

Return to:  
JOHN W. MONROE, JR.  
EMMANUEL, SHEPPARD & CONDON  
30 S. SPRING STREET  
PENSACOLA, FL 32502

**DECLARATION  
OF  
COVENANTS, CONDITIONS,  
RESTRICTIONS, EASEMENTS, AND ASSESSMENTS  
FOR  
CARDINAL COVE**

THIS DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, AND ASSESSMENTS ("Declaration") is made on this 29 day of June, 2020, by SNS IRON ROCK, LLC ("Declarant"), and its successors, assigns, and designees:

WHEREAS, Declarant is the sole owner and developer of the Property which is more specifically described on Exhibit "A";

WHEREAS, Declarant desires this Declaration, Articles of Incorporation, and Bylaws to be filed in order to protect and maintain the integrity of the design and security of the HOA and its members' investments;

WHEREAS, Declarant intends to subdivide the Property into a subdivision named CARDINAL COVE;

WHEREAS, Declarant has caused the incorporation of CARDINAL COVE HOMEOWNERS' ASSOCIATION, INC., a Florida not-for-profit corporation, for purposes of enforcing this Declaration and exercising the functions described herein; and

NOW, THEREFORE, Declarant hereby declares that the Property shall be held, sold and conveyed subject to this Declaration of Covenants, Conditions, Restrictions, Easements and Assessments as well as the Articles of Incorporation and Bylaws, and shall be appurtenant to and running with the land, and shall be binding upon and inure to the benefit of all parties having any right, title or interest in the real property set forth above or any part thereof or part added hereto, and their respective heirs, successors and assigns, as their respective interests may appear.

ARTICLE I  
DEFINITIONS

The following words when used in this Declaration or any supplemental declaration shall have the following meaning:

“CARDINAL COVE” Subdivision shall mean and refer to all existing properties and additions thereto which are subject to this Declaration and any supplemental declaration under the provisions hereof.

“Assessment” shall mean a sum or sums of money payable to the Association, or other owner of common areas, or to recreational facilities and other properties serving the parcels by the Owners of one or more Lots as authorized in the governing documents, which if not paid by the Owner of a Lot, can result in a lien against the Lot.

“Association” or “HOA” shall mean CARDINAL COVE HOMEOWNERS’ ASSOCIATION, INC.

“Association Documents” shall mean, collectively, this Declaration and all duly adopted and recorded amendments, supplements, and recorded exhibits thereto, Articles of Incorporation and any duly adopted amendments, Bylaws and any duly adopted amendments, and rules and regulations adopted under the authority of Declaration, Articles of Incorporation, or Bylaws.

“Architectural Review Committee” or “ARC” shall mean and refer to the body also known as CARDINAL COVE ARCHITECTURAL REVIEW COMMITTEE.

“Articles” or “Articles of Incorporation” shall mean the document filed with the Florida Secretary of State which incorporates the Association under the laws of Florida and attached to this Declaration as Exhibit “C” and made a part of this Declaration, as amended.

“Area of Common Responsibility” shall mean and refer to the Common Area together with those areas and improvements, if any, upon a Lot, the maintenance, repair or replacement of which is the responsibility of the Association. All Common Areas, together with easements over Lots and any lease property shall be Areas of Common Responsibility, provided, however, that the Association shall not be responsible for planting or maintaining grass or shrubs within any easement which crosses a Lot.

“Board of Directors” or “Board” shall mean the appointed or elected governing body of the Association, as applicable, having its normal meaning under applicable law.

“Builder” shall mean ADAMS HOMES OF NORTHWEST FLORIDA, INC., a Florida corporation, its successors and assigns. Builder shall have the right to assign any and/or all of its interest as Builder in whole or in part on an exclusive or non-exclusive basis. Such assignment shall be in writing and recorded in the official records of the county in which the Property is located and shall state the specific right or interest being assigned. Builder shall not take or assume any

obligations, responsibilities, and/or liabilities related to the actual development of the Subdivision and the term “developer”, as defined in Chapter 720 of Florida Statutes, is a distinct term of art that shall not be construed to place any obligations, responsibilities, and/or liabilities on Builder, unless Builder specifically accepts such obligations, responsibilities, and/or liabilities in writing.

“Bylaws” shall refer to the code adopted by the Association for regulating and managing the affairs of the Association, attached to this Declaration as Exhibit “B” and made a part of this Declaration, as amended.

“Common Area” shall mean all real and personal property, and interests therein, now or hereafter owned by the Association for the common use and enjoyment of the Owners and all areas within the Subdivision, which are or have been dedicated or deeded to the Association or as designated on plat as common area.

“Common Expenses” shall mean the expenses incurred by or financial liabilities of the Association, together with any allocations to reserves, if applicable, for the common benefit of Members.

“Community” shall mean the real property that is or will be subject to a declaration of covenants which is recorded in the county where the property is located. The term “community” includes all real property, including undeveloped phases (if applicable) together with any approved modification thereto.

“Declarant” shall mean SNS IRON ROCK, LLC, a Florida limited liability company, its successors and assigns. The Declarant specifically reserves the right to assign any and/or all of its interest as Declarant in whole or in part on an exclusive or non-exclusive basis. Such assignment shall be in writing and recorded in the official records of the county in which the Property is located and shall state the specific right or interest being assigned.

“Design Guidelines” shall mean those Architectural Review Committee Rules and Guidelines if and when published by the Architectural Review Committee as same may adopted and/or amended by ARC from time to time.

“Lot” shall mean and include each parcel of land duly recorded and identified by the Plat of the Subdivision intended or designed for the construction thereon of a single private residential dwelling unit. Lot shall additionally mean and include each parcel of land described by metes and bounds intended or designed for the construction of private, single-family residential, dwelling units. Lot shall not include areas of future development for which a subdivision plat has not been recorded.

“Member(s)” or “Membership” shall mean Owner, Declarant(s), and/or Builder(s) of any class who holds ownership in the Association.

“Officer” shall mean a natural person appointed or elected by the Association’s Board of Directors.

“Owner” shall mean and refer to the record Owner, whether one or more persons or entities, of the fee simple title or beneficial use of any Lot situated within the Subdivision but shall not include mortgagees unless the mortgagee has acquired title by foreclosure or deed in lieu of foreclosure.

“Plat” shall mean a recorded Subdivision map or plat of the Property, or any part thereof, recorded in the public records of the county in which the Property is located, made subject to the terms hereof. Plats for future phases, if any, for lands annexed to the control of this Declaration shall be as referenced in the recorded annexation document for such future phase.

“Property” shall mean all of the real Property described on Exhibit “A”, and any such additional Property as may be added by annexation subject to the terms hereof.

“Recorded” shall mean filed for record in the public records of the county in which the Property is located, or such other place as from time to time is designated by law for providing constructive notice of matters affecting title of real property in the county in which the Property is located.

“Rules” shall mean the rules and regulations promulgated from time to time by the Board of Directors in accordance with the Association Documents.

“Structure” shall mean anything or object, the placement of which upon any Lot may affect the appearance of such Lot, including by way of illustration and not limitation, any building or part thereof, garage, porch, shed, greenhouse, bathhouse, covered or uncovered patio, playhouse, treehouse, swimming pool, fence, recreational equipment, curbing, paving, wall, sign, signboard, onsite sanitary system, dock, gazebo, temporary or permanent living quarters (including any house trailer) or any other temporary or permanent improvement to such Lot, and any excavation, grading, fill, ditch, diversion, dam, or other thing or device which affects or alters the flow of any waters from, upon or across any Lot.

“Subdivision” shall mean all Property within the areas shown of the Plat or Plats of CARDINAL COVE.

“Surface Water Management System” shall mean a stormwater management system, dam, impoundment, reservoir, appurtenant work, or works, or any combination thereof. The terms “surface water management system” or “system” include dredged or filled areas (if applicable). The surface water management system facilities are located on land that is owned by Escambia County. No construction activities may be conducted relative to any portion of the surface water management system facilities. Prohibited activities include, but are not limited to: digging or excavation; depositing fill, debris or any other material or item; constructing or altering any water control structure; or any other construction to modify the surface water management system facilities. If the project includes a wetland mitigation area, as defined in the appropriate WMD's Regulations, or a wet detention pond, no vegetation in these areas shall be removed, cut, trimmed or sprayed with herbicide without specific written approval from the appropriate WMD.

Construction and maintenance activities which are consistent with the design and permit conditions approved by the appropriate WMD in the Environmental Resource Permit may be conducted without specific written approval from appropriate WMD.

“Stormwater Management System” means a system which is designed and constructed or implemented to control discharges which are necessitated by rainfall events, incorporating methods to collect, convey, store, absorb, inhibit, treat, use or reuse water to prevent or reduce flooding, over drainage, environmental degradation, and water pollution or otherwise affect the quality and quantity of discharges from the system, as permitted pursuant to applicable law, as amended.

“WMD” shall mean and refer to the Water Management District with jurisdiction over the Property.

“Wetland Conservation Area” or “Conservation Area” shall be those indicated on the recorded Plat should any exist.

ARTICLE II  
PROPERTY OWNERS' RIGHTS

2.1 General Rights. Each Owner shall have all rights and title of a fee simple Owner of real Property with respect to any Lot owned and may exercise full proprietary interest therein subject only to the covenants contained in this Declaration and to any other conditions voluntarily contracted. All easements, reciprocal easement agreements, amendments and supplements to the Declaration, as well as provisions of the Association's Articles of Incorporation and Bylaws, shall be construed to be "other conditions voluntarily contracted".

2.2 Common Area Rights. Upon Declarant conveying such Common Area, made up of real and/or personal property, to the Association, every Owner shall have a nonexclusive right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every Lot; provided, however, that no Owner shall do any act which interferes with the use and enjoyment of the Common Area by all other Owners, subject to the following provisions:

(a) The right of the Association to charge reasonable fees for the use of any recreation facility situated upon the Common Area and to impose reasonable limits upon the number of guests who may use these facilities, hours of use, and any additional restrictions or limitations of use that may be contained in the Rules adopted by the Association.

(b) The right of the Association to suspend the right to the use of the Common Area by an Owner for any period during which any Assessment against his Lot remains unpaid, and for a period not to exceed 60 days for any other infraction of the Association Documents or the Rules, provided that such suspension shall not interfere with such Owner's access to such Owner's Lot.

(c) The right of the Declarant and the Association to grant easements in and to the Common Area for utility services, including cable television, rights in favor of adjacent property owners, when needed to grant ingress, egress and maintenance easements for access to commonly used or other improvements used by the owner(s) of said adjacent property or otherwise, and other public uses which benefit the Subdivision as a whole.

(d) The right of the Association to borrow money for the purpose of improving the Common Area or acquiring additional Common Area Property; provided, however, the Common Area cannot be mortgaged without the consent of the Owners entitled to cast two-thirds (2/3) of the total votes present and voting, in person or by proxy, at a duly called meeting at which a quorum is present.

(e) The rights of the Association to dedicate, transfer and convey all or any part of its right, title and interest in the Common Area to any public agency, authority, or utility or, subject to such conditions as may be agreed to by the Owners, to any other person for such purposes; provided, however, the Common Area cannot be conveyed without the consent of the Owners entitled to cast two-thirds (2/3) of the total votes present and voting, in person or by proxy, at a duly called meeting at which a quorum is present.

(f) Access afforded to police, fire and other public and emergency vehicles.

2.3 Access. Each Owner shall have the right to ingress and egress over and across the Common Areas and private rights-of-way, if any, as necessary for access to the Owner's Lot and shall have the right to lateral support for the Owner's Lot. Provided however that the Declarant reserves the right to install entry/exit gates and related hardware and software, in its sole discretion, and if constructed, the costs of maintenance and operation thereof shall be that of the Association as a Common Expense.

2.4 Guests and Invitees. Each Owner, subject to the restrictions of the Association Bylaws, may delegate the Owner's right to use and enjoy the Common Area facilities to family members, tenants, social and business invitees, subject to Rules promulgated by the Association.

2.5 Limitation Upon Use of Common Areas. No Owner may plant, garden or erect or maintain fences, hedges, walls, Structures or other improvements upon the Common Area except those improvements installed by the Declarant in connection with the development of the Property or as approved by the Architectural Committee. The Association's Board of Directors or Officers may establish reasonable rules and regulations concerning the use of the Common Area facilities. These regulations shall be binding upon each Owner and the Association may impose reasonable monetary fines and other sanctions for violation of the rules.

2.6 Existing Property. The real Property which is and shall be held, conveyed and occupied subject to this Declaration, is located in Escambia County, Florida, and is more particularly described in Exhibit "A", attached hereto and made a part hereof, and incorporated by reference.

ARTICLE III  
PROPERTY OWNER'S ASSOCIATION

3.1 Ownership. It shall be mandatory that any person or entity who is the Owner of record of the fee simple interest in any Lot and entitled to the beneficial enjoyment and obligations thereof shall be a Member of the Association and entitled to the beneficial enjoyment thereof. Ownership of the Lot shall be sole qualification for Membership in the Association and Membership shall not run to persons who hold an interest in a Lot merely as security for performance of an obligation. When any Lot is owned of record in joint or multiple tenancy, the multiple Owners shall designate, by written notice to the Association, a representative to be the Owner/Member entitled to vote. If no representative is designated by the Owners, the Board of Directors of the Association may select one of the Owners of record or person exercising beneficial use of the Lot to be the representative for the Lot until one is designated by the Owners, unless the Owners of the Lot cannot agree, in which case, no vote may be cast for that Lot until selected by the owners.

