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DECLARATION OF COVENANTS AND RESTRICTIONS
FOR
ARBOR MILL AT MILL CREEK

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FOR
ARBOR MILL AT MILL CREEK

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DECLARATION
OF
COVENANTS AND RESTRICTIONS
FOR
ARBOR MILL AT MILL CREEK

THIS DECLARATION is made this ____ day of _____, 2015, by CLAY INVESTMENT FUND XIII, LLC, a Delaware limited liability company ("Owner-Declarant"), and RKS OF FLORIDA, LLC, a Florida limited liability company ("Developer") which declare that the real property owned by Owner-Declarant and described on the attached Exhibit "A" (the "Property"), shall be held, transferred, sold, conveyed and occupied subject to the covenants, restrictions, easements, charges, liens and all other matters set forth in this Declaration which shall be deemed to be covenants running with title to the Property and shall be binding upon the Developer and all parties having or acquiring any right, title or interest in any portion of the Property. Owner-Declarant has joined in this Declaration solely to subject the Property to the Declaration. Owner-Declarant shall not be deemed the Developer for purposes of this Declaration.

ARTICLE I
MUTUALITY OF BENEFIT AND OBLIGATION

Section 1.1 **Mutuality**. The covenants, restrictions, and agreements set forth in this Declaration are made for the mutual and reciprocal benefit of every parcel within the Property, and are intended to create mutual equitable servitudes upon each such parcel in favor of the other parcels, to create reciprocal rights among the respective Owners, and to create privity of contract and an estate between the grantees of each and every parcel within the Property, their heirs, successors and assigns.

Section 1.2 **Benefits and Burdens**. Every person who is an Owner does by reason of taking title to land located within the Property agree to all the terms and provisions of this Declaration and shall be entitled to its benefits and subject to its burdens.

ARTICLE II
DEFINITIONS

The following words, when used in this Declaration shall have the following meanings:

Section 2.1 **Articles**. The Articles of Incorporation of Arbor Mill at Mill Creek Homeowners Association, Inc., filed with the Florida Secretary of State, as amended from time to time.

Section 2.2 **Association**. Arbor Mill at Mill Creek Homeowners Association, Inc., a Florida corporation not-for-profit. This is the Declaration to which the Articles and Bylaws make reference.

Section 2.3 **Board**. The Board of Directors of the Association.

Section 2.4 **Bylaws**. The Bylaws of the Association as approved by the Board, as amended from time to time. The initial Bylaws are attached as Exhibit "B".

Section 2.5 **Common Area**. All real property (including easements, licenses and rights to use real property) and personal property located within or adjacent to such property, if any, which (a) is owned by the Developer or by the Association, and (b) the Developer has designated for the common use of the Owners in this Section 2.5, or by recording a Supplementary Declaration, pursuant to the terms of Section 5.3 below. The Common Area initially designated by the Developer (if any) shall consist of the real property (and interests therein) described on the attached Exhibit "C" together with all improvements constructed thereon by Developer, but not owned or maintained by a public or private utility company. The Common Area shall include the Subdivision amenity center when and if constructed and conveyed to the Association.

Section 2.6 **Developer**. RKS of Florida, LLC, a Florida limited liability company, and its successors and such of its assigns as to which the rights of the Developer under this Agreement are specifically assigned, in full or in part. In the event of a partial assignment, the assignee may exercise such rights of the Developer as are specifically assigned to it. Any such assignment may be made on a non-exclusive basis. Reference in this Declaration to Developer as the Developer of the Property is not intended and shall not be construed, to impose upon Developer any obligations, legal or otherwise, for the acts or omissions of third parties who purchase lots or parcels within the Property from Developer and develop and resell the same.

Section 2.7 **Limited Common Area**. The Limited Common Area of a Lot shall consist of the portion of the Property between the front Lot line and the nearest edge of the paved road surface (as it may exist from time to time) and between the rear Lot line and the nearest shore line of any lake contiguous to or within twenty (20) feet of the Lot, within the area bounded by the extension of the side Lot lines, together with any portion of the Property contiguous to a Lot which, as a result of the natural configuration of the Property, is primarily of benefit to such Lot. Any question concerning the boundary of a limited common area shall be determined by the Board.

Section 2.8 **Lot**. Any platted lot or any other parcel of real property located within the Property, on which one or more residential dwellings have been or could be constructed.

Section 2.9 **Owner**. The record owner or owners of any Lot.

Section 2.10 **Property or Subdivision**. The real property described on the attached Exhibit "A" and such additions and withdrawals as may be made in accordance with the provisions of Sections 3.2 and 3.3 of this Declaration.

Section 2.11 **PUD**. Planned Unit Development 2014-11, as amended by St. Johns County Board of County Commissioners and as amended from time to time.

Section 2.12 **Surface Water or Stormwater Management System**. A system which is designed and constructed or implemented within the Property to control discharges which are necessitated by rainfall events, incorporating methods to collect, convey, store, absorb, inhibit,

treat, use or reuse water to prevent or reduce flooding, overdrainage, environmental degradation, and water pollution or otherwise affect the quantity and quality of discharges. For purposes of this Declaration, the Surface Water or Stormwater Management System shall be deemed to be a part of the Common Area and shall include any drainage swales located within the Property.

ARTICLE III
PROPERTY SUBJECT TO THIS DECLARATION:
ADDITIONS AND DELETIONS

Section 3.1 **No Implied Extension of Covenants.** Each Owner, by becoming an Owner, shall be deemed to have agreed that (a) the real property described on Exhibit "A" and such additional property as may be annexed pursuant to Section 3.2 hereof shall be the only property subject to this Declaration, (b) that nothing contained in this Declaration or in any recorded or unrecorded plat, map, picture, drawing, brochure or other representation of a scheme of development, shall be construed as subjecting, or requiring the Developer to subject any other property now or hereafter owned by the Developer to this Declaration, and (c) that the only manner in which additional land may be subjected to this Declaration is by the procedure set forth in Section 3.2.

Section 3.2 **Additional Lands.** Developer may, but shall not be obligated to, subject additional land to this Declaration (or to the assessment provisions of this Declaration) from time to time provided only that (a) any additional land subjected to this Declaration (or its assessment provisions) shall be contiguous to the Property then subject to this Declaration (for purposes of this Section 3.2, property separated only by public or private roads, water bodies, golf courses, or open space or located within 1000 feet of the Property's boundaries shall be deemed contiguous), and (b) the Owners of property within additional lands made subject to this Declaration (or its assessment provisions) shall be and become subject to this Declaration (or its assessment provisions), and shall be responsible for their pro rata share of common expenses for which assessments may be levied pursuant to the terms of Article VII of the Declaration. Addition of lands to this Declaration shall be made and evidenced by filing in the public records of St. Johns County, Florida, a Supplementary Declaration executed by the Developer with respect to the lands to be added. Developer reserves the right to supplement this Declaration to add land located within 500 meters of any boundary of the Property to the scheme of this Declaration (or its assessment provisions) pursuant to the foregoing provisions without the consent or joinder of any Owner or mortgagee of land within the Property.

Section 3.3 **Withdrawal of Lands.** With the consent and joinder of Owners holding a majority of the votes in the Association, the Developer may, but shall have no obligation to, withdraw at any time, or from time to time, portions of the Property from the terms and effect of this Declaration. Upon the Developer's request, the consent and joinder of each and every Owner to such withdrawal shall not be unreasonably withheld. The withdrawal of lands as aforesaid shall be made and evidenced by filing in the public records of St. Johns County, Florida, a Supplementary Declaration executed by the Developer with respect to the lands to be withdrawn.

ARTICLE IV

THE ASSOCIATION

Section 4.1 **Membership.** Each Owner, including the Developer (at all times so long as it owns any part of the Property), shall be a member of the Association, provided that any such person or entity who holds such interest only as security for the performance of an obligation shall not be a member. Membership shall be appurtenant to, and may not be separated from, ownership of any Lot.

Section 4.2 **Classes and Voting.** The Association shall have two (2) classes of membership:

(a) **Class A Members.** The Class A Members shall be all Owners, with the exception of Developer, who shall be entitled to one (1) vote for each Lot owned. When more than one (1) person holds an interest in any Lot, all such persons shall be Members. However, the vote for any such Lot shall be exercised as Owner's thereof shall determine, but in no event shall more than one (1) vote be cast with respect to any Lot.

(b) **Class B Members.** The Class B Member shall be Developer who shall be entitled to three (3) votes for each vote held by Class A Members. The Class B Membership shall cease and be converted to Class A Membership on the happening of any of the following events, whichever occurs first:

(i) December 31, 2021;

(ii) Three (3) months after ninety percent (90%) of the Lots or other parcels located within all phases of the Subdivision that will ultimately be subject to administration by the Association have been conveyed to Class A Members other than builders, contractors, or others who purchased a Lot or parcel for the purpose of constructing improvements thereon for resale; or

(iii) Such earlier date as Developer may choose to terminate the Class B Membership upon notice to the Association.

ARTICLE V

COMMON AREA RIGHTS

Section 5.1 **Conveyance of Common Area.** Developer agrees that all of the Common Area owned by Developer shall be conveyed or assigned to the Association, subject to covenants, easements, restrictions and other matters of record, before the date which is ninety (90) days following the conveyance of the last portion of the Property owned by the Developer to any party. Upon the recordation of any deed or deeds conveying Common Area to the Association, the Association shall be conclusively deemed to have accepted the conveyance evidenced by such deed or deeds.

Section 5.2 **Owners' Easement of Enjoyment.** Each Owner shall have a non-exclusive easement of enjoyment in and to the Common Area for its intended purpose, which

shall be appurtenant to, and shall pass with, the title to the land of such Owner, subject to the following:

- (a) The right of the owner of the Common Area, with the consent of the Developer (if different from such owner) to dedicate or transfer all or any part of the Common Area to any public agency, authority or utility; provided however, the Common Area may not be mortgaged or conveyed free and clear of the provisions of this Declaration without the approval of Members holding two-thirds (2/3) of the total votes that are allocated to the Association's members;
- (b) All provisions of this Declaration, any plat of all or any parts of the Property, the PUD, and any other governmental restrictions applicable to the Property;
- (c) Reasonable rules and regulations governing use and enjoyment of the Common Area adopted by the Developer or the Association;
- (d) The rights of the Developer under Section 5.3 to add to or withdraw land from the Common Area; and
- (e) Easements, restrictions, agreements and other matters of record.

The foregoing easement of enjoyment in favor of the Owners shall not be construed to create or imply any other easements or rights not expressly created by this Declaration, it being the intent hereof to limit the Owners' rights of use of specific portions of the Common Area to only the intended purposes of such portions of the Common Area. For example, the creation of each Owner's right to drain such Owner's Lot into the portions of the Common Area included within the Surface Water or Stormwater Management System, does not create any right of access by any Owner to such portions of the Common Area over any other Owner's Lot or other privately owned portions of the Property.

