

BYLAWS AND RESTRICTIONS

GEM ESTATES MHV ASSOC., INC.
39415 Elgin Drive
Zephyrhills, FL 33542

Bylaws and Restrictions amended, revised, and
adopted by proper action of
GEM ESTATES MHV ASSOC., Inc.
this 30th day of January, 2023

GEM ESTATES M H V Assoc., Inc.
39415 Elgin Drive
Zephyrhills, FL 33542

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ARTICLE I - NAME

The name of this corporation is GEM ESTATES M H V ASSOC., Inc., hereinafter the "Association", a deed restricted community, and a not-for-profit corporation duly organized and incorporated under the laws of the State of Florida.

ARTICLE II - PURPOSE

The Association exists for the purpose(s) as set forth in the Articles of Incorporation under the laws of the State of Florida, namely to act as a not-for-profit corporation for the good of the residents of GEM ESTATES MHV ASSOC., Inc. The Articles of Incorporation are hereby incorporated by reference.

ARTICLE III - OWNERSHIP

The Association is a community for property owners fifty-five (55) years of age or older. Exceptions for age shall be made for a spouse or domestic partner of the owner and those who inherit their interest. All property owners, spouses and domestic partners must register with the Association Secretary.

No more than twenty (20) percent of the occupancy may be less than fifty-five (55) years of age.

Art. III Section 1 – Membership

Property owners in GEM ESTATES M H V ASSOC., Inc. and persons married to, or a domestic partner of an owner, are members of the Association and are entitled to all rights and privileges thereof. All owners are obligated to pay financial assessments.

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Art. III Section 2 – Residency

A resident is anyone who resides in the Association more than thirty (30) consecutive days per twelve (12) month period. All residents must register with the Association Secretary by filling out the Registration Form and the Disclosure Agreement, and providing photo ID with proof of age.

Property owners who have inherited their property must be forty-five (45) years of age or older to reside in the Association for more than thirty (30) consecutive days per twelve (12) month period.

Guests who are under the age of fifty-five (55) are limited to no more than thirty (30) days of visitation per consecutive twelve (12) month period.

Art. III Section 3 – Renting

Persons purchasing a home in Gem Estates must own their home for a minimum of 2 years before being eligible to rent.

At no time shall homes be sublet. All rentals shall be for single families (maximum of 2 people).

All renters without exception shall be at least 55 years of age, and are subject to all association rules and regulations.

No rentals shall be permitted for a term of less than one (1) month.

All renters must register with the Association secretary upon arrival by filling out the registration form, the Disclosure Agreement, and providing photo ID with proof of age.

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ARTICLE IV – OFFICERS / BOARD OF DIRECTORS

The Executive Officers shall be President, Vice President, Second Vice President, Secretary, and Treasurer. These officers and directors shall serve without compensation and at the pleasure of the Association.

The Board of Directors shall consist of the Executive Officers, plus six (6) elected Directors, for a total of eleven (11), eight (8) of whom shall be elected each year at the General Election Meeting.

Florida Statutes impose an obligation upon the Board of Directors and Executive Officers to act in good faith, with the care an ordinarily prudent person in a like position would exercise under similar circumstances, and in a manner he or she reasonably believes to be in the best interests of the Association.

ARTICLE V - DUTIES OF OFFICERS

Art. V Section 1 - President

The President of the Association is the chief executive officer. The President shall preside at all meetings of the Association and shall be an ex-officio member of all committees. The President executes contracts on behalf of the Association. The President is in charge of the general day-to-day business and legal affairs, and serves as the official spokesperson for the Board of Directors. The President has the right to appoint committees to assist the Board in the administration of Association business; however, appointments may be subject to the approval of the Board of Directors.

Art. V Section 2 - Vice President

The Vice President shall assume the duties of the President during the absence of the President, and fulfill other duties as requested by the President or the Board of Directors.

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Art. V Section 3 - Second Vice President

The Second Vice President shall perform the duties described in sections 1 and 2 if both the President and the Vice President are absent.

Art. V Section 4 – Secretary

The Secretary is the custodian of the official records and the meeting recordings.

Florida Statutes and Administrative Codes require the minutes to be part of the official records. Meeting recordings must be part of the official records until the Minutes are approved, and then they shall be erased. The approved minutes are to be kept in a business-like manner and are to be made available for inspection by members at reasonable times.