3.2 Voting. The Association shall have two (2) classes of Ownership, Class "A" and Class "B" Owners, if any, as follows:

(a) Class "A". Class "A" Owner shall be all Owners, with the exception of Class "B" Owners, if any. Class "A" Owners owning shall be entitled to one (1) vote for each Lot in which they hold the interest required for Ownership by Section 3.1 hereof; there shall be only one (1) vote per Lot;

(b) Class "B". Class "B" Owner shall be the Declarant as well as any successor of Declarant who takes title for the purpose of development and sale, and who is designated as such in a recorded instrument executed by Declarant. The Class "B" Owner shall be entitled to ten (10) votes per Lot owned; provided, however, that the Class "B" membership shall cease and convert to Class "A" membership on the happening of any of the following events, whichever shall first occur:

i. Three (3) months after ninety percent (90%) of the Lots in the Community, including all additions pursuant to Section 8.12 herein, that will ultimately be operated by the Association have been conveyed to Class "A" Members; or

ii. Declarant, in its sole and absolute discretion, elects to terminate its Class "B" membership by written notice of such election delivered to the Association (whereupon the Class "A" Members shall be obligated to elect the Board and assume control of the Association).

Notwithstanding that there shall be two (2) classes of voting membership in the Association, voting shall be based upon the votes cast by the membership as a whole; not on votes cast by or within each class of voting membership.

From and after the happening of these events, whichever occurs earlier, the Class "B" Owner shall be deemed to be a Class "A" Owner entitled to one (1) vote for each residential Lot

in which it holds the interest required for Ownership under Section 3.1. hereof. At such time, the Declarant shall call a meeting, as provided in the Bylaws of the Association for special meetings, to advise the Ownership of the termination of Class "B" status and conduct a turn-over meeting as defined in Chapter 720 of the Florida Statutes. Declarant's failure to conduct such meeting shall not affect or nullify Declarant's termination of any of its rights or obligations. So long as Declarant has one (1) Lot in the Subdivision, Declarant shall have the right to appoint one (1) Owner to the Board of Directors.

(c) Owners may vote by proxy, but only on subject matter previously noticed to the Ownership as an agenda item.

3.3 Powers. The Association shall have such general powers as are necessary to perform the obligations and duties set out in this Declaration, including but not limited to: buy and convey real Property, conduct social activities, enter into contracts, install and maintain irrigation in Common Areas, hire a management company, make capital improvements, indemnify Officers and Directors, adopt rules and regulations for the general well-being of the Subdivision, levy fines against delinquent Owners and their Lot, obtain and maintain such policies of insurance as required by the Declaration and such other policies as the Board deems necessary and desirable for the protection of the Association and its Owners. The Association may maintain a working capital and contingency fund and pay taxes and other obligations of the Association and may segregate funds to maintain reserve, trust, or escrow accounts for the Owners to accumulate and preserve funds for anticipated improvements.

3.4 Annual Meetings. The annual meeting of the Association shall be held in the first calendar quarter of each year on a date and at a time and place as set by the Board. The Board also has the power to change the date, time and place of the meeting for the convenience of the membership in accordance with the Bylaws.

#### ARTICLE IV RIGHTS & OBLIGATIONS OF THE ASSOCIATION

4.1 Maintenance. The Association shall maintain and keep in good repair the Common Area and the Area of Common Responsibility and for this purpose may levy the assessment described hereinafter. The Association shall keep the Common Areas and Areas of Common Responsibility as originally improved by the Declarant or as modified with the consent of ARC and shall keep all common facilities in good repair, in a safe, attractive and orderly condition.

The roads in the Subdivision are dedicated to the public but have not been accepted by a public entity for maintenance, therefore, the cost and responsibility of road maintenance will be borne by the Association until the government body accepts the dedication and assumes such responsibilities.

4.2 Enforcement. The Association, the Declarant, and any Owner may enforce the provisions of this Declaration by appropriate means, including but without limitation the employment of legal counsel and the commencement of legal actions. The Association may



promulgate rules for fines against Owners violating the Declaration and/or rules of the Association in accordance with law. Obligations of the Association are legally enforceable by any Owner and also the Declarant. Failure to enforce any of the Declaration of Covenants, Conditions, Restrictions, Easements and Assessments contained herein does not waive the Association's, Declarant's or Owner's right to insist on compliance in the future. In any action to enforce the provisions of this Declaration, the prevailing party shall be entitled to an award of its reasonable attorney's fees and court costs.

4.3 Utilities. The Association may contract, as a common expense, for any or all cable or satellite television distribution, Internet, electricity, water, electric services and refuse collection for the Lots or the Common Areas and Areas of Common Responsibility, but has no obligation to do so, where the price savings on a bulk basis is of such a magnitude that it benefits the membership as a whole.

4.4 Easements. The Association or Declarant may grant easements when necessary for utilities over the Common Area and any portion thereof to serve the Subdivision and any portion thereof. An easement is hereby granted to the Association and retained by Declarant, without any obligation to do so, for the purposes of accomplishing the repairs, maintenance, replacements or any other work necessary to enforce the provision of this section.

4.5 Damage to Common Areas and Owner's Maintenance of Lot. In the event the Board of Directors or Officers of the Association determines that any Owner has failed or refused to discharge properly his obligations with respect to the maintenance, repair or replacement of any items for which an Owner is responsible or finds that any Owner, or agent of an Owner or independent contractor of an Owner, is responsible for damage to the Common Area or Area of Common Responsibility, the Association shall give the Owner written notice of the Association's intent to provide the necessary maintenance, repair or replacement at the Owner's sole cost and expense which notice shall set forth with particularity the maintenance, repairs, and replacement deemed necessary. The Owner shall have fifteen (15) days from the date of mailing the notice by Certified United States Mail to complete the maintenance, repair or replacement or appear before the Board of Directors to contest its determination. If the Owner fails in this obligation, the Association may provide such maintenance, repair and replacement at the Owner's sole cost and expense and the cost shall be added to and become part of the assessment for which the Owner is responsible and shall become a lien against the Lot of the Owner enforceable by the Association plus all costs of collection including reasonable attorney fees through appeal. Each Owner hereby grants to the Association an easement for the purposes of accomplishing the repairs, maintenance, replacement or any other work necessary to enforce the provisions of this section.

4.6 Enforcement of Duties. Notwithstanding any other provision of this Declaration, the duties of the Association with respect to levying assessments sufficient to perform its duties and the duty of the Association to provide maintenance of the Common Areas and Areas of Common Responsibility and to enforce the provisions of this Declaration and of its Articles of Incorporation and Bylaws and to enforce any other duties imposed upon it by law or contract, are mandatory contractual duties which shall be specifically enforceable by injunction and by other remedies in legal proceedings which may be brought by any Owner or by Declarant. Further, in

the event Declarant should perform certain of the obligations of the Association, this shall not constitute a waiver with respect to the Association's obligation to perform such duties and with respect to the right of Declarant and Owners to bring legal proceedings to compel the Association to perform its duties and reimburse Declarant for cost expended by Declarant in expending such duties. Furthermore, the Association may not diminish or eliminate any obligation of the Association by amendment to its Charter or its Bylaws, or by any other method, without Declarant's written consent thereto, so long as Declarant owns any Property described in Exhibit "A" or additional lands annexed thereto.

4.7 Fines. In addition to all other remedies, in the sole discretion of the Board of Directors of the Association, a fine or fines may be imposed upon an Owner for failure of an Owner, his family, guests, invitees, tenants, or contractors to comply with any covenant, restriction, Rule, regulation contained herein, or Rules or regulations promulgated under the Articles of Incorporation, Bylaws of the Association, or by the Board of Directors, provided the following procedures are adhered to:

(a) Notice: The Association shall notify the Owner of the infraction or infractions at least fifteen (15) days prior to a hearing before the Board of Directors. Included in the notice shall be the date and time of the next Board of Directors meeting at which time the Owner shall present reasons why fine(s) should not be imposed.

(b) Hearing: The noncompliance shall be presented to the Board of Directors after which the Board of Directors shall hear reasons why Fines" should not be imposed. A written decision of the Board of Directors shall be submitted to the Owner by not later than twenty-one (21) days after the Board of Director's meeting.

(c) Appeal: Any appeal process provided by Florida Statutes shall be available to any offending party.

(d) Fines: The Board of Directors may impose fines at its reasonable discretion which may exceed any amounts set forth in Chapter 720, Florida Statutes. The Board may further suspend, for a reasonable time, the rights of the Owner or Owner's guest, tenants or invitees to use Common Areas and recreational facilities. Each day a violation continues to exist, it shall be a separate violation without need for additional notices or appeals. The Association shall be entitled to collect the maximum amount permitted hereunder.

(e) Payment of Fines: Fines shall be paid not later than thirty (30) days after notice of the imposition or assessment.

(f) Collection of Fines: Fines shall be treated as an assessment otherwise due to the Association, but no fine shall become a lien against a Lot.

(g) Application: All monies received from fines shall be allocated as directed by the Board of Directors.

(h) **Nonexclusive Remedy:** These fines shall not be construed to be the exclusive remedy and shall exist in addition to all other rights and remedies to which the Association may be otherwise legally entitled; however, any fine paid by the offending Owner shall be deducted from or offset against any damages that the Association may otherwise be entitled to recover by law from such Owner.

4.8 **Special Enforcement Rights.** Violation of any conditions or restrictions or breach of any covenant herein contained shall also give the Declarant, its successors and assigns, and/or the Association and its authorized agent or representative, in addition to all other remedies, the right to enter upon the land on which such violation or breach exists and summarily to abate and remove, at the expense of the Owner of said land, any construction or other violation that may be or exist thereon contrary to the intent and provision hereof; and the Declarant, its successors and assigns and/or the Association and its authorized agents shall not thereby become liable in any manner for trespass, abatement or removal. The Declarant and/or the Association may impose liens upon the Lot of an Owner for amounts incurred for such abatement and removal which the Owner fails to pay upon written request.

4.9 **Common Areas.** There will be Common Areas for use by all residents and their guests. The Association shall be responsible for the Ownership, operation and maintenance of said area.

4.10 **Variances.** The Board of Directors shall have the right to grant any variances on any action or proposed action that may conflict with this Declaration, so long as, such is not in violation of application laws. The granting of any such a variance shall be on a case by case basis and solely at the discretion of the Board of Directors. Additionally, the granting of a variance by the Board of Directors shall have no bearing whatsoever on any future variance requests.

4.11 **Wall, Fence, and Landscaping.** If a wall and/or fence, entry feature and/or gate and landscaping exists around parts of the Subdivision, the Association shall have the responsibility for maintaining this wall, fence, entry feature and/or gate and/or landscaping. As shown on the Plat or separate easement deed, the Association will be granted easements for access to the walls, fences and landscaping for maintenance purposes. On those Lots which border the walls, the Association shall be responsible for repainting and maintaining the wall, and an easement for access for maintenance, replacement, and repair thereto is hereby reserved to the Association for this purpose. As may be required by the county in which the Property is located, any landscaping buffer required as shown on the Plat may be installed by the Declarant, and maintained and replaced, as needed, by the Association, as a common expense.

4.12 **Retention Swales and Private Drainage Easements.** Declarants hereby reserve unto the Association a right of entry on and across all retention swales and/or private drainage easements for purposes of improving and/or maintaining these areas should it desire to do so (although it is not obligated to do so) with the cost assessed to the affected Lot Owners as an Assessment (per Section 4.5 herein). Within such areas, no structure, improvements, panting or other materials of a temporary or permanent nature shall be placed or permitted to remain by any Owner which might appear unsightly, destroy or adversely affect the natural buffer or drainage

mechanism inherently provided by such areas, or obstruct or interfere with any improvements made by the Association or maintained thereon by the Association. These areas shall be maintained by the Owners of the Lots upon which they are located in a natural state, except for those improvements, if any, made by the Association. The Association shall have the authority to formulate the maintenance requirements of the areas to ensure proper drainage and functioning of the areas and shall have the right to impose such requirements upon the Owners.

## ARTICLE V RESTRICTIONS UPON INDIVIDUAL USE FOR THE COMMON GOOD

5.1 **Single Family Residential Use.** No building, structure, or improvement shall be constructed, erected, altered, placed or permitted to remain on any of the Lots within the Subdivision other than single family dwellings and appurtenances. As permitted by the Declaration, the Board of Directors may promulgate rules defining a "single family", and to prohibit occupancy by certain types of felons who have not had their civil rights restored and registered sex offenders.

5.2 **Lawful Use.** No part of the Subdivision may be used for any purpose tending to injure its reputation, nor to disturb the neighborhood, nor occupants of adjoining property within the Subdivision, nor to constitute a nuisance, nor in violation of any public law, ordinance or regulation in any way applicable thereto.

5.3 **Commercial Use.** None of the Lots shall be used in any way directly or indirectly for any business, commercial, manufacturing, mercantile, storing, vending, or any other purpose incompatible with single family residential use. No business that generates on site visits by customers, or suppliers shall be allowed. Nothing in this Section 5.3 shall be construed to restrict Builder's or Declarant's use of a model home or sales office.

