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**COMMUNITY DECLARATION
FOR
ST. AUGUSTINE LAKES**

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Exhibits:

- Exhibit 1 – Legal Description
- Exhibit 2 – Articles of Incorporation
- Exhibit 3 – Bylaws
- Exhibit 4 – Permit

**COMMUNITY DECLARATION
FOR
ST. AUGUSTINE LAKES**

THIS COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (this "**Declaration**") is made this 26th day of October, 2022, by LENNAR HOMES, LLC, a Florida limited liability company (the "**Declarant**" or "**Lennar**"), and AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company ("**AG**"), joined by ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not for profit corporation (the "**Association**").

RECITALS

- A. AG is the record title owner of the real property located in St. Johns County, Florida, more particularly described on **Exhibit 1** attached hereto and incorporated herein by this reference ("**ST. AUGUSTINE LAKES**").
- B. The Declarant has the right to acquire the real property subject to this Declaration from AG pursuant to that certain Option Agreement dated May 25, 2021 (as may be amended from time to time, the "**Option Agreement**"), entered into between AG, as the record title owner of the real property as of the date of the Option Agreement, and the Declarant, as evidenced by that certain Memorandum of Option Agreement recorded in the Public Records of St. Johns County, Florida, as Instrument Number 2021058892.
- C. The Declarant and AG hereby desire to subject ST. AUGUSTINE LAKES to the covenants, conditions and restrictions contained in this Declaration.
- D. This Declaration is a covenant running with all of the land comprising ST. AUGUSTINE LAKES, and each present and future owner of interests therein and their heirs, successors and assigns are hereby subject to this Declaration.

NOW THEREFORE, in consideration of the premises and mutual covenants contained in this Declaration, the Declarant and AG hereby declare that every portion of ST. AUGUSTINE LAKES is to be held, transferred, sold, conveyed, used and occupied subject to the covenants, conditions, restrictions, easements, reservations, regulations, charges and liens hereinafter set forth.

1. **Recitals.** The foregoing recitals are true and correct and are incorporated into and form a part of this Declaration.

2. **Definitions.** In addition to the terms defined elsewhere in this Declaration, all initially capitalized terms herein shall have the following meanings:

"**ACC**" shall mean the Architectural Control Committee for ST. AUGUSTINE LAKES established pursuant to Section 19.1 hereof.

"**AG**" shall mean AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company and its affiliates.

"**Articles**" shall mean the Articles of Incorporation of the Association filed with the Florida Secretary of State in the form attached hereto as **Exhibit 2** and made a part hereof, as amended from time to time.

"**Assessments**" shall mean any assessments made in accordance with this Declaration and as further defined in Section 17.1 hereof.

"Association" shall mean ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, its successors and assigns.

"Board" shall mean the Board of Directors of the Association.

"Builder" means any person or entity other than the Declarant who acquires an interest in a Vacant Lot (as defined herein) and who is also approved as a "Builder" by the Declarant in writing. The term "Builders" shall collectively refer to all persons or entities meeting the definition of "Builder" as provided herein. AG and any successor homebuilder who acquires a Vacant Lot from AG ESSENTIAL HOUSING MULTI STATE 2, LLC for the purpose of the construction and sale of a Home thereon to an end purchaser, are hereby approved by the Declarant as a "Builder." To the extent Lennar is no longer the Declarant under this Declaration, but Lennar owns any Lot or other property within ST. AUGUSTINE LAKES, Lennar shall be considered a "Builder" hereunder.

"Bylaws" shall mean the Bylaws of the Association in the form attached hereto as **Exhibit 3** and made a part hereof, as amended from time to time.

"City" shall mean the City of St. Augustine, St. Johns County, Florida.

