

This instrument prepared by:
Peter C. Focks
McCarty Focks, PLLC
2630-A NW 41st Street
Gainesville, FL 32606
tel. 352-654-1001

**REVIVED DECLARATION OF COVENANTS, CONDITIONS, AND
RESTRICTIONS FOR THREE RIVERS ESTATES**

Three Rivers Estates Property Owner's, Inc., a Florida not for profit corporation, hereby records this Revived Declaration of Covenants, Conditions and Restrictions and other governing documents of Three Rivers Estates, a subdivision (the "Subdivision"), portions of which subdivision are located in Columbia County and further states:

- a. Restrictions for 3 Rivers Estates recorded May 2, 1962, in Official Records Book 128, Page 90 of the Public Records of Columbia County, Florida and
 - b. Statement of Restrictions and Protective Covenants for Three Rivers Estates, dated October 7, 1990, and recorded October 9, 1990, in Official Records Book 733, Pages 144-146 of the Public Records of Columbia County, Florida.
 - c. Articles of Incorporation dated October 30, 1980.
 - d. The By-Laws dated October 8, 1994.
2. The real property comprising the Subdivision is more particularly described in schedule A attached hereto.
 3. The Marketable Record Title Act, Chapter 712, Florida Statutes, caused the Declaration to cease to govern one or more parcels in the Subdivision.
 4. Pursuant to Chapter 720, Florida Statutes, an organizing committee of the Three Rivers Estates was formed and is listed on the attached Schedule B.
 5. The Organizing Committee caused each affected parcel owner in the Subdivision to receive a copy of the following:
 - EXHIBIT A** – Revived Declaration of Covenants, Conditions and Restrictions
 - EXHIBIT B** – Articles of Incorporation
 - EXHIBIT C** – By-laws
 - EXHIBIT D** – Graphic Depiction of the property governed by the declaration
 - EXHIBIT E**— List of owners and legal descriptions of parcels subject to declaration
 6. After the receipt of the foregoing documents, a majority of the affected parcel owners of that portion of the subdivision located on Columbia County, Florida, consented in writing to revitalization of the Revived Declaration (the "governing documents").
 7. The Organizing Committee submitted the Revived Declaration and the other governing documents for approval by, and received the approval of, the Florida Department of Commerce (the "Department") pursuant to section 720.406, Florida Statutes, a copy of which approval is attached hereto as **Exhibit F**.

8. The President and Secretary of the Association executed and attested, respectively, below, this Revived Declaration and the other governing documents as approved by the Department, pursuant to section 720.407, Florida Statutes, which Revived Declaration complies with the requirements of the law.

9. In consideration of the foregoing, the Association hereby records the Revived Declaration and other governing documents pursuant to section 720.403 et seq., Florida Statutes and further restricts the use, as hereinafter provided, of all of the lots in the Subdivision shown and described in Exhibit "D" attached hereto; the Association places upon the land subject to the declaration the following Revived Declaration and declares to and agrees with each and every person who is or who may become an owner of any of said lots that said lots are bound by the covenants set forth in herein and that the property described in these restrictions will be held and enjoyed subject to and with the benefit and advantage of the following attached documents.

[Remainder of page intentionally blank. Signature page(s) follow.]

In witness whereof, the president and secretary of the Association, executed this Revived Declaration, on 2/9/2026, 2026.

THREE RIVERS ESTATES
PROPERTY OWNER'S, INC.,
a Florida not-for-profit corporation

By: Terri Hester
Terri Hester, President

By: Hilda Gilchrist
Hilda Gilchrist, Secretary

STATE OF FLORIDA
COUNTY OF ALACHUA

The foregoing instrument was acknowledged by means of physical presence before me on 2/3, 2026 by Terri Hester, President, Three Rivers Estates Property Owner's, Inc., a Florida not for profit corporation, who is personally known to me or [] who produced _____ as identification, and who have executed same on behalf of said corporation.



Vonda O'Brien Ackerson
Comm.: HH 706140
Expires: Aug. 3, 2029
Notary Public - State of Florida

Vonda O'Brien Ackerson
NOTARY PUBLIC - State of Florida

STATE OF FLORIDA
COUNTY OF ALACHUA

The foregoing instrument was acknowledged by means of physical presence before me on 2/3, 2026 by Hilda Gilchrist, Secretary, Three Rivers Estates Property Owner's, Inc., a Florida not for profit corporation, who is personally known to me or [] who produced _____ as identification, and who have executed same on behalf of said corporation.



Vonda O'Brien Ackerson
Comm.: HH 706140
Expires: Aug. 3, 2029
Notary Public - State of Florida

Vonda O'Brien Ackerson
NOTARY PUBLIC - State of Florida

Schedule A
Legal Description

The real property subject to this declaration is described as follows:

1. Unit No. 1 according to the plat thereof recorded in Plat Book 3, Page 53.
2. Unit No. 2 according to the plat thereof recorded in Plat Book 4, Page 31.
3. Unit No. 3 according to the plat thereof recorded in Plat Book 4, Page 30.
4. Unit No. 4 according to the plat thereof recorded in Plat Book 4, Pages 116-116A.
5. Unit No. 5 according to the plat thereof recorded in Plat Book 4, Page 38.
6. Unit No. 6 according to the plat thereof recorded in Plat Book 4, Page 39.
7. Unit No. 7 according to the plat thereof recorded in Plat Book 4, Page 28.
8. Unit No. 8 according to the plat thereof recorded in Plat Book 6, Page 9.
9. Unit No. 9 according to the plat thereof recorded in Plat Book 4, Page 31.
10. Unit No. 10 according to the plat thereof recorded in Plat Book 6, Page 10.
11. Unit No. 12 according to the plat thereof recorded in Plat Book 4, Pages 117-117A.
12. Unit No. 14 according to the plat thereof recorded in Plat Book 4, Pages 118-118A.
13. Unit No. 17 according to the plat thereof recorded in Plat Book 6, Page 11.
14. Unit No. 18 according to the plat thereof recorded in Plat Book 6, Page 12.
15. Unit No. 19 according to the plat thereof recorded in Plat Book 6, Page 13.
16. Unit No. 20 according to the plat thereof recorded in Plat Book 6, Page 14.
17. Unit No. 21 according to the plat thereof recorded in Plat Book 6, Page 15.
18. Unit No. 22 according to the plat thereof recorded in Plat Book 6, Page 16.
19. Unit No. 23 according to the plat thereof recorded in Plat Book 4, Pages 80-80A.
20. Unit No. 24 according to the plat thereof recorded in Plat Book 4, Page 119.

All of the Public Records of Columbia County, Florida.

SCHEDULE B
Organizing Committee

Glenn Hunter
1288 SW Riverside Avenue
Fort White, FL 32038
386-288-1242

Charlee Thompson
PO Box 2653
Lake City, FL 32056
813-719-5131

Thomas S. Tramel III
1254 SW Riverside Avenue
Fort White, FL 32038
850-228-2519

Vonda Ackerson
1191 SW Riverside Avenue
Fort White, FL 32038
904-874-6620

Tommy Matthews
1806 SW Santa Fe Drive
Fort White, FL 32038
386-984-0622

Judy Brim
644 SW Trenton Terrace
Fort White, FL 32038
352-363-9462

Terrie Boyette
1925 SE CR 245
Lake City, FL 32025
386-397-3661

Wayne Sellers
1366 SW Central Terrace
Fort White, FL 32038
813-719-5131

Lorri Lilly
375 SW Boston Terrace
Fort White, FL 32038
386-758-2727

James Baker
276 SW Riverside Avenue
Fort White, FL 32038
386-515-5936

3 RIVERS ESTATES

FORT WHITE, FLORIDA

RESTRICTIONS

FILE NO. 123
RECORDED
PAGE 90
MAY -2 AM 9:12
COLUMBIA COUNTY, FLORIDA
CLERK
W. ROBERTS, CLERK
B.C.

BOOK 123 PAGE 90
OFFICIAL RECORDS

1. Buildings, structures, or other shelters of any description, either temporary or permanent, erected or placed on the premises shall be of neat and attractive appearance, subject to the written approval of the Seller. In the event of fire or other damage to any such building, structure or shelter, same shall not be allowed to remain in its damaged condition longer than six (6) months.

2. Within six (6) months of construction or placing of any living quarters on the premises, septic tanks and facilities for inside toilets with running water must be installed and maintained in good operating condition.

3. Only one single-family residence of one-story may be erected on each plot, and no business, trade, or occupation shall be conducted on or in connection with the premises.

4. No building, structure, or shelter shall be erected or placed within 100 feet of the front line of any plot, nor within 15 feet of any side line thereof, nor 25 feet within any rear line of any such plot. No outhouses or privies will be permitted, except during construction of living quarters; and the use of such outhouses and privies will not be permitted for a period longer than six (6) months, at the end of which time, same are to be removed forthwith from the premises and proper sanitary measures applied.

