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DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS OF
OAK KNOLLS ESTATES

THIS DECLARATION, made on the date hereinafter set forth
by TOHO, INC., a Florida corporation, hereinafter referred to as
"Declarant."

19.
WITNESSETH:

WHEREAS, Declarant is the Owner of OAK KNOLLS ESTATES,
an unrecorded townhome subdivision in that portion of Section 29,
Township 1 South, Range 30 West, Escambia County, Florida,
described as follows:

Commencing at the Northeast corner of said Section;
thence South 1°10'40" West along the East line of
said Section 1320.00 feet; thence North 89°41'20"
West, parallel to the North line of said Section,
735.33 feet for the Point of Beginning; thence
continue North 89°41'20" West, 170.00 feet; thence
South 2°29'15" West, 458.60 feet; thence South
12°01'55" West, 322.42 feet; thence South 83°56'27"
East, 200.00 feet to the North right-of-way line of
Hilburn Road (proposed 60 foot right-of-way); thence
along said right-of-way North 6°20'40" East, 234.35
feet; thence leaving said right-of-way North 03°17'59"
East, 561.70 feet to the Point of Beginning, contain-
ing 3.14 acres more or less.

NOW, THEREFORE, Declarant hereby declares that all of the
Properties described above shall be held, sold and conveyed subject
to the following easements, restrictions, covenants, and conditions,
which are for the purpose of protecting the value and desirability
of, and which shall run with, the real property and be binding on
all parties having any right, title or interest in the described
Properties or any part thereof, their heirs, successors and assigns,
and shall inure to the benefit of each Owner thereof.

ARTICLE I

PROPERTY RIGHTS

Section 1. Owners' Access Basements. Every Owner
shall have a right and easement, which is hereby created,
over and across each Lot in the subdivision, between the front
lot line and the common driveway and public parking lot line
of each parcel, for the purpose of vehicular and pedestrian
ingress and egress to each and every other Lot in the subdivision.
In addition, every Owner shall have a right and easement, which
is hereby created, over and across each sidewalk or path con-
structed between and in the rear of each building in the sub-
division, for the purpose of pedestrian ingress and egress to
each and every other Lot in the subdivision.

Section 2. Delegation of Use. Any Owner may delegate
his rights of access under the above-mentioned easements to the
members of his family, his guests, tenants, or contract purchasers
who reside on the property.

ARTICLE II

DEFINITIONS

Section 1. "Association" shall mean and refer to Oak
Knolls Estates Homeowner's Association, Inc., a Florida non-profit
corporation, its successors and assigns.

Section 2. "Owner" shall mean and refer to the record
Owner, whether one or more persons or entities, of a fee simple
title to any Lot which is a part of the Properties, including
contract sellers, but excluding those having such interest merely
as security for the performance of an obligation.

Section 3. "Properties" shall mean and refer to that certain real property hereinbefore described, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

Section 4. "Lot" shall mean and refer to any plot of land shown upon the unrecorded map of the Properties.

Section 5. "Declarant" shall mean and refer to Toho, Inc., its successors and assigns, if such successors or assigns should acquire more than one undeveloped Lot from the Declarant for the purpose of development.

ARTICLE III

MEMBERSHIP AND VOTING RIGHTS

Section 1. Every Owner of a Lot which is subject to assessment shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment.

Section 2. 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 vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member(s) shall be the Declarant and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

- (a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership; or
- (b) on July 1, 1984.

ARTICLE IV

COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. The Declarant, for each Lot owned within the Properties, hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) annual assessments or charges, and (2) special assessments for capital improvements, such assessments to be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs, and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the mutual recreation, health, safety and welfare of the Owners; to improve and maintain the easements, sanitary sewer systems, driveways, parking areas, sidewalks, lawns, and planting areas of the Properties, including maintaining same to Escambia County standards with regard to the control of the runoff of storm water, and to pay the reasonable and necessary operating expenses of the Association.

In addition, the Association may, as herein set forth, provide exterior maintenance upon each Lot as follows: Paint, stain, repair, replace and care for roofs, gutters, downspouts, exterior building surfaces, and such other exterior improvements as by vote legally taken the Association determines, provided that all such maintenance shall be in total harmony with the color and materials used at the time of construction.

Section 3. Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment shall be Two Hundred Forty Dollars (\$240.00) per Lot, payable quarterly in advance at the rate of Sixty Dollars (\$60.00) per Lot. The Board of Directors of the Association shall be authorized to require such payments to be made through a mortgage company, a bank, the Association itself or such other agencies as the Directors may select from time to time.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased each year not more than 20% above the maximum assessment for the previous year without a vote of the membership.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased above 20% by a vote of two-thirds (2/3) of each class of members who are voting in person or by proxy, at a meeting duly called for this purpose.

(c) The Board of Directors may fix the annual assessment at an amount not in excess of the maximum.