The Association is required to retain these records for a period of not less than seven (7) years, or as otherwise required by statute.

The Secretary shall record and maintain the names and addresses of all members of the Association. This information shall be acquired from the Resident Registration Form and/or other sources.

Art. V Section 5 – Treasurer

The Treasurer is vested with the power to receive all money collected in the name of the Association, deposit money in the bank account of the Association, and pay out as necessary all accounts approved by the Board of Directors. Correct and accurate accounting of all money received, deposited and spent shall be recorded. The cost of capital assets shall be included in the Income and Expense report. A monthly Income and Expense report shall be read at the Board of Directors meetings. At the

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Annual Meeting a detailed Income and Expense report for the year shall be read.

The Treasurer shall have the authority, with the approval of the Board of Directors, to contract some or all of these duties to an independent agent. Said agent would be under the direction of the Treasurer and the President of the Association.

Art. V Section 6 - Officer Recall

Any member of the Board of Directors may be recalled and removed from office for cause by the vote or agreement in writing by a majority of Association members. A Special Meeting of the Association members may be called to recall a member or members of the Board of Directors. Replacement can be made by the Board of Directors as per Article V, Section 4, or a call may be made by the Association Members for a special election.

ARTICLE VI – ELECTIONS

Art. VI Section 1 - Nominating Committee

The nominating committee shall consist of three (3) members. The Chairman of this committee shall be appointed by the President; one (1) member is to be elected by the Board of Directors from their own members, and one (1) member is to be elected by a simple majority vote of the Association members at the General Election Meeting in January. Nominations for any office may be made from the floor. A volunteer sign-up sheet shall be posted in the clubhouse for all Executive Officer and Board of Director candidates.

All nominees must be members in good standing.

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Art. VI Section 2 - Willingness to Serve

All nominees presented to the nomination committee must have expressed their willingness to serve before their name may be presented to the Association members for election.

Art. VI Section 3 - Election Procedures

The election shall be held in a two (2) stage procedure. The first ballot shall be for the election of all Executive officer positions.

The second ballot shall be for the election of Board Members. Any nominee for an Executive office who is not elected to that office shall be eligible to be nominated as a candidate for the Board of Directors in the current election.

Art. VI Section 4 – Voting

Members are entitled to one (1) vote each if they are in good standing with the Association.

There shall be a maximum of two (2) votes per parcel. Members who own two (2) or more parcels are entitled to one (1) vote only. All Association members must be pre-registered with the Association Secretary to be eligible to vote. A current registration form and a form of ID are required before voting to confirm that the voter is a member.

The member shall check in to receive a ballot for the purpose of voting.

A member may vote in person or by Gem Estates proxy Form obtained from the secretary, executed in writing by the member, or the member's attorney-in-fact. All proxies shall be in writing and filed with the Secretary of the Association before the appointed time of the meeting, to be valid. The Secretary shall

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confirm the validity of the proxies, and turn said over to the election chairperson to be executed.

Any proxy given shall be valid only for the specific meeting for which originally given, and any lawfully adjourned meeting 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. Any proxy shall be revocable at any time at the pleasure of the member executing it.

No absentee ballots will be accepted.

Art. VI Section 5 - Term of Office Begins

The elected officers shall assume the duties of their offices immediately following their election at the General Election Meeting.

Art. VI Section 6 - Executive Officers

The Executive Officers shall be elected for a one (1) year term, but may be elected for additional terms.

Art. VI Section 7 - Directors

The term of office for other Directors shall be two (2) years, with three (3) Directors to be elected every year.

ARTICLE VII - MEETINGS

Art. VII Section 1 - Board Meetings

The Board of Directors shall meet on the second (2) Monday of the following months: November, December, January, February, March and April. However, the monthly meetings may be changed by a majority vote of the Board Members or by the President of the Board of Directors.

Notice of meetings shall be posted in a conspicuous place in the park at least forty-eight (48) hours in advance, except in an emergency.

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Meetings of the Board of Directors shall be open to Association members.

Six (6) Directors shall constitute a quorum.

Art. VII Section 2 - General Membership Meetings

The Board of Directors may call general meetings at any time as required.

A General meeting with elections shall be held on the last Monday of January.

Any agenda item which affects the policies of the Association, or majority suggestions concerning the betterment of or improvement of the Association, must first be presented in writing to the Board of Directors before being proposed at a General Meeting.

