

DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS
SAN PABLO CREEK UNIT 3A

THIS DECLARATION, made on the date hereinafter set forth by
San Pablo Creek Joint Venture

hereinafter referred to as Developer.

WITNESSETH:

Developer is the owner of the property in DUVAL
County, Florida, more particularly described on Exhibit "A" attached
hereto and made a part hereof (hereinafter referred to as the
"Property") and desires to develop the Property as a planned community.

NOW, THEREFORE, Developer hereby declares that the Property shall
be held, sold and conveyed subject to the following easements,
restrictions, covenants and conditions (hereinafter referred to as the
"Restrictions") which are for the purpose of protecting the value and
desirability of and which shall run with the land and be binding on all
parties having any right, title or interest in the Property or any part
thereof, their heirs, successors and assigns, and shall inure to the
benefit of each such person.

ARTICLE I
Definitions

1. "Association" means San Pablo Creek Unit 3A Owners Association, Inc., a Florida corporation not-for-profit, its successors and assigns.
2. "Owner" means the record owner, whether one or more persons or entities, of a fee simple title to any Residential Lot which is a part of the Property, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.
3. "Common Area" or "Common Area" means all real property (including the improvements thereon) described on the attached Exhibit "B".
4. "Residential Dwelling Unit" means any part of the Property which has been improved for use as a single-family dwelling, including, without limitation, any single family detached dwelling, garden home, patio home or attached townhome, which is substantially completed.

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HENRY M. COOK
CLERK CIRCUIT COURT
DUVAL COUNTY, FL
REC. \$ 100.50

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5. "Residential Lot" means a platted lot intended to be used for the construction of a Residential Dwelling Unit.

6. "Articles" means the Articles of Incorporation of the Association.

7. "Board" or "Board of Directors" means the Board of Directors of the Association.

8. "Bylaws" means the Bylaws of the Association.

9. "Declaration" means this Declaration of Covenants, Conditions and Restrictions applicable to the Property.

10. "VA" means the Veterans Administration and its successors and assigns.

11. "FHA" means the Federal Housing Administration and its successors and assigns.

12. "Mortgagee" means any institutional holder of a first mortgage encumbering a portion of the Property as security for the performance of any obligation, including a bank, savings and loan association, insurance company, any real estate or mortgage investment trust, and insurers or guarantors of mortgages, including, without limitation, the Federal National Mortgage Association, the Government National Mortgage Association, the VA, the FHA or any lender generally recognized as an institutional type lender. *

13. "Unit" used without qualifying language includes Residential Lots and Residential Dwelling Units.

14. "Initial Maximum Annual Assessment" shall be the annual assessment for the calendar year during which the first Residential Lot is conveyed to an Owner which shall not exceed \$ 150.00.

15. "Surface Water or Stormwater Management System" means a system which is designed and constructed or implemented to control discharges which are necessitated by rainfall events incorporating methods to collect, convey, store, absorb, inhibit, treat, use or reuse water to prevent or reduce flooding, overdrainage, environmental degradation and water pollution or otherwise affect the quantity and quality of discharges from the system, as permitted pursuant to Chapters 40C-4, 40C-40 or 40C-42, .A.C.

16. "Declarant" means Developer, its successors and assigns with respect to the Property and any Owner who acquires an interest in more than one Residential Lot for the purpose of the development of the

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Property or the construction of Residential Dwelling Units.

ARTICLE II
Membership and Voting Rights

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

2. Classes of Membership. The Association shall have two classes of voting membership:

(a) Class A. Class A members shall be all Owners, with the exception of the Declarant. Each Class A member shall be entitled to one (1) vote for each Residential Lot owned.

(b) Class B. The Class B members shall be the Declarant who shall be entitled to three (3) votes for each Residential Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of any of the following events, which ever first occurs:

(1) the number of votes assigned to Class A members equals the number of votes assigned to Class B members;

(2) within six (6) months from that time at which all the Residential Dwelling Units that are subject to this Declaration have been completed, some have been conveyed to purchasers and no Residential Dwelling Units are under construction or offered for sale by the Declarant in the ordinary course of business; or

(3) ten (10) years from the date of recording this Declaration.

3. Multiple Owners. When any Residential Lot is owned of record in the name of two (2) or more persons or entities, whether fiduciaries or in any other manner of joint or common ownership, only one of such persons, who shall be designated by such joint owners, shall become the member entitled to vote. Such vote shall be exercised as they among themselves determine but in no event shall more than one (1) vote be cast with respect to any such Residential Lot. Where a partnership, corporation or other entity is a Class A member, such Class A member shall designate one representative of such partnership or such corporation or other entity to be the member entitled to vote.

- 3 -

##1634##

ARTICLE III
Covenant of Maintenance Assessments

1. Creation of the Lien and Personal Obligation of Assessments. Each Owner of any Residential Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association annual assessments or charges and special assessments, such assessments to be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs, late charges and reasonable attorneys' fees, shall be a charge on the land and shall be a continuing lien upon the Residential Lot against which each such assessment is made. Each such assessment, together with interest, costs, late charges and reasonable attorneys' fees, shall also be the personal obligation of the person who was the Owner of such Residential Lot at the time when the assessment fell due. In the case of co-Owners, each co-Owner shall be jointly and severally liable for the entire amount of the assessment. The personal obligation for delinquent assessments shall not pass to an Owner's successor in title unless expressly assumed by such successor in title.