"Common Areas" shall mean any and all real property interests and personalty within ST. AUGUSTINE LAKES designated as Common Areas from time to time by the Declarant, by a Plat (as defined herein), by this Declaration, or by a recorded amendment to this Declaration and provided for, owned, leased by, or dedicated to, the common use and enjoyment of the Owners (as defined herein). The Common Areas may include, without limitation, entrance features, buffer or landscaped areas, open space areas, internal buffers, perimeter buffers, landscaped areas, irrigation facilities located within Common Areas, certain sidewalks, street lights, and commonly used utility facilities. The Common Areas do not include any portion of the Facilities (as defined herein). NOTWITHSTANDING ANYTHING HEREIN CONTAINED TO THE CONTRARY, THE DEFINITION OF "COMMON AREAS" AS SET FORTH IN THIS DECLARATION IS FOR DESCRIPTIVE PURPOSES ONLY AND SHALL IN NO WAY BIND, OBLIGATE OR LIMIT THE DECLARANT TO CONSTRUCT OR SUPPLY ANY SUCH ITEM AS SET FORTH IN SUCH DESCRIPTION, THE CONSTRUCTION OR SUPPLYING OF ANY SUCH ITEM BEING IN THE DECLARANT'S SOLE DISCRETION. FURTHER, NO PARTY SHALL BE ENTITLED TO RELY UPON SUCH DESCRIPTION AS A REPRESENTATION OR WARRANTY AS TO THE EXTENT OF THE COMMON AREAS TO BE OWNED BY THE ASSOCIATION, EXCEPT AFTER CONSTRUCTION AND CONVEYANCE OF ANY SUCH ITEM TO THE ASSOCIATION. FURTHER, AND WITHOUT LIMITING THE FOREGOING, CERTAIN AREAS THAT WOULD OTHERWISE BE COMMON AREAS SHALL BE OR HAVE BEEN CONVEYED TO THE DISTRICT (AS DEFINED HEREIN) AND SHALL COMPRISE PART OF THE FACILITIES (AS DEFINED HEREIN). DISTRICT FACILITIES SHALL NOT INCLUDE COMMON AREAS. MANY COMPONENTS WHICH ARE TYPICALLY CONSIDERED "COMMON AREA" OF A DEVELOPMENT OF THIS NATURE HAVE INSTEAD BEEN DESIGNATED AS PART OF THE DISTRICT FACILITIES. AS SUCH, ST. AUGUSTINE LAKES INCLUDES VERY LIMITED, IF ANY, COMMON AREAS.

"Community Completion Date" shall mean the date upon which all Homes in ST. AUGUSTINE LAKES, as ultimately planned and as fully developed, have been conveyed by the Declarant or Builders to Owners.

"Community Standards" shall mean such architectural and design standards, if any, established by the Declarant or the ACC pursuant to Section 19.5 hereof.

"Contractors" shall have the meaning set forth in Section 19.12.2 hereof.

"County" shall mean St. Johns County, Florida.

“Declarant” shall mean Lennar, or any successor or assign who has or takes title to any portion of the property described in **Exhibit 1** for development and/or sale and who is designated as the Declarant in a written instrument which the immediately preceding Declarant executes. The Declarant shall have the right to assign all or a portion of any rights granted to the Declarant in this Declaration. The Declarant shall also have the right to assign all or a portion of any obligations of the Declarant in this Declaration. In the event of a partial assignment of some, but not all, of the Declarant’s rights and/or obligations, the assignee shall not be deemed the Declarant hereunder (unless expressly provided in such partial assignment), but may exercise only those rights, or shall be responsible for only those obligations, of the Declarant assigned to such assignee. So long as the Option Agreement remains in effect or AG owns any Lot or portion of ST. AUGUSTINE LAKES, any assignment of the Declarant’s rights under this Declaration shall require the prior written consent of AG. Any purported assignment without such consent shall be deemed void and of no force and effect. Notwithstanding the foregoing, in the event the Option Agreement is terminated prior to the purchase by Lennar from AG of all of the Lots, as evidenced by the recording of a Notice of Termination of Option, AG shall, upon recordation of a Notice to Succeed to Declarant Rights, automatically become the Declarant under this Declaration, in which event all references to “Declarant” shall thereafter mean and refer only to AG or its successors or assigns, and after which event Lennar (or its successors or assigns) shall no longer be the Declarant under this Declaration; provided, however, that AG shall not be liable to any member or any other person for any act or omission of the Declarant including, without limitation, the Declarant’s failure to pay any amounts owing or to be paid or reserved for hereunder or as may otherwise be required by statute or at law or to perform any act or obligation required to be performed by the Declarant hereunder or as may otherwise be required by statute or at law, arising prior to the date AG succeeds to the Declarant’s rights hereunder, and AG shall assume the obligations under this Declaration only for matters and obligations arising or to be performed from and after the date AG succeeds to the Declarant’s rights hereunder, and AG is hereby released and discharged from any and all obligations under this Declaration accruing prior to the date AG succeeds to the Declarant’s rights hereunder.

“Declaration” shall mean this COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES, together with all amendments, supplements and modifications thereof.