5. The premises shall not be used for the storage or accumulation of junk, or as a dumping ground, or the storage or accumulation of any waste material or other unsightly accumulation which in the opinion of the Seller might constitute a nuisance or which may be detrimental to the comfort, safety, or health of the inhabitants of said or adjoining property, or which may detract from the esthetic appearance of the premises.

6. Said property is subject to all easements, encumbrances and rights of way of record, or which in the future may be reasonably necessary hereafter for the creation, construction and operation, and maintenance of public utilities and public improvements.

7. Neither the owner nor occupant nor guests will at any time cause or permit contamination or pollution of any river, lake, stream, canal, or other body of water on or adjoining the premises, nor permit sewerage, drainage, garbage, refuse or other waste material to enter such waters or remain along the shore thereof.

8. Owners, occupants, or guests of any water-front property shall moor all boats of any description parallel with the shore line of any body of water on or adjoining the premises, and under no circumstances shall navigation on any waterway or body of water on or adjoining the premises be obstructed in any manner. Excavation for boat slips and construction of water-front facilities of any description shall be approved in writing by the Seller.

9. No occupancy or use of any plot will be permitted until the owner or occupant provides an approved garbage incinerator for the premises, and all garbage, trash, refuse, or other waste material must be treated in a sanitary manner, and the residue removed from the premises within forty-eight (48) hours. Such approval must be in writing by the Seller exclusively.

10. Hunting or the discharge of fire-arms or other dangerous weapons will not be permitted in any area, except those as may be specified by the Seller.

11. The Seller, in the interest of retaining property values and to insure the comfort, health and safety of all owners, occupants and guests, expressly reserves the right to establish and enforce such further restrictions and reasonable rules and regulations which the Seller and a committee representing a majority of the landowners hereof may from time to time deem necessary.

12. The use, occupancy and ownership of all land and facilities thereon or adjoining, is restricted to members of the white or caucasian race.

STATEMENT OF RESTRICTIONS & PROTECTIVE COVENANTS
FOR
Three Rivers Estates, Columbia County, Florida
OFFICIAL RECORDS
Port White, Florida

OFFICIAL RECORDS

The following Restrictions and Protective Covenants apply to the property herein conveyed as Units, 1, 1A, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 14, 17, 18, 19, 20, 21, 22, 23 and 24, Three Rivers Estates, a subdivision of subdivisions recorded among the official records of Columbia County, Florida exclusive of Lot 1AAA, Unit 11, which may be sold as a commercial lot for the sole purpose of serving the residential community of Three Rivers Estates.

The following Revised Declaration of Restrictions and Protective Covenants are hereby made by authority of and in accordance with paragraph no. 11 of the Statement of Restrictions & Restrictions of Three Rivers Estates, Inc., dated May 2, 1967, recorded in official record book 129, page 90.

1. These Protective Covenants are to run with the land and shall be binding on all parties and all persons claiming by, through or under them until January 1, 2000, at which time said Protective Covenants shall be automatically extended for successive periods of ten (10) years unless, by a vote of the majority of the then owners of the lots, it is agreed to change said covenants in whole or in part.
2. Violation or breach of any covenant, condition or restriction herein contained shall give the governing body and/or owner or owners of lots, in addition to all other remedies, the right to proceed at law or in equity to compel compliance with the terms of these conditions, covenants or restrictions, and to prevent the violation or breach of any of them, and the expense of such litigation shall be borne by the then owner or owners of the subject property, provided such proceedings result in a finding that such owner was in violation of this declaration. Expense of litigation shall include reasonable attorney's fees incurred by the governing body or any lot owner or both in seeking such enforcement.
3. Invalidation of any one of these covenants by judgment or court order shall in no way affect any of the other provisions which shall remain in full force and effect.
4. All building structures, or other shelters of any description, either temporary or permanent, erected or placed on the premises, shall be of neat and attractive appearance, and shall be used solely and only for residential purposes and no structures, permanent or temporary, shall be erected, altered, placed or permitted to remain on a lot other than one detached single-family dwelling which may include mobile homes permanently attached to the property; provided, however, that no mobile homes shall be allowed on any river front lot. Accessory buildings, such as private garages or storage buildings, cabanas, servants rooms or guest rooms, boat houses and docks, may be erected on the premises for use only in connection with and to serve the single-family dwelling. In the event of fire or other damage to any building, structure, or shelter, same shall not be allowed to remain in its damaged condition for longer than six (6) months.
5. No building, structure or shelter shall be erected or placed within one-hundred (100) feet of the front line of any lot unless necessary to be waived because of the topographical characteristics of lots.
6. Within six (6) months of construction or placing of any living quarters on the premises, septic tanks and facilities for inside toilets with running water must be installed and maintained in good operating condition.
7. All dwellings of any type shall have a living floor area, exclusive of open porches or garages of eight-hundred (800) square feet or more. Any mobile home shall: (a) be skirted (b) not be more than thirty-six (36) months of age at the time of installation of the home.

BK 0733 PG0145

OFFICIAL RECORDS

8. All utility lines will be underground for one-hundred (100) feet from right-of-way/front property line.

9. All structures which might be built on any water front lot shall meet all County and State laws and regulations, as to set backs and all other requirements.

10. No trash, junk, garbage or abandoned automobiles shall be permitted to remain on any lot. Unsightly accumulation which, in the opinion of the governing body might constitute a nuisance or which may be detrimental to the comfort, safety or health of the inhabitants of said or adjoining property, or which may detract from the esthetic appearance of the premises must be removed. Said accumulation may be removed by the governing body from any lot at the sole expense of the owner of said lot, if such is not removed within thirty (30) days from receipt of written notice from the governing body, mailed to the owner by certified or registered mail.

11. Neither the owner of any lot nor occupant nor guests will at any time cause or permit contamination or pollution of any river, lake, stream, canal or other body of water on or adjoining the premises, including the filling or disturbing of any existing sink holes, nor permit sewage, drainage, garbage, refuse or other waste material to enter such waters or remain along the shore thereof.

12. Owners, occupants or guests of any water front property shall moor all boats of any description in a manner that will in no way obstruct navigation on any waterway or body of water on or adjoining the premises. Excavation for boat slips and construction of water front facilities of any description shall be constructed only in accordance with the rules and regulations of the State of Florida and any other governmental authority having jurisdiction over roads, streams, waterways and lakes. No sea walls, bulkheads or devices will be permitted which will alter or impair the natural flow of the Ichetucknee and Santa Fe rivers at normal mean water level.

13. Only one single-family dwelling shall be built upon any one lot as shown in the recorded survey of the land covered by these restrictions, and no business, trade or occupation shall be conducted on or in connection with any such lot, nor shall anything be done which may be or may become an annoyance or nuisance to the owners of said property.

14. Travel trailers, campers, motor homes or any temporary structure shall not be permitted to remain on any lot permanently, but may be used temporarily, not to exceed four (4) months per year; however, an owner maintaining a permanent dwelling on his lot will be allowed to park a travel trailer or motor home on his land.

15. Intentional periodic temporary occupancy of any lot must be of a neat and orderly nature, having a storage shed or opaque fence as permitted by law to protect and conceal loose possessions. This storage must be in accordance with the governmental agency rules involving river and wetland development. All garbage, trash, refuse or other waste materials must be treated in a sanitary manner and the residue removed when leaving at the end of each temporary occupancy.

16. Hunting or the discharge of fire-arms or other dangerous weapons will not be permitted in any part of the subdivision.

17. Said property is subject to all easements, encumbrances and rights-of-way of record, or which in the future may be reasonably necessary hereafter for the creation, construction and operation and maintenance of public utilities and public improvements.

BK 0733 PG 0146

OFFICIAL RECORDS

OFFICIAL RECORDS

18. The laws of the State of Florida and Columbia County, as well as the rules and regulations of their administrative agencies and officials now or hereafter in effect with regard to sewage disposal, water supply and sanitation are hereby incorporated herein and made a part hereof, and any State or County official having the administrative duty to inspect the property of the subdivision from time to time to make any such inspections.

19. As of the date of these restrictions, all new property owners shall become members of the Property Owners Association, recorded with the State of Florida as: Three Rivers Estates Property Owners, Inc., incorporated under Florida Statute on October 30, 1980. Annual dues are \$25.00, subject to change.

20. Three Rivers Estates Property Owners, Inc. will be the governing body of Three Rivers Estates of Columbia County of which members of the association have voting privileges pertaining to Three Rivers Estates according to the by-laws of the association.

21. The foregoing covenants, restrictions and conditions constitute an easement and servitude in and upon the lands herein described, running with the land, and shall be for the benefit of all of the lands in the subdivision.

IN WITNESS WHEREOF, the parties have executed this Statement of Restrictions & Protective Covenants this 27 day of October, 1990.

Attest:

Robert Porter
Robert Porter
Treasurer

THREE RIVERS ESTATES PROPERTY OWNERS, INC.

By Keith Adams
Keith Adams
its President

STATE OF FLORIDA
COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 07th day of October, 1990, by Keith Adams and Robert Porter.