5.4 **Maintenance.** All buildings and other structures within the Subdivision and each portion thereof shall at all times be properly and well maintained in good condition and repair by the Owner thereof. All landscaping of every kind and character, including shrubs, trees, grass and other plants, shall be neatly trimmed, properly cultivated and maintained continuously by the Owner thereof, in a neat and orderly condition and in a manner to enhance its appearance.

5.5 **Window Treatments.** Window treatments shall consist of drapery, blinds, decorative panels, or other tasteful window covering, and no newspaper, aluminum foil, sheets or other temporary window treatments are permitted, except for periods not exceeding one (1) week after an Owner or tenant first moves into a Home or when permanent window treatments are being cleaned or repaired. No security bars shall be placed on the windows of any Home without prior written approval of the ARC. No awnings, canopies or shutters shall be affixed to the exterior of a Home without the prior written approval of the ARC. No reflective tinting or mirror finishes on windows shall be permitted unless approved by the ARC.

5.6 **Parcelizing.** No Lot shall be expanded or divided to accommodate more than one dwelling site per full Lot.

5.7 Design. Any improvements to be constructed onto any Lot will be subject to the written approval of the ARC. The design of said improvements shall be in conformance with the Design Guidelines if and when published (and as may be amended) by the Architectural Committee. Upon written request, sent by certified mail, by Owner for approval of plans and specifications, the ARC will have thirty (30) days to approve or disapprove plans. Failure of the ARC to act within thirty (30) days from receipt of definitive plans of the proposed improvement shall result in the plans being deemed approved. ARC will have exclusive control over exterior design, colors and materials which can be used in new construction and in repainting/refurbishing, modifying or additions of all improvements built on any Property subject to this Declaration and all additions thereto. The Committee may charge a fee to review plans. The fee shall be established by the Association.

5.8 Roofs. Antennas. Solar Heating. Except as may be allowed by law, no projections of any type shall be placed or permitted to remain above the roof of the building with the exception of one or more chimneys, skylights or vent stacks. No outside television or radio pole or antenna or other electronic device, or solar heating device, shall be constructed, erected or maintained on any building nor on any Property within the Subdivision or connected in such a manner as to be visible from the outside of any building, except as may be allowed by law and approved in writing by the Architectural Committee. Over the air reception devices may be installed as allowed by law. The ARC may, in its sole discretion, grant waivers from the provisions of this paragraph.

5.9 Temporary Buildings and Building Materials.

(a) No shed, tent or temporary structure/building shall be erected, maintained or used on any Property within the Subdivision; provided however, that temporary buildings for use and used for a reasonable time only for purposes incidental to the initial construction of dwellings on any Property may be erected, maintained and used, provided that such erection, maintenance and use has been approved by ARC and provided further that said temporary buildings shall be promptly removed upon the completion of such construction work.

(b) No lumber, brick, stone, cinder block, concrete or other building materials, scaffolding, mechanical devices or any other thing used for building purposes shall be stored on any Lot, except for the purpose of construction on such Lot and shall not be stored on such Lot for longer than the length of time reasonably necessary for the construction to complete the improvement in which same is to be used.

5.10 Garages. All residences shall have a minimum of a two (2) car garage, capable of holding two (2) autos, and Owners may not reduce the size of such garage to any size that would encroach on such dimensions. When garages are not in use by persons, garage doors shall be closed.

5.11 Signs. No advertising signs or billboards shall be erected on any Lot or displayed to the public on any Lot except a sign of not more than six (6) square feet in area which may be used solely to advertise the Lot for sale or rent, or standard size street number identification signs.

All supports for such signs shall be made of wire or 4"x4" posts, and no electrical or mechanical devices may power such signs. This restriction shall not apply to signs used to identify and advertise the Subdivision as a whole, nor signs for selling Lots and/or houses during the development and construction period, provided such signs are approved by the Architectural Review Committee. Signs may not be installed for political purposes, nor to embarrass, harass, or offend any Owner of Lots within the Property. All Builder signage must be approved by the Declarant.

5.12 **Rubbish.** No weeds, rubbish, debris, objects or materials of any kind shall be placed or permitted to accumulate upon any Lot or Common Area within the Subdivision if it renders the property unsanitary, unsightly, offensive or detrimental to any other property in the Subdivision. Trash, garbage, rubbish and other waste shall be kept only in sanitary containers. All service areas and sanitary containers within the Subdivision shall be enclosed in such a manner that the yards, areas, containers and such are not visible from any neighboring property or street. Sanitary containers and bundled trash may be set out for a reasonable period of time before and after scheduled trash pick-up times.

5.13 **Clotheslines.** Clotheslines are not permitted unless they are completely hidden from view of the Common Area, street, and any neighboring property, and except as permitted in writing by ARC.

5.14 **New or Damaged Structures.** The erection of a new dwelling or structure, or the repair of any dwelling or structure damaged by fire or otherwise, on any Lot shall be completed without unreasonable delay. Should the Owner leave a dwelling or structure in an incomplete condition for a period of more than 120 days or should the erection of a new dwelling remain incomplete after a period of 270 days from the date of the first construction related inspection by the appropriate governmental authority, the Association after reasonable notice to the Owner by registered mail, giving the Owner the opportunity to be heard, may remove the structure from the premises or complete and repair it in a manner deemed appropriate by the Association's Architectural Committee, and/or assess a fine of \$100.00 (one hundred) dollars per day for every day the repair or erection of the dwelling or structure remains incomplete after the aforesaid time limits have been reached, unless the Owner can show a defense to ARC that would support an impossibility defense under Florida law, and which delay is approved in writing by the Committee. In either event, the expense so incurred shall be a lien against the Lot enforceable in the same manner as other liens. The dwelling or structure shall not be considered to be complete until, in the opinion of the Board of Directors, both the construction and landscape elements are in compliance with the approved building and landscape plans.

5.15 **Hedges and Landscaping.** All fences, hedges, and landscaping plans must receive prior written approval from ARC before implementation. Fencing of the rear and specified portions of the side yards will be allowed on Lots only upon approval of ARC. In connection with the development of any Lot for residential purposes the construction of improvements thereon, reasonable care shall be used to preserve and retain as many trees as is reasonably possible. No excavation, fill or clear cutting of trees shall be performed in violation of law, or of this Declaration. The Board of Directors may designate certain individuals with authority to enter upon

the property or Lot of an Owner in order to repair and maintain certain items after appropriate notice is given to said Owner and Owner fails to comply. In the event that the Board of Directors takes the action to repair and/or maintain certain items on an Owner's Lot, said Owner shall be assessed the cost of such repair and/or maintenance plus a fifteen (15%) charge associated with the repair and/or maintenance.

5.16 Electrical Installations. All service lateral entrance installations, or that portion thereof served by said underground electrical distribution system, shall be installed underground and maintained in accordance with the specifications of the appropriate governing entity(ies) for such installation.

5.17 Common Areas. Nothing herein shall be interpreted as to limit in any way the Declarant's right or Builder's right to use the Common Areas and its related facilities for the sales and promotion of properties.

5.18 Swimming Pools. Spas. Basketball Backboards. Trampolines. Above ground swimming pools are not permitted. All pools and spas must have the written approval of ARC prior to installation. No basketball backboards, permanent or portable are permitted in any location unless approved in writing by ARC. No trampolines are permitted in any location unless approved in writing by ARC.

5.19 Hardship Waiver. ARC is authorized, but not required, to grant hardship waivers to Owners in the event in their opinion, the strict application of these restrictions presents a bona fide hardship that is not self-imposed.

5.20 Minimum Square Footage of Improvements. Any home on any Lot described herein shall contain, at a minimum, 1200 square feet of living area. Living area does not include: garages, porches (open or screened), terraces, or patios.

5.21 Trailers. Trucks. School Buses. Boats. Boat Trailers. No house trailers, motor homes, mobile homes, school buses, trucks or commercial vehicles, recreational vehicles, off-road vehicles, tandem axle vehicles, motorcycles, campers, habitable motor vehicles of any kind, boats, or boat and other trailers, shall be kept, stored or parked overnight either on any street or on any Lot, except within garages and the garage door closed (if applicable). The foregoing will not be interpreted, construed, or applied to prevent the temporary non-recurrent parking of any vehicle, boat or trailer for a period not to exceed forty-eight (48) hours upon any Lot, driveway or street. Notwithstanding the foregoing, passenger automobiles (including SUVs and light trucks without commercial markings) may be parked in driveways. There shall be no major or extended repair or overhaul performed on any vehicle, boats, or trailers on the Lots. All vehicles, boats and trailers shall have current license plates. If any vehicle, boat, or trailer is in violation of this provision, the Association shall have the immediate right to have the offending vehicle, boat, or trailer towed away at the expense of the Owner thereof, and an easement to enter the Lot is reserved in favor of the Association for this purpose. This Section shall be liberally interpreted to permit the Association or any other party having the right to enforce these restrictions to keep the streets within the Subdivision free from congestion and from the parking, repair, or storage of unsightly

or oversize vehicles and other rolling stock which may detract from the character of the Subdivision.

5.22 **Livestock and Pets.** No animals, livestock, poultry, or pets of any kind shall be raised, bred, or kept on any Lot, except that not more than three (3) household pets per Lot may be kept provided, however, that no more than two (2) of such pets may be dogs, and provided further that they are not kept, bred, or maintained for any commercial purposes. Such household pets must not constitute a nuisance or cause unsanitary conditions. For the purposes of this section, pets shall be deemed to constitute a nuisance if they create excessive or disturbing noises, whether by barking or otherwise, or if the pet has shown any violent or aggressive behavior or otherwise poses a danger to the health, safety, or welfare of any person. Animals which have attacked or bitten any person or another person's pet shall constitute a nuisance and shall not be kept on any Lot. All pets must be kept on leashes or within secure enclosures when out of doors. For purposes of this section, invisible electronic fences are not deemed to be fences in compliance herewith. The foregoing expression of specific behaviors that shall constitute a nuisance shall in no way limit the determination that other behaviors also constitute a nuisance. Any pet in violation of this section shall be brought into compliance within twenty-four (24) hours of notice by the Association, including but not limited to, the removal of the pet from the Subdivision if the pet has attacked or bitten a person or other person's pet. Maintenance and keeping of pets on the Property and in any residence may be otherwise regulated in any manner, consistent herewith, by the Subdivision Association's Rules as may from time to time be established by the Board of Directors.

5.23 **Offensive Activities.** No noxious, offensive, or illegal activities shall be carried on or upon any Lot, nor shall anything be done thereon which is or may become an annoyance or nuisance to the Owners of other Lots in the Subdivision. No nuisance shall be caused, or permitted to exist, by any Owner on, about or in the vicinity of his Lot or elsewhere in the Subdivision, nor shall there be any use or practice which is the source of annoyance to residents, or which interferes in any way with the peaceful possession and proper use by the residents of the Subdivision Property or any part thereof. All parts of the Subdivision, including each Lot, shall be kept in a neat, clean and sanitary condition, and no rubbish, refuse or garbage shall be allowed by any Owner or by anyone to accumulate, nor shall any fire hazard be allowed to exist. No improper, offensive, or unlawful use shall be made of any Lot, or any part thereof, and all valid laws, zoning ordinances and regulation of all governmental bodies having jurisdiction thereof, and all regulations of the Subdivision Association, shall be observed.

5.24 **Nuisance.** It shall be the responsibility of each Owner to prevent the development of an unclean, unhealthy, unsightly, or unkept condition on their Lot. No Lot shall appear to be obnoxious to the eye; nor shall any substance, thing or material be kept upon any Lot that will emit foul or obnoxious odors, noise or other conditions that will or might disturb the peace, quiet, safety, comfort or serenity of the occupants of the surrounding property.

5.25 **Drainage.** No Owner shall permit any blockage, construction, or landscaping to impede the flow of drainage upon any drainage easement or drainage swale. If a drainage swale is



on an Owner's Lot, such Owner is required to maintain any portion of the drainage swale that is on the Owner's Lot. Drainage/Access Easements (public or private) shall be accessible at all times.

There are ten (10) foot Private Drainage Easements along each lot property line, being five (5) foot on each lot. Fences or other structures in these Private Drainage easements shall not impede stormwater flow. No fences or other structures shall be installed in Public Drainage/Access easements.

**5.26 Builder and Declarant Exemption.** With the exception of this Section 5.27, Builder and Declarant are exempt from any and all requirements contained in Article V of this Declaration.

**5.27 Short-Term Rentals.** No lease associated with any property or Lot shall be for a time period of less than twelve (12) months.

**5.28 Compliance with WMD Permit # IND-033-286500-2 and ACOE Permit # SAJ-2019-01119.** Each Owner within the Subdivision at the time of construction of a building, residence, or structure shall comply with the construction plans for the surface water management system approved and on file with the appropriate WMD having jurisdiction over the Property. No Owner of any property within the subdivision may construct or maintain, any building, residence or structure, or under take or perform any activity in the wetlands, wetland mitigation areas, buffer areas, vegetated natural buffers (VNB's), upland conservation areas and drainage easements described in the approved permit and recorded plat of the subdivision, if any exist, unless prior approval is received from the appropriate WMD and ACOE.

If any exist, the Owners shall not remove native vegetation (including cattails) that becomes established within the wet detention ponds abutting their property. Removal includes dredging, the application of herbicide, cutting, and the introduction of grass carp. Owners shall address any questions regarding authorized activities within the wet detention ponds to WMD.

