by fencing and the residential structure. If pools are protected by screens, such screens and their structures shall be approved by the Board.

Section 25. Preservation of Existing Trees. No existing tree greater than six (6) inches caliper, measured four and one-half (4 1/2) feet above the ground, shall be removed from any Lot for any reason except disease or unless said tree directly interferes with the erecting or placing

of the living unit on said Lot.

Section 26. Right to Inspect. The Homeowners Association's Board of Directors may at any reasonable time or times during periods of construction or alteration and within thirty (30) days thereafter enter upon and inspect any Lot and any improvements thereon for the purpose of ascertaining whether the maintenance of such Lot and the maintenance, construction or alteration of structures thereon are in compliance with the provisions hereof; and neither said Board nor any of its agents shall be deemed to have committed a trespass or other wrongful act by reason of such entry or inspection.

Section 27. Antennae and Aerials. No exterior antennae or aerials, no ham radios or radio transmission equipment or earth satellite signal reception equipment shall be operated or permitted to be operated in subject property.

Section 28. Dwelling Size. The ground floor of the main structure exclusive of one-story open porches, breezeways and garages shall not be less than 1,000^{sqm} square feet for a one-story dwelling and not less than 500^{sqm} square feet for a dwelling of one and one-half or two stories. Each residence shall have an enclosed garage for a minimum of two cars. No carports shall be permitted.

Section 29. Building Location. No building shall be located on any Lot nearer than 20^{ft} feet to the front Lot line or nearer than 20^{ft} feet to any side street line. No dwelling shall be located on any interior Lot nearer than N/A^{ft} feet to the rear Lot line. For the purpose of this covenant, eaves, steps and open porches shall not be considered as a part of the building; provided, however, that this shall not be construed to permit any portion of a building on a Lot to encroach upon another Lot. If there is any conflict between this covenant and zoning regulations of the proper governing authority said zoning regulations shall take precedent.

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SEMINOLE CO. FL.

Section 30. Lot Area and Width. No dwelling shall be erected or placed on any Lot having a width of less than ^{OWN}42 feet at the minimum building setback line, nor shall any dwelling be erected or placed on any Lot having an area of less than ^{CKW}5,000 square feet, except that notwithstanding such provisions as to minimum width and minimum square feet area, a dwelling may be erected or placed on any one entire Lot as shown on said recorded plat.

Section 31. Oil and Mining Operations. No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any Lot, nor shall oil wells, tanks, tunnels, mineral excavations or shafts be permitted upon or in any Lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted upon any Lot.

Section 32. Easement to Adjoining Lot Owners. Each Lot Owner grants to the adjacent Lot Owner an easement for the purpose of repairing, maintaining and inspecting the adjacent Lot. The easement area shall be a five (5) foot wide strip adjacent to the abutting Lot; provided, however, that the easement area shall not include any area occupied now or in the future by any portion of any house. Prior to entering the easement area for performing work on the adjacent Lot, the adjacent Lot Owner shall give the Lot Owner reasonable notice of the work to be performed together with an estimate of the time required to complete the work. Any equipment placed in the easement area for the repair or maintenance of the adjacent Lot must be removed at the end of each work day. All work must be performed in a timely manner so as not to create a nuisance. After utilizing the easement area, the adjacent Lot Owner shall replace any land-

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SEMINOLE CO. FL.

scaping damaged by the use of the easement area.

ARTICLE VII

GENERAL PROVISIONS

Section 1. Enforcement. The Homeowners Association or any Owner shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Homeowners Association or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter. In any action for enforcement brought hereunder, the prevailing party shall be entitled to a reasonable attorneys' fee including attorneys' fees through appellate proceedings.

Section 2. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in nowise affect any other provisions which shall remain in full force and effect.

