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CONDOMINIUM APARTMENTS

DECLARATION OF CONDOMINIUM

I

SUBMISSION STATEMENT

The undersigned, being the owner of record of the fee simple title to the real property, situate, lying and being in Seminole County, Florida, and described in attached Exhibit "A-1", as more particularly described and set forth as the Condominium property in the Survey Exhibits attached hereto as Exhibits "B" and "C", which are made a part hereof as though fully set forth herein, (together with equipment, furnishings and fixtures therein contained, not personally owned by Unit Owners) hereby states and declares that said realty, together with improvements thereon, is submitted to Condominium ownership, pursuant to the Condominium Act of the State of Florida, F. S. 711 Et Seq. (hereinafter referred to as the "Condominium Act"), and the provisions of said Act are hereby incorporated by reference and included herein thereby, and does herewith file for record this Declaration of Condominium.

II

PURPOSE AND PREAMBLE

WHEREAS, the Condominium Developer holds in fee simple the property hereinafter described in Exhibit "A-1", and

WHEREAS, the Condominium Developer owns some additional property in the Planned Unit Development and also has an option on some additional property in the Planned Unit Development, all of which is described in Exhibit "A-2", and

WHEREAS, the Condominium Developer desires to submit the real property, described in Exhibit "A-1" and the improvements to be constructed thereon to condominium ownership and use, pursuant to Chapter 711 of the Florida Statutes, and any amendments thereto, hereinafter called "The Condominium Act".

III

DEFINITIONS

Definitions: - As used in this Declaration of Condominium and By-Laws and Exhibits attached hereto, and all Amendments thereof, unless the context otherwise requires, the following definitions shall prevail: -

A. Declaration or Declaration of Condominium, or Enabling Declaration, means this instrument, as it may be from time to time amended.

B. Condominium Association means the incorporated association whose name appears on Exhibit "A-1" not for profit, organized under the laws of the State of Florida, which shall manage, control and supervise this Condominium Property as pro-

vided hereunder, but said Condominium Association hereby assigns and delegates all of its duties, rights and powers under The Condominium Act, to Condominium Developer, its successors, or assigns.

C. Association means the incorporated Association, Highlands Homeowner's Association, being the entity responsible for the construction and maintenance of the amenities for the Planned Unit Development, of which the Unit Owner's are members, due to the fact that the Condominium Property shall be sold subject to all restrictions of record which shall include the Declaration of Restrictions, Covenants and Conditions to be recorded in Seminole County, Florida.

D. By-Laws means the By-Laws of the Condominium Association specified above, as they exist from time to time.

E. Common Elements means the portions of the Condominium Property not included in the Units.

F. Limited Common Elements means and includes those common elements which are reserved for the use of a certain Unit or Units to the exclusion of all other units. Those include among other things, designated parking areas, if any, storage spaces, mailboxes and balconies, all of which are reserved as Appurtenances to a particular Unit or Units.

G. Condominium means that form of ownership of Condominium Property under which units or improvements are subject to ownership by one or more owners, and there is appurtenant to each unit, as part thereof, an undivided share in the common elements.

H. Condominium Act means and refers to the Condominium Act of the State of Florida (F.S. 711 Et Seq.), as the same may be amended from time to time.

I. Common Expenses means the expenses for which the Unit Owners are liable to the Condominium Association or some other entity.

J. Common Surplus means the excess of all receipts of the Condominium Association from this Condominium, including but not limited to assessments, rents, profits, and revenues on account of the common elements, over and above the amount of common expenses of this Condominium.

K. Condominium Property means and includes the land in a Condominium, whether or not contiguous, and all improvements thereof, and easements and rights thereto, intended for use in connection with the Condominium.

L. Assessment means a share of the funds required for the payment of common expenses which, from time to time, is assessed against the Unit Owner by the Condominium Association.

M. Condominium Parcel or Parcel means a unit together with the undivided share in the common elements, which is appurtenant to the unit.

N. Condominium Unit or Unit means a part of the Condominium Property which is to be subject to private ownership.

O. Unit Owner, Owner of a Unit, or Parcel Owner means the owner of a Condominium Parcel.

P. Condominium Developer means Development Enterprises, Incorporated, a Florida corporation, its successors or assigns.

Q. Institutional Mortgagee means a Bank, Savings and Loan Association, Insurance Company, Union Pension Fund or Real Estate Investment Trust, or an Agency of the United States Government. The mortgage may be placed through a Mortgage or Title Company.

R. Occupant means the person or persons, other than the unit owner, in possession of a Unit.

S. Condominium Documents means this Declaration, the By-Laws, and all exhibits annexed hereto, as the same may be amended from time to time.

T. Unless the context otherwise requires, all other terms used in this Declaration shall be assumed to have the meaning attributed to said term by Section 3 of the Condominium Act.

U. Management Agreement means and refers to that certain agreement attached to this Declaration as Exhibit "D", and made a part hereof, which provides for the management of the Condominium Property.

V. Management Firm means and refers to the New Leaf Maintenance Company, a Florida corporation, its successors or assigns, said Firm being responsible for the management of the Condominium Property, as provided in the Agreement attached to this Declaration and referred to in Paragraph U above.

W. Planned Unit Development means that area in the City of Winter Springs which has been granted zoning under Ordinance 56 of the City of Winter Springs Code and is recorded in Official Records Book 17, Pages 47, 48, and 49, of Seminole County, Florida.

X. Special Assessment means a share of the funds required for payment of common expenses, which are unbudgeted or for which insufficient provision is made in the budget, occasioned by unforeseeable and fortuitous events, which from time to time is assessed against the Unit and Unit Owner.

Y. Utility Services means those services which are necessary for the health, safety, welfare, and well-being of the Unit Owners in the Condominium Property, others who may reside in the balance of the Planned Unit Development, others who may have businesses in the balance of the Planned Unit Development, and for their guests and invitees, and for the Condominium Developer in developing the Planned Unit Development.

Z. Titles, Sub-Titles and Paragraph Headings are included only for convenience, and are not intended to add or detract anything from the meaning of the text.

AA. Plural, Singular, Gender means that whenever the context allows or permits the use of the plural includes singular; the use of the singular includes plural, and the use of any gender includes all genders.

IV

NAME

The name by which this Condominium is to be identified is Sheoah, a Condominium, Section Nine. The Condominium Developer,

its successors and assigns, hereby reserve the right to use the name Sheoah for a period of 99 years and Unit Owners by execution of the Warranty Deed, acknowledge Condominium Developer's right to the use of such name.

V

IDENTIFICATION OF UNITS, EASEMENTS AND DEVELOPMENT
OF AMENITIES BY THE HIGHLAND HOMEOWNER'S ASSOCIATION

The Condominium is described and established as follows:

A. Survey. A survey of the land showing the improvements thereon is attached as Exhibit "B".

B. Plans. The improvements are constructed substantially in accordance with the plans and specifications prepared by Masiello & Associates, Architects, North Palm Beach, Florida 33408, and are attached hereto as the following Exhibits:

Exhibit "H" - Typical Floor Plan for two bedroom, one and one half bathroom, town house.

Exhibit "I" - Typical Floor Plan for three bedroom, two and one half bathroom, town house.

Exhibit "J" - Typical Floor Plan for three bedroom, two bathroom, convertible, garden.

C. Unit Boundaries. The boundaries of the Units are as follows:

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

(a). Upper Boundary - the horizontal plane of the undecorated finished ceiling.

(b). Lower Boundary - the horizontal plane of the undecorated finished floor.

2. Perimetrical Boundaries. The perimetrical boundaries of each Unit shall be the vertical planes of the undecorated finished interior of the walls bounding the Unit extended to intersections with each other and with the upper and lower boundaries.

D. Identification Numbers. The identifying number for each Unit is shown on Exhibit "B". No other Unit in the same building is identified with the same number. The boundaries of each Unit are shown on Exhibits "C-1", "C-2", and "C-3" and are approximate.

E. Easements. Easements are reserved over, through, and underneath the Common Elements and Limited Common Elements, for present and future utility services including but not limited to easements for water pipes, sanitary sewer pipes, sewer lines, storm drainage pipes, sprinkler pipes, electrical wires, TV wires, security wires, and street lights, whether shown on Exhibits "C-1", "C-2", and "C-3" or not. Easements for such utility services are reserved to the Condominium Developer, Unit Owners and Occupants, grantees of easements made by approximate parties, the Management Firm and Condominium Association for buildings and improvements which may be erected in the Planned Unit Development. Easements for ingress and egress are reserved over and through the Common Elements and Limited Common Elements as may be required for Unit Owners, occupants of buildings and amenities which may be erected upon the balance of the Planned Unit Development, to their guests and invitees, and to the Condominium Developer and its guests and invitees, without limitation, whether shown on Exhibits "C-1", "C-2" and "C-3" or not. Easements for ingress and egress are reserved to the Condominium Association in, over and underneath Units, their ceilings, floors, and walls, for the purpose of making repairs to the Common Elements and Limited Common Elements.

F. Construction of Improvements on Balance of the Planned Unit Development. The Unit Owners recognize that the Condominium Developer may have additional property in the Planned Unit Development under development for an extended time. Incident to that development, the Unit Owners acknowledge that the quiet enjoyment of their Units and the Condominium Property may be interfered with to some extent by the Condominium Developer's construction operations on the balance of the Planned Unit Development. From time to time, Condominium Developer has presented to the public, certain renderings, plans and models showing possible future development of the Planned Unit Development. Condominium Developer does not warrant in any way the schemes in these renderings, plans or models or actually how the future improvements in the Planned Unit Development will be developed. Unit Owner accepts that any such renderings, plans or models are primarily schematic and in no way represent a final development plan of the Planned Unit Development.

Further, the Unit Owner releases the Condominium Developer of any claim that he might have against the Condominium Unit for the future development of the Planned Unit Development, such as but not limited to such renderings, plans or models. Unit Owner accepts and agrees that Condominium Developer will have sole right of design, construction, development, and improvement of future properties of the Planned Unit Development. The Unit Owners waive all claims against the Condominium Developer for interference with their quiet enjoyment through development of the balance of the Planned Unit Development, whether the construction operations are performed in the balance of the Planned Unit Development, or in the Common Elements or Limited Common Elements, incident to the construction operation.

VI

AMENDMENT OF PLANS

A. Alteration of Condominium Unit Plans. The Condominium Developer reserves the right to change the interior design of the Units; however, no such change shall increase the number of Units nor alter the boundaries of the Common Elements, except the party

2. All real property taxes, personal property taxes, and any special assessments made by Seminole County, the City of Winter Springs and/or any other governmental authority.

3. All equipment and improvements within the boundary of the Units, including, for illustrative purposes only, but not limited to, plumbing fixtures, electrical plugs and switches, air conditioning equipment, including such equipment that may be located in or on Common and/or Limited Common Elements, on the roof, or elsewhere, which services only one given Unit, the interior and exterior portion of the windows, glass sliding doors and entrance door, kitchen appliances, paint or decorative material on the interior walls, hardware, and all interior partitions.

4. Insurance costs for personal property owned, and liability for each respective Unit and any additional insurance desired by Owner.

5. Cable television charges, which shall be paid to the Condominium Developer, its successors or assigns, along with the Management fee for as long as appropriate. Condominium Developer in no way is guaranteeing the availability of Cable T.V. Unit Owner shall execute the necessary documents to obligate for the payment of the charges for such services to said Unit Owner and the Condominium Association.

VIII

MANAGEMENT

Notwithstanding anything contained herein to the contrary, it is expressly understood that the Condominium Developer shall and does hereby reserve unto itself, its successors or assigns, all rights to manage the affairs of the Condominium and the Condominium Association for a period of up to ten (10) years, commencing on the date hereof. Condominium Developer does further reserve the right to continue to manage the affairs of the Condominium and the Condominium Association thereafter for so long as Condominium Developer in its discretion desires, subject to the right vested in the Condominium Association to terminate the management term of the Condominium Developer at any time after the aforementioned ten (10) year period by the affirmative vote of fifty-one percent (51%) of the Condominium Association or pursuant to the rights of the Unit Owners under the Condominium Act.

IX

LEASE AGREEMENT

The Condominium Developer is negotiating to have full service Cable TV installed in all Units for the use of such service by each Unit Owner. Each Unit Owner, should Condominium Developer be successful, hereby agrees to pay to Condominium Developer, its successors or assigns, the following fees in addition to all other assessments required hereunder, and such additional assessment shall be considered for all purposes as an assessment hereunder.

\$4.95 per month from the date of closing on a Unit,
\$1.00 per month for each additional outlet.

Should Condominium Developer lose its right to the use of such service, the Unit Owner shall remain obligated to pay for such service to any entity providing same. Should the Condominium Association decide to terminate the CABLE TV service, the Condominium Association shall pay to Condominium Developer, its successors or assigns, \$4,500.00 as liquidated damages.

X

OWNERSHIP OF COMMON ELEMENTS

AND LIMITED COMMON ELEMENTS

Each of the Unit Owners of the Condominium shall own an undivided interest in the Common Elements and Limited Common Elements, and the undivided interest, stated as percentages, of such ownership in the said Common Elements and Limited Common Elements, as set forth on Exhibit "E" which is annexed to this Declaration and made a part hereof.

The fee title to each Condominium Parcel shall include both the Condominium Unit and the above respective undivided interest in the Common Elements, said undivided interest in the Common Elements to be deemed to be conveyed or encumbered with each respective Condominium Unit. Any attempt to separate the fee title to a Condominium Unit from the undivided interest in the Common Elements appurtenant to each Unit shall be null and void. The term "Common Elements", when used throughout this Declaration shall mean both Common Elements and Limited Common Elements, unless the context specifically requires otherwise.

XI

VOTING RIGHTS

There shall be one person, with respect to each Unit ownership who shall be entitled to vote at any meeting of the Condominium Association; such person shall be known and is hereinafter referred to as a Voting Member. If a Unit is owned by more than one person, the owners of said Unit shall designate one of them as the Voting Member, or in the case of a Corporate Unit Owner, an officer or employee thereof, shall be the Voting Member. The designation of the Voting Member shall be as provided by, and subject to, the provisions and restrictions set forth in the By-Laws of the Condominium Association. The total number of votes shall be equal to the total number of Units in the Condominium, and each Condominium Unit shall have no more and no less than one equal vote in the Condominium Association. If one individual owns two Condominium Units, he shall have two votes. The vote of a Condominium Unit is not divisible.

COMMON EXPENSE AND COMMON SURPLUS

The Common Expenses of the Condominium, including the obligation of each Unit Owner under the Management Agreement attached to this Declaration, shall be shared by the Unit Owners as specified and set forth in Exhibit "E". The foregoing ratio of shar-

ing Common Expenses and assessments shall remain, regardless of the purchase price of the Condominium Units, their location, or the building square footage included in each Condominium Unit.

Any Common Surplus of the Condominium Association shall be owned by each of the Unit Owners in the same proportion as their percentage ownership interest in the Common Elements, any Common Surplus being the excess of all receipts of the Condominium Association, from this Condominium, including but not limited to, assessments, rents, profits, and revenues on account of the Common Elements of this Condominium over the amount of the Common Expenses of this Condominium.

XIII

THE OPERATING ENTITY

The operating entity of the Condominium shall be a non-profit incorporated Condominium Association, which shall be organized and fulfill its functions pursuant to the following provisions, (See Articles of Incorporation attached hereto as Exhibit "N"):

A. The name of the Condominium Association shall be as specified in Exhibit "A-1".

B. The said Condominium Association shall have all of the powers and duties set forth in the Condominium Act, as well as all of the powers and duties granted to or imposed upon it by this Declaration and the By-Laws. (See attached Exhibit "M") of the Condominium Association, and all of the powers and duties necessary to operate the Condominium, as set forth in this Declaration and the By-Laws, as they may be amended from time to time.