“District” or **“CDD”** shall mean the ST. AUGUSTINE LAKES COMMUNITY DEVELOPMENT DISTRICT, a local unit of special-purpose government organized and existing (or to be formed) pursuant to Chapter 190, Florida Statutes, together with any additional community development districts (as defined in Chapter 190, Florida Statutes) or special districts (as defined in Chapter 189, Florida Statutes) that may service ST. AUGUSTINE LAKES or any portion thereof.

“District Debt Service Assessments” shall have the meaning set forth in Section 16.2 hereof.

“District Maintenance Special Assessments” shall have the meaning set forth in Section 16.2 hereof.

“District Revenue Bonds” shall have the meaning set forth in Section 16.2 hereof.

“Electronic Transmission” shall mean any form of communication, not directly involving the physical transmission or transfer of paper, which creates a record that may be retained, retrieved, and reviewed by a recipient and which may be directly reproduced in a comprehensible and legible paper form by such recipient through an automated process. Examples of Electronic Transmission include, without limitation, telegrams, facsimile transmissions and text that is sent via electronic mail between computers. Electronic Transmission may be used to communicate with only those members of the Association who consent in writing to receiving notice by Electronic Transmission. Consent by a member to receive notice by Electronic Transmission shall be revocable by the member only by delivery of written notice to the Board.

“Facilities” shall have the meaning set forth in Section 16.1 hereof. Some components that are typically considered “Common Area” of a development of this nature have instead been designated herein as part of the Facilities. EACH PERSON BY ACCEPTANCE OF A DEED TO A LOT HEREBY ACKNOWLEDGES AND AGREES THE FACILITIES ARE NOT COMMON AREA OWNED AND CONTROLLED BY THE ASSOCIATION AND FURTHER WAIVES ANY CLAIM OR RIGHT TO HAVE ANY PORTION OF THE FACILITIES BE CONSIDERED AS COMMON AREA.

“Governing Documents” shall mean this Declaration, the Articles, the Bylaws, the Rules and Regulations, the Community Standards, and any applicable Supplemental Declaration (as defined herein), all as amended from time to time.

“Home” shall mean a residential dwelling and appurtenances thereto constructed on a Lot within ST. AUGUSTINE LAKES. The term Home may not reflect the same division of property as reflected on the Plat. A Home shall be deemed created and have perpetual existence upon the issuance of a final or temporary Certificate of Occupancy for such residence; provided, however, the subsequent loss of such Certificate of Occupancy (e.g., by casualty or remodeling) shall not affect the status of a Home, or the obligation of an Owner to pay Assessments with respect to such Home. The term “Home” includes any interest in land, improvements, or other property appurtenant to the Home.

“Immediate Family Members” shall mean regardless of actual or perceived sexual orientation, gender identity or legal marital status, the individuals living as a family unit in the Home, including, without limitation, the Owner’s child, spouse or domestic partner, parent, grandparent, or any other person living in the Home who qualifies as a “Family Member” as defined under FHA Single Family Housing Policy Handbook 4000.1. No person shall qualify as an Immediate Family Member unless such person is living with the Owner within the Home. All references to “family members” of Owners used in this Declaration shall mean “Immediate Family Members.”

“Individual Assessments” shall have the meaning set forth in Section 17.2.5 hereof.

“Initial Contribution” shall have the meaning set forth in Section 17.11 hereof.

“Installment Assessments” shall have the meaning set forth in Section 17.2.1 hereof.

“Lender” shall mean (i) the institutional and licensed holder of a first mortgage encumbering a Lot or Home or (ii) the Declarant and/or its agents, designees or affiliates, to the extent the Declarant and/or its agents, designees or affiliates finances the purchase of a Lot or Home initially or by assignment of an existing mortgage.

“Lessee” shall mean the lessee named in any written lease respecting a Home who is legally entitled to possession of any Home within ST. AUGUSTINE LAKES.

“Lot” shall mean any platted lot shown on the Plat. The term “Lot” includes any interest in land, improvements, or other property appurtenant to the Lot, including, without limitation, a Home.

“Lot Wall/Fence” shall mean any fence or wall built as part of the original construction of two or more Homes that is placed on the dividing line or platted lot line between the Lots of such Homes.

“Master Plan” shall mean collectively any full or partial concept plan for the development of ST. AUGUSTINE LAKES, as it exists as of the date of recording this Declaration, regardless of whether such plan is currently on file with one or more governmental agencies. The Master Plan is subject to change as set forth herein. The Master Plan is not a representation by the Declarant as to the development of ST. AUGUSTINE LAKES, as the Declarant reserves the right to amend all or part of the Master Plan from time to time.