(SEAL)

Claudia K. Wolf
Notary Public
My Commission Expires:

Notary Public
State of Florida at Large
My Commission Expires
December 7, 1995

90-12410

FILED AND RECORDED IN PUBLIC RECORDS OF COLUMBIA COUNTY, FLORIDA
1990 OCT -9 PM 4:31
RECEIVED BY
Robert Adams
CLERK OF COURTS
COLUMBIA COUNTY, FLORIDA
BY Robert Adams D.C.

EXHIBIT B. Page 1 of 7

FILED

OCT 30 11 24 AM '60
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

754904

ARTICLES OF INCORPORATION

OF

THREE RIVERS ESTATES PROPERTY OWNERS, INC.

ARTICLE ONE

The name of this corporation is THREE RIVERS ESTATES
PROPERTY OWNERS, INC.

ARTICLE TWO

The purpose for which this corporation is organized is to own, operate, and maintain certain parks, picnic areas, boating areas, and community swimming and recreation areas, with all improvements thereunto appertaining, located in Tract 1 and Tract 2 of Three Rivers Estates Development located in Columbia and Suwannee Counties along the southern end of the Ichetucknee River, and at the immediate north and south areas along the north of the Santa Fe River at points north and south of the intersection of the Ichetucknee River with said Santa Fe River; to purchase, or otherwise acquire, and to own, mortgage, pledge, sell, assign, transfer, or otherwise dispose of, and to invest, trade-in, deal in and with, goods, wares, merchandise, real and personal property and services of every class, kind, and description; to contract debts and borrow money, issue and sell or pledge bonds, debentures,

EXHIBIT B. Page 2 of 7

notes and other evidences of indebtedness, and execute such mortgages, deeds, leases, or transfers of corporate property, or other instruments to secure the payment of corporate indebtedness as required, and to act on behalf of the property owners of Three Rivers Estates in all matters of community interest.

ARTICLE THREE

The members of this corporation shall be property owners or their spouses in Tracts 1 and 2 of Three Rivers Estates located in Columbia and Suwannee Counties, Florida, at that certain development located south of U.S. Highway No. 27 at the intersection of the Ichetucknee and Santa Fe Rivers. The members shall be admitted to membership only by the Board of Directors pursuant to the provisions of the by-laws adopted by said Board of Directors. The Board of Directors shall have the power of fixing regular and special dues, and such sums as may be fixed, or the limits and occasions determined by the by-laws. The failure to pay any indebtedness to the corporation when due shall render the member liable to expulsion.

ARTICLE FOUR

This corporation is to exist perpetually.

EXHIBIT B. Page 3 of 7

ARTICLE FIVE

The names and residences of the subscribers of these articles are:

Aubrey W. Wayland residing at Route 1, Box
Fort White, Florida 32038

C. Johnny Johnston residing at Route 1, Box 309
Fort White, Florida 32038

Michael Murphy residing at 413 North Marion Street
Lake City, Florida 32055

ARTICLE SIX

The affairs of this corporation shall be managed by the following officers: president, vice-president, secretary, and treasurer, and a board of directors of not less than five or more than twenty-five (25) members. The exact number of directors shall be fixed by the by-laws. All officers and directors shall be members.

The officers and members of the board of directors shall be elected by the members at the annual meetings of the members which shall be held on the second Monday in October of each year beginning with the year of 1980. All vacancies in the

EXHIBIT B. Page 4 of 7

board of directors shall be filled by the vote of a majority of the remaining members of the board.

The first board of directors who will serve until the first annual meeting of the members are as follows:

Jay W. Brown residing at 2149 Armistead Road
Tallahassee, Florida 32312

Aubrey W. Wayland residing at Route 1, Box 348
Fort White, Florida 32308

Robert Q. Vowell residing at Route 2, Box 486-D
Branford, Florida 32008

Mrs. G. A. Buie, Jr. residing at Nine Douglas Circle
Lake City, Florida 32055

Michael Murphy residing at 1523 Valley Road
Lake City, Florida 32055

The first officers who will serve until the first election at the first annual meeting of the board of directors are as follows:

President - C. Johnny Johnston
Route 1, Box 309
Fort White, Florida 32038

Vice-president - Mike Spence
P.O. Box 147
Branford, Florida 32008

EXHIBIT B. Page 5 of 7

Secretary - Mildred Porter
Route 1, Box 305
Fort White, Florida 32038

Treasurer - Mildred Porter
Route 1, Box 305
Fort White, Florida 32038

ARTICLE SEVEN

The by-laws of the corporation are to be made, altered, or rescinded only by the membership.

ARTICLE EIGHT

Amendments to these Articles of Incorporation may be proposed to the Board of Directors in writing but must be adopted by the general membership at any regular or special meeting.

ARTICLE NINE

This is a non-profit corporation, and shall not be operated for profit.

IN WITNESS WHEREOF the undersigned have hereunto subscribed their names and affixed their seals at Lake City, Columbia County, Florida, this 10th day of October, 1980.

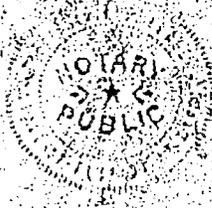
Michael M. Mayland
Lucy M. Mayland
[Signature]

EXHIBIT B. Page 6 of 7

STATE OF FLORIDA
COUNTY OF COLUMBIA

I hereby certify that on this day before me an officer duly authorized in this state and county named above to take acknowledgments personally appeared Michael Murphy, Aubrey W. Wayland, and C. Johnny Johnston, to me known to be the persons described as subscribers in and who executed the foregoing Certificate of Articles of Incorporation of Three Rivers Estates Property Owners, Inc., and acknowledged before me that they subscribed to the Certificate of Articles of Incorporation.

WITNESS my hand and official seal in the state and county named this 10th day of October, 1980.



William B. Blandford
Notary Public

My commission expires:

Notary Public, State of Florida at Large
My Commission Expires Sept. 11, 1982
Notary Public for the State of Florida

EXHIBIT B. Page 7 of 7

ACKNOWLEDGMENT BY RESIDENT AGENT

Having been named to accept service of process for
Three Rivers Estates Property Owners, Inc., at 413 North
Marion Street, Lake City, Florida 32055, I hereby accept
to act in this capacity and agree to comply with the
provisions of the Florida Statutes relative to keeping open
said office.


Michael Murphy

FILED
OCT 20 8 15 AM '00
PROPERTY OF STATE
TALLAHASSEE, FLORIDA

BY LAWS
OF
THREE RIVERS ESTATES PROPERTY OWNERS,
INC.

ARTICLE ONE - NAME

This property owners association is incorporated as a not for profit corporation under the laws of Florida and its corporate name is: Three Rivers Estates Property Owners, Inc., whose mailing address is P.O. Box 148, Fort White, Florida 32038.

ARTICLE TWO - BOARD OF DIRECTORS

1. There shall be a Board of Directors to consist of eleven members in good standing. The Board members shall be divided into two classes; one of six and one of five. The class of six shall be known as Class A, and the class of five shall be known as Class B. The term of office of each class shall be four years and until their successors are elected, provided, however, that the initial term of the first Class A Board members shall be three years, and the initial term of the first Class B Board members shall be one year, in order to provide for staggered terms in the future. There shall be four alternates to the Board of Directors. The alternates will attend Board meetings and will have no vote unless a Board member is absent, at which time the most senior alternate may register his/her vote. In addition, alternate Board members who have been elected by the membership and have not be appointed to the Board as a regular member, will have the option, subject to board approval of remaining as an alternate, or filling the first available board seat at the next election.
2. At the first annual meeting of the membership five Class B members shall be elected by ballot to the Board to replace the outgoing class. A majority of the votes cast shall be necessary to elect. Vacancies existing from time to time in any class shall, until the next annual meeting of the membership, be filled by the Board. Any member of the outgoing class shall be eligible for reelection after having served his full term.
3. The Board shall have general control of the affairs, funds and property of the corporation, and shall authorize and control all expenditures. It shall be the duty of the Board to carry out the purposes of the corporation according to law and as provided in these By-laws, and to formulate all policies of the corporation.
4. The president shall cause a written general report of the affairs of the corporation to be prepared by the secretary and treasurer. Such report to be approved by the Board and distributed to all members as soon as conveniently possible after the end of each fiscal year; and the president shall report at all other times if required by vote of the membership. The fiscal year of the corporation shall begin on the first day of January.

5. The board shall meet quarterly commencing three months from the annual meeting. Special Board meetings may be called by order of the president. At the written request of four members of the Board, the President shall call a special meeting of the Board. Seven members of the Board shall constitute a quorum of the Board.
6. Absence on the part of any member or alternate member of the Board from three (3) meetings, whether regular or special, within a calendar year shall be deemed a resignation unless formally excused by the Board of Directors and recorded in the minutes of the meeting. (This would be based on a normal year of four (4) regular meetings and two (2) special meetings).
7. Any member of the Board of Directors may be recalled and removed from office upon the affirmative vote of two-thirds (2/3) of the voting members of the Corporation present at a regularly scheduled meeting or special meeting called for that purpose. A written notice shall be delivered to the Director concerned ten (10) days prior to such meeting.
8. In respect to all questions on construction of these By-laws, the decisions of the Board shall control and be finally binding.
9. The Board of Directors of the Corporation shall elect from the Board a Chairman and Vice-Chairman. They shall be members of the corporation, who make their permanent residence at Three Rivers Estates.
10. The Chairman, and in his absence the Vice-Chairman, shall preside at the Board meetings. The Chairman shall be responsible for appointing Board members to head special projects for the corporation and in cooperation with the President monitor these projects to assure completion. When there is a vacancy on the Board, the Chairman will fill this vacancy from the elected Board alternates.