2. Purpose of Annual Assessments. The annual assessments levied by the Association shall be used exclusively to promote the recreation, health, safety and welfare of the residents in the Property and for the improvement, maintenance and operation of the Common Areas as described by Exhibit B. In addition, the assessments shall be used for the maintenance and repair of the Surface Water or Stormwater Management Systems including, but not limited to, work within retention areas, drainage structures and drainage easements.

3. Maximum Annual Assessment.

(a) During the calendar year when the first Residential Lot is conveyed to an Owner, the maximum annual assessment shall be the Initial Maximum Annual Assessment.

(b) From and after January 1 of the year immediately following the conveyance of the first Residential Lot to any Owner, the maximum annual assessment may be increased each year not more than five percent (5%) above the maximum assessment for the previous year without a vote of the membership.

(c) From and after January 1 of the year immediately following the conveyance of the first Residential Lot to any Owner, the maximum annual assessment may be increased above five percent (5%) by a vote of two-thirds (2/3rd) of each class of members who are voting in person or by proxy, at a meeting duly called for this purpose.

(d) The Board shall fix the annual assessment at an amount not in excess of the maximum.

(e) The Board, in determining the common expenses, may establish and maintain a reserve fund for the periodic maintenance, repair and replacement of the Common Areas or for such other purposes as the Board deems prudent for the operation of the Association.

4. Special Assessments. In addition to the annual assessments authorized above, the Board may levy, in any assessment year, a special assessment applicable to that year provided that any such assessment shall have the assent of two-thirds (2/3rds) of the votes of each class of members who are voting in person or by proxy at a meeting duly called for this purpose.

In addition, the Board may assess a special assessment against an Owner for the cost to repair any damage or injury to the Common Areas caused by the Owner's negligence or for such other amount as determined by the Board due to an Owner's failure to comply with the provisions of this Declaration as hereinafter provided..

5. Notice and Quorum for Any Action Authorized under Paragraphs 3 and 4. Written notice of any meeting called for the purpose of taking any action authorized under paragraphs 3 and 4 shall be sent to all members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At such meeting, the presence of members or of proxies entitled to cast a majority of the votes of each class of membership shall constitute a quorum.

6. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all Residential Lots (except special assessments specifically assessed against an Owner for costs incurred solely on account of his negligence or failure to comply herewith). Notwithstanding this or any other provision of this Declaration, Declarant shall not be required to pay annual or special assessments on any Residential Lot owned by Declarant until such time as such Residential Lot has been conveyed to an Owner.

7. Date of Commencement of Assessments; Due Dates. The annual assessments provided for herein shall commence as to all Residential Lots conveyed to an Owner on the first day of the month following the conveyance of the first Residential Lot to an Owner. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The annual assessment shall be payable at the times and in the manner determined by the Board. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Residential Lot have been paid. A properly executed



certificate of the Association as to the status of assessments on a Residential Lot is binding upon the Association as of the date of its issuance.

8. Effect of Nonpayment of Assessments; Remedies of the Association. Any assessment not paid by its due date shall be subject to a late charge of ten percent (10%) of the amount of the payment due and shall bear interest from the due date at the rate of fifteen percent (15%) per annum. The Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the Residential Lot. No Owner may escape liability for the assessments provided for herein by abandonment of his Residential Lot. The Board may suspend the voting rights and right to use the Common Areas of a member during any period in which such member shall be in default of any assessment levied by the Association.

9. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Residential Lot shall not affect the assessment lien. However, the sale or transfer of any Residential Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Residential Lot from liability for any assessment thereafter becoming due or from the lien thereof. Any such delinquent assessments which were extinguished pursuant to the foregoing may be reallocated and assessed against the remaining Residential Lots as a common expense or special assessment.

ARTICLE V
Architectural Control

1. Design Criteria. It is the Declarant's intent to create maintain a subdivision in harmony with its surroundings and the natural elements of the Property. The Residential Dwelling Units constructed or to be constructed on the Property have been or will be designed to be compatible with each other and to establish a level of construction standards. No owner is permitted to make any changes to the exterior of any Residential Dwelling Unit or other improvement on the Property without the prior approval of the Architectural Control Committee of the Association (hereinafter referred to as the "ARC").

2. Necessity of Architectural Review and Approval. No building, fence, wall or other structure, which is visible from outside any Residential Dwelling Unit, shall be commenced, erected or maintained upon the Property, nor shall any exterior addition to or change in alteration, including, without limitation, a change in the exterior color, be made until the plans and specifications showing the nature,

- 6 -

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kind, shape, height, materials and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the ARC. In the event the ARC fails to approve or disapprove such design and location within thirty (30) days after the plans and specifications have been submitted to them, approval will not be required and this Article will be deemed to have been fully complied with.

3. Architectural Control Committee. The ARC shall be appointed by a majority vote of the Board at a meeting duly called for such purpose or by resolution executed by a majority of the members of the Board. The majority of the ARC shall constitute a quorum to transact business at any meeting.

4. Provisions Inoperative as to Declarant. Notwithstanding any other provisions of this Declaration, any development of the Property or construction of Residential Dwelling Units by Declarant shall not be subject to review and approval by the ARC.

ARTICLE VI
Use of Property

In order to provide for congenial occupancy of the Property and for the protection of the value of the Residential Dwelling Units, the use of the Property shall be in accordance with the following provisions so long as the Property is subject to this Declaration.