Notice of General Meetings shall be posted one (1) week in advance of meeting.

A minimum of thirty (30) percent of the Association members eligible to vote must be present at a meeting to constitute a quorum.

Decisions shall be made by no less than a simple majority vote of the members present.

Art. VII Section 3 - Special Meetings

Special meetings may be held at the call of the President or by a majority vote of the Board of Directors.

Special meetings may also be held when ten percent (10%) or more Association members have submitted written signatures to the Board of Directors requesting a special meeting. The request must clearly state the reason for the special meeting.

Notice of a special meeting shall be given at least seven (7) days prior to the meeting.

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Art. VII Section 4 - Conduct of Meetings

All meetings shall be conducted in accordance with Florida statutes and Robert Rules of Order, as applicable. Minutes of all meetings of the Association shall be kept in a business-like manner and filed in the office of the Association. The minutes shall be available for inspection by Association members and by the Board of Directors. The minutes shall be retained for not less than seven (7) years, or as otherwise required by statute.

Art. VII Section 5 - Time Limit

It shall be the standing rule at all Board of Directors and Association General Membership meetings that any member from the floor shall have a limit of five (5) minutes to discuss a question or make a statement. The member shall yield to the chairman at the conclusion of the five (5) minutes. If the individual fails to yield, there will be an immediate call for adjournment.

ARTICLE VIII – MANAGING AND OPERATING

The Board of Directors is authorized, empowered, and directed to take appropriate action for enforcement of the rules, regulations, and restrictions in the management of the Association.

Art. VIII Section 1 - New Forms

The Secretary shall keep and maintain a separate log of these forms for proper order and identification: Resident Registration, Building Permit, etc., and other such forms as the Board of Directors may require.

Art. VIII Section 2 – Verification of Occupancy

The Association shall verify compliance with the rules issued by H.U.D./H.O.P.A.,

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Subsection E 100.307. A summary of occupancy surveys and the required affidavit shall be kept on file and available for inspection upon reasonable notice and request by any person.

Art. VIII Section 3 — Record Keeping

The President, Secretary and Treasurer shall keep an orderly file of all documents and correspondence that pertains to the operation and well-being of the Association. At the termination of their term in office they shall pass on said files to their successor. All files shall be kept on clubhouse property for a minimum of seven (7) years, or as otherwise required by statute.

Art. VIII Section 4 - Bill Payment

When it is necessary for bills to be paid before the next meeting of the Board of Directors, the Treasurer is authorized to pay same, keeping an accurate record and including the transactions in the report to the Board of Directors.

The Treasurer is authorized to keep a petty cash balance which is prudent and appropriate for normal activities of the various committees of the Association, and may advance such cash as necessary for committee expenditures for approved special events.

Members of the Board of Directors shall be reimbursed for expenses incurred when conducting business for the Association.

Art. VIII Section 5 - Monies Collected

All social events such as meals, picnics, pot lucks, coffee hours, entertainment, etc. are under the direction of the Board of Directors. Monies collected from such events, after expenses, shall be turned over to the Treasurer with a detailed report of expenses and monies collected.

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Art. VIII Section 6 - Spending Limits

The Maintenance and Water Committees may spend up to their approved budget amount; all other committees shall spend no more than two hundred dollars (\$200.00) without prior approval of the Board of Directors. The Board of Directors shall not spend more than five thousand dollars (\$5,000.00) for any items or services without authorization by a simple majority vote of the Association members at a duly constituted meeting.

Art. VIII Section 7 – Capital Savings Account

A separate Capital Savings Account shall be maintained by the Treasurer.

Art. VIII Section 8 - Budget and Finance

The Budget and Finance committee shall consist of the following: President, Treasurer and five (5) board-appointed members who shall serve as follows: one (1) member for one (1) year, two (2) members for two (2) years, two (2) members for three (3) years. The chairperson shall serve a three (3) year term.

All members of the Budget and Finance committee shall be voting members.

The Board of Directors shall appoint members to any vacated position.

Art. VIII Section 9 - Budget Meeting Notice

The Board of Directors must provide copies of the proposed annual budget to the members not less than (30) days prior to the General Meeting at which the budget shall be considered.

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Art. VIII Section 10 - Budget Approval

If the proposed budget is approved by the members at the General meeting, that budget shall be adopted.