ARTICLE THREE - OFFICERS

1. The officers of the corporation shall be president, vice president, secretary and treasurer. They shall be members of the corporation who are permanent residents of Three River Estates. They shall be elected by ballot of the membership at the annual meeting of the corporation every other year and shall hold office for two years thereafter and until their successors are elected. The initial slate of officers shall be elected by the first Board and shall serve a one year term. A majority of the votes cast shall be necessary to elect. The president at his discretion may appoint an assistant secretary and an assistant treasurer to serve. Such appointments shall be presented to the Board for approval or denial at the next meeting.
2. The president, and in his absence, the vice-president, shall preside at the meetings of the general membership and if neither shall be present, the secretary, or in the event of his/her absence, the treasurer may preside. In the event of their absence, those present at any meeting of the membership may elect a presiding officer. The president or vice president shall, with the secretary or the treasurer, sign all written contracts, leases, mortgages, pledges, and other obligations of the

corporation. In the event of the death, disability or absence of the president, the vice president shall possess and exercise all the powers of the president. In the event of the death, disability or absence of both the president and vice-president, the Board shall appoint an acting president during the disability, absence or death of both for the remainder of their term in office. The vice-president shall perform such other duties as are delegated by the president. The president or his delegated representative will be the only official spokesman for the corporation.

3. The secretary or his assistant under his supervision shall give notice of all meetings of the Board of Directors and of the general membership. The secretary shall keep the minutes of all meetings of the Board of Directors and the records of the membership and Board. The secretary shall conduct official correspondence of the corporation with the signatures of the president and secretary attached. The secretary or his assistant under his supervision shall receive all membership dues and other revenues and shall keep the accounts of the general membership. The secretary shall furnish the Board of Directors a quarterly membership status report. The secretary shall furnish to the Board of Directors the names of all members of the corporation, and shall be the keeper and custodian of the seal of the corporation. In the event of the death of the secretary, the president shall appoint a successor, with approval of the Board at the next meeting, who shall hold office for the balance of the unexpired term of the deceased officer, and in the event of his absence or disability, the president may appoint a temporary secretary, subject to Board approval.
4. The treasurer shall pay all bills on the certificate of their correctness when authorized by the Board. The treasurer shall prepare a proposed annual budget and submit such proposed budget to the Board of Directors for review prior to each new fiscal year. Upon Board approval of an annual budget, the treasurer shall prepare and submit a quarterly report to the Board of Directors. In the event of the death of the treasurer, the president shall appoint a successor who shall hold office for the balance of the unexpired term of the deceased officer, and in the event of the absence or disability, the president may appoint a temporary successor, subject to Board approval.
5. Any or all officers may be removed from office for good cause shown by a vote of the membership at any regular or special meeting .
6. Every director and every officer of the Association shall be indemnified by the Association against all expenses and liabilities, including counsel fees, reasonably incurred by or imposed upon him in conjunction with any proceeding whether civil, criminal, administrative or investigative, or any settlement of any proceeding, or any appeal from such proceeding to which he may be a party or in which he may become involved by reason of his being or having been a director or officer of the Association, or having served at the Association's request as a director or officer of any other corporation, whether or not he is a director or officer at the time such expenses are incurred, regardless of by whom the proceeding was brought, except in relation to matters as to which any such director or officer shall be adjudged liable for gross negligence or willful misconduct, provided that in the event of a

settlement, the indemnification shall apply only when the Board of Directors of the Association approves such settlement and reimbursement as being for the best interest of the Association. The foregoing right of indemnification shall be in addition to and not exclusive of all other rights to which such director or officer may be entitled.

7. The Association shall have the power to purchase and maintain at its expense insurance on behalf of any person who is or was a director or officer of the Association, or is or was serving at the request of the Association as a director or officer of another association, against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the Association would have the power to indemnify him against such liability under the provisions of the Articles.

ARTICLE FOUR - MEETINGS

1. There shall be an annual meeting of the membership on the second Saturday in October of each year and special meeting when called as provided for in Paragraph 3 of this article.
2. The order of business at the annual meeting of the membership shall be:
 - a. Reading of the minutes.
 - b. Reading of the treasurer's report.
 - c. Election of members of the Board of Directors for the forthcoming year.
 - d. Election of the officers of the corporation.
 - e. General business.
3. The president may at any time, and upon written request of ten voting members of the membership, or four members of the Board, shall call a special meeting of the membership. Such request and the notice of any special meeting so called shall state the object for which the meeting is called.
4. It shall be the duty of all members to keep on file a current mailing address with the secretary of the corporation. Notices of the annual and special meeting shall be given by mail by the Secretary, postmarked at least seven days prior to the date of the meeting. It shall not be necessary to send such notice certified or registered mail. Notice sent by First Class United States mail to the address on file with the secretary of the corporation shall be sufficient, and such notice may be included in the newsletter.
5. Votes may be cast in person or by proxy. All proxies shall be in writing and signed by the person entitled to vote, and shall be filed with the Secretary prior to the meeting in which they are to be used. Where a lot is jointly or co-owned, and if the owners have not designated one of them as the voting member, then a proxy must be signed by the voting member. In no event shall any proxy be valid for a period longer than one (1) year from the date of the first meeting for which it was given. Every proxy shall be revocable at any time at the discretion of the person executing it up to the time that same has been cast by providing written notice of such revocation to the secretary.

6. Five percent of the members entitled to vote shall constitute a quorum at any meeting of the membership of the corporation. Twenty-five percent of the members entitled to vote shall constitute a quorum at any special meeting of the corporation, including mail in ballots. Any measure voted on by the membership at either an Annual Meeting or a specially held meeting in which a quorum is present shall be passed if voted upon by the majority of voting members present either in person or by proxy.

ARTICLE FIVE - EXPENSES AND COMMON SURPLUS

The common expenses of the corporation shall include the expenses of the operation, maintenance, repair or replacement of the corporation property, cost of carrying out the powers and duties of the corporation and any other expense designated as common expense by the By-Laws. Each lot owner shall be responsible and liable for an equal share of the common expenses regardless of the purchase price, size, location or improvements thereon of his lot. Common surplus is owned by the lot owners in the same shares as their ownership interests in the Association property as set forth above (one share per lot). Provided, however, a share in the common surplus does not include the right to withdraw or require payment or distribution of the same except as otherwise set forth herein; and further provided that an individual owner of more than one lot in Three Rivers Estates shall only be required to maintain membership in good standing for one lot if the owner so elects.

ARTICLE SIX - ASSESSMENT/DUES

- The corporation, through its Board of Directors, shall have the power to fix and determine, from time to time, a sum or sums necessary and adequate to provide for the common expenses of the corporation and such other assessments as are specifically provided for in the By-Laws. The procedure for determining such assessments shall be as set forth herein. Said assessments may be referred to, from time to time herein, as "dues". Written notice of the amount of dues and the method of payment shall be given to all members by First Class United States mail at their address on file with the secretary of the corporation and may be included in the newsletter.
2. The Assessments and installments thereon that are unpaid for over thirty (30) days after the due date shall bear interest on the unpaid balance and until paid at the highest rate provided by law, but not less than the rate of twelve (12%) per annum compounding annually. If any installment or any assessment remains unpaid, sixty (60) days after same shall become due, the Board of Directors may declare the entire annual assessment as to a delinquent lot owner due and payable in full as if the entire was originally assessed.
3. The corporation shall have a lien on each lot for any unpaid assessments or dues, together with interest thereon, against the lot owner(s) if such lot together with the lien on all tangible personal property located on said lot; provided, however that such lien upon the aforesaid tangible personal property shall be subordinate to prior bonafide liens of record, and further provide, that said lien on a lot shall be

subordinate to the lien of any institutional first mortgagee. Reasonable attorneys fees incurred by the corporation incident to the collection of assessments or dues or the enforcement of such liens, together with all sums advanced or paid by the association for taxes and payments on account of superior mortgages, liens or encumbrances which may be required to be advanced by the corporation in order to preserve and protect its lien shall be payable by the lot owner and secured by such lien. The association's lien shall also include those sums advanced on behalf of a lot owner on payment of his obligation. The Board of Directors may take such action as they deem necessary to collect assessments by personal action, or by enforcing and foreclosing said liens, and may settle and compromise the same, if in the best interest of the corporation. The corporation shall be entitled to bid at any sale pursuant to a suit to foreclose an assessment or dues lien and apply as a cash credit against its bid, all sums due the association covered by the lien in force. In case of such foreclosure, lot owners shall be required to pay reasonable rental for the lot and Plaintiff in such foreclosure shall be entitled to the appointment of a receiver to collect same from lot owner and/or occupant.