1. Common Areas. The Common Areas shall be used only for the purposes for which they are intended in the furnishing of services and facilities for the enjoyment of the Owners. There shall be no obstruction or alteration of, nor shall anything be stored, altered or constructed in, or removed from, the Common Areas without the prior written consent of the Board.

2. Insurance. No use shall be made of the Common Areas which will increase the rate of insurance upon the Property without the prior consent of the Board. No Owner shall permit anything to be done or kept on the Common Areas which will result in cancellation of insurance on any part of the Common Areas or which will be in violation of any law. No waste shall be committed in the Common Areas.

3. Nuisances. No obnoxious or offensive activity shall be allowed upon the Common Areas, nor any use or practice which is the source of annoyance or nuisance to Owners or guests or which interferes with the peaceful possession and proper use of the Common Areas by Owners. The Board shall have the power to adopt reasonable rules and regulations governing the use of the Common Areas and the personal conduct of the members and their guests thereon, and to establish fines for the

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infraction thereof as hereinafter provided. In addition, the Board may also suspend the right of a member to use the Common Areas, after notice and hearing for a period not to exceed sixty (60) days, as a result of such members infraction of such published rules and regulations.

4. Lawful Use. No immoral, improper, offensive or unlawful use shall be made of the Common Areas or any part thereof and all valid laws, zoning ordinances and regulations of all governmental bodies having jurisdiction thereof shall be observed. The responsibility of meeting the requirements of governmental bodies pertaining to maintenance, replacement, modification or repair of the Common Areas shall be the same as is elsewhere herein specified.

5. Surface Water or Stormwater Management System. 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(s) shall mean the exercise of practices which allow the systems to provide drainage, water storage, conveyance or other surface water or stormwater management capabilities as permitted by the St. Johns River Water Management District. The Association shall be responsible for such maintenance and operation. Any repair or reconstruction of the Surface Water or Stormwater Management System shall be as permitted, or if modified, as approved by the St. Johns River Water Management District.

ARTICLE VII
Lakes

1. Water Level and Use. With respect to the lakes now existing or which may hereafter be erected within the Property, only the Association shall have the right to remove any water from such lakes for the purpose of irrigation or other use or to place any matter or object in such lakes. The Association shall have the sole and absolute right to control the water level of all lakes and to control the growth and eradication of plants, fowl, reptiles, animals, fish and fungi in and on such lakes and to fill any lake and no Owner shall deposit any fill in such lake. No dock, moorings, pilings, boat shelters or other structure shall be erected on or over the lakes without the approval of the ARC. No gas or diesel driven boat shall be permitted to be operated on any lake. Canoes and small, noncombustion powered boats will be permitted. All permitted boats shall be stored, screened from public view, and shall be stored either within existing structures on the Owner's Residential Lot, in designated areas within the planned development or behind landscaping approved by the ARC.

2. Lake Embankments. The lake embankments shall be maintained by the Owner owning the lake bottom. The embankments shall be maintained by each applicable Owner so that the grass, planting or other lateral

##1630##

support shall prevent erosion of the embankment of the lake and the height, grade and contour of such embankments shall not be changed without the prior written consent of the ARC. If the Owner required to maintain the embankment fails to maintain such embankment as part of his landscape maintenance obligations in accordance with the foregoing, the Association and its agent or representative shall have the right, but not the obligation, to enter upon such Owner's property to perform such maintenance which may be reasonably required, all at the expense of the appropriate Owner.

3. Easement for Access and Drainage. The Association shall have a perpetual, non-exclusive easement over all areas of the Surface Water or Stormwater Management Systems for access to operate, maintain or repair such systems. This easement shall provide the Association with the right to enter upon any portion of a Residential Lot which is adjacent to or a part of the Surface Water or Stormwater Management System, at a reasonable time and in a reasonable manner, to operate, maintain or repair the Surface Water or Stormwater Management System as required by the St. Johns River Water Management District permit. In addition, the Association shall have a perpetual, non-exclusive easement for drainage over the entire Surface Water or Stormwater Management System. No 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 St. Johns Water Management District.

ARTICLE VIII
Easements

1. Reservation of Easements. Declarant reserves for itself, its successors and assigns, a right-of-way and easement to erect, maintain and use electric and telephone poles, wires, cables, conduits, storm sewers, drainage swales, sanitary sewers, water mains, gas, sewer and water lines and other public conveniences or utilities on, in and over the Common Areas.

2. Drainage Easements. Owners shall not obstruct or divert drainage flow from drainage easements. Declarant may cut drainage swales for surface waters and establish easements therefor wherever and whenever such action may appear to Declarant to be necessary to maintain reasonable standards of health, safety and appearance. These easements include the right to cut any trees, bushes or shrubbery, make any gradings of the soil, or take any other action reasonably necessary to install utilities and maintain reasonable standards of health and appearance but shall not include the right to disturb any improvements on the Property unless such improvements are restored to their condition prior to such disturbance promptly thereafter. Except as provided herein, the existing drainage system shall not be altered so as to divert the flow of water onto an adjacent property or into sanitary

- 9 -

***1660**

sewer lines.

3. **Additional Easements.** Declarant reserves the right to impose further restrictions and to grant or dedicate additional easements and rights-of-way over the property owned by Declarant. In addition, Declarant hereby reserves the right to grant easements and rights-of-way over, under and through the Common Areas so long as Declarant shall own any portion of the Property. The easements and rights-of-way granted by Declarant shall not structurally weaken any improvements or unreasonably interfere with enjoyment of the Common Areas.