Art. VIII Section 11 - Bonding

At the discretion of the Board of Directors, the President, Vice President and Treasurer shall obtain fidelity bonds up to the amount of the Association's liquid assets. The Association shall bear the cost of such bonding.

Art. VIII Section 12 - Accounting Records

The Association shall maintain accounting records in the county where property is located, according to generally accepted accounting practices. The records shall be open for inspection by Association members or their representatives.

The Board of Directors shall appoint at least three (3) members who will examine the Association financial records annually and present their report at the January Board of Directors Meeting and the General Election Meeting.

Art. VIII Section 13 - Summer Maintenance

The Board of Directors shall designate an individual to be responsible for park maintenance during the absence of Board members in the summer months. All expenditures for emergency repairs shall be documented with a statement or billing from the provider(s) of product or services needed for such repairs. The designated individual shall make reasonable effort to contact the Association President before initiating repairs.

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ARTICLE IX - RECREATIONAL VEHICLES

Art. IX Section 1 - Parking and Storage of Recreational Vehicles and Recreational Equipment

All recreational vehicles and equipment parked or stored on Association grounds, and must be registered annually at the office. Owners shall comply with all Pasco County ordinances as they may be updated or amended in the future. Enforcement shall be the responsibility of Pasco County.

Art. IX Section 2 - Temporary Storage

Storage of trailers, recreational vehicles, motorized homes shall comply with all Pasco County ordinances as they may be updated and amended in the future. Enforcement shall be the responsibility of Pasco County. Regulations are available online.

ARTICLE X - EASEMENTS, RESTRICTIONS AND RESERVATIONS

All members of the Association shall abide by the Deed of Easements, Restrictions and Reservations as they may be updated or amended in the future.

ARTICLE XI GENERAL PARK RULES

Art. XI Section 1 - Clubhouse

No smoking shall be permitted in the clubhouse at any time. Alcoholic beverages may be permitted in the clubhouse with specific authorization by the Board of Directors.

Art. XI Section 2 – Pets

No more than two (2) animals are permitted per household and must be kept within the confines of the owner's property or on a leash. Animal owners must clean up all their animals' waste. Feeding animals outside is prohibited.

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Art. XI Section 3 – Laundry

All laundry hung out to dry must be hung on a properly constructed clothesline behind the dwelling.

Art. XI Section 4 - Responsibility for Children and Guests

Property owners shall be responsible for the behavior of their guests and are liable for any damages. Children must be accompanied by at least one (1) adult when in the clubhouse or at the shuffleboard court.

Art. XI Section 5 - Yard Sales

All independent and/or group yard sales must have approval of the President of the Association.

There is a limit of two (2) yard sales per year/per parcel; one (1) being the park wide yard sale.

Art. XI Section 6 - Traffic

All traffic operating within the bounds of the Association shall abide by the applicable Florida State and Pasco County traffic regulations as they may be updated or amended in the future. Any person operating a two or four-wheel vehicle powered by electric or gas combustion in the park must have a legal driver's license. Golf cart operators must be of legal driving age, but no driver's license is required.

No overnight parking on paved roads in the Association.

Art. XI Section 7 Water

All members of the Association, their visitors, and guests shall abide by the Pasco County water program. Anyone not doing so shall be in violation of county ordinance and shall have to answer to the Pasco County authorities.

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Members of the Association shall follow any guidelines for water use that the Association requires.

Due to the cost of chemically treating well water, residents are highly encouraged to use designated wash point (next to the shuffleboard court) to wash all types of vehicles, motorcycles, etc.

Absolutely no washing of vehicles not owned by residents.

Members of the Association violating water regulations shall be subject to a penalty charge of twenty-five dollars (\$25.00) per incident with written notice from the Board of Directors.

ARTICLE XII – AMENDMENT OF BYLAWS

Art. XII Section 1 - Bylaw Committee

A committee of at least five (5) members shall be appointed by the President to review all Bylaws and amendments to the Bylaws. Said committee shall make recommendations concerning proposed revisions and updates to the Board of Directors and the General Membership. The Bylaws may be amended or revised at a General Meeting of the members of the Association by a simple majority vote of the members present, providing the proposed amendments or revisions are submitted in writing at a regular Board meeting prior to the voting.

Art. XII Section 2 - Triennial Review

The complete Bylaws shall be reviewed at least every three (3) years and a report shall be given to the Association members.

Art. XII Section 3 - Amendment by Title

No Bylaw shall be amended by reference to its title or number only.