Section 5.3 Right of the Developer to Designate Property as Common Area or to Withdraw Property from the Common Area. Notwithstanding anything to the contrary contained in this Declaration, the Developer shall have the right, in its sole discretion, to designate land, easements, use rights and personal property owned by the Developer as Common Area, provided only that such land shall be located within the Property or contiguous to the Property (for purposes of this Section 5.3, property separated only by public or private roads, water bodies, golf courses, or open space shall be deemed contiguous). During any time that Developer shall own any portion of the Property, the Developer may, at such time, withdraw, or cause to be withdrawn, land from the Common Area in the Developer's sole discretion. The prior sentence notwithstanding, in the event such withdrawal of Common Area shall materially and adversely affect any Lot, or materially and adversely affect access, visibility, or drainage to or from any Lot, the Developer shall not have the right to withdraw such Common Area without the consent and joinder of the Owner of the Lot which is so affected. Addition of land to and withdrawal of land from the Common Area shall be evidenced by recording a Supplementary Declaration in the public records of St. Johns County, Florida, which shall specifically reference such addition or withdrawal. Withdrawal of land from the Common Area by the Developer shall terminate any and all easements and rights of use of the Owners in such land. No land owned by

the Developer shall be deemed to be Common Area unless such land is expressly referenced as such under Section 2.3, or subsequently designated as such by the Developer pursuant to this Section 5.3, even if the Developer consents or acquiesces to the use of such land by the Owners. In the event any land, easements, use rights, or personal property owned by the Association shall be withdrawn from the Common Area pursuant to this Section 5.3, upon the Developer's written request, the Association shall promptly execute and deliver to the Developer any and all deeds, bills of sale, assignments or other conveyance documents as may be necessary or appropriate to effectuate the withdrawal of such Common Area.

Section 5.4 Maintenance of Common Area and Compliance with Applicable Permits. The Association shall at all times maintain in good repair and manage, operate and insure, and shall replace as often as necessary, the Common Area, and any improvements and landscaping (except utilities owned and maintained by public or private utility companies providing water, sewer, electrical, fire protection, cable television, telephone, or similar utilities to the Property, or any portion thereof) situated on the Common Area, if any. The Association shall maintain all lakes, swales, drainage areas, drainage easements, and control structures, and shall preserve and protect all designated conservation areas and littoral zones located within, adjacent, or in near proximity to the Property, in accordance with all permit requirements and conditions contained in applicable dredge fill, consumptive use, surface water permits, or any other applicable permits issued by the United States Army Corps of Engineers ("ACOE"), Florida Department of Environmental Protection ("FDEP"), St. Johns River Water Management District ("SJRWMD"), and St. Johns County, Florida and all statutes, rules, regulations and requirements pertaining to surface water management, drainage and water quality promulgated by the SJRWMD, the FDEP, and all other local, state and federal authorities having jurisdiction. The Association shall maintain those portions of the Common Area designated by applicable permit as conservation tracts, stormwater management tracts or similar designations, in accordance with all permit requirements, rules, and regulations promulgated by all local, state and federal authorities having jurisdiction. The Association shall be responsible for the maintenance, operation and repair of the Surface Water or Stormwater Management System. Maintenance of the Surface Water or Stormwater Management System shall mean the exercise of practices which allow the system to provide drainage, water storage, conveyance of other surface water, or stormwater management capabilities as permitted by the SJRWMD. Any repair or reconstruction of the Surface Water or Stormwater Management System shall be as permitted, or if modified, as approved by the SJRWMD. All maintenance obligations of the Association shall be performed as ordered by the Board, and all or any portion of the cost of such maintenance incurred by the Association pursuant to this Section 5.4, shall be a common expense of the Association to be collected and paid in the manner prescribed by this Declaration.

Section 5.5 Easement for Maintenance Purposes. Developer grants to the Association and its successors, assigns, agents, and contractors, a perpetual non-exclusive easement in, on, over and upon those portions of the Property as may be reasonably necessary for the purpose of maintaining the Common Area, including, without limitation, the Surface Water or Storm Water Management System, or other portions of Property to be maintained by Association, in accordance with the requirements of this Declaration. By such easement, the Association, and its successors, assigns, agents and contractors, shall have the right to enter upon any portion of any Lot which is included within the Surface Water or Storm Water Management System, at all reasonable times and in a reasonable manner, to operate, maintain or repair the

Surface Water or Storm Water Management System as required by the SJRWMD. Additionally, the Association shall have a perpetual, non-exclusive easement for drainage over the entire Surface Water or Stormwater Management System. No Owner or other person shall alter the drainage flow of the Surface Water or Stormwater Management System, including buffer areas or swales, without the prior written approval of the SJRWMD. The easement granted hereby shall not be exercised by any party in a manner which unreasonably interferes with the use, occupancy, or enjoyment of any improved portion of the Property. Further, in the event that any portion of the Property shall be damaged or altered in any way as the result of the exercise of the easement rights granted hereby, such portions of the Property shall be immediately restored to the condition that existed immediately prior to such damage or alteration by the party exercising such rights.

ARTICLE VI **ARCHITECTURAL CONTROL**

Section 6.1 **Architectural Review and Approval.** Except for the initial construction of residential dwellings and related structures, landscaping, and other improvements ("Initial Construction"), no landscaping, improvement or structure of any kind, including without limitation, any building, fence, wall, pool, spa, ornamental statue, flag pole, play structure, screen enclosure, sewer, drain, disposal system, landscape device or object, driveway or other improvement shall be commenced, erected, placed or maintained upon any Lot, nor shall any addition, change or alteration therein or thereof be made, unless and until the plans, specifications and location of the same have been submitted to, and approved in writing by the Association. All plans and specifications shall be evaluated as to visual and acoustical privacy and as to the harmony of external design and location in relation to surrounding structures, topography, existing trees and other natural vegetation and as to specific conformance with architectural criteria which may be imposed from time to time by the Developer or the Association. All plans and specifications submitted for review shall be evaluated for total effect and may be disapproved by the Association solely for aesthetic reasons, in the Association's sole and absolute discretion. No approval of plans and specifications for improvements constructed upon any Lot shall be construed to establish a precedent or otherwise obligate the Association to approve applications involving similar designs proposed for other Lots. It shall be the burden of each Owner to supply two (2) sets of completed plans and specifications to the Architectural Review Board ("ARB") and no plan or specification shall be deemed approved unless a written approval is granted by the ARB to the Owner submitting same. The ARB shall approve or disapprove plans and specifications properly submitted within thirty (30) days of each submission. Any change or modification to an approved plan shall not be deemed approved unless a written approval is granted by the ARB to the Owner submitting same.

Section 6.2 **Architectural Review Board.** The Developer shall be the sole member of the ARB for the Association until the first to occur of (a) termination of the Class B Membership as provided in Section 4.2(b) above or (b) upon Developer's delivery to the Association of a written termination of Developer's rights under this Section 6.2. Upon such event, the architectural review and control functions of the Association shall be administered and performed by the ARB, which shall consist of three (3) or five (5) members who need not be members of the Association. The Board shall have the right to appoint all of the members of the ARB. A majority of the ARB shall constitute a quorum to transact business at any meeting of

the ARB, and the action of a majority present at a meeting at which a quorum is present shall constitute the action of the ARB. Any vacancy occurring on the ARB because of death, resignation, or other termination of service of any member thereof shall be filled by the Board. Any termination of the Developer's rights under this Section 6.2 shall not affect Developer's right to approve any Initial Construction within the Subdivision.

Section 6.3 **Powers and Duties of the ARB.** The ARB shall have the following powers and duties:

(a) To recommend amendments to the architectural criteria to the Board at such time as the Board shall have the right to adopt or amend architectural criteria for the Property. For so long as the Developer shall be entitled to elect or appoint a majority of the members of the Board, only the Developer shall have the right to promulgate, amend, eliminate, or replace architectural criteria applicable to architectural review to be conducted by the Association. At such time as members of the Association shall elect a majority of the members of the Board, such architectural criteria shall be promulgated, amended, eliminated, or replaced by the Board. Any amendment of the architectural criteria shall be consistent with the provisions of this Declaration. Notice of any amendment to the architectural criteria, which shall include a verbatim copy of such amendment, shall be delivered to each member of the Association. The delivery to each member of the Association of notice and a copy of any amendment to the architectural criteria shall not, however, constitute a condition precedent to the effectiveness or validity of such amendment. It shall not be necessary for the architectural criteria, or any amendment thereto, to be recorded.

(b) To require submission to the ARB of two (2) complete sets of all plans and specifications for any improvement or structure of any kind requiring review and approval of the ARB pursuant to this Article VI. The ARB may also require submission of samples of building materials proposed for use on any Lot, and may require tree surveys to show the effect of the proposed improvements on existing tree cover, and such additional information as reasonably may be necessary for the ARB to completely evaluate the proposed structure or improvement in accordance with this Declaration and applicable architectural criteria.

(c) To approve or disapprove in accordance with the provisions of this Article VI, any improvements or structures of any kind (other than Initial Construction), or any change or modification thereto, the construction, erection, performance or placement of which is proposed upon any Lot, and to approve or disapprove any exterior additions, changes, modifications or alterations therein or thereon. All decisions of the ARB may, but need not be evidenced by a certificate in recordable form executed under seal by the President or any Vice President of the Association. Any party aggrieved by a decision of the ARB shall have the right to make a written request to the Board, within thirty (30) days of such decision, for a review thereof. The determination of the Board upon review of any such decision shall be dispositive.

(d) To adopt a schedule of reasonable fees for processing requests for ARB approval of proposed improvements. Such fees, if any, shall be payable to the Association, in cash, at the time that plans and specifications are submitted to the ARB.

(e) To require each Owner to deposit a reasonable sum with the Association to secure such Owner's compliance with the terms of this Declaration and all plans and specifications approved in accordance with this Article VI.

Section 6.4 **Compensation of ARB.** The Board may, at its option, pay reasonable compensation to any or all members of the ARB.

Section 6.5 **Review of Initial Construction by Developer.** No Initial Construction shall be commenced upon any Lot unless and until the plans, specifications and location of the same have been submitted to, and approved by, the Developer in writing. All plans and specifications shall be evaluated as to visual and acoustical privacy, as to harmony of external design and location in relation to surrounding structures, if any, topography, existing trees and other natural vegetation, and as to consistency with this Declaration and architectural criteria made applicable to Initial Construction by the Developer from time to time.

Section 6.6 **Variance.** The Developer and the ARB may authorize variances from compliance with any architectural provisions this Declaration or applicable architectural criteria when circumstances such as topography, natural obstructions, hardships, or aesthetic or environmental considerations require same. Such a variance must be evidenced by a document signed by an authorized representative of the Developer or ARB, as applicable. If such a variance was granted, no violation of the covenants, conditions and restrictions contained in this Declaration shall be deemed to have occurred with respect to the matters for which the variance was granted. The granting of such a variance shall not, however, operate to waive any of the terms and provisions of this Declaration for any purpose except as to the particular Lot and particular provisions of this Declaration or applicable architectural criteria covered by the variance, nor shall it effect in any way an Owner's obligation to comply with all governmental laws and regulations, including but not limited to, zoning ordinances and setback lines or requirements imposed by any governmental or municipal authority.

Section 6.7 **Limited Liability.** In connection with all reviews, acceptances, inspections, permissions, consents or required approvals by or from the Developer, the ARB, or the Association as contemplated by this Article VI, neither the Developer, the ARB, nor the Association shall be liable to any Owner or to any other person on account of any claim, liability, damage or expense suffered or incurred by or threatened against an Owner or such other person and arising out of or in any way related to the subject matter of any such reviews, acceptances, inspections, permissions, consents or required approvals, whether given, granted or withheld by the Developer, the ARB, or the Association.

