KEGURDED IN OFFICIAL RECORDS INSTRUMENT # 22/2003 73 DCC INSTRUMENT # 22/2003 73 DCC 2006 AUG 01 01:59 PM BK 3431 PG 1045 J. K. "BUDDY" IRBY CLERK OF CIRCUIT COURT ALACHUA COUNTY, FLORIDA CLERK3 Receipt#294423



This instrument prepared by: Denise Lowry Hutson, Esq. Salter, Feiber, Murphy, Hutson & Menet, P.A P.O. Box 357399 Gainesville, FL 32635 PH: (352) 376-8201

DECLARATION OF CONDOMINIUM

OF

TAYLOR SQUARE, A CONDOMINIUM

ARTICLEI

PREAMBLE, NAME AND LEGAL DESCRIPTION

The undersigned, CA-RAJ, INC., a Florida corporation, whose address is 12832 S.W. 14th Avenue, Gainesville, Florida 32669 ("Developer"), being the holder of fee simple title to that certain real property located in Alachua County, Florida, and more particularly described hereinafter, does hereby submit such lands as described in Paragraph 1.2 below together with the improvements thereon to the condominium form of ownership in accordance with the provisions of Chapter 718, <u>Florida Statutes</u>, and the following provisions:

1.1. <u>Name</u>. The name by which this condominium is to be identified is TAYLOR SQUARE, A CONDOMINIUM, (the "Condominium").

1.2. Legal Description. Developer is the owner of that certain real property located in Alachua County, Florida, more particularly described in the attached **Exhibit "A"**, which exhibit is incorporated herein by this reference. The property that is hereby submitted to the condominium form of ownership under this Declaration of Condominium consists of that certain real property set forth in the attached Exhibit "A" together with those easements more specifically and particularly described in Article IV herein.

ARTICLE II

DEFINITIONS

The terms used in this Declaration and in its exhibits, including the Articles of Incorporation and Bylaws of the Association, shall be defined in accordance with the provisions of Chapter 718 and as follows unless the context otherwise requires:

2.1. <u>Ad Valorem Real Estate Taxes</u> shall mean those real property taxes assessed against the Units and their respective undivided interests in the Common Elements by Alachua County, Florida

2.2. <u>Articles of Incorporation</u> shall mean the Articles of Incorporation of the Association, as they may be amended from time to time. A copy of the present Articles of Incorporation are attached hereto as **Exhibit "B"** and incorporated herein by reference.

2.3 <u>Association</u> shall mean TAYLOR SQUARE CONDOMINIUM ASSOCIATION, INC., a non-profit Florida corporation, and its successors, which is responsible for the operation of the Condominium

2.4. <u>Association Property</u> shall mean any real and personal property owned by the Association including, but not limited to, all furnishings, fixtures and other personal property contained within the Condominium Property that are not the property of an individual Owner.

2.5. <u>Bylaws</u> shall mean the Bylaws of the Association as they may be amended from time to time. A copy of the present Bylaws are attached hereto as **Exhibit "C"** and are incorporated herein by this reference.

2.6. <u>Chapter 718</u> shall mean the provisions of Chapter 718, <u>Florida Statutes</u>, as the same is constituted on the date of the recording of this Declaration.

2.7. <u>Common Elements</u> shall mean all of those items defined in Chapter 718 as Common Elements and those items hereinafter declared to be included within the Common Elements.

2.8. <u>Common Expenses</u> shall include:

a Expenses of administration and management of the Condominium Property and of the Association including, but not limited to, compensation paid by the Association to a manager, accountant, attorney or other employee or independent contractor.

b. Expenses of maintenance, operation, repair and replacement of the Common Elements and Limited Common Elements, as well as all other costs and expenses properly incurred by the Association

c. Expenses declared Common Expenses by the provisions of this Declaration or the Condominium Documents or Chapter 718.

Any valid charge against the Condominium Property as a whole.

e. All costs and expenses incurred by the Association in connection with regulatory compliance.

f. All reserves for replacement and maintenance of the Condominium Property as required by Chapter 718

g. The cost of a master antenna television system or duly franchised cable or satellite television service obtained pursuant to a bulk contract.

h The cost of any bulk contract for broadband, telecommunications, satellite and/or internet services, if any.

i. If applicable, costs relating to reasonable transportation services, road maintenance and operation expenses, management, administrative, professional and consulting fees and expenses, and in-house and/or interactive communications and surveillance systems.

Common Expenses shall not include Ad Valorem Real Estate Taxes assessed against each Condominium Parcel but shall include any and all taxes assessed against Association Property.

2.9. <u>Common Surplus</u> shall mean any excess of all receipts of the Association over the amount of Common Expenses.

2.10. Condominium shall mean and refer to TAYLOR SQUARE, a Condominium.

2.11. <u>Condominium Documents</u> shall include this Declaration, together with all exhibits attached hereto and all other documents expressly incorporated herein by reference, as the same may be amended from time to time.

2.12. <u>Condominium Parcel</u> is a Unit, together with the undivided share in the Common Elements and Common Surplus which are appurtenant to the Unit.

2.13. <u>Condominium Propertymeans and includes the lands, leaseholds, easements</u> and personal property including, but not limited to, the Common Elements that are subjected to condominium ownership from time to time as part of this Condominium, whether or not contiguous, and all improvements thereon and all easements and rights appurtenant thereto intended for use in connection with this Condominium.

2.14. <u>Condominium Rules and Regulations</u> shall mean and refer to the rules and regulations concerning the use of Condominium Property as may be promulgated and amended from time to time by the Association in the manner provided by its Articles of Incorporation and Bylaws.

2.15 <u>Declaration</u> shall mean this Declaration of Condominium of TAYLOR SQUARE, a Condominium, as it may lawfully be amended from time to time, pursuant to the provisions hereof

2.16. <u>Developer</u> shall mean Ca-Raj, Inc, a Florida corporation, its successors and assigns. No party other than Ca-Raj, Inc., shall exercise the rights and privileges reserved herein to the Developer unless such party shall receive and record in the Public Records of Alachua County, Florida, a written assignment from Ca-Raj, Inc., of all or a portion of such rights and privileges

2.17 <u>Limited Common Elements</u> means and includes those Common Elements which are reserved for the use of a certain Unit to the exclusion of other Units.

2.18 <u>Management Company</u> shall mean an entity engaged to manage the Condominium pursuant to the Management Contract, its successors or assigns.

2.19 <u>Management Contract</u> shall mean the agreement between the Association and any Management Company which provides for the ongoing management of the Condominium.

2.20. <u>Mortgagee</u> shall mean the Developer (and any successor-in-interest to the Developer as to a purchase-money mortgage), the Federal National Mortgage Association (FNMA), the Federal Home Loan Mortgage Corporation (FHLMC), or any trust, savings and loan association, credit union, mortgage company, bank, insurance company, or commercial loan company licensed to do business in the State of Florida and specifically includes Arbor Commercial Mortgage, LLC, to the extent that any of the same hold a first mortgage encumbering any Unit.

2.21. Owner means a record owner of legal title to a Condominium Parcel.

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2.22. <u>Unit</u> means a condominium unit as that term is defined in Chapter 718 and in Article V of this Declaration and refers to that part of the Condominium Property which is subject to exclusive ownership by one or more persons.

2.23. <u>Utility Services</u> shall include, but not be limited to, electric power, cable television, water, garbage and sewage disposal and telephone service, and all other public service and convenience facilities.

ARTICLE III

EXHIBITS

The Exhibits referred to in this Declaration shall include the following:

3.1. Exhibit "A". A legal description and a survey of the initial land committed to the condominium form of ownership pursuant to this Declaration and comprising the Condominium Property as set forth in Article XX below, together with a graphic description of the Units located therein in a plot plan which, together with this Declaration, are of sufficient detail to identify the Common Elements and each Unit and their relative locations and approximate dimensions. As set forth in Exhibit "A", each Unit is identified by a number so that no Unit bears the same designation as any other Unit.

Exhibit A-1 Legal Description of the condominium

Exhibit A-2 Condominium Plat Showing: Plot plan showing layout of the Buildings, Floor plans and Unit Designations for the Buildings, Elevation for the Buildings, and Typical Building Section for the Building

Copies of the survey are also recorded in Condominium Book $\underline{8}$, pages $\underline{56} - \underline{75}$, of the Public Records of Alachua County, Florida.

3.2. Exhibit "B". The Articles of Incorporation of the Association.

3.3. <u>Exhibit "C"</u>. The Bylaws of the Association.

ARTICLE IV

EASEMENTS

The following easements are hereby expressly reserved or have been granted:

4.1. <u>General Easements</u>. Non-exclusive easements over, across and under the Condominium Property are expressly provided for and reserved in favor of the Developer and the Owners and their respective lessees, guests and invitees as follows:

a. <u>Utilities</u>. Easements are reserved over, across and under the Condominium Property as may be required for Utility Service in order to serve the Condominium adequately; including, but not limited to, easements for the purpose of allowing such access rights as are necessary to utilize and service any lift station or utility transformer boxes located within the Condominium Property. Specific utility easements that exist on the Condominium Property, if any, are set forth in Exhibit "A" attached hereto.

b. <u>Encroachments</u>. In the event that any Unit shall encroach upon any of the Common Elements or upon any other Unit, or in the event any Common Element shall encroach upon any Unit, then an easement shall exist to permit such encroachment so long as the same shall exist.

c. <u>Traffic</u>. An easement shall exist for pedestrian traffic over, through and across sidewalks, paths, walks, and other portions of the Common Elements as may be from time to time intended and designated for such purpose and use; and for vehicular and pedestrian traffic over, through and across such portions of the Common Elements as may from time to time be paved and intended for such purposes, and such easements shall be for the use and benefit of the Owners within this Condominium and those claiming by, through or under the aforesaid; provided, however, nothing herein shall be construed to give or create in any person the right to park any vehicle upon any portion of the Condominium Property except to the extent that space may be specifically designated and assigned for parking purposes. Further, easements shall exist for ingress and egress over such streets, walks and other rights-of-way serving the Units as shall be necessary to provide for reasonable access to the public rights-of-way.

4.2. <u>Association Easements</u>. Except as limited by Section 718.111(10), <u>Florida</u> <u>Statutes</u>, the Association may grant easements from time to time over the Common Elements.

4.3. <u>Developer Easements</u>. The Developer hereby reserves the following exclusive easements and rights to grant easements:

a. <u>Marketing, Sales and Rental</u>. The Developer reserves exclusive easement rights over and across the Condominium Property for the purpose of marketing, sales and rental of Units and other accommodations owned or operated by the Developer or one of its affiliates on adjoining properties which are not part of the Condominium. This easement will terminate when the Developer no longer holds units for sale in the ordinary course of business.

b. <u>Governmental Requirements</u>. The Developer hereby reserves the right to grant such easements from time to time as may be required by any government agency. Such easements shall specifically include, but not be limited to, any environmental easements required by state or federal environmental agencies for so long as the Developer holds any interest in any Unit subject to this Declaration.

c <u>Developer Easements</u> The Developer reserves unto itself, for so long as it holds any units for sale in the ordinary course of business, specific easement rights over and across the Condominium Property as it may deem necessary for its use from time to time.

4.4. <u>Other Easements</u>. Other easements, if any, may have been granted over the Condominium Property as set forth in the survey contained in Exhibit "A" attached hereto.

ARTICLE V

UNITS AND COMMON ELEMENTS

5.1. <u>Units</u>. The term "Units" as used herein shall mean and comprise the separate residential dwellings in the Condominium which are located and individually described in Exhibit "A" hereto *excluding*, however:

a. all spaces and improvements lying beneath the undecorated and/or unfinished inner surfaces of the perimeter walls and floors and above the lowest horizontal plane of the upper structural elements of each Unit;

b. all spaces and improvements lying beneath the undecorated and/or unfinished inner surface of all interior columns, bearing walls and/or bearing partitions; and

c. all glass and other transparent and/or translucent material, insect screens and screening in windows and doors and the material covering other openings in the exterior walls of Units, which shall be construed to be within the boundaries or limits and part of the Unit exclusively served by such windows, doors and other openings.

d. all porches (screened or unscreened), patios, terraces and balcony areas and other fixtures and equipment, if any attached, affixed or contiguous to the exterior of and serving a Unit.

The term "Units" shall include the following:

e. All heating and circulating equipment and associated ducts, wiring, thermostats, conduits and related fixtures that exclusively serve a Unit shall be considered to be a part of such Unit.

5.2 <u>Common Elements</u>. The term "Common Elements" as used herein shall mean and comprise all of the real property and improvements of the Condominium except the Units including, without limitation:

a. Easements through Units for conduits, pipes, ducts, vents, plumbing, wiring and other facilities, equipment and/or fixtures for the furnishing of utility services, heating and cooling and/or ventilation to Unit and Common Elements;

b. Easements of support in every portion of a Unit which contribute to the support of other Units and/or Common Elements;

c Installations for the furnishing of utility services to more than one Unit or to the Common Elements, specifically excluding however, any utility main lines, force mains or collection lines and meters owned and maintained by the utility company servicing the Condominium Property;

d. The property and installations in connection therewith required for the furnishing of services to more than one Unit or to the Common Elements;

e. The riparian and/or littoral rights, appertaining to the Land, if any;

of all Unit Owners; f Fixtures owned or held for the common use, benefit and enjoyment

g. Walkways, covered entrances and verandas located within the Condominium Property; and

h. Unassigned automobile parking areas, driveways and paved areas located within the Condominium Property.