The WMD has the right to take enforcement measures, including a civil action for injunction and/or fines against the Association to compel it to correct any outstanding problems with the surface water management system facilities or in mitigation or conservation areas under the responsibility or control of the Association.

Any amendment to this Declaration that alters the Stormwater Management System, beyond maintenance in its original condition, including mitigation or preservation areas and the water management portions of the Common Area, must have prior approval of WMD.

If the Association ceases to exist, and if no maintenance agreement exists with an approved association then all of the Owners shall be jointly and severally responsible for operation and maintenance of the surface water management system facilities in accordance with the requirements of the Environmental Resource Permit, unless and until an alternate entity assumes responsibility as explained in the WMD's Regulations.

If the Subdivision has on site wetland mitigation which requires ongoing monitoring and maintenance, the Association shall be responsible to carry out this obligation and to complete the task successfully, including meeting all Permit conditions associated with wetland mitigation, maintenance and monitoring. The Association shall allocate sufficient funds in its budget for such monitoring and maintenance of the wetland mitigation area(s) each year until the WMD determines that the area(s) is successful in accordance with the Environmental Resource Permit.

Copies of the Environmental Resource Permit and any future permit actions of the WMD shall be attached hereto and maintained by the Association's Registered Agent for benefit of the Association at the office of the Association. The Permit shall be owned by the Association and the Association has the obligation to assure that all terms and conditions thereof are enforced. If the Permit is issued in Declarant's name, then on or before the conversion of the rights of the Membership, pursuant to this Declaration, Declarant shall transfer and the Association shall accept and assume all rights and obligations of Declarant under the Permit.

#### ARTICLE VI DESIGN REVIEW

6.1 Design Approval. No building, structure, architectural feature or improvement, including but not limited to structures, irrigation systems, landscaping, fencing, or hedges, whether for new construction or a modification or addition to existing improvements, shall be erected, constructed, placed or altered on any Lot until the Owner/Applicant of the Lot shall submit in duplicate, complete plans and specifications for such building, structure, and/or improvement and a detailed site plan showing its proposed location, and the plan specifications and detailed site plan have been approved in writing by ARC. The approval of said plans and specifications may be withheld not only because of noncompliance with any of the specific easements, covenants, conditions, and restrictions of this Declaration, but also by reason of the reasonable dissatisfaction with the landscaping or grading plan, the proposed location of the structure with respect to topography and finished grade elevation, the nature of workmanship and materials, the type or use of materials, the color scheme, finished design, proportions, architecture, style, shape, height, size, style or appropriateness of external design with the existing or proposed buildings, structures or improvements located or to be located upon the Property, including the heights, kind and appearances of fences, walls, any excavation or fill, change in drainage or terrain, planting, utility installation, and any other physical change or improvement to any Lot, the size, location and materials to be used in the construction of the walks and driveways, and the sizes and species of landscaping materials, all of which are included within the definition of "improvements" as such word is used herein. One set of plans and specifications and a detailed site plan as finally approved may be retained by the Declarant or ARC.

Upon completion of any buildings, structure or improvement in accordance with approved plans and specifications and detailed site plan, no changes, alterations, additions, reconstruction or attachments of any nature whatsoever shall be made to the exterior of the building, structure and/or improvement or to the Lot, including that portion thereof not actually occupied by the improvements thereon, unless the same are identical to the original work, without prior written approval in the manner above provided.

ARC's approval, disapproval or conditional approval shall be endorsed upon the plans and specifications submitted by the Owner/Applicant and shall be further evidenced by a written instrument executed and acknowledged by ARC. Such written instrument shall be returned to the Owner/Applicant.

Approval ARC shall not obviate any reviews or approvals required by government and does not constitute a structural review or review for compliance with building codes or any purpose other than design compatibility with the community, surrounding structures and terrain.

ARC shall have the authority to publish "Design Guidelines" which shall outline guidelines for the design of improvements to be constructed on the Lots. ARC reserves the right to amend these Design Guidelines from time to time.

6.2 Exculpation of Declarant and ARC. Declarant and/or ARC cannot and shall not be held responsible for any loss or damages to any person arising out of the approval or disapproval of plans, designs or construction errors. Nor shall the Declarant and/or ARC be held responsible for loss or damages to any person arising out of noncompliance with governmental land use and building regulations. The Declarant and/or ARC also shall not be held responsible for any structural fault in design or construction. Neither the Association, ARC, Declarant, or any agent, officer or employee of such shall be liable to any Owner or other for any damages or costs arising in any way out of the approval or disapproval of any plans or applications.

6.3 Design Approval by Declarant. The Declarant reserves the right to maintain exclusive architectural control for new construction in all Common Areas, entrance and recreation areas. The purpose of architectural control is to assure that improvements in the Subdivision as a whole will preserve a uniformly high standard of construction that is attractive and harmonious. The basic architectural control for regulation of all Lots is vested in ARC. In addition, to further protect, conserve and enhance the aesthetics of the community, the Declarant itself, until the last Lot is sold, may regulate the appearance of all Common Area improvements and buildings, and structures if any. The power to regulate vested in the Declarant temporarily and ARC permanently shall include the power to prohibit those improvements, structures, buildings found to be (a) inconsistent with the provisions of this Declaration, or the aesthetic design or quality intended to be created and preserved hereby, or (b) contrary to the best interests of the Subdivision or (c) detrimental to the value and desirability of the Subdivision as a residential community with exclusive, unique and desirable qualities.

6.4 Builder Exemption. Builder shall be exempt from any and all requirements of Article VI.

6.5 Variance. The Declarant shall have the power and authority, in its sole discretion, to grant variances in compliance with the Declaration provided, however, that such variances shall be reasonably consistent with the purpose of the Declaration and shall not materially and adversely affect existing improvements. Whenever, in the exercise of its discretion, Declarant grants a variance, each Owner of a Lot hereby acknowledges that such variance shall constitute a waiver

of any conflicting provisions of the Declaration. Each Owner of a Lot appoints Declarant as its true and lawful attorney-in-fact for the limited purpose of consenting to and granting variances.

6.6 Declarant's Right to Appoint. The Declarant shall have the right to: sit on and/or appoint the ARC, to remove without cause any person serving on ARC, and the Declarant shall also have the authority to fill any vacancies on ARC all until such time as all Class "B" membership terminates. After termination of Class "B" membership, Declarant may elect one (1) member to ARC so long as Declarant owns property in the Subdivision. Any person appointed to ARC by Declarant does not have to be a Member and shall only be removed by Declarant unless otherwise allowed under this Declaration. ARC shall have the right to appoint ARC shall consist of not less than two (2) nor more than five (5) members. In the absence of a formally appointed committee, the officers of the Association shall constitute the Architectural Committee.

## ARTICLE VII PROPERTY OWNERS' ASSESSMENTS

7.1 Purpose. Assessments for common expenses provided for herein shall be used for the general purpose of promoting recreation, safety, health, value, and common benefit and enjoyment of the Owners. These general purposes include, but not limited to: maintaining Areas of Common Responsibility, Common Areas, the roads (if privately maintained), and expenses of general operation of the Association in the fashion that may be specifically authorized from time to time by the Board of Directors.

7.2 Assessment Lot. For the purpose of establishing and determining Assessments for Common Expenses payable by the Members, Assessment Lots are hereby established as follows:

- (a) Each Lot with a Structure thereon shall be one Assessment Lot.
- (b) Each Lot, without a Structure, shall be one-fourth (1/4) of an Assessment Lot.

7.3 Determination of Assessments for Common Expenses and Establishing a Budget. Not less than thirty (30) days prior to the beginning of each fiscal year, the Board shall adopt a budget for such fiscal year which shall estimate all of the Common Expenses to be incurred by the Association during the fiscal year and covering the estimated cost of operating the Association during the coming year. In determining the budget for any fiscal year, the Board may take into account expenses, Area of Common Responsibility, Common Areas, Lots, and other additional obligations anticipated to be added during the fiscal year, if any. The budget may include a capital contribution or reserve in accordance with the current year's budget. The Board shall then establish the Assessment for Common Expenses, which shall be equal to the total amount to be assessed for Common Expenses pursuant to the budget, divided by the total number of Assessment Lots within the Subdivision. The Association shall then promptly notify all Members, in writing, of the amount, frequency, and due dates of the Assessment for Common Expenses per Assessment Lot or fraction thereof at least twenty (20) days prior to the meeting of the Board at which the budget is adopted. The budget and assessment shall become effective unless disapproved at the annual meeting by a vote of at least 51% of the Association's Members or without a majority vote of the

Board. In the event the Board fails to adopt a budget and assessment as provided herein, the assessments for the current year shall be continued in full force and effect for the succeeding year.

From time to time during the fiscal year, the Board may modify the budget for the fiscal year. When needed, the Board may amend the budget during a fiscal year and increase the amount of the assessments by ten (10) percent without approval of the Members, if it appears that there will be insufficient income to meet the obligations of the Association. If the increase of the Assessments exceeds ten (10) percent, the Board may make special Assessments for Common Expenses, which shall be levied in the same manner as hereinbefore provided for regular Assessments for Common Expenses and shall be payable in the manner determined by the Board as stated in the notice of any special Assessment for Common Expenses. In the event any Assessments for Common Expenses are made payable in equal periodic payments as provided in the notice, such periodic payments shall automatically continue to be due and payable in the same amount and frequency as indicated in the notice. Notwithstanding the foregoing, in no event shall any Assessment for Common Expenses payable by any Member be due less than ten (10) days from the date of the notification, of such Assessment.

7.4 Transfer of Ownership Fee: Commencing upon the transfer of title from a seller, other than Declarant or Builder, any subsequent transfer of title of any Lot(s) shall require purchaser of such Lot(s) to pay Association \$200 per Lot transfer fee.

7.5 Creation of Lien and Personal Obligation. Each Owner of any Lot by acceptance of a deed whether or not it is expressed in the deed, covenants and agrees to pay to the Association:

- (a) Assessments for Common Expenses;
- (b) Special assessments to be established and collected as hereinafter provided; and

(c) Specific Assessments. Any and all accrued, liquidated indebtedness of any Owner to the Association arising under any provision of this Declaration, or by contract, express or implied, or because of any act or omission of any Owner or person for whose conduct such Owner is legally responsible, interest at the highest rate allowed by applicable law, also may be assessed by the Association against such Owner's Lot after such Owner fails to pay such indebtedness within thirty (30) days after written demand. This shall include fines levied for the actions of any Owner, or guest, invitee, or family member of such Owner.

All assessments and costs of collection for delinquent assessments along with interest on delinquent assessments, administrative fee for collection, and reasonable attorney fees shall be a continuing lien upon the Lot against which the assessment is made. Each assessment together with interest, administrative fee, and a reasonable attorney fee shall also be the personal obligation of each person who is the Owner of the Lot at the time the assessment is levied. Each Owner shall be liable for his or her portion of each assessment and his or her grantee shall be jointly and severally liable for any portion that may be due at the time of conveyance. Assessments shall be paid in the manner and upon the date specified by the Board of Directors and unless otherwise provided by

the Board, shall be paid in monthly installments or in one annual payment. Each Lot shall be assessed equally for annual assessments and special assessments.

7.6 Special Assessments. In addition to the annual Assessments for Common Expenses authorized above, the Board may levy in an assessment year, a special assessment for unanticipated expenses not included within the budget and not reserves, as long as the Declarant is exercising its rights under the provisions hereof, not to pay assessments. Meetings for special purpose of considering special assessments shall be held only after due notice to the Owners mailed not less than thirty (30) days prior to the date of the meeting.

7.7 Liens or Assessments. All sums assessed against any Lot pursuant to this Declaration together with interest as provided herein shall be secured by a continuing lien upon such Lot in favor of the Association. The lien shall be superior to all other liens and encumbrances on the Lot, and shall relate back to the recording of this Declaration and shall be superior to any homestead rights, except for liens of ad valorem taxes and mortgages held by institutionalized lenders. Persons other than recognized lending institutions acquiring interests other than first mortgages liens or encumbrances on any Lot after this Declaration shall have been recorded in the public records shall be deemed to consent to the liens and assessments of the Association and the subsequent liens shall be inferior to future liens for assessments of the Association whether or not prior consent be specifically set forth in the instrument creating such liens or encumbrances.

7.8 Remedies of the Association to Enforce Assessments. Any assessments which are not paid when due shall be delinquent. Any assessment delinquent for a period of more than ten (10) days shall incur an administrative charge for collection in the amount the Board of Directors may determine from time to time. If the assessment has not been paid within thirty (30) days, the assessment liens shall commence to include interest on the principal amount at the maximum rate per annum allowed by law from the date first due and payable, plus an administrative charge or late fee as allowed by law, and costs for collection, including a reasonable attorney's fee and all costs through any appeal. In the event that the assessment remains unpaid after sixty (60) days, the Association may commence legal action to collect the assessments or to foreclose its lien. Each Owner by his or her acceptance of a deed to a Lot, vests in the Association or its agents the right and power to bring all actions against it personally for the collection of such charges as a debt or to foreclose the aforesaid lien in the same manner as liens for mortgages on real Property. The lien provided for in this Article shall be in favor of the Association and shall be for the benefit of all Owners.