ARTICLE VII

COVENANTS FOR MAINTENANCE ASSESSMENTS

Section 7.1 **Creation of the Lien and Personal Obligation of Assessments.** Each Owner of a Lot within the Property hereby covenants, and by acceptance of a deed therefore, whether or not it shall be so expressed in any such deed or other conveyance, including any purchaser at a judicial sale, shall hereafter be deemed to covenant and agree to pay to the Association any annual assessments, and any special assessments established and levied pursuant to the terms of this Declaration. All such assessments, together with interest thereon from the due

date at the highest lawful rate, late fees in an amount determined by the Board, and costs of collection thereof (including reasonable attorneys' fees), shall be a charge and continuing lien upon each Lot against which each such assessment is made, and shall also be the personal obligation of each Owner. No Owner may avoid liability for the assessments by waiver of rights to use, or by non-use of, the Common Areas or by abandonment.

Section 7.2 Purpose of Assessments.

7.2.1 The annual assessments levied by the Association shall be used for the purposes of management and accounting fees, taxes, insurance, and utility charges relating to the Common Area, to fund the obligations of the Association set forth in Section 5.4, and for all other purposes reasonably contemplated by this Declaration, the Articles, the Bylaws, or any cost sharing or similar agreement to which the Association is or may become a party. Further, such annual assessments may be levied to fund reasonable reserves for deferred maintenance of, or non-recurring expenses related to, the Common Area including, the Surface Water or Stormwater Management System. The maintenance responsibilities of the Association payable through assessment of the Owners shall specifically include, but not be limited to, the perpetual maintenance of the Surface Water or Stormwater Management System, including but not limited to work within retention areas, drainage structures drainage easements, and all other improvements constituting a part of the Surface Water or Stormwater Management System permitted by the SJRWMD under Permit No. IND-109-137856-1 (the "Surface Water Permit"), including all operation, sampling, testing, monitoring and maintenance requirements as specified by the Surface Water Permit. Assessments collected by the Association to fund reserves, if any, shall be collected, accounted for, and disbursed as required by law, including without limitation, Section 720.303, Florida Statutes, as the same may be amended from time to time.

7.2.2 The Board may levy special assessments for any purpose relating to permissible or required activities of the Association pursuant to this Declaration, the Articles, or the Bylaws. Any funds collected pursuant to such a special assessment shall be used solely for the purpose or purposes identified by the Board at the time such special assessment is levied.

Section 7.3 Calculation and Collection of Assessments. Annual assessments shall be established by the Board based upon an annual budget. Each Owner's pro rata share of the total annual assessment or any special assessment shall be based upon the following calculations:

(a) Owners of Lots shall pay a pro rata share of annual and special assessments which shall be allocated among the Owners as provided in Section 7.3(b). Upon recording of the initial plat for all or any portion of the Property, the initial annual assessment amount allocated to each Lot shall be \$350.00 per Lot. The Board may decrease the annual assessments at any time after December 31, 2014. From and after December 31, 2014, such amount may be increased by an amount not to exceed ten percent (10%) of the prior annual assessment amount per Lot, such annual increases to be cumulative and self-operative. Provided, by a vote of not less than three-fifths (3/5) of the members of the Board, the foregoing assessment amount per Lot may be increased above the ten percent (10%) limitation set forth in this Section 7.3.

(b) All annual and special assessments shall be established at a uniform rate per Lot. Notwithstanding the foregoing, until the first plat of any portion of all or any portion of the Property is recorded in the St. Johns County public records, the initial assessments shall be prorated between the Owners of the Property by acreage.

(c) The assessment obligations of each Owner, other than the Developer, shall commence upon the recordation of this Declaration in the public records of St. Johns County, Florida. Annual assessments shall be collectable in advance on a periodic basis established by the Board from time to time, which periodic basis shall not be less frequent than annually. Special assessments shall be collectable in advance in the manner established by the Board at the time such special assessments are authorized.

Section 7.4 **Effect of Non-Payment of Assessment: Lien, Personal Obligation, and Remedies of Developer.** Prior to recording a claim of lien against any Lot, the Association shall provide the applicable Owner with notice of delinquency as required by law, including without limitation, the notice required by Section 720.3085, Florida Statutes (2013), as the same may be amended from time to time. The lien of the Association shall be effective from and after recording in the public records of St. Johns County, Florida, a claim of lien stating the description of the Lot encumbered thereby, the name of the Owner, the amount and the due date. Such claim of lien shall include assessments which are due and payable when the claim of lien is recorded as well as assessments which may accrue thereafter, plus interest, late fees, costs, attorneys' fees, advances to pay taxes and prior encumbrances and interest thereon, all as herein provided. Upon full payment of all sums secured by such claim of lien, the same shall be satisfied of record, and the affected Owner shall pay the cost of such satisfaction. If any assessment installment is not paid within fifteen (15) days after the due date, the assessment shall bear interest from the due date at the highest lawful rate. The Association may bring an action to enforce the lien authorized hereby by appropriate foreclosure proceedings and/or a suit on the personal obligation against the Owner in the manner prescribed by law, including without limitation, Section 720.3085, Florida Statutes, as the same may be amended from time to time. There shall be added to the amount of such delinquent assessment the costs of collection incurred by the Association, or such Owner, which shall specifically include without limitation reasonable attorneys' fees for trial and appeal.

Section 7.5 **Subordination of Lien to Mortgages.** The lien of the assessments provided for by this Declaration shall be subordinate to the lien of any bona fide mortgage which is perfected by recording prior to the recording of the claim of lien for any such unpaid assessments. Such subordination shall apply only to the assessments which have become due and payable prior to a sale or transfer of the affected Lot by deed in lieu of foreclosure, pursuant to a decree of foreclosure, or pursuant to any other proceeding in lieu of foreclosure of such mortgage. No sale or other transfer shall release any Lot from liability for any assessments thereafter becoming due, nor from the lien of any such subsequent assessments. A written statement of the Association that the lien is subordinate to a mortgage, shall be dispositive of any question of subordination.

Section 7.6 **Working Capital Fund.** The Association shall establish a working capital fund which shall be funded as set forth in this Section 7.6. Upon the initial transfer of title of a Lot from the Developer (or a successor in title to any portion of the Property who

received a contemporaneous full or partial assignment of Developer's rights as contemplated in Section 2.6) to an Owner, the Owner may be required by the Developer to pay to the Association a working capital contribution of Three Hundred Fifty and No/100 Dollars (\$350.00). This working capital contribution shall not be considered an advance payment of any assessments due pursuant to this Article VII. The working capital fund established by the Association may be used for any purpose for which the Board deems appropriate, including, without limitation, for operational expenses, reserves, capital improvements, or similar uses.

Section 7.7 Developer Assessments; Deficit Funding.

(a) Notwithstanding any provision of the Governing Documents to the contrary, prior to Termination of Developer's Class B Membership, Developer shall not be obligated to pay any Assessment for any Lot which it may own during any period of time that Developer shall be responsible for paying the difference between the Association's operating expenses and the sum of the revenues of the Association from all sources. The term "all sources" used in the previous sentence includes, but is not limited to , interest earned on Association deposits, revenues from the operation of the Common Property, Initial Working Capital Fund Payment (as defined hereinafter) and the Assessments levied against the Members other than the Developer. Such difference, herein called the "deficit funding", shall not include any reserve for replacements, operating reserves (if any), depreciations reserves (if any) or capital expenditures. Developer shall be obligated for deficit funding for each year of operation until such time that the Developer shall give written notice to the Board terminating its responsibility for deficit funding during the next succeeding fiscal year. Upon giving such notice, each Lot owned by Developer shall thereafter be assessed in the same manner as Lots owned by Owners other than Developer.

(b) Notwithstanding any provision herein to the contrary any deficit funding provided by Developer pursuant to any Section shall automatically terminate upon the termination of Developer's Class B Membership as found in Section 4.2.

(c) Any Surplus may either be paid to Developer after the conclusion of the fiscal year or carried forward to the next fiscal year at the sole option of Declarant. There is no limit to the number of years for which a surplus may be accumulated. Any surplus remaining at Transfer of Control shall be paid to Declarant. In conjunction with the Termination of Developer's Class B Membership, an audit will be conducted to determine the cumulative "due to" or "due from" Developer for the term of the deficit funding.

(d) Deficit funding by Developer under this Section 7.7 shall not preclude the levying of Special Assessments against the Homeowners to defray the costs of Association expenses not contemplated under the Association's estimated operating budget for that fiscal year.

(e) Subsequent to the Termination of Developer's Class B Membership as found in Section 4.2, or upon such times as deficit funding is discontinued, Developer shall be responsible for the payment of Assessments only upon lots which it owns.

ARTICLE VIII EXTERIOR MAINTENANCE ASSESSMENT

Section 8.1 **Exterior Maintenance.** The Association may provide maintenance upon any Lot or Limited Common Area requiring same, when necessary in the opinion of the Board to preserve the beauty, quality, or value of any or all portions of the Property. Such maintenance shall include but not be limited to painting, roof repair and replacement, repair of gutters, downspouts, and exterior building surfaces, and yard clean-up and yard maintenance. Each affected Owner shall have thirty (30) days within which to perform the required maintenance after being notified in writing by the Association that such maintenance is necessary before the Association undertakes the maintenance.

Section 8.2 **Assessments of Costs.** The cost of any maintenance undertaken by the Association under the provisions of Section 8.1 shall be assessed against each Lot upon which such maintenance is performed or, in opinion of the Board, benefiting from same. Exterior maintenance assessments shall not be considered a part of the annual or special assessments imposed upon the Property pursuant to Article VII of this Declaration. Any exterior maintenance assessment shall be a lien upon each Lot assessed and the personal obligation of the Owner of each such Lot and shall become due and payable in all respects, together with interest, attorneys fees, and costs of collection, as provided for in Section 7.4, and shall be subordinate to mortgage liens to the extent provided by Section 7.5.

Section 8.3 **Access.** For the purpose of performing the maintenance authorized by this Article, the Association, through its duly authorized agents or employees, shall have the right, after the notice to the Owner provided under Section 8.1, to enter upon any Lot at reasonable hours on any day except Sunday. In the case of emergency repairs, access will be permitted at any time with only such notice as under the circumstances is practically affordable.

ARTICLE IX UTILITY PROVISIONS

Section 9.1 **Water System.** The central water supply system provided for the service of the Property shall be used as sole source of potable water for all water spigots and outlets located within or on all buildings and improvements located on each Lot. Each Owner shall pay water meter charges of the supplier thereof and shall maintain and repair all portions of the water lines serving the Owner's Lot in accordance with the requirements of the applicable utility supplier. No individual water supply system or well shall be permitted on any Lot or any other portion of the Property.

Section 9.2 **Sewage System.** The central sewage system provided for the service of the Property shall be used as the sole sewage system for each Lot. Each Owner shall maintain and repair all portions of the sewer lines serving the Owner's Lot in accordance with the requirements of the applicable utility provider, and shall pay when due the periodic charges or rates for the furnishing of such sewage collection and disposal services made by such utility provider. No sewage shall be discharged onto the open ground or into any wetland, lake, pond, park, ravine, drainage ditch or canal or roadway and no septic tank or drain field shall be placed or allowed within the Property.