5.3 Limited Common Elements

a. <u>Limited Common Elements Appurtenant to All Units</u> To the extent applicable and subject to the provisions of this Declaration, each Unit may have as Limited Common Elements appurtenant thereto such portions of the Common Elements as are defined herein and/or shown on the Condominium Drawings, including, but not limited to:

i. any portion(s) of the Common Elements, including, but not limited to, conduits, ducts, plumbing, wiring and other facilities, for the furnishing of utility and other services to a particular Unit shall be a Limited Common Element appurtenant to that Unit

ii. the mailbox assigned to a particular Unit which shall be located within the clubhouse postal center

iii. any balcony, porch, or patio (and all improvements thereto) as to which direct and exclusive access shall be afforded to any particular Unit or Units to the exclusion of others; and

iv. light and electrical fixtures outside the Unit or attached to the exterior walls of the Unit and which solely serve such Unit; and

v parking space, if any, assigned to a particular Unit by Developer, at Developer's sole discretion, in conjunction with the sale of that Unit to a Unit Owner, subject to transfer pursuant to the provisions provided hereinafter.

b. <u>Specific Provisions Pertaining to Limited Common Element Parking Spaces</u>. As provided above, Unit Owners may be assigned a parking space which shall be a parking space appurtenant to such Unit. The Developer reserves the right to assign specific parking spaces to certain Units. In the Developer's sole discretion, for as long as Developer owns any Units in the Condominium, more than one Limited Common Element parking space can be assigned to a Unit. The Developer reserves the right to charge a fee at the time of closing for assignment of any Limited Common Element parking space to a Unit, which fee shall be the property of the Developer. Allocations will initially be assigned by the Developer by an unrecorded written instrument given to the purchase or sell a parking space, they may do so by surrendering their allocation instruments to the Association, which shall re-issue allocation instruments reflecting the exchange. The Association shall have the right, but not the obligation, to charge a reasonable fee for the transfer and re-allocation of parking spaces. Parking spaces while allocated shall constitute Limited Common Elements appurtenant to Units, subject to severance as contemplated herein. No non-Unit Owner shall hold title to a parking space and allocated Limited Common Elements appurtenant to Units. Developer's rights as set forth herein shall expire at such time as the Developer no longer holds a Unit for sale in the ordinary course of business.

The use and enjoyment of all Limited Common Element parking spaces shall be in accordance with the terms and provisions of this Declaration, the Articles of Incorporation, the By-Laws, any rules and regulations duly promulgated by the Association, and local, state and federal statues and ordinances. The Association shall be solely responsible for the maintenance of all Limited Common Element parking spaces located on the Condominium Property. Any remaining parking spaces areas within the Condominium Property shall be considered a part of the general Common Elements for the use of all Unit Owners and their respective family members, tenants, guests and invitees.

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Each Unit Owner, by virtue of taking title to a Unit, acknowledges and agrees with the provisions of this subparagraph.

5.4 Warranty Limitation. PURSUANT TO SECTION 718.618, *Florida Statutes*, THE DEVELOPER SHALL ESTABLISH CONVERTER RESERVE ACCOUNTS FOR CAPITAL EXPENDITURES AND DEFERRED MAINTENANCE OF HEATING AND AIR CONDITIONING SYSTEMS THAT SERVE MORE THAN ONE UNIT AND THE PROPERTY WHICH THE ASSOCIATION IS RESPONSIBLE TO REPAIR, MAINTAIN AND REPLACE, THE PLUMBING SYSTEM AND THE ROOFS WITHIN THE CONDOMINIUM CONVERTER RESERVES ARE ESTABLISHED IN LIEU OF ANY WARRANTIES, EXPRESS OR IMPLIED BY LAW OR OTHERWISE, AND DEVELOPER MAKES NO WARRANTY OF MERCHANTABILITY OR FITNESS OF ANY FIXTURES, EQUIPMENT, APPLIANCES, PERSONAL PROPERTY OR REAL PROPERTY OR IMPROVEMENTS THEREON EXCEPT THAT DEVELOPER WILL WARRANT TITLE SUBJECT TO THE STANDARD EXCEPTIONS. NOTWITHSTANDING THE FOREGOING, NOTHING HEREIN SHALL DIMINISH DEVELOPER'S OBLIGATIONS UNDER SECTION 718.618, *Florida Statutes*.

EXCEPT AS SET FORTH IN SECTION 718, FLORIDA STATUTES, THE DEVELOPER DOES NOT MAKE ANY WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, AND THE DEVELOPER HEREBY DISCLAIMS ANY SUCH WARRANTIES INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND THE OWNERS AND THE ASSOCIATION ASSUME ALL RISK AND LIABILITY RESULTING FROM THE USE OF THIS PROPERTY.

ARTICLE VI APPURTENANCES

6.1. <u>Appurtenant Interests</u>. As required under Florida Statutes, Section 718.104(4)(f), appurtenant to each Unit in the Condominium shall be an undivided ownership interest in the Common Elements, as well as an undivided share of the Common Expenses and Common Surplus. Each unit's percentage ownership in the common elements is determined by a fraction, the numerator of which is the total square footage of the individual unit and the denominator of which is the total square footage of all residential units in the Condominium. This fraction will determine each unit's proportion of ownership in the Common Elements, manner of sharing Common Expenses and ownership of the Common Surplus.

<u>Unit</u> Type	<u>Square</u> Footage	<u># of Unit</u> <u>Type</u>	<u>Total</u> Square Footage	Percentage Interest in Common Elements	Total percentages
A B C D E F G H	603 600 936 544 1206 1080 1152 1155	2 4 2 1 2 8 2 2	1206 2400 1872 544 2412 8640 2304 2310	2.7800% 2.7675% 4.3150% 2.5100% 5.5600% 4.9800% 5.3100% 5.3250%	5.5600 11.0700 8.6300 2.5100 11.1200 39.8400 10.6200 10.6500
		TOTAL	21688		100.0000

6.2. <u>Partition of Common Elements</u>. The share of the undivided percentage interest in the Common Elements appurtenant to each Unit shall remain undivided, and no Owner shall bring, or have any right to bring, any action for partition or division of same.

ARTICLE VII

MAINTENANCE, ALTERATION AND IMPROVEMENT

Responsibility for the maintenance of the Condominium Property, and restrictions upon its alteration and improvement, shall be as follows:

7.1. Units, Common Elements and Limited Common Elements.

a. <u>By the Association</u>. Unless caused by the specific abuse of an Owner or any licensee, guest or tenant of an Owner, the Association shall maintain, repair and replace at the Association's expense:

(1) All Common Elements and Limited Common Elements except as otherwise provided in the Condominium Documents.

(2) All conduits, ducts, plumbing, wiring and other facilities for the furnishing of Utility Services.

b. <u>By the Owner</u>. The responsibility of the Owner for maintenance, repair and replacement shall be as follows:

(1) To not paint or otherwise decorate or change the appearance of any portion of the Condominium Property without the prior written approval of the Association.

(2) To promptly report to the Association upon discovery any defect or need for repairs for which the Association is responsible.

(3) To bear in their entirety any expenses of repairs or replacements to the Condominium Property occasioned by the specific use or abuse by any Owner or any licensee, guest or tenant of said Owner.

(4) To maintain, repair and replace all components including the air conditioning/heating components, furnishings, carpeting, appliances and other property, real, personal or mixed, located inside or comprising a Unit unless provided otherwise in the Condominium Documents.

(5) To maintain the screen enclosure on patios in good repair.

element parking spaces.

(6) To maintain, repair and replace the interior of limited common

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7.2. <u>Management Contract</u>. The Association may enter into such management contracts from time to time as it deems necessary to engage the services of a management company to carry out all or part of the maintenance and operational duties and obligations of the Association in accordance with this Declaration. Any Management Contract must provide that at any time after turnover of control of the Association to Owners other than Developer, that the

Association shall have the right, without penalty, to terminate the Management Contract upon not more than ninety (90) days advance written notice to the Management Company.

7.3. <u>Association's Access to Units</u>. The Association has the irrevocable right of access to each Unit and the Limited Common Elements appurtenant thereto whenever necessary for maintaining the Common Elements, for making emergency repairs necessary to prevent damage to the Common Elements or to another Unit and for servicing and reading utility lines, valves, conduits and meters.

7.4. <u>Common Elements and Limited Common Elements</u>. The Association shall maintain, repair and replace all Common Elements and Limited Common Elements except as otherwise provided in the Condominium Documents.

ARTICLE VIII

ASSESSMENTS AND COMMON EXPENSES

8.1. <u>Common Expenses</u>. In addition to those items defined as Common Expenses in Article 2.8 above, Common Expenses shall include the following:

a. Repair, replacement and upkeep of the Common Elements including, but not limited to, all storm water drainage and retention areas, recreational facilities, driveways, sidewalks;

fidelity bonds;

b.

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Casualty and/or liability insurance on the Condominium Property and

Utility Services for the Condominium Property not attributable to

individual Units;

d. Taxes on Association Property and any other applicable taxes other than Ad Valorem Real Estate Taxes assessed against individual Condominium Parcels; and

e. Any other expenses incurred in the normal operation and maintenance of the Condominium which cannot be attributed to a particular Owner.

8.2. <u>Assessments</u>. The mailing and collection of assessments against each Owner for Common Expenses, for the costs or expenses for which an individual Owner may be solely responsible pursuant to the terms of the Condominium Documents, and for reserves as may from time to time be established by the Association, shall be pursuant to the Bylaws of the Association, subject to the following provisions:

a. Interest: Application of Payments. Assessments and installments on such assessments paid on or before five (5) days after the date when due shall not bear interest, but all sums not paid on or before five (5) days after the date when due shall bear interest at the maximum legal rate from the date when due until paid. A late charge equal to the greater of \$25.00 or 5% of the delinquent payment shall also be due on delinquent accounts. All payments on accounts shall be first applied to any interest that has accrued, then to any late charge, then to any costs and reasonable attorneys' and paralegals' fees incurred in collection, and then to the assessment payment first due. The board of directors shall have the discretion to increase or decrease the amount of late charge and/or interest rate within the limits imposed by law; provided, however, that such increase or decrease shall be made effective by amending the Condominium Rules and Regulations and notifying the Owners of same by regular mail addressed to each Owner at his last known address.

b. Lien for Assessments The Association shall have a lien against each Condominium Parcel for any unpaid assessments which are due and which may accrue subsequent to the recording of the claim of lien and prior to the entry of a certificate of title, which lien shall also secure any interest, and all reasonable attorneys' fees and costs incurred by the Association incident to the collection process, whether or not legal proceedings are initiated. The lien is effective from and after recording a claim of lien, executed and acknowledged by an officer or authorized agent of the Association, in the Public Records of Alachua County, Florida, stating the legal description of the Condominium Parcel, the name of the Owner of record, the name and address of the Association, the amount claimed to be due and the due dates. The lien shall continue in effect until all sums secured by the lien shall have been fully paid or until such time as is otherwise permitted by law. Upon full payment, the party making payment shall be entitled to a recordable satisfaction of lien, to be prepared by and recorded at such party's expense. All such liens shall be subordinate to any mortgage recorded prior to the date of recording the claim of lien, and all such liens may be foreclosed by suit brought in the name of the Association in the same manner as a foreclosure of a mortgage on real property. The Association may also sue to recover a money judgment for unpaid assessments without thereby waiving any claim of lien. Pursuant to Section 718.116(1), Florida Statutes, in the event a Mortgagee shall obtain title to a Condominium Parcel as a result of the foreclosure of its mortgage, or in the event such Mortgagee shall obtain title to a Condominium Parcel as the result of a conveyance in lieu of foreclosure of its mortgage, such Mortgagee shall be liable for the unpaid Common Expenses and assessments that became due prior to the Mortgagee's acquisition of title. However, the Mortgagee's liability is limited to the lesser of the Unit's unpaid Common Expenses and regular periodic assessments which accrued or came due during the six (6) months immediately preceding the acquisition of title and for which payment in full has not been received by the Association, or one percent (1%) of the original mortgage debt if the Mortgagee joined the Association as a defendant in the foreclosure. Nothing contained herein shall be construed as a modification of any rights or remedies of the Association pursuant to Chapter 718, except to the extent that the Condominium Documents allow additional remedies to those expressly set forth in said statute and to the extent that such additional remedies are permitted by said statute.

c. <u>Personal Liability for Unpaid Assessments</u>. Each Owner of a Unit is personally liable for all assessments made against the Unit pursuant to this Declaration and Chapter 718, and the Association may bring an action for a money judgment against a delinquent Owner to collect all sums due the Association, including interest, late charges, costs and reasonable attorneys' and paralegals' fees. In the event a Unit is owned by more than one person or entity, such owners shall be jointly and severally liable for all assessments made against the Unit.

d. <u>Payments of Assessments</u>. No Owner may withhold payment of any regular assessment or special assessment or any portion thereof because of any dispute which may exist between that Owner and the Association, the directors of the Association, the Management Company or the Developer or among any of them but, rather, each Owner shall pay all assessments when due pending resolution of any dispute.

e <u>Notice of Delinquent Assessments</u> Any Mortgagee, upon written request to the Association (such request to state the name and address of such Mortgagee and the Unit number at issue), will be entitled to timely written notice of any delinquency in the payment of assessments or charges owned by an Owner of a Unit subject to the mortgage of such Mortgagee where such delinquency has continued for a period of sixty (60) days.

8.3. <u>Common Surplus</u>. Each Owner shall own a share of the Common Surplus attributable to each Unit owned in accordance with Section 6.1 above.

8.4. <u>Refunds of Common Surplus</u>. If the Association shall refund all or a portion of any Common Surplus to the Owners for any fiscal year in which the Developer paid any assessment, such refund shall be prorated as of the date of closing of any sale of a Unit upon which the sale was closed by the Developer during such year, and the prorated amount allocable to the period of time of the Developer's ownership shall be refunded directly to the Developer by the Association.

8.5. <u>Certificate</u>. Any Owner shall have the right to require from the Association a certificate showing the amount of unpaid assessments against him with respect to his Unit. The holder of a mortgage or other lien shall have the same right as to any Unit upon which it has a lien. Any person other than the Owner who relies upon such certificate shall be protected thereby.

8.6 <u>Developer Guaranty</u> Pursuant to Chapter 718, Developer guarantees to each Owner in the Condominium commencing upon the recordation of the Declaration of Condominium and continuing through December 31, 2006, that the total monthly assessment for Common Expenses of the Condominium imposed upon such Owners will not exceed:

<u>Unit Type</u>	Monthly Assessment
A	\$114.85
B	\$114.34
C	\$178.27
D	\$103 70
E	\$229.70
F	\$205.74
G	\$219.37
H	\$219.99

In consideration of this guaranty, Developer shall be excused from the payment of its share of the Common Expenses of the Condominium which otherwise would have been assessed against its unsold Units in the Condominium during the term of the guaranty. As a consequence of this exemption, Developer shall pay any amount of Common Expenses not collected from the other Owners needed to meet the expenses of the Association as these expenses are incurred each year while the obligation to extend this guaranty for one twelve (12) month period after the expiration of the initial guaranty period on December 31, 2006, as permitted by Florida law Notwithstanding any provision herein, the Mortgagee joining herein shall not be liable for any amounts due pursuant to the foregoing guarantee.