4. The action of the Board of Directors with respect to any particular or any number of delinquent lot owners shall not constitute a waiver by the Board of Directors of the right to enforce a lien against any other particular delinquent lot owner or owners. It is the intention of the By-Laws to give the Board of Directors full discretion to have absolute discretion in how to handle any particular delinquent lot owner or owners without creating a waiver with respect to the association's right to enforce its right to collect assessments or dues by personal action or by enforcing and foreclosing liens.

ARTICLE SEVEN - COMPLIANCE AND DEFAULT

1. In the event of a violation (other than the non-payment of an assessment or dues) by the owner of any of the provisions of the restrictive covenants, of these By-Laws, or of the rules and regulations of the corporation, the corporation, by direction of its Board of Directors, may notify the owner by written notice of said breach, transmitted by mail, and if such violation shall continue for a period of thirty (30) days from the date of the notice, the Association, through its Board of Directors, shall have the right to treat such violation as an intentional, inexcusable and material breach of the restrictive covenants, these By-Laws, or the rules and regulations and the Association shall then, at its sole discretion, have the following options:
 - (1) An action at law to recover for its damage on behalf of the Association on behalf of the other owners;
 - (2) An action in equity to enforce performance on the part of the owner; or
 - (3) An action in equity for such relief as may be necessary under the circumstances, including injunctive relief. Upon a finding by the Court that the violation complained has occurred, the owner so violating shall reimburse the

Association for reasonable attorneys fees incurred by it in bringing such action. Failure on the part of the Association to maintain such action at law or in equity within thirty (30) days from date of a written request, signed by an owner, sent to the Board of Directors, shall authorize any owner to bring an action in equity or a suit at law on account of the violation. Any violations which are deemed by the Board of Directors to be a hazard to public health may be corrected immediately as an emergency matter by the Association, and the costs thereof shall be charged to the owner as a specific item which shall be a lien against the owner's lot with the same force and effect, as if the charge were a part of the common expense.

- (4) May bar use of common areas by the violating owner.
2. An owner shall be liable for the expense of any maintenance repair or replacement rendered necessary by his act, neglect or carelessness, or by that of any member of his family, or his or their guests, employees, agents or lessees, but only to the extent that such expense is not met by the proceeds of insurance carried by the Association, if any. Such liability shall include any increase in insurance rates occasioned by use, misuse, occupancy or abandonment of any lot or its appurtenances. Nothing herein contained, however, shall be construed so as to modify any waiver by insurance companies or rights of subrogation. The expense for any maintenance, repair or replacement required, as provided in this section, shall be charged to said owner as a specific item which shall be a lien against said owner's lot with the same force and effect as if the charge were a part of the common expense. Said lien shall be subordinate to the lien of any institutional first mortgage on a given lot.
3. In any proceeding brought by the Association, or another owner to enforce the provisions of the restrictive covenants, these By-Laws or any rules and regulations promulgated thereunder, arising because of an alleged default by an owner, the prevailing party shall be entitled to recover the costs of the proceeding and such reasonable attorneys fees as may be determined by the Court.
4. The failure of the Association or of an owner to enforce any right, provision, covenant or condition shall not constitute a waiver of such right of the Association or owner to enforce such right, provision, covenant or condition in the future.
5. All rights, remedies and privileges granted to the Association or owner shall be deemed to be cumulative, and the exercise of any one or more shall not be deemed to constitute an election of remedies, nor shall it preclude the party thus exercising the same from exercising such other and additional rights, remedies or privileges.

ARTICLE EIGHT - LIABILITY SURVIVES TERMINATION OF MEMBERSHIP

The termination of membership in the Association shall not relieve or release any such former owner or member from any liability for obligations incurred under or in any way connected with the corporation,

or ownership of a lot or membership in the corporation, during the period of such ownership and membership, or impair any rights or remedies which the corporation may have against such former owner and member arising out of or in any way connected with such ownership and membership, and the covenants and obligations incident thereto.

ARTICLE NINE - MEMBERSHIP PROVISIONS

All members, their relatives and their guests who accompany them shall have full use of the recreation areas owned by Three Rivers Estates Property Owners, Inc. This use shall include, but not be limited to, swimming, boating, picnicking and other recreation. Said recreation areas will be owned, operated, controlled and managed by the corporation. It is the intent of this corporation that utilization of said recreation areas be limited exclusively to lot owners in the Three Rivers Estates development, their relatives and their guests who accompany them. Use of the recreation areas by groups shall be in limited scope and number. Where the group using or planning to use a recreation area or areas exceeds or is expected to exceed twelve (12) persons in number, then permission for such use shall be first obtained from the president or vice-president or person designated by the president to act upon such request and in no event shall such approval be unreasonably withheld. No other persons or groups of non-members shall be permitted to use the recreation areas without prior approval of the Board of Directors with such approval duly noted in the minutes of the Board meeting. The officers of the corporation and their designees are directed to take such action as they may deem appropriate to prosecute trespassers and prevent unauthorized use of any of the recreation areas under the control of the corporation.

ARTICLE TEN - RULES AND REGULATIONS

The Board shall prescribe and may amend the rules and regulations pertaining to the use of the corporation facilities, including recreation areas owned by the corporation. Property owners in Three Rivers Estates who are members in good standing are permitted the use of the recreation and other common areas. Property owners in Suwannee Ranchettes who are not members of the corporation may be permitted to use the recreation areas provided they pay a users fee set by the Board of Directors, but in no case to be less than the current annual membership dues paid by members in good standing. The use by property owners who are not members in good standing of the corporation shall be subject to the same rules and regulations as apply to members of the corporation. The Board, officers of the corporation and their designees shall have the specific right, duty and obligation to seek enforcement of the rules, regulations and law of the State of Florida and the United States of America, with respect to the use by persons authorized by the By-laws to use any corporation facilities or recreation areas and to prevent, by all lawful means, the unauthorized use of any corporation facility or recreation area.

ARTICLE ELEVEN - ABSENTEE BALLOT

1. All members shall be entitled to vote by absentee ballot as provided for in article four (4), paragraph five (5) at any special meeting of the

membership. Said absentee ballot may be sent by the secretary with the notice of meeting, or included in a Three Rivers Estates Property Owners, Inc. newsletter including a "Notice of Meeting".

2. All board members shall be entitled to vote by absentee ballot at any special meeting of the board, provided that the Board Member notifies the corporations president and/or secretary at least three days prior to any such special meeting.

ARTICLE TWELVE - CORPORATION PROPERTY

No real property of the corporation shall be sold or mortgaged and no real property shall be purchased by or leased to the corporation without approval at a meeting of the membership.

ARTICLE THIRTEEN - AMENDMENTS

These By-laws may be amended by the membership by a vote of two-thirds of the members present at any regular or special meeting of the membership at which a quorum is present provided seven (7) days written notice of the proposed amendments shall have been submitted to the members prior to the meeting at which such proposed amendments are to be considered.

THESE BY-LAWS WERE APPROVED BY SPECIAL MEETING OF THE BOARD HELD ON JANUARY 10, 1987, and amended by a vote of the membership at the annual meeting held OCTOBER 8, 1994.

Dated this 8 day of October, 1994.