Section 9.3 **Garbage Collection.** Garbage, trash and rubbish shall be removed from the Lots only by parties or companies approved by the Association, which approval shall not be unreasonably withheld. Each Owner shall pay when due the periodic charges or rate for such garbage collection service made by the party or company providing the same.

Section 9.4 **Utility Service.** It shall be the responsibility of the Owner or occupant of each Lot to make direct arrangements with the suppliers of electricity, water, sewer, and any other utility services for service to such Lot.

ARTICLE X **USE RESTRICTIONS AND RIGHTS AND** **EASEMENTS RESERVED BY DEVELOPER**

Section 10.1 **Residential Use.** The Lots subject to this Declaration may be used for residential dwellings and for no other purpose except that one or more Lots may be used for model homes during the development and sale of Lots within the Property or other properties. No business or commercial building may be erected on any Lot and no business may be conducted on any part thereof. No Lot shall be divided, subdivided or reduced in size without the prior written consent of the Developer. Assessments for common expenses attributable to any Lot which may be subdivided pursuant to this Section 10.1 shall be reallocated by the Developer, in its sole discretion, at the time written consent for such subdivision is given by the Developer.

Section 10.2 **No Detached Buildings.** No garages, tool or storage sheds, tents, trailers, tanks, temporary or accessory buildings or structures shall be erected or permitted to remain on any Lot without the prior written consent of the Developer.

Section 10.3 **Setbacks.** All setbacks shall be in accordance with the PUD.

10.3.1 **Easement Areas.** No dwelling shall be erected within any easement area shown on any plat of all or any portion of the Property or within any easement reserved by Section 11.1 of this Declaration.

10.3.2 **Measurement of Setbacks.** All setbacks shall be measured from the exterior wall of the dwelling to the applicable Lot or parcel boundary.

Section 10.4 **Landscaping.**

10.4.1 Except for landscaping installed by the Developer, a landscaping plan for each Lot and Limited Common Area appurtenant to such Lot must be submitted to and approved by the Developer at the time of Initial Construction of a residence on such Lot. Maximum utilization of existing trees and shrubs, and natural landscaping techniques shall be encouraged. All Lots and appurtenant Limited Common Areas that are not landscaped or left in a natural wooded state shall be grassed to the paved roadway and/or lake's edge where such Lot abuts a roadway and/or lake.

10.4.2 Subsequent to approval by the Developer of landscaping plans submitted pursuant to Section 10.4.1 above, the Owner shall be obligated to complete the landscaping of his Lot and Limited Common Area in accordance with such plans and Section 10.4.1 above, within thirty (30) days following the issuance of a Certificate of Occupancy or similar final approval for the residence constructed on the Lot by St. Johns County, Florida, or other governmental authority having jurisdiction. In the event the landscaping is not timely completed, the Association shall have the right to enter the Lot and complete said landscaping in accordance with the approved plans, in the same manner as exterior maintenance may be performed by the Association pursuant to Article VIII of this Declaration. The Association shall be entitled to a lien against the Lot in an amount equal to one hundred ten percent (110%) of the cost to complete landscaping on such Lot and Limited Common Area, which sum may be collected as provided in Article VII hereof.

Section 10.5 **Motor Vehicles and Boats.** No boats, recreation vehicles or other motor vehicles, except four wheel passenger automobiles, shall be placed, parked or stored upon any Lot, nor shall any maintenance or repair be performed upon any boat or motor vehicle upon any Lot, except within a building, or otherwise screened, so as to be totally isolated from public view. Commercial vehicles shall not be parked within the Property within public view on a regular basis. Construction trailers may be parked only with the prior written consent of the Developer and in an area designated by the Developer. No abandoned or immobile motor vehicles shall be placed, parked, or stored upon any Lot. Notwithstanding anything to the contrary, a motor vehicle may be placed, parked, or stored upon a Lot for a maximum period of one (1) month for the purpose of repairing such vehicle.

Section 10.6 **Nuisances.** Nothing shall be done or maintained on any Lot which may be or become an annoyance or nuisance to any party. Any activity on a Lot which interferes with television, cable or radio reception on another Lot shall be deemed a nuisance and a prohibited activity. If a dispute or question arises as to what may be or become a nuisance, the issue shall be submitted to the Board, whose decision shall be dispositive of such dispute or question. No immoral, improper or unlawful use shall be made of any portion of the Property and all valid laws, zoning ordinances and regulations of governmental agencies having jurisdiction thereof shall be complied with.

Section 10.7 **Antenna.** The installation of all aerials, antennae or satellite dishes shall be subject to the approval of the ARB in accordance with architectural criteria imposed by the Developer or the Association from time to time and in accordance with all applicable rules and regulations of the Federal Communications Commission or other governmental authorities having jurisdiction.

Section 10.8 **Lakes.** Only the Developer and the Association shall have the right to pump or otherwise remove any water from any lake adjacent to or near to the Subdivision for the purpose of irrigation or other use, or to place any refuse in such lake or lakes. The Developer and the Association shall have the sole and absolute right (but no obligation) to control the water level of such lake or lakes and to control the growth and eradication of plants, fowl, reptiles, animals, fish and fungi in or on any such lake. No gas or diesel driven boat shall be permitted to be operated on any lake. Lots which now or may hereafter be adjacent to or include a portion of a lake (the "lake parcels") shall be maintained so that such grass, planting or other lateral support

to prevent erosion of the embankment adjacent to the lake and the height, grade and contour of the embankment shall not be changed without the prior written consent of the Association. Further, all shoreline vegetation, including cattails and the like, shall be maintained and controlled by the Owner of any lake parcel pursuant to the requirements of Section 10.15 hereof. If the Owner of any lake parcel fails to maintain the embankment or shoreline vegetation as part of its landscape maintenance obligations in accordance with the foregoing, the Association shall have the obligation to enter upon any such lake parcel to perform such maintenance work which may be reasonably required, all at the expense of the Owner of such lake parcel pursuant to the provisions of Article VIII of this Declaration. Title to any lake parcel shall not include ownership of any riparian rights associated therewith. No docks, bulkheads or other structures shall be constructed on such embankments unless and until same shall have been approved by the Developer and all applicable governmental agencies. The Association shall have the right to adopt reasonable rules and regulations from time to time in connection with use of the surface waters of any lake adjacent to or nearby the Subdivision. The Association shall have the right to deny such use to any person who in the opinion of the Association may create or participate in the disturbance or nuisance on any part of the surface waters of any such lake. The use of the surface waters of any such lake shall be subject to rights granted to other persons pursuant to the rules and regulations of the Association.

WITH RESPECT TO WATER QUALITY, WATER LEVELS, WILDLIFE AND LAKE BANKS, SLOPES AND LAKE BOTTOMS, ALL PERSONS ARE REFERRED TO SECTION 12.10.

Section 10.9 **Insurance and Casualty Damages.** Each Owner shall be required to obtain and maintain in force and effect a policy of fire and other casualty insurance with coverage adequate to cover the full replacement cost of the dwelling and other improvements located on the Owner's Lot. In the event of damage or destruction by fire or other casualty to the improvements on any Lot, the Owner shall commence reconstruction of the improvements within six (6) months from date of casualty and shall repair or rebuild such damaged or destroyed improvements in a good workmanlike manner, within a reasonable time not to exceed one (1) year and in accordance with the provisions of this Declaration. The improvements shall be reconstructed in accordance with the original plans and specifications including color scheme, placement on Lot and materials. All debris must be removed immediately and the Lot shall be restored to an orderly condition within a reasonable time not to exceed sixty (60) days from the date of such damage or destruction.

Section 10.10 **Trees.** No tree or shrub, the trunk of which exceeds six (6) inches in diameter one (1) foot above the ground, shall be cut down, destroyed or removed from a Lot without the prior express written consent of the Developer, except for trees located within an approved building pad, and the area within five (5) feet of such building pad.

Section 10.11 **Artificial Vegetation.** No artificial grass, plants or other artificial vegetation shall be placed or maintained upon the exterior portion of any Lot, unless approved by the ARB.

Section 10.12 **Signs.** No sign of any character shall be displayed or placed on any Lot except "FOR RENT" or "FOR SALE" signs which shall be no larger than four feet (4') square,

or one small sign used to denote the name and address of the resident, which sign may refer only to the particular premises on which displayed, and shall be of materials, size, height, and design approved by the Association. Agents of the Association may enter upon any Lot and summarily remove any signs which do meet the provisions of this paragraph. Nothing contained in this Declaration shall prevent Developer, or any person designated by it from erecting or maintaining such commercial and display signs as they deem appropriate and such temporary dwellings, model houses, sales offices and other structures as Developer may deem advisable for development purposes. Builders shall be limited to placing signs only on the property owned by the respective builder. Additionally, each builder shall be permitted to place a single sign along the CR16A frontage. The specific location along the CR16A frontage shall be designated by the Developer.

Section 10.13 **Lighting**. No lighting shall be permitted which alters the residential character of the Subdivision.

Section 10.14 **Animals**. All animals shall be kept under control by each Owner at all times and leashed when outside the boundaries of the Owner's Lot. Animals shall be kept for the pleasure of Owners only and not for any commercial or breeding use or purposes. If, in the discretion of the Board, any animal shall become dangerous or an annoyance or nuisance to other Owners, or destructive of wildlife or property, such animal may not thereafter be kept on a Lot. Further, in the event any group of animals shall collectively become dangerous or an annoyance or nuisance to other Owners, or destructive to wildlife or property, the Board shall have the right to require the applicable Owner to reduce the number of animals kept on the Lot, or to take such other remedial action as the Board shall specify.

Section 10.15 **Maintenance of Lots and Limited Common Areas**. After construction of improvements on a Lot has commenced, no weeds, underbrush or other unsightly vegetation shall be permitted to grow or remain upon any Lot or Limited Common Area. No refuse pile or unsightly objects shall be allowed to be placed or suffered to remain anywhere within the Property. All such Lots and any improvements placed thereon, shall at all times be maintained in a neat and attractive condition and landscaping shall be maintained in a neat, attractive and orderly manner, including maintenance of grass, plants, plant beds, trees, turf, proper irrigation and lake edge maintenance, all in a manner with such frequency as is consistent with good property management. In order to implement effective control, the Association, its agents and assigns, shall have the right to enter upon any Lot for the purpose of mowing, pruning, removing, clearing, or cutting underbrush, weeds or other unsightly growth and trash which in the opinion of the Board distracts from the overall beauty and safety of the property in accordance with the provisions of Article VI hereof. During construction upon any Lot, any and all vehicles involved in the construction or delivery of materials and supplies to the site shall enter and exit the site only over the driveway or driveway subsurface and shall not park on any roadway or any Property other than the Lot on which construction is proceeding. During construction of the dwelling or other improvements, the Owner will be required to maintain his Lot in a clean condition, providing for trash and rubbish receptacles and disposal. Construction debris shall not be permitted to remain upon any Lot.

Section 10.16 **Fences.** Except as approved by the Developer as part of Initial Construction, or as subsequently approved by the ARB, no fence, wall or other barrier shall be constructed upon any Lot or any other portion of the Property.

Section 10.17 **Maintenance of Driveways.** Each Lot Owner shall be responsible for maintenance of the driveway serving his Lot.

