

EXHIBIT "A"

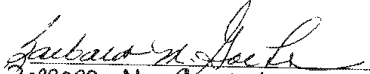
RULES AND REGULATIONS
OF NORTH LAKE PICKETT EASEMENT ASSOCIATION, INC.

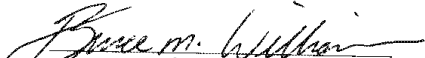
Dated May 14, 2002

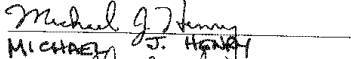
1. The lake easement/access and facilities are for all property owners, current with their dues to their respective mandatory association, their resident family members, and permitted guests.
2. Guests of the property owners must, at all times, be accompanied by a property owner or resident adult family member. Any guests not so accompanied by an owner or resident adult family member shall be considered trespassers on North Lake Pickett Easement Association, Inc. (hereinafter referred to as "NLPEAI") property. The total number of property owners, resident family members, and guests shall be limited to 12.
3. Permission to hold a special party will be freely granted if other special parties are not scheduled and if the applicant has not otherwise demonstrated lack of responsibility in hosting special parties. Fourteen (14) day advance written permission of the Chairman or Secretary of the NLPEAI is required for parties exceeding 12 persons; however, in no event will the total number of persons permitted exceed 25. Additionally, the request will not be approved on any of the following holiday weekends: Memorial Day, Independence Day, or Labor Day. Upon request by an officer or representative of NLPEAI, the written approval form for said large party may be requested to be produced on the day of sue. Failure to have the form on hand may result in a party being asked to leave the easement area. The resident host shall not leave the party or his guests for an unreasonable amount of time.
4. Each property owner and resident family member shall be individually liable for his or her conduct and for the conduct of any guest, including minors. In no event will the NLPEAI or any homeowner's association assume liability for any injuries or property damage occurring on the easement property, whether intentional or accidental.
5. Any individual under the age of sixteen (16) must be accompanied by an adult property owner or adult resident family member when on NLPEAI property.
6. All vehicles entering NLPEAI property must display a valid sticker issued by NLPEAI and must park in designated parking areas. It is the responsibility of the homeowner to insure all accompanied guests park in designated parking areas and that vehicles display, on the guest vehicle dash, the sponsoring property owner's name and key number.
7. All-terrain vehicles shall, for the safety of property owners, resident family members, and accompanied guests, not be used for recreational purpose while on the NLPEAI property, but only for ingress and egress to the lake.

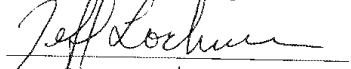
8. Each property owner may bring a maximum of two powered watercraft, including boats and jet skis, to the lake per visit, including guest watercraft.
9. Parking of watercraft on the beach is prohibited. Beaching of personal watercraft on areas other than the swimming beach is on a limited first come basis only.
10. While skiing, boats and skiers must remain 150 feet beyond the end of the dock.
11. No animals are permitted on the beach or swimming area. Animals must be on a leash at all times and owners must immediately clean up after their animals.
12. Discharging of firearms on NLPEAI property is strictly prohibited.
13. Property owners and resident family members are responsible for policing premises after use of the property and for picking up all trash and litter.
14. These Rules and Regulations are subject to change in accordance with Article III Section 4 of the NLPEAI Bylaws. Any changes to these Rules and Regulations will be mailed to all property owners.
15. The NLPEAI, as well as each property owner, is charged with the responsibility for enforcing these rules and regulations. Violators of these rules, for good cause shown, shall be subject to suspension of their lake access rights, upon notification by the NLPEAI of said violations. The NLPEAI expressly reserves its right to seek each and every legal and equitable remedy available by law to enforce these rules, including the petition of court imposed injunctive relief against repeat violators.
16. Upon sale of property, return the lake access key and sticker(s) to your NLPEAI board member. If an NLPEAI member is not available, you may return the key and sticker(s) to the respective Home Owner Association Board Member.