Art. XII Section 4 - Apportionment Change

No amendment may change the proportion or percentage by which members shall share in the expenses as initially established

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unless a majority of members affected by such change approve
the amendment.

ARTICLE XIII - RULE ENFORCEMENT

Association Bylaws, Deed Restrictions, Easements and Reservations shall be enforced as detailed in Florida Statutes.

A fine may be levied by the Board of Directors for each day of a continuing violation with a single notice and an opportunity for a hearing. Fines may exceed \$100 per violation with single notice and opportunity for a hearing. Fines that exceed \$1,000 in the aggregate, permit the Board of Directors to place a lien against a parcel.

ARTICLE XIV - SEVERABILITY

If any provision of these Bylaws and Restrictions is held to be invalid, such invalidity shall not affect other provisions or applications of the bylaws and restrictions which can be given effect without the invalid application or provision, and to this end, the provisions of bylaws and restrictions are severable.

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BYLAWS

Adopted by proper action of the Association this 30th day
of January 2023.

I hereby certify that on
this date, before me, an
officer duly authorized to
administer oaths and take
acknowledgements,

(Name)

and

(Name)

personally known to me to
be the persons who
executed the foregoing
instrument, who
acknowledge before me
that they executed the
same, and an was taken.
Said persons are
personally known to me.

President

Secretary

State of Florida, County of Pasco
Subscribed and sworn before me on

Date

Notary Public

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GEM ESTATES MHV ASSOC., INC.

“A 55 ADULT OR OLDER COMMUNITY”

Deed of Easements, Restrictions and Reservations

The intention of these restrictions is to create a congenial environment in GEM ESTATES M H V ASSOC., Inc. which is to the mutual benefit of all residents.

Deed of Easements, Restrictions and Reservations for GEM ESTATES M H V ASSOC. Inc. are recorded Pasco County Court House, Dade City, FL.

1. All parcels are restricted to family residential use.

Only one (1) mobile home for single family use shall be placed on any parcel. Such mobile home shall be a minimum of twelve (12) feet wide with a minimum of fifty-four (54) feet in length. However, there shall be no restrictions of length on mobile homes more than fourteen (14) feet wide.

No mobile home shall be more than three (3) model years old at the time of placement on such parcel.

No detached building or structure shall be located on any parcel prior to the placing of a permitted mobile home upon such parcel. All septic tanks and drain fields shall be approved by Pasco County and Florida State Health Department, or their successors. In the event septic tanks are no longer permitted, the Association reserves the right to provide a central, sewerage facility, in which event all then existing sewerage outflow from each parcel shall be connected to such central service and paid for at rates then prevailing.

2. No noxious, offensive noises, illegal trading, calling, or transactions shall be done, suffered or permitted. No horse, cow, hog, goat, barnyard animals or similar animals, or chickens, ducks or fowl, nor any exotic species of any kind shall be kept or maintained on any

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parcel. No feeding of wildlife except for birds is permitted, No animals or fowl shall be kept, bred or maintained for any business or commercial purpose.

3. No lot shall be re-subdivided. A mobile home located upon a parcel must be owned by the same person or persons who own(s) the parcel upon which the mobile home is located. Parcels upon which a mobile home is located must be sold with the mobile home located thereon to the same person who purchased the parcel. From and after the date of recording the amendment, no mobile home may be sold separately from the parcel upon which the mobile home is located unless the mobile home is replaced.

No owner of a parcel in Gem Estates may make use of his or her parcel or mobile home in any way that causes, permits, or requires administrative, regulatory, or other intervention from governmental agencies with respect to the ownership or leasing of such parcel or mobile home. This includes, but is not limited to, day care facilities or operations, elderly care facilities or operations, health care facilities or programs, medical facilities or programs, or governmental-controlled or subsidized housing programs.

The parcels of land within Gem Estates are intended to be occupied primarily by owners who reside on their parcel and in the mobile home located thereon as either their primary residence or as their seasonal residence. Gem Estates is not intended to be operated primarily as a rental community. In furtherance of this goal and in order to preserve the characteristics of Gem Estates as a resident-owned mobile home park, corporations, limited liability companies, land trusts, trusts (other than as otherwise specified herein) and other entities that are not natural persons may not buy or own parcels or mobile homes in Gem Estates; provided, however, that parcels and mobile homes may be purchased and ownership and title held in the name of one or more natural person's trust (i.e. inter-vivos trust) for the benefit of the individual owner who is the settler of his or her trust for estate planning purposes. No persons or entity may own more than three (3) parcels in Gem Estates at the same time, of which anyone owning more than one (1) parcel, one parcel must be the parcel owner's personal residence or as their seasonal residence. These limitations of ownership do not apply to the association.