7.9 Date of Commencement of Annual Assessments and Deficit Funding.

(a) Annual assessments shall commence upon conveyance of the Lot to a Member, other than Declarant. The annual assessment shall be payable in the manner and on the schedule the Board of Directors may provide, and if not stated in the budget, shall be on the first of the month, and begin to accrue late fees and interest if not paid within fifteen (15) days after the due date.

(b) For so long as the Declarant is in control of the Association, Declarant may be excused from payment of its share of the operating expenses and assessments related to its property. The Declarant by executing this Declaration, hereby obligates itself to pay any operating expenses incurred that exceed the Assessments receivable from other Members and other income of Association ("Deficit Fund"). Declarant may forego the right to Deficit Fund by notifying the Board of Directors of such, in which case the Declarant shall pay, what it is obligated to pay, Assessments in accordance with this Declaration.

7.10 Exempt Property. The assessments, charges and liens created under this Article shall not apply to the Common Areas nor shall the assessments apply to land or easements dedicated to and accepted by local public authority or any land used by a utility company.

### ARTICLE VIII GENERAL PROVISIONS

8.1 This Declaration is to run with the land and shall be binding on all parties and persons claiming under it for a period of thirty (30) years from the date it is recorded after which time it shall be extended automatically for successive periods of ten (10) years, unless an instrument signed by two-thirds of the Owners of the Lots agree to change the covenants in whole or in part and is recorded.

8.2 Amendments. The covenants and restrictions of this Declaration may be amended by an instrument signed by the Board of Directors of the Association with an attached certification that the amendments have been approved by the required voting percentage at a properly noticed meeting of the Association where the required quorum was present in person or by proxy or with an attached joinder signed by Owners, Declarant, and/or Builder with the required voting interest to approve such amendment.

This Declaration may be amended by a majority vote of those eligible to vote at a properly noticed meeting where a quorum is present. A quorum shall be twenty percent (20%) of the total voting interest of the Association. An Owner must be current on all its assessments and financial accounting to be eligible to vote.

The Declarant retains the right to amend the Declaration until the sale of the last Lot to comply with any governmental requirement or request, or to correct errors, or any requirement by an institutional lender which commits to make mortgage loans for homes in the Subdivision, without the consent of the Ownership, during the period of time before control of the Association is required to be turned over to the Ownership. Such amendment by the Declarant shall not prejudice the Ownership or diminish the property rights of Owners, nor shall they transfer any of the Declarant's obligations to the Association or to the Owners. Until such time as the last Lot which the Declarant holds for sale in the ordinary course of business is conveyed by the Declarant, it specifically reserves for itself, its successors and assigns the absolute and unconditional right to amend, alter, modify, change, revoke, rescind, or cancel any or all of the restrictive covenants contained in this Declaration or hereinafter included in any subsequent Declaration; provided, however, that no such amendment, alteration, modification, revocation, rescission, or cancellation

shall prejudice or otherwise impair the security, rights and priorities of any mortgagee of record as to any of the Lots. All or any portion of the Properties may be removed from the lien and operation of this Declaration by an amendment executed by the Declarant for such purposes, provided there are no conveyances of Lots or residential units constructed upon the Property being removed from the lien and operation of this Declaration. Notwithstanding any other provision in this Declaration, the Articles or Bylaws to the contrary, the Board shall have the power to unilaterally amend this Declaration to bring any provisions herein into compliance with any governmental or quasi-governmental statute, rule, regulation, or requirement, or judicial ruling. To the extent legally required, each Owner shall be deemed to have granted to the Association an irrevocable power of attorney, coupled with an interest, for this purpose.

8.3 Indemnification. The Association shall indemnify every officer, director and Owner on ARC and all other Committee Members, as well as Declarant, against any and all expenses, including reasonable attorney fees, reasonably incurred by or imposed upon any officer or director in connection with any action, suit or other proceeding (including settlement of any suit or proceeding if approved by the Board of Directors) to which he may be made a party by reason of being or having been an officer or director or Committee Members, at the time such expenses are incurred. The officers, directors and Committee Members shall not be liable for any mistake of judgement, negligence, or otherwise, except for his own individual willful misconduct or nonfeasance. The officers, directors, and Committee Members shall have no personal liability with respect to any contract or other commitment made by them, in good faith, on behalf of the Association (except to the extent that such officers, directors and Committee Members may also be Owners of the Association) and the Association shall indemnify and forever hold each such officer and director free and harmless against any and all liability to others on account of any such contract or commitment. Any right to indemnification provided for herein, shall not be exclusive of any other rights to which any officer, director, or Committee Member, or former officer, director, or Committee Member may be entitled. The Association may as a common expense, maintain adequate general liability and officers' and directors' liability insurance to fund this obligation.

8.4 Eminent Domain. In the event of a threatened taking of a Common Area, the Association shall have a power to take all action with respect to such taking. The Board may act in its sole discretion with respect to any awards being made in connection with the taking and shall be entitled to a voluntary sale to the condemnor in lieu of engaging in a condemnation action. Any awards received on account of the taking shall be paid to the Association. In the event of taking of less than all the Common Areas, the rules as to restoration, replacement of any Common Area and the improvement thereon shall apply as in the case of destruction of improvements upon the Common Area.

8.5 Insurance. The Association shall obtain, to the extent reasonably available and at a reasonable cost, insurance it deems necessary which may include, but not limited to, the following policies of insurance:



(a) fire and extended coverage insurance on all improvements upon the Common Areas and Areas of Common Responsibility in the amount of 100% of the full insurance replacement cost value of the improvements, or as determined by the Board;

(b) general comprehensive public liability insurance against liability to and claims of the public, an Owner of the Association and any other person with respect to liability occurring upon the Common Areas or the Areas of Common Responsibility based upon or arising out of the Association's Ownership or use of the Common Area or Areas of Common Responsibility. The minimum combined single limits of liability shall not be less than \$1,000,000 per occurrence and \$1,000,000 aggregate. The liability insurance shall name, as separately protected insured, the Declarant, the Association, the Board, ARC (if economically feasible) and their respective Owners, employees, officers, agents and representatives.

The Association shall furnish the insurance contemplated and any judgement by the Association as to the amount and type of insurance shall be reasonable and shall be made after due deliberation in good faith and based on institutionalized lender's loan guidelines.

8.6 Contracts with Declarant or Third Parties. The Association and Declarant are authorized to enter into mutual contracts for any services the Declarant is capable of providing to the Association. The contract shall be an arm's length transaction subject to such terms and conditions as the parties may agree. Any third-party contract must be capable of being terminated with thirty (30) days' notice. Agreements with any Association management company shall clearly state any estoppel fees due to the management company for a change of title of a Lot.

8.7 Headings. It is further declared that the headings or titles inserted in the Declaration and any subsequent amendments are inserted solely for the convenience of reference and shall not constitute a part of this agreement nor shall they affect its meaning, construction or effect.

8.8 Traffic. Traffic in any of the streets and roads or ways in the Subdivision shall be subject to the provisions of the laws of the State of Florida concerning operation of motor vehicles on public streets. The traffic laws shall operate as restrictive covenants and shall be enforceable by the powers of the Association, as well as applicable Law Enforcement Agencies, including the right to collect reasonable fines for violation thereof. Reasonable speed limits may be designated by the Board of Directors of the Association and shall be posted in the Subdivision. Only drivers licensed to operate or recognized by the State of Florida may operate any type of motor vehicle or golf cart on the streets of the Subdivision. The Association is empowered to pass, administer and enforce reasonable rules and regulations for control of traffic and safety. Automobiles and trucks with noisy exhaust systems or excessive emissions shall not be operated in the Subdivision. There shall be no racing whatsoever on the streets. All vehicles parked or driven in the Subdivision shall have a current registration tag on the vehicle. Neither go-carts, motorized scooters nor three (3) and four (4) wheel all-terrain vehicles shall be operated within the Subdivision. All vehicles of every kind and nature which are allowed on the streets of the Subdivision, shall be operated in a careful and quiet manner, and with consideration for all Owners of the community, and in a manner to be expected from a reasonable, prudent person. Vehicles may only be operated in areas designated by the Association for vehicle operation.

8.9 **Perpetual Easement.** Notwithstanding any provisions of this Declaration or any amendments thereto, no easements in the Common Area for ingress and egress may be terminated, said easement's being intended to be perpetual; this will apply regardless of the termination of the restrictive covenants contained in this Declaration and regardless of the termination of the Declaration itself. Furthermore, notwithstanding the termination of this Declaration, the Association's power to make assessments and its duties to maintain the Common Areas and Areas of Common Responsibility shall survive the termination of this Declaration unless the instrument of termination specifically provides otherwise.

8.10 **Supplemental Declarations and Additions to Existing Property.** Declarant, by its sole and absolute discretion, may file such supplemental declarations as it deems appropriate from time to time, and the same will be amended from time to time as additional phases of the Subdivision are developed, without the necessity of any joinder by the Association or by any Owners in the Subdivision; there is reserved in the Declarant the unrestricted right to grant easements in all roads and Common Areas throughout the Property to all Owners of Lots in the Subdivision (including phases to be developed by use of a supplemental declaration). The right of the Declarant to extend all of the benefits of easements, as development proceeds in phases, to all Owners of Lots in the Subdivision, over roads and over other Common Areas throughout the existing properties and future additions thereto is absolute and may be exercised at any time and from time to time without the joinder and without the consent of the Association or of any Owner or mortgagee whomsoever. It is likewise intended that notwithstanding the provisions of Section 2.2 (e) or of any other provision of the Declaration, neither the Association's consent nor that of its Owners shall be necessary for Declarant to grant utility easements to public utility companies and to governmental units, so long as the easements are over Common Areas, Areas of Common Responsibility or over portions of Lots then owned by the Declarant.

As additional phases are developed, they shall be additional properties within the jurisdiction of the Association entitled to the easements granted herein and subject to the restrictions and assessments set out herein. The additions shall be made by filing of record – one or more supplemental declarations with respect to the properties to be subject to this Declaration. A new supplementary filing shall extend the jurisdiction of the Association and the undivided interest in the Common Areas and Areas of Common Responsibility to the additional property owners and thereby shall subject the additional property to Common Area easements and assessments for its just share of the Association's expenses. Each supplemental declaration may contain complementary additions and modifications of this Declaration to reflect the different character, if any, of the added properties; provided, however, that such supplemental declaration shall not revoke or otherwise amend this Declaration as it applies to the existing property.

8.11 **Severability.** Invalidation of any one of these covenants or restrictions by judgement or court order shall in no way affect any other provisions which shall remain in full force and effect.

8.12 **Declarant's Rights.** The provisions of this Declaration shall not be applicable to prevent or hinder the activities of Declarant or Builder in developing, marketing, and operating the

community. Additionally and notwithstanding any other provision of this Declaration, Declarant and its designees or Builder may employ such methods of marketing including signage, parking facilities for models, and operation of sales and construction offices, as deemed appropriate in Declarant's or Builder's sole discretion, and for ingress and egress over the Common Area for this purpose.

8.13 Covenants Running with the Land. ANYTHING TO THE CONTRARY HEREIN NOTWITHSTANDING AND WITHOUT LIMITING THE GENERALITY (AND SUBJECT TO THE LIMITATIONS) OF OTHER APPLICABLE SECTIONS HEREOF, IT IS THE INTENTION OF ALL PARTIES AFFECTED HEREBY AND THEIR RESPECTIVE HEIRS, PERSONAL REPRESENTATIVES, SUCCESSORS AND ASSIGNS THAT THESE COVENANTS AND RESTRICTIONS SHALL RUN WITH THE LAND AND WITH TITLE TO THE PROPERTY. WITHOUT LIMITING THE GENERALITY OF ANY OTHER SECTION HEREOF, IF ANY PROVISION OR APPLICATION OF THIS DECLARATION WOULD PREVENT THIS DECLARATION FROM RUNNING WITH THE LAND AS AFORESAID, SUCH PROVISION AND/OR APPLICATION SHALL BE JUDICIALLY MODIFIED, IF AT ALL POSSIBLE, TO COME AS CLOSE AS POSSIBLE TO THE INTENT OF SUCH PROVISION OR APPLICATION AND THEN BE ENFORCED IN A MANNER WHICH WILL ALLOW THESE COVENANTS AND RESTRICTIONS TO SO RUN WITH THE LAND; BUT IF SUCH PROVISION AND/OR APPLICATION CANNOT BE SO MODIFIED, SUCH PROVISION AND/OR APPLICATION SHALL BE UNENFORCEABLE AND CONSIDERED NULL AND VOID IN ORDER THAT THE PARAMOUNT GOAL OF THE PARTIES AFFECTED HEREBY (THAT THESE COVENANTS AND RESTRICTIONS RUN WITH THE LAND AS AFORESAID) BE ACHIEVED.