“Operating Expenses” shall mean all actual and estimated costs and expenses of operating the Association, as provided herein. Operating Expenses may include, without limitation, the following: all costs of ownership, maintenance, operation, and administration of the Common Areas; all amounts payable by the Association under the terms of this Declaration; all costs of community lighting including up-lighting and entrance lighting (except as otherwise maintained and operated by the CDD); the costs of any maintenance of facilities pursuant to any separate maintenance agreement between the Association and the District; all amounts payable in connection with irrigation costs incurred by the Association for the Common Area irrigation, if any; all amounts payable in connection with any private street lighting agreement between the Association and a utility provider or Private Street Light Provider (as defined herein), if any; amounts payable to a Telecommunications Provider (as defined herein) for Telecommunications Services (as defined herein) furnished to Owners, if any; any fees due under a bulk service agreement entered into on behalf of the Owners by the Association or the Declarant; costs of utilities; taxes; insurance; bonds; salaries; management fees; professional fees; pest control costs; service costs; costs of supplies; maintenance, repair, replacement, and refurbishment costs; all amounts payable in connection with Association sponsored social events; and any and all costs relating to the discharge of the Association's obligations hereunder, or as determined to be part of the Operating Expenses by the Board. By way of example, and not of limitation, Operating Expenses shall include all of the Association's legal expenses and costs relating to or arising from the enforcement and/or interpretation of this Declaration. Notwithstanding anything to the contrary herein, Operating Expenses shall not include Reserves (as defined herein). If any of the foregoing items identified as possible Operating Expenses are included as District Maintenance Special Assessments, the same shall not be included in Operating Expenses.

“Owner” shall mean the record title owner (whether one or more persons or entities) of fee simple title to any Lot. The term “Owner” shall not include the Declarant, even after the Turnover Date.

“Parcel” shall mean a platted or unplatted lot, tract, unit or other subdivision of real property upon which a Home has been, or will be, constructed. Once improved, the term Parcel shall include all improvements thereon and appurtenances thereto. The term Parcel, as used herein, may include more than one Lot.

“Permit” shall collectively mean Permit No. 91940-7, issued by SJRWMD (as defined herein), a copy of which is attached hereto as **Exhibit 4**, as amended or modified from time to time.

“Plat” shall mean any plat of any portion of ST. AUGUSTINE LAKES filed in the Public Records, from time to time. This definition shall be automatically amended to include any replat or the plat of any additional phase of ST. AUGUSTINE LAKES, as such phase is added to this Declaration.

“Public Records” shall mean the Public Records of St. Johns County, Florida.

“Resale Contribution” shall have the meaning set forth in Section 17.12 hereof.

“Reserves” shall have the meaning set forth in Section 17.2.4 hereof.

“Rules and Regulations” shall mean the Rules and Regulations governing ST. AUGUSTINE LAKES as adopted by the Declarant or the Board from time to time. Amendments to the Rules and Regulations may be adopted separately by the Declarant or the Board, as applicable, pursuant to the requirements for adopting amendments to the Declaration as provided in Section 4 below. Nothing herein shall preclude any Supplemental Declaration or other recorded covenants applicable to any portion of ST. AUGUSTINE LAKES from containing additional restrictions or provisions that are more restrictive than the Rules and Regulations. The Board shall have the right to take enforcement action against any Owner to compel compliance with the Rules and Regulations. To the extent authorized by the CDD, the Association shall have the right to adopt and enforce Rules and Regulations applicable to the Facilities and shall have the right to take enforcement action against any Owner to compel compliance with the Rules and

Regulations, whether they apply to the Common Areas or to the Facilities. The Rules and Regulations may be incorporated in the Community Standards or may be adopted separately by the Declarant or the Board, as applicable.

"SJRWMD" shall mean the St. Johns River Water Management District.

"Special Assessments" shall mean those Assessments more particularly described as Special Assessments in Section 17.2.2 hereof.

"ST. AUGUSTINE LAKES" shall have the meaning set forth in the Recitals hereof subject to additions and deletions thereto as permitted pursuant to the terms of this Declaration.

"Stormwater Management System" or **"SMS"** means a system that is designed and constructed or implemented to control discharges that are necessary 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 other otherwise affect the quantity and quality of discharges from the system, as permitted pursuant to Chapter 62-330, Florida Administrative Code (2021). The SMS includes those works authorized by SJRWMD pursuant to the Permit. The SMS shall be part of the Facilities and will be maintained by the CDD.