ARTICLE IX

THE ASSOCIATION

The operation of the Condominium shall be by the Association, which shall fulfill its functions pursuant to the following provisions:

9.1. <u>Membership in Association</u>. Membership of each Owner in the Association shall be acquired pursuant to the provisions of the Articles of Incorporation and Bylaws of the Association. Each Unit shall have one (1) vote in the Association. Where a Unit is owned by more than one owner, the co-tenants of the Unit shall file a voting certificate with the Association, in accordance with the Articles and Bylaws of the Association, setting forth which cotenant is

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designated to cast the vote for that Unit.

9.2. <u>Articles of Incorporation</u>. A copy of the present Articles of Incorporation of the Association, which set forth its powers and duties, are attached hereto as **Exhibit "B"** and are incorporated herein by reference.

9 3. <u>Bylaws</u>. A copy of the present Bylaws of the Association are attached hereto as **Exhibit "C"** and are incorporated herein by reference.

9.4. <u>Limitation Upon Liability of Association</u>. Notwithstanding the duty of the Association to maintain and repair portions of the Condominium Property, the Association shall not be liable to Owners for injury or damage other than for the cost of maintenance and repair, caused by any latent condition of the property to be maintained and repaired by the Association or caused by the elements or other Owners or persons.

9.5. <u>Restraint upon Assignment of Shares and Assets</u>. Each Owner's share in the funds and assets of the Association cannot and shall not be assigned, hypothecated or transferred in any manner except as an appurtenance to his Unit.

9.6 Transfer of Control of Association.

a. Owners other than the Developer shall be entitled to elect no less than one-third of the members of the board of directors of the Association when the Owners other than the Developer own 15 percent or more of the Units in the Condominium that will be operated ultimately by the Association.

b. Owners other than the Developer shall be entitled to elect not less than a majority of the members of the board of directors of the Association:

(1) Three years after fifty (50%) percent of the Units that will be operated ultimately by the Association have been conveyed to purchasers;

(2) Three months after ninety (90%) percent of the units that will be operated ultimately by the Association have been conveyed to purchasers;

(3) When all the Units that will be operated ultimately by the Association have been completed, some of them have been conveyed to purchasers, and none of the others are being offered for sale by the Developer in the ordinary course of business;

(4) When some of the Units have been conveyed to purchasers and none of the others are being constructed or offered for sale by the Developer in the ordinary course of business;

(5) Seven years after recordation of the Declaration; or

(6) 120 days after the date by which seventy-five percent (75%) of the Units have been conveyed to Owners, whichever occurs earlier.

c The Developer is entitled to elect at least one member of the board of Directors of the Association as long as the Developer holds for sale in the ordinary course of business at least 5 percent of the Units in the Condominium operated by the Association.

d. Following the time the Developer relinquishes control of the Association, the Developer may exercise the right to vote any Developer-owned Units in the same manner as any other Owner except for purposes of requiring control of the Association or selecting the majority members of the board of directors.

9.7. <u>Management Contract</u>. As set forth in Article 7.2 above, the Association is authorized to contract for management of the Condominium and to delegate to such contractor all powers and duties of the Association except such as are specifically required by the Condominium Documents to have approval of the board of directors or members of the Association.

9.8. <u>Availability of Documentation</u>. The Association shall be required to make available to Owners, any Mortgagee and the holders and insurers of the first mortgage on any Unit, current copies of this Declaration, the Articles and Bylaws of the Association, the Frequently Asked Questions and Answers sheet and other rules governing this Condominium and other books, records and financial statements of the Association. The Association also shall make available to prospective purchasers current copies of this Declaration, the Association Articles and Bylaws, other rules governing the Condominium and the most recent annual audited financial statement, if such is prepared. "Available" shall at least mean available for inspection upon request, during normal business hours or under other reasonable circumstances.

Upon written request from any Mortgagee, HUD, VA, FNMA or FHLMC, the Association shall prepare and furnish within a reasonable time an audited financial statement of the Association for the immediately preceding fiscal year.

ARTICLE X

INSURANCE

The insurance other than title insurance, if any, that shall be carried upon the Condominium Property shall be governed by the following provisions:

10.1. Authority to Purchase; Named Insured. All insurance policies upon the Condominium Property shall be purchased by the Association from a fiscally responsible company authorized to do business in the State of Florida and shall have a minimum term of one year. In selecting an insurance carrier, the Association shall refer to and comply with the criteria set forth in the FNMA Conventional Home Mortgage Selling Contract Supplement and the FHLMC Sellers Guide for specific requirements regarding the qualifications of insurance carriers. The named insured shall be the Association individually and as agent for the Owners, without naming them, and as agent for their Mortgagees. Such policies shall provide that payments by the insurer for losses shall be made to the Association or the Insurance Trustee designated below, and all policies and their endorsements shall be deposited with the Association or the Insurance Trustee Such policies shall also include a "condominium endorsement" which shall provide for recognition on any insurance trust agreement, waiver of the right of subrogation against Owners individually, that the insurance is not prejudiced by any act or neglect of individual Owners which is not in the control of such Owners collectively and that the policy is primary in the event the Owners have other insurance covering the same loss. Such policies shall also include, to the extent available and commonly required by prudent institutional mortgage investors in the area, an "Agreed Amount Endorsement", "Inflation Guard Endorsement" and/or "Demolition or Building Code Endorsement"

10.2. <u>Personal Property of Owners</u>. Each Owner may obtain insurance, at the Owner's expense, affording coverage upon said Owner's own property for Owner's own liability and living expenses as the Unit Owner deems advisable. Also such insurance shall contain the same

waiver of subrogation that is referred to herein and shall waive any rights to contribution. Notwithstanding the above, each Owner may obtain at the Owner's expense and keep on file with the Association a current policy of insurance providing coverage for losses for:

a. the following in the Owner's unit: all floors, walls, ceiling coverings, electrical fixtures, appliances, air conditioner or heating equipment, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware and similar window treatment components, walls including partitions and wall boards, and ceiling materials, or replacements of any of the foregoing which are located within the boundaries of the Owner's Unit and serve only the Unit and all air conditioning compressors that service only that Unit, whether or not located within the Unit's boundaries.

b. damage to other portions of the Condominium as a result of fire, water or otherwise due to Owner's acts or omissions, including, but not limited to the Owner's negligence and lack of maintenance.

10.3. Coverage

a. <u>Casualty</u>. All buildings and improvements upon the Condominium Property shall be insured in an amount equal to one hundred percent (100%) of the current replacement cost, exclusive of land, foundation and excavation costs, and all other items normally excluded from coverage, and all personal property owned by the Association shall be insured for its current replacement cost, all as shall be determined from time to time by the board of directors of the Association. Coverage shall afford protection against:

(1) Loss or damage by fire and other hazards normally covered by a standard extended coverage endorsement;

(2) Such other risks as from time to time shall be customarily covered with respect to buildings similar in construction, location and use as the buildings on the Condominium Property, including floods and all other perils normally covered by the standard "all risk" endorsement where such is available, including, but not limited to, vandalism and malicious mischief.

b. <u>Public Liability</u>. Public liability insurance shall be carried in such amounts and with such coverage as shall be required by the board of directors of the Association from time to time; provided, however, that such coverage shall in no event be in an amount less than One Million (\$1,000,000.00) per occurrence. Wherever and whenever it is possible and economically feasible to do so, the board of directors shall attempt to obtain adequate insurance protection in reasonably prudent coverages. Except as required herein, nothing in this Declaration shall be construed to require the board of directors to obtain such coverage as a condition precedent to the Association conducting business.

c. <u>Worker's Compensation</u>. Worker's compensation insurance shall be carried to the extent necessary to meet the requirements of law.

d. <u>Fidelity Bond</u>. Fidelity insurance coverage shall be carried in the name of the Association for all officers, directors and employees of the Association and all other persons handling or responsible for funds of the Association. Where the Management Company has the responsibility for handling or administering funds of the Association, the Management Company shall be required to maintain fidelity bond coverage for its officers, employees and agents handling or responsible for funds of, or administered on behalf of, the Association. Such fidelity bonds shall name the Association as an obligee. The total amount of fidelity bond coverage

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required shall be in the amount required for each such officer, director or employee as set forth in Section 718.111(11)(d), <u>Florida Statutes</u>, or in an amount not less than the estimated maximum of funds, including reserve funds, in the custody of the Association or Management Company, as the case may be, at any given time during the term of each bond, whichever is greater, but in no event may the aggregate amount of such bonds be less than a sum equal to three months' aggregate assessments on all Units plus reserve funds. The fidelity bonds shall contain waivers by the issuers of the bonds of all defenses based upon the exclusion of persons serving without compensation from the definition of "employees", or similar terms or expressions. The fidelity bonds shall not be canceled or substantially modified (including cancellation for non-payment of premium) without at least ten (10) days' prior written notice to the Association. Such bonds must also provide that any FNMA servicer, on behalf of FNMA, must also receive such notice of cancellation or modification.

e. <u>Other</u>. Such other insurance may be carried as the board of directors of the Association shall determine from time to time to be desirable.

10.4. <u>Premiums</u>. Premiums upon insurance policies purchased by the Association shall be paid by the Association as a Common Expense.

10.5. Insurance Trustee; Share of Proceeds. All insurance policies purchased by the Association shall be for the benefit of the Association and the Owners and any Mortgagees as their interests may appear and shall provide that all proceeds covering property losses shall be paid to the Association or to a named Insurance Trustee (the "Insurance Trustee") if the board of directors shall so elect. All references to an Insurance Trustee herein shall apply to the Association if the board of directors elects not to appoint an Insurance Trustee. Any Insurance Trustee appointed by the board of directors shall be a commercial bank with trust powers authorized to do business in Florida or another entity acceptable to the board of directors of the Association. The Insurance Trustee (other than the Association) shall not be liable for payment of premiums nor for the failure to collect any insurance proceeds. The duty of the Insurance Trustee shall be to receive such proceeds as are paid and hold the proceeds in trust for the purposes stated herein for the benefit of the Owners and any Mortgagees in the following shares; provided, however, that such shares need not be set forth on the records of the Insurance Trustee.

a. <u>Proceeds on Account of Damage to Common Elements and Limited</u> <u>Common Elements</u>. Proceeds on account of damage to Common Elements and Limited Common Elements shall be held in undivided shares for each Owner, such share being the same as the undivided share in the Common Elements and Limited Common Elements appurtenant to each Unit.

b. <u>Units</u>. Proceeds on account of damage to Units when the building or Unit is not to be restored shall be held in undivided shares for each Owner of those Units or Unit, such share being the same as the undivided share in the Common Elements appurtenant to each Owner's interest.

c. <u>Mortgagees</u>. Such insurance policies shall contain the standard mortgage clause or equivalent endorsement (without contribution) which is commonly accepted by private institutional mortgage investors in the area in which the condominium is located and which appropriately names FNMA and FHLMC, if such corporations are Mortgagees. In the event a Mortgagee endorsement has been issued, any share for the Owner shall be held in trust for the Mortgagee and the Owner as their interests may appear; provided, however, that no Mortgagee shall have the right to determine or participate in the determination as to whether any damaged property shall be reconstructed or repaired, and no Mortgagee shall have any right to apply or have applied to the reduction of a mortgage debt any insurance proceeds except distributions of such

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proceeds made to the Owner and Mortgagee pursuant to the provisions of this Declaration. Notwithstanding the foregoing, the Mortgagee shall have the right to apply or have applied to the reduction of its mortgage debt any or all sums of insurance proceeds applicable to its mortgaged interest in any of the following events:

or

(1) When its mortgage is not in good standing and is in default;

(2) When insurance proceeds are insufficient to restore or repair the Unit to the condition existing prior to the loss and additional monies are not available for such purpose.

10.6. <u>Distribution of Proceeds</u>. Proceeds of insurance policies received by the Insurance Trustee shall be distributed to or for the benefit of the beneficial owners of such proceeds in the following manner:

a. All expenses of the Insurance Trustee shall be paid first or provisions made for such payment.

b. If the damage for which the proceeds are paid is to be repaired or reconstructed, the proceeds shall be paid to defray the cost thereof as provided herein. Any proceeds remaining after defraying such cost shall be distributed to the beneficial owners, remittances to Owners and any Mortgagees being payable jointly to them. This is a covenant for the benefit of, and may be enforced by, any Mortgagee.

c. If it is determined in the manner provided herein that the damage for which proceeds are paid shall not be reconstructed or repaired, the proceeds shall be distributed to the beneficial owners, remittances to Owners and any Mortgagees being payable jointly to them. This is a covenant for the benefit of, and may be enforced by, any Mortgagee

d. In making distribution to Owners and any Mortgagees, the Insurance Trustee may rely upon a certificate of the Association made by its president and secretary as to the names of the Owners and their respective shares of the distribution.

10.7. <u>Association as Agent and Attorney-in-Fact</u>. The Association is hereby irrevocably appointed agent and attorney-in-fact for each Owner to adjust all claims arising under the insurance policies purchased by the Association and to execute and deliver releases upon the payment of a claim.

10.8. <u>Notice to Owners and Mortgagees</u>. No insurance policy required by this Declaration may be canceled or substantially modified without at least ten (10) days' prior written notice to the Association and each Mortgagee holding a first mortgage and which is listed as a scheduled holder of a first mortgage in the policies. Certificates of insurance shall be issued to each Owner and Mortgagee upon written request therefor.

ARTICLE XI

RECONSTRUCTION OR REPAIR AFTER CASUALTY

11.1. <u>Obligation to Reconstruct or Repair</u>. If any part of the Condominium Property shall be damaged by casualty, whether or not it shall be reconstructed or repaired shall be determined in the following manner:

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a. <u>Common Elements and Limited Common Elements</u> If the damaged improvement is a Common Element or a Limited Common Element, then the damaged property shall be reconstructed or repaired unless it is determined that the Condominium shall be terminated because of damage to Units as set forth in Article 11.1(b) below

b. <u>Units</u>.