Section 3. Amendment. The Covenants and Restrictions of this Declaration shall run with and bind the land, for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be amended during the first twenty (20) year period by an instrument signed by not less than ninety percent (90%) of the Lot Owners, and thereafter by an instrument signed by not less than seventy-five percent (75%) of the Lot Owners. Notwithstanding the foregoing, this Declaration may be amended prior to January 1, 1988 by the Declarant so long as the Declarant is the owner of at least fifty percent (50%) of the Lots and so long as any such amendment is approved as provided for in Section 6 following. Any amendment must be recorded.

Section 4. Annexation.

(a) Additional real property within the Deer Run Planned Unit Development may be annexed to the Properties from time to time hereafter with the consent of two-thirds of each class of members then in existence.

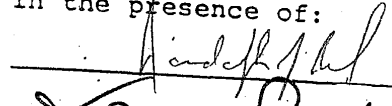
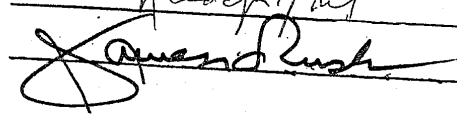
(b) The annexation of real property under (a) above shall be accomplished by the recordation on the public records of a consent to such annexation executed by two-thirds of the members in each class of members then in existence.

Section 5. Encroachments. In the event that any residential dwelling shall encroach upon any of the Common Area, Designated Tract or upon any other Lot for any reason other than the intentional or negligent act of the Owner, or in the event any Common Area or Designated Tract shall encroach upon any Lot, then an easement shall exist to the extent of that encroachment for so long as the encroachment shall exist.

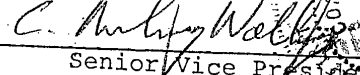
Section 6. FHA/VA Approval. As long as there is a Class B membership of the Homeowners Association, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: dedication of Common Area, amendment of this Declaration of Covenants, Conditions and Restrictions, annexation of additional real property.

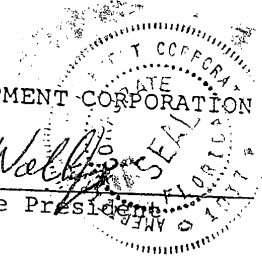
IN WITNESS WHEREOF, the undersigned, being the Declarant herein, has caused these presents to be executed in its name by its duly authorized officer, as of the 22d day of February, 1985.

Signed, sealed and delivered in the presence of:

AMERIFIRST DEVELOPMENT CORPORATION

By: 
Senior Vice President





FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

September 4, 2001

TAYLOR & CARLS, P.A.
ATTN: LYN HARRIS
1900 SUMMIT TOWER BLVD., STE 820
ORLANDO, FL 32810-5920

Pursuant to your recent inquiry, we are enclosing the certification you requested.

Should you have any questions regarding this matter you may contact our office at (850) 245-6053.

Gary Blankenbaker
Certification Section

Letter No. 401A00049902

9/04/01 CORPORATE DETAIL RECORD SCREEN 11:03 AM
NUM: N18260 ST:FL ACTIVE/FL NON-PROF FLD: 12/15/1986
LAST: REINSTATEMENT FLD: 07/27/2001
FEI#: NOT APPLICABLE
NAME : DEER RUN HOMEOWNERS ASSOCIATION #17, INC.
PRINCIPAL: HOA UNIT 17 CHANGED: 04/04/95
ADDRESS P. O. BOX 181245
CASSELBERRY, FL 32718 US
RA NAME : NOBLE, KAREN M NAME CHG: 07/27/01
RA ADDR : 321 HEARTH LANE ADDR CHG: 07/27/01
CASSELBERRY, FL 32707 US
ANN REP : (1999) I 07/27/01 (2000) I 07/27/01 (2001) I 07/27/01

9/04/01 EVENT DETAIL SCREEN 11:03 AM
CORP NUMBER: N18260 CORP STATUS: ACTIVE
FILED DATE : 12/15/1986
CORP NAME : DEER RUN HOMEOWNERS ASSOCIATION #17, INC.