C. The members of the Condominium Association shall consist of all of the record owners of Condominium Units in this Condominium, and their voting rights shall be as provided in Article XI, hereinabove and in the By-Laws of the Condominium Association and designation of Voting Member shall be as provided in Article XI herein.

D. The affairs of the Condominium Association will be directed by the Board of Directors in the number and designated in the manner provided in the By-Laws of the Condominium Association.

E. The share of a member in the funds and assets of the Condominium Association cannot be assigned, hypothecated or transferred in any manner, except as an appurtenance to his Unit.

F. The following person, who is a resident of the State of Florida, is designated as the Agent to receive service of process upon the Condominium Association: Warren E. Williams, 239 New York Avenue, Winter Park, Florida 32789.

G. Every owner of a Condominium Unit, whether he has acquired his ownership by gift, conveyance or transfer by operation of law, or otherwise, shall be bound by the By-Laws of the Condominium Association, the provisions of this Declaration, the Management Agreement and all other documents including but not limited to Articles of Incorporation, Cable T.V. Agreement, any documents of record concerning the Condominium Property and any rules or regulations.

XIV
ASSESSMENTS

The Condominium Association whose name appears in Exhibit "A-1", through its Board of Directors, has delegated to the Management Firm the power of the said Condominium Association to fix and determine from time to time the sum or sums necessary and adequate to provide for the Common Expenses of the Condominium Property, and such other sums as are specifically provided for in this Declaration and the By-Laws, and Exhibits attached hereto, for such period of time as provided herein and in the Management Agreement, and thereafter, the said Condominium Association, through its Board of Directors, shall have such powers. The procedure for the determination of all such assessments shall be as set forth in the By-Laws of the Condominium Association and this Declaration and Exhibits attached hereto.

The Common Expenses shall be assessed against each Condominium Unit Owner, as provided for in Article VII of this Declaration.

The Condominium Association and the Management Firm, as long as the Management Agreement remains in effect, shall have a lien on each Condominium Parcel for unpaid assessments, together with interest thereon, against the Unit Owner of such Condominium Parcel, together with a lien on all tangible personal property located within said Unit, except that such lien upon the aforesaid tangible personal property shall be subordinate to prior bona fide liens of record. Reasonable attorneys' fees incurred by the Condominium Association and the Management Firm incident to the collection of such assessment or the enforcement of such lien, together with all sums advanced by the Condominium Association or the Management Firm for taxes and payments on account of superior mortgages, liens or encumbrances which may be required to be advanced by the Condominium Association or Management Firm, in order to preserve and protect its lien, shall be payable by the Unit Owner and secured by such lien. The aforesaid lien shall also include those sums advanced on behalf of a Unit Owner in payment of his obligation under the Management Agreement. The Management Firm, as long as the Management Agreement remains in effect, and thereafter the Board of Directors, may take such action as they deem necessary to collect assessments by personal action or by enforcing and foreclosing said lien, and may settle and compromise the same, if deemed in their best interests. Said lien shall be effective as and in the manner provided for by the Condominium Act, and shall have the priorities established by said Act. The Management Firm, as long as the Management Agreement remains in effect, and the Condominium Association, shall be entitled to bid at any sale held pursuant to a suit to foreclose an assessment lien, and to apply as a cash credit against its bid, all sums due, as provided herein, covered by the lien so enforced. In case of such foreclosure, the Unit Owner shall be required to pay a reasonable rental for the Condominium Parcel, and the Plaintiff in such foreclosure shall be entitled to the appointment of a Receiver to collect same from the Unit Owner and/or Occupant.

Where the Mortgagee of an Institutional First Mortgage of record, or other purchaser of a Condominium Unit, obtains title to a Condominium Parcel as a result of foreclosure of the Institu-

tional First Mortgage, or when an Institutional First Mortgagee of record accepts a Deed to said Condominium Parcel in lieu of foreclosure, such acquirer of title, its successors and assigns, shall not be liable for the share of Common Expenses or assessment by the Management Firm or the Condominium Association pertaining to such Condominium Parcel, or chargeable to the former Unit Owner of such Parcel, which became due prior to acquisition of title as a result of the foreclosure of the acceptance of such Deed in lieu of foreclosure. Such unpaid share of Common Expenses or assessments shall be deemed to be Common Expenses, collectable from all of the Unit Owners, including such acquirer, his successors and assigns.

Any person who acquires an interest in a Unit, except through foreclosure of an Institutional First Mortgage of record, as specifically provided in the paragraph immediately preceding, including without limitation, persons acquiring title by operation of law, including purchasers at judicial sales, shall not be entitled to occupancy of the Unit or enjoyment of the Common Elements until such time as all unpaid assessments due and owing by the former Unit Owners have been paid. The Management Firm, as long as the Management Agreement remains in effect, and thereafter, the Condominium Association, acting through its Board of Directors, shall have the right to assign its claim and lien rights for the recovery of any unpaid assessments to the Condominium Developer, or to any Unit Owner or group of Unit Owners, or to any third party.

XV

USE RESTRICTIONS

A. Units. Except for the Condominium Developer, each of the Units shall be occupied only by a family, and its guests, and approved Lessees, as a residence, and for no other purpose. Except as reserved to the Condominium Developer, no Unit may be divided or subdivided into smaller Units, nor any portion sold or otherwise transferred without first amending this Declaration to show the changes in the Units being affected. The Condominium Developer reserves the right to use certain Units for promotion of sales, conduct of a sales office or model apartments.

B. Restrictions. That all Condominium Units shall be and remain of like exterior design, shape, color and appearance as other Condominium Units of the same class or type except that Condominium Developer shall have the right to use any of the Units owned by Condominium Developer as models and shall be allowed to make such changes which are necessary to allow such use.

C. Common Elements. The Units Common Elements shall be used for the purposes for which they are intended in the furnishing of services and facilities for the enjoyment of the Unit Owners and except as easements upon the same are reserved herein.

D. Lawful Use. No immoral, improper, offensive, or unlawful use shall be made of any Unit or of the Condominium Property. All municipal ordinances and other zoning ordinances and the laws, rules and regulations of all government regulatory agencies and underwriters associations having jurisdiction shall be strictly observed. No Unit Owner shall allow the storage of any flammable materials in any storage area located under any stairwells.

E. Nuisances. ~~NO~~ nuisance shall be allowed upon the Condominium Property, nor any use or practice that is the source of annoyance to residents or which interferes with the peaceful possession and proper use of the property by its residents, except for the Condominium Developer's construction and sales activities, and except as easements are reserved herein. All parts of the Condominium shall be kept in a clean and sanitary condition, and no rubbish, refuse or garbage shall be allowed to accumulate nor any fire hazard allowed to exist. No Unit Owner shall permit any use of his Unit or make use of Common Elements that will increase the cost of insurance upon the Condominium Property.

F. Occupancy Restrictions. No Unit shall, at any time, be permanently occupied by more than two persons per bedroom. The following are the rules relating to children: one bedroom units - no children; two-bedroom units - two children; three bedroom units - three children, unless prior approval is obtained from the Board of Directors, which approval may be subject to review from time to time. Children shall be considered those persons under the age of seventeen years of age.

G. Leasing. After approval by the Condominium Association as elsewhere required, entire Units may be rented, provided the occupants shall only be the lessee, his family and nonpaying guests. No rooms may be rented, nor any transient tenants shall be accommodated. No Unit Owner may lease his Unit more than four, separate times over any twelve month period. Notwithstanding anything contained in this Declaration to the contrary, First Federal Savings and Loan Association of Orlando may lease or sell any Unit which it may obtain title to as a result of foreclosure of the Institutional First Mortgage or if First Federal Savings & Loan Association accepts a deed to such Unit in lieu of foreclosure without complying with the lease or resale requirements set forth herein.

H. Non-Paying Guests. When a Unit Owner is not residing in his Unit, the Owner's guests may occupy such unit upon notification of such occupancy by the Owner to the Condominium Association's Board of Directors prior to the guest's occupancy. It is the responsibility of such Owner that the guests have been fully apprised of the Rules and Regulations and requirements of the Condominium.

I. Pets. No pets, dogs, domestic cats, etc., shall be allowed to occupy the Units prior to approval, in writing, from the Board of Directors. Each Unit Owner may have as an occupant one (1) dog or one (1) cat only, not to exceed 25 pounds at maturity. It is understood and agreed the keeping of pets on the premises is a privilege, but not a right, and may be revoked by the Board of Directors or the Management Company upon thirty (30) days' written notice. All dogs and cats permitted on the premises shall be in fact under leash when walked or exercised on the Condominium Property. No pets shall be permitted in the recreational areas. Owners shall immediately remove from the premises his pet animal when such emits excessive noise, such as in the case of barking or howling, or becomes a nuisance, such as by virtue of a physical attack on any person authorized access to the Condominium Property. Each Unit Owner shall be responsible to remove any waste made by his pet animal, and shall be personally responsible for any costs incurred in the repair resulting

from the pet's damage. Should such damage not be traceable to an individual pet, all owners of pets shall be proportionately assessed the costs involved in the repair, at the sole discretion of the Board of Directors or Management Company. Upon the death or disposal of the first approved pet, any subsequent pet must first be approved in writing by the Board of Directors.

J. Screens. Screens may be installed by the Owner on the exterior portion of the patio or terrace areas only; provided, however, the Condominium Association shall have the authority to approve or disapprove the type the Owner wishes to install and shall in its sole

K. Display of Signs. No Unit Owner shall display any signs of any kind whatsoever in any window on or about the premises of the Units or the Common Elements.

for sale?

L. Regulations. Regulations concerning the use of the Condominium Property may be promulgated by the Condominium Association, provided that copies of such regulations are furnished to each Unit Owner prior to the time that regulations become effective. The initial regulations which are effective until amended by the Condominium Association are attached hereto as Exhibit "F", and made a part hereof.

M. That each Unit Owner, lessee or occupant shall maintain at all times in good condition and repair, the interior of such Unit, including porches, interior walls, floors, ceilings, doors, interior and exterior of windows, water, electric and plumbing systems, the air conditioners and air conditioning systems, and parts and components thereof, sanitary facilities, fixtures, equipment and lamps. The phrase "electric" system in this paragraph shall be construed as referring to those items of electrical conductors, wires, switches, fixtures and equipment located within the Unit. The phrase "plumbing" system in this paragraph shall be construed to mean all plumbing items within the Unit.

N. That without the prior permission of the Condominium Association, no wires, TV antennae, air conditioners, aerials or structures of any sort shall be erected, constructed or maintained on the exterior of the building, except for those structures that form a part of the original building.

O. That no clothes lines, hangers or drying facilities shall be permitted or maintained on the exterior of any Unit or in or on any part of the Common Elements, except by the Condominium Association, and that no clothes, rugs, drapes, spreads or household articles or goods of any sort shall be dried, aired, beaten, cleaned or dusted by hanging or extending the same from any window or door. The exterior of any Unit shall not be used for storage of bicycles, carriages, etc.

P. That no Unit shall be the subject of a partition action in any Court of the State of Florida, and all Unit Owners do by their acceptance of a conveyance of such Unit, give up any right to maintain or bring such action.

Q. No automobile, truck, trailer, house trailer, boat trailer, recreational vehicle, commercial vehicle and no boat of any kind shall be parked, left or stored upon any lot or parking area within the Condominium Property for more than twelve (12) hours, and then only if such vehicle or boat is operable and in a good state of repair.

XVI

CONTROL RETAINED BY CONDOMINIUM DEVELOPER

A. The Condominium Developer, at the time of recording this Declaration is the Owner in fee simple of all the Units in this Condominium together with appurtenances, and holds an option for additional land within the Planned Unit Development. Condominium Developer or its agents or assigns are irrevocably empowered notwithstanding anything herein to the contrary, to sell, lease, or rent any said Units to any persons approved by Condominium Developer. Condominium Developer, its agents or assigns shall have the right to transact on the Condominium Property any business necessary to consummate sale of Units in this Condominium as well as for any and all Units to be built in the Planned Unit Development, including, but not limited to the right to maintain models, to reserve parking spaces, have signs on the property, maintain and staff a sales office, use and show the Common Elements to promote sales, and to show Units and Common or Limited Elements, for the purpose of selling Units in this Condominium, as well as other developments in the Planned Unit Development. Condominium Developer may assign this right of commercial usage to such other persons or entities as it may choose. As long as Condominium Developer either owns property in the Planned Unit Development or has an option on such property, the Condominium Developer retains this right.

B. Condominium Developer retains the right to elect the majority of the members of the Board of Directors of the Condominium Association until such time as Condominium Developer has sold all the Units in this Condominium, and for forty-eight months thereafter, unless Condominium Developer elects voluntarily to surrender such control prior thereto. Even after surrendering control, Condominium Developer shall be entitled to designate one person to the Board of Directors for the Condominium Association, for a term of office of two (2) years after the running of the forty-eight month period.

C. Until such time as Condominium Developer has sold all the Units in the Condominium, the Condominium Developer shall be assessed for maintenance expenses on the unsold Units the same as other Units in the Condominium, provided, however, Condominium Developer shall not be required to pay the Cable TV assessment, or the Management Fee.

XVII

MAINTENANCE OF COMMUNITY INTERESTS

In order to maintain a community of congenial residents who are financially responsible and thus protect the value of the Units, the transfer of Units by any Unit Owner other than the Condominium Developer shall be subject to the following provisions as long as the Condominium exists and the Unit is in useful condition, which provisions each Unit Owner covenants to observe, except if the institutional mortgagee accepts or obtains title to a Unit by foreclosure or accepts title in lieu of foreclosure, they shall not be obligated to observe the following covenants.

A. Transfer Subject to Approval.

1. Sale. ~~No Unit Owner may dispose of a Unit or any interest in a Unit by sale without approval of the Condominium Association except for an Institutional First Mortgagee.~~

2. Lease. ~~No Unit Owner may dispose of a Unit or any interest in a Unit by lease without the approval of the Condominium Association except for an Institutional First Mortgagee.~~

3. 'Gift.' If any Unit Owner shall acquire his title by gift, the continuance of his ownership of his Unit shall be subject to the approval of the Condominium Association.

4. Devise or Inheritance. If any Unit Owner shall acquire his title by devise or inheritance, the continuance of his ownership of this Unit shall be subject to the approval of the Condominium Association and such Unit Owner shall notify the Condominium Association within ten (10) days of such acquisition.

5. Other Transfers. If any Unit Owner shall acquire his title by any manner not mentioned in the foregoing subsections, the continuance of his ownership of his Unit shall be subject to the approval of the Condominium Association and such Unit Owner shall notify the Condominium Association within ten (10) days of such acquisition.

6. Conveyance. No Unit shall be conveyed or transferred except by Warranty Deed of like style and form, which includes the Acknowledgment and Acceptance by Grantee, as attached hereto and made a part hereof as Exhibit "F".