Section 10.18 **Window Air Conditioning.** No window air conditioning units shall be installed on any building within the Subdivision.

Section 10.19 **Compliance with Laws.** All Owners and other occupants of the Property shall at all times comply with the terms of the PUD, and all environmental, land use, marketing and consumer protection ordinances, statutes, regulations, and permits applicable to the Property or to any improvements constructed thereon.

Section 10.20 **Platting and Additional Restrictions.** The Developer shall be entitled at any time, and from time to time, to plat or replat all or any part of the Property owned by it, and to file any covenants and restrictions, or amendments to this Declaration, with respect to any undeveloped portion or portions of the Property owned by the Developer.

Section 10.21 **Jurisdictional Areas and Permits.** THE PROPERTY HAS BEEN OR WILL BE DEVELOPED IN ACCORDANCE WITH REQUIREMENTS OF PERMIT NUMBER IND-109-137856-1 ISSUED BY THE SJRWMD (THE "PERMITS"). THE PERMITS ARE OR WILL BE OWNED BY THE ASSOCIATION AND THE ASSOCIATION HAS THE OBLIGATION TO ASSURE THAT ALL TERMS AND CONDITIONS THEREOF ARE ENFORCED. THE ASSOCIATION SHALL HAVE THE RIGHT TO BRING AN ACTION, AT LAW OR IN EQUITY, AGAINST ANY OWNER VIOLATING ANY PROVISION OF THE PERMITS.

FURTHER, ANY OWNER OWNING A LOT WHICH CONTAINS OR IS ADJACENT TO JURISDICTIONAL WETLANDS OR CONSERVATION AREAS AS ESTABLISHED BY THE ACOE OR SJRWMD OR BY ANY APPLICABLE CONSERVATION EASEMENT SHALL BY ACCEPTANCE OF TITLE TO THE LOT, BE DEEMED TO HAVE ASSUMED THE OBLIGATION TO COMPLY WITH THE REQUIREMENTS OF THE PERMITS AS THE SAME RELATE TO SUCH OWNER'S LOT AND SHALL AGREE TO MAINTAIN SUCH JURISDICTIONAL WETLANDS AND CONSERVATION AREAS IN THE CONDITION REQUIRED UNDER THE PERMITS. IN THE EVENT THAT AN OWNER VIOLATES THE TERMS AND CONDITIONS OF THE PERMITS AND FOR ANY REASON THE DEVELOPER OR THE ASSOCIATION IS CITED THEREFORE, THE OWNER AGREES TO INDEMNIFY AND HOLD THE DEVELOPER AND THE ASSOCIATION HARMLESS FROM ALL COSTS ARISING IN CONNECTION THEREWITH, INCLUDING WITHOUT LIMITATION ALL COST AND ATTORNEYS' FEES, AS WELL AS ALL COSTS OF CURING SUCH VIOLATION.

NO PERSON SHALL ALTER THE DRAINAGE FLOW OF THE SURFACE WATER OR STORMWATER MANAGEMENT SYSTEM OR ANY PORTION OF THE JURISDICTIONAL WETLANDS OR CONSERVATION AREAS, INCLUDING WITHOUT

LIMITATION, ANY BUFFER AREAS, SWALES, TREATMENT BERMS OR SWALES, WITHOUT THE PRIOR WRITTEN APPROVAL OF THE SJRWMD OR ACOE, AS APPLICABLE.

ARTICLE XI

RIGHTS AND EASEMENTS RESERVED BY DEVELOPER

Section 11.1 **Easements for Ingress, Egress, Utilities and Drainage.** The Developer reserves for itself, its successors, assigns and designees, a right-of-way and perpetual, nonexclusive easement for ingress and egress and to erect, maintain and use utilities, electric, telephone and street lighting poles, wires, cables, conduits, storm sewers, sanitary sewers, water mains, gas, sewer, water lines, drainage ways and structures, cable television and radio equipment or other public conveniences or utilities, on, in and over, (i) any portion of the Common Area; (ii) any area designated as an easement, private street or right-of-way area on any plat of all or any portion of the Property; and (iii) a strip of land within each Lot five (5) feet in width along the front, rear and sides of each Lot.

Section 11.2 **Drainage Flow.** Drainage flow shall not be obstructed or diverted from drainage easements. The Developer or the Association may, but shall not be required to, cut drainways for surface water wherever and whenever such action may appear to be necessary to maintain reasonable aesthetic standards relative to the Property and surrounding properties. These easements include the right to cut any trees, bushes or shrubbery, make any grading of the land, or to take any other reasonable action necessary to install utilities and to maintain reasonable aesthetic standards, but shall not include the right to disturb any permanent improvements erected upon a Lot which are not located within the specific easement area designated on the plat or reserved in this Declaration. Except as provided herein, existing drainage shall not be altered so as to divert the flow of water onto an adjacent Lot or into sanitary sewer lines.

Section 11.3 **Future Easements.** Developer reserves the right to impose further restrictions and to grant or dedicate additional easements and rights of way on any Lots within the Property owned by Developer. In addition, Developer hereby expressly reserves the right to grant easements and rights-of-way over, under and through the Common Area so long as Developer shall own any portion of the Property. The easements granted by Developer shall not materially or adversely affect any improvements or unreasonably interfere with the enjoyment of the Common Area.

Section 11.4 **Cable Television or Radio.** Developer reserves for itself, and its successors and assigns, an exclusive easement for the installation, maintenance and supply of radio and television cables within the rights of way, Common Areas and easement areas depicted upon any plat of any portion of the Property or within any easement reserved by this Declaration.

Section 11.5 **Easements for Maintenance Purposes.** The Developer reserves for itself, the Association, and their respective agents, employees, successors or assigns, easements, in, on, over and upon each Lot and the Common Area as may be reasonably necessary for the purpose of preserving, maintaining or improving roadways, landscaped areas, wetland areas,

lakes, ponds, hammocks, wildlife preserves or other areas, the maintenance of which may be required to be performed by the Developer or the Association.

Section 11.6 **Developer Rights Re: Temporary Structures, Etc.** Developer reserves the right for itself, its successors, assigns, nominees and grantees, to erect and maintain such temporary dwellings, model houses, signs and marketing displays and/or other structures upon Lots or Common Area owned by the Developer, Developer's assignees or the Association which it may deem advisable for development purposes and to do all acts reasonably necessary in connection with the construction and sale of improvements located on the Lots within the Subdivision. Nothing contained in this Declaration shall be construed to restrict the foregoing rights of Developer.

ARTICLE XII **GENERAL PROVISIONS**

Section 12.1 Remedies for Violations.

12.1.1 If any Owner or other person shall violate or attempt to violate any of the covenants or restrictions herein set forth, it shall be lawful for the Association, the Developer, or any Owner (i) to prosecute proceedings at law for the recovery of damages against those so violating or attempting to violate any such covenant; or (ii) to maintain any proceeding against those so violating or attempting to violate any such covenant for the purpose of preventing or enjoining all or any such violations, including mandatory injunctions requiring compliance with the provisions of this Declaration. The SJRWMD shall have the right to enforce, by a proceeding at law or in equity, the provisions contained in this Declaration which relate to the maintenance, operation and repair of the Surface Water or Stormwater Management System and/or jurisdictional wetlands or conservation areas subject to the control of the SJRWMD, and it shall be the Association's responsibility to assist the SJRWMD in any such enforcement proceedings. In the event litigation shall be brought by any party to enforce any provisions of this Declaration, the prevailing party in such proceedings shall be entitled to recover from the non-prevailing party or parties, reasonable attorneys' fees for pre-trial preparation, trial, and appellate proceedings. The remedies in this section shall be construed as cumulative of all other remedies now or hereafter provided or made available elsewhere in this Declaration, or by law.

12.1.2 In addition to all other remedies, and to the maximum extent allowed by law, a fine or fines may be imposed upon an Owner for failure of an Owner, his family, guests, lessees, invitees or employees, to comply with any covenant or restriction herein contained, or rule of the Association, provided the following procedures are adhered to:

(a) For a first violation, the Association shall warn the Owner of the alleged infraction in writing.

(b) For a subsequent violation, the Association shall provide the Owner with a notice of its intent to impose a fine for such violation. Included in the notice shall be the date and time of a meeting of a committee appointed by the Board (the "Rules

Enforcement Committee") at which time the Owner shall present argument as to why a fine should not be imposed. At least fourteen (14) days prior notice of such meeting shall be given.

(c) At the meeting, the alleged infractions shall be presented to the Rules Enforcement Committee, after which the Committee shall receive evidence and hear argument as to why a fine should not be imposed. A written decision of the Rules Enforcement Committee shall be submitted to the Owner not later than thirty (30) days after the Board meeting. At the meeting, the Owner shall have the right to be represented by counsel and to cross-examine witnesses.

(d) The Rules Enforcement Committee, by majority vote, may impose a fine not to exceed the maximum amount allowed by law from time to time.

(e) Fines shall be paid not later than five (5) days after notice of the imposition or assessment thereof.

(f) The payment of fines shall be secured by one or more liens encumbering the Lot or Lots owned by the offending Owner. Such fines and liens may be collected and enforced in the same manner as regular and special assessments are collected and enforced pursuant to Article VII hereof.

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

(h) The imposition of fines shall not be construed to be an exclusive remedy, and shall exist in addition to all other rights and remedies to which the Association or any Owner may be otherwise legally entitled; provided, however, any fine paid by an offending Owner shall be deducted from or offset against any damages which may be otherwise recoverable from such Owner.

(i) The Rules Enforcement Committee shall be comprised of not less than three (3) members who are not officers, directors, or employees of the Association, or the spouse, parent, child, brother or sister of an officer, director or employee. No member of the Rules Enforcement Committee shall participate in the review of any infraction in which such member is alleged to have participated.

Section 12.2 Severability. Invalidity of any of the provisions of this Declaration by judgment or court order shall not affect or modify any of the other provisions, which shall remain in full force and effect.

Section 12.3 Additional Restrictions. No Owner, without the prior written consent of the Developer, may impose any additional covenants or restrictions on any part of the Property, but the Developer may include in any contract or deed hereafter made and covering all or any part of the Property, any additional covenants or restrictions applicable to the Property so covered which are not inconsistent with and which do not lower standards established by this Declaration.

Section 12.4 **Titles**. The addition of titles to the various sections of this Declaration are for convenience and identification only and the use of such titles shall not be construed to limit, enlarge, change, or otherwise modify any of the provisions hereof, each and all of which shall be construed as if not entitled.

Section 12.5 **Termination or Amendment**. The covenants, restrictions, easements and other matters set forth herein shall run with the title to the Property and be binding upon each Owner, the Developer, the Association, and their respective successors and assigns for a period of fifty (50) years, and shall be automatically renewed for successive ten (10) year periods unless terminated as herein provided. The Owners holding two-thirds (2/3) or more of the total votes of the Association may alter, amend or terminate these covenants. Any amendment to this Declaration which alters any provision relating to the Surface Water or Stormwater Management System or the Permits, beyond maintenance in its original condition, including the water management portion of the Common Areas, must have the prior written approval of the SJRWMD. This Declaration may not be terminated unless adequate provision for transferring perpetual maintenance responsibility for the Surface Water or Stormwater Management System obligation to the then Owners of the Lots is made, and said transfer obligation is permitted under the then existing requirements of the SJRWMD or its successors and St. Johns County, Florida, or any other governmental body that may have authority over such transfer. In the event that the Association is dissolved, prior to such dissolution, all responsibility relating to the Surface Water or Stormwater Management System and the Permits must be assigned to and accepted by an entity approved by the SJRWMD. Any amendment to this Declaration shall be executed by the Association and Developer, if applicable, and shall be recorded in the public records of St. Johns County, Florida.