(1) <u>Minor Damage</u>. If the damage is to Units and if less than fifty percent (50%) of the Units are found by the board of directors of the Association to be untenantable, the damaged property shall be reconstructed or repaired.

(2) <u>Major Damage</u>. If the damage is to Units and if fifty percent (50%) or more of the Units are found by the board of directors of the Association to be untenantable, then the damaged property will be reconstructed or repaired unless within sixty (60) days after the casualty, the holders of ninety percent (90%) of all of the votes of the Association agree in writing to not reconstruct or repair and to terminate the Condominium. Any election to terminate the Condominium after substantial destruction or a substantial taking in condemnation of the Condominium Property must have the prior approval of the Mortgagees holding first mortgages on Units to which at least fifty-one percent (51%) of the votes of Units subject to mortgages held by Mortgagees are allocated.

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c. <u>Certificate</u>. The Insurance Trustee may rely upon a certificate of the Association made by its president and attested by its secretary as to whether or not the damaged property is to be reconstructed or repaired.

11.2. <u>Plans and Specifications</u>. Any reconstruction, restoration or repairs to the Condominium Property must be substantially in accordance with the plans and specifications for the damaged property as originally constructed or installed with like kind and quality replacements or repairs, or if the original plans and specifications are not available, then restored or repaired as the property was originally conveyed.

11.3 <u>Estimates of Cost</u>. Prior to rebuilding or repairing damage to property for which the Association has the responsibility of reconstruction and repair, the Association shall obtain reliable and detailed estimates of the cost to rebuild or repair.

11.4. <u>Assessments</u>. If the proceeds of insurance are not sufficient to defray the estimated costs of reconstruction and repair by the Association or if at any time during reconstruction and repair or upon completion of reconstruction and repair the funds from insurance for the payment of the costs of reconstruction and repair are insufficient, special assessments shall be made against all Owners in sufficient amounts to provide funds for the payment of such costs. Such special assessments shall be in proportion to the Owners' respective obligations for Common Expenses.

11.5. <u>Construction Funds</u>. The funds for payment of costs of reconstruction and repair after casualty, which shall consist of proceeds of insurance held by the Association or the Insurance Trustee and funds collected by the Association through assessments against Owners, shall be disbursed in payment of such costs in the following manner:

a <u>Association</u> If the total of assessments made by the Association in order to provide funds for the payment of costs of reconstruction and repair that are the responsibility of the Association is more than Fifty Thousand Dollars (\$50,000.00), then the sums paid upon such assessments shall be deposited by the Association with the Insurance Trustee (if other than the Association). In all other cases the Association shall hold the sums paid upon such assessments and disburse them in payment of the costs of reconstruction and repair.

b. <u>Insurance Trustee</u>. The proceeds of insurance collected on account of casualty and the sums deposited with the Insurance Trustee by the Association from collections of assessments against Owners on account of such casualty shall constitute a construction fund which shall be disbursed in payment of the costs of reconstruction and repair in the following manner and order:

(1) <u>Association - Minor Damage</u>. If the amount of the estimated costs of reconstruction and repair that is the responsibility of the Association is less than Fifty Thousand Dollars (\$50,000.00), then the construction fund shall be disbursed in payment of such costs upon the order of the board of directors of the Association; provided however, that upon request by a Mortgagee that is a beneficiary of an insurance policy, the proceeds of which are included in the construction fund, such fund shall be disbursed in the manner provided for the reconstruction and repair of major damage.

Association - Major Damage. If the amount of the estimated (2) costs of reconstruction and repair that are the responsibility of the Association is more than Fifty Thousand Dollars (\$50,000.00), then the construction fund shall be applied by the Insurance Trustee to the payment of such costs and shall be paid to or for the account of the Association from time to time as the work progresses but not more frequently than once in any calendar month. The Insurance Trustee shall make payments upon the written request of the Association for withdrawal of insurance proceeds, accompanied by a certificate dated not more than fifteen (15) days prior to such request, signed by an officer of the Association and by an architect in charge of the work, who shall be selected by the Association, setting forth that the sum then requested either has been paid by the Association or is justly due to contractors, subcontractors, materialmen, architects or other persons who have rendered services or furnished materials in connection with the work, giving a brief description of the services and materials and any amounts paid prior to the request, and stating that the sum requested does not exceed the value of the services and material described in the certificate; that, except for the amount stated in such certificate to be due as aforesaid, there is no outstanding indebtedness known to the person signing such certificate after due inquiry which might become the basis of a vendor's, mechanic's, materialmen's or similar lien upon such work against the Common Elements or any Unit; and that the cost as estimated by the person signing such certificate of the work remaining to be done subsequent to the date of such certificate does not exceed the amount of insurance proceeds or other funds remaining in the hands of the Insurance Trustee after the payment of the sum so requested.

(3) <u>Surplus</u> It shall be presumed that the first monies disbursed in payment of costs of reconstruction and repair shall be from insurance proceeds. If there is a balance in a construction fund after payment of all costs of the reconstruction and repair for which the fund is established, such balance shall be distributed to the beneficial owners of the fund; except, however, that only those portions of distribution to the beneficial owners in excess of assessments paid by an Owner to the construction fund shall be made payable to any Mortgagee

(4) <u>Certificate</u>. Notwithstanding the provisions of this instrument, the Insurance Trustee shall not be required to determine whether sums paid by the Owners upon assessments shall be deposited by the Association with the Insurance Trustee, nor to determine whether the disbursements from the construction fund are to be upon the order of the Association or approval of an architect or otherwise, nor whether a disbursement is to be made from the construction fund, nor to determine the payee nor the amount to be paid. Instead, the Insurance Trustee may rely upon a Certificate of the Association made by its president and secretary as to any or all of such matters and stating that the sums to be paid are due and properly payable and stating the name of the payee and the amount to be paid; provided, that when a Mortgagee is

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required in this instrument to be named payee, the Insurance Trustee shall also name the Mortgagee as a payee of any distribution of insurance proceeds to an Owner; and further provided, that when the Association or a Mortgagee that is the beneficiary of an insurance policy whose proceeds are included in the construction fund so requires, the approval of an architect named by the Association shall be first obtained by the Association prior to disbursements in payment of costs of reconstruction and repair.

11.6. <u>Eminent Domain</u>. The Association is hereby empowered to defend and/or settle any action or threatened action with respect to the taking in condemnation of any portion of the Common Elements or any Unit or portion of any Unit. Upon obtaining knowledge of such action or threatened action, the Association shall notify all affected Mortgagees of record of same

a <u>Common Elements</u>. Any award or settlement made as a result of such a taking of all or a portion of the Common Elements shall be made payable to the Association. Any such award or settlement shall be held in trust by the Association for the benefit of the Owners and Mortgagees holding a first mortgage as their interests may appear. In the event any repair or restoration of the Common Elements is necessary in the opinion of a majority of the board of directors of the Association on account of such taking, or in the event a majority of the voting interests at a duly called and constituted meeting of the Association promptly approve such restoration or repair, the board of directors shall arrange for same and shall disburse such of the proceeds of such award or settlement as shall reasonably be necessary to effect such restoration or repair to the contractors engaged for such purpose in appropriate progress payments The balance of such proceeds, or all of such proceeds if no determination to repair or restore is made, shall be disbursed by the Association in the same manner as insurance proceeds under Section 10.6 above where there is no repair or restoration of the damage.

b <u>Units</u>. Any award or settlement for the taking in condemnation of a Unit shall be made payable to the Association for the benefit of the Owners thereof. In the event any repair or restoration of the Unit is necessary in the event a majority of the voting interests appurtenant to that Unit at a duly called and constituted meeting of the Association promptly approve such restoration or repair, the board of directors shall arrange for same and shall disburse such of the proceeds of such award or settlement as shall reasonably be necessary to effect such restoration or repair to the contractors engaged for such purpose in appropriate progress payments. The balance of such proceeds, or all of such proceeds if no determination to repair or restore is made, shall be disbursed by the Association as to the Owners of that Unit in the same manner as insurance proceeds under Section 10.6 above. If a temporary taking in condemnation of use (but not title) of a Unit occurs, the entire award or settlement for such temporary taking shall be paid to the Association for the benefit of the Owners of such Unit.

11.7. <u>Notice to Mortgagees</u>. Any Mortgagee, upon written request to the Association (such request to state the name and address of such Mortgagee and the Unit number at issue), will be entitled to timely written notice of any condemnation loss or any casualty loss which affects a material portion of the Condominium or which affects any Unit on which there is a first mortgage held, insured or guaranteed by such Mortgagee.

11.8. <u>Consent Required for Reallocation of Interests in Common Elements</u>. No reallocation of interests in the Common Elements resulting from a partial condemnation or partial destruction of the Condominium may be effected without the approval of the Mortgagees holding first mortgages on Units to which at least 51% of the votes of Units subject to mortgages held by such Mortgagees are allocated.

ARTICLE XII

USE RESTRICTIONS

The use of the Condominium Property shall be in accordance with the following provisions as long as the Condominium exists:

12.1. Subdivision of Units. No Unit may be divided or subdivided into a smaller Unit.

12.2. <u>Common Elements and Limited Common Elements</u>. The Common Elements and Limited Common Elements shall be used only for the purposes for which they are intended in the furnishing of services and facilities for the enjoyment of the personal use of the Owners, their guests and lessees and other authorized occupants of Units.

12.3. <u>Nuisances</u>. No nuisance shall be allowed upon the Condominium Property or within a Unit, nor any use or practice that is the source of annoyance to Owners or which interferes with the peaceful possession and proper use of the Condominium Property by the Owners. All parts of the Condominium shall be kept in a clean and sanitary condition, and no rubbish, refuse or garbage shall be allowed to accumulate nor any fire hazard allowed to exist. No Owner shall permit any use of a Unit or make or permit any use of the Common Elements that will increase the cost of insurance upon the Condominium Property.

12.4. Lawful Use. No immoral, improper, offensive or unlawful use shall be made of the Condominium Property or a Unit, and all valid laws, zoning ordinances and regulations of all governmental bodies having jurisdiction shall be observed. The responsibility of meeting the requirements of governmental bodies for maintenance, modification or repair of the Condominium Property or a Unit shall be the same as the responsibility for the maintenance and repair of the property concerned.

12.5. <u>Signs</u>. No "For Sale" or "For Rent" signs or other displays or advertising shall be maintained on any part of the Common Elements, Limited Common Elements or Units except that the right is specifically reserved to the Developer (and entities affiliated with the Developer or employed by the Developer to market the Units), in its sole discretion, to place and maintain "For Sale" or "For Rent" signs on the Condominium Property.

12.6. <u>Condominium Rules and Regulations</u>. Reasonable rules and regulations concerning the use of Condominium Property may be promulgated and amended from time to time by the board of directors of the Association in the manner provided by its Articles of Incorporation and Bylaws.

12.7. <u>Developer's Use</u>. The Developer, its agents or an entity affiliated with the Developer may make such use of the Common Elements and the Units as may facilitate the sale or rental of Units, including, but not limited to, showing of the property and the display of signs and other promotional devices.

12.8. <u>Antennas</u>. No antennas of any type designed to serve a Unit shall be allowed on the Common Elements or Limited Common Elements except as may be provided by the Association to serve as a master antenna for the benefit and use of the Condominium. No electrical or other equipment may be operated on the Condominium Property which interferes with television signal reception.

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12.9. <u>Parking</u>. Each owner will be assigned one (1) parking space for the exclusive use of the Unit Owner. Reasonable rules and regulations concerning the parking may be promulgated and amended from time to time by the board of directors of the Association in the manner provided by its Articles of Incorporation and Bylaws.

ARTICLE XIII

ALIENABILITY OF UNITS

13.1. <u>No Alienability Restrictions</u>. The right of an Owner to sell, transfer, assign or hypothecate his Unit shall not be subject to the approval of the Association. Accordingly, a proper transfer or conveyance of such Unit shall not require the written approval of the Association.

13.2. Leasing and Rental Restrictions. Owners may lease or rent their Units in whole or in part for non-transient occupancy and no approval by the Association shall be necessary therefor. All lessees, as well as guests of Owners, shall be required to abide by the terms and conditions of this Declaration, as well as all Rules and Regulations adopted by the board of directors of the Association from time to time. Owners are prohibited from leasing Units or portions thereof for an initial term of less than one hundred eighty (180) days.

ARTICLE XIV

COMPLIANCE AND DEFAULT

14.1. <u>Compliance and Default</u>. Each Owner shall be governed by and shall comply with the terms of the Condominium Documents and the Condominium Rules and Regulations adopted pursuant to those documents and as they may be amended from time to time. Failure of an Owner to comply with the provisions of such documents and regulations shall entitle the Association or other Owners to pursue any and all legal and equitable remedies for the enforcement of such provisions, including, but not limited to, an action for damages, an action for injunctive relief or an action for declaratory judgment. Failure of the Association to comply with the provisions of the Condominium Documents and the Condominium Rules and Regulations adopted pursuant to those documents and as they may be amended from time to time shall entitle the Owners to pursue any and all legal and equitable remedies for the enforcement of such provisions, including, but not limited to, an action for damages, an action for declaratory judgment. All provisions of this Declaration shall be enforceable equitable servitudes and shall run with the land and shall be effective until the Condominium is terminated.

14.2. <u>Costs and Attorneys' Fees</u>. In any proceeding arising because of an alleged failure of an Owner or the Association to comply with the terms of the Condominium Documents or the Condominium Rules and Regulations adopted pursuant to them as they may be amended from time to time, the prevailing party shall be entitled to recover the costs of the proceeding and recover such reasonable attorneys' and paralegals' fees as may be awarded by the Court, including all appeals and all proceedings in bankruptcy.

14.3. <u>No Waiver of Rights</u>. The failure of the Association or any Owner to enforce any covenant, restriction or other provision of Chapter 718, the Condominium Documents or the Condominium Rules and Regulations shall not constitute a waiver of the right to do so thereafter.

14.4. Injunctive Relief. The Association may seek an injunction from a court of



equity to compel or prohibit compliance or violation of the Condominium Documents regardless of whether an adequate remedy at law exists.