B. Approval by the Condominium Association. The approval of the Condominium Association that is required for the transfer of ownership of Units shall be obtained in the following manner:

1. Sale. Should a Unit Owner desire to make a bona fide sale of his Unit or any interest in it, Unit Owner shall first offer the unit to the Condominium Developer, its successors or assigns, at a price contained in a written bona fide offer to purchase the Unit or such interest in it being offered for sale or transfer and such Unit Owner shall not sell or transfer the Unit or any interest in such Unit except on terms previously refused by the Condominium Developer, its successors or assigns. If Condominium Developer, its successors or assigns, does not exercise its option within thirty days from the receipt of such offer to sell, Unit Owner shall give to the Condominium Association notice of such intention, in writing, together with the name and address of the intended purchaser and such other information concerning the intended purchaser as the Condominium Association may reasonably require. Such notice at the Unit Owners option may include a demand by the Unit Owner that the Condominium Association furnish a purchaser of the Unit if the proposed purchaser is not approved; and if such demand is made, the notice shall be accompanied by an executed copy of the proposed contract to sell. In the event Condominium Developer, its successors or assigns, does not exercise its right to purchase, and the terms of the transaction are thereafter changed, or a sale is not completed on the basis of the terms offered Unit Owner within 120 days after receipt by Unit Owner of the original offer, then Condominium Developer's right to purchase hereunder shall be reviewed.

2. Lease. A Unit Owner intending to make a bona fide lease of his Unit shall give to the Condominium Association notice of such intention, together with the name and address of the intended lessee, and such other information concerning the intended lessee as the Condominium Association may reasonably require, and an executed copy of the proposed lease.

3. Gift; Devise or Inheritance; Other Transfers. If the Unit Owner giving notice has acquired his title by gift, devise, or inheritance, or in any other manner, then within thirty (30) days after receipt of such notice and information, the Condominium Association must either approve or disapprove the continuance of the Unit Owner's ownership of his Unit. If approved, the approval shall be stated in a certificate executed by any two officers of the Condominium Association.

C. Disapproval by the Condominium Association. If the Condominium Association shall disapprove a transfer of ownership of a Unit, the matter shall be disposed of in the following manner:

1. Sale. If the proposed transaction is a sale and, if the notice of sale given by the Unit Owner shall so demand, then within forty (40) days after receipt of such notice and information, the Condominium Association shall deliver or mail by registered mail to the Unit Owner an agreement to purchase the Unit concerned by a purchaser approved by the Condominium Association, who will purchase and to whom the Unit Owner must sell the Unit upon the following terms:

a. At the option of the purchaser to be stated in the agreement, the price to be paid shall be that stated in the disapproved contract to sell or shall be the fair market value determined by arbitration in accordance with the then existing rules of the American Arbitration Association, who shall base their determination upon an average of their separate appraisals of the Unit, and a judgment of specific performance of the sale upon the award rendered by the arbitrators may be entered in any court of competent jurisdiction. The expense of the arbitration shall be paid by the purchaser.

b. The purchase price shall be paid in cash.

c. The sale shall be closed within thirty (30) days after the delivery or mailing of the agreement to purchase, or within ten (10) days after the determination of the sale price if such is by arbitration, whichever is the later.

d. A certificate of the Condominium Association executed by any two officers approving the purchaser.

e. If the Condominium Association shall fail to provide a purchaser upon demand of the Unit Owner in the manner provided, or if a purchaser furnished by the Condominium Association shall default in his agreement to purchase, then, notwithstanding the disapproval, the proposed transaction shall be deemed to have been approved and the Condominium Association shall furnish a certificate of approval as elsewhere provided.

2. Lease. If the proposed transaction is a lease, the Unit Owner shall be advised of the disapproval in writing, and the lease shall not be made, and the lessee shall not occupy the Unit.

3. Gift; Devise or Inheritance; Other Transfers. If the Unit Owner giving notice has acquired title by gift, devise or inheritance, or in any other manner, then within thirty (30) days after receipt from the Unit Owner of the notice and information required to be furnished, the Condominium Association shall deliver or mail by registered mail to the Unit Owner an agreement to purchase the Unit concerned by a purchaser approved by the Condominium Association, who will purchase and to whom the Unit Owner must sell the Unit upon the following terms:

a. The sale price shall be the fair market value determined by agreement between the seller and the purchaser within fifteen (15) days from the delivery or mailing of such agreement. In the absence of agreement as to price, the price shall be determined by arbitration in accordance with the then existing rules of the American Arbitration Association, except that the arbitrators shall be two appraisers appointed by the American Arbitration Association, who shall base their determination upon an average of their appraisals of the Unit; and a judgment of specific performance of the sale upon the award rendered by the arbitrators may be entered in any court of competent jurisdiction. The expense of the arbitration shall be paid by the purchaser.

b. The purchase price shall be paid in cash.

c. The sale shall be closed within ten (10) days following the determination of the sale price.

d. A certificate of the Condominium Association executed by any two officers approving the purchaser shall be furnished the purchaser.

e. If the Condominium Association shall fail to provide a purchaser as required in this instrument, or if a purchaser furnished by the Condominium Association shall default in his agreement to purchase, the ownership shall be deemed to have been approved, and the Condominium Association shall furnish a certificate of approval as elsewhere provided.

D. Mortgage. No Unit Owner may mortgage his Unit nor any interest in it without the approval of the Condominium Association, except to a bank, life insurance company, or a savings and loan association, or to a vendor to secure a portion or all of the purchase price. The approval of any other mortgagee shall be upon conditions determined by the Condominium Association in its sole discretion.

E. Exceptions. The foregoing provisions of the Article entitled "Maintenance of Community Interests" shall not apply to a transfer to or purchase by a bank, life insurance company, or savings and loan association that acquires its title as the result of owning a mortgage upon the Unit concerned, and this shall be so whether the title is acquired by deed from the mortgagor, his successor or assigns, or through foreclosure; nor shall such provisions apply to a transfer, sale, or lease by a bank, life insurance company, or savings and loan association that so acquires its title. Neither shall such provisions require the approval of a purchaser who acquires title to a Unit at a duly advertised public sale with open bidding provided by law, such as, but not limited to, execution sale, foreclosure sale, judicial sale, or tax sale.

F. Exclusive Right of Resale. Anything above to the contrary notwithstanding, except for Condominium Developer's right of first refusal, a broker registered in Florida and chosen by the Condominium Developer shall have the exclusive right of resale of all of the Units. Any Unit Owner desiring to sell his Unit shall list the same for sale with the broker so chosen for a period of thirty (30) days, and if said broker shall procure a purchaser ready, willing and able to purchase the Unit, according to the terms of the listing, then the Unit Owner shall pay to broker a commission in the amount of the prevailing rate charged by real estate brokers in Seminole County, Florida, for the sale of Condominium Units, at the time. Approval of the purchaser who may be procured by the broker shall be in accordance with all of the provisions of the above Article.

This paragraph shall have no application to Units owned by the Condominium Developer or to Units owned by a bank, life insurance company, or savings and loan association that acquires its title by owning a mortgage upon the Unit concerned, through deed from the mortgagor or foreclosure.

G. Any sale, mortgage or lease not authorized pursuant to the terms of this Declaration shall be void unless subsequently approved by the Condominium Association.

XVIII

INSURANCE PROVISIONS

A. Liability Insurance. The Management Firm, as long as the Management Agreement remains in effect, and thereafter, the Board of Directors of the Condominium Association, shall obtain Public Liability and Property Damage Insurance covering all of the Common Elements of the Condominium, and insuring the Condominium Association, the Unit Owners and the Management Firm, as long as the Management Agreement remains in effect as its and their interest appear, in such amounts and providing such coverage as the Management Firm, as long as the Management Agreement remains in effect, and, thereafter, the Board of Directors of the Condominium Association, may determine from time to time, provided that the minimum amount of coverage shall be \$100,000/\$300,000/\$10,000. Premiums for the payment of such Insurance shall be paid by the Management Firm, as long as the Management Agreement remains in effect and, thereafter, by the Board of Directors of the Condominium Association, and such Premiums shall be charged as a Common Expense.

B. Casualty Insurance

1. Purchase of Insurance. The Management Firm, as long as the Management Agreement remains in effect, and thereafter, the Condominium Association shall obtain Fire and Extended Coverage Insurance and Vandalism and Malicious Mischief Insurance, insuring all of the insurable improvements within the Condominium, including personal property owned by the Condominium Association, in and for the interests of the Condominium Association, all Unit Owners and their mortgagees, as their interests may appear, in a Company acceptable to the standards set by the Management Firm, as long as the Management Agreement remains in effect, and thereafter, by the Board of Directors of the Condominium Association, in an amount equal to the maximum insurable replacement value, as determined annually by the Management Firm, and, thereafter, by the Board

of Directors of the Condominium Association. The premiums for such coverage and other expenses in connection with said Insurance shall be paid by the Management Firm, as long as the Management Agreement remains in effect, and, thereafter, by the Condominium Association, and shall be charged as a Common Expense. The Company or Companies with whom the Management Firm and, thereafter, the Condominium Association, shall place its insurance coverage, as provided in this Declaration, must be good and responsible Companies, authorized to do business in the State of Florida. Notwithstanding anything contained herein to the contrary, the Management Firm shall not be responsible for the payment of any of the premiums, should any of the assessments not cover such premium.

2. Loss Payable Provisions - Insurance Trustee: All Policies purchased by the Management Firm, and, thereafter, by the Condominium Association, shall be for the benefit of the Condominium Association, and all Unit Owners and their mortgagees, as their interests may appear; however, the Insurance Trustee shall be the named insured and it shall not be necessary to name the Condominium Association or the Unit Owners - however, a mortgagee Endorsement shall be issued. Such policies shall be deposited with the Insurance Trustee (as hereinafter defined), who must first acknowledge that the Policies and any proceeds thereof will be held in accordance with the terms hereof. Said Policies shall provide that all insurance proceeds payable on account of loss or damage shall be payable to the Insurance Trustee, which may be any Bank in Florida, with trust powers or an individual, as may be approved by the Management Firm, as long as the Management Agreement remains in effect, and, thereafter, by the Board of Directors of the Condominium Association, which Trustee is herein referred to as the "Insurance Trustee". The Insurance Trustee shall not be liable for the payment of premiums nor for the renewal or the sufficiency of Policies, nor for the failure to collect any insurance proceeds, nor for the form or content of the Policies. The sole duty of the Insurance Trustee shall be to receive such proceeds as are paid and hold the same in trust for the purposes elsewhere stated herein, and for the benefit of the Condominium Association and the Unit Owners and their respective mortgagees, in the following shares, but such shares need not be set forth upon the records of the Insurance Trustee:

a. Common Elements. Proceeds on account of damage to Common Elements - an undivided share for each Unit Owner, such share being the same as the undivided share in the Common Elements appurtenant to his Unit.

b. Condominium Units. Proceeds on account of Condominium Units shall be in the following undivided shares:

(1) Partial Destruction - when Units are to be repaired and restored - for the owners of the damaged Units, in proportion to the cost of repairing the damage suffered by each Unit Owner.

(2) Total Destruction of Condominium improvements, or where "very substantial" damage occurs and the Condominium improvements are not to be restored, as provided hereinafter in this Article - for the Owners of all Condominium Units - each Owner's share being in proportion to his share in the Common Elements appurtenant to his Condominium Unit.

c. Mortgagees: In the event a Mortgagee Endorsement has been issued as to a Unit, the share of the Unit Owner shall be held in trust for the mortgagee and the Unit Owner, as their interests may appear.

3. Distribution of Proceeds. Proceeds of insurance Policies received by the Insurance Trustee shall be distributed to or for the benefit of the beneficial owners, and expended or disbursed after first paying or making provision for the payment of the expenses of the Insurance Trustee in the following manner:

a. Reconstruction or Repair. The damage for which the proceeds were paid is to be repaired and restored, the remaining proceeds shall be paid to defray the cost thereof, as elsewhere provided. Any proceeds remaining after defraying such costs shall be distributed to the beneficial owners, all remittances to Unit Owners and their mortgagees being payable jointly to them. This is a covenant for the benefit of any mortgage of a Unit as may be enforced by said mortgagee. Said remittances shall be made solely to an Institutional First Mortgagee when requested by such Institutional First Mortgagee whose mortgage provides that it has the right to require application of the insurance proceeds to the payment or reduction of its mortgage debt.

b. Failure to Reconstruct or Repair. If it is determined, in the manner elsewhere provided that the damage for which the proceeds are paid shall not be repaired and restored, the proceeds shall be disbursed to the beneficial owners, remittances to Unit Owners and their mortgagees being payable jointly to them. This is a covenant for the benefit of any mortgagee of a Unit and may be enforced by such mortgagee. Said remittances shall be made solely to an Institutional First Mortgagee when requested by such Institutional First Mortgagee whose mortgage provides that it has the right to require application of the insurance proceeds to the payment of its mortgage debt. In the event of loss or damage to personal property belonging to the Condominium Association, and should the Board of Directors of the Condominium Association determine not to replace such personal property as may be lost or damaged, the proceeds shall be disbursed to the beneficial owners as surplus, in the manner elsewhere stated herein.

c. Certificate. In making distribution to Unit Owners and their mortgagees, the Insurance Trustee may rely on a Certificate of the Management Firm, as long as the Management Agreement remains in effect, and, thereafter, the Condominium Association, as to the names of the Unit Owners and their respective shares of distribution, approved in writing by an Attorney authorized to practice law in the State of Florida, a Title Insurance Company or Abstract Company authorized to do business in the State of Florida. Upon request of the Insurance Trustee, the Management Firm, and thereafter, the Condominium Association, forthwith shall deliver such Certificate.

4. Loss Within a Single Unit. If loss shall occur within a single Unit or Units, without damage to the Common Elements and/or the party wall between Units, the provisions of Article XVIII B.5 below shall apply.