"Supplemental Declaration" shall mean and refer to an instrument filed in the Public Records pursuant to Section 5.1, which subjects additional property to this Declaration, designates neighborhoods or service areas, creates additional classes of members, and/or imposes, expressly or by reference, additional restrictions and obligations on the land described in such instrument. The Declarant may, by Supplemental Declaration, create additional classes of membership, with such rights, privileges, and obligations as may be specified in such Supplemental Declaration, in recognition of the different character and intended use of the property subject to such Supplemental Declaration. So long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES, any Supplemental Declaration to this Declaration shall require the prior written approval of AG.

"Telecommunications Provider" shall mean any party contracting with the Association to provide Owners with one or more Telecommunications Services. With respect to any particular Telecommunications Services, there may be one or more Telecommunications Providers.

"Telecommunications Services" shall mean delivered entertainment services, if provided, or none at all; all services that are typically, and in the future, identified as telecommunication services; cable television services; and data transmission services. Without limiting the foregoing, such Telecommunications Services may include the development, promotion, marketing, advertisement, provision, distribution, maintenance, transmission, and servicing of any of the foregoing services. The term Telecommunications Services is to be construed as broadly as possible.

"Title Documents" shall have the meaning set forth in Section 24.8 hereof.

"Turnover" shall mean the transfer of operation of the Association by the Declarant to Owners.

"Turnover Date" shall mean the date on which transition of control of the Association from the Declarant to Owners occurs.

"Use Fees" shall have the meaning set forth in Section 17.2.3 hereof.

"Voting Interest" shall mean and refer to the appurtenant vote(s) of each Lot and/or Parcel located within ST. AUGUSTINE LAKES, which shall include the voting interests of the Declarant, as provided herein.

“Wetland Conservation Areas” shall have the meaning set forth in Section 25.4 herein. The Wetland Conservation Areas will be part of the Facilities and will be owned and maintained by the District.

3. Plan of Development.

3.1 Plan. The planning process for ST. AUGUSTINE LAKES is an ever-evolving one and must remain flexible in order to be responsible to and accommodate the needs of the community. Subject to the Title Documents and other Agreements (as defined herein), the Declarant may and has the right to develop ST. AUGUSTINE LAKES and adjacent property owned by the Declarant into residences, comprised of homes, villas, coach homes, townhomes, patio homes, single-family homes, estate homes, multi-family homes, condominiums, rental apartments, and other forms of residential dwellings. The existence at any point in time of walls, fences, landscape screens, or berms is not a guaranty or promise that such items will remain or form part of ST. AUGUSTINE LAKES as finally developed.

3.2 Governing Documents. The Governing Documents create a general plan of development for ST. AUGUSTINE LAKES which may be supplemented by additional covenants, restrictions and easements applicable to any portion of ST. AUGUSTINE LAKES. In the event of a conflict between or among the Governing Documents and the additional covenants or restrictions, and/or the provisions of any other articles of incorporation, bylaws, rules or policies, the Governing Documents shall control. Nothing in this Section shall preclude any Supplemental Declaration, any amendment, or other recorded covenants applicable to any portion of ST. AUGUSTINE LAKES from containing additional restrictions or provisions that are more restrictive than the provisions of this Declaration. Except as otherwise expressly set forth herein, all provisions of the Governing Documents shall apply to all Owners and to all occupants of Homes, as well as their respective Immediate Family Members, Lessees, guests and invitees. Any Lease Agreement (as defined below) for a Home within ST. AUGUSTINE LAKES shall provide that the Lessee and all occupants of the leased Home shall be bound by the terms of the Governing Documents. Specific requirements for Lessees are set forth in this Declaration. If there is any conflict between the Declaration, the Articles, the Bylaws and the provisions of Florida law as it exists as of the date of recording this Declaration, then the provisions of Florida law as it exists as of the date of recording this Declaration, the provisions of the Declaration, the Articles and the Bylaws, in that order, shall prevail.

3.3 Site Plans and Plats. Site plans, construction plans, and/or the Plat(s) may identify some of the Facilities and/or Common Areas within ST. AUGUSTINE LAKES. The description of the Facilities or Common Areas on the Plat or any site plan or construction plan is subject to change and the notes on a Plat, construction plan, and/or site plan are not a guarantee of what improvements will be constructed as Facilities or Common Areas. Site plans and renderings used by the Declarant in its marketing efforts may illustrate the types of improvements that may be constructed as Facilities or Common Areas but such site plans or other depictions are not a guarantee of what improvements will actually be constructed as Facilities or Common Areas. Each Owner should not rely on the Plat or any site plans or other renderings used for illustration purposes, as this Declaration governs the rights and obligations of the Declarant and Owners with respect to the Common Areas or Facilities. The Declarant shall have the unrestricted right, without approval or joinder of any other person or entity, to replat all or any part of ST. AUGUSTINE LAKES owned by the Declarant or reconfigure any Lot or other land owned by the Declarant, for purposes including, without limitation, extending or relocating any right-of-way shown on the Plat or converting any Lot or portion thereof to use as a right-of-way, provided the Declarant owns the lands affected by or subject to such change; provided, however, for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES, AG's prior consent shall be required for any such replat of any part of ST. AUGUSTINE LAKES.