8.14 Notices and Disclaimers As to Water Bodies, Preserves, Golf Courses and Sinkholes, NEITHER DECLARANT, BUILDER, NOR THE ASSOCIATION NOR ANY OF THEIR OFFICERS, DIRECTORS, COMMITTEE MEMBERS, EMPLOYEES, MANAGEMENT AGENTS, CONTRACTORS OR SUBCONTRACTORS (COLLECTIVELY THE "LISTED PARTIES") SHALL BE LIABLE OR RESPONSIBLE FOR MAINTAINING OR ASSURING THE WATER QUALITY OR LEVEL IN ANY LAKE, POND, CANAL, CREEK, STREAM OR OTHER WATER BODY WITHIN THE COMMUNITY, EXCEPT (i) AS SUCH RESPONSIBILITY MAY BE SPECIFICALLY IMPOSED BY, OR CONTRACTED WITH, AN APPLICABLE GOVERNMENTAL OR QUASI-GOVERNMENTAL AGENCY OR AUTHORITY OR (ii) TO THE EXTENT THAT OTHER EXPRESSLY APPLICABLE SECTIONS HEREOF WOULD OTHERWISE APPLY, IF AT ALL. FURTHER, ALL OWNERS AND USERS OF ANY PORTION OF THE COMMUNITY LOCATED ADJACENT TO OR HAVING A VIEW OF ANY OF THE AFORESAID WATER BODIES SHALL BE DEEMED, BY VIRTUE OF THEIR ACCEPTANCE OF THE DEED TO OR USE OF, SUCH PROPERTY, TO HAVE AGREED TO HOLD HARMLESS THE DECLARANT, BUILDER, AND ASSOCIATION FOR ANY AND ALL CHANGES IN THE QUALITY AND LEVEL OF THE WATER IN SUCH BODIES. REGARDLESS OF ANY PRECEPTION OR VERBAL COMMUNICATION PURPORTING TO REPRESENT THAT ADJACENT LAND MAY NOT BE DEVELOPED, DECLARANT, BUILDER, AND THE ASSOCIATION DISCLAIM ANY SUCH PERCEPTION OR COMMUNICATION.

ALL PERSONS ARE HEREBY NOTIFIED THAT, FROM TIME TO TIME, ALLIGATORS AND OTHER WILDLIFE MAY INHABIT OR ENTER INTO WATER BODIES WITHIN THE COMMUNITY AND MAY POSE A THREAT TO THE PERSONS, PETS AND PROPERTY, BUT THAT THE DECLARANT, BUILDER, AND ASSOCIATION ARE UNDER NO DUTY TO PROTECT AGAINST, AND DO NOT IN ANY MANNER WARRANT AGAINST, ANY DEATH, INJURY OR DAMAGE CAUSED BY SUCH WILDLIFE.

ALL PERSONS ARE HEREBY NOTIFIED THAT, FROM TIME TO TIME, SINKHOLES MAY OCCUR ON THE PROPERTIES AND NEITHER THE DECLARANT NOR ANY BUILDER SHALL BE LIABLE OR RESPONSIBLE, IN ANY WAY WHATSOEVER FOR THE DAMAGES CAUSED BY THE OCCURRENCE OF ANY SINKHOLE. OWNERS ARE ADVISED TO OBTAIN INSURANCE FOR PROPERTY DAMAGE TO THEIR DWELLING FOR THIS PURPOSE.

8.15 Attorney's Fees. In the event of any dispute arising out of the terms of this Declaration, whether or not a lawsuit, arbitration, or other proceeding is filed, the prevailing party shall be entitled to recover its reasonable attorneys' fees and costs (including those incurred in any related appeals, post judgement collection proceedings, or bankruptcy proceedings), including attorneys' fees and costs incurred in litigating entitlement to attorneys' fees and costs, as well as in determining or quantifying the amount of the recoverable attorneys' fees and costs. The reasonable costs to which the prevailing party is entitled shall include costs that are taxable under any applicable statute, rule, or guideline, as well as non-taxable costs, including but not limited to, costs of investigation, copying costs, electronic discovery costs, telephone charges, mailing and delivery charges, information technology support charges, consultant and expert witness fees, travel expenses, court reporter fees, and mediator fees, regardless of whether such costs are otherwise taxable.

8.16 Severability Clause. If any provision of this Declaration is found to be invalid or unenforceable, the validity and enforceability of the remaining provisions of this Declaration will not be affected or impaired.

8.17 Waiver of Jury Trial. The Association and all Owners agree to waive trial by jury in respect of any dispute and any action on dispute. This waiver is knowingly, willingly, and voluntarily made by both parties, and both parties hereby represent that no representations of fact or opinion have been made by any person or entity to induce this waiver of trial by jury or to in any way modify or nullify its effect. This provision is a material inducement for the parties entering into this Declaration.

8.18 Conflicts. If there is any conflict between this Declaration, Bylaws, and/or Articles of Incorporation for the Association, this Declaration shall govern.

ARTICLE IX.  
DISCLAIMER OF LIABILITY OF ASSOCIATION

Notwithstanding anything contained herein or in the Association Documents neither the Association, Builder, nor the Declarant nor any officer or employee thereof shall be liable or responsible for, or in any manner a guarantor or insurer of, the health, safety or welfare of any Owner, occupant or user of any portion of the Subdivision including, without limitation, residents and their families, guests, invitees, agents, servants, contractors or subcontractors or for any property of any such persons. Without limiting the generality of the foregoing:

(a) it is the express intent of the Association Documents that the various provisions thereof which are enforceable by the Association and which govern or regulate the uses of the properties have been written, and are to be interpreted and enforced, for the sole purpose of enhancing and maintaining the enjoyment of the Property and the value thereof;

(b) the Association is not empowered, and has not been created, to act as an entity which enforces or ensures the compliance with the laws of the United States, State of Florida, Escambia County and /or any other jurisdiction or the preventions of illegal activity;

(c) any provisions of the Association Documents setting forth the uses of assessments which are related to health, safety, security and/or welfare shall be interpreted and applied only as limitations of the uses of assessment funds and not as creating a duty of the Association to protect or further the health, safety, security or welfare of any person(s), even if assessment funds are chosen to be used for any such reason;

Each Owner (by virtue of Owner's acceptance of title to their Lot) and each other person or entity having an interest in or lien upon, or making any use of, any portion of the Property (by virtue of accepting such interest or lien or making such uses) shall be bound by this Article and shall be deemed to have automatically waived any and all rights, claims, demands and causes of action against the Association arising from or connected with any matter for which the liability of the Association has been disclaimed in this article.

The Common Areas and easements contain wetlands, roads and water areas which may present hazards to persons and which may contain wildlife and other organisms of danger to children and other persons. All Owners, on behalf of themselves, their families, guests, and invitees, hereby agree that the Association shall have no liability for any activities undertaken by any person on Association lands or Common Areas and easements which result in injury from such natural elements. All Owners, families, invitees and guests agree that any person using such lands does so at his own risk. All Owners shall undertake to warn others of such hazards when appropriate.

As used in Article IX, "Association" shall include within its meaning all of the Association's directors, officers, committee and board members, employees, agents, contractors (including management companies), subcontractors, successors and assigns. The provisions of this

Article shall also inure to the benefit of the Declarant and Builder, which shall be fully protected hereby.

IN WITNESS WHEREOF, the first party has caused these presents to be duly executed in its name and by its manager, on the 29 day of June, 2020.

Executed and declared in the presence of:

SNS IRON ROCK, LLC, a Florida limited liability company.

[Signature]  
Print Name: Blake McKinney

[Signature]  
Print Name: Sandra Marsh

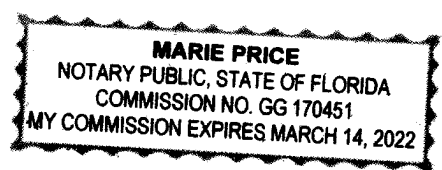
[Signature]  
By: Neal Nash, Manager

STATE OF FLORIDA  
COUNTY OF ~~SANTA ROSA~~ ESCAMBIA

I HEREBY CERTIFY that on this 29<sup>th</sup> day of JUNE, 2020, an officer duly qualified to take acknowledgments, personally appeared NEAL NASH, Manager of SNS IRON ROCK, LLC, a Florida limited liability company, who is personally known to me and who did not take an oath.

[Signature]  
Notary Public

- Exhibits:
- A – Legal Description
- B – Bylaws
- C – Articles of Incorporation



**EXHIBIT "A"****Legal Description**

DESCRIPTION: (AS PREPARED BY REBOL-BATTLE & ASSOCIATES) (2018.116)

BEGINNING AT A 4" X 4" CONCRETE PERMANENT REFERENCE MONUMENT (PRM) NUMBER 7312 LOCATED ON THE EAST LINE OF ROBIN'S RIDGE 1ST ADDITION, A SUBDIVISION OF A PORTION OF FRACTIONAL SECTIONS 28 AND 29, TOWNSHIP 1 SOUTH, RANGE 30 WEST, AS RECORDED IN PLAT BOOK 18, AT PAGE 58 AND 58A OF THE PUBLIC RECORDS OF ESCAMBIA COUNTY, FLORIDA; THENCE PROCEED NORTH 02 DEGREES 54 MINUTES 42 SECONDS EAST ALONG THE EAST LINE OF SAID ROBIN'S RIDGE 1ST ADDITION FOR A DISTANCE OF 444.98 FEET TO A 4" X 4" CONCRETE PRM NUMBER 7312; THENCE PROCEED NORTH 20 DEGREES 26 MINUTES 18 SECONDS WEST ALONG SAID EAST LINE FOR A DISTANCE OF 849.85 FEET TO A CONCRETE PRM NUMBER 7312 AT THE NORTHEAST CORNER OF SAID ROBIN'S RIDGE 1ST ADDITION AND THE SOUTHERLY RIGHT-OF-WAY (R/W) LINE OF INTERSTATE HIGHWAY 10 (STATE ROAD #8) A 300' R/W; THENCE DEPARTING SAID ROBIN'S RIDGE 1ST ADDITION, PROCEED SOUTH 87 DEGREES 05 MINUTES 59 SECONDS EAST ALONG SAID SOUTHERLY R/W LINE FOR A DISTANCE OF 1342.89 FEET TO A 4" X 4" PRM (TOP BROKEN) AT THE NORTHWEST CORNER OF HILBURN GROVE, A SUBDIVISION OF A PORTION OF GOVERNMENT LOT 1, OF THE AFORESAID SECTION 29 AS RECORDED IN PLAT BOOK 15, AT PAGE 34, OF THE PUBLIC RECORDS OF THE AFORESAID COUNTY, SAID CORNER ALSO BEING ON THE WEST LINE OF THE EAST 1320.00 FEET OF SAID SECTION 29; THENCE DEPARTING SAID SOUTHERLY R/W LINE, PROCEED SOUTH 02 DEGREES 33 MINUTES 26 SECONDS WEST ALONG SAID WEST LINE OF THE EAST 1320.00 FEET, ALSO BEING THE WEST LINE OF SAID HILBURN GROVE, TO AND ALONG THE WEST LINE OF TWIN LAKES VILLAS, A SUBDIVISION OF A PORTION OF SAID SECTION 29, AS RECORDED IN PLAT BOOK 15, AT PAGE 57, OF THE PUBLIC RECORDS OF THE AFORESAID COUNTY FOR A DISTANCE OF 1203.49 FEET TO A 4" X 4" CONCRETE PRM WITH "X" CHISELED IN TOP AT THE SOUTHWEST CORNER OF SAID TWIN LAKES VILLAS, SAID PRM ALSO BEING ON THE SOUTH LINE OF A GULF POWER COMPANY EASEMENT AS RECORDED IN OFFICIAL RECORDS BOOK 96, AT PAGE 206 OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE DEPARTING SAID WEST LINE, PROCEED NORTH 88 DEGREES 20 MINUTES 00 SECONDS WEST ALONG THE SOUTH LINE OF SAID GULF POWER COMPANY EASEMENT ALSO BEING THE SOUTH LINE OF THE NORTH 1320.00 FEET OF SAID SECTION 29 FOR A DISTANCE OF 1013.74 FEET TO A CONCRETE PRM ON THE AFORESAID EAST LINE OF ROBIN'S RIDGE 1ST ADDITION AND THE POINT OF BEGINNING.

LYING IN AND BEING A PORTION OF SECTION 29, TOWNSHIP 1 SOUTH, RANGE 30 WEST, ESCAMBIA COUNTY, FLORIDA AND CONTAINING 31.16 ACRES MORE OR LESS.

EXHIBIT "B"

Bylaws





**BYLAWS OF  
CARDINAL COVE HOMEOWNERS' ASSOCIATION, INC.**

A Corporation Not For Profit

**Article I – Name and Location**

This corporation shall be known as CARDINAL COVE HOMEOWNERS' ASSOCIATION, INC., hereinafter referred to as the "ASSOCIATION." The principal office of the ASSOCIATION shall be located at 120 E. Main Street, Suite A, Pensacola, Florida 32502, but meetings of members and directors may be held at such places within the State of Florida, County of Escambia, as may be designated by the Board of Directors.

**Article II – Definitions**

Section 1. "DECLARATION" shall mean and refer to the Declaration of Covenants, Conditions and Restrictions applicable to the properties recorded in the office of the Clerk of the Circuit Court of Escambia County, Florida.

Section 2. "MEMBER" shall mean and refer to those persons entitled to membership as provided in the DECLARATION.

Section 3. All other terms used herein shall have the same definitions as set forth in the DECLARATION.

**Article III – Meetings of Members**

Section 1. Annual Meetings. The first annual meeting of the members shall be held within one (1) year from the date of incorporation of the ASSOCIATION, and each subsequent regular meeting of the members shall be held on the same day of the same month of each year thereafter, at the hour of 7 o'clock p.m., or on such other date as the Board of Directors may determine. If the day for the annual meeting of the members is a legal holiday, the meeting will be held at the same hour on the first day following which is not a legal holiday.