14.5. <u>Governing Law; Waiver of Jury Trial; Venue of Actions</u>. This Declaration shall be governed by, and shall be construed in accordance with, the laws of the State of Florida, as the same may exist on the date of recording hereof. The Association, an Owner or Owners, the Developer, the Management Company and any other party claiming rights or obligations by, through or under this Declaration, or two or more of the foregoing, each hereby waive any right they may have under any applicable law to a trial by jury with respect to any suit or legal action which may be commenced by or against the others concerning the interpretation, construction, validity, enforcement or performance of this Declaration or any other agreement or instrument executed in connection with this Declaration. In the event any such suit or legal action is commenced by any party, the other parties hereby agree, consent and submit to the personal jurisdiction of the circuit court for the county in which the Condominium is situated, with respect to such suit or legal action, and each party also hereby consents and submits to and agrees that venue in any such suit or legal action is proper in said court and county, and each party hereby waives any and all personal rights under applicable law or in equity to object to the jurisdiction and venue in said court and county. Such jurisdiction and venue shall be exclusive of any other jurisdiction and venue.

ARTICLE XV

AMENDMENTS

15.1. <u>By Owners</u>. Except as otherwise provided herein, this Declaration may be amended in the following manner:

a. <u>Notice</u>. Notice of the subject matter of a proposed amendment shall be included in the notice of any meeting of the Association at which a proposed amendment is to be considered.

b. <u>Resolution</u>. A resolution for the adoption of a proposed amendment shall be included in the notice of any meeting of the Association at which a proposed amendment is to be considered.

c. <u>Adoption</u>. A resolution amending the Declaration shall be adopted in the following manner:

(1) <u>Board of Directors</u>. Until the first election of a majority of the directors of the Association by Owners other than the Developer, proposal of any amendment and approval thereof shall require only the affirmative action of two-thirds (2/3) of the entire membership of the board of directors of the Association, and no meeting of the Owners nor any approval thereof need be had. However, no amendment may, unless specifically approved as provided in Section 15.1(c)(2) or below:

(a) change the configuration, boundaries or size of any

Unit in any material fashion;

(b) materially alter or modify the appurtenances to the Unit, including voting rights, rights to use Common Elements or Limited Common Elements, interests in Common Elements or Limited Common Elements or the leasing of Units;

(c) materially amend any provision regulating

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assessments, assessment liens or subordination of liens;

(d) materially amend any provision regarding reserves for maintenance, repair and replacement of the Common Elements;

or fidelity bonds;

(e) materially amend any provision regarding insurance

(f) materially amend any provision regarding the responsibility for maintenance and repair of the Condominium;

(g) materially amend any provision regarding expansion or contraction of the Condominium or the addition, annexation or withdrawal of property to or from the Condominium;

(h) impose any right of first refusal or similar restriction on the right of an Owner to sell, transfer or otherwise convey a Unit;

(i) establishes self-management by the Association where professional management has been required by any Mortgagee;

(j) which address the convertibility of Units into Common Elements or Common Elements into Units;

(k) which changes the proportion or percentage by which an Owner shares the Common Expenses and owns the Common Surplus; or

unit of the Condominium.

(i) which permit timeshare estates to be created in any

(2) <u>Board of Directors and Owners</u>. In addition to the procedure set forth above and after the first election of a majority of the directors of the Association by Owners other than the Developer, a resolution for the adoption of a proposed amendment may be proposed by the board of directors of the Association or by the Owners. Owners may propose such an amendment by instrument in writing directed to the president or secretary of the board signed by not less than holders of thirty-three percent (33%) of all of the votes of the Association. Amendments may be proposed by the board of directors by action of a majority of the board at any regularly constituted meeting thereof. Upon an amendment being proposed as herein provided, the president or, in the event of his refusal or failure to act, the board of directors, shall call a meeting of the Owners to be held not sconer than fifteen (15) days nor later than sixty (60) days thereafter for the purpose of considering said amendment. Votes shall be cast at the Association meeting called for such purpose pursuant to the Bylaws at which a quorum was present. Except as provided herein, such approvals must be by:

(a) not less than fifty-one percent (51%) of the entire membership of the board of directors and not less than fifty-one percent (51%) of the votes of the Association; or

(b) an agreement signed and acknowledged by not less than 80% of the Owners in the manner required for the execution of a deed; and

Any amendment listed under Section 15.1 (c)(1) requires the



consent of those Mortgagees providing notice to the Association under Section 15.3 below. Any amendment which would adversely affect Mortgagees must have the prior written consent of Mortgagees holding a first mortgage on Units to which at least fifty-one percent (51%) of the votes of the Association pertain, which consent may not be unreasonably withheld, and the prior written consent of Owners representing not less than sixty-seven percent (67%) of all the votes of the Association.

d. <u>Execution and Recording</u>. Each amendment shall be attached to or shall contain a certificate certifying that the amendment was duly adopted, and the certificate shall be executed by the president of the Association and attested by the secretary with the formalities of a deed, and said amendment shall be effective upon recordation of the amendment and certificate in the Public Records of Alachua County, Florida.

15.2. By the Developer. The Developer reserves the right at any time, so long as it owns any of the Units in the Condominium, to unilaterally amend this Declaration as it may deem appropriate, in its sole discretion, to carry out the purposes of the project, or as may be required by any lending institution, FHA, VA, FHLMC, FNMA, title insurance company or public body or as may be necessary to conform the same to the requirements of law or to facilitate the operation and management of the Condominium or the sale of Units in an FHA/VA approved condominium. Any amendments to this Declaration which may be unilaterally made by the Developer shall become effective upon the recording in the Public Records of Alachua County, Florida, of an instrument executed solely by the Developer, setting forth the text of such amendment in full, together with the appropriate recording data of this Declaration.

No amendment to this Declaration unilaterally made by the Developer shall be permitted if such amendment would: (I) change the configuration, boundaries or size of any Unit in any material fashion; (ii) materially alter or modify the appurtenances to any Unit, including voting rights, rights to use Common Elements, interests in the Common Elements or Limited Common Elements or the leasing of Units; (iii) which materially changes the proportion or percentage by which the Owners share the Common Expenses and own the Common Surplus; (iv) which materially amends any provision contained within this Declaration, the Association Articles or Bylaws regulating assessments, assessment liens or the subordination of liens, reserves for maintenance, repair or replacement of Common Elements; (v) which materially modifies the responsibility for maintenance and repair of the Condominium Property; (vi) which materially modifies the provisions regarding expansion or contraction of the Condominium or the addition, annexation or withdrawal of property to or from the Condominium; (vii) which addresses the convertibility of Units into Common Elements or Common Elements into Units; (viii) which imposes any right of first refusal or similar restrictions on the right to transfer or otherwise convey a Unit; (ix) which establishes self-management by the Association where professional management has been required by any Mortgagee; or (x) which materially amends any provision in this Declaration regarding insurance or fidelity bonds.

15.3. <u>Notice to Mortgagees</u>. Any Mortgagee, upon written request to the Association (such request to state the name and address of such Mortgagee and the Unit number at issue), will be entitled to timely written notice of any proposed amendment to this Declaration affecting a change in the boundaries of any Unit or the exclusive easement rights appertaining thereto, the interest in the Common Elements or Limited Common Elements appertaining to any Unit or the liability for Common Expenses appertaining thereto, the number of votes in the Association appertaining to any Unit or the purposes to which any Unit or the Common Elements are restricted.

ARTICLE XVI

TERMINATION

The Condominium may be terminated in the following manners, in addition to the manner provided by Chapter 718:

16.1. <u>Agreement</u>. The Condominium may be terminated at any time upon prior notification to the Division by the approval in writing of not less than 90% of all Owners and all Mortgagees of record. Notice of a meeting at which the proposed termination is to be considered shall be given not less than thirty (30) days prior to the date of such meeting.

16.2. <u>Termination Through Condemnation</u>. The Condominium shall only be terminated by virtue of a condemnation action if all Condominium Property is taken in condemnation. If less than all of the Condominium Property is taken in condemnation, the Condominium shall continue as to those portions of the Condominium Property not so taken.

16.3. <u>Certificate</u>. Termination of the Condominium in either of the foregoing manners shall be evidenced by a certificate of the Association executed by its president and secretary certifying to the facts effecting the termination, said certificate to become effective upon being recorded in the Public Records of Alachua County, Florida.

16.4. <u>Shares of Owners after Termination</u>. After termination of the Condominium, each Owner shall own an undivided share of the Condominium Property and all assets of the Association as a tenant in common in accordance with Article 6.1 of this Declaration.

16.5. <u>Notice to Mortgagees</u>. Any Mortgagee, upon written request to the Association (such request to state the name and address of such Mortgagee and the Unit number at issue), will be entitled to timely written notice of any proposed termination of the Condominium.

ARTICLE XVII

VOTING RIGHTS

Each Unit shall have one (1) vote in the Association. Where a Unit is owned by more than one owner, the co-tenants of the Unit shall file a voting certificate with the Association, in accordance with the Articles and Bylaws of the Association, setting forth which co-tenant is designated to cast the vote for that Unit.

ARTICLE XVIII

<u>MERGER</u>

This Declaration, the Association and the Common Elements of the Condominium described herein may be merged with the declaration of condominium, condominium association and common elements of another independent and separate condominium to form a single condominium upon prior notification to the Division and with the consent of sixty-six and two-thirds percent (66 2/3%) of the total number of voting interests and with the approval of all of the record owners of liens on the Units. In the event such consent and approval is obtained, a new or amended declaration of condominium, articles of incorporation and bylaws of the Association shall be recorded and shall contain such provisions as are necessary to amend and modify the

appurtenances to the Units and percentages by which the Owners of Units share the Common Expenses and own the Common Surplus and Common Elements in order to create a consolidated single condominium.

ARTICLE XIX

<u>SEVERABILITY</u>

The invalidity in whole or in part of any covenant or restriction, or any article, section, subsection, sentence, clause, phrase or word, or other provision of the Condominium Documents and the Condominium Rules and Regulations shall not affect the validity of the remaining portions.

ARTICLE XX

DEVELOPMENT DESCRIPTION

20.1. <u>Description</u>. The Condominium consists of a one three-story building containing twenty-three (23) units.

Building Type

The first floor consists of two (2) Type "A" units, four (4) Type "B" units, two (2) Type "C" units and one (1) Type "D" unit. The second floor consists of two (2) Type "E" units, eight (8) Type "F" units, two (2) Type "G" units and two (2) Type "H" units The third floor consists of the second story of the Type "E", "F", "G", and "H" units.

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<u>Unit Types</u>

<u>Type A</u>: 1 bedroom 1 bath one-floor unit with an approximate square footage of 603.

<u>Type B:</u> 1 bedroom 1 bath one-floor unit with an approximate square footage of 600.

<u>Type C</u>: 2 bedroom 2 bath one-floor unit with an approximate square footage of 936.

Type D: 1 efficiency 1 bath one-floor unit with an approximate square footage of 544.

<u>Type E:</u> 2 bedroom 2 ½ bath two-floor unit, with an interior staircase to the upper floor, with an approximate square footage of 1206.

<u>Type F:</u> 2 bedroom 2 ½ bath two-floor unit with an interior staircase to the upper floor, with an approximate square footage of 1080.

<u>Type G:</u> 2 bedroom 2 ½ bath two-floor unit, with an interior staircase to the upper floor, with an approximate square footage of 1152.

<u>Type H</u>: 2 bedroom 2 ½ bath two-floor unit with an interior staircase to the upper floor, with an approximate square footage of 1155.

The foregoing descriptions shall not preclude rooms in a given Unit from being combined or prevent or require use of any specific room in any manner which is otherwise lawful and permitted, nor shall it prevent the conversion of any room into a bedroom or to any other use

Time-share estates will not be created with respect to units in the Condominium.

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20.2. <u>Ownership of Common Elements and Common Surplus and Share of</u> <u>Common Expenses</u>. Each unit owner shall own that certain percentage of the Common Elements and Common Surplus and the share of Common Expenses attributable to each Unit as set forth in Article 6.1 herein.

20.3 <u>Recreational Areas, Facilities and Parking Spaces</u>. The recreational and other commonly-used facilities described below will only be available for use by Unit Owners of the Condominium. There are no recreational or other facilities to be used in conjunction with other persons or entities.

a. <u>Parking facilities</u> Twenty-three (23) open uncovered limited common element parking spaces are located within the Condominium Property for the exclusive use of all of the Unit Owners.

b. <u>Other Common Facilities</u>. Except as specifically stated otherwise herein, other common facilities to be used only by Unit Owners of the Condominium consist of the property constituting Common Elements of the Condominium as defined in Article 2.7 of the Declaration and the Condominium Act (Chapter 718, <u>Florida Statutes</u>). No additional facilities or personal property will be provided by the Developer.

day of \underline{JUIY} , 2006.

Signed, sealed and delivered in the presence of:

Witness Signature

MEUGGA JAY MUR Print Name

Witness Signature

DIANE & GORMAN Print Name

CA-RAJ, INC., a Florida corporation

STATE OF FLORIDA COUNTY OF <u>Alachua</u>

ss.

BEFORE ME, the undersigned authority authorized to take acknowledgments in the state and county aforesaid, appeared Carol A. Meyer, President of Ca-Raj, Inc., a Florida corporation, and she acknowledged that she executed the foregoing instrument on behalf of the corporation pursuant to due authority therefrom. She is personally known to me or has produced as identification and did (did not) take an oath.

WITNESS my hand and seal this <u>24</u>th day of <u>July</u>, 2006.

M (Notary Signature)

(NOTARY SEAL)

(Notary Name Printed) NOTARY PUBLIC Commission No.

Melissa Jay 1914 Commission # DD243813 November 20, 200 **Melissa Jay Murphy** Expires November 20, 2007 OFRO Bondad Troy Fain - Insurance, Inc. 800-385-7019

CONSENT OF MORTGAGEE TO DECLARATION OF CONDOMINIUM

THIS CONSENT made and entered into this <u>157</u> day of <u>Augus</u>, 2006, by CA-RAJ, INC., a Florida corporation ("Mortgagee").