3.4 Builder's Rights. Notwithstanding anything contained in the Governing Documents to the contrary, each Builder (if any and as applicable) shall have the right to: (i) develop and construct Lots, Homes, and Common Areas and convey such Common Areas to the Association; (ii) place, erect or construct temporary or accessory buildings or structures and model homes within ST. AUGUSTINE LAKES for sales, construction, storage or other purposes; (iii) temporarily deposit, dump or accumulate materials, trash, refuse and rubbish in connection with the development or construction of Lots, Homes

and Common Areas; (iv) post, display, inscribe or affix signs and other materials within ST. AUGUSTINE LAKES, and use the name "ST. AUGUSTINE LAKES" or any derivative thereof in Builder's marketing and advertising materials; (v) park vehicles within ST. AUGUSTINE LAKES in connection with development, construction sales and marketing activities, including, without limitation, construction vehicles, used by Builder or its Contractors; (vi) use the Common Areas and Facilities for sales, marketing, promotional, development and construction purposes; and (vii) undertake all activities which are necessary or convenient for the development and sale of Lots and Homes within ST. AUGUSTINE LAKES. The Governing Documents shall not be applied in a manner which would materially and adversely affect the rights of Builder granted in this Declaration.

3.5 Rentals. From time to time, the Declarant and/or its affiliates may market and/or sell Homes in ST. AUGUSTINE LAKES to investors or to buyers who may not occupy their Homes as their primary residence. In addition, the Declarant and/or its affiliates may own Homes within ST. AUGUSTINE LAKES and may lease such Homes to occupants. Consequently, Homes in ST. AUGUSTINE LAKES may be leased to or occupied by persons other than the record title owner of such Home. Notwithstanding anything contained herein to the contrary, there are no restrictions in this Declaration that: (i) limit the total number of Homes in ST. AUGUSTINE LAKES that can be leased; (ii) require the record title owner of a Home to reside in the Home as a primary or secondary residence; or (iii) require the record title owner of a Home to occupy the Home for a specified period of time before such record title owner can rent it to a third party.

4. Amendment.

4.1 General Restrictions on Amendments. Notwithstanding any other provision herein to the contrary, no amendment to this Declaration or the other Governing Documents shall affect the rights of the Declarant or AG unless such amendment receives the prior written consent of the Declarant or AG, as applicable, which consent may be withheld for any reason whatsoever. So long as AG is the record title owner of any Lot or other portion of ST. AUGUSTINE LAKES, any amendment to this Declaration shall require the prior written approval of AG. Any purported amendment without such approval shall be deemed void and of no force and effect unless subsequently approved by a written consent signed by AG and recorded in the Public Records. No amendment shall alter the provisions of this Declaration benefiting Lenders without the prior approval of the Lender(s) enjoying the benefit of such provisions. If the prior written approval of any governmental entity or agency having jurisdiction is required by applicable law or governmental regulation for any amendment to this Declaration, then the prior written consent of such entity or agency must also be obtained. All amendments to this Declaration must comply with Section 25.2 which benefits SJRWMD. No amendment to this Declaration shall be effective until it is recorded in the Public Records. Notwithstanding any other provision of this Declaration to the contrary, so long as any Builder shall own any Lot (if and as applicable), such Builder's prior written consent shall be obtained prior to effectuating any amendment to the Governing Documents which is material and adverse to such Builder.

4.2 No Vested Rights. Each Owner by acceptance of a deed to a Home or Lot irrevocably waives any claim that such Owner has any vested rights pursuant to case law or statute with respect to this Declaration or any of the other Governing Documents. It is expressly intended that the Declarant and the Association have the broad right to amend this Declaration and the other Governing Documents, except as limited by applicable law as it exists on the date this Declaration is recorded in the Public Records or except as expressly set forth herein.