4. **Cable Television Easement.** Declarant reserves for itself an exclusive easement for the installation and maintenance of radio and television cables within Common Areas and the rights-of-ways and easement areas referred to herein.

5. **Encroachments.** Declarant may grant individual Owners the right to encroach upon easements or Common Areas where necessary for the preservation of trees or the maintenance of overall aesthetics in the community.

**ARTICLE IX
Rights of Mortgagees**

1. **Rights of Mortgagees.** Upon written request to the Association identifying the name and address of a mortgagee, such mortgagee will be entitled to timely written notice of:

(a) Any condemnation loss or casualty loss which affects a material portion of the Property or any Residential Dwelling Unit on which there is a first mortgage held, insured or guaranteed by such mortgagee.

(b) Any delinquency in the payment of the assessments or charges owed by an Owner of a Residential Dwelling Unit subject to a first mortgage held, insured or guaranteed by such mortgagee, which remains due but unpaid for a period of sixty (60) days.

(c) Any lapse, cancellation or material modification of any insurance policy, fidelity bond or other bond maintained by the Association.

(d) Any proposed action which would require the consent of a specified percentage of the mortgage holders.

##1661##

**ARTICLE X
Reconstruction or Repair after Casualty**

1. **Restoration and Repair.** In the event that any portion of the Common Areas is damaged or destroyed by casualty, it shall be repaired or restored to substantially the condition prior to the damage or destruction by the Association.

2. **Insurance Proceeds.** Repair or reconstruction of the Common Areas shall be substantially in accordance with the plans and specifications pursuant to which the same was originally constructed. All insurance proceeds shall be applied to the restoration and repair. If the insurance proceeds are insufficient, the deficit shall be assessed against all Owners as a special assessment. If there is a surplus of insurance proceeds, it shall become the property of the Association.

**ARTICLE XI
Restrictions Affecting Residential Lots**

1. **Residential Use.** Each of the numbered lots in the subdivision shall be Residential Lots used for single family dwellings only. No business or commercial building may be erected on any Residential Lot and no business may be conducted on any part thereof.

2. **Location of Structures.** The location of all structures (including building, fences and walls) and shrubbery placed upon any Residential Lot shall comply with the requirements of all zoning and building ordinances applicable thereto.

3. **No Sheds, Shacks or Trailers.** No shed, shack, mobile home, trailer, tent or other temporary or movable building or structure of any kind shall be erected or permitted to remain on any Residential Lot.

4. **No Offensive Activities.** No illegal, obnoxious or offensive activity nor any nuisance whatever shall be permitted or carried on in any part of the Property, nor shall anything be permitted therein which will become an annoyance to the neighborhood. No trash, garbage, rubbish, debris, waste material or other refuse shall be deposited or allowed to accumulate on any part of the Property.

5. **Exterior Maintenance.** Each Owner shall be responsible for the maintenance of the lawn, landscaping and exterior of all buildings and structures on the Residential Lot owned by such Owner, all of which shall be maintained in a neat and orderly manner with the lawns cut, landscaping trimmed and the exterior of the improvements painted and in good repair.

6. Pets. No animals or birds shall be kept on the Property for any commercial or breeding purpose. Not more than two (2) domestic animals may be kept on a Residential Lot for the pleasure of the occupants of the Residential Dwelling Unit built on such lot without the prior written approval of the Board. If, in the opinion of the Board, any animal becomes dangerous or an annoyance or destructive of wildlife, the Association shall have the right to require that such offending animal be removed from the Property. Birds and rabbits shall be kept caged at all times.

7. Clotheslines. No clothes or laundry shall be hung where the same are visible from any street or Residential Lot.

8. Parking. No vehicle shall be parked on any Residential Lot or street on the Property unless such vehicle is operable on the highways of the State of Florida and has a current license tag. No repair work shall be performed on any vehicle except minor repairs which are completed within a two (2) hour duration. No boat, recreation vehicle, truck or other commercial vehicle shall be parked on a Residential Lot except in areas completely screened in view from the streets and all other Residential Lots.

9. Garages. No garages or outbuildings shall be used as a residence or converted into living space.

10. Amendments or Additional Restrictions. Declarant shall have the right to:

(a) Amend these covenants and restrictions, but all such amendments shall conform to the general purposes and standards of the covenants and restrictions herein contained;

(b) Amend these covenants and restrictions to comply with the requirements of the United States Department of Housing and Urban Development, FHA or VA;

(c) Amend these covenants and restrictions for the purposes of curing any ambiguity or inconsistency between the provisions contained herein;

(d) Include in any contract or deed or other instrument hereafter made any additional covenants and restrictions applicable to the property being conveyed which do not lower the standards of the covenants and restrictions contained herein;

(e) Release any building plot from any part of the covenants and restrictions which have been violated, (including, without limiting the foregoing, violations of building restriction lines and provisions

***1643**

hereof relating thereto) if Declarant determines such violation to be a minor or insubstantial violation.

11. Signs. No signs shall be displayed on any Residential Lot except "For Rent" or "For Sale" signs, which signs may refer only to that particular premise for sale or for rent and shall be of materials, size, height and design approved by the ARC. The Association may enter upon any Residential Lot and summarily remove any signs which do not comply with the provisions of this paragraph.