Section 12.6 **Assignment of Permit Responsibilities and Indemnification**. In connection with the platting and development of the Property, the Developer assumed certain obligations in connection with the maintenance of the Surface Water or Stormwater Management System and the SJRWMD permit. The Developer hereby assigns to the Association, and the Association shall be solely responsible for, all of the Developer's obligations and responsibilities for maintenance of the Surface Water or Stormwater Management System pursuant to all applicable Permits and the plat of the Subdivision. Subsequent to the termination of the Class B Membership, the Association shall indemnify, defend and hold the Developer harmless from all suits, actions, damages, liability and expenses in connection with loss of life, bodily or personal injury or property damage, or any other damage arising from or out of an occurrence in, upon, at or resulting from the operation or maintenance of the Surface Water or Stormwater Management System, occasioned wholly or in part by any act or omission of the Association or its agents, contractors, employees, servants or licensees.

Section 12.7 **Conflict or Ambiguity in Documents**. To the extent of any conflict, ambiguity, or inconsistency between this Declaration, the Articles, or the Bylaws, the terms of this Declaration shall control both the Articles and Bylaws.

Section 12.8 **Usage**. Whenever used, the singular shall include the plural and the singular, and the use of any gender shall include all genders.

Section 12.9 **Effective Date.** This Declaration shall become effective upon its recordation in the public records of St. Johns County, Florida.

Section 12.10 **Disclaimers as to Water Bodies.** NEITHER THE DEVELOPER, THE ASSOCIATION, NOR ANY OF THEIR SUCCESSORS, ASSIGNS, OFFICERS, DIRECTORS, COMMITTEE MEMBERS, EMPLOYEES, MANAGEMENT AGENTS, CONTRACTORS OR SUB-CONTRACTORS (COLLECTIVELY, THE "LISTED PARTIES") SHALL BE LIABLE OR RESPONSIBLE FOR MAINTAINING OR ASSURING THE WATER QUALITY OR LEVEL IN ANY LAKE, POND, CANAL, CREEK, STREAM OR OTHER WATER BODY ADJACENT TO OR WITHIN THE PROPERTY, EXCEPT AS SUCH RESPONSIBILITY MAY BE SPECIFICALLY IMPOSED BY AN APPLICABLE GOVERNMENTAL OR QUASI-GOVERNMENTAL AGENCY OR AUTHORITY. FURTHER, ALL OWNERS AND USERS OF ANY PORTION OF THE PROPERTY LOCATED ADJACENT TO OR HAVING A VIEW OF ANY OF THE AFORESAID WATER BODIES SHALL BE DEEMED, BY VIRTUE OF THEIR ACCEPTANCE OF THE DEED TO OR USE OF, SUCH PROPERTY, TO HAVE AGREED TO HOLD HARMLESS THE LISTED PARTIES FOR ANY AND ALL CHANGES IN THE QUALITY AND LEVEL OF THE WATER IN SUCH BODIES.

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

ALL PERSONS ARE HEREBY NOTIFIED THAT LAKE BANKS AND SLOPES WITHIN CERTAIN AREAS OF THE PROPERTY MAY BE STEEP AND THAT DEPTHS NEAR SHORE MAY DROP OFF SHARPLY. BY ACCEPTANCE OF A DEED TO, OR USE OF, ANY LOT OR OTHER PORTION OF THE PROPERTY, ALL OWNERS OR USERS OF SUCH PROPERTY SHALL BE DEEMED TO HAVE AGREED TO HOLD HARMLESS THE LISTED PARTIES FROM ANY AND ALL LIABILITY OR DAMAGES ARISING FROM THE DESIGN, CONSTRUCTION, OR TOPOGRAPHY OF ANY LAKE BANKS, SLOPES, OR LAKE BOTTOMS LOCATED THEREIN.

Section 12.11 **Disclaimers to Apiary Facility.** All persons are hereby notified that the Subdivision is adjacent to an apiary facility. From time to time bees and other insects from the apiary facility may inhabit or enter the Property and may pose a threat to Persons, Pets and Properties, but the Owner-Declarant, Developer and their members, employees, officers, directors, successors and assigns are under no duty to protect against, and do not in any manner warrant against death, injury or damage caused by such insects.

IN WITNESS WHEREOF, the Owner-Declarant has caused this instrument to be executed under seal this 3 day of June, 2016.

Signed, sealed and delivered
in the presence of:

Frank E. Miller
Frank E. Miller
(Print Name)

Samuel Crozier
Samuel Crozier
(Print Name)

CLAY INVESTMENT FUND XIII, LLC,
a Delaware limited liability company

By: Lawrence R. Towers
Lawrence R. Towers, Manager

Address: 3030 Hartley Road, Suite 140
Jacksonville, Florida 32257

STATE OF FLORIDA)
)SS
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me this 3rd day of June, 2016, by Lawrence R. Towers, the Manager of CLAY INVESTMENT FUND XIII, LLC, a Delaware limited liability company, on behalf of the company.

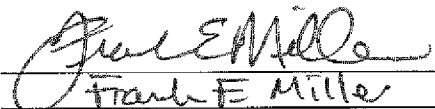


Frank E. Miller
Print Name
NOTARY PUBLIC, State of Florida at Large
Commission #
My Commission Expires:
Personally Known ☒
or Produced I.D. ☐
[check one of the above]
Type of Identification Produced

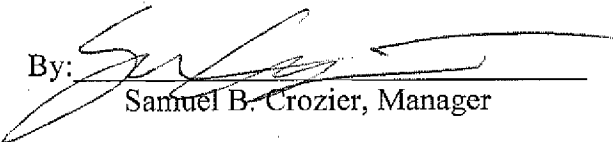
IN WITNESS WHEREOF, the Developer has caused this instrument to be executed under seal this 3rd day of June, 2015.

Signed, sealed and delivered
in the presence of:

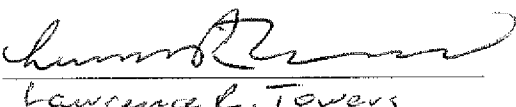
RKS OF FLORIDA, LLC, a Florida
limited liability company



Frank E. Miller
(Print Name)

By: 

Samuel B. Crozier, Manager




Lawrence R. Towers
(Print Name)

Address: 3030 Hartley Road, Suite 140
Jacksonville, Florida 32257

STATE OF FLORIDA)
)SS
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me this 3rd day of June, 2015, by Samuel B. Crozier, the Manager of **RKS OF FLORIDA, LLC**, a Florida limited liability company, on behalf of the company.





Print Name _____
NOTARY PUBLIC, State of Florida at Large
Commission # _____
My Commission Expires: _____
Personally Known ☒ _____
or Produced I.D. _____
[check one of the above]
Type of Identification Produced _____

MAP SHOWING SKETCH OF

A portion of Lot 5, of the Antonio Huertas Grant, Section 38, together with a portion of Section 18, all lying within Township 6 South, Range 28 East, St. Johns County, Florida, being more particularly described as follows: COMMENCE at a found concrete monument at the Southwest corner of said Section 18; thence North 03°10'41" West, along the West line of said Section 18, a distance of 1,489.20 feet for a POINT OF BEGINNING; thence continue North 03°10'41" West, along said West line of Section 18, a distance of 2,086.44 feet; thence North 89°30'37" East, 1,815.80 feet; thence North 82°54'24" East, 110.69 feet; thence North 73°05'57" East, 148.74 feet; thence South 73°03'17" East, 152.96 feet; thence North 40°47'46" East, 608.11 feet to a point situate in the Southwesterly right of way line of County Road No. 16A and/or Mill Creek Road (formerly State Road No. 16, a 66 foot right of way); thence South 49°12'14" East, along said Southwesterly right of way line, 940.71 feet to a point situate in the Easterly line of said Section 18, the same being the Westerly line of Antonio Huertas Grant, Section 38, said Township 6 South, Range 28 East; thence South 19°51'44" West, along the division line between said Section 18 and Section 38, a distance of 1,692.27 feet to the Southwesterly corner of the Northwest ¼ of the Southwest ¼ of Lot 5, said Section 38, the same being the Northeastly corner of those certain lands recorded in Official Records Book 672, Page 1486 of said Public Records; thence South 18°01'21" West, along the division line between said Sections 38 and 18 and along the Westerly line of those certain lands recorded in Official Records Book 953, Page 1499 of the Public Records of said County, 271.67 feet; thence South 12°00'01" West, continuing along the Westerly line of said last mentioned lands, and departing from said division line between Sections 38 and 18, a distance of 541.70 feet to the Northeast corner of lands described in Official Records Book 3052, Page 1623 of the Public Records of said County; thence South 89°01'50" West along the Northerly line of said lands, 114.48 feet to the Northwest corner thereof and a point situate on the Easterly line of lands described in Official Records Book 900, Page 228 of the Public Records of said County; thence North 13°31'31" East along said easterly line, 113 feet, more or less, to the centerline of an existing creek; thence Northwesterly along said centerline and following the meanderings thereof, 582 feet, more or less, to a point; thence South 81°39'30" West, 304 feet, more or less, to the Northwest corner of those certain lands recorded in Official Records Book 900, Page 228; thence North 11°43'34" West, along the Easterly line of those certain lands recorded in Official Records Book 1853, Page 1916 of said Public Records, 311.77 feet; thence South 82°06'12" West, along the Southerly line of those certain lands recorded in Official Records Book 1019, Page 1341 and along the Northerly line of those lands recorded in Official Records Book 1853, Page 1916 and Official Records Book 629, Page 758 and Official Records Book 808, Page 1731 and Official Records Book 804, Page 1358 and along the Northerly line of Hunters Run as recorded in Map Book 18, Pages 75 and 76 all of said Public Records, and a Westerly prolongation of said plot of Hunters Run, a distance of 1,633.97 feet to the POINT OF BEGINNING.

Containing 144.800 acres, more or less.