EVENT TYPE	FILED DATE	EFFECTIVE DATE	DESCRIPTION
REINSTATEMENT	07/27/2001		
ADMIN DISSOLUTION FOR ANNUAL REPORT	09/24/1999		
REINSTATEMENT	04/17/1998		
ADMIN DISSOLUTION FOR ANNUAL REPORT	09/26/1997		

+ NEXT, 1. MENU, 2. FILING, 3. OFFICERS, 4. TOP

ENTER SELECTION AND CR:

State of Florida



Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation of DEER RUN HOMEOWNERS ASSOCIATION #17, INC., a corporation organized under the laws of the State of Florida, filed on December 15, 1986, as shown by the records of this office.

The document number of this corporation is N18260.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Fourth day of September, 2001



CR2EO22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State

ARTICLES OF INCORPORATION
OF
DEER RUN HOMEOWNERS ASSOCIATION #17, INC.

FILED
1980 DEC 15 AM 11:35
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

In compliance with the requirements of Chapter 617, Florida Statutes, the undersigned, all of whom are residents of the State of Florida and all of whom are of full age have this day voluntarily associated themselves together for the purpose of forming a corporation not for profit and do hereby certify:

ARTICLE I

The name of the corporation is:

DEER RUN HOMEOWNERS ASSOCIATION #17, INC.

Hereinafter called the "Association".

ARTICLE II

The principal office of the Association is located at

851 Trafalgar Court, Suite 208, Maitland, Fl. 32751

ARTICLE III

James Fant, whose address is

1637 E. Vine Street, Kissimmee, Fl. 32743

is hereby appointed initial registered agent of this Association.

ARTICLE IV

PURPOSE AND POWERS OF THE ASSOCIATION

This Association does not contemplate pecuniary gain or profit to the members thereof, and the specific purposes for which it is formed are to provide for maintenance, preservation and architectural control of the residence Lots and Common Area within that certain tract of property described as:

DEER RUN, UNIT 17, as per plat thereof re-recorded in Plat BOOK 31, Page(s) 48,
Public Records of Seminole County, Florida,

and to promote the health, safety and welfare of the residents within the above-described property and any additions thereto as may hereafter be brought within the jurisdiction of this Association for this purpose to:

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(a) exercise all of the powers and privileges and to perform all of the duties and obligations of the Association as set forth in that certain Declaration of Covenants, Conditions and Restrictions, hereinafter called the "Declaration", applicable to the property and recorded or to be recorded in the Office of the Clerk of the Circuit Court, Seminole County, Florida, and as the same may be amended from time to time as therein provided, said Declaration being incorporated herein as if set forth at length;

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

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

(d) borrow money, and with the assent of two-thirds (2/3) of each class of members, mortgage, pledge, deed in trust, or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;

(e) dedicate, sell or transfer all or any part of the Common Area to any public agency,

(f) participate in mergers and consolidations with other non-profit corporations organized for the same purposes or annex additional residential property and Common Area, provided that any such merger, consolidation or annexation shall have the assent of two-thirds (2/3) of each class of members;

ARTICLE V

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

VOTING RIGHTS

Class A. Class A members shall be all Owners, with the exception of the Declarant,

and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

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

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

(b) on January 1, 1988.

ARTICLE VII

BOARD OF DIRECTORS

The Board of Directors shall consist of not less than three (3) nor more than seven (7) Directors, who need not be members of the Association. The number of Directors may be changed by amendment of the By-Laws of the Association. The names and addresses of the persons who are to act in the capacity of Directors until the selection of their successors are:

<u>Name</u>	<u>Address</u>
Hubert R. Earley	255 S. Orange Ave., Suite 1151 Orlando, FL 32801
James H. Fant	1637 E. Vine Street Kissimmee, FL 32743
<u>Thorpe J. Earley</u>	3213 Little Oak Way Orlando, FL 32806

The members shall elect the Directors for staggered terms, provided that no term shall be in excess of three years. At the first annual meeting, the member shall elect one Director for a term of one year, one Director for a term of two years, and one Director for a term of

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three years, provided that if the number of Directors to serve shall be increased, each additional Director shall be elected to a term of one, two or three years and none of the additional Directors shall be elected for the same term of three years. At such annual meeting thereafter the members shall elect a new Director for the term of each Director whose term is then expiring.