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4. No commercial type of business or enterprise shall be conducted on or from any parcel, provided that a home-type business may be permitted so long as the conduct of the same shall not interfere with or disturb the peace, tranquility and quiet possession of surrounding property owners; and further, no signs, billboards or advertising devices except those used in a sale or rent/lease of any parcel shall be placed on any parcel except with the written consent of the Association, and no sign shall contain more than three (3) square feet of area. The contractors' signs are permitted while the work is being performed. Security signs provided by contractor (ex: ADT are permitted).

Holiday signs are permitted within that holiday month, with the exception of Christmas, which may run from the day after Thanksgiving through January 6th yearly.

No derogatory signs are ever permitted.

5. Except corner parcels and parcels facing a cul-de-sac, each mobile home shall set back fifty (50) feet from the center line of the street which it faces, and minimum of twelve (12) feet from side parcel line. Mobile homes on corner parcels shall set back fifty (50) feet from the center line of the street which it faces, and a minimum of thirty-seven (37) feet from the center line of the side street. Mobile homes on parcels facing cul-de-sacs shall be set back a minimum of sixty (60) feet from the center point of such cul-de-sac, and so located on the parcel to maximize setback from side parcel lines.
6. Any additions, including screen rooms or porches to the front of the mobile home, shall be a minimum of fifty (50) feet from the center line of the street which it faces, and those facing on a cul-de-sac shall be a minimum of sixty (60) feet from the center point of such cul-de-sac.

Any additions to the front of mobile homes on a cul-de-sac shall be a minimum of sixty (60) feet from the center point of such cul-de-sac.

Front roof extensions shall follow existing roof lines of structure and extend no more than six (6) feet from the outside wall of the home. Said extensions shall not be enclosed with any solid material. Decorative lattice work or trellises supporting vegetation are acceptable.

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A six (6) foot roof extension from the front wall is permitted even if it encroaches into the front setback.

7. All detached rooms, porches, utility buildings, fences placed on any parcel, and all additions to each mobile home must have written approval from the Board of Directors before construction or placement begins. Each of these items shall be of new materials and shall be kept painted, or in otherwise refurbished condition.

The area or space beneath each mobile home or detached structure shall be enclosed with one of the following materials: masonry blocks, aluminum skirting, or vinyl/plastic skirting, and adequately screened from view. Said enclosure shall be completed within ninety (90) days after being placed on lot.

Any detached buildings shall be constructed or placed no closer than six (6) feet to the side parcel line, 37 feet from center of side road for corner parcels, or ten (10) feet to the back-parcel line, and shall be limited to one hundred ninety-two (192) square feet.

No such building shall exceed a width of twelve (12) feet, a length of sixteen (16) feet, and a height of no more than eleven (11) feet from ground to highest point. There shall be a limit of 2 detached sheds per parcel.

All buildings, gas bottles or fuel tanks, clotheslines, and any other service convenience shall be maintained in the rear of the home.

A plot plan for all mobile homes, utility buildings, and additions must be approved by the Board of Directors in writing before being placed upon any lot, and must follow the installation guidelines set forth in these regulations.

8. It is the responsibility of each parcel owner to keep their property in a neat and clean condition, that is, the grass cut, trees and shrubbery trimmed, and mobile home and other structures in good repair. During long periods of absence, property owners shall make arrangements to have the above maintenance done. Failure to comply gives the Board of Directors, or the summer representative, authorization to do so at the property owner's expense, plus an administrative fee for each occurrence.

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9. All fences, hedges, or decorative fencing must have Board of Directors approval before installation. All fences, hedges, or decorative fencing shall be constructed and maintained in a neat and attractive manner and condition. The height thereof shall not exceed four (4) feet from ground level except for Association perimeter fencing. No animal enclosures are allowed beyond the front roof line or roof extension.