SHEET 2 OF 2

ABBREVIATIONS THAT MAY BE USED IN THIS SURVEY			
ABBREVIATION	DEFINITION	ABBREVIATION	DEFINITION
CCP	Permanent Control Point	LG	Licensed Geodesist
PRM	Permanent Reference Monument	RLS	Registered Land Surveyor
POB	Point of Beginning	EA	Electric Authority
PT	Point of Tangency	EQIP	Equipment
PC	Point of Curvature	AC	Air Conditioner
PT	Point of Intersection	CD	Cable Television
R/W	Right of Way	OL	Overhead Lines
OR	Official Records Book or Volume	FM	Field Measure
DR	Dead Road	TR	Radius equals
BR	Building Restriction Line	LA	Area equals
ES	Easement	DB	Delta Bearing & Distance equals
RT	Road	DA	Delta or Central Angle equals
		IP	Iron Pipe
		CONC	Concrete

LEGEND		Date:	APRIL 17, 2013
⊙	DENOTES CONCRETE MONUMENT	Scale:	1"=500'
—X—	DENOTES FENCE	Job No.:	2004-833-17
⊙	DENOTES 1/2" IRON PIPE SET WITH CAP, R. MILLER & ASSOC. DENOTES IRON PIPE POINT (AS NOTED)	Page:	---
X	DENOTES CROSS CUT	Comp. File:	04-833-17.dwg
RICHARD A. MILLER & ASSOCIATES		Drawn By:	RJM
PROFESSIONAL LAND SURVEYORS		Fax (904) 721-5759	
102 NATURE WALK PARKWAY, UNIT 104		Tele. (904) 721-1226	
ST. AUGUSTINE, FLORIDA 32082			

N:\projects\K-O\MILL CREEK RANCH\04-833-17.dwg

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EXHIBIT "B"**BYLAWS****OF****ARBOR MILL AT MILL CREEK HOMEOWNERS ASSOCIATION, INC.****1 DEFINITIONS.**

All defined terms contained herein which are defined in the Declaration of Covenants, Conditions, Restrictions and Easements for Arbor Mill (the "declaration") to be recorded in the public records of St. Johns County, Florida, and in the Articles of Incorporation of the Association, shall have the same meanings as such terms are defined in the Declaration and Articles of Incorporation.

2 LOCATION OF PRINCIPLE OFFICE.

The office of the Arbor Mill at Mill Creek Homeowners Association Inc. (the "Association") shall be at 3030 Hartley Road, Suite 140, Jacksonville, FL 32257 or at such other place as may be established by resolution of the Board of Directors of the Association from time to time.

3 VOTING RIGHTS AND ASSESSMENTS.

3.1 The Owners, and the Declarant, as long as it owns any Property subject to Declaration shall be Members of the Association as provided in the Articles of Incorporation of the Association, and shall have the voting rights as set forth in the Articles of Incorporation, provided that any person or entity who holds any interest in a Lot of Building Site only as a security for the performance of an obligation shall not be a Member. Membership shall be appurtenant to, and may not be separated from, ownership of any Lot within the Property.

3.2 Assessments and installments thereon not paid when due shall bear interest from the date when due until paid at the highest lawful rate and shall result in the suspension of voting privileges during any period of such non-payments.

4 BOARD OF DIRECTORS

4.1 A majority of the Board of Directors of the Association (the "Board") shall constitute a quorum to transact business at any meeting of the Board, and the action of the majority present at a meeting at which a quorum is present shall constitute the action of the Board.

4.2 Any vacancy occurring on the Board because of death, resignation or other termination of services of any Director, shall be filled by the Board, except that the Declarant, to the exclusion of other Members and/or the Board itself, shall fill any vacancy created by the death, resignation, removal or other termination of services of any Director appointed by the

Declarant. A Director elected or appointed to fill a vacancy shall be elected or appointed by the unexpired term of his predecessor in office and thereafter until his successor shall have been elected or appointed, and qualified.

5 ELECTION OF DIRECTORS

5.1 Nominations for the election of Board members (other than Board members appointed by the Declarant) shall be made by the Nomination Committee described in Article 9 hereof, or upon petition in accordance with Section 3 of this Article 5. The Nomination Committee shall make as many nominations as it shall in its discretion determine necessary.

5.2 The Declarant shall, within fourteen (14) days of the date set for the annual meetings of the Association, notify the Secretary of the names of the Directors that it is appointing to the Board.

5.3 Petitions for nominees shall be accepted if signed by Members representing one-third (1/3) of the total votes held by the Members other than the Declarant, and if received by the Secretary of the Association not less than thirty (30) days prior to the date fixed for the annual meetings of the Members. Nominations and notification of the vacancies being filled by the Declarant shall be placed on the written ballot referenced in Section 5 of this Article 5.

5.4 No Member who is not in good standing with the Association may be nominated to serve as a Director. All questions as to the good standing of any Member shall be determined by the Board in its sole discretion.

5.5 All elections to the Board shall be made on written ballots to be voted at the annual meeting, or in the discretion of the Board, by mail provided such ballots are mailed to the Members not less than fifteen (15) days prior to the date fixed for the annual meeting. The ballots shall (i) describe the vacancies to be filled by the Members other than the Declarant, (ii) set for the names of those nominated for each such vacancy, and (iii) set forth the names of those appointed to the Board by the Declarant. Each Member may cast the number of votes to which such Member is entitled as set forth in the Articles of Incorporation.

5.6 In order for an election of Members of the Board to be valid and binding, the election must occur at a meeting of the Members at which a quorum is present; or if the election is conducted by mail, the Association must be receipt as of the date established by the Board for receipt of ballots, a number of ballots representing not less than a quorum of the Members.

5.7 The members of the Board elected or appointed in accordance with the procedures set for in this Article 5 shall be deemed elected or appointed as of the date of the annual meeting of the Members.

6 POWERS AND DUTIES OF THE BOARD OF DIRECTORS.

6.1 The Board of Directors shall have the power to:

- (a) Call meetings of the Members.
- (b) Appoint and remove at its pleasure all officers, agents, and employees of the Association; and to prescribe their duties, fix their compensation, and require of them such security or fidelity bond as it may deem expedient. Noting contained in these Bylaws shall be construed to prohibit the employment of any Member, Officer or Director of the Association in any capacity whatsoever.
- (c) To establish, levy and assess, and collect the annual and special assessments necessary to operate the Association and carry on its activities, and to create such reserves as may be deemed appropriate by the Board.
- (d) To collect assessments on behalf of any other property owners association entitled to establish, levy and collect assessments from the Members of the Association.
- (e) To appoint committees, adopt and publish rules and regulations governing matters of common interest to the Members, including without limitation, the use of the Common Areas or any portion thereof and the personal conduct of the Members and their guests thereon, including reasonable admission charges if deemed appropriate.
- (f) To authorize and cause the Association to enter into contracts for the day-to-day operation of the Association and the discharger of its responsibilities and obligations.
- (g) To cause the financial records of the Association to be compiled, reviewed, or audited by independent certified public accountant annually, and will include actual, total receipts of mandatory maintenance of amenity fees received by it, and an itemized listing of the expenditures made by it from such fees, for that year.
- (h) To supervise the enforcement of the provisions of any covenants and restrictions enforceable by the Association, including without limitation, the administration of any provisions for the imposition of fines contained therein.
- (i) To exercise for the Association all powers, duties and authority vested in or delegated to the Association, except those reserved to Members in the Declaration of the Articles of Incorporation of the Association.

6.2 It shall be the duty of the Board of Directors:

- (a) To cause to be kept complete record of all of its acts and corporate affairs.
- (b) To supervise all officers, agents and employees of this Association to ensure that their duties are properly performed.

(c) With reference to assessments of the Association:

(i) To fix the amount of annual assessments against each Member for each annual assessment period at least thirty (30) days in advance of such date or period:

(ii) To prepare and maintain a roster of the Members and assessments applicable thereto which shall be kept in the office of the Association and shall be open to inspection by any Member; and

(iii) To send written notice of each assessment to every Member subject thereto.

7 DIRECTOR'S MEETINGS.

7.1 Regular meetings of the Board shall be held quarterly on such date and at such time as the Board may establish. Notice of such meetings is hereby waived.

7.2 Special meeting of the Board shall be held when called by the President or Vice President of the Association or by any two (2) Directors, after not less than three (3) days notice to each Director.

7.3 Meetings of the Board of Directors shall be open to all Members and notices of meetings shall be posted in a conspicuous place within the Property at least forty-eight (48) hours in advance, except in an emergency. Notice of any meeting of the Board during which assessments are to be established, shall specifically contain a statement that the assessments shall be considered and a statement of the nature of such assessments.

7.4 The transaction of any business at any such meeting of the Board, however called and noticed or wherever held shall be as valid as though made at a meeting duly held after a regular call and notice, if a quorum is present and, if either before or after the meeting, each of the Directors not present signs a waiver of notice, or a consent to the holdings of such meeting, or an approval of the minutes thereof. All such waivers, consents and approvals shall be filed with the corporate records of the Association and made a part of the minutes of the meeting.

8 OFFICERS

8.1 The Officers of the Association shall be a President, a Vice President, a Secretary and a Treasurer, and such other officers as may be determined from time to time by the Board, in accordance with the Articles of Incorporation of the Association (the "Officers"). The President shall be a member of the Board, but the other Officers need not be.

8.2 The Officers shall be elected by the Board at the annual meetings of the Board, which shall be held immediately following the annual meeting of the Association. New offices

may be created and filled at any meeting of the Board. Each Officer shall hold office until his successor shall have been duly elected.

8.3 A vacancy in any office because of death, resignation, or other termination of service, may be filled by the Board for the unexpired portion of the term.

8.4 All Officers shall hold office for terms as provided in the Articles of Incorporation

8.5 The President shall preside at all meetings of the Board, shall see that orders and resolutions of the Board are carried out and shall sign all notes, checks, leases, mortgage, deeds and all other written instruments.

8.6 The Vice President, or the Vice Presidents if so designated by the Board if there is more than one Vice President, shall perform all the duties of the President in his absence. The Vice President(s) shall perform such other acts and duties as may be assigned by the Board.

8.7 The Secretary shall be ex officio the Secretary of the Board, shall record the votes and keep the minutes of all meetings of the Members and of the Board in a book to be kept for that purpose. The secretary shall keep all records of the Association and shall record in the book, kept for that purpose, all the names of the Members of the Association together with their addresses as registered by such members.

8.8 The Treasurer shall receive and deposit in appropriate bank accounts all monies of the Association, and shall disburse such funds as directed by resolution of the Board, provided however, that a resolution of the Board shall not be necessary for the disbursement made in the ordinary course of business conducted within the limits of a budget adopted by the Board. The Treasurer may be, but need not, be a required signatory on check and notes of the Association.

8.9 The Treasurer, or his appointed agent, shall keep proper books of account and cause to be prepared at the completion of each fiscal year and annual budget and an annual balance sheet statement, and the budget and balance sheet statement shall be open for inspection upon reasonable request by any Member.

8.10 With the approval of the Board, any or all of the Officers of the Association may delegate their respective duties and functions to a licensed and qualified property manager, provided, however, such property manager shall at all times be subject to the supervision and control of the Board.

9 COMMITTEES

9.1 The standing committee of the Association shall be the Nomination Committee. The Nominating Committee shall have the duties, authority and functions as described elsewhere in these Bylaws.

9.2 The Board shall have the power and authority to appoint such other committees as it deems advisable. Any committee appointed by the Board shall consist of a Chairman and two (2) or more other members and shall include a member of the Board. Committee members shall serve at the pleasure of the Board, and shall perform such duties and functions as the Board may direct.

10 BOOKS AND RECORDS The Books, records and papers of the Association shall at all times, during reasonable business hours, be subject to inspection by any Members. The Association shall retain the minutes of all meetings of the Members and the Board for not less than seven (7) years.

11 MEETINGS OF MEMBERS

11.1 The annual meetings of the Members shall be held prior to April 30th of each year, at such time as the Board may designate, or at such other date and time as may be selected by the Board.

11.2 Special meetings of the Members for any purpose may be called at any time by the President, the Vice President(s), the Secretary, Treasurer, by any two or more members of the Board or upon the written request of members holding a majority of all the votes allocated to the entire Membership.