THREE RIVERS ESTATES PROPERTY OWNERS, INC.
a Florida non-profit corporation

By: Catherine Melnick
President

Attest: Debra F. Cartwright
Secretary

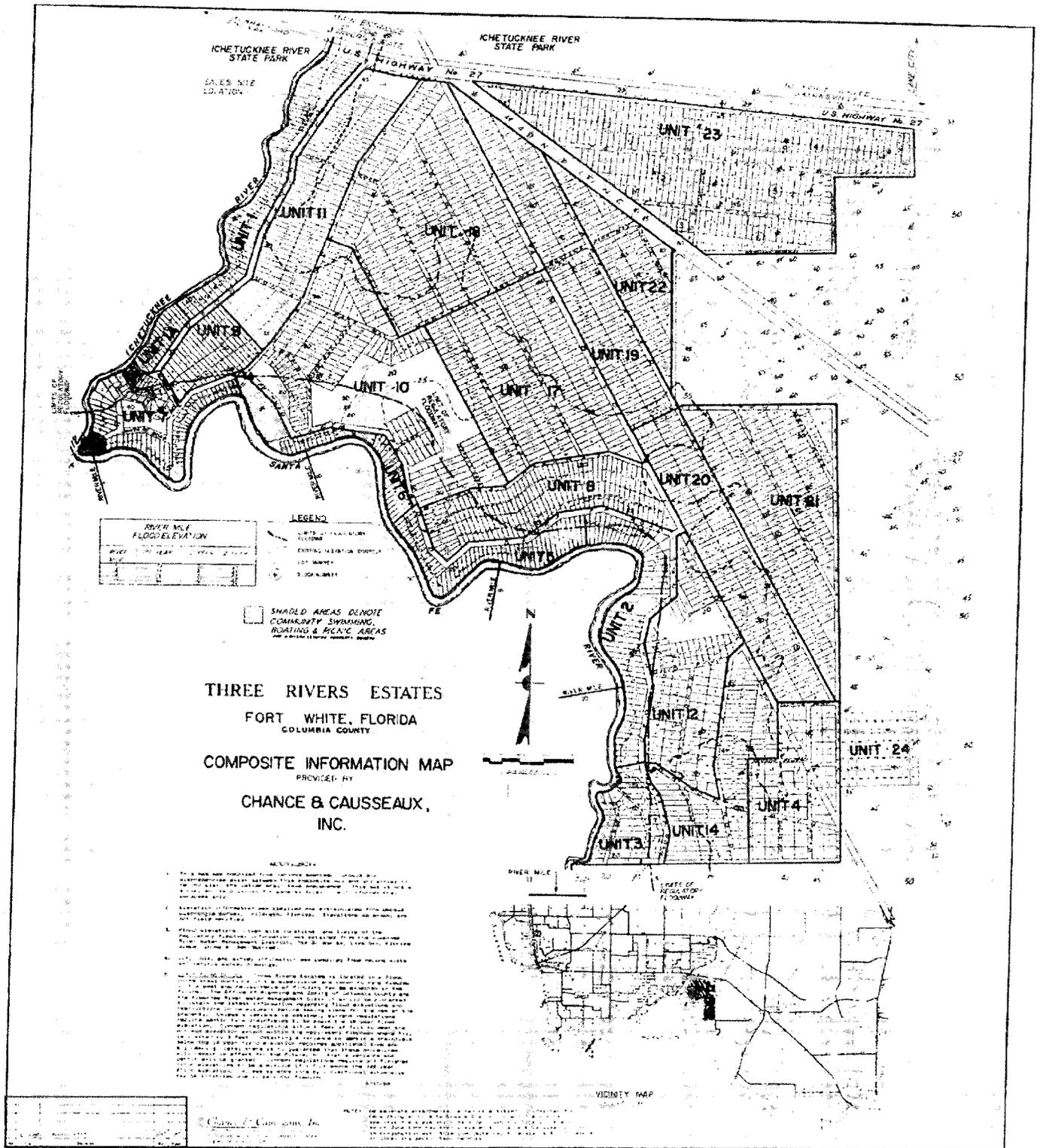


EXHIBIT D.

Parcel ID	Owner name	Property Address	Legal Description
00-00-00-00864-000	3RIVERSESCAPE LLC	210 SW WASHINGTON AVE	LOT 84 SEC 11 THREE RIVERS ESTATES. 432-157, 817-1069, 902-430, DC 1281-2779, CT 1313-1035, WD 1331-983, WD 1351-1046,
00-00-00-00744-001	ACKERSON DANIEL JAMES	1191 SW RIVERSIDE AVE	LOT 10 UNIT 9 THREE RIVERS ESTATES. 331-536, 349-384, 358-54, 847-1734, 854-2323, WD 1057-2212, WD 1264-2527, WD 1305-1837,
00-00-00-00749-000	ACKERSON VONDA	VACANT	LOT 27 UNIT 9 THREE RIVERS ESTATES. 365-615, 791-259, WD 1057-2212, WD 1254-1098, DC 1342-273,
00-00-00-00544-000	ALLISON JOHN S	712 SW RIVERSIDE AVE	LOT 28-A SEC 1 THREE RIVERS ESTATES. 694-677, 843-1637, 845-438, 968-2721, DC 1369-1275, WD 1369-1276, WD 1369-1574, LE 1544-230
00-00-00-00813-000	ANDERSON, CHRISTOPHER JAMES AND ANDERSON, DIERDRE	161 SW JULBUG GLN	LOT 89 UNIT 10 THREE RIVERS ESTATES. 723-842, WD 1032-2440, WD 1044-779, WD 1367-1641,
00-00-00-00641-023	BAILEY DONALD B	1814 SW SANTA FE DR	LOT 23 UNIT 6 THREE RIVERS ESTATES. 519-448, 639-490, 728-563,
00-00-00-00869-000	BIGGIE BEACH LLC	VACANT	LOT 10 UNIT 12 THREE RIVERS ESTATES. PB 897-276, QC 1018--2335, WD 1040-2045, WD 1353-647,
00-00-00-00532-000	BOYETTE BRYAN S	216 SW RIVERSIDE AVE	LOT 4 UNIT 1 THREE RIVERS ESTATES. 442-348, PB 1017-1523, WD 1017-1615, PB 1134-440, WD 1125-377, PR 1184-1117, WD 1308-1933,
00-00-00-01369-000	BRIM WILLIAM	VACANT	LOT 115 UNIT 21 THREE RIVERS ESTATES. 518-282, QC 1443-210,
00-00-00-01370-000	BRIM WILLIAM D	644 SW TRENTON TER	LOT 116 UNIT 21 THREE RIVERS ESTATES. 517-744,
00-00-00-00557-000	CONNOLLY HERITAGE TRUST	962 SW RIVERSIDE AVE	LOT 41 UNIT 1 THREE RIVERS EST. 636-658, DC 850-1664, 855-2663, WD 1155-1771, WD 1252-2710,
00-00-00-00563-000	DAVIS MICHAEL V	1080 SW RIVERSIDE AVE	LOT 47 SEC 1 THREE RIVERS ESTATES. WD 1259-1529, LE 1452-730,
00-00-00-00568-004	DEISCH CHRISTOPHER	1220 SW RIVERSIDE AVE	LOT 4 & N1/2 LOT 5 UNIT 1-A THREE RIVERS ESTATES. 609-185, WD 1220-2595,
00-00-00-00798-000	DIXON MICHAEL	2096 SW SANTA FE DR	LOT 71 UNIT 10 THREE RIVERS ESTATES. 409-207, 818-709, 939-722, QC 1418-1818,
00-00-00-00647-035	FORET BARRY M II	2466 SW SANTA FE DR	LOTS 34, 35 & 36 UNIT 7 THREE RIVERS ESTATES. 652-3,5, 652-694, 758-2088, 782-64, WD 1150-1596,

00-00-00-00780-001	FORET BARRY MICHAEL II	VACANT	LOT 41 UNIT 10 THREE RIVERS ESTATES. 723-268, QC 1067-2105, WD 1397-2762,
00-00-00-00780-002	FORET BARRY MICHAEL II	VACANT	LOT 42 UNIT 10 THREE RIVERS ESTATES. 319-437. DC 1067-2104, QC 1067-2106, WD 1397-2762,
00-00-00-00780-003	FORET BARRY MICHAEL II	VACANT	LOT 43 UNIT 10 THREE RIVERS ESTATES. 304-322, DC 1284-2073, PR 1307-245,
00-00-00-00781-000	FORET BARRY MICHAEL II	VACANT	LOT 44 UNIT 10 THREE RIVERS ESTATES. DC 1403-532, WD 1403-534,
00-00-00-00530-001	GOSHORN LINDA S	158 SW RIVERSIDE AVE	LOTS 1 & 1-A SEC 1 UNIT 1 THREE RIVERS ESTATES S/D. 635-691-692, 764-2191, 902-649, QC 1021-638, WD 1021-639, WD 1023-1185, WD 1
00-00-00-00548-000	GREENE MARGARET ANN	782 SW RIVERSIDE AVE	LOT 32 & N 15 FT OF LOT 33 SEC 1 THREE RIVERS ESTATES. 707-293-308, 793-1923, 819-1812, 850-2231, 871-1902, 894-239, 916-1031, 9
00-00-00-00645-000	HALL BECKY DEVANE, EMERSON, SHANNON HALL	2902 SW SANTA FE DR	LOT 24 & LOT 72 UNIT 7 THREE RIVERS ESTATES. 336-457, 595-243, WD 1085-1090, WD 1249-758.
00-00-00-00584-000	HESTER DAVY E	934 SW MANATEE TER	LOT 27 UNIT 2 THREE RIVERS ESTATES. 795-1903,
00-00-00-00561-000	HOBAN PEGGY FAMILY REVOCABLE TRUST DATED MARCH 26, 2025	1054 SW RIVERSIDE AVE	LOT 45 SEC 1 THREE RIVERS ESTATES. 906-212, DC 1100-841, PB 1137-1264, PR 1164-609, QC 1537-2260,
00-00-00-00742-000	HOBAN PEGGY FAMILY REVOCABLE TRUST DATED MARCH 26, 2025	VACANT	LOT 1 UNIT 9 THREE RIVERS ESTATES. 293-27, 906-212, DC 1100-841, PB 1137-1264, PR 1164-609, QC 1536-2317
00-00-00-00647-003	HOWARD FELTON C	2408 SW SANTA FE DR	LOT 32 UNIT 7 THREE RIVERS ESTATES. 386-418, 803-2002, 840-2185,
00-00-00-00568-009	HUNTER GLENN J	1288 SW RIVERSIDE AVE	LOTS 9 & 10 UNIT 1-A THREE RIVERS ESTATES. 722-779,781, 731-528, 828-1844, WD 1210-2028, WD 1298-427,
00-00-00-00848-002	KEEN SAM L	VACANT	LOTS 15 & 16 SEC 11 THREE RIVERS ESTATES. 789-1135, 826-1975, QC 1540-216,
00-00-00-00857-053	KEEN SAMMY	VACANT	LOT 53 UNIT 11 THREE RIVERS ESTATES. 672-94 THRU 96,
00-00-00-00547-000	KEEN SAMMY L JR	764 SW RIVERSIDE AVE	LOT 31 SEC 1 THREE RIVERS ESTATES.
00-00-00-00568-012	KEPPLE JOANNA K	1334 SW RIVERSIDE AVE	LOT 12 UNIT 1A THREE RIVERS ESTATES & LOT 17 UNIT 9 THREE RIVERS ESTATES. 476-530, 765-1231, 797-1812,1813, 986-742,743, WD 998-