The By-Laws of the Association shall be adopted by the Board of Directors.

ARTICLE VIII

DISSOLUTION

The Association may be dissolved with the assent given in writing and signed by not less than two-thirds (2/3) of each class of members. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association shall be dedicated to an appropriate public agency to be used for purposes similar to those for which this Association was created. In the event that such dedication is refused acceptance, such assets shall be granted, conveyed and assigned to any non-profit corporation, association, trust or other organization to be devoted to such similar purposes.

ARTICLE IX

DURATION

The corporation shall exist perpetually.

ARTICLE X

OFFICERS

The affairs of the Association shall be managed by the President, Vice President and Secretary/Treasurer. These officers shall serve for a term of three years. The names of the officers who are to serve until the first election or appointment are:

President

Hubert R. Earley

Vice President

James H. Fant

Secretary/Treasurer

Thorpe J. Earley

ARTICLE XI

AMENDMENT

Amendment of these Articles shall require the assent of seventy-five percent (75%) of the entire membership. Amendments may be proposed by any member of the Association.

ARTICLE XII

SUBSCRIPTION

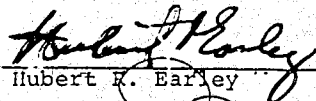
The names and addresses of the subscribers hereto are as follows:

<u>Name</u>	<u>Address</u>
Hubert R. Earley	255 S. Orange Ave., Suite 1151 Orlando, FL 32801
James H. Fant	1637 E. Vine Street Kissimmee, FL 32743
<u>Thorpe J. Earley</u>	3213 Little Oak Way Orlando, FL 32806

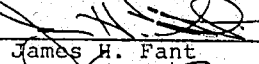
ARTICLE XIII

As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: annexation of additional properties, mergers and consolidations, mortgaging of Common Area, dissolution and amendment of these Articles.

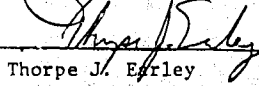
IN WITNESS WHEREOF, for the purpose of forming this corporation under the laws of the State of Florida, we, the undersigned, constituting the incorporators of this Association, have executed these Articles of Incorporation, this 12th day of December, 1986.


Hubert R. Earley

(SEAL)


James H. Fant

(SEAL)


Thorpe J. Earley

(SEAL)

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STATE OF FLORIDA
COUNTY OF ORANGE

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared Hubert R. Earley, James H. Fant, and Thorpe J. Earley known to me and known by me to be the persons who executed the foregoing Articles of Incorporation, and they acknowledged before me that they executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this 12th day of December, 1986.

Carol E. Elder
Notary Public
My commission expires:

(NOTARIAL SEAL)

NOTARY PUBLIC, STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES MARCH 27, 1988

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

FIRST--THAT DEER RUN HOMEOWNERS ASSOCIATION #17, INC.
(NAME OF CORPORATION)


DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT CITY OF Maitland,
(CITY)

STATE OF Florida, HAS NAMED James H. Fant,
(STATE) (NAME OF RESIDENT AGENT)

LOCATED AT 1637 E. Vine Street,
(STREET ADDRESS AND NUMBER OF BUILDING,
POST OFFICE BOX ADDRESSES ARE NOT ACCEPTABLE)

CITY OF Kissimmee, STATE OF FLORIDA, AS ITS AGENT TO ACCEPT
(CITY)

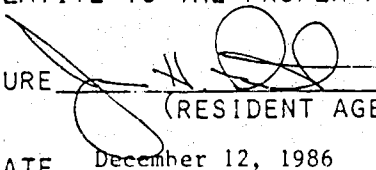
SERVICE OF PROCESS WITHIN FLORIDA.

SIGNATURE 
(CORPORATE OFFICER)

TITLE President

DATE December 12, 1986

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES.

SIGNATURE 
(RESIDENT AGENT)

DATE December 12, 1986

CORP. 25
1/1/76