12. Easements. The Declarant, for itself and its successors and assigns, reserves the right, privilege and easement over and under all easement areas shown on the Plat and the five (5) foot strip of land at the rear and the sides of each Residential Lot to erect, maintain and use electric and telephone wires, cables, conduits, water mains, drainage lines or drainage swales, sewer mains and other suitable equipment for the installation, maintenance, transmission and use of electricity, gas, telephone, lighting, heating, water, drainage, sewage and other conveniences and utilities. The Owners of the Residential Lots subject to the privileges, rights and easements referred to in this paragraph shall acquire no right, title and interest in and to wires, cables, conduits, pipes, mains, lines or other equipment or facilities placed on, over or under the property subject to such privileges, rights and easements. No structure, pavement or other improvement shall be erected on any part of any easement except by Declarant and, in the event any such improvement is placed in said easement by a person other than Declarant, the same shall be removed upon request by the Declarant or the Association at the cost of the Owner of such Residential Lot upon which such easement and improvement are located.

ARTICLE XII
General Provisions

1. Legal Action and Violation. If any Owner violates or attempts to violate any of these covenants and restrictions (hereinafter referred to as the "Offending Owner"), Declarant, any Owner or the Association may, upon ten (10) days written notice to the Owner of the offending Residential Lot, prosecute proceedings at law for the recovery of damages against the Offending Owner and maintain a proceeding in equity against the Offending Owner for the purpose of preventing or enjoining all or any such violation or attempted violation. If any improvement exists on any Residential Lot which has not been installed or erected by Declarant or approved by the ARC or if any condition exists which is in violation of these covenants and restrictions, Declarant and the Association shall have the right, but not the obligation, to enter upon the Residential Lot where such violation exists and summarily to abate, correct or remove the same, all at the expense of the Offending Owner, and/or the Board may assess a reasonable fine against such Offending

- 13 -

***1666**

Owner, which expense or fine (herein called "Special Assessment") shall be payable by such Owner to the Declarant or the Association on demand. Any entry, abatement, correction or removal shall not be deemed a trespass or make the Declarant or Association liable for any damages on account thereof. The remedies contained in this paragraph shall be cumulative of all other remedies now and hereinafter provided by law and equity.

2. Waiver. The failure of the Association to enforce any covenant, restriction, obligation, right, power, privilege, authority or reservation herein contained, however long continued, shall not be deemed a waiver of the right to enforce the same thereafter as a breach or violation hereof.

3. Attorneys Fees. Any Owner found to be in violation of these restrictions shall be obligated to pay the reasonable attorneys fees of the Association or Declarant in any action seeking to enforce or prevent, correct or enjoin such violation or seeking damages for the breach of these restrictions.

4. Severability. All regulations herein contained shall be several and independent. The invalidity of one or more or any part of one shall in no way impair the remaining restrictions or any part thereof.

5. Rights of Declarant. Declarant shall have the right to waive compliance with these restrictions where Declarant makes a good faith determination that such violation is minor and will not cause a material disruption of the development plan contemplated hereby.

6. Amendment. The covenants and restrictions of this Declaration shall run with and bind the land. This Declaration may be amended from time to time by the Association in the manner as provided by the Articles. In the event that the Declaration is approved by the VA or FHA and the VA or FHA guarantees or insures a mortgage on a Residential Dwelling Unit, then so long as there is a Class B membership, the dedication, conveyance or mortgaging of Common Areas, dissolution, merger or consolidation of the Association or amendment of this Declaration shall require the approval of the VA and FHA.

Notwithstanding this or any other provision of this Declaration, any amendment to this Declaration which alters the Surface Water or Stormwater Management System, beyond maintenance in its original condition, including the water management portion of the Common Areas, must have the prior approval of the St. Johns River Water Management District.

7. Enforcement. The St. Johns River Water Management District



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.

8. Provisions Inoperative as to Initial Construction. Nothing contained in this Declaration shall be interpreted or enforced so as to prevent Declarant, or its contractors, subcontractors, agents, employees, successors or assigns from doing or performing on all or any part of the Property owned or controlled by Declarant or its assigns whatever is necessary convenient or desirable for the development of the Property or the construction of Residential Dwelling Units. Declarant and its assigns shall have the right to construct and use signs, trailers, buildings, model centers, offices and any other improvements as necessary for the construction and sale of Units.

9. Assignment of Declarant Rights. Declarant shall have the sole and exclusive right to assign its rights pursuant to this Declaration provided however, that absent a written assignment by Declarant, any Owner who acquires more than one Residential Lot for the purpose of the development of the Property or the construction of Residential Dwelling Units shall be deemed to have been assigned Declarant's rights pursuant hereto.

10. Conflict. In the event of any conflict between the provisions of this Declaration, the Articles and the Bylaws, the provisions of this Declaration shall control and prevail.

11. Additional Provisions. The additional provisions, if any, contained in Exhibit C attached hereto are hereby incorporated in this Declaration.

IN WITNESS WHEREOF, the undersigned being the Declarant herein, has set its hand and seal this 21st day of May, 1996.

Signed, sealed and delivered in the presence of:

SAN PABLO CREEK JOINT VENTURE

[Signature]
Printed name Tina Morphen

[Signature]
Its Managing General Partner

[Signature]
Printed name Elyse Katz

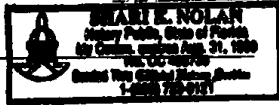


STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 21st day
of May, 1996, by Gregory E. Matovina
being personally known to me.