5. Loss Less Than "Very Substantial". Where a loss or damage occurs within a Unit or Units, or to the Common Elements, or to a Unit or Units and the Common Elements, but said loss is less than "very substantial" as hereinafter defined, it shall be obliga-

tory upon the Condominium Association and the Unit Owner(s) to repair, restore and rebuild the damage caused by said loss. Where such loss or damage is less than "very substantial".

a. The Management Firm, as long as the Management Agreement remains in effect, acting on behalf of the Board of Directors of the Condominium Association, shall promptly obtain reliable and detailed estimates of the cost of repairing and restoration.

b. If damage or loss is limited to the Common Elements, with no, or minimum damage or loss to any individual Units, and if such damage or loss to the Common Elements is less than \$3,000.00, the insurance proceeds shall be endorsed by the Insurance Trustee over to the Management Firm, as long as the Management Agreement remains in effect, and, thereafter, to the Condominium Association, and the Management Firm, and, thereafter, the Condominium Association as hereinbefore provided, shall promptly contract for the repair and restoration of the damage.

c. If the damage or loss involves individual Units encumbered by Institutional First Mortgages, as well as the Common Elements, or if the damage is limited to the Common Elements alone, but is in excess of \$3,000.00, the insurance proceeds shall be disbursed by the Insurance Trustee for the repair and restoration of the Unit and/or Common Elements to the Management Firm, as long as the Management Agreement remains in effect, and, thereafter, the Condominium Association, provided, however, that upon the request of an Institutional First Mortgagee, the written approval shall also be required of the Institutional First Mortgagee owning and holding the first recorded mortgage encumbering a Condominium Unit, so long as it owns and holds any mortgage encumbering a Condominium Unit. At such time as the aforesaid Institutional First Mortgagee is not the holder of a mortgage on a Unit, then this right of approval and designation shall pass to the First Mortgagee having the highest dollar indebtedness on Units in the Condominium Property. Should written approval be required, as aforesaid, it shall be said Mortgagee's duty to give written notice thereof to the Insurance Trustee. The Insurance Trustee may rely upon the Certificate of the Management Firm, for as long as the Management Agreement remains in effect, and, thereafter, the Condominium Association, and the aforesaid Institutional First Mortgagee's written approval, if said Institutional First Mortgagee's approval is required, as to the payee and the amount to be paid from said proceeds. All payees shall deliver paid bills and waivers of mechanic's liens to the Insurance Trustee and execute any Affidavit required by law or by the Management Firm, as long as the Management Firm remains in effect, and, thereafter, the Condominium Association, the aforesaid Institutional First Mortgagee whose approval may be required, as aforesaid, shall have the right to require the Management Firm, and, thereafter, the Condominium Association, to obtain a Completion, Performance and Payment Bond, in such form and amount, and with a Bonding Company authorized to do business in the State of Florida, as are acceptable to the said Mortgagee.

d. Subject to the foregoing, the Management Firm, as long as the Management Agreement remains in effect, and thereafter, the Board of Directors of the Condominium Association, shall have the right and obligation to negotiate and contract for the repair and restoration of the premises.

e. If the net proceeds of the insurance are insufficient to pay for the estimated cost of restoration and repair (or for the actual cost thereof if the work has actually been done), the Management Firm, as long as the Management Agreement remains in effect, and, thereafter, the Condominium Association, shall promptly upon determination of the deficiency, levy a special assessment against all Unit Owners in proportion to the Unit Owners' share in the Common Elements, for the portion of the deficiency as is attributable to his individual Unit; provided, however, that if the Management Firm, as long as the Management Agreement remains in effect, and, thereafter, the Board of Directors of the Condominium Association, finds that it cannot determine with reasonable certainty the portion of the deficiency attributable to a specific individual damaged Unit(s), then the Management Firm, as long as the Management Agreement remains in effect, acting on behalf of the Board of Directors, shall levy as assessment for the total deficiency against all of the Unit Owners in proportion to the Unit Owners' share in the Common Elements, just as though all of said damage had occurred in the in the Common Elements. The special assessment funds shall be delivered by the Management Firm, and, thereafter, the Condominium Association, to the Insurance Trustee, and added by the Insurance Trustee to the proceeds available for the repair and restoration of the property.

f. In the event the insurance proceeds are sufficient to pay for the cost of restoration and repair, or in the event the insurance proceeds are insufficient but additional funds are raised by special assessment within ninety (90) days after the casualty, so that sufficient funds are on hand to fully pay for such restoration and repair, then no mortgagee shall have the right to require the application of insurance proceeds to the payment of its loan, provided, however, that this provision may be waived by the Board of Directors and the Management Firm, as long as the Management Agreement remains in effect in favor of any Institutional First Mortgagee upon request therefore, at any time. To the extent that any insurance proceeds are required to be paid over to such Mortgagee, the Unit Owner shall be obligated to replenish the funds so paid over, and said Unit Owner and his Unit shall be subject to special assessment for such sum.

6. "Very Substantial" Damage. As used in this Declaration, or any other context dealing with this Condominium the term "very substantial" damage shall mean loss or damage whereby three-fourths (3/4ths) or more of the total amount of insurance coverage (placed as per Article XVIII) becomes payable. Should such "very substantial" damage occur, then:

a. The Management Firm, as long as the Management Agreement remains in effect, acting on behalf of the Board of Directors of the Condominium Association, shall promptly obtain reliable and detailed estimates of the cost of repair and restorations thereof.

b. The provisions of Article XVIII, 5. (f), shall not be applicable to any Institutional First Mortgagee who shall have the right, if its mortgage so provides, to require application of the insurance proceeds to the payment or reduction of its mortgage debt. The Management Firm, as long as the Management Agreement remains in effect and, thereafter, the Board of Directors, shall ascertain, as promptly as possible, the net amount of insurance proceeds available for restoration and repair.

minium Association, to be held not later than sixty (60) days after the casualty, to determine the wishes of the membership with reference to the termination of the Condominium project, subject to the following:

(1) If the net insurance proceeds available for restoration and repair, together with the funds advanced by Unit Owners to replace insurance proceeds paid over to Institutional First Mortgagees, are sufficient to cover the cost thereof, so that no special assessment is required, then the Condominium Property shall be restored and repaired, unless two-thirds (2/3rds) of the Unit Owners of this Condominium shall vote to terminate the Condominium Project, in which case the Condominium Property shall be removed from the provisions of the law by the recording in the Public Records of Seminole County, Florida, an instrument terminating this Condominium, which said instrument shall further set forth the facts effecting the termination, certified by the Condominium Association, and executed by its President and Secretary. The termination of the Condominium shall be come effective upon the recording of said instrument, and the Unit Owners shall, thereupon, become owners as tenants in common in the property - i.e., the real, personal, tangible, and intangible personal property, and the Condominium Association's interest in any remaining structures of the Condominium, and their undivided interests in the property shall be the same as their undivided interests in the Common Elements of this Condominium prior to its termination and the mortgages and liens upon Condominium Parcels shall become mortgages and liens upon the undivided interests of such tenants in common, with the same priority as existed prior to the termination of the Condominium.

(2) If the net insurance proceeds available for restoration and repair, together with funds advanced by Unit Owners to replace insurance proceeds paid over to Institutional First Mortgagees, are not sufficient to cover the costs thereof, then a special assessment will be required, and if a majority of the Unit Owners of this Condominium vote against such special assessment and to terminate the Condominium project, then it shall be so terminated and the Condominium Property removed from the provisions of the law, as set forth in Paragraph 6 (c) (1) above, and the Unit Owners shall be tenants in common in the property in such undivided interest - and all mortgages and liens upon the Condominium Parcels shall encumber the undivided interests of such tenants in common, as is provided in said Paragraph 6 (c) (1) above. In the event a majority of the Unit Owners of this Condominium vote in favor of special assessments, the Management Firm, as long as the Management Agreement remains in effect, acting on behalf of the Condominium Association, shall immediately levy such special assessment and, thereupon, the Management Firm, as long as the Management Agreement remains in effect, and, thereafter, the Condominium Association, shall proceed to negotiate and contract for such repairs and restoration, subject to the provisions of Paragraph 5 (c) and (d) above. The special assessment funds shall be delivered by the Management Firm, and thereafter, by the Condominium Association, to the Insurance Trustee and added by said Trustee to the proceeds available for the restoration and repair of the property. The proceeds shall be disbursed by the Insurance Trustee for the repair and restoration of the property, as provided in Paragraph 5 (c) above. To the extent that any insurance proceeds are paid over to such Mortgagee, and in the event it is determined not to terminate the Condominium project and to vote a special

assessment, the Unit Owners shall be obligated to replenish the funds so paid over to his Mortgagee, and said Unit Owner and his Unit shall be subject to special assessment for such sum.

d. In the event any dispute shall arise as to whether or not "very substantial" damage has occurred, it is agreed that such a finding made by the Management Firm, as long as the Management Agreement remains in effect, and, thereafter, by the Board of Directors of the Condominium Association, shall be binding upon all Unit Owners.

7. Surplus. It shall be presumed that the first monies disbursed in payment of costs of repair and restoration shall be from the insurance proceeds; and if there is a balance in the funds held by the Insurance Trustee after the payment of all costs of the repair and restoration, such balance shall be distributed to the beneficial owners of the fund, in the manner elsewhere herein stated.

8. Certificate. The Insurance Trustee may rely upon a Certificate of the Management Firm, as long as the Management Agreement remains in effect, and thereafter, of the Condominium Association, certifying as to whether or not the damaged property is to be repaired and restored. Upon request of the Insurance Trustee, the Management Firm, and thereafter, the Condominium Association, shall forthwith deliver such Certificate.

9. Plans and Specifications. Any repair and restoration must be substantially in accordance with the Plans and Specifications for the original building, or as the building was last constructed, or according to the Plans approved by the Management Firm and the Board of Directors of the Condominium Association, which approval shall not be unreasonably withheld. If any material or substantial change is contemplated, the approval of all Institutional First Mortgagees shall also be required.

10. Condominium Association's Power to Compromise Claim. The Management Firm, as long as the Management Agreement remains in effect, and thereafter, the Condominium Association, is hereby irrevocably appointed Agent for each Unit Owner, for the purpose of compromising and settling claims arising under Insurance Policies purchased by the Management Firm, and thereafter, by the Condominium Association, and to execute and deliver Releases therefore, upon the payment of claims.

C. WORKMEN'S COMPENSATION POLICY - to meet the requirements of law.

D. Such other Insurance as the Management Firm, as long as the Management Agreement remains in effect, and thereafter, the Board of Directors of the Condominium Association, shall determine from time to time to be desirable.

E. Each individual Unit Owner shall be responsible for purchasing, at his own expense, liability insurance to cover accidents occurring within his own Unit, and for purchasing insurance upon his own personal property.

F. If available, and where applicable, the Management Firm, and thereafter the Condominium Association, shall endeavor to obtain Policies which provide that the Insurer waives its right of subrogation as to any claims against Unit Owners, the Condominium Association, their respective servants, agents and guests, and the Management Firm.

XIX

MAINTENANCE AND ALTERATIONS

A. The Board of Directors of the Condominium Association may enter into a Contract with any firm, person or corporation or may join with other Condominium Associations and entities, in contracting for the maintenance and repair of the Condominium Property(s), and other type properties, and may contract for or may join with other Condominium Associations and entities in contracting for the management of the Condominium Property(s) and other type properties, and may delegate to the Condominium Developer or Manager all the powers and duties of the Condominium Association, except such as are specifically required by this Declaration, or by the By-Laws, to have the approval of the Board of Directors or the membership of the Condominium Association. The Condominium Developer or Manager may be authorized to determine the budget, make assessments for Common Expenses and collect assessments, as provided by this Declaration and By-Laws. The Condominium Association, through its Board of Directors, has entered into a Management Agreement attached hereto as Exhibit D.

B. There shall be no alterations or additions to the Common Elements or Limited Common Elements of this Condominium, where the cost thereof is in excess of ten percent (10%) of the annual budget of this Condominium for Common Expenses, as to this Condominium, except as authorized by the Board of Directors and approved by not less than seventy-five (75) percent of the Unit Owners of the Condominium; provided, the aforesaid alterations or additions do not prejudice the right of any Unit Owner unless his consent has been obtained. The cost of the foregoing shall be assessed as Common Expenses. Where any alteration or additions, as aforesaid - i.e., as to the Common Elements or Limited Common Elements of this Condominium are exclusively or substantially exclusively for the benefit of the Unit Owner(s) requesting same, then the cost of such alterations or additions shall be assessed against and collected solely from the Unit Owner(s) exclusively or substantially exclusively benefiting, and the assessment shall be levied in such proportions as may be determined as fair and equitable by the Board of Directors of the Condominium Association. Where such alterations or additions exclusively or substantially exclusively benefit Unit Owners requesting same, said alterations or additions shall only be made when authorized by the Board of Directors and approved by not less than seventy-five (75) percent of the Unit Owners exclusively or substantially exclusively benefiting therefrom, and where said Unit Owners are ten (10) or less, the approval of all but one shall be required. The foregoing is subject to the written approval of the Management Firm, as long as the Management Agreement remains in effect.

C. Each Unit Owner agrees as follows:

1. To maintain in good condition and repair, his Unit and all interior surfaces within or surrounding his Unit, including the porch (such as the surfaces of the walls, ceilings and floors) whether or not part of the Unit or the Common Elements and the entire interior of his Unit, and to maintain and repair the fixtures and equipment therein, which includes but is not

limited to the following, where applicable; air conditioning and heating units, refrigerators, stoves, fans, water heaters, dishwashers, and all other appliances, drains, plumbing fixtures and connections, sinks, all plumbing and water-lines within the Unit, electric panels, electric wiring and electric outlets and fixtures within the Unit, and including those within the porch; interior doors, exterior and interior of windows, screening and glass, including any screening, sliding glass doors, including the operating mechanisms, all exterior doors, (except the painting of exterior doors shall be a Common Expense of the Condominium) replace lights on the porch and pay for all his utilities - i.e., electric, water, sewage and telephone. Where a Unit is carpeted, the cost of maintaining and replacing the carpeting shall be borne by the Unit Owner as will any tile or linoleum or any other floor covering.

2. Not to make or cause to be made any structural addition or alteration to his Unit or to the Common Elements. Alterations within a Unit may be made with the prior written consent of the Management Firm or the Condominium Association, and all Mortgagees holding a mortgage on his Unit.

3. Unit Owner pledges that he will make no alterations in the water, gas, utilities, air conditioning or plumbing without consent of the Condominium Association and will make no structural or any other change, modification or alteration to any part of his Unit or his building which is to be maintained by the Condominium Association as set forth above, and that Unit Owner will not remove any portion thereof or add any additional structure or fixture thereto or do any act which may jeopardize or impair the safety or soundness of the building without first obtaining the written consent of the Condominium Association and the Unit Owners for whose benefit such easement exists or whose units are to be affected. A copy of plans for any such alteration or addition, prepared by an architect licensed to practice in the State of Florida shall be filed with the Condominium Association prior to commencement of the work. Provided, however, that if any structural addition is so made to the Unit, and thereby increases the maintenance obligations of the Condominium Association, the Condominium Association may increase the common expense charge for said Unit on a proportionate square-foot basis, as is then charged for Units of comparable size. Further, no Unit Owner will change the exterior appearance of his unit painting, adding wires or light fixtures, T.V. antennae, or air conditioning units, without consent of the Condominium Association.

4. To allow the Management Firm, the Board of Directors or the agents or employees of the Management Firm, or the Condominium Association, to enter into any Unit for the purpose of maintenance, inspection, repair, or replacement of the improvements within the Units or the Common Elements, or to determine in case of emergency, circumstances threatening Units or the Common Elements, or to determine compliance with the provisions of this Declaration and the By-Laws of the Condominium Association.

5. To show no signs, advertisements or notices of any type on the Common Elements or his Unit, and erect no exterior antenna or aerials, except as consented to by the Management Firm, as long as the Management Agreement remains in effect, and thereafter, by the Board of Directors of the Condominium Association.

6. The Unit Owner will promptly report to the Condominium Association or its agent any defect or deficiency which may need repair, for which the Condominium Association is responsible, as set forth above.

not be required. In addition thercof, if the proposed voluntary termination is submitted to a meeting of the membership of the Condominium Association, pursuant to a notice, and is approved in writing within sixty (60) days of said meeting, by three-fourths (3/4ths) of the total vote of the members of the Condominium Association, and by all Institutional Mortgagees and the Management Firm, then the Condominium Association and the approving Owners, and the Management Firm, if it desires, shall have an option to purchase all of the parcels of the other owners within a period expiring one-hundred twenty (120) days from the date of such meeting. Such approvals shall be irrevocable until the expiration of the option, and if the option is exercised, the approvals shall be irrevocable. The option shall be exercised upon the following terms:

A. Exercise of Option. An Agreement to Purchase, executed by the Condominium Association and/or the record owners of the parcels who will participate in the purchase, or the Management Firm, shall be delivered by personal delivery, or mailed by certified or registered mail, to each of the record owners of the parcels to be purchased, and such delivery shall be deemed the exercise of the option. The Agreement shall indicate which parcels will be purchased by each participating owner and/or the Condominium Association or the Management Firm, and shall require the purchase of all parcels owned by owners not approving the termination, but the Agreement shall effect a separate Contract between each Seller and his Purchaser.

B. Price. The sale price for each parcel shall be the fair market value determined by agreement between the Seller and the Purchaser within thirty (30) days from the delivery or mailing of such Agreement; and in the absence of agreement as to price, it shall be determined by Appraisers appointed by the Senior Judge of the Circuit Court in and for Seminole County, Florida, on the Petition of the Seller. The expenses of appraisal shall be paid by the Purchaser.

