

SAMPLE COMMUNITY ASSOCIATION

Declaration Consolidation

Reconciliation Index and Assembly Summary

ILLUSTRATIVE EXAMPLE — Based on realistic community association patterns

Prepared by Backstop Systems, LLC — March 2026

What This Document Is

This is a Reconciliation Index produced as part of a Declaration Consolidation engagement. It accompanies the consolidated Declaration document and provides a complete record of how amendments were integrated into the base document.

The companion consolidated Declaration takes the original recorded declaration and all subsequent amendments and produces a single, clean, current-state document. This index shows what changed, where, and which amendment authorized it.

Source Documents

| # | Document | Recorded Date | Primary Subject |
|---|---|-------------------|---|
| 1 | Declaration of Covenants, Conditions and Restrictions | June 15, 1998 | Base document (42 pages, 14 Articles) |
| 2 | First Amendment to Declaration | March 12, 2001 | Annexation of Phase II parcels |
| 3 | Second Amendment to Declaration | September 8, 2003 | Assessment increase authority, insurance provisions |
| 4 | Third Amendment to Declaration | November 20, 2006 | Architectural review process revisions |
| 5 | Fourth Amendment to Declaration | February 14, 2009 | Rental restrictions, leasing approval process |
| 6 | Fifth Amendment to Declaration | August 3, 2011 | Fines and enforcement procedure updates |
| 7 | Sixth Amendment to Declaration | January 17, 2014 | Committee structure, meeting notice requirements |
| 8 | Seventh Amendment to Declaration | May 22, 2018 | Electronic voting, communication modernization |
| 9 | Eighth Amendment to Declaration | October 5, 2021 | Hurricane preparedness, insurance deductible allocation |

Amendment Reconciliation Index

The following table maps each amendment to the specific Declaration sections it modified. The consolidated document incorporates all changes with the amendment source noted in margin comments.

| Amen d. | Section Affected | Change Description | Change Type | Notes |
|---------|------------------|--------------------|-------------|-------|
|---------|------------------|--------------------|-------------|-------|

| | | | | |
|-----|------------------------------------|---|----------------|--|
| 1st | Art. 2 §3 (Definitions) | Added Phase II parcel descriptions | Replaced | New lot numbers 201–347 added to Schedule A |
| 1st | Art. 12 §1 (Annexation) | Extended annexation rights to Phase II | Supplemented | Original Phase I language preserved |
| 2nd | Art. 6 §2 (Assessments) | Increased Board authority for special assessments | Modified | Threshold changed from \$500 to \$2,000 without vote |
| 2nd | Art. 9 §4 (Insurance) | Added wind/flood coverage requirements | New subsection | 9.4(c) through 9.4(f) are entirely new |
| 3rd | Art. 7 §1–3 (Architectural Review) | Revised submission and review timeline | Replaced | 30 days reduced to 21 days; added deemed-approval provision |
| 3rd | Art. 7 §4 (Variances) | Added variance procedure | New subsection | No prior variance mechanism existed |
| 4th | Art. 5 §6 (Leasing) | Added rental restrictions and approval process | New subsection | 12-month minimum lease, Board approval required |
| 4th | Art. 5 §7 (Short-term rentals) | Prohibited rentals under 12 months | New subsection | Vacation rental prohibition |
| 5th | Art. 8 §2 (Fines) | Revised fine schedule and hearing procedure | Replaced | Fine cap increased from \$50 to \$100/violation/day |
| 5th | Art. 8 §3 (Suspension) | Added suspension of use rights as remedy | New subsection | Common area access suspension for unpaid fines |
| 6th | Art. 4 §5 (Committees) | Revised committee appointment authority | Modified | Committees advisory-only unless Board delegates specific authority |
| 6th | Art. 3 §6 (Meetings) | Standardized meeting notice to 14 days | Modified | Previously varied by meeting type (7, 10, 14 days) |
| 7th | Art. 3 §8 (Voting) | Authorized electronic/online voting | New subsection | Paper ballot preserved as alternative |
| 7th | Art. 10 §2 (Notices) | Authorized electronic notice delivery | Modified | Owner must opt in; mail remains default |
| 8th | Art. 9 §5 (Hurricane Prep) | Added pre-storm preparation requirements | New subsection | Owner responsible for shutters/protection by June 1 |
| 8th | Art. 6 §3 (Deductibles) | Insurance deductible allocation method | New subsection | Per-unit allocation based on reconstruction value |

Consolidated Declaration — Sample Section

The following illustrates how a section appears in the consolidated document when multiple amendments have modified it. Margin comments in the actual deliverable trace each provision to its source amendment.

ARTICLE 8 — ENFORCEMENT (As Consolidated)

Section 8.2 — Fines and Penalties

(a) The Board of Directors, or its authorized designee, may levy fines against any Owner or occupant for violation of the Declaration, Bylaws, or duly adopted Rules and Regulations. [Source: 5th Amendment, replacing original §8.2]

(b) Fines shall not exceed One Hundred Dollars (\$100.00) per violation per day for each day the violation continues after written notice. [Source: 5th Amendment — original cap was \$50.00]

(c) Before any fine is imposed, the Owner shall be entitled to a hearing before the Board or a committee designated by the Board for that purpose. The Owner shall receive at least fourteen (14) days written notice of the hearing. [Source: 5th Amendment; notice period standardized per 6th Amendment]

(d) Unpaid fines shall constitute a lien upon the Owner's Lot to the same extent and with the same priority as unpaid assessments. [Source: Original Declaration §8.2(c), unchanged]

Section 8.3 — Suspension of Use Rights

(a) The Board may suspend an Owner's right to use Common Area facilities for any period during which a fine remains unpaid for more than thirty (30) days after the hearing described in Section 8.2(c). [Source: 5th Amendment, new subsection]

(b) Suspension does not relieve the Owner of the obligation to pay assessments. [Source: 5th Amendment]

[Consolidated section continues for all 14 Articles...]

Observations for Legal Counsel

During consolidation, the following items were flagged for attorney review before the Board adopts the consolidated document:

- Section 8.2(c) hearing notice period: The 5th Amendment says "reasonable notice." The 6th Amendment standardized all meeting notices to 14 days but did not explicitly reference enforcement hearings. We applied the 14-day standard. Counsel should confirm this interpretation.
- Section 5.6 rental restrictions: The 4th Amendment requires Board approval for leases but does not specify an approval timeline or criteria for denial. This is a common challenge point. Consider adding an approval timeline during adoption.
- Section 9.4 insurance provisions: The 2nd Amendment and 8th Amendment both address insurance but from different angles (coverage requirements vs. deductible allocation). No conflicts found, but the provisions should be read together by counsel to confirm the allocation method is consistent with the coverage requirements.
- Schedule A lot descriptions: The 1st Amendment added Phase II lots but the legal descriptions reference a plat recorded separately. The consolidated document references the plat by book and page number. Counsel should verify the plat recording is current.

What This Engagement Delivered

- Consolidated Declaration document (clean, single-file, current-state) with margin comments tracing each provision to its source amendment
- This Reconciliation Index mapping every amendment to the sections it modified
- Observations memo flagging 4 items for attorney review before Board adoption
- Amendment history table for Board records

Total Backstop effort: 1 business day. The attorney's role is reduced to legal review of the consolidated text and the flagged items — not assembly, reconciliation, or formatting.

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[Location Redacted]

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