00-00-00-00564-000	KIRBY GARLAND	1094 SW RIVERSIDE AVE	LOT 48 SEC 1 THREE RIVERS ESTATES. 308-118, 364-632, 765-660, PB 967-136 THRU 152, WD 1023-374,377, WD 1031-753,
00-00-00-01073-000	LILLY WILLIAM LEE	375 SW BOSTON TER	LOTS 63, 64 & 65 UNIT 18 THREE RIVERS ESTATES. 853-360, 903-425, 904-1412, WD 1316-2640,
23-6S-15-00531-000	MARTIN FAMILY RIVER HOUSE LLC	190 SW RIVERSIDE AVE	LOT 3 UNIT 1 THREE RIVERS ESTATES. 482-830, PB 1134-440, WD 1322-2509, WD 1331-555,
00-00-00-00751-000	MARTIN WILLIAM B	713 SW WASHINGTON AVE	LOTS 1 & 2 UNIT 10 THREE RIVERS ESTATES. 462-44, 658-120, DC 1297-2378, WD 1306-408
00-00-00-00641-022	MATTHEWS THOMAS & SHIRLEY REVOCABLE TRUST	1806 SW SANTA FE DR	LOT 22 UNIT 6 THREE RIVERS ESTATES. 431-101, 638-581, 712-126,712-127, QC 1189-898,
00-00-00-00558-000	MELTON JIM ALAN	986 SW RIVERSIDE AVE	LOT 42 UNIT 1 THREE RIVERS ESTATES. 405-91, DC 1270-333, LE 1484-549, DC 1513-2280
00-00-00-00785-001	MOBLEY JAMES H	308 SW DINGO WAY	LOT 50 UNIT 10 THREE RIVERS ESTATES. 727-382, WD 1027-145,
00-00-00-00643-000	MOMO ADVENTURES, LLC	2920 SW SANTA FE DR	LOT 22 UNIT 7 THREE RIVERS ESTATES. 464-460, 695-623, 714-48, 774-1377, WD 1069-2632, WD 1104-218, WD 1120-2240, WD 1300-2000,
00-00-00-00669-001	MOREAU PAUL	2780 SW SANTA FE DR	LOT 61 UNIT 7 THREE RIVERS ESTATES. 331-607, 760-1762, 768-1027, 778-1348, WD 1413-2458,
00-00-00-01080-000	MOREAU PAUL	128 SW BOSTON TER	LOT 74 UNIT 18 THREE RIVERS ESTATES & A PARCEL DESC IN ORB 818-2391, EX ADDITIONAL R/W FOR CO RD DESC ORB 818-2447. MORE PARTICL
00-00-00-01084-002	MOREAU PAUL	212 SW BOSTON TER	LOT 83 UNIT 18 THREE RIVERS ESTATES. 478-558, PROB 1159-2413, PR 1167-619, WD 1168-884, WD 1543-1478,
00-00-00-01374-000	OLSON DAVID ARNIE	2245 SW NEWARK DR	LOTS 135 & 136 THREE RIVERS ESTATES UNIT 21. 648-703, 678-265, 736-280, 773-316, 796-85, 987-847,
00-00-00-00847-001	PALM RICHARD	429 SW RIVERSIDE AVE	LOTS 12 AA & 13 AA UNIT 11 THREE RIVERS ESTATES. 624-365, 738-216, 930-1868, 937-2258, 943-2348, 979-1822, 1000-1386, WD 1036-23
00-00-00-01151-000	PALM RICHARD	VACANT	LOT 177 UNIT 18 THREE RIVERS ESTATES. 429-561, 924-1525, 950-2551, WD 1018-2936, WD 1020-937, WD 1135-1828, WD 1201-1424, WD 122

00-00-00-00635-000	PHILPOT RICHARD B & G LEANNE B REVOCABLE TRUST	1192 SW SANTA FE DR	LOT 42 UNIT 5 THREE RIVERS ESTATES. 812-198, WD 1169-2322, TD 1227-797, WD 1297-1294, WD 1358-1563,
00-00-00-00636-000	PHILPOT RICHARD B & G. LEANNE B PHILPOT REVOCABLE TRUST	1204 SW SANTA FE DR	LOT 43 UNIT 5 THREE RIVERS ESTATES. 819-2419,859-620, WD 1248-2585
00-00-00-01043-003	RATLIFF RONALD	VACANT	COMMAT 1/4 SEC COR OF SOUTH LINE OF SEC 23, RUN NE 2202.19 FOR POB, RUN SE 413.97 FT, SW 103.49 FT, NW 413.97 FT, NE 103.49 FT
00-00-00-01080-001	RATLIFF RONALD	335 SW WASHINGTON AVE	LOT 76 UNIT 18 THREE RIVERS ESTATES. 361-198, 536-575, 627-3, 797-1020, 917-1098,1100, 958-1880, WD 1341-148, DC 1349-362,
00-00-00-01081-000	RATLIFF RONALD	VACANT	LOT 77 UNIT 18 THREE RIVERS ESTATES. 496-233, 571-287, 627-2, 912-1115, 958-1880, WD 1341-148, DC 1349-362,
00-00-00-01300-001	RIEKER MILES D	1531 SW NEWARK DR	LOT 6 UNIT 21 THREE RIVERS ESTATES. 529-364, 535-567, 809-1699, QC 1156-31, WD 1173-1931, WD 1468-1578, WD 1485-375
00-00-00-00647-000	RIVERHOUSE SANTA FE LLC	2356 SW SANTA FE DR	LOT 28 UNIT 7 THREE RIVERS ESTATES. LE 909-9, QC 1181-1174, QC 1311-25, WD 1379-874, DC 1379-884,885,
00-00-00-00554-000	RONSONET MARTHA ANN	896 SW RIVERSIDE AVE	LOT 38 SEC 1 THREE RIVERS ESTATES. 680-356,360, 698-272, 839-2127, DC 1522-2705
00-00-00-00555-000	RONSONET MARTHA ANN	910 SW RIVERSIDE AVE	LOT 39 SEC 1 THREE RIVERS ESTATES. 749-1999, 761-626, 768-2174, DC 1522-2705
00-00-00-00848-000	RONSONET MARTHA ANN	VACANT	LOT 13 SEC 11 THREE RIVERS EST. 628-662, DC 1522-2705
00-00-00-00848-001	RONSONET MARTHA ANN	VACANT	LOT 14 SEC 11 THREE RIVERS EST. 424-291, 628-662, DC 1522-2705
00-00-00-00853-000	RONSONET MARTHA ANN	VACANT	LOT 23 UNIT 11 THREE RIVERS ESTATES. 492-165, DC 1522-2705
00-00-00-00854-003	RONSONET MARTHA ANN	VACANT	LOT 28 SEC 11 THREE RIVERS ESTATES. 728-348, DC 1522-2705
00-00-00-00647-001	RYAN, JEFFERY SCOTT, DIXON, VICTOR ERROL	2358 SW SANTA FE DR	LOT 29 UNIT 7 THREE RIVERS ESTATES. 368-183, 786-370, PB 1304-1887,1889, WD 1413-2021, PB 1474-2386
00-00-00-00952-000	SELLERS ROBERT WAYNE	1366 SW CENTRAL TER	LOTS 30 & 31 UNIT 17 THREE RIVERS ESTATES. 628-244, WD 1001-1696, CT 1177-406, WD 1178-1281, WD 1189-2295, LE 1290-836, DC 1479-