11.3 Notice to all meetings of the Members shall be given to the Members by the Secretary. Notice may be given to the Member either personally or by sending a copy of the notice through the mail, postage fully prepaid, to his address appearing on the books of the Association. Each Member shall be responsible for registering his address and telephone number with the Secretary and notice of the meeting shall be mailed to him at such address. Notice of the annual meeting of the Members shall be delivered at least thirty (3) days in advance. Notice of any other meeting, regular or special, shall be mailed at least seven (7) days advance of the meeting and shall set forth in general the nature of the business to be transacted; provided, however that if the business of any meeting shall involve any action as governed by the Articles of Incorporation or the Declaration in which other notice provisions are provided for, notice shall be given or sent as therein provided.

11.4 The presence, in person or by proxy, of the Members holding thirty person (30%) of the total votes in the Association established by the Articles of Incorporation shall constitute a quorum of the Membership for any action governed by the Declaration, the Articles of Incorporation, or these Bylaws.

12 PROXIES

12.1 Except for election of the Board of Directors, at all meetings of the Members, each Member may vote in person or by limited, but not general, proxy. Limited proxies and general proxies may be used to establish a quorum. Limited proxies may also be used for votes

taken to amend the Articles of Incorporation or these Bylaws, or for any other matter that requires or permits a vote of the Members.

12.2 All proxies shall be in writing and filed with the Secretary. No proxy shall extend beyond a period of ninety (90) days from the date of the meeting for which it was original given, an every proxy shall automatically cease upon the sale of the Member of his interest in the Property.

12.3 For elections of the Board, the Members shall vote in person at a meeting of the Members, or by a written ballot that each Member personally casts.

12.4 SEAL

The Association may have a seal.

13 AMENDMENTS These Bylaws may be altered, amended or rescinded by majority vote of the Board at a duly constituted meeting of the Board. Amendments shall be effective on the date of passage by the Board and no amendment need be recorded in the public records of St. Johns County, Florida.

14 INCONSISTENCIES In the event of any inconsistency between the provisions of these Bylaw and Declaration or Articles of Incorporation, the provisions of the Declaration and Articles of Incorporation shall control.

EXHIBIT "C"

Common Area

None

JAX_ACTIVE 3434400.4

THIS INSTRUMENT PREPARED BY
AND RETURN TO:
S. KYLE WINHAM, ESQ.
RKS OF FLORIDA, LLC
3030 HARTLEY ROAD, SUITE 140
JACKSONVILLE, FL 32257

**SUPPLEMENTARY DECLARATION OF COVENANTS, CONDITIONS
RESTRICTIONS AND EASEMENTS FOR ARBOR MILL AT MILL CREEK**

This **SUPPLEMENTARY DECLARATION OF COVENANTS, CONDITIONS
RESTRICTIONS AND EASEMENTS FOR ARBOR MILL AT MILL CREEK** ("Supplementary Declaration") is made effective as of October 4th, 2016, by RKS OF FLORIDA, LLC, a Florida limited liability company ("Developer").

WHEREAS, Developer executed that certain Declaration of Covenants, Conditions, Restrictions and Easements for Arbor Mill at Mill Creek which was recorded in Official Records Book 4037, Page 1418, of the Public Records of St. Johns County, Florida (the "Declaration"), thereby submitting all of the real property described in the Declaration to the terms thereof; and

WHEREAS, Section 3.2 of the Declaration allows the Developer to subject additional land to the Declaration; and

WHEREAS, the Developer is the owner of the property located in St. Johns County, Florida described on the attached Exhibit "A" ("Additional Property") wish to add the Additional property to the Property.

NOW THEREFORE, the Developer hereby declares that:

1. All Capitalized terms contained in this Supplementary Declaration and which are defined by the Declaration, Shall have the same meanings as such terms are defined by the Declaration.
2. Developer hereby declares that the Additional Property is added to the Property subject to the Declaration and such land and any portion thereof shall be held, transferred, sold and conveyed and occupied subject to all covenants, restrictions, easements charges and liens and all other matters as set forth in the Declaration, as the same be amended from time to time.
3. This Supplementary Declaration shall become effective upon its recordation in the public records of St. Johns County, Florida, As specifically supplemented hereby, the Declaration shall remain in full force and effect. In the event of conflict between the terms and

provisions of the Declaration and this Supplementary Declaration, this Supplementary Declaration shall control.

4. Developer acknowledges that the terms of the Supplementary Declaration shall be binding upon Developer and shall run with the title to the parcel encumbered by the Supplementary Declaration and shall be binding upon all persons having any right, title, or any interest in such property, their heirs, representatives, successors and assigns.

IN WITNESS WHEREOF, the Developer has caused this Supplementary Declaration to be duly executed as of the date first above written.

Signed, sealed and delivered in the presence of:

Paula Delaney
Name: Paula L. Delaney

Sherrill A. Deese
Name: Sherrill A. Deese

DEVELOPER:

RKS OF FLORIDA, LLC, a Florida limited liability company

By: [Signature]

Name: Samuel Crozier

Its: Manager

STATE OF FLORIDA

COUNTY OF

The foregoing instrument was acknowledged before me this 4th day of October, 2016, by Samuel B. Crozier, Manager of RKS of Florida, LLC, a Florida limited liability company, on behalf of the company. He is X personally known to me or produced [Signature] as identification.



(Print
Name) [Signature]

NOTARY PUBLIC

State of Florida at Large

Commission #

My

Commission

Expires:

EXHIBIT "A"
ADDITIONAL PROPERTY

ARBOR MILL PHASE TWO

LEGAL DESCRIPTION

A PARCEL OF LAND, BEING A PORTION OF SECTION 18, TOWNSHIP 6 SOUTH, RANGE 27 EAST, ST. JOHNS COUNTY, FLORIDA, SAID PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FOR A POINT OF BEGINNING, BEGIN AT THE SOUTHWEST CORNER OF TRACT "I", (35' DEVELOPMENT EDGE, WHICH MAY INCLUDE AVERAGE 25' NATURAL VEGETATIVE UPLAND BUFFER), AS SHOWN ON THE PLAT OF "ARBOR MILL PHASE ONE" AS SHOWN ON THE PLAT THEREOF, RECORDED IN MAP BOOK 76, PAGES 80 THROUGH 94 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA, AND RUN THENCE, SOUTH $82^{\circ}06'12''$ WEST, ALONG A WESTERLY PROLONGATION OF THE SOUTHERLY LINE OF SAID TRACT "I", A DISTANCE OF 996.19 FEET, TO A POINT ON THE WESTERLY LINE OF SAID SECTION 18, TOWNSHIP 6 SOUTH, RANGE 27 EAST, (AND ALSO BEING THE EASTERLY LINE OF SECTION 13, TOWNSHIP 6 SOUTH, RANGE 27 EAST); RUN THENCE, NORTH $03^{\circ}10'41''$ WEST, ALONG THE AFORESAID WESTERLY LINE OF SAID SECTION 18, (AND ALSO BEING THE EASTERLY LINE OF SAID SECTION 13), A DISTANCE OF 1,288.73 FEET, TO A POINT; RUN THENCE, NORTH $86^{\circ}49'19''$ EAST, A DISTANCE OF 170.00 FEET, TO A POINT ON THE ARC OF A CURVE, LEADING NORTHEASTERLY; RUN THENCE, NORTHEASTERLY, ALONG AND AROUND THE ARC OF A CURVE, BEING CONCAVE SOUTHEASTERLY, AND HAVING A RADIUS OF 30.00 FEET, THROUGH A CENTRAL ANGLE OF $89^{\circ}59'02''$ TO THE RIGHT, AN ARC DISTANCE OF 47.12 FEET, TO THE POINT OF TANGENCY, OF LAST SAID CURVE, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH $41^{\circ}49'50''$ EAST, 42.42 FEET; RUN THENCE, NORTH $86^{\circ}49'13''$ EAST, ALONG LAST SAID TANGENCY, A DISTANCE OF 556.61 FEET, TO THE POINT OF CURVATURE, OF A CURVE LEADING SOUTHEASTERLY; RUN THENCE, SOUTHEASTERLY, ALONG AND AROUND THE ARC OF A CURVE, BEING CONCAVE SOUTHERLY, AND HAVING A RADIUS OF 30.00 FEET, THROUGH A CENTRAL ANGLE OF $37^{\circ}38'02''$ TO THE RIGHT, AN ARC DISTANCE OF 19.71 FEET, TO A POINT ON LAST SAID CURVE, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH $74^{\circ}21'46''$ EAST, 19.35 FEET; RUN THENCE, SOUTH $51^{\circ}36'20''$ EAST, ALONG A NON TANGENT BEARING TO LAST SAID CURVE, A DISTANCE OF 82.82 FEET, TO A POINT; RUN THENCE, NORTH $62^{\circ}24'59''$ EAST, A DISTANCE OF 62.81 FEET, TO A POINT ON THE

WESTERLY BOUNDARY OF "ARBOR MILL PHASE ONE", AS SHOWN ON THE PLAT THEREOF, RECORDED IN MAP BOOK 76, PAGES 80 THROUGH 94, OF THE PUBLIC RECORDS OF SAID ST. JOHNS COUNTY, FLORIDA; RUN THENCE, ALONG THE AFORESAID WESTERLY BOUNDARY OF "ARBOR MILL PHASE ONE", THE FOLLOWING SEVEN (7) COURSES AND DISTANCES:

COURSE No. 1: RUN THENCE, SOUTH 06°32'29" EAST, A DISTANCE OF 769.28 FEET, TO A POINT;

COURSE No. 2: RUN THENCE, NORTH 82°06'12" EAST, A DISTANCE OF 156.63 FEET, TO A POINT, ON THE WESTERLY RIGHT OF WAY LINE OF "ATLANTA DRIVE", AS SHOWN ON THE AFORESAID PLAT OF "ARBOR MILL PHASE ONE";

COURSE No. 3: RUN THENCE, SOUTH 07°53'40" EAST, A DISTANCE OF 206.53 FEET, TO THE POINT OF CURVATURE, OF A CURVE, LEADING SOUTHWESTERLY;

COURSE No. 4: RUN THENCE, SOUTHWESTERLY, ALONG AND AROUND THE ARC OF A CURVE, BEING CONCAVE NORTHWESTERLY, AND HAVING A RADIUS OF 25.00 FEET, THROUGH A CENTRAL ANGLE OF 89°59'52" TO THE RIGHT, AN ARC DISTANCE OF 39.27 FEET, TO THE POINT OF TANGENCY, OF LAST SAID CURVE, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 37°06'12" WEST, 35.36 FEET;

COURSE No. 5: RUN THENCE, SOUTH 82°06'12" WEST, ALONG LAST SAID TANGENCY, A DISTANCE OF 85.00 FEET, TO A POINT;

COURSE No. 6: RUN THENCE, SOUTH 17°47'42" WEST, A DISTANCE OF 66.58 FEET, TO A POINT;

COURSE No. 7: RUN THENCE, SOUTH 07°53'48" EAST, A DISTANCE OF 145.00 FEET, TO THE SOUTHWEST CORNER OF TRACT "I", AND THE POINT OF BEGINNING.

THE LANDS THUS DESCRIBED CONTAINS 1,221,567 SQUARE FEET, OR 28.04 ACRES, MORE OR LESS, IN AREA.