4.3 Amendments Prior to the Turnover. Prior to the Turnover, the Declarant shall have the right to amend this Declaration, the Community Standards, and/or the Rules and Regulations, as it deems appropriate, without the joinder or consent of any person or entity whatsoever, except as limited by applicable law as it exists on the date this Declaration is recorded in the Public Records or except as expressly set forth herein. Such amendments may include, without limitation, (i) the creation of easements for telecommunications systems, utility, drainage, ingress and egress and roof overhangs over any portion of ST. AUGUSTINE LAKES; (ii) additions or deletions from ST. AUGUSTINE LAKES

and/or the properties comprising the Common Areas; (iii) changes in the Rules and Regulations; (iv) changes in the Community Standards; (v) changes in maintenance, repair and replacement obligations; and (vi) modifications of the use restrictions for Homes. The Declarant's right to amend under this provision is to be construed as broadly as possible. By way of example, and not as a limitation, the Declarant may create easements over, under and across Lots conveyed to Owners provided that such easements do not prohibit the construction or use of Homes on such Lots as residential dwellings. In the event the Association shall desire to amend this Declaration, the Community Standards, and/or the Rules and Regulations prior to the Turnover, the Association must first obtain the Declarant's prior written consent to any proposed amendment. Thereafter, an amendment identical to that approved by the Declarant may be adopted by the Association pursuant to the requirements for adopting amendments after the Turnover as provided in Section 4.4 below. The Declarant shall join in the identical amendment to the Declaration so that its consent to the same will be reflected in the Public Records. To the extent legally required, each Owner shall be deemed to have granted to the Declarant, and thereafter, the Association, an irrevocable power of attorney, coupled with an interest, for the purposes herein expressed. So long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES, any amendment to this Declaration shall require the prior written approval of AG.

4.4 Amendments after the Turnover. After the Turnover, but subject to the general and specific restrictions on amendments set forth herein, this Declaration may be amended with the approval of (i) a majority of the Board; and (ii) fifty-one percent (51%) of the Voting Interests present (in person or by proxy) at a duly noticed meeting of the members of the Association at which there is a quorum. After the Turnover, the Community Standards and the Rules and Regulations may be amended with the approval of a majority of the Board.

4.5 Compliance with HUD, FHA, VA, FNMA, GNMA and SJRWMD. Notwithstanding any provision of this Declaration to the contrary, prior to the Turnover, the Declarant shall have the right to amend this Declaration, from time to time, to make such changes, modifications and additions therein and thereto as may be requested or required by HUD, FHA, VA, FNMA, GNMA, SJRWMD, or any other governmental agency or body as a condition to, or in connection with such agency's or body's regulatory requirements or agreement to make, purchase, accept, insure, guaranty or otherwise approve loans secured by mortgages on Lots. No approval or joinder of the Association, other Owners, or any other party shall be required or necessary to such amendment. After the Turnover, but subject to Section 4.1 of this Declaration, the Board shall have the right to amend this Declaration, from time to time, to make such changes, modifications and additions therein and thereto as may be requested or required by HUD, FHA, VA, FNMA, GNMA, SJRWMD or any other governmental agency or body as a condition to, or in connection with such agency's or body's regulatory requirements or agreement to make, purchase, accept, insure, guaranty or otherwise approve loans secured by mortgages on Lots. No approval or joinder of the Owners, or any other party shall be required or necessary to any such amendments by the Board. Any such amendments by the Board shall require the approval of a majority of the Board.

5. Annexation and Withdrawal.

5.1 Annexation by Declarant. Prior to the Community Completion Date, additional lands may be made part of ST. AUGUSTINE LAKES by the Declarant. Except for applicable governmental approvals (if any) and except for the consent of the record title owner of such additional lands if such record title owner is not the Declarant, no consent to such annexation shall be required from any other party (including, but not limited to, the Association, Owners or any Lenders), except AG as provided herein. Such annexed lands shall be brought within the provisions and applicability of this Declaration by the recording of a Supplemental Declaration to this Declaration in the Public Records. The Supplemental Declaration shall subject the annexed lands to the covenants, conditions, and restrictions contained in this Declaration as fully as though the annexed lands were described herein as a portion of ST. AUGUSTINE LAKES. Such Supplemental Declaration may contain additions to, modifications of, or omissions from the covenants, conditions, and restrictions contained in this Declaration as deemed appropriate by the Declarant and as may be necessary to reflect the different character, if any, of the

annexed lands. Prior to the Community Completion Date, only the Declarant may add additional lands to ST. AUGUSTINE LAKES.