WITNESSETH:

WHEREAS, Mortgagee is the owner and holder of the following:

A. Mortgage and Security Agreement executed by Ca-Raj, Inc., a Florida corporation, in favor of Millennium Bank, dated December 9, 2004, and recorded December 13, 2004, in Official Records Book 3038, Page 727, of the Public Records of Alachua County, Florida;

B. Collateral Assignment of Leases, Rents and Profits executed by Ca-Raj, Inc, a Florida corporation, in favor of Millennium Bank, dated December 9, 2004, and recorded December 13, 2004, in Official Records Book 3038, Page 741, of the Public Records of Alachua County, Florida;

C. UCC-1 Financing Statement recorded in Official Records Book 3038, Page 745, of the Public Records of Alachua County, Florida;

D. Assignment of Rents, Leases, and Rental Agreements as Additional Security for Mortgage Loan executed by Ca-Raj, Inc., a Florida corporation, dated December 9, 2004, and recorded December 13, 2004, in Official Records Book 3235, Page 1299, of the Public Records of Alachua County, Florida;

WHEREAS, the Mortgage encumbers the land and the improvements located thereon (the "Property"), described in the Declaration of Condominium of TAYLOR SQUARE, a Condominium, hereinafter referred to as the "Declaration", to which this Consent is attached; and

WHEREAS, Mortgagee has agreed to consent to the Declaration.

NOW, THEREFORE, Mortgagee agrees as follows:

1. Mortgagee does hereby consent to the recordation of the Declaration, provided, however, no amendment to the Declaration shall be effective against Mortgagee unless Mortgagee has executed a joinder and consent as to said amendment

2. Mortgagee agrees that the lien of the Mortgage, as the same applies to and encumbers the Property, shall be upon the Condominium Parcels of TAYLOR SQUARE, a Condominium.

3. This Consent shall apply and be effective solely to the Property, and nothing herein contained shall otherwise affect, alter or modify in any manner whatsoever the terms and conditions, lien, operation, effect and priority of the Mortgage as to the Condominium Parcels in TAYLOR SQUARE, a Condominium and any other land or improvements encumbered by the Mortgage.

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4. Mortgagee makes no warranty or any representation of any kind or nature concerning the Declaration, any of its terms or provisions, or the legal sufficiency thereof, and disavows any such warranty or representation as well as any participation in the develop of TAYLOR SQUARE, a Condominium, and Mortgage does not assume and shall not be responsible for any of the obligations or liabilities of the "Developer" contained in the Declaration or other documents issued in connection with the promotion of TAYLOR SQUARE, a Condominium. None of the representations contained in the Declaration or other documents shall be deemed to have been made by Mortgagee, nor shall they be construed tor create any obligation on Mortgagee to any personal relying thereon. Nothing contained herein shall affect or impair the rights and remedies of Mortgagee as set forth in the Mortgage.

IN WITNESS WHEREOF, Mortgagee has caused this instrument to be executed by its duly authorized officer the day and year first above written.

MORTGAGEE:

MILLENNIUM BANK,

Witnesses:

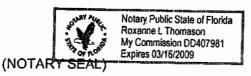
Print Name

Print Name Roxanne Thomason

STATE OF FLORIDA)) SS COUNTY OF ALACHUA)

BEFORE ME, the undersigned authority authorized to take acknowledgments in the state and county aforesaid, appeared <u>PAUM GULLIAN</u>, known to me to be the <u>R.VICE ACCOUNT</u> of Millennium Bank, and he acknowledged that he executed the foregoing instrument on behalf of the Mortgagee pursuant to due authority therefrom. He is personally known to me or has produced _______as identification and did (did not) take an oath.

WITNESS my hand and seal this <u>O1</u> day of <u>AUGUST</u>



Printed Name Roxanne Thomason

Printed Name <u>Hoxanne Thomason</u> Commission No.

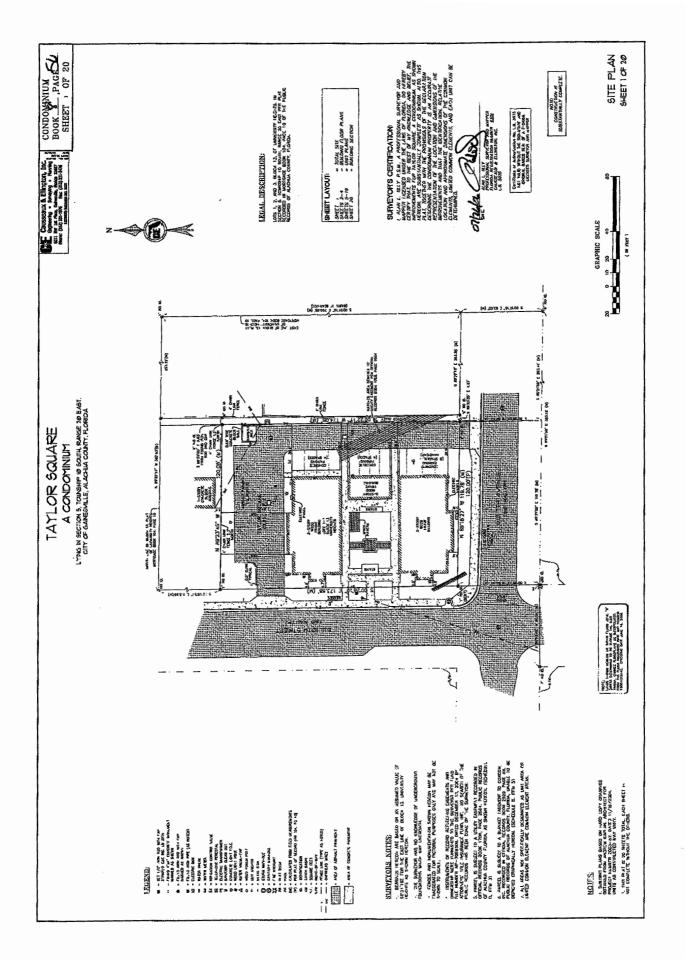
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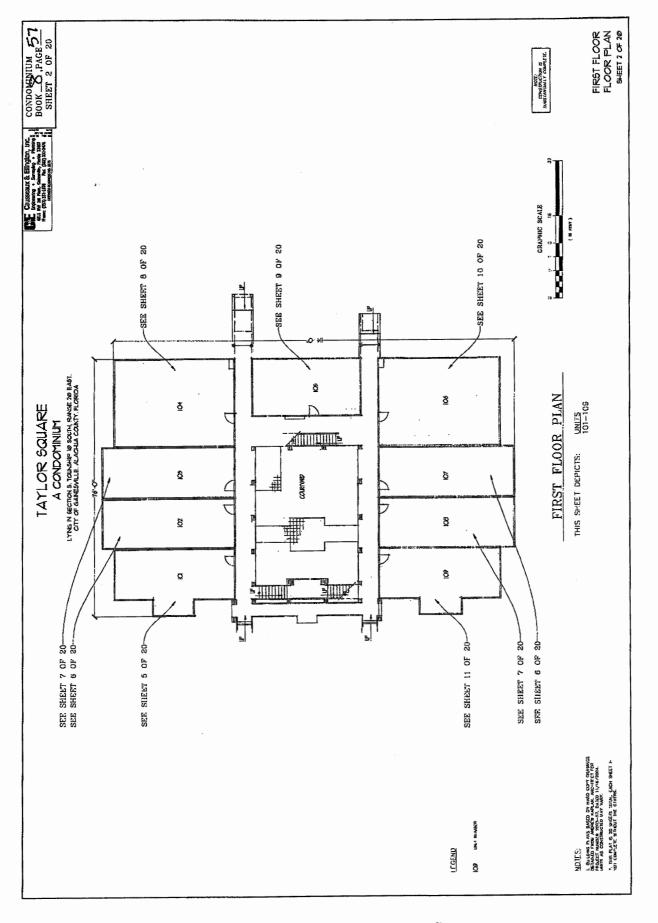
EXHIBIT "A"

SURVEY/SITE PLAN/FLOOR PLANS FOR TAYLOR SQUARE, A CONDOMINIUM

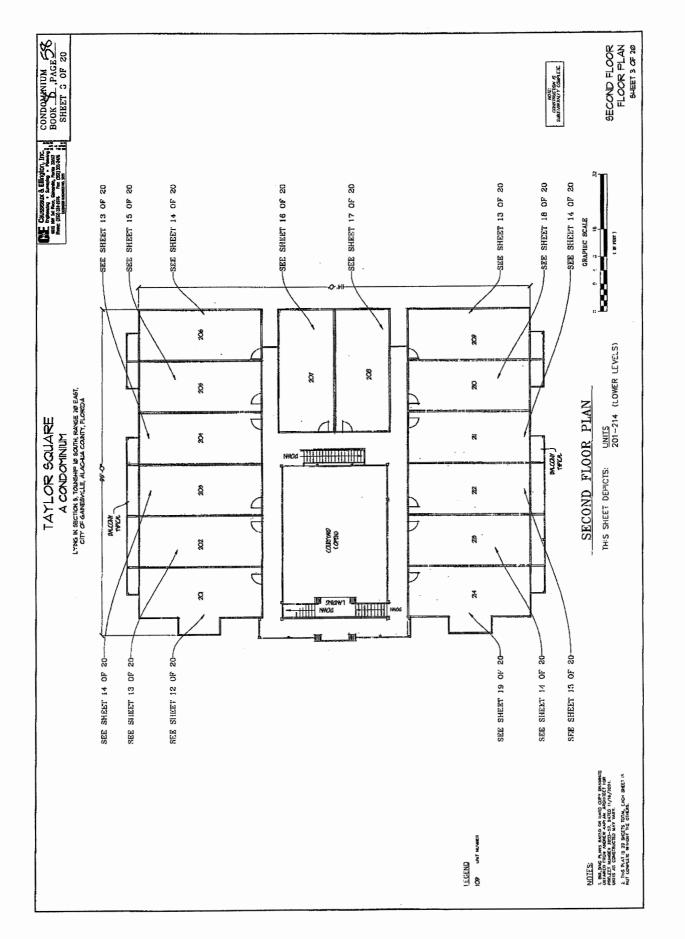
LEGAL DESCRIPTION

LOTS 1, 2, AND 3, BLOCK 13, OF UNIVERSITY HEIGHTS, IN SECTION 5, TOWNSHIP 10 SOUTH, RANGE 20 EAST PER PLAT RECORDED IN MORTGAGE BOOK 104, PAGE 10 OF THE PUBLIC RECORDS OF ALACHUA COUNTY, FLORIDA

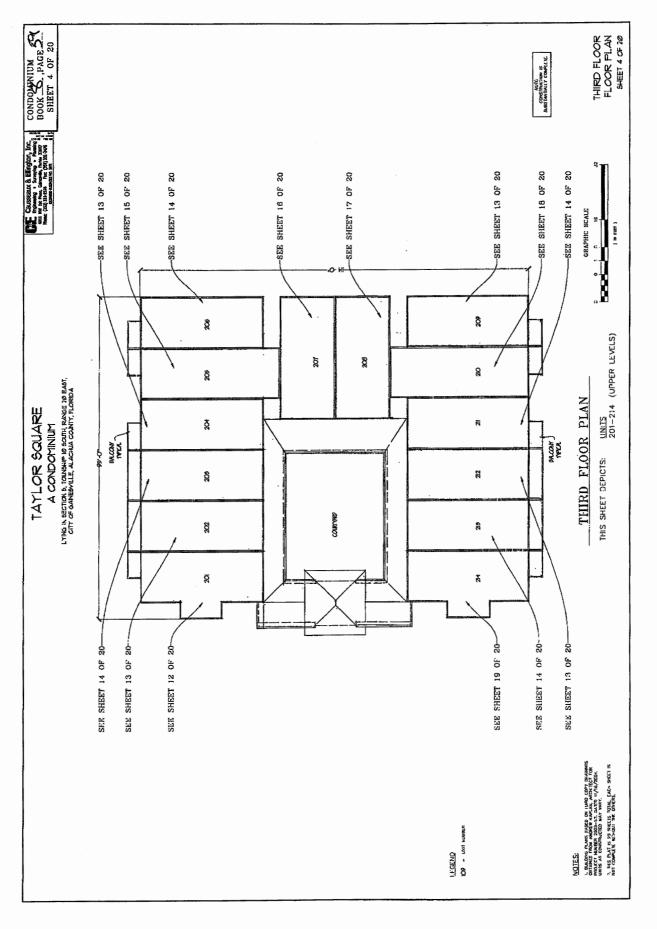




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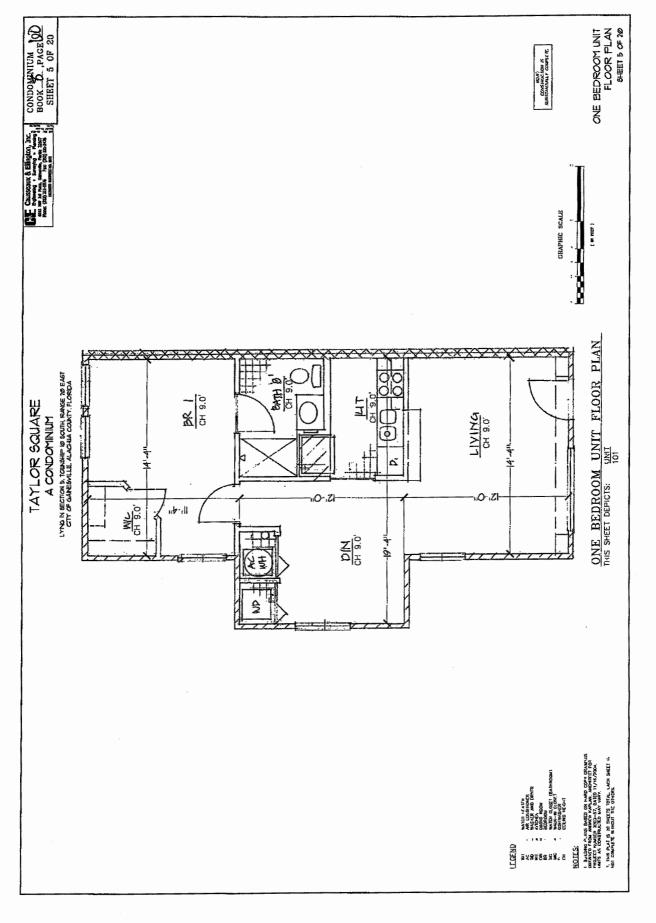