00-00-00-00847-000	STANLEY WAYNE D	709 SW RIVERSIDE AVE	LOT 12 UNIT 11 THREE RIVERS ESTATES. 358-157, 583-184, 884-988, 952-695, WD 1239-2055, QC 1452-734,
00-00-00-00533-007	STOCK ALEXANDRA	276 SW RIVERSIDE AVE	LOT 7A SEC 1 THREE RIVERS ESTATES. 736-212, 743-1568, QC 1311-1603, WD 1399-490, LE 1506-2207
00-00-00-00749-010	STRICKLAND CAROLE MYRICK		LOT 36 UNIT 9 THREE RIVERS ESTATES. 796-1239, PR 1368-2170, WD 1368-2171, WD 1368-2172,
00-00-00-00568-016	THE PAUL E HEINMULLER JR & ELENA Y HEINMULLER REVOCABLE FAMILY TRUST	1382 SW RIVERSIDE AVE	LOT 16 UNIT 1-A THREE RIVERS ESTATES. 472-380, 790-837, WD 1404-111
00-00-00-00629-000	THOMPSON LARRY R	1092 SW SANTA FE DR	LOT 32 UNIT 5 THREE RIVERS ESTATES. 362-474, 635-309, 700-706, 768-401, 888-995, 1210-1628, TR 1210-1632, WD 1210-1634,
00-00-00-00700-000	THOMPSON LARRY R	612 SW BUMBLE ST	LOT 34 UNIT 8 THREE RIVERS ESTATES. 561-592, 712-7, WD 1054-1275, WD 1094-486,
00-00-00-00716-000	THOMPSON LARRY R	VACANT	LOT 66 UNIT 8 THREE RIVERS ESTATES. 972-312,
00-00-00-00622-015	THOMPSON LARRY RAYMOND	VACANT	LOT 15 UNIT 5 THREE RIVERS ESTATES. 880-1223, QC 1058-1294, WD 1069-1478, DC 1502-470, WD 1502-471,
00-00-00-00630-000	THOMPSON LARRY RAYMOND	VACANT	LOT 33 UNIT 5 THREE RIVERS ESTATES. 424-68, 697-368, 820-644, CD 823-251, AG 1071-1904, DC 1078-902, WD 1210-1635,
00-00-00-00717-000	THOMPSON LARRY RAYMOND	845 SW SANTA FE DR	LOT 67 UNIT 8 THREE RIVERS ESTATES. 462-696, 895-2010, 906-2459,
00-00-00-01373-134	TORRES ANYEL	2271 SW NEWARK DR	LOT 134 THREE RIVERS ESTATES UNIT 21. 737-232, WD 1063-200, QC 1128-78, WD 1212-2292, WD 1442-1886
00-00-00-01273-060	TRAMEL CYNTHIA H, HORNE CAROL H	VACANT	LOTS 60 & 61 UNIT 20 THREE RIVERS ESTATES & THAT PART OF SW PLEASANT TER & SW CENTRAL TER DESC IN RESOL #2022-12 CD [REDACTED]
00-00-00-01273-062	TRAMEL CYNTHIA HORNE	825 SW PLEASANT TER	LOT 62 & 63 UNIT 20 THREE RIVERS ESTATES & THAT PART OF SW PLEASANT TER & SW CENTRAL TER DESC IN RESOL #2022-12 918-801, QC 1131
00-00-00-00568-006	TRAMEL THOMAS S III	1254 SW RIVERSIDE AVE	LOT 6 & S1/2 OF LOT 5 UNIT 1-A THREE RIVERS ESTATES. 498-517, 702-640, 735-627, FJ 1017-2641, FJ 1093-161, QC 1094-2642

00-00-00-00745-000	VINSON DONALD R	1205 SW RIVERSIDE AVE	LOT 11 UNIT 9 THREE RIVERS ESTATES. 2323, WD 1057-2212, WD 1161-1965, WD 1197-1785, QC 1260-1014, WD 1298-299, QC 1490-356,
00-00-00-00549-000	WALKER AMANDA ALLISON	802 SW RIVERSIDE AVE	LOT 33 EX N 15 FT SEC 1 THREE RIVERS ESTATES. 428-752, 800-873, QC 1040-2973, WD 1351-2296, QC 1370-1101, QC 1380-1309, QC 1408-
00-00-00-00550-000	WALKER AMANDA ALLISON	818 SW RIVERSIDE AVE	LOT 34 SEC 1 THREE RIVERS ESTATES. WD 1012-403, DC 1012-405, WD 1185-1199, WD 1216-1480, WD 1385-543, WD 1406-2665,
00-00-00-00860-011	WILKERSON SHELDA S, STANLEY WAYNE D	VACANT	LOT 71 UNIT 11 THREE RIVERS ESTATES. WD 1274-1653, WD 1377-652, DC 1452-1988,
00-00-00-00860-010	WILKERSON, SHELDA S, WILKERSON, JOHN C	444 SW WASHINGTON AVE	LOT 70 UNIT 11 THREE RIVERS ESTATES. 413-602, 740-668, 916-255, 965-205, 993-315, DC 1268-131, WD 1377-651, DC 1452-1988, QC 1462-2218,
00-00-00-01055-000	WOODS JONATHAN EDWARD	624 SW CENTRAL TER	LOTS 35, 36 & 52, UNIT 18 THREE RIVERS ESTATES 810-1190, 812-2331, 829-1757, DC 895-1805, QC 988-2170, QC 1000-154, QC 1070-1252



January 28, 2026

Peter C. Focks, Esq.
McCarty Focks, PLLC
2630 NW 41st Street, Building A
Gainesville, Florida 32606

**Re: Three Rivers Estates Property Owners Association, Inc.; Approval
Determination Number: 26002-A¹**

Dear Mr. Focks,

The Florida Department of Commerce (Commerce) has completed its review of the Proposed Declaration of Covenants, Conditions, and Restrictions (Declaration of Covenants) and other governing documents for the Three Rivers Estates Property Owners Association, Inc. (Association) and has determined that the documents comply with the requirements of Chapter 720, Part III, Florida Statutes. Therefore, the proposed revitalization of the Association's Declaration of Covenants is approved.

The Association is required to comply with the requirements in sections 720.407(1) - (3), Florida Statutes, including recording the documents identified in section 720.407(3), Florida Statutes, in the county's public records. The revitalized declaration and other governing documents will be effective upon recording. Immediately upon recording the documents in the public records, the Association is required to mail or hand deliver a complete copy of all approved recorded documents to the owner of each affected parcel as provided in section 720.407(4), Florida Statutes.

In the event any third-party challenges this determination, the Association shall be responsible for defending this determination and the Association's compliance with the requirements of Chapter 720, Part III, Florida Statutes.

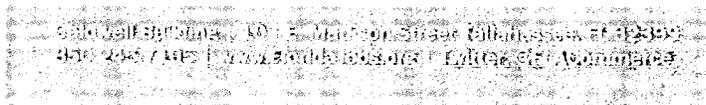
If you have any questions concerning this matter, please contact the Florida Department of Commerce, Office of the General Counsel, at (850) 245-7150.

Sincerely,

James D. Stansbury, Chief
Bureau of Community Planning and Growth

JDS/pm

¹ This determination supersedes and replaces Determination Number 26002 dated January 16, 2026.



An equal opportunity employer/program. Auxiliary aids and service are available upon request to individuals with disabilities. All voice telephone numbers on this document may be reached by persons using TTY/TTD equipment via the Florida Relay Service at 711.

Peter C. Focks, Esq.
January 28, 2026
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NOTICE OF ADMINISTRATIVE RIGHTS

ANY PERSON WHOSE SUBSTANTIAL INTERESTS ARE AFFECTED BY THIS DETERMINATION HAS THE OPPORTUNITY FOR AN ADMINISTRATIVE PROCEEDING PURSUANT TO SECTION 120.569, FLORIDA STATUTES, BY FILING A PETITION.

A PETITION MUST BE FILED WITH THE AGENCY CLERK OF THE FLORIDA DEPARTMENT OF COMMERCE WITHIN 21 CALENDAR DAYS OF RECEIPT OF THIS DETERMINATION. A PETITION IS FILED WHEN IT IS RECEIVED BY:

AGENCY CLERK
FLORIDA DEPARTMENT OF COMMERCE
OFFICE OF THE GENERAL COUNSEL
107 EAST MADISON ST., MSC 110
TALLAHASSEE, FLORIDA 32399-4128
FAX 850-921-3230
AGENCY.CLERK@COMMERCE.FL.GOV

YOU WAIVE THE RIGHT TO ANY ADMINISTRATIVE PROCEEDING IF YOU DO NOT FILE A PETITION WITH THE AGENCY CLERK WITHIN 21 CALENDAR DAYS OF RECEIPT OF THIS DETERMINATION.

FOR THE REQUIRED CONTENTS OF A PETITION CHALLENGING AGENCY ACTION, REFER TO RULES 28-106.104(2), 28-106.201(2), AND 28-106.301, FLORIDA ADMINISTRATIVE CODE.

DEPENDING ON WHETHER OR NOT MATERIAL FACTS ARE DISPUTED IN THE PETITION, A HEARING WILL BE CONDUCTED PURSUANT TO EITHER SECTIONS 120.569 AND 120.57(1), FLORIDA STATUTES, OR SECTIONS 120.569 AND 120.57(2), FLORIDA STATUTES.

PURSUANT TO SECTION 120.573, FLORIDA STATUTES, AND CHAPTER 28, PART IV, FLORIDA ADMINISTRATIVE CODE, YOU ARE NOTIFIED THAT MEDIATION IS NOT AVAILABLE.