C. Payment. The purchase price shall be paid in cash.

D. Closing. The sale shall be closed within thirty (30) days following the determination of the sale price.

XXI

AMENDMENTS TO DECLARATION

Except as elsewhere provided otherwise, the Declaration of Condominium may be amended in the following manner:

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

B. A resolution for the adoption of a proposed amendment by either the Board of Directors of the Condominium Association or by the members of the Condominium Association. Directors and members not present in person or by proxy at the meeting considering the amendment may express their approval in writing, provided such approval is delivered to the Secretary at or prior to the meeting. Except as elsewhere provided, such approvals must be either by:

1. Not less than ~~eighty percent~~ (80%) of the entire membership of the Board of Directors, and not less than a majority of the votes of the Unit Owners in attendance or by proxy, or,

2. Until the first election of Directors by the members by a majority of the Directors selected by the Condominium Developer, provided the amendment does not increase the number of Units nor alter the boundaries of the Common Elements.

C. Proviso. Provided, however, that no amendment shall discriminate against any Unit Owner, nor against any Unit, class, or group of Units, unless the Unit Owners so affected shall consent; and no amendment shall change any Unit nor the share in the Common Elements appurtenant to it, nor increase the owner's share of the Common Expenses, unless the record owner of the Unit concerned and all record owners of mortgages on such Unit shall consent in the execution of the amendment. Neither shall an amendment make any change in the Article entitled, "Reconstruction or Repair After Casualty", unless the record owners of all mortgages upon the Condominium shall consent in the execution of the amendment.

D. Execution and Recording. A copy of each amendment shall be attached to a certificate certifying that the amendment was duly adopted, which certificate shall be executed by the officers of the Condominium Association with the formalities of a deed. The amendment shall be effective when such certificate and copy of the the amendment are recorded in the Public Records of Seminole County, Florida.

E. All amendments of this Declaration must be approved by all holders of Institutional Mortgages encumbering properties dedicated to Condominium use herein.

XXII

MANAGEMENT AGREEMENT

The Condominium Association has entered into a Management Agreement with New Leaf Maintenance Company, a Florida corporation, an executed copy of which is annexed hereto as Exhibit "D", and made a part hereof.

The Condominium Association has delegated to the Management Firm the power of the Condominium Association, through its Board of Directors, to determine the budget, make assessments for Common Expenses and collect assessment, for those periods of time as provided in this Declaration and the Exhibits attached hereto, including the Management Agreement. Each Unit Owner, his heirs, successors and assigns, shall be bound by said Management Agreement for the purposes therein expressed, including but not limited to:

A. Adopting, ratifying, confirming and consenting to the execution of said Management Agreement by the Condominium Association.

B. Covenanting and promising to perform each and every of the covenants, promises and undertakings to be performed by Unit Owners in the cases provided therefore in said Management Agreement.

C. Ratifying, confirming and approving each and every provision of said Management Agreement, and acknowledging that all of the terms and provisions thereof, including the Manager's fee are reasonable.

D. Agreeing that the persons acting as Directors and Officers of the Condominium Association entering into such Agreement have not breached any of their duties or obligations to the Condominium Association. It is specifically recognized that some or all of the persons comprising the original Board of Directors and the Officers of the Condominium Association, may be owners of some or all of the stock of Development Enterprises, Incorporated a Florida Corporation, and are or may be some of the Officers and Directors of said Management Firm, and that circumstances shall not and cannot be construed as a breach of their duties and obligations to the Condominium Association, nor as possible grounds to invalidate the Management Agreement, in whole or in part. The Condominium Association and each Unit Owner further agree that the phrases "for a period of time specified in the Management Agreement", and "as long as the Management Agreement remains in effect" shall mean and include any renewal or extension of the Management Agreement attached hereto.

The Condominium Association and Unit Owners further agree that the monthly assessments to be paid by Unit Owners for Common Expenses may include such special assessments incurred by Unit Owners for charges for guests and invitees of said Unit Owner, or temporary residents in said Unit, as to their use of the facilities, and for any special services and charges.

XXIII

MISCELLANEOUS PROVISIONS

A. The Owners of the respective Condominium Units shall not be deemed to own the undecorated and/or unfinished surfaces of the perimeter wall, floors and ceilings surrounding their respective Condominium Units, nor shall the Unit Owner be deemed to own pipes, wires, conduits or other public utility lines running through said respective Condominium Units which are utilized for or serve more than one Condominium Unit, which items are, by these presents, hereby made a part of the Common Elements. Said Unit Owner, however, shall be deemed to own the walls and partitions which are contained in said Unit Owner's Condominium Unit, and shall also be deemed to own the inner decorated and/or finished surfaces of the perimeter walls, floors, and ceilings, including plaster, paint, wallpaper, etc.; however, all load-bearing walls located within a Condominium Unit are a part of the Common Elements to the unfinished surface of said walls.

B. The Owners of the respective Condominium Units agree that if any portion of a Condominium Unit or Common Element or Limited Common Element encroached upon another, a valid easement for the encroachment and maintenance of same, so long as it stands, shall and does exist. In the event a Condominium building or buildings are partially or totally destroyed and then re-built, the Owners of the Condominium Parcels agree that encroachments on parts of the Common Elements or Limited Common Elements or Condominium Units, as aforescribed, due to construction, shall be permitted, and that a valid easement for said encroachments and the maintenance thereof shall exist.

C. No Owner of a Condominium Parcel may exempt himself from liability for his contribution toward the Common Expenses by waiver of the use and enjoyment of any of the Common Elements or the recreational facilities, or by the abandonment of his Condominium Unit.

D. The Owners of each and every Condominium Parcel shall file a return for the purpose of ad valorem taxes with the Tax Assessor of the County wherein the Condominium is situate, or for such future legally authorized governmental officer of authority having jurisdiction over the same. Nothing herein shall be construed, however, as giving to any Unit Owner the right of contribution or any right of adjustment against any other Unit Owner on account of any deviation by the taxing authorities from the valuation herein prescribed, each Unit Owner shall pay ad valorem taxes and special assessments as are separately assessed against his Condominium Parcel.

For the purposes of ad valorem taxation, the interest of the Owner of a Condominium Parcel, in his Condominium Unit and in the Common Elements shall be considered a Unit. The value of said Unit shall be equal to the percentage of the value of the entire Condominium, including land and improvements, as have been assigned to said Unit and as set forth in this Declaration. The total of all of said percentages equals 100% of the value of all of the land and improvements thereon.

E. All provisions of this Declaration and Exhibits attached hereto, and Amendments thereof, shall be construed to be covenants running with the land, and of every part thereof and interest therein, and his heirs, executors, administrators, successors and assigns, shall be bound by all of the provisions of said Declaration and Exhibits annexed hereto and Amendments thereof.

F. If any of the provisions of this Declaration, or of the By-Laws, and Management Agreement attached hereto, or of the Condominium Act, or any section, sentence, clause, phrase, or word, or the application thereof, in any circumstance, is held invalid, the validity of the remainder of this Declaration, the By-Laws, and Management Agreement, or the Condominium Act, and of the application of any such provision, action, sentence, clause, phrase or word, in other circumstances shall not be affected thereby.

G. Whenever notices are required to be sent hereunder, the same may be delivered to Unit Owners, either personally or by mail, addressed to such Unit Owners at their place of residence in the Condominium, unless the Unit Owner has, by written notice duly receipted for, specified a different address. Proof of such mailing or personal delivery by the Condominium Association or Management Firm, shall be given by the Affidavit of the person mailing or personally delivering said notices. Notices to the Condominium Association shall be delivered by mail to the Secretary of the Condominium Association, at the Secretary's residence in the Condominium, or in case of the Secretary's absence, then the President of the Condominium Association at his residence in the Condominium and in his absence, any member of the Board of Directors of the Condominium Association.

Notices to the Condominium Developer shall be delivered by mail to: Developement Enterprises, Incorporated, P.O. Box 1621 Winter Park, Florida 32789; Attention: Warren E. Williams.

Notices to the Management Firm shall be delivered by mail to: P.O. 1621, Winter Park, Florida 32789; Attention: Warren E. Williams.

All notices shall be deemed and considered sent when mailed. Any party may change his or its mailing address by written notice, duly receipted for. Notices required to be given the personal representatives of a deceased owner or devisee, when there is no personal representative, may be delivered either personally or by mail, to such party at his or its address appearing in the records of the court wherein the Estate of such deceased owner is being administered.

The change of any mailing address of any party to this Declaration of Condominium shall not require an Amendment to this Declaration.

H. Nothing hereinabove set forth in this Declaration shall be construed as prohibiting the Condominium Developer or the Management Firm, as long as the Management Agreement remains in effect, and thereafter, the Board of Directors of the Condominium Association, from removing or authorizing the removal of any party wall between any Condominium Units in order that the said Units might be used together as one integral Unit. In each event, all assessments, voting rights and the share of the Common Elements shall be calculated as if such Units were as originally designated on the Exhibits attached to this Declaration, notwithstanding the fact that several Units are used as one, to the intent and purpose that the Unit Owner of such combined Units shall be treated as the Unit Owner of as many Units as have been so combined.

I. The "Remedy for Violation", provided for by Section 23 of the Condominium Act, shall be in full force and effect. In addition thereto, should the Condominium Association or the Management Firm, on behalf of the Condominium Association, or on its own behalf, find it necessary to bring a Court action to bring about compliance with the law, this Declaration and Exhibits attached to this Declaration upon a finding by the Court that the violation complained of is willful and deliberate, the Unit Owner so violating shall reimburse the Management Firm and the Condominium Association for reasonable Attorney's fees incurred by it in bringing such action, as determined by the Court.

J. The provisions of the Declaration shall be liberally construed to effectuate its purpose of creating a uniform plan for the operation of a Condominium.

K. The captions used in this Declaration of Condominium and Exhibits annexed hereto, are inserted solely as a matter of convenience and shall not be relied upon and/or used in construing the effect or meaning of any of the text of this Declaration or Exhibits hereto annexed.

L. Where an Institutional First Mortgage, by some circumstance, fails to be a First Mortgage, but it is evident that it is intended to be a First Mortgage, it shall, nevertheless, for the purpose of this Declaration and Exhibits annexed, be deemed to be an Institutional First Mortgage.

M. If any term, covenant, provision, phrase or other element of the Condominium documents is held invalid or unenforceable for any reason whatsoever, such holding shall not be deemed to affect, alter, modify or impair in any manner whatsoever, any other term, provision, covenant or element of the Condominium Documents.

N. The Condominium Units shall be constructed according to the plans and specifications prepared by Masiello & Associates, but notwithstanding anything contained herein to the contrary, the Condominium Developer reserves the right to introduce and initiate in any Unit still owned by Condominium Developer changes in equipment, materials or brand names, without notification or obligation so long as such change complies with all applicable codes and regulations and such changes or substitutions are of at least equal quality to the equipment, materials or brand names of the initial plans and specifications.

O. THE CONDOMINIUM DEVELOPER SPECIFICALLY DISCLAIMS ANY INTENT TO HAVE MADE ANY WARRANTY OR REPRESENTATION IN CONNECTION WITH THE PROPERTY OF THE CONDOMINIUM DOCUMENTS, EXCEPT AS SPECIFICALLY SET FORTH THEREIN, AND NO PERSON SHALL RELY UPON ANY WARRANTY OR REPRESENTATION NOT SO SPECIFICALLY MADE THEREIN. ANY ESTIMATES OF COMMON EXPENSES, TAXES OR OTHER CHARGES ARE DEEMED ACCURATE, BUT NO WARRANTY OR GUARANTY IS MADE OR INTENDED, NOR MAY ONE BE RELIED UPON, EXCEPT WHERE SAME IS SPECIFICALLY WARRANTED OR GUARANTEED.

P. Notwithstanding the fact that the present provisions of the Condominium Act of the State of Florida are incorporated by reference and included herein thereby, the provisions of this Declaration and Exhibits thereto shall be paramount to the Condominium Act as to those provisions where permissive variances are permitted, otherwise, the provisions of said Condominium Act shall prevail and shall be deemed incorporated therein.

Q. No Condominium Parcel Owner shall bring or have any right to bring, any action for partition or division of the Condominium Property.

R. Any provisions herein which are in conflict with or violate the statute relating to Condominiums shall be null and void and of no further force or effect.

S. Notwithstanding anything contained herein to the contrary, so long as the Condominium Developer is a member or is in control of the Condominium Association, the Condominium Developer may amend the Declaration of Condominium without the formalities as set forth in the Declaration of Condominium for the purposes of curing any ambiguities or inconsistencies among or between the provisions contained in said Declaration of Condominium or amendments thereto, and make any reasonable amendments thereto, so long as such amendments conform to the general purposes and standards of the Declaration of Condominium.

T. Enforcement of the Declaration of Condominium shall be by any proceeding at law or in equity against any person or persons, violating or attempting to violate any term, condition or restriction, either to restrain violation or to remove damages and to enforce liens created by the terms and conditions of the Declaration of Condominium; and failure by the Condominium Association or any owner to enforce any of the terms, conditions or restrictions of the Declaration of Condominium shall in no event be termed a waiver of the right to do so thereafter. Any such persons violating or requiring action to restrain violations, shall be liable for all costs incurred by the Condominium Association or Owners, including but not limited to a reasonable attorney's fee.

U. The invalidity, violation, abandonment or waiver of any one or more of or any part of the Declaration of Condominium or its amendments shall not affect or impair such terms, conditions, restrictions, or other provisions of said Declaration of Condominium or amendments thereto.

V. Notwithstanding anything contained in this Declaration to the contrary, each unit owner shall own a percentage of the road described in Exhibit "P". Such percentage shall be based upon the total number of units whose addresses would place them on the aforementioned road to be known as Moree Loop. Moree Loop shall be considered a Common Element of each and every one of the multi-family units whose ingress and egress is dependent upon Moree Loop. Such percentage may decrease as more units are built, using said Loop road, such diminishment of ownership and costs are in no way detrimental nor do they in any manner diminish a unit owner's right of use of such Loop road.

IN WITNESS WHEREOF, DEVELOPMENT ENTERPRISES, INCORPORATED, a Florida Corporation, has caused these presents to be signed in its name, by its Vice President, and its Corporate Seal affixed this 1st day of March, 1973.

DEVELOPMENT ENTERPRISES, INCORPORATED

Signed, Sealed and Delivered in the presence of:

By: [Signature]
Vice President

[Signature]

STATE OF FLORIDA
COUNTY OF ORANGE

Before me, the undersigned authority, personally appeared Warren E. Williams, to me well known to be the person described in and who executed the foregoing instrument as Vice President of Development Enterprises, Incorporated, a Florida corporation, and he severally acknowledged before me that he executed such instrument as such officer of said corporation, and that the seal affixed thereto is the Corporate Seal of said Corporation, and that it was affixed to said instrument by due and regular Corporate authority, and that said instrument is the free act and deed of said corporation.

IN WITNESS my hand and official seal at said County and State, this the 1st day of March, 1973.

[Signature]
Notary Public
My Commission Expires: [Date]

Notary Public State of Florida at Large
My Commission Expires Sept. 12, 1975

FOR GOOD AND VALUABLE CONSIDERATION, the receipt whereof is hereby acknowledged, Sheoah Highlands Ten, Inc., a non-profit corporation for the operation of the Condominium, hereby agrees to accept all of the benefits and all of the duties, responsibilities, obligations and burdens imposed upon it by the provisions of this Declaration of Condominium and Exhibits attached hereto.

IN WITNESS WHEREOF, the above named Corporation has caused these presents to be signed in its name by its President, attested by its Secretary, this 1st day of March, 1973.

Executed in the presence of:

SHEOAH HIGHLANDS TEN, INC.