Shari K. Nolan
Notary Public

My commission expires _____



***1667**

EXHIBIT "A"

LEGAL DESCRIPTION

Lots 1-47 (inclusive) according to the plat of San Pablo Creek Unit Three A as recorded in Plat Book 50, Page 49, et. seq., of the current public records of Duval County, Florida.

##1668##

EXHIBIT "B"

COMMON AREAS

The Common Areas shall include the lakes now existing or hereinafter to be erected on the Property (which shall be maintained in accordance with and subject to the provisions of Articles VI and VII of this Declaration) and any part of "San Pablo Creek Subsequent Phases" designated as Common Areas in accordance with Exhibit "C" of this Declaration.

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EXHIBIT "C"

ADDITIONAL PROVISIONS

1) "San Pablo Creek Subsequent Phases" or any part thereof as described by Exhibit "D" may be annexed by Declarant without the consent of any other Owner within ten (10) years from the date of recording of this Declaration provided however, that such annexation shall require the approval of FHA and VA.

Any such annexation by Declarant shall be made by filing of record one or more supplemental declarations with respect to the annexed property. Each supplemental declaration shall contain a statement that the property that is the subject of the supplemental declaration constitutes additional property which is to become part of the Property and Common Areas subject to this Declaration. Such supplemental declaration shall be effective upon being recorded in the public records of Duval County, Florida.

In the event that additional property is annexed pursuant to this provision, then such property shall be considered within the definition of Property and Common Areas for purposes of this Declaration and each Owner of a Residential Lot shall be a Class A member of the Association and the votes of each class of members shall be adjusted accordingly. In the event that the San Pablo Creek Subsequent Phases or any part thereof are not annexed as provided herein, then this Declaration shall not be construed as a lien, encumbrance or defect on such property.

2) Each Residential Lot shall have a minimum area of six thousand (6,000) square feet.

3) Each Residential Dwelling Unit shall contain a minimum of one thousand three hundred (1,300) square feet of heated/cooled living area.

1650

SAN PABLO CREEK SUBSEQUENT TO 8367 PB 1648

A PART OF THE BARTOLEMO DE CASTRO Y. FERRER GRANT, SECTION 38, TOWNSHIP 2 SOUTH, RANGE 28 EAST, DUVAL COUNTY, FLORIDA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: FOR A POINT OF BEGINNING COMMENCE AT THE SOUTHWEST CORNER OF SAN PABLO CREEK UNIT 1 AS RECORDED IN PLAT BOOK 47, PAGES 77, 77A AND 77B OF THE CURRENT PUBLIC RECORDS OF SAID COUNTY, SAID POINT LYING ON THE NORTH LINE OF OSPREY POINTE AS RECORDED IN PLAT BOOK 44, PAGES 38, 38A, 38B, 38C AND 38D OF THE SAID PUBLIC RECORDS; THENCE WESTERLY AND SOUTHWESTERLY ALONG SAID NORTHERLY LINE AND THE NORTHWESTERLY LINES OF SAID OSPREY POINTE THE FOLLOWING THREE COURSES: SOUTH 84° 41'57" WEST, A DISTANCE OF 454.84 FEET; THENCE SOUTH 29°29'47" WEST, A DISTANCE OF 1237.42 FEET; THENCE 84°41'57" WEST, A DISTANCE OF 255.84 FEET TO THE NORTHWEST CORNER OF LOT 53 OF OSPREY POINTE, SAID POINT LYING ON THE EASTERLY LINE OF THOSE LANDS DESCRIBED IN OFFICIAL RECORDS VOLUME 5587, PAGE 293 OF THE CURRENT PUBLIC RECORDS OF SAID COUNTY; THENCE NORTH 00°59'31" WEST ALONG SAID EASTERLY LINE, A DISTANCE OF 2481.00 FEET; THENCE NORTH 89°00'29" EAST, A DISTANCE OF 720.00 FEET; THENCE SOUTH 75°43'19" EAST, A DISTANCE OF 233.98 FEET; THENCE SOUTH 08° 47'58" WEST, A DISTANCE OF 218.28 FEET; THENCE SOUTH 17°33'32" EAST, A DISTANCE OF 588.81 FEET; THENCE NORTH 84°41'57" EAST, A DISTANCE OF 245.00 FEET TO THE NORTHWEST CORNER OF AFOREMENTIONED SAN PABLO CREEK UNIT 1; THENCE SOUTHERLY ALONG THE WESTERLY LINES OF SAID SAN PABLO CREEK UNIT 1 THE FOLLOWING THREE COURSES: SOUTH 05°18'03" EAST, A DISTANCE OF 110.00 FEET; THENCE SOUTH 07°47' 04" WEST, A DISTANCE OF 205.98 FEET; THENCE SOUTH 10°38'14" EAST, A DISTANCE OF 240.40 FEET TO THE POINT OF BEGINNING.

CONTAINING 48.9 ACRES MORE OR LESS.

LESS AND EXCEPT THE PROPERTY DESCRIBED IN EXHIBIT "A" OF THIS DECLARATION

***1651**

The undersigned Fidelity National Bank
a national banking corp., the holder of a mortgage recorded in Official
Records Volume _____, Page _____, of the Public Records of Duval
County, Florida, joins in the execution hereof for the
purpose of consenting to the Declaration of Covenants, Conditions and
Restrictions for San Pablo Creek Unit 3A.