No plants, bushes or trees with a root structure of 12 inches or greater at maturity are permitted to be planted upon the utility right of way, or road easement. per measurements stated in the parcel deed.
10. Each mobile home placed upon a parcel shall be properly and adequately secured by approved hurricane anchors. All utility buildings shall be either bolted to a cement slab or anchored to the ground. There shall be no visible over-the-roof type anchor straps.
11. All mobile homes shall be placed lengthwise on each parcel; that is, the sides of the mobile home shall be placed parallel with the side parcel lines. This requirement shall not apply to parcels facing on a cul-de-sac.
12. As per Pasco County Code of Ordinances, no trash or other materials shall be disposed of by burning outdoors on any parcel, except for cooking or barbeque purposes.

All garbage, trash and waste materials shall be kept in sanitary containers to the rear of each mobile home between times for garbage, trash and waste collections.

No lumber, pilings, posts, building materials, automotive parts, trash, or other like items (which would tend to be hazardous in the case of strong winds) shall be stored outside.

No automotive parts, or the repairing of motor vehicles, other than your own, or the storage of more than one vehicle is allowed.
13. The Association reserves the right to provide road easements over and across a portion, or portions of the real property herein above described, for the purpose of ingress and egress to parcels therein.
14. No oil or gas drilling, or refining, or mining operation of any kind shall be permitted on any parcel.

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15. No minor child, nor any person under the age of fifty-five (55) (except as provided in Article III), shall reside at any home for more than thirty (30) days per consecutive twelve (12) month period.
16. Ownership and occupancy of housing units and lots shall be limited to only natural persons age fifty-five (55) and older. A spouse or domestic partner may be a resident and owner so long as his or her spouse or domestic partner is fifty-five (55) and older.

Ownership exceptions for age shall be made for those who inherit their interest (Article III). Exceptions shall be made for natural persons with revocable trusts.

No natural person shall own more than three (3) parcels. Any natural person(s) owning three (3), one of the three must be their primary residence or their seasonal residence.

No more than twenty (20) percent of the occupancy may be less than age fifty-five (55).

17. There shall be no swimming pools constructed within the confines of GEM ESTATES M H V Assoc., Inc.
18. No water wells shall be drilled on any parcel with exception of Gem Estates MHV Assoc., Inc. common property.
19. The Association cannot go into debt without the approval by a majority vote from the membership-at-large.

The HOA (Homeowners Association) fees to be collected from the owners for their share of expenses for maintenance of the Association property, shall be assessed on a yearly basis in amounts no less than required to provide funds in advance for payments of all the anticipated current operational expenses and capital improvements.

All fees must be paid by the last calendar day of February of each year. There shall be a charge of three percent 3% of the annual Association dues per month on delinquent payments, unless a prior payment plan has been made and kept current.

Additional charges may be added to delinquent payments at the discretion of the Board of Directors. The Board may cause to be filed a claim of lien for any assessment which remains unpaid for a period

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of one (1) year from the date it became due, or as allowed by Florida Statutes.

Notice of any meeting in which assessments against members are to be considered for any reason shall specifically contain a statement that assessments shall be considered, and the nature of such assessments. The share or percentage of, and manner of, sharing the expenses for each member shall be determined.

20. Enforcement of these provisions shall be as referenced in Article XIII of the Association Bylaws.
21. Invalidation of any one or more of the provisions herein contained by court order shall in nowise affect any of the other provisions, and the remaining provisions shall remain in full force and effect.
22. The provisions herein contained are covenants and restrictions running with the land herein above described, and as may be subsequently subdivided into parcels, and shall be binding upon the parties hereto, their heirs, legal representatives and assigns, and all parties claiming by, through or under them, provided that the Association reserves the right to change or alter any of the provisions herein contained in order to make necessary adjustments as conditions might change from time-to-time, provided that such changes or alterations do not substantially vary the general nature of the provisions as herein provided.

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DEED OF EASEMENTS, RESTRICTIONS AND RESERVATIONS for
GEM ESTATES MHV ASSOC., Inc. are recorded in Pasco County
Courthouse, Dade City, FL.

RESTRICTIONS

Adopted by proper action of the Association this 30th day of January, 2023

I hereby certify that on
this date, before me, an
officer duly authorized to
administer oaths and take
acknowledgements,

(Name)

and

(Name)

personally known to me to
be the persons who
executed the foregoing
instrument, who
acknowledge before me
that they executed the
same, and an oath was
taken. Said persons are
personally known to me.

President

Secretary

State of Florida, County of Pasco
Subscribed and sworn before me on

Date

Notary Public