[Signature]

By: [Signature] (SEAL)
President

STATE OF FLORIDA)
COUNTY OF ORANGE)

Robert M. Donoh
Assistant Secretary

Before me, the undersigned authority, personally appeared WARREN E. WILLIAMS and ANNETTE M. DONOH, to me well known to be the persons described in and who executed the foregoing instrument as President and Assistant Secretary respectively of Sheoah Highlands Ten, Inc., and they severally acknowledged before me that they executed such instrument as such officers of said corporation, and that said instrument is the free act and deed of said corporation.

WITNESS my hand and seal, at the State and County aforesaid, this 21 day of March, 1973.

Notary Public
State of Florida at Large

My Commission Expires:

Notary Public State of Florida
Commission Expires March 12, 1975

Executed in the presence of:

FIRST FEDERAL SAVINGS & LOAN
ASSOCIATION OF ORLANDO

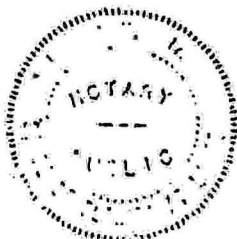
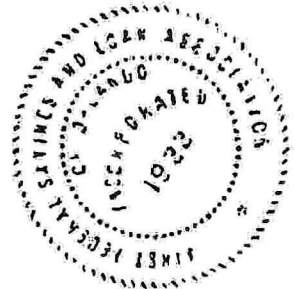
By: Eric
Vice President

Sworn to and subscribed
before me this 21 day
of March, 1973.

Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES JAN. 29, 1977
BONDED THRU GENERAL INSURANCE UNDERWRITERS



SITE B - CLUSTER J

EXHIBIT "A-1"

LEGAL DESCRIPTION

Sheoah, a Condominium, Section 10, a replat of part of Tract "B", the Highlands Section Two as recorded in Plat Book 17, Page 47, the Public Records of Seminole County, Florida, being more particularly described as follows: Commence at the Southeast corner of said Tract "B"; thence N13°45'39"E, a distance of 973.86 feet to the point of beginning; thence N66°56'14"E, a distance of 265.00 feet; thence N23°03'46"W, a distance of 257.57 feet to an intersection with the arc of a circular curve, concave north-westerly, having a radius of 259.81 feet; thence south-westerly along the arc of said curve through a central angle of 26°01'25", a distance of 118.01 feet, to the point of tangency of said curve; thence S67°41'44"W, a distance of 173.68 feet; thence S28°38'56"E, a distance of 236.16 feet to the point of beginning. Containing 1.50 acres more or less and said land lying in Seminole County, Florida.

The name of the Condominium Association is:

SHEOAH HIGHLANDS TEN, INC.

HENRICH, INC.

SURVEYING and MAPPING

EXHIBIT A-2
page 1 of 5

PHONE
(408) 847-7548

890 WYMORE ROAD
WINTER PARK, FLORIDA 32789

February 28, 1972

Mr. J. Nolan Read
Florida Land Company
P. O. Box 44
Winter Park, Florida 32789

LEGAL DESCRIPTION

NORTH ORLANDO HIGHLANDS,
APARTMENT SITE NO. ONE:

988.0072
BOOK PAGE
SEMINOLE COUNTY
FLORIDA

From the Southwest corner of North Orlando Ranches Section 13, as recorded in Plat Book 13, page 40, Public Records of Seminole County, Florida, run thence N. $12^{\circ}54'04''$ E. along the West line of said North Orlando Ranches Section 13, 118.68 feet to the point of beginning on the South Line of Lot 21, Block "C"; D. R. Mitchell's Survey of Moses E. Levy Grant, as recorded in Plat Book 1, page 5, Public Records of Seminole County, Florida, run thence S. $89^{\circ}56'10''$ E. 310.52 feet to a point on a curve concave North-easterly, having a radius of 596.12 feet, a central angle of $68^{\circ}53'20''$, and a tangent bearing of S. $09^{\circ}51'11''$ W.; run thence Southeasterly along the arc of said curve a distance of 716.74 feet to the point of tangency; run thence S. $38^{\circ}17'22''$ W. 223.59 feet; run thence S. $23^{\circ}11'55''$ W. 304.63 feet; run thence S. 45° W. 438.41 feet; run thence S. $83^{\circ}17'25''$ W. 171.17 feet; run thence N. $30^{\circ}57'50''$ W. 116.62 feet; run thence N. $25^{\circ}10'25''$ E. 200.00 feet; run thence N. $39^{\circ}24'55''$ E. 389.75 feet; run thence N. $21^{\circ}30'43''$ W. 261.09 feet; run thence N. $00^{\circ}27'30''$ E. 365.97 feet; run thence N. $82^{\circ}56'10''$ W. 975.99 feet to the East right-of-way line of a Florida Power Corporation easement recorded in O. R. Book 353, page 51, of the Public Records of Seminole County, Florida; run thence N. $03^{\circ}06'27''$ W. along said East right-of-way line, 208.32 feet to the aforesaid South line of Lot 21, Block "C", D. R. Mitchell's Survey of Moses E. Levy Grant, run thence S. $89^{\circ}56'10''$ E. along said South line 954.95 feet to the point of beginning, containing 16.0352 acres, more or less.

HENRICH, INC.

L. F. HENRICH, Pres.


R. L. S. NO. 1263

HENRICH, INC.

SURVEYING and MAPS

EXHIBIT A-2

page 3 of 5

590 WYMORE ROAD
WINTER PARK, FLORIDA 32789

February 28, 1972

PHONE
(808) 847-7142

Mr. J. Nolan Reed
Florida Land Company
P. O. Box 44
Winter Park, Florida 32789

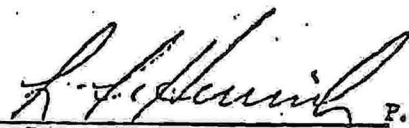
LEGAL DESCRIPTION

NORTH ORLANDO HIGHLANDS, APARTMENT SITE NO. THREE:

From the Southwest corner of North Orlando Ranches Section 13, as recorded in Plat Book 13, page 40, Public Records of Seminole County, Florida, run thence N. 12°54'04" E. along the West line of said North Orlando Ranches Section 13, 118.68 feet to a point on the South line of Lot 21, Block "C", D. R. Mitchell's Survey of the Moses E. Levy Grant, as recorded in Plat Book 1, page 5, Public Records of Seminole County, Florida; run thence S. 89°55'10" E. 310.52 feet to a point on a curve concave Northeasterly having a radius of 596.12 feet, a central angle of 74°54'06" and a tangent bearing of S. 09°51'11" W.; run thence Southeasterly along the arc of said curve a distance of 779.30 feet to the point of tangency; run thence S. 65°02'55" E. 72.00 feet; run thence N. 24°57'05" E. 80.00 feet to the point of curvature of a curve concave Southwesterly, having a radius of 434.78 feet, a central angle of 07°43'46" and a tangent bearing of S. 65°02'55" E.; run thence Southeasterly along the arc of said curve 58.65 feet to the point of beginning; run thence N. 28°16'45" E. 524.44 feet; run thence N. 37°34'07" E. 492.04 feet; run thence S. 81°52'12" E. 212.13 feet; run thence S. 03°00'46" W. 550.47 feet; run thence S. 26°05'08" E. 236.03 feet; run thence N. 72°38'21" W. 468.18 feet; run thence S. 41°30'00" W. 503.23 feet to a point on a curve concave Southwesterly, having a radius of 434.78 feet, a central angle of 17°44'58" and a tangent bearing of N. 39°34'11" W.; run thence Northwesterly along the arc of said curve 134.69 feet to the point of beginning, containing 8.7340 acres, more or less.

HENRICH, INC.

L. F. HENRICH, Pres.


P. L. S.
Fla Reg No 1263

988 0074

SEMINOLE COUNTY
FLORIDA

800 WYTHAM ROAD
WINTER PARK, FLORIDA 32789

February 23, 1972

EXHIBIT A-2
page 4 of 5

PHONE
(800) 647-7000

Mr. J. Nolan Reed
FLORIDA LAND COMPANY
P. O. Box 46
Winter Park, Florida 32789

Subject: NORTH ORLANDO HIGHLANDS

LEGAL DESCRIPTION

988 0075
BOOK PAGE
SEMINOLE COUNTY
FLORIDA

APARTMENT SITE NO. FOUR: From the Southwest corner of North Orlando Ranches Section 13, as recorded in Plat Book 13, page 40, Public Records of Seminole County, Florida, run thence N. 12°54'04" E. along the West line of said North Orlando Ranches Section 13, a distance of 363.37 feet; thence run S. 77°05'56" E. 408.67 feet to the point of curvature of a curve concave Northeastly, having a radius of 516.12 feet, a tangent of 578.04 feet, a central angle of 96°28'41" and a tangent bearing of S. 31°25'46" W.; run thence Southerly along the arc of said curve a distance of 859.07 feet to the point of tangency; run thence S. 65°02'55" E. 72.00 feet to the point of curvature of a curve concave Southwestly, having a radius of 434.78 feet and a central angle of 25°29'44"; run thence Southeastly along the arc of said curve 193.34 feet to the point of beginning; run thence N. 41°30'00" E. 503.23 feet; run thence S. 72°38'21" E. 468.19 feet; run thence S. 26°05'06" E. 331.00 feet; run thence S. 10°00'23" W. 173.63 feet; run thence S. 60°56'18" W. 548.86 feet; run thence S. 23°45'39" W. 373.88 feet; run thence S. 66°44'45" W. 177.69 feet to the point of curvature of a curve concave Easterly having a radius of 692.98 feet, a central angle of 22°14'35" and a tangent bearing of N. 02°51'31" W.; run thence Northerly along the arc of said curve 346.67 feet to the point of tangency; run thence N. 19°23'04" E. 302.26 feet to the point of curvature of a curve concave Westerly having a radius of 606.13 feet and a central angle of 56°00'18"; run thence Northerly along the arc of said curve 787.97 feet to the point of a compound curve concave Southwestly having a radius of 434.78 feet and a central angle of 02°56'57"; run thence Northwesterly along the arc of said curve a distance of 22.35 feet to the point of beginning. All of the above described being in Seminole County, Florida, containing 15.8040 acres, more or less, less the property described in Exhibit A-1 in this declaration.

BEHRICH, INC.

L. F. BEHRICH, Pres.

M. E. Ayers
M. E. Ayers, R.L.S.
Pla Reg. No. 2003

HENRICH, INC.

SURVEYING and MAPPING

590 WYMORE ROAD
WINTER PARK, FLORIDA 32789

EXHIBIT A-2

page 5 of 5 PHONE
(308) 847-7341

February 23, 1972

Mr. J. Nolan Reed
Florida Land Company
P. O. Box 44
Winter Park, Florida 32789

Subject: NORTH ORLANDO HIGHLANDS

LEGAL DESCRIPTION - REVISED

APARTMENT SITE NO. FIVE:

Beginning at the Northeast corner of Lot 56, Block "D", D. R. Mitchell's Survey of Levy Grant, as recorded in Plat Book 1, page 5, Public Records of Seminole County, Florida, run thence S. 0°49'13" E. along the East side of said Lot 56 a distance of 210.36 feet to a point on the Northerly right-of-way line of State Road No. S-434, concave Northerly, with a tangent bearing of S. 86°41'21" E., a tangent of 42.72 feet, a radius of 2870.65 feet and a central angle of 1°42'19"; run thence Easterly along the arc of said curve and said right-of-way line a distance of 85.44 feet to the point of tangency; run thence S. 88°23'40" E. 91.24 feet; thence leaving said right-of-way line N. 01°36'20" E. 721.75 feet to the point of curvature of a curve concave Easterly with a radius of 1545.74 feet, a central angle of 3°07'04", and a tangent of 42.07 feet; run thence Northerly along the arc of said curve a distance of 84.11 feet to the point of tangency; thence S. 87°14'54" W. 112.94 feet; run thence South 235.00 feet; thence S. 14°44'05" W. 360.30 feet to the point of beginning, containing 2.6320[±] acres.

988 0076
BOOK
SEMINOLE COUNTY
FLORIDA

HENRICH SURVEYING AND MAPPING

M. E. Ayers

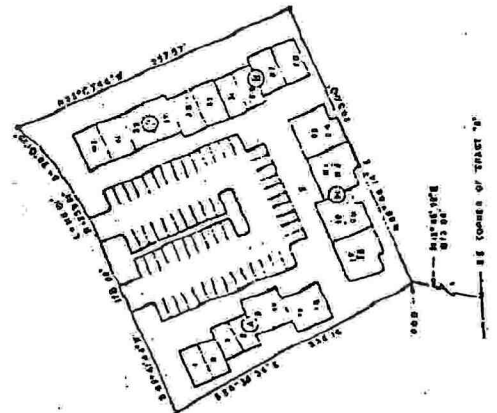
L. F. HENRICH, P.L.S.
Fla Reg. No. 1263

SHEOAH
A
CONFIDENTIAL
SECTION 10

quantity of the same, and the same was done for the other two. The first two were then placed in the same box, and the third was placed in a separate box. The boxes were then sealed and the contents were counted. The results were as follows:

Box	Count
1	100
2	100
3	100

The results show that the first two boxes contained the same amount of the substance, while the third box contained a different amount. This was due to the fact that the first two boxes were sealed before the substance was added, while the third box was sealed after the substance was added.



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[illegible]

PLAY BOOK PAGE

DEDICATION

It is certainly not a very healthy one, nor does it do much to help the cause of the oppressed. It is a good deal like the old saying "the more you know, the less you care."

—

ACKNOWLEDGMENT

[illegible]

CERTIFICATIONS

1. The first step is to identify the problem.
 2. The second step is to analyze the problem.
 3. The third step is to develop a solution.
 4. The fourth step is to implement the solution.
 5. The fifth step is to evaluate the solution.

NAME(S), INITIALS, AND PHONE NO. (AREA) 3 110-1000

STATE OF ALABAMA

— **1997** —

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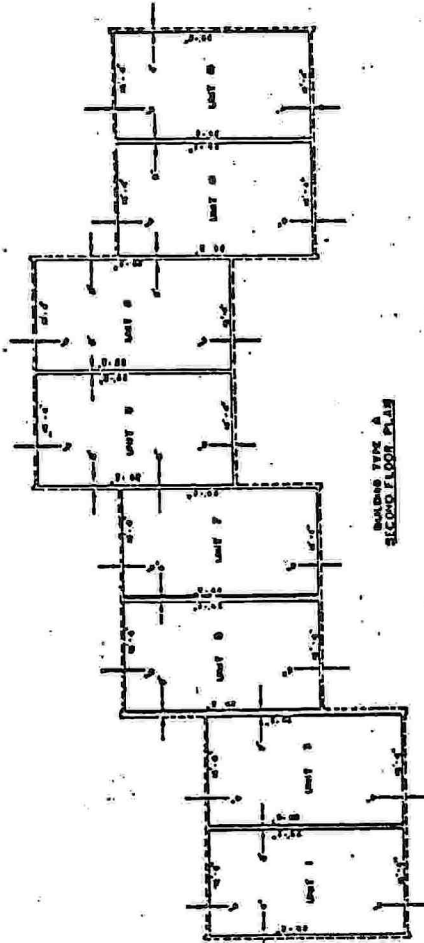
James (Mrs) D. J. D. D. D.