Signed, sealed and delivered
in the presence of:

Michael W. Levitt
Printed name Michael W. Levitt

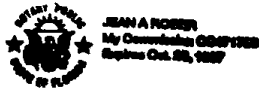
Vice President
Its

Johnny A. Chesmar
Printed name Johnny A. Chesmar

STATE OF Florida
COUNTY OF Duval

The foregoing instrument was acknowledged before me this 28th day
of May, 1996, by Both - Michael W. Levitt &
Johnny A. Chesmar, being personally known to me.

Jean A. Rober
Notary Public



##1652##

CONSENT AND JOINDER BY OWNER

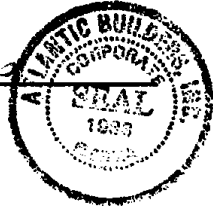
Atlantic Builders, Inc, a Florida corporation, as Owner of Lot 47 included in the Property, hereby joins in this Declaration for the purpose of consenting thereto and to acknowledge that the Lot(s) owned by it are fully subject to and benefitted by all the terms and provisions of this Declaration.

Signed, sealed and delivered in the presence of:

ATLANTIC BUILDERS, INC.

Lisa Hampton
Printed name Lisa Hampton

John Thomas
its



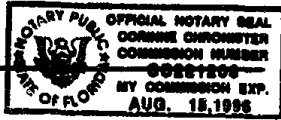
Gregory K. Matavias
Printed name Gregory K. Matavias

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 31st day of May, 1992, by John Thomas, as Vice President of Atlantic Builders, Inc., on behalf of the corporation. He is personally known to me and did not take an oath.

[Signature]
Notary Public

My commission expires



***1653**

Newton & Almond
10972 San Jose Blvd
32267

Book 6656 Pg 2007

**SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR SAN PABLO CREEK UNIT 3A**

This Supplemental Declaration is made by San Pablo Creek Joint Venture, a Florida general partnership ("Declarant") with respect to the real property included within the plats of San Pablo Creek Unit Three - B as recorded in Plat Book 51, Pages 40 and 40A-C (inclusive) of the current public records of Duval County, Florida and San Pablo Creek Unit Four - A as recorded in Plat Book 51, Pages 41 and 41A-C (inclusive) of the current public records of Duval County, Florida. San Pablo Creek Units Three - B and Four - A are hereinafter individually and collectively referred to as the "Annexation Parcel".

WHEREAS, All of the lands shown on the plat of San Pablo Creek Unit Three A (according to the plat thereof recorded in Plat Book 50, Page 49, et. seq. of the current public records of Duval County, Florida) have been subjected to the Declaration of Covenants, Conditions and Restrictions for San Pablo Creek Unit 3A as recorded in Official Records Volume 8367, Page 1629 of the current public records of Duval County, Florida.

WHEREAS, pursuant to Exhibit "C" of the Declaration, Declarant may, without the joinder or consent of any Owner, amend the Declaration to submit all or a portion of the additional property described on Exhibit "D" to the Declaration to the terms and provisions of the Declaration.

WHEREAS, the Annexation Parcel is included in the San Pablo Creek Subsequent Phases described on Exhibit "D" to the Declaration.

WHEREAS, Declarant is desirous of annexing the Annexation Parcel to the Property and subjecting the Annexation Parcel to the terms and conditions of the Declaration.

NOW THEREFORE, in consideration of the terms and conditions of the Declaration and this Supplemental Declaration, Declarant hereby agrees:

- 1) The Annexation Parcel is hereby annexed to the Declaration and shall be held, transferred, conveyed and occupied subject to the easements, restrictions, covenants, terms and conditions of the Declaration in the same manner and to the same extent as if the Annexation Parcel had been subjected thereto in the Declaration.
- 2) Each of the platted lots included within the Annexation Parcel shall constitute a Residential Lot and Property as such terms are defined and used in the Declaration.
- 3) Except as otherwise specifically defined herein, any term used herein which is defined in the Declaration shall have the same meaning in this

Ms: 6656
Pg: 2007 - 2009
Doc: 97141236
Filed & Recorded
06/25/97
10:38:03 A.M.
HENRY W. COOK
CLERK CIRCUIT COURT
DUVAL COUNTY, FL
REC. \$ 15.00

3

Supplemental Declaration as in the Declaration.

IN WITNESS WHEREOF, Declarant has executed this Supplemental Declaration this 19th day of June, 1997.

WITNESSES

SAN PABLO CREEK JOINT VENTURE

Suzanne G. Dray
Print Name SUZANNE G. POSEY

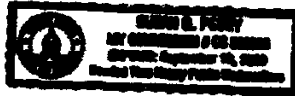
Gregory E. Matovina
By: Gregory E. Matovina
Its Managing General Partner

Alvin B. Alford
Print Name Alvin B. Alford

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 19th day of June, 1997 by Gregory E. Matovina (being personally known to me) as Managing General Partner of San Pablo Creek Joint Venture on behalf of the general partnership.

Suzanne G. Dray
Print Name SUZANNE G. POSEY
My Commission Expires _____
Commission No. _____



MORTGAGE CONSENT

The undersigned Fidelity National Bank, a national banking association, the holder of a mortgage recorded in Official Records Volume 8656, Page 2009, of the Public Records of Deval County, Florida, joins in the execution hereof for the purpose of consenting to the Supplemental Declaration of Covenants, Conditions and Restrictions for San Pablo Creek Unit 3A.