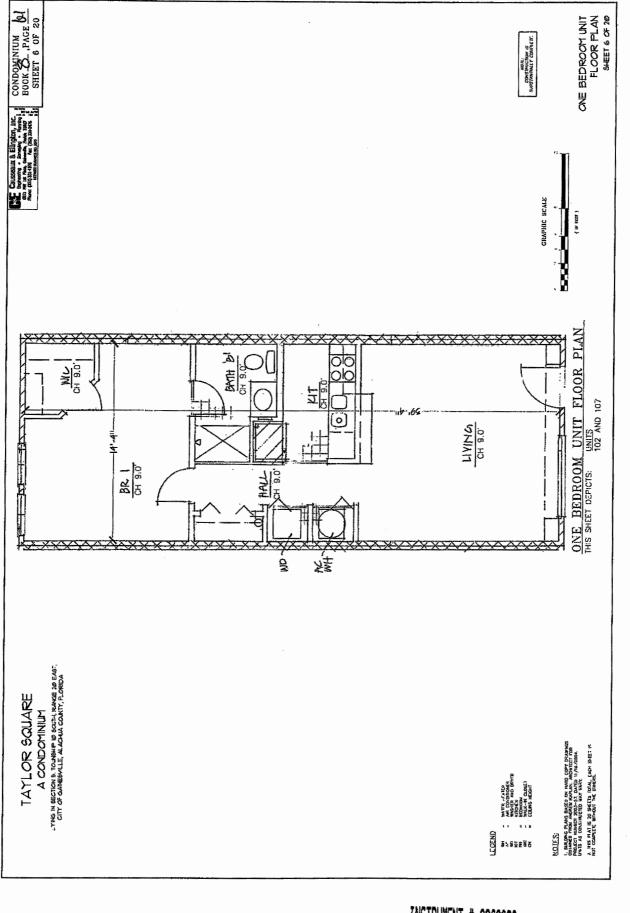
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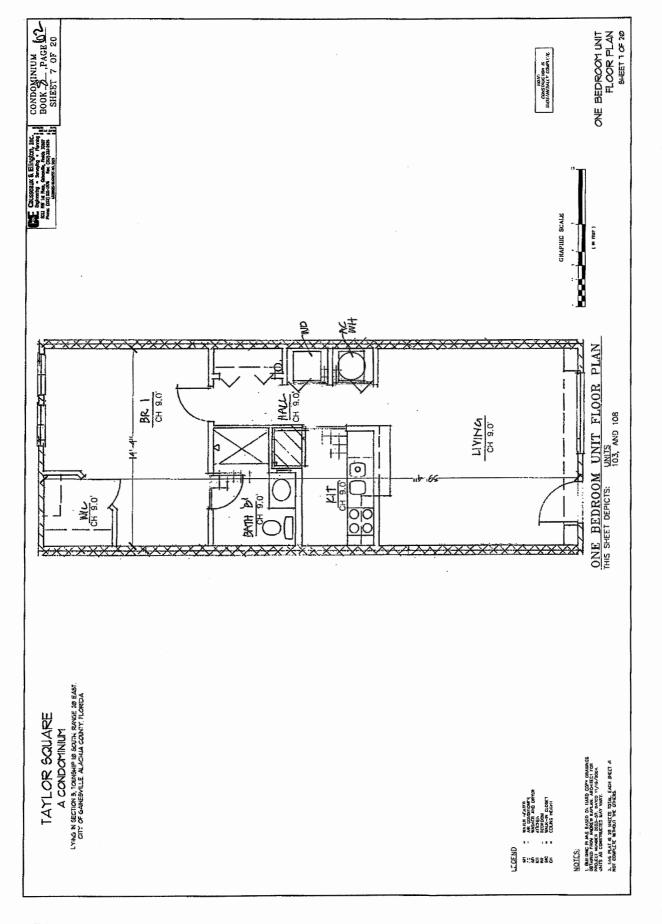


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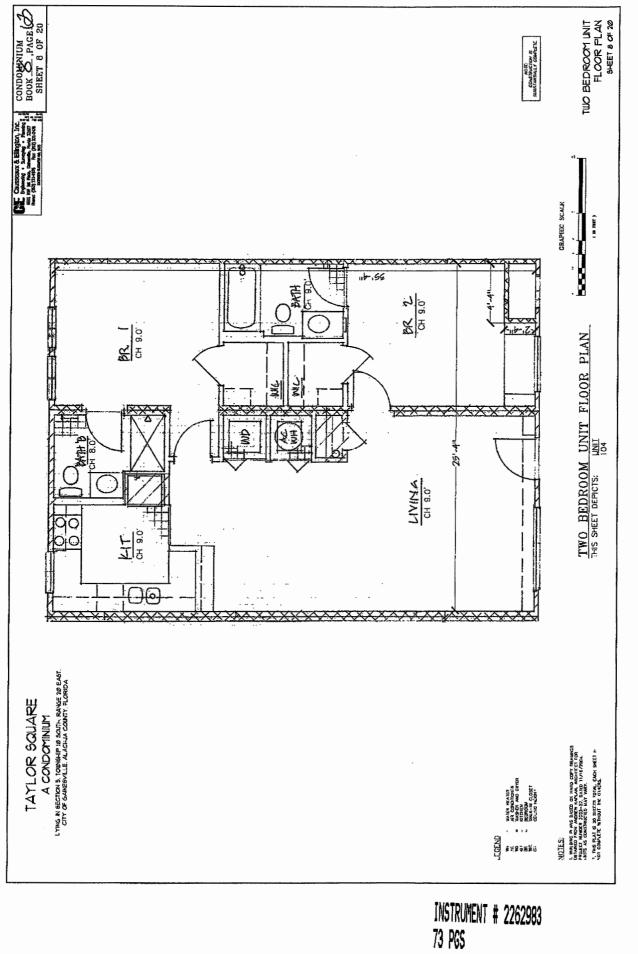
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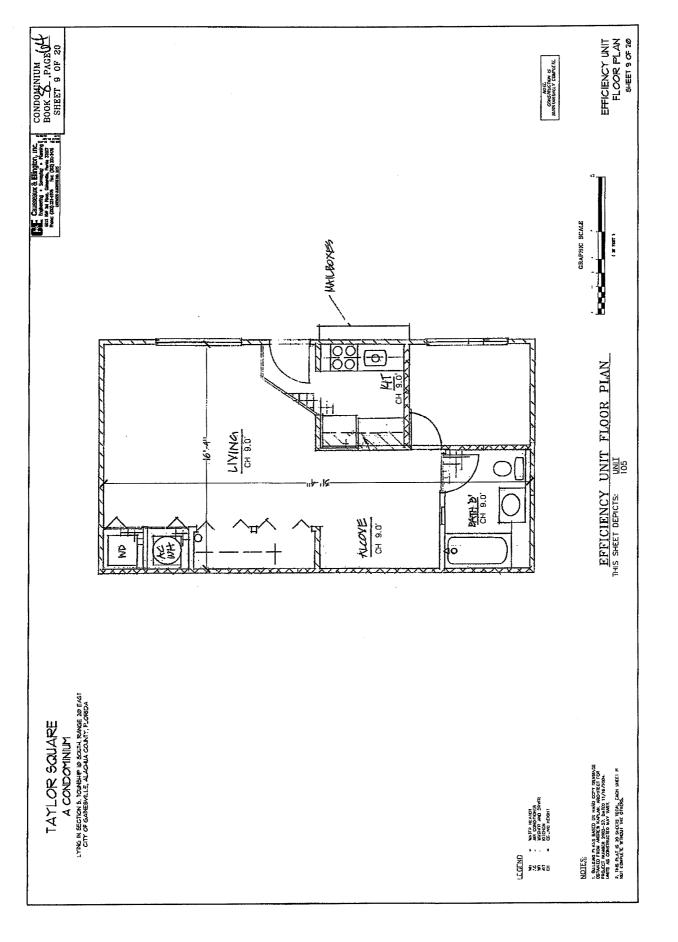




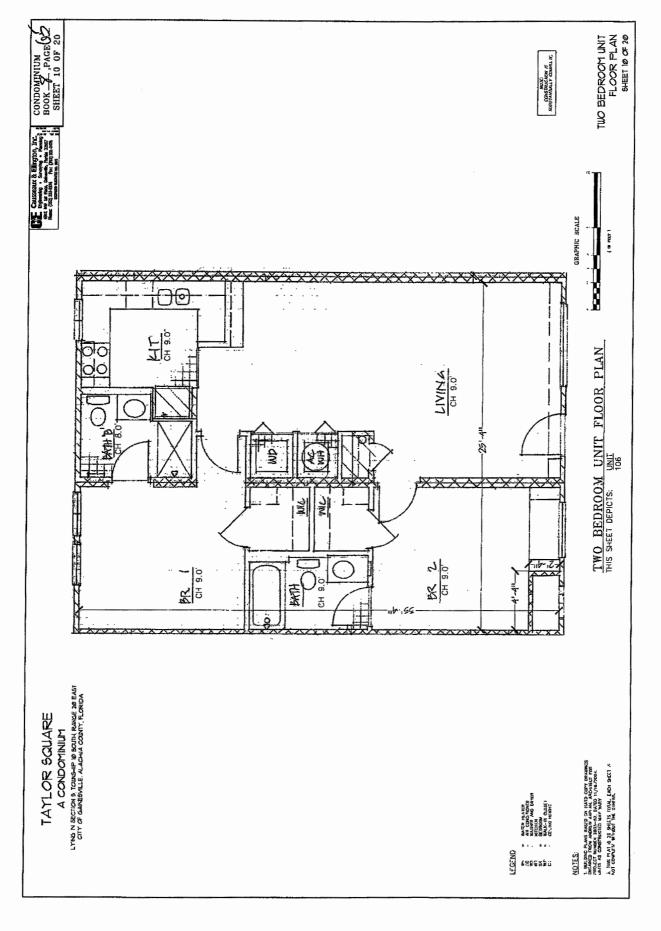


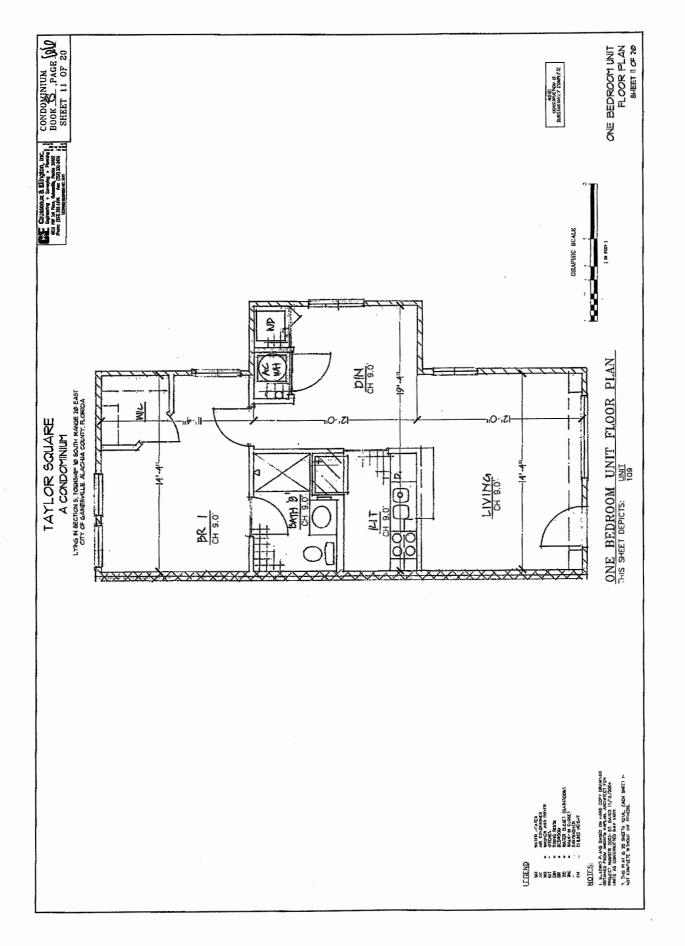
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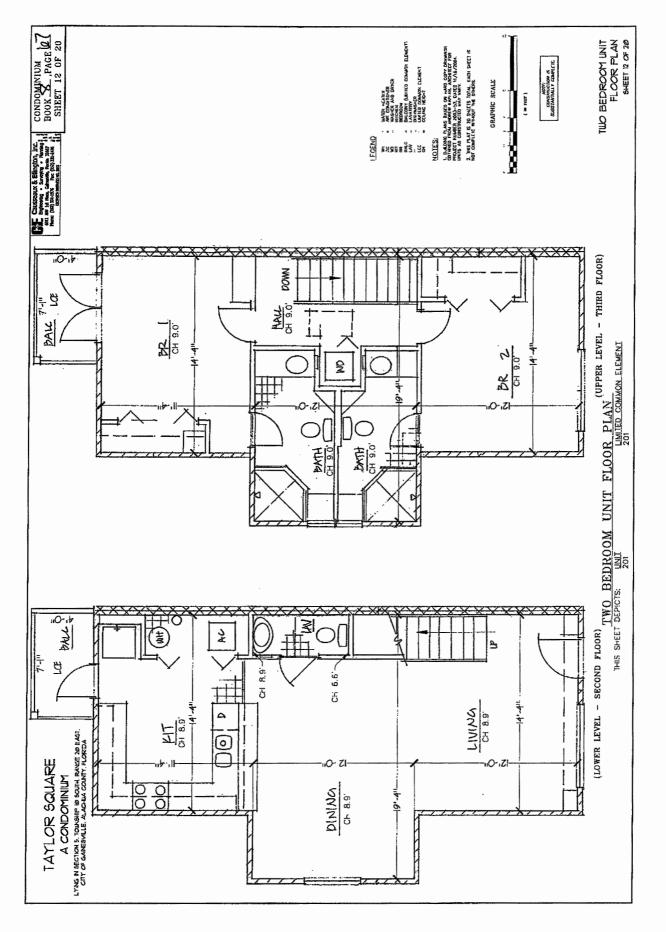