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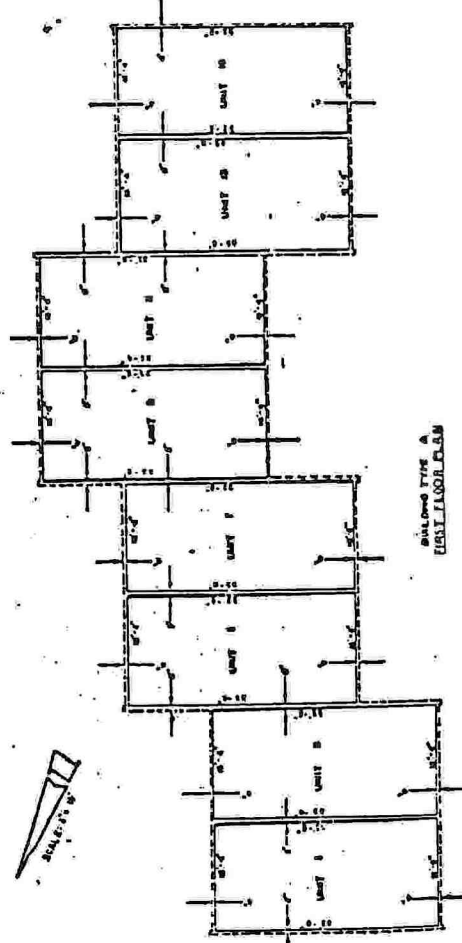
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THE "C" EXHIBITS WILL
BE AMENDED TO THIS
DECLARATION OF CONDO-
MINIUM PRIOR TO THE
FIRST CLOSING.

DESCRIPTION OF APARTMENT UNIT:
The apartment is a small one and contains the private
bathroom, kitchen, living room and bedroom. The
apartment is located on the first floor of the building.
The apartment is a small one and contains the private
bathroom, kitchen, living room and bedroom. The
apartment is located on the first floor of the building.

[illegible][illegible]

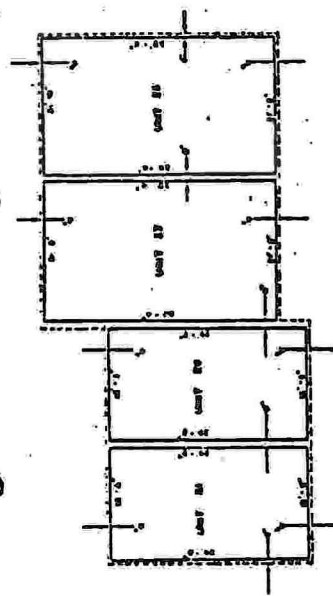
BUILDING TYPE: A
SECOND FLOOR PLAN



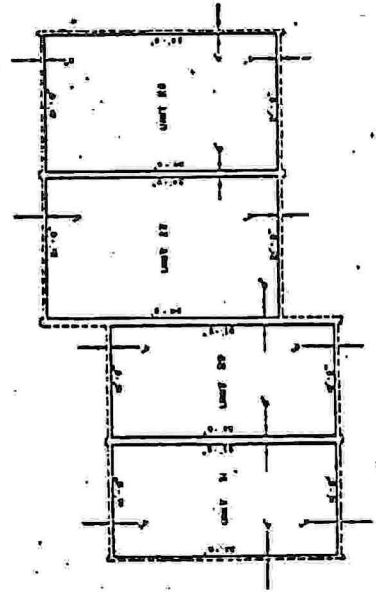
DIAMOND TYPE A
FIRST FLOOR PLAN

1st FLOOR

SHEOAH

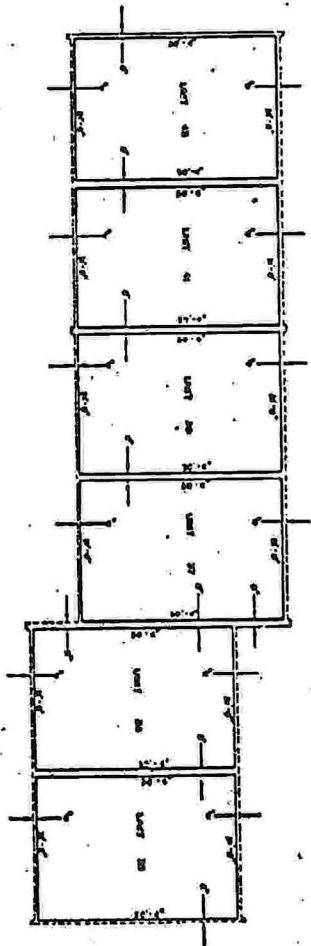


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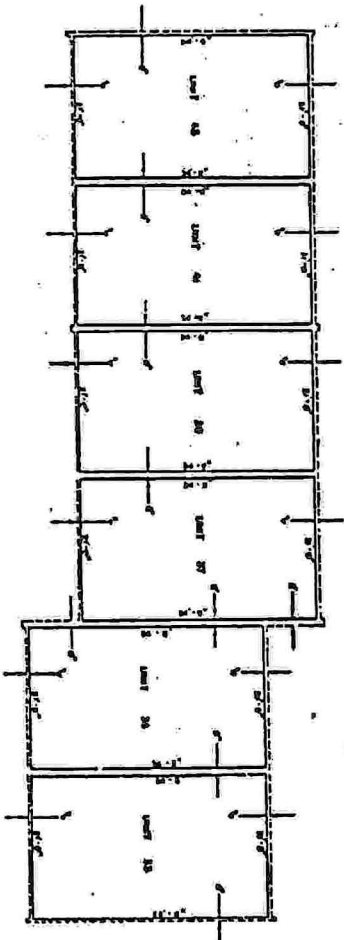


1st FLOOR PLAN

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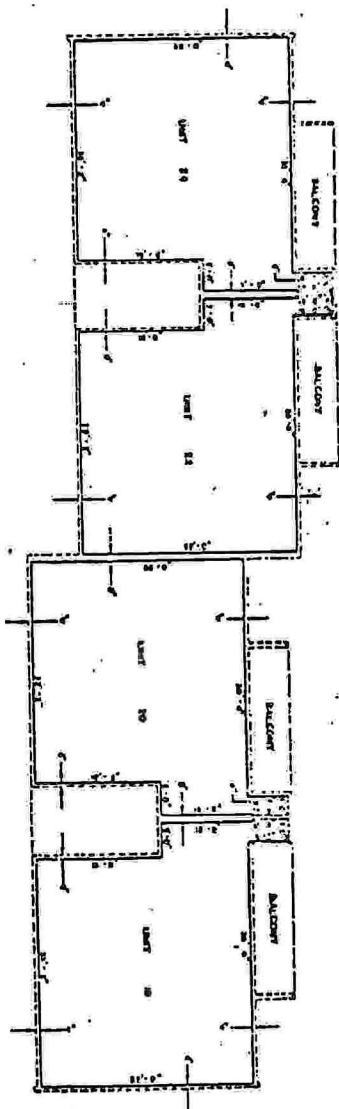


BUILDING TYPE B
SECOND FLOOR PLAN

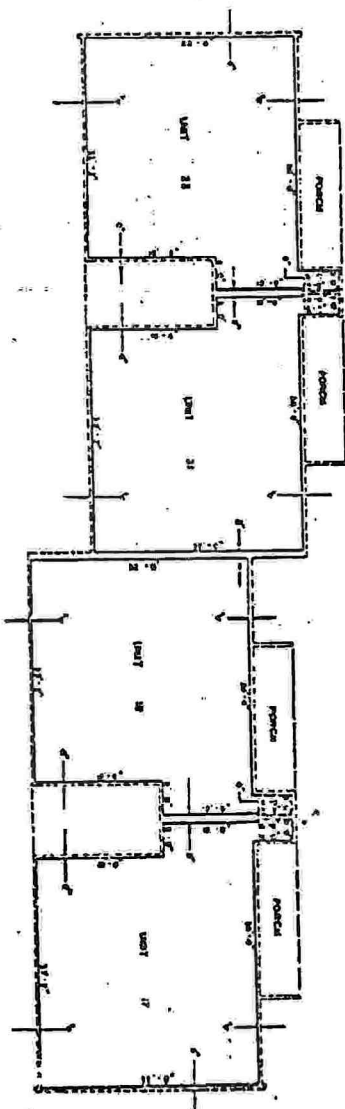


BUILDING TYPE B
FIRST FLOOR PLAN

SHEODAH



BUILDING TYPE M
SECOND FLOOR PLAN



BUILDING TYPE M
FIRST FLOOR PLAN

This Instrument Prepared By:
WARREN E. WILLIAMS
Attorney at Law
P.O. Box 1621
Winter Park, FL 32789

EXHIBIT F

WARRANTY DEED

THIS INDENTURE, made and executed this _____ day of _____, 197____, by DEVELOPMENT ENTERPRISES, INCORPORATED, a Florida corporation with its principal office at 239 North New York Avenue, Winter Park, Orange County, Florida, hereinafter called the Grantor to: _____ whose post office address is: _____, hereinafter called the Grantee:

WITNESSETH: That the Grantor, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), and other valuable considerations, to them in hand paid by the Grantee, the receipt whereof is hereby acknowledged, by these presents do grant, bargain, sell and convey unto the Grantee, their heirs and assigns, forever, the following described land situate, lying and being in the County of Seminole, State of Florida, to wit:

CONDOMINIUM RESIDENCE UNIT NO. _____, according to the floor plan which is part of the plat plan and survey which are Exhibit "C" to the Declaration of Covenants, Conditions, Restrictions and Easements of Sheoah, a Condominium, Section One, recorded in Official Records Book 956, Pages 542 to 546, Public Records of Seminole County, Florida, and said Exhibits to the aforesaid Declaration, recorded in Official Records Book 956, Pages 537 to 582, and amended at Official Records Book 969, Pages 0706 to 0731, Public Records of Seminole County, Florida, together with an undivided interest in and to the Common Elements as exemplified, referred to and set forth in said Declaration and said Exhibit "E" as amended.

This conveyance is made subject to the following:

1. That certain mortgage executed in favor of First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, dated _____, 197____, and recorded _____, 19____, in Official Records Book _____, Page _____, Public Records of Seminole County, Florida, in the original amount of \$ _____, which grantee herein assumes and agrees to pay.

2. Covenants, conditions, restrictions, terms and other provisions of the Declaration of Condominium as recorded in Official Records Book 956, Pages 504-582, and as amended at Official Records Book 969, Pages 0704-0731, Public Records of Seminole County, Florida, and those certain Exhibits attached to and made

a part of the Declaration of Condominium and the survey and plat plan recorded in Plat Book 17, Pages 79-83, Public Records of Seminole County, Florida.

3. All of the rights of all other owners of Condominium Units to use in common the common areas and equipment pursuant to the provisions of this Warranty Deed and the enabling Declaration.

4. Any and all taxes assessed against the Condominium Unit hereinabove conveyed subsequent to December 31, 1972.

5. Grantee, by acceptance and extension of this Warranty Deed, acknowledges that this conveyance is subject in every respect to all of the foregoing provisions, including the Declaration of Condominium and Exhibits thereto, as amended, hereinabove referred to, and acknowledges that each and every provision thereof is essential to the successful operation and management of the Condominium, and in the interest and for the benefit of all of the owners thereof. Grantee covenants and agrees to abide by each and every provision of the aforesaid Declaration of Condominium and the Exhibits attached thereto, including but not limited to payment of all assessments. Grantee hereby acknowledges receipt of the Declaration of Condominium, plus attached Exhibits, and acknowledges that all pertinent information concerning the Condominium Units, Condominium Association, Common Elements, Management Agreement and all other items have been fully explained. Grantee further agrees to the terms of the Management Agreement as defined in Exhibit "D", attached to and made a part of the Declaration of Condominium. Grantee further agrees that the New Leaf Maintenance Company and Sheoah Highlands, Inc. shall have first lien upon each unit (junior and inferior only to holders of mortgages made by mortgage banks, life insurance companies, and savings and loan associations), covering the delinquent payment of assessments, and Grantee agrees to each and every provision of the aforesaid Declaration of Condominium and Exhibits thereto. Grantee further agrees that his right to use and enjoyment of the premises, including all Common Elements, is conditioned and dependent upon the prompt and regular payments of all assessments.

6. All easements and restrictions of record and such zoning or other restrictions upon the use of the property as may be imposed by governmental authorities.

7. Riparian or littoral rights.

8. Subject to that certain Declaration of Covenants, Conditions and Restrictions of the Highlands Homeowner's Association, recorded in the Official Records Book 969, Pages 0734 to 0764, Public Records of Seminole County, Florida

And the Grantors do hereby fully warrant the title to the said property hereinabove described and will defend the same against the lawful claims of all persons whomsoever.

The word "Grantees" is used herein for singular or plural, as context requires.

IN WITNESS WHEREOF, the Grantors have hereunto set their hands and seals on the day and year first above written.

Signed, Sealed and Delivered
in the presence of:

DEVELOPMENT ENTERPRISES, INCORPORATE

By: _____
Vice President

STATE OF FLORIDA)
COUNTY OF _____)

I HEREBY CERTIFY that on this day, before me, an officer duly qualified to take acknowledgements, personally appeared Warren E. Williams, to me known to be the person described herein as Vice President of Development Enterprises, Incorporated, and who executed the foregoing instrument and acknowledged before me that he executed same for the purposes therein expressed.

WITNESS my hand and official seal in the County and State last aforesaid, this _____ day of _____, 197__.

Notary Public

My Commission Expires:

The terms and conditions contained herein are hereby accepted by the Grantees.

WITNESSES:

Sworn to and subscribed
before me this ____ day
of _____, 197__.

Notary Public

My Commission Expires:

EXHIBIT G

RULES AND REGULATIONS OF

It is the purpose of the Association to maintain luxurious, but economically well-managed Condominium buildings and Common areas and it is believed that these rules will aid this purpose.

Your Board of Directors will welcome the assistance of all the Owners in the enforcement of these regulations.

INTERIM RULES AND REGULATIONS

These rules and regulations are based upon the experience gained from a number of Florida Condominium Associations. They will be reviewed from time to time and appropriate amendments made in accordance with the experience of this Association.

1. RULES AND REGULATIONS. These rules and regulations will be enforced as follows:

A. Violations should be first reported to the Manager of _____ in writing, not to the Board of Directors, or to the Officers of the Association.

B. Violations will be called to the attention of the violating Owner by the Manager of the Condominium. The Manager will also notify the appropriate committee of the Board of Directors.

C. Disagreements concerning violations will be presented to, and be judged by, the Board of Directors, who will take the appropriate action.

D. Owners are responsible for compliance by their family members and guests and lessees and their guests and family members with these rules and regulations.

2. FACILITIES. The facilities of _____ are for the exclusive use of Association members and their tenants and such persons' immediate families, resident house guests, and guests accompanied by a member or tenant. No guest, or relative of any member, or lessee other than a house guest, or relative actually in residence shall be permitted to use any of the facilities, unless accompanied by a resident member of the family of such Owner or Lessee.

3. NOISE.

A. Unless expressly permitted in writing by Manager, the installation of hard surface floors in any apartment is prohibited.

B. In order to insure your own comfort and that of your neighbors, radio, hi-fi, and television sets should be turned down to a minimum volume between the hours of 11:00 p.m. and 8:00 a.m. All other unnecessary noises, such as bidding good-night to departing guests and slamming car doors between these hours should be avoided. Your neighbors will appreciate this.

13. REFUSE.

A. Disposition of garbage and trash shall be only by the use of garbage disposal units or by the use of receptacles supplied by the Association.

B. No garbage cans, supplies, milk bottles or other articles shall be placed in the halls or on the staircase landings, nor shall anything be hung from the windows, or balconies, or placed upon the window sills. Neither shall linens, clothes, clothing, curtains, rugs or mops be shaken or hung from any of the windows or doors.