Signed, sealed and delivered in the presence of:

FIDELITY NATIONAL BANK
Michael W. Levitt
By: Michael W. Levitt
Its: Vice-president

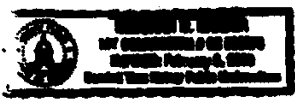
Barbara L. Duggan
Printed name BARBARA L. DUGGAN

Deborah A. Bannell
Printed name DEBORAH A. BANNEL

STATE OF Florida
County of Deval

The foregoing instrument was acknowledged before me this 10th day of June, 1997, by Michael W. Levitt, as vice president of Fidelity National Bank, being personally known to me.

Deborah A. Bannell
Notary Public



PREPARED BY
GREG MATOJUNA
2933 HARTLEY RD
JFK, FL 32257

Book 9050 Pg 418

5 MIN. RETURN
PHONE # 278-8778

**SECOND SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS
AND RESTRICTIONS FOR SAN PABLO CREEK UNIT 3A**

This Second Supplemental Declaration is made by San Pablo Creek Joint Venture, a Florida general partnership ("Declarant") with respect to the real property included within the plat of San Pablo Creek Unit Four - B as recorded in Plat Book 52, Pages 19-21 et. seq. of the current public records of Duval County, Florida (hereinafter referred to as the "Annexation Parcel").

WHEREAS, All of the lands shown on the plats of San Pablo Creek Unit Three - A (according to the plat thereof recorded in Plat Book 50, Page 49, et. seq. of the current public records of Duval County, Florida), San Pablo Creek Unit Three - B (according to the plat thereof recorded in Plat Book 51, Page 40 et. seq. of the current public records of Duval County, Florida) and San Pablo Creek Unit Four - A (according to the plat thereof recorded in Plat Book 51, Page 41 et. seq. of the current public records of Duval County, Florida) have been subjected to the Declaration of Covenants, Conditions and Restrictions for San Pablo Creek Unit 3A as recorded in Official Records Volume 8367, Page 1629 of the current public records of Duval County, Florida and as supplemented by the Supplemental Declaration of Covenants and Restrictions for San Pablo Creek Unit Three - A as recorded in Official Records Volume 8686, Page 2007 of the current public records of Duval County, Florida.

WHEREAS, pursuant to Exhibit "C" of the Declaration, Declarant may, without the joinder or consent of any Owner, amend the Declaration to submit all or a portion of the additional property described on Exhibit "D" to the Declaration to the terms and provisions of the Declaration.

WHEREAS, the Annexation Parcel is included in the San Pablo Creek Subsequent Phases described on Exhibit "D" to the Declaration.

WHEREAS, Declarant is desirous of annexing the Annexation Parcel to the Property and subjecting the Annexation Parcel to the terms and conditions of the Declaration.

NOW THEREFORE, in consideration of the terms and conditions of the declaration and this Second Supplemental Declaration, Declarant hereby agrees:

- 1) The Annexation Parcel is hereby annexed to the Declaration and shall be held, transferred, conveyed and occupied subject to the easements, restrictions, covenants, terms and conditions of the Declaration in the same manner and to the same extent as if the Annexation Parcel had been subjected thereto in the Declaration.
- 2) Each of the platted lots included within the Annexation Parcel shall constitute a Residential Lot and Property as such terms are defined and used in the Declaration.
- 3) Except as otherwise specifically defined herein, any term used herein which is defined in the Declaration shall have the same meaning in this Second Supplemental Declaration as in the Declaration.

⑤

MORTGAGEE CONSENT

The undersigned Michael Wilentz, Vice-President of Fidelity National Bank, a NATIONAL BANKING ASSN., the holder of a mortgage recorded in Official Records Volume 9017, Pages 40-47, of the Public Records of Duval County, Florida, joins in the execution hereof for the purpose of consenting to the Declaration of Covenants, Conditions and Restrictions for SAN JUAN CREEK UNIT 4B.

Signed, sealed and delivered in the presence of:

[Signature]
Printed name Don Barstiel
[Signature]
Printed name Deborah D. Harrell

Fidelity National Bank
by: [Signature]
Its Michael Wilentz
Vice President

STATE OF Florida
COUNTY OF Duval

The foregoing instrument was acknowledged before me this 21st day of August, 1998, by Michael Wilentz, Vice-President of Fidelity National Bank, being personally known to me.

[Signature]
Notary Public



Bk: 9050
Pg: 418 - 420
Doc# 98207311
Filed & Recorded
08/25/98
11:10:53 A.M.
HENRY W. COOK
CLERK CIRCUIT COURT
DUVAL COUNTY, FL
REC. \$ 15.00

IN WITNESS WHEREOF, Declarant has executed this Second Supplemental Declaration this 24th day of August, 1998.

WITNESS:

SAN PABLO CREEK JOINT VENTURE

Don Borstein
Print Name: DON BORSTEIN

Gregory E. Matovina
By: Gregory E. Matovina
Its: Managing General Partner

Joseph M. Striano
Print Name: JOSEPH M. STRIANO

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 24th day of August, 1998 by Gregory E. Matovina (being personally known to me) as Managing General Partner of San Pablo Creek Joint Venture, on behalf of the general partnership.

Joseph M. Striano (Notary Public)
Print Name: JOSEPH M. STRIANO
My Commission Expires: 8-1-2001
Commission No. 00563115

Joseph M. Striano
Notary Public, State of Florida
Commission No. CC 563115
My Commission Expires 08/01/01
Bonded Through Fla. Notary Service & Consulting Co.

(Seal)

00421