Section 2. Special Meetings. Special meetings of the members may be called at any time by the President or by the Board of Directors, or upon written request of the members who are entitled to vote ten percent (10%) of all of the votes of the Class A membership.

Section 3. Notice of Meetings. Written notice of each meeting of the members shall be given by, or at the direction of, the Secretary or person authorized to call the meeting, by mailing a copy of such notice, postage prepaid, at least fifteen (15) days before such meeting to each member entitled to vote thereat, addressed to the member's address last

appearing on the books of the ASSOCIATION, or supplied by such member to the ASSOCIATION for the purpose of notice. In the alternative, notice may be provided by electronic transmission to any member who has consented in writing to receiving notice by electronic transmission. Such notice shall specify the place, day and hour of the meeting, and, in the case of a special meeting, the purpose of the meeting.

**Section 4. Quorum.** The presence at the meeting of members entitled to cast, in person or by proxy, thirty percent (30%) of the total votes of all members at the time of the meeting shall constitute a quorum for any action except as otherwise provided in the Articles of Incorporation, the DECLARATION or these Bylaws. If, however, such quorum shall not be present or represented at any meeting, the members entitled to vote thereat shall have power to adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum as aforesaid shall be present or be represented.

**Section 5. Adjourned Meetings.** If an annual meeting or special meeting is adjourned to a different date, time or place, then the new date, time or place must be announced at the meeting before it is adjourned. Otherwise, notice of the new time, place or date must be given in the same manner as required for the adjourned meeting.

**Section 6. Proxies.** At all meetings of members, each member may vote in person or by proxy. All proxies shall be in writing and filed with the Secretary. Every proxy shall be revocable and shall automatically cease upon conveyance by the member of his lot.

**Section 7. Voting.** At all meetings of members where a quorum has been attained, those members present in person or by proxy may vote in the manner set forth in the DECLARATION and a simple majority of the voting interests present in person or by proxy shall be required on any action unless otherwise provided in the Articles of Incorporation, the DECLARATION, or these Bylaws.

#### **Article IV – Board of Directors**

**Section 1. Number.** The affairs of this ASSOCIATION shall be initially managed by a Board of three (3) directors, who need not be members of the ASSOCIATION. There shall never be less than three (3) directors, nor more than seven (7). The number of directors may be changed by an Amendment to these Bylaws made pursuant to Article XII.

**Section 2. Term of Office.** Directors shall be elected at the annual meeting and shall serve for a term of three (3) years or until their successors are duly elected. The initial Board of Directors may set the first term of one-third (or in its discretion approximately one-third) of the members of the Board of Directors at one year, one-third at two years, and one-third at three years so that one-third of the Board of Directors will be up for election or re-election each year.

**Section 3. Removal.** Any Director may be removed from the Board, with or without cause, by a majority vote of the members of the ASSOCIATION. In the event of death,

resignation or removal of a Director, his successor shall be selected by the remaining members of the Board and shall serve for the unexpired term of his predecessor.

**Section 4. Compensation.** No Director shall receive compensation for any service he may render to the ASSOCIATION. However, any Director may be reimbursed for his actual expenses incurred in the performance of his duties.

**Section 5. Action Taken Without a Meeting.** The Directors shall have the right to take any action in the absence of a meeting which they could take at a meeting by obtaining the written approval of all the Directors. Any action so approved shall have the same effect as though taken at a meeting of the Directors.

### **Article V – Nomination and Election of Directors**

**Section 1. Nomination.** Nomination for election to the Board of Directors shall be made by a Nominating Committee. Nominations may also be made from the floor at the annual meeting. The Nominating Committee shall consist of a Chairman, who shall be a member of the Board of Directors, and two or more members of the ASSOCIATION. The Nominating Committee shall be appointed by the Board of Directors prior to each annual meeting of the members to serve from the close of such annual meeting until the close of the next annual meeting and such appointment shall be announced at each annual meeting. The Nominating Committee shall make as many nominations for election to the Board of Directors as it shall in its discretion determine, but not less than the number of vacancies that are to be filled. Such nominations may be made from among members or non-members.

**Section 2. Elections.** Election to the Board of Directors shall be by secret written ballot. At such election, the members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of the DECLARATION. The persons receiving the largest number of votes shall be elected. Cumulative voting is not permitted.

### **Article VI – Meetings of Directors**

**Section 1. Regular Meetings.** Regular meetings of the Board of Directors shall be held at least annually, at such place and hour as may be fixed from time to time by resolution of the Board. Should said meeting fall upon a legal holiday, then that meeting shall be held at the same time on the next day which is not a legal holiday.

**Section 2. Special Meetings.** Special meetings of the Board of Directors shall be held when called by the President of the ASSOCIATION, or by any two (2) Directors, after not less than three (3) days notice to each Director.

**Section 3. Notice to Members.** All meetings of the Board of Directors shall be open to all members, except meetings between the Board and its attorney to discuss proposed or pending litigation where the contents of the discussion would be governed by the

attorney-client privilege. Notices of all board meetings must be posted in a conspicuous place in the subdivision at least 48 hours in advance of a meeting, except in an emergency. If notice is not posted in a conspicuous place in the subdivision, notice of each board meeting must be mailed or delivered to each member at least seven (7) days before the meeting, except in an emergency. If the meeting for which the notice is being provided shall be for the purpose of acting on assessments, the notice shall include a statement that assessments will be considered and the nature of the assessments to be considered.

**Section 4. Voting.** Directors may not vote by proxy or by secret ballot at board meetings, except a secret ballot may be used when electing officers.

**Section 5. Miscellaneous.** The voting and notice requirements set forth in this Article shall also apply to the meetings of any committees authorized by the Board of Directors including the Architectural Review Committee.

**Section 6. Minutes.** Minutes of all meetings of the Board of Directors and committees must be maintained in written form or in another form that can be converted into written form within a reasonable time. The minutes must reflect the action taken by the Board, or committee, including the recording of votes or the abstention from voting on each matter voted upon for each director present or for each committee member present.

## **Article VII – Powers and Duties of the Board of Directors Including Fiscal Matters**

**Section 1. Powers.** The Board of Directors shall have the power to:

- a. Adopt and publish rules and regulations governing the use of the common area and facilities;
- b. Suspend the voting rights and right to use the recreational facilities of a member during any period in which such member shall be in default in the payment of any assessment levied by the ASSOCIATION.
- c. Exercise for the ASSOCIATION all powers, duties and authority vested in or delegated to this ASSOCIATION and not reserved to the membership by other provisions of these Bylaws, the Articles of Incorporation, or the DECLARATION;
- d. Declare the office of a member of the Board of Directors to be vacant in the event such member shall be absent from three (3) consecutive regular meetings of the Board of Directors; and
- e. Employ a manager, an independent contractor or such other employees as they deem necessary, and to prescribe their duties.

**Section 2. Duties.** It shall be the duty of the Board of Directors to:

- a. Make available to lot owners and lenders and to holders, insurers or guarantors of any first mortgage, current copies of the DECLARATION, Bylaws, other rules concerning the project and the books, records and financial statements of the ASSOCIATION. "Available" means available for inspection, upon request, during normal business hours or under other reasonable circumstances;
- b. Supervise all officers, agents and employees of this ASSOCIATION, and to see that their duties are properly performed;
- c. As more fully provided in the DECLARATION, to:
  1. Fix the amount of the annual assessment against each lot at least thirty (30) days in advance of each annual assessment period;
  2. Send written notice of each assessment to every owner subject thereto at least thirty (30) days in advance of each annual assessment period; and
  3. Foreclose the lien against any property for which assessments are not paid within thirty (30) days after due date or to bring an action at law against the owner personally obligated to pay the same.
- d. Issue, or to cause an appropriate officer to issue, upon demand by any person a sealed certificate setting forth whether or not any assessment has been paid. A reasonable charge may be made by the Board for the issuance of these certificates. If a sealed certificate states an assessment has been paid, such certificate shall be conclusive evidence of such payment.
- e. Procure and maintain in effect casualty and liability insurance and fidelity bond coverage together with such additional coverages as the ASSOCIATION's Board of Directors may determine;
- f. Cause the common area and properties to be maintained;
- g. Cause to be kept a complete record of all of its acts and corporate affairs and to present a statement thereof to the members at the annual meeting of the members, or at any special meeting when such statement is requested in writing by one-fourth of the Class A members who are entitled to vote.

Section 3. Budget. The ASSOCIATION shall prepare an annual budget. The budget must reflect the estimated revenues and expenses for that year and the estimated

surplus or deficit as of the end of the current year. The ASSOCIATION shall provide each member with a copy of the annual budget or a written notice that a copy of the budget is available upon request at no charge to the member within ten (10) business days after receipt of a written request therefor.

**Section 4. Financial Reporting.** The ASSOCIATION shall prepare an annual financial report within sixty (60) days after the close of the fiscal year. The ASSOCIATION shall, within ten (10) business days after completion of the annual financial report, provide each member with a copy of the annual financial report or a written notice that a copy of the financial report is available upon request at no charge to the member. The financial report must consist of either:

- a. Financial statements presented in conformity with generally accepted accounting principles; or
- b. A financial report of actual receipts and expenditures, cash basis, which report must show:
  1. The amount of receipts and expenditures by classification; and
  2. The beginning and ending cash balances of the ASSOCIATION.

### **Article VIII – Officers and Their Duties**

**Section 1. Enumeration of Officers.** The officers of this ASSOCIATION shall be a President, who shall at all times be a member of the Board of Directors, a Vice-President, a Secretary/Treasurer, and such other officers as the Board may from time to time by resolution create.

**Section 2. Election of Officers.** The election of officers shall take place at the annual membership meeting.

**Section 3. Term.** The officers of this ASSOCIATION shall be elected annually by the Board and each shall hold office for one (1) year unless he shall sooner resign, or shall be removed, or otherwise disqualified to serve.

**Section 4. Special Appointments.** The Board may elect such other officers as the affairs of the ASSOCIATION may require, each of whom shall hold office for such period, have such authority, and perform such duties as the Board may from time to time determine.

**Section 5. Resignation and Removal.** Any officer may be removed from office with or without cause by the Board. Any officer may resign at any time by giving written notice to the Board, the President or Secretary. Such resignation shall take effect on the date of

receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

**Section 6. Vacancies.** A vacancy in any office may be filled by appointment by the Board. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaces.

**Section 7. Multiple Offices.** The offices of Secretary and Treasurer may be held by the same person. No person shall simultaneously hold more than one of any of the other offices except in the case of special offices created pursuant to Section 4 of this Article.

**Section 8. Duties.** The duties of the officers are as follows:

**President:** The President shall preside at all meetings of the Board of Directors; shall see that orders and resolutions of the Board are carried out; shall sign all leases, mortgages, deeds and other written instruments and shall co-sign all checks and promissory notes;

**Vice-President:** The Vice-President shall act in the place and stead of the President in the event of his absence, inability or refusal to act, and shall exercise and discharge such other duties as may be required of him by the Board;

**Secretary:** The Secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the members; keep the corporate seal of the ASSOCIATION and affix it on all papers requiring said seal; serve notice of meetings of the Board and of the members; keep appropriate current records showing the members of the ASSOCIATION together with their addresses; and shall perform such other duties as required by the Board;

**Treasurer:** The Treasurer shall receive and deposit in appropriate bank accounts all monies of the ASSOCIATION and shall disburse such funds as directed by resolution of the Board; shall sign all checks and promissory notes of the ASSOCIATION; keep proper books of account; cause an annual audit of the ASSOCIATION books to be made by a public accountant at the completion of each fiscal year; and shall prepare an annual budget and a statement of income and expenditures to be presented to the membership at its regular annual meeting and deliver a copy of each to the members.

### **Article IX - Official Records**

**Section 1.** The ASSOCIATION shall maintain each of the following items which constitute the "Official Records" of the ASSOCIATION:

- a. Copies of any plans, specifications, permits and warranties relating to improvements constructed on the Common Area or other property that the ASSOCIATION is obligated to maintain, repair or replace.

- b. A copy of the Bylaws of the ASSOCIATION and of each amendment thereto.
- c. A copy of the Articles of Incorporation of the ASSOCIATION and each amendment thereto.
- d. A copy of the DECLARATION.
- e. A copy of the current rules of the ASSOCIATION.
- f. The minutes of all meetings of the Board of Directors and of the members and of any committees appointed by the Board which minutes must be retained for at least seven (7) years.
- g. A current roster of all members and their mailing addresses and lot designations.
- h. All of the ASSOCIATION's insurance policies or a copy thereof, which policies must be retained for at least seven (7) years.
- i. A copy of all contracts to which the ASSOCIATION is a party, including, without limitation, any management agreement, lease, or other contract under which the ASSOCIATION has an obligation or responsibility. Bids received by the ASSOCIATION for work to be performed must also be considered Official Records and must be kept for a period of one (1) year.
- j. The financial and accounting records of the ASSOCIATION, kept according to good accounting practices. All financial and accounting records must be maintained for a period of at least seven (7) years. The financial and accounting records must include:
  - 1. Accurate, itemized and detailed records of all receipts and expenditures.
  - 2. A current account and periodic statement of the account for each member, designating the name and current address of each member who is obligated to pay assessments, the due date and amount of each assessment or other charge against the member, the date and amount of each payment on the account, and the balance due.
  - 3. All tax returns, financial statements and financial reports of the ASSOCIATION.