C. No apartment owner shall allow anything whatever to fall from the window or doors of the premises or shall sweep or throw from the premises any dirt or other substance into any of the corridors or halls, elevators, ventilators, or elsewhere in the buildings or upon the grounds.

14. ROOF. ~~Members are not permitted on the roof for any purpose.~~

15. SOLICITATION. There shall be no solicitation by any person anywhere in the building for any cause, charity, or any purpose whatever, unless specifically authorized by the Board of Directors.

16. STAFF PERSONNEL. Employees are under the supervision of the Manager. All requests for service by such employees must be approved by the Manager. Tipping for any service is prohibited.

17. COMMON FACILITIES. Members are requested to cooperate with the Condominium Manager in the use of common facilities.

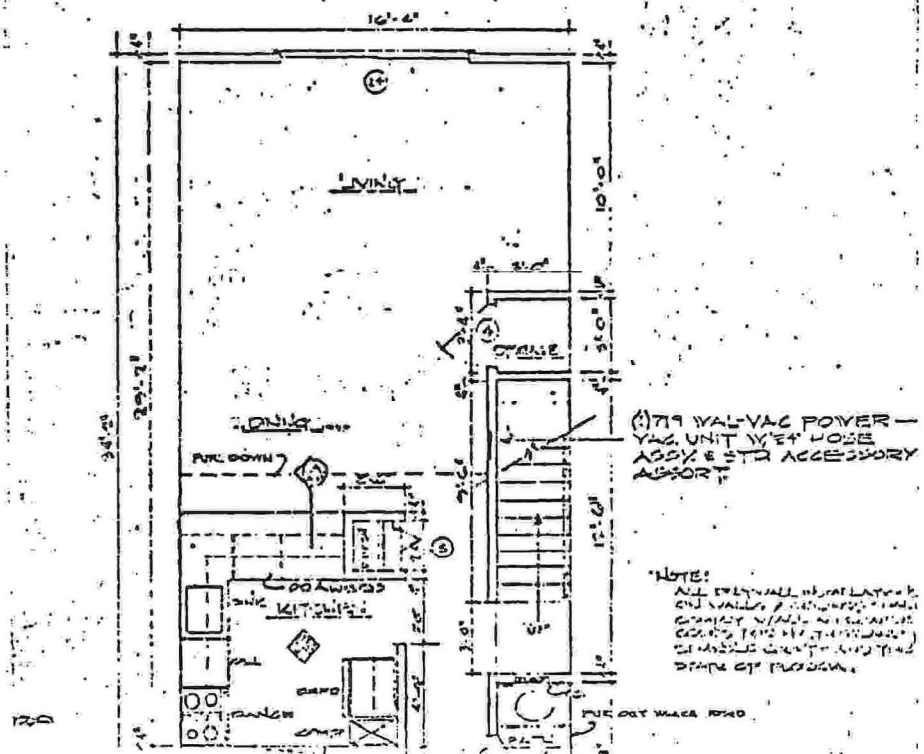
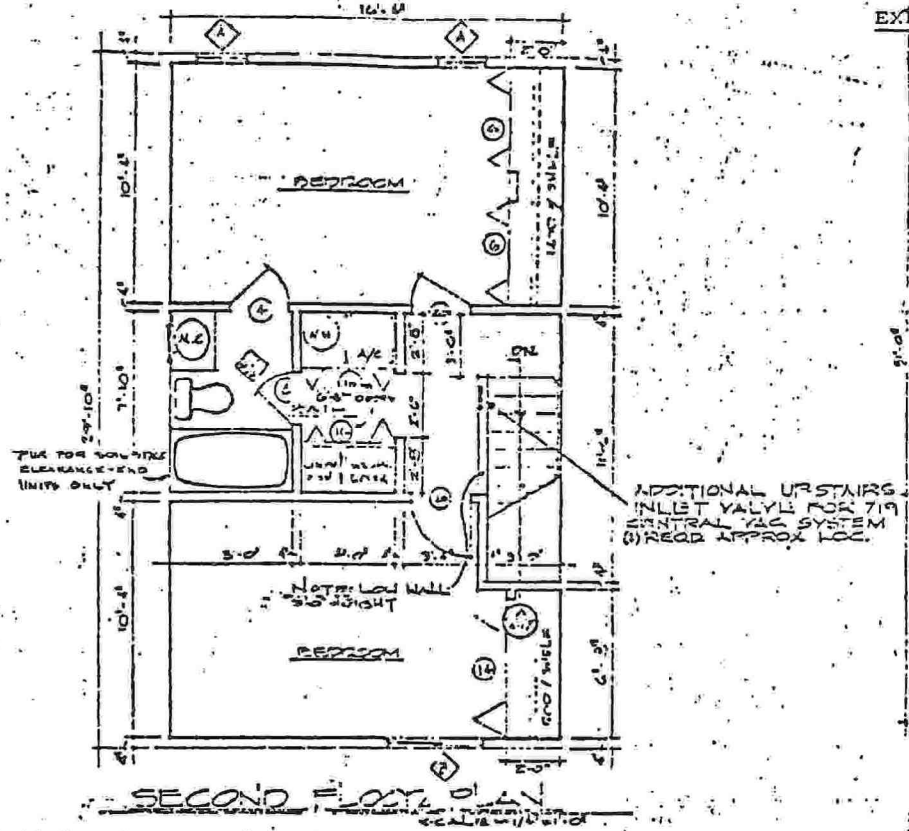
18. Children will be allowed to play in designated play areas, private terrace areas, units, and service streets only. They should not be permitted to play on the green areas, in the entrances to the building, or in such a way as to impede or block traffic on the streets.

19. RULE CHANGES. The Board of Directors of the Association reserve the right to change or revoke existing rules and regulations and to make such additional rules and regulations from time to time as, in their opinion, shall be necessary or desirable for the safety and protection of the building and its occupants, to promote cleanliness and good order of the property, and to assure the comfort and convenience of the members.

BY ORDER OF:

✓ **WESTERN UNION TELEPHONE**
SEMI-CENTRAL
FLORIDA 1-13

EXHIBIT II



THERE SHALL BE NO EXHIBITS:

"K" AND "L"

"EXHIBIT 3"

"Exhibit 3"

DEVELOPER'S COMMITMENT TO PHASE DEVELOPMENT.

Please refer to the Declaration of Covenants, Conditions and Restrictions of the Highland Homeowners' Association, recorded at Official Records Book 969, page 0734, of the Public Records of Seminole County, Florida, and attached hereto as "Exhibit 2." Said Declaration provides a full explanation of the nature and ownership of the recreational and other common facilities, as well as a legal description of the subject land.

"Exhibit 6"

IMPORTANT MATTERS TO BE CONSIDERED IN ACQUIRING A
CONDOMINIUM UNIT.

1. Name: SHEOAH, A CONDOMINIUM, SECTION TEN, INC.
2. Developer: Frank White, of First Federal Savings and Loan Association of Orlando.

This document and the following information contained herein is exclusively concerning the above mentioned condominium.

3. THIS CONDOMINIUM IS CREATED AND BEING SOLD ON FEE SIMPLE INTERESTS, AND NOT LEASEHOLD INTERESTS.
4. THERE IS A CLUB MEMBERSHIP FORMAT ASSOCIATED WITH THIS CONDOMINIUM.

See "Exhibit 2"

5. MEMBERSHIP IN THE RECREATION FACILITIES CLUB IS MANDATORY FOR UNIT MEMBERSHIP.

See "Exhibit 2"

6. THE UNIT OWNERS OR THE ASSOCIATION WILL PAY A FEE FOR THE USE OF THE RECREATION OR OTHER COMMONLY USED FACILITIES.

See "Exhibit 2"

7. THERE IS A LIEN OR LIEN RIGHT AGAINST EACH UNIT TO SECURE PAYMENTS OF ASSESSMENTS OR OTHER EXACTION COMING DUE FOR THE USE, MAINTENANCE, UPKEEP, OR REPAIR OF THE RECREATION OR OTHER COMMONLY USED FACILITIES. THE UNIT OWNERS FAILURE TO MAKE THESE PAYMENTS MAY RESULT IN A FORECLOSURE LIEN.

See "Exhibit 1", page 10, and "Exhibit 2"

8. RECREATION FACILITIES MAY BE EXPANDED OR ADDED WITHOUT THE CONSENT OF UNIT OWNERS OR THE ASSOCIATION.

See "Exhibit 1", page 5, and "Exhibit 2"

9. THE DEVELOPER (OR OTHER PERSON) HAS THE RIGHT TO RETAIN CONTROL OF THE ASSOCIATION AFTER A MAJORITY OF THE UNITS HAVE BEEN SOLD.

See "Exhibit 1", pages 7 and 14, and
"Exhibit 2"

THE SALE, LEASE, OR TRANSFER OF YOUR UNIT IS RESTRICTED AND CONTROLLED.

See "Exhibit 1", pages 14-18

THE STATEMENTS SET FORTH ABOVE ARE ONLY SUMMARY IN NATURE. A PROSPECTIVE PURCHASER SHOULD REFER TO ALL REFERENCES AS WELL AS THE ENTIRE SET OF DISCLOSURE MATERIALS AND HIS CONTRACT OR PURCHASE AGREEMENT. ALL DISCLOSURE MATERIALS, CONTRACT DOCUMENTS, AND BROCHURE MATERIALS ARE IMPORTANT LEGAL DOCUMENTS AND IF NOT UNDERSTOOD, PROSPECTIVE PURCHASER SHOULD SEEK LEGAL ADVICE.

EXHIBIT E

OWNERSHIP PERCENTAGES AND SHARE OF COMMON EXPENSES

SITE B - CLUSTER J

<u>BUILDING NO.</u>	<u>UNIT NUMBER</u>	<u>% OWNERSHIP</u>
10	1	3.63825364
10	3	3.63825364
10	5	3.63825364
10	7	3.63825364
10	9	3.63825364
10	11	3.63825364
10	13	3.63825364
10	15	3.63825364
20	17	3.80572881
20	18	3.92700393
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20	22	3.92700393
20	23	3.80572881
20	24	3.92700393
30	25	4.27350427
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30	33	3.98475398
30	35	3.98475398
30	37	3.98475398
30	39	3.98475398
30	41	3.98475398
30	43	3.98475398

EXHIBIT O

SITE B - CLUSTER J

26 Units

ESTIMATED ASSOCIATION EXPENSES

Management	\$ 936.00
Gardeners, Repairmen, including outside maintenance	3,000.00
Parking Lot Maintenance	300.00
Homeowner's Association	4,680.00
Insurance	3,000.00
Pest Control	400.00
Water Service	300.00
Electric	660.00
Telephone	210.00
Cable TV (one outlet)	1,544.40
Contingencies	1,000.00
Legal Fees	400.00
TOTAL	\$ 16,430.40

FIRST YEAR APPROXIMATE ASSESSMENTS ON A PER UNIT MONTHLY BASIS

UNITS: 1, 3, 5, 7, 9, 11, 13, 15	\$ 49.81
UNITS: 17, 19, 21, 23.	52.10
UNITS: 18, 20, 22, 24.	53.76
UNITS: 25, 27.	58.51
UNITS: 29, 31.	51.39
UNITS: 33, 35, 37, 39, 41, 43.	54.55

EXHIBIT E

OWNERSHIP PERCENTAGES AND SHARE OF COMMON EXPENSES

SITE B - CLUSTER J

<u>BUILDING NO.</u>	<u>UNIT NUMBER</u>	<u>OWNERSHIP</u>
10	1	3.63825364
10	3	3.63825364
10	5	3.63825364
10	7	3.63825364
10	9	3.63825364
10	11	3.63825364
10	13	3.63825364
10	15	3.63825364
20	17	3.80572881
20	18	3.92700393
20	19	3.80572881
20	20	3.92700393
20	21	3.80572881
20	22	3.92700393
20	23	3.80572881
20	24	3.92700393
30	25	4.27350427
30	27	4.27350427
30	29	3.75375375
30	31	3.75375375
30	33	3.98475398
30	35	3.98475398
30	37	3.98475398
30	39	3.98475398
30	41	3.98475398
30	43	3.98475398

EXHIBIT E

RENTAGES AND SHARE OF COMMON EXPENSES

SITE B - CLUSTER J

UNIT NUMBER

OWNERSHIP

1	3.63825364
3	3.63825364
5	3.63825364
7	3.63825364
9	3.63825364
11	3.63825364
13	3.63825364
15	3.63825364
17	3.80572881
18	3.92700393
19	3.80572881
20	3.92700393
21	3.80572881
22	3.92700393
23	3.80572881
24	3.92700393
25	4.27350427
27	4.27350427
29	3.75375375
31	3.75375375
33	3.98475398
35	3.98475398
37	3.98475398
39	3.98475398
41	3.98475398
43	3.98475398

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SEMINOLE COUNTY
FLORIDA

Mar 17 9 55 AM '76

AMENDMENT
TO
DECLARATION OF CONDOMINIUM
OF
SHEOAH HIGHLANDS TEN, INC.

THIS AMENDMENT is being filed for the purpose of amending and adding to that certain Declaration of Condominium recorded in Official Records Book 981, page 1328, in the Public Records of Seminole County, Florida.

Pursuant to Article IX of the aforementioned Declaration of Condominium, the Board of Directors of the Condominium Association, Sheoah Highlands Ten, Inc., hereby amends the Declaration of Condominium of Sheoah, a condominium, Section Ten, as follows:

Article IV - Name

BayTree, a condominium, Section Ten, Inc.

IN WITNESS WHEREOF, FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF ORLANDO, a National banking institution, as to the Condominium Developer and Mortgagee, and SHEOAH HIGHLANDS TEN, INC., a Florida corporation, as to Condominium Association, have caused these presents to be signed in their names by their Vice President and Assistant Secretary, and President and Secretary, respectively; and their corporate seals to be affixed this 15th day of March, 1976.

Signed, Sealed and Delivered
in the presence of:

Charlotte R. Rhodes

Henry C. Jones
As to Developer and Mortgagee

FIRST FEDERAL SAVINGS AND LOAN
ASSOCIATION OF ORLANDO

By: Frank J. White (SEAL)
Vice President

Attest: William H. White (SEAL)
Assistant Secretary
Condominium Developer and Mortgagee

Charlotte R. Rhodes

Henry C. Jones

SHEOAH HIGHLANDS TEN, INC.

By: Frank J. White (SEAL)
President

Attest: William H. White (SEAL)

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BOOK PAGE
SEMINOLE COUNTY
FLORIDA

STATE OF FLORIDA
COUNTY OF ORANGE

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared FRANK J. WHITE and AILEEN MIKSCH, well known to me to be the Vice President and Assistant Secretary respectively of FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF ORLANDO, a National Banking Institution, named as Condominium Developer and Mortgagee in the foregoing instrument, and that they severally acknowledged executing the same in the presence of two subscribing witnesses, freely and voluntarily under authority duly vested in them by said corporation, and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the County and State last aforesaid, this 15th day of March, 1976.

Charlotte R. F. Rodia
Notary Public, State of Florida at Large.
My Commission expires July 15, 1977

STATE OF FLORIDA
COUNTY OF ORANGE

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared FRANK J. WHITE and S. A. BELL, well known to me to be the President and Secretary respectively of SHEOAH HIGHLANDS EIGHT, INC., a Florida corporation, named as Condominium Association in the foregoing instrument, and that they severally acknowledged executing the same in the presence of two subscribing witnesses, freely and voluntarily under authority duly vested in them by said corporation, and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the County and State last aforesaid, this 15th day of March, 1976.

Charlotte R. F. Rodia
Notary Public, State of Florida at Large.
My Commission expires July 15, 1977