Section 4. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement to the exterior of the Properties, including fixtures and personal property related thereto, provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of each class of members who are voting in person or by proxy at a meeting duly called for this purpose.

Section 5. Notice and Quorum for Any Action Authorized Under Sections 3 and 4. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 or 4 shall be sent to all members not less than 10 days nor more than 60 days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast sixty percent (60%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than 60 days following the preceding meeting.

Section 6. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all Lots and may, in the discretion of the Board of Directors, be collected monthly in advance.

Section 7. Date of Commencement of Annual Assessments:

Due Dates. The annual assessments provided for herein shall commence as to each Lot on the first day of the month following the initial conveyance of the Lot by the Declarant. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid. A properly executed certificate of the Association as to the status of assessments on a Lot is binding upon the Association as of the date of its issuance.

Section 8. Effect of Nonpayment of Assessments: Remedies of Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of 6 percent per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments provided for herein.

Section 9. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments thereof, which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

ARTICLE V

ARCHITECTURAL CONTROL

No building, fence, wall or other structure shall be commenced, erected or maintained upon the Properties, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors of the Association, or by an architectural committee composed of three (3) or more representatives appointed by the Board. In the event said Board, or its designated committee, fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted to it, approval will not be required and this Article will be deemed to have been fully complied with.

ARTICLE VI

EXTERIOR MAINTENANCE

In the event an Owner of any Lot in the Properties shall fail to maintain the premises and the improvements situated thereon in a manner satisfactory to the Board of Directors, the Association, after approval by two-thirds (2/3) vote of the Board of Directors, shall have the right, through its agents and employees, to enter upon said parcel and to repair, maintain, and restore the Lot and the exterior of the buildings and any other improvements erected thereon. The cost of such exterior maintenance shall be added to and become part of the assessment to which such Lot is subject.

ARTICLE VII

PARTY WALLS

Section 1. General Rules of Law to Apply. Each wall which is built as a part of the original construction of the homes upon the Properties and placed on the dividing line between the Lots shall constitute a party wall, and, to the extent not inconsistent with the provisions of this Article, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto.

Section 2. Sharing of Repair and Maintenance. The cost of reasonable repair and maintenance of a party wall shall be shared by the Owners who make use of the wall in proportion to such use.

Section 3. Destruction by Fire or Other Casualty. If a party wall is destroyed or damaged by fire or other casualty, any Owner who has used the wall may restore it, and if the other Owners thereafter make use of the wall, they shall contribute to the cost of restoration thereof in proportion to such use without prejudice, however, to the right of any such Owners to call for a larger contribution from the others under any rule of law regarding liability for negligent or willful acts or omissions.

Section 4. Weatherproofing. Notwithstanding any other provision of this Article, an Owner who by his negligent or willful act causes the party wall to be exposed to the elements shall bear the whole cost of furnishing the necessary protection against such elements.

Section 5. Right to Contribution Runs with Land. The right of any Owner to contribution from any other Owner under this Article shall be appurtenant to the land and shall pass to such Owner's successors in title.

Section 6. Arbitration. In the event of any dispute arising concerning a party wall, or under the provisions of this Article, each party shall choose one arbitrator, and such arbitrators shall choose one additional arbitrator, and the decision shall be by a majority of all of the arbitrators.

ARTICLE VIII

GENERAL PROVISIONS

Section 1. Enforcement. The Association, or any Owner, shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Association or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 2. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no wise affect any other provisions which shall remain in full force and effect.

Section 3. Amendment. The covenants and restrictions of this Declaration shall run with and bind the land, for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be amended during the first twenty (20) year period by an instrument signed by not less than ninety percent (90%) of the Lot Owners, and thereafter by an instrument signed by not less than seventy-five percent (75%) of the Lot Owners. Any amendment must be recorded.

Section 4. Annexation. Additional residential property may be annexed to the Properties with the consent of two-thirds (2/3) of each class of members.

IN WITNESS WHEREOF, the undersigned, being the Declarant herein, has hereunto set its hand and seal this 19th day of December, 1979.

TOHO, INC.
A Florida Corporation
By: Louis Everline
Its President

Signed, sealed and delivered
in the presence of:

Jay D.
Stephen R. Kelley

STATE OF FLORIDA)
COUNTY OF ESCAMBIA)

The foregoing instrument was acknowledged before me
this 19 day of December, 1979, by Louis Everline
as President of Toho, Inc., a Florida
corporation, on behalf of that corporation.

Marybeth A. Adams
Notary Public, State of Florida

My Commission Expires: MY COMMISSION EXPIRES AUGUST 15, 1980

(NOTARY SEAL)

FILED & RECORDED IN
THE PUBLIC RECORDS OF
THE STATE OF FLORIDA
ON
MAY 10 1980
CLERK OF COURT
ESCAMBIA COUNTY
TRENTON, FLORIDA
U.S. MAIL TO G. B.
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