- 4. Any other records that identify, measure, record, or communicate financial information.

Section 2. The Official Records shall be maintained within the state and must be open to inspection and available for photocopying by members or their authorized agents at reasonable times and places within ten (10) business days after receipt of a written request for access. This Section may be complied with by having a copy of the Official Records available for inspection or copying in the subdivision.

Section 3. The Board of Directors may adopt reasonable written rules governing the frequency, time, location, notice and manner of inspections, and may impose fees to cover the costs of providing copies of the Official Records, including, without limitation, the cost of copying. The ASSOCIATION shall maintain an adequate number of copies of the recorded governing documents, to insure their availability to members and prospective members, and may charge only its actual costs for reproducing and furnishing these documents to those persons who are entitled to receive them.

**Article X – Assessments**

As more fully provided in the Declaration, each member is obligated to pay to the ASSOCIATION annual and special assessments which are secured by a continuing lien upon the property against which the assessment is made. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date, a late charge of ten percent (10%) of the assessment amount shall be due and the assessment shall bear interest from the date of delinquency at the highest rate allowed by law. If the assessment is not paid within thirty (30) days after the due date, the Board of Directors, through its officers, may cause to be filed in the public records of Escambia County, Florida, a lien certificate evidencing the lien against the lot as provided for in the DECLARATION. The ASSOCIATION may bring an action at law against the member personally obligated to pay the assessment and/or foreclose the lien against the property, and all interest, costs and reasonable attorney's fees of either such action shall be added to the amount of such assessment and shall be included in the lien. No member may waive or otherwise escape liability for the assessments provided for herein by non-use of the common properties or abandonment of his lot.

**Article XI – Corporate Seal**

The ASSOCIATION shall have a seal in circular form having within its circumference the words: CARDINAL COVE HOMEOWNERS' ASSOCIATION, INC., a Florida not-for-profit corporation.

**Article XII – Amendments**

Section 1. These Bylaws may be amended, at a regular or special meeting of the members, by a majority vote of members at a duly called meeting at which a quorum is

present in person or by proxy, except that the Federal Housing Administration or Veterans Administration shall have the right to veto amendments while there is Class B membership.

Section 2. In the case of any conflict between the Articles of Incorporation and these Bylaws, the Articles shall control; and in the case of any conflicts between the DECLARATION and these Bylaws, the DECLARATION shall control.

Section 3. No amendment which affects the Declarant's rights prior to the owners obtaining control of the ASSOCIATION shall be effective without the written consent of the Declarant.

**Article XIII – Committees**

The ASSOCIATION shall appoint an Architectural Control Committee as provided in the DECLARATION and a Nominating Committee as provided in these Bylaws. The initial members of the Architectural Control Committee shall be appointed as set forth in the DECLARATION and they shall continue to serve until removed by the Board of Directors, subject to the limitations and provisions set forth in the DECLARATION. In addition, the Board of Directors shall appoint other committees as deemed appropriate to carry out its purposes.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this 13 day of May, 2018.<sup>9</sup>

Signed, sealed and delivered  
in the presence of:

CARDINAL COVE HOMEOWNERS'  
ASSOCIATION, INC.,  
a Florida not-for-profit corporation

*Blake McKinney*  
Print Name: Blake McKinney

*Sandra Marsh*  
Print Name: Sandra Marsh

By: *Neal B. Nash*  
Its: President

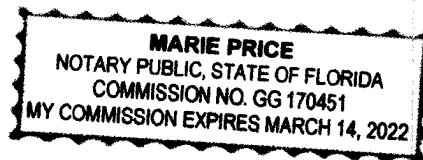
STATE OF FLORIDA )  
COUNTY OF ESCAMBIA )

The foregoing instrument was acknowledged before me on this the 13<sup>TH</sup> day of MAY, 2018, by NEALE B. NASH, as President of CARDINAL COVE HOMEOWNERS' ASSOCIATION, INC., a Florida not-for-profit corporation, on behalf of said corporation, who personally appeared before me and is personally known to me.

*Marie Price*

Print Name: MARIE PRICE  
Notary Public for the State of Florida

[NOTARY SEAL]



Prepared By:  
Alan B. Bookman, of  
Emmanuel Sheppard & Condon  
30 South Spring Street  
Pensacola, FL 32502

EXHIBIT "C"

Articles of Incorporation



**ARTICLES OF INCORPORATION**

**OF**

**CARDINAL COVE HOMEOWNERS' ASSOCIATION, INC.**

A Florida Not-for-Profit Corporation

**ARTICLE I – NAME**

This corporation shall be known as CARDINAL COVE HOMEOWNERS' ASSOCIATION, INC., hereinafter referred to as the "ASSOCIATION." The principal office of the ASSOCIATION shall be located at 120 E. Main Street, Suite A, Pensacola, Florida 32502, but meetings of the members and directors may be held at such places within the State of Florida, County of Escambia, as may be designated by the Board of Directors.

**ARTICLE II – REGISTERED OFFICE AND REGISTERED AGENT**

The address of the initial registered office is 30 S. Spring Street, Pensacola, Florida 32502. The Board of Directors may from time to time change the principal office of the ASSOCIATION to any other address in the State of Florida. The name of the initial registered agent is Alan B. Bookman.

**ARTICLE III – PURPOSES AND POWERS**

The purpose for which this ASSOCIATION is organized is to create an entity which can provide for maintenance and architectural control of Cardinal Cove Subdivision (the "Subdivision") and common properties and architectural control of the residential lots within that certain tract of property described as follows, to-wit:

See Exhibit "A".

Together with any and all other property added to the control of the ASSOCIATION by amendment to the Declaration of Covenants, Conditions and Restrictions affecting the above-described property, and to promote the health, safety and welfare of the residents within the Subdivision and to:

a. Exercise all of the powers and privileges and perform all of the duties and obligations of the ASSOCIATION as set forth in that certain Declaration of Covenants, Conditions and Restrictions, hereinafter called the "DECLARATION," applicable to the property and recorded in the Public Records of Escambia County, Florida, as same may be amended from time to time as therein provided, said DECLARATION being incorporated herein as if set forth at length;

b. Fix, levy, collect, and enforce payment by any lawful means, all charges or assessments pursuant to the terms of the DECLARATION, to pay all expenses in

connection therewith, and all office and other expenses incident to the conduct of the business of the ASSOCIATION, including all licenses, taxes or governmental charges levied or imposed against the property of the ASSOCIATION;

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

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

e. Dedicate, sell, or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members; no such dedication or transfer shall be effective unless an instrument has been signed by two-thirds (2/3) of the members agreeing to such dedication, sale, or transfer;

f. Participate in mergers and consolidations with other non-profit corporations organized for the same purposes, or annex additional property and Common Area, provided that any such merger, consolidation, or annexation shall have the consent of two-thirds (2/3) of each class of members except that for a period of two years after recording the plat, the Declarant may annex additional property as provided in the DECLARATION;

g. Have and exercise any and all powers, rights and privileges which a corporation not for profit and homeowners' associations organized under the Florida law may now or hereafter have or exercise by law.

**ARTICLE IV – QUALIFICATION AND MANNER OF ADMISSION OF MEMBERS**

Every person or entity who is a record owner of a lot, either individually or jointly with others which is subject by covenants of record to assessment by the ASSOCIATION, including a contract seller, shall be a member of the ASSOCIATION. The foregoing is not intended to include persons or entities who hold an interest merely as security for the performance of an obligation. Membership shall be appurtenant to and may not be separated from ownership of any lot which is subject to assessment by the ASSOCIATION.

A member, unless acting in the capacity of a duly elected officer of the ASSOCIATION, does not have the authority to act for the ASSOCIATION solely by virtue of being a member.

**ARTICLE V – VOTING RIGHTS/TRANSITION OF CONTROL**

The ASSOCIATION shall have two classes of voting membership:

Class A. Class A members shall be all owners, with the exception of the Declarant, and shall be entitled to one (1) vote for each lot owned. When more than one (1) person or entity holds an interest in a lot, then the vote attributable to such lot shall be exercised as they determine, but in no event shall more than one (1) vote be cast with respect to any lot.

Class B. Class B members shall be the Declarant, as defined in the DECLARATION, who shall be entitled to three (3) votes for each lot owned, as set forth in the DECLARATION. Class B membership shall cease and be converted to Class A membership on the date when Declarant ceases to own a majority of the total lots in, or planned for, the Subdivision.

After Declarant relinquishes control of the ASSOCIATION, Declarant may continue to vote any Declarant-owned lots in the same manner as any other member.

#### **ARTICLE VI – TERM OF EXISTENCE**

This corporation is to exist perpetually.

#### **ARTICLE VII – INCORPORATOR**

The name and address of the Incorporator is Neal B. Nash, 120 E. Main Street, Suite A Pensacola, Florida 32502.

#### **ARTICLE VIII – BOARD OF DIRECTORS**

The business affairs of this ASSOCIATION shall be managed by the Board of Directors, which shall initially consist of three (3) members. The number of Directors may be increased or decreased from time to time as provided in the Bylaws, but shall never be less than three (3) Directors, nor more than seven (7) Directors.

The members of the Board of Directors need not be members of the ASSOCIATION and shall serve for a term as set forth in the Bylaws.

The President of the ASSOCIATION shall at all times be a member of the Board of Directors, and members of the Board of Directors shall be elected and hold office in accordance with the Bylaws.

The names and street addresses of the persons who are to serve as the first Board of Directors of the corporation are:

Neal B. Nash  
120 E. Main St  
Suite A  
Pensacola, Florida 32502

Rodney A. Sutton  
120 E. Main St  
Suite A  
Pensacola, Florida 32502

Eric J. Nickelsen  
120 E. Main St  
Suite A  
Pensacola, Florida 32502

**ARTICLE IX – OFFICERS**

The officers of this ASSOCIATION shall be a President, who shall at all times be a member of the Board of Directors, a Vice President and Secretary/Treasurer, and such other officers as the Board of Directors may from time to time create.

The initial officers shall be as follows:

President	Neal B. Nash
Vice President	Rodney A. Sutton
Secretary/Treasurer	Eric J. Nickelsen

**ARTICLE X – DISSOLUTION**

The ASSOCIATION may be dissolved with the assent given in writing and signed by not less than three-fourths (3/4) of the members. Upon dissolution of the ASSOCIATION, other than incident to a merger or consolidation, the assets of the ASSOCIATION shall be dedicated to an appropriate public agency to be used for purposes similar to those for which this ASSOCIATION was created. In the event that acceptance of such dedication is refused, the assets shall be granted, conveyed and assigned to any non-profit corporation, association, trust or other organization to be devoted to such similar purposes.

**ARTICLE XI – AMENDMENTS**

These Articles of Incorporation may be amended by a two-thirds (2/3) vote of the total members at a special meeting of the membership called for that purpose.

Amendments may also be made at a regular meeting of the membership by a two-thirds (2/3) vote of the total members upon notice given, as provided by the Bylaws, of intention to submit such amendments. However, no amendment shall be effective without the written consent of the Declarant until after five (5) years from the date of filing these Articles of Incorporation with the Secretary of State, State of Florida.



**ARTICLE XII – DEFINITIONS**

The terms used herein shall have the same definition as set forth in the DECLARATION and the Bylaws.

**ARTICLE XIII – FHAVA APPROVAL**


As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration and/or the Veterans Administration: Annexation of additional properties (except as provided in the DECLARATION), mergers and consolidations, mortgaging of common area, dedication of common area, and dissolution and amendment of these Articles.

**IN WITNESS WHEREOF**, I, the undersigned subscribing incorporator, have hereunto set my hand and seal this 13 day of May, 2018, for the purpose of forming this corporation not for profit under the laws of the State of Florida.

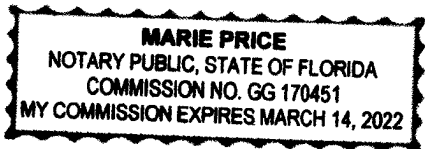
  
\_\_\_\_\_  
Neal B. Nash, Incorporator

STATE OF FLORIDA     )  
COUNTY OF ESCAMBIA )

¶ The foregoing was acknowledged before me this 13<sup>TH</sup> day of MAY, 2018, by NEAL B. NASH, who personally appeared before me and is personally known to me.

  
\_\_\_\_\_  
Print Name: MARIE PRICE  
Notary Public for the State of Florida

[NOTARY SEAL]



**REGISTERED AGENT'S CERTIFICATE**

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:

CARDINAL COVE HOMEOWNERS' ASSOCIATION, INC., a Florida Corporation Not For Profit, desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation, in Pensacola, Escambia County, Florida, has named Alan B. Bookman of Emmanuel, Sheppard & Condon, 30 S. Spring Street, Pensacola, Florida 32502, as its agent to accept service of process within this State.

**Acknowledgment and Acceptance**

Having been named to accept service of process for the above stated corporation (or Association) at the place designated in this Certificate, I hereby accept such designation and agree to comply with the provisions of said Act relative to keeping open said office.

\_\_\_\_\_  
Alan B. Bookman

Prepared By:  
Alan B. Bookman, of  
Emmanuel Sheppard & Condon  
30 South Spring Street  
Pensacola, FL 32502