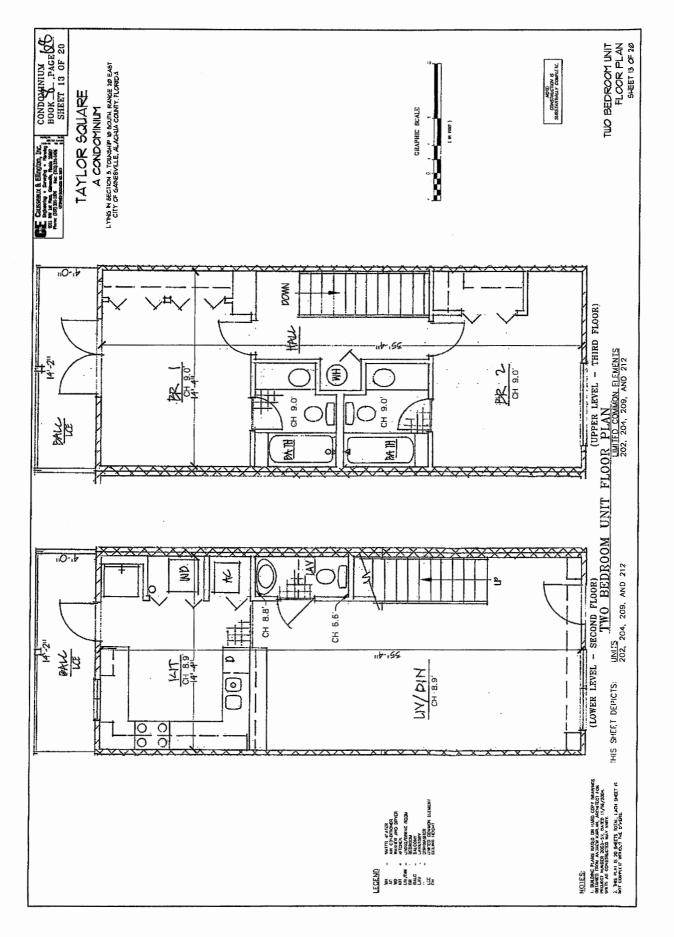
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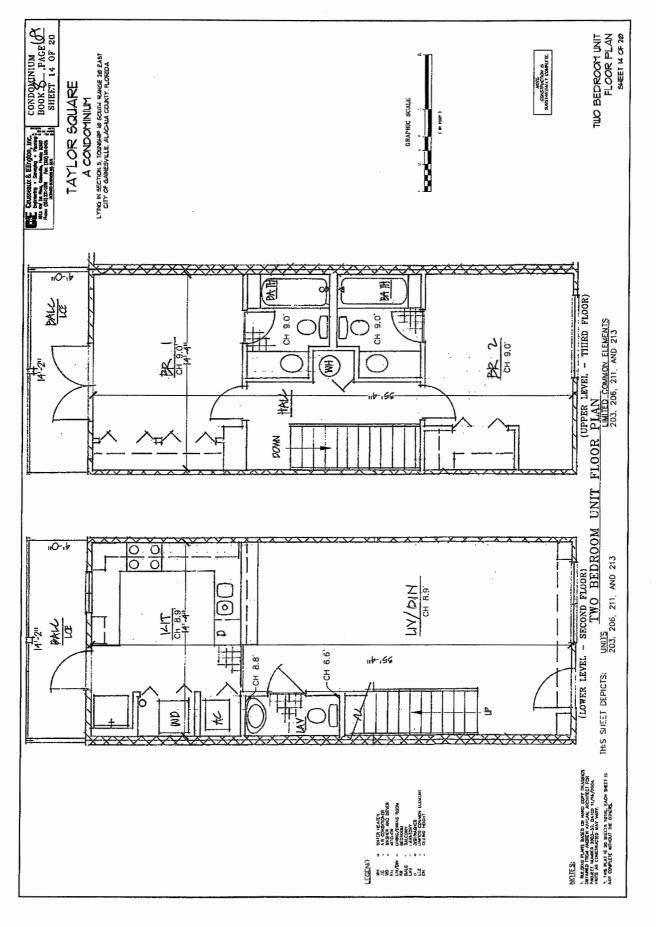


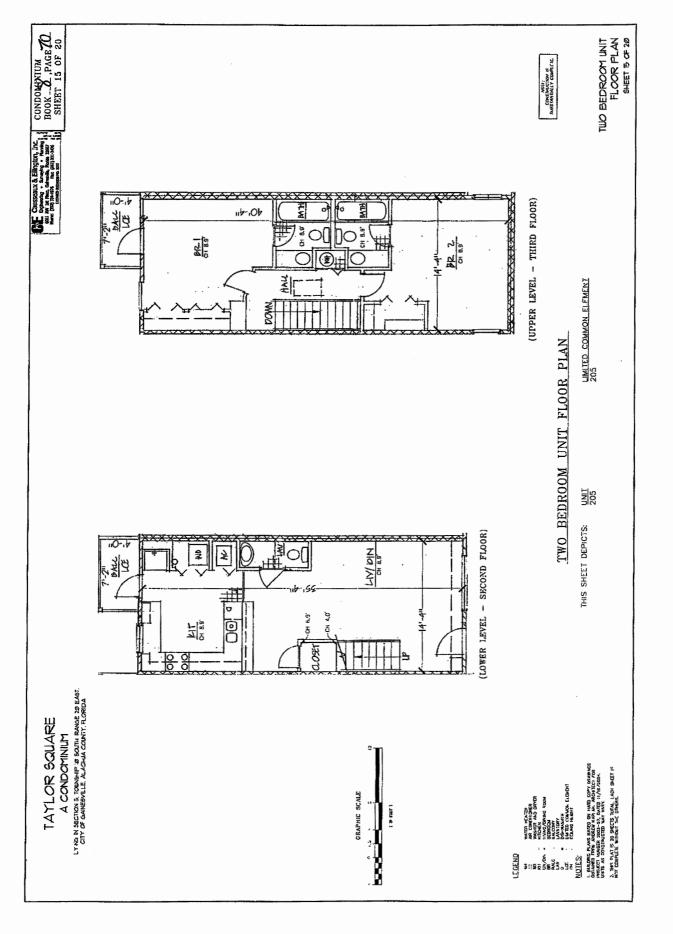


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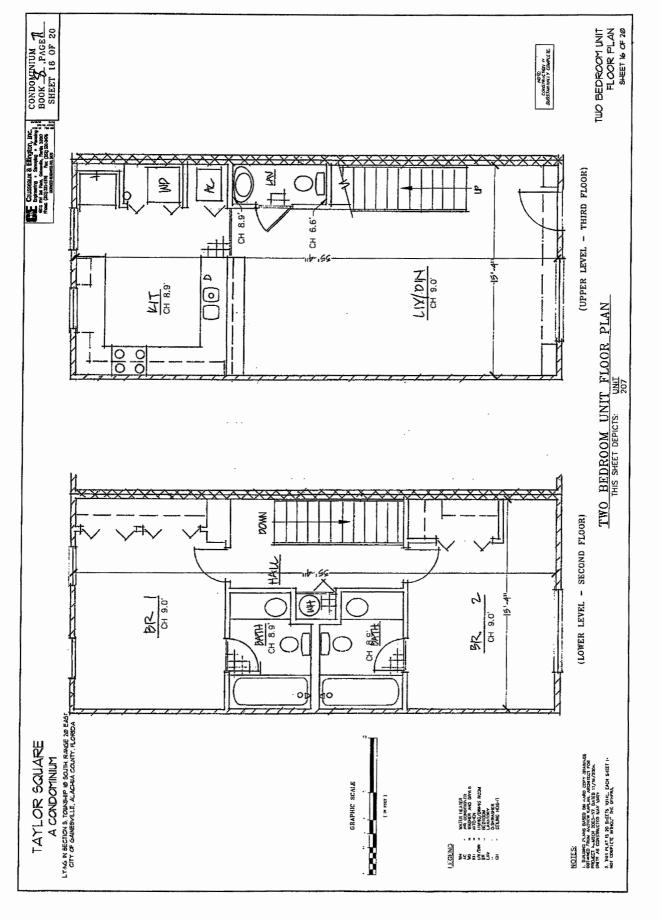


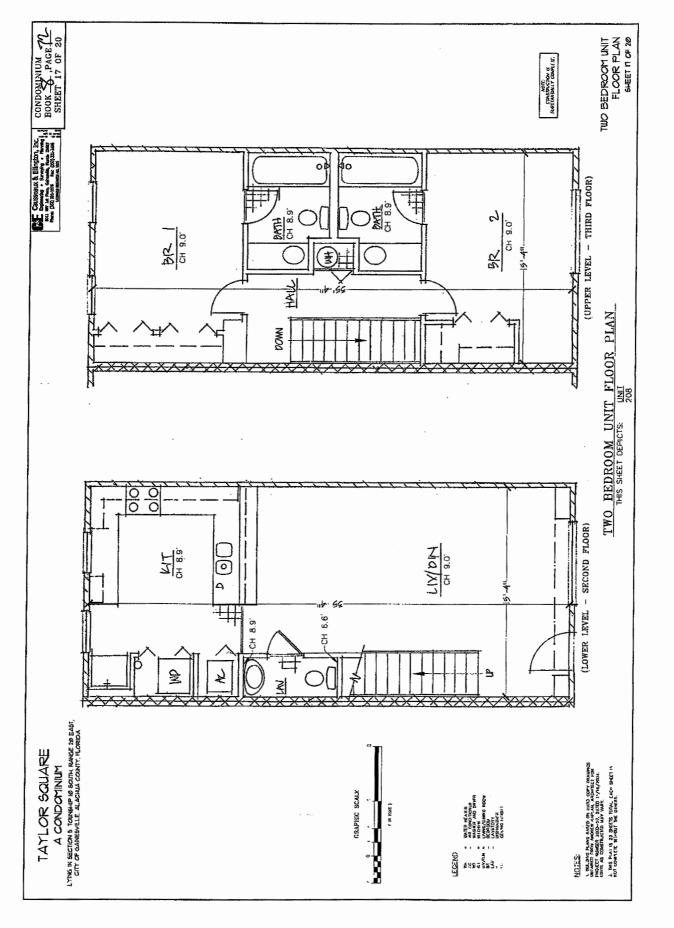


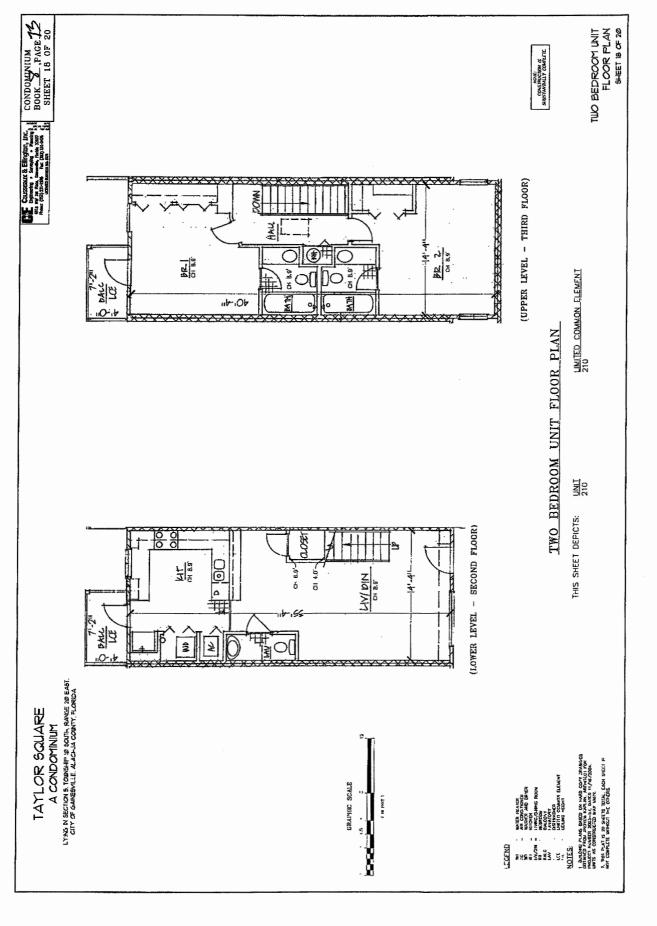


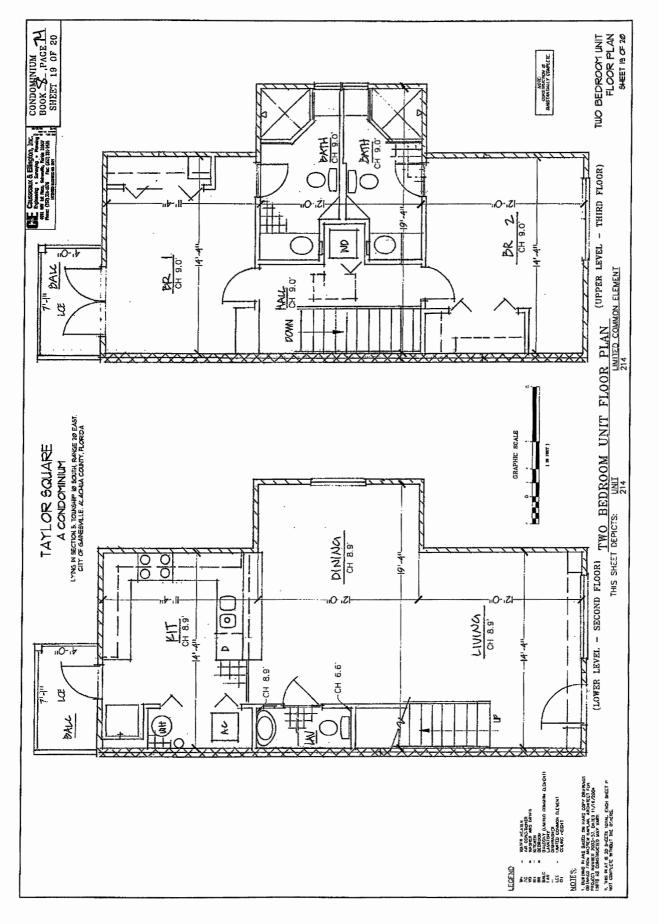


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