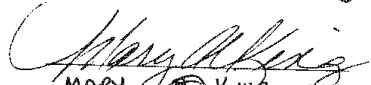
IN WITNESS WHEREOF, we, being all of the Directors of the North Lake Pickett Easement Associations, Inc. have hereunto set our hands and seals this 26th of Jan, 2004

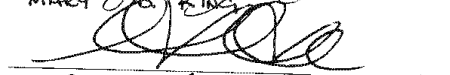

BARBARA M. GOEKEN


BRUCE M. WILLIAMS


MICHAEL J. HENRY


Jeff Lochner


MARY KING



GRACE ANNE GLAVIN

CERTIFICATION

I, the undersigned, do hereby certify:

That I am the duly elected and acting Secretary of North Lake Pickett Easement Association Inc., a Florida corporation, and

That the foregoing Bylaws constitute the Bylaws of said Association, as duly adopted at a meeting of the Board of Directors on 1-26, 2004


SECRETARY
Printed Name: Grace Anne GLAVIN

STATE OF FLORIDA,

Seminole

County ss:

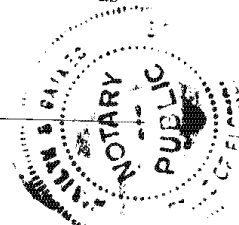
The foregoing instrument was acknowledged before me this 15th day of November, 2002
by Barbara M. Goeken

who is personally known to me or who has produced FL Driver's Licenses No. #
identification # [REDACTED] as



Marilyn S. Gaines
MY COMMISSION # CC907935 EXPIRES
April 26, 2004
BONDED THRU TROY FAIN INSURANCE, INC.

Marilyn S. Gaines
Notary Public



STATE OF FLORIDA,

Seminole

County ss:

The foregoing instrument was acknowledged before me this 15th day of November, 2002.
by Bruce M. Williams

who is personally known to me or who has produced FL Driver's Licenses No. #
identification # [REDACTED] as



Marilyn S. Gaines
MY COMMISSION # CC907935 EXPIRES
April 26, 2004
BONDED THRU TROY FAIN INSURANCE, INC.

Marilyn S. Gaines
Notary Public

STATE OF FLORIDA,

Seminole

County ss:

The foregoing instrument was acknowledged before me this November 18, 2002
by Michael J. Henry

who is personally known to me or who has produced FL Driver's Licenses No. #
identification # [REDACTED] as



Deborah Jean Minerva
MY COMMISSION # DD139805 EXPIRES
August 6, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

Deborah Jean Minerva
Notary Public

STATE OF FLORIDA,



Seminole

County ss:

The foregoing instrument was acknowledged before me this 15th day of April, 2003

by Mary A. King

who is personally known to me or who has produced FL Driver's Licenses as identification


Notary Public  Grace Anne Glavin
MY COMMISSION # CC848178 EXPIRES
June 21, 2003
BONDED THRU TROY FAIN INSURANCE, INC.

STATE OF FLORIDA,



Seminole

County ss:

The foregoing instrument was acknowledged before me this

by JEFF LOCHNER

who is personally known to me or who has produced FL Driver's Licenses as identification


Notary Public  Grace Anne Glavin
MY COMMISSION # DD223742 EXPIRES
June 21, 2007
BONDED THRU TROY FAIN INSURANCE, INC.

STATE OF FLORIDA,

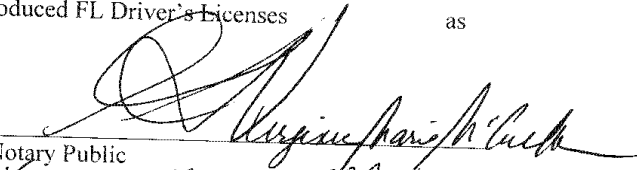

Seminole

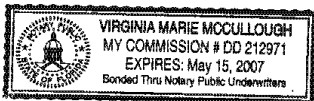
County ss:

The foregoing instrument was acknowledged before me this

by Grace Anne Glavin

who is personally known to me or who has produced FL Driver's Licenses as identification


Notary Public  Virginia Marie McCullough

 VIRGINIA MARIE MCCULLOUGH
MY COMMISSION # DD 212971
EXPIRES: May 15, 2007
Boned Thru Notary Public Underwriters