5.2 Annexation by the Association. After the Community Completion Date, and subject to applicable governmental approvals (if any), additional lands may be annexed with the approval of (i) a majority of the Board; and (ii) fifty-one percent (51%) of the Voting Interests present (in person or by proxy) at a duly noticed meeting of the members of the Association at which there is a quorum.

5.3 Withdrawal. Prior to the Community Completion Date, any portions of ST. AUGUSTINE LAKES (or any additions thereto) may be withdrawn by the Declarant from the provisions and applicability of this Declaration by the recording of an amendment to this Declaration in the Public Records. The right of the Declarant to withdraw portions of ST. AUGUSTINE LAKES shall not apply to any Lot that has been conveyed to an Owner unless that right is specifically reserved in the instrument of conveyance or the prior written consent of the Owner is obtained. The withdrawal of any portion of ST. AUGUSTINE LAKES shall not require the consent or joinder of any other party (including, without limitation, the Association, Owners, or any Lenders), except AG as provided herein. The Association shall have no right to withdraw land from ST. AUGUSTINE LAKES.

5.4 Effect of Filing Supplemental Declaration. Any Supplemental Declaration filed pursuant to this Section 5 shall be effective upon recording in the Public Records, unless otherwise specified in such Supplemental Declaration. On the effective date of the Supplemental Declaration, any additional property subjected to this Declaration shall be assigned voting rights in the Association and Assessment liability in accordance with the provisions of the Supplemental Declaration and this Declaration.

6. Dissolution.

6.1 Generally. In the event of the dissolution of the Association without reinstatement within thirty (30) days thereafter, other than incident to a merger or consolidation, any Owner may petition the Circuit Court of the appropriate Judicial Circuit of the State of Florida for the appointment of a receiver to manage the affairs of the dissolved Association and to manage the Common Areas in the place and stead of the Association, and to make such provisions as may be necessary for the continued management of the affairs of the dissolved Association. In the event the Association is dissolved, other than incident to a merger or consolidation, and the District does not own and operate all the SMS, the SMS shall be conveyed to SJRWMD or an appropriate agency of local government and, if not accepted by such agency, the SMS shall be dedicated to a similar non-profit corporation. If the Association ceases to exist, and the District does not own and operate all the SMS, all Owners shall be jointly and severally responsible for the operation and maintenance of the SMS in accordance with the requirements of the Permit, unless and until an alternate entity assumes responsibility.

6.2 Applicability of Declaration after Dissolution. In the event of dissolution of the Association, ST. AUGUSTINE LAKES and each Lot therein shall continue to be subject to the provisions of this Declaration, including, without limitation, the provisions respecting Assessments specified in this Declaration. Each Owner shall continue to be personally obligated to the successors or assigns of the Association for Assessments to the extent that Assessments are required to enable the successors or assigns of the Association to properly maintain, operate and preserve the Common Areas. The provisions of this Section only shall apply with regard to the maintenance, operation, and preservation of those portions of ST. AUGUSTINE LAKES that had been Common Areas and continue to be so used for the common use and enjoyment of the Owners.

7. Binding Effect and Membership.

7.1 Term. Subject to the Declarant's right to amend this Declaration prior to Turnover and the Association's right to amend this Declaration after Turnover, the covenants, conditions and restrictions of this Declaration shall run with and bind the land and shall inure to the benefit of and be enforceable by the

Association, or the owner of any land subject to this Declaration, their respective legal representatives, heirs, successors and assigns, for a term of thirty (30) years from the date this Declaration is recorded in the Public Records, with said covenants otherwise preserved, revitalized for successive terms and/or otherwise applicable in accordance with Florida Statutes, Chapters 720 and 712, as amended from time to time. Alternatively, following the Community Completion Date, the members may terminate this Declaration by an instrument signed by an officer of the Association on behalf of eighty percent (80%) of the total Voting Interests agreeing to terminate this Declaration recorded in the Public Records. Provided, however, that no such agreement to terminate the covenants, conditions and restrictions shall be effective unless made and recorded at least ninety (90) days in advance of the effective date of such change.

7.2 Transfer. The transfer of the fee simple title to a Home or Lot, whether voluntary or by operation of law, terminating an Owner's title to that Home or Lot, shall terminate the rights to use and enjoy the Common Areas and shall terminate such Owner's membership in the Association with respect to such Home or Lot. An Owner's rights and privileges under this Declaration are not assignable separately from a Lot. The record title owner of a Lot is entitled to the benefits of, and is burdened with the duties and responsibilities set forth in the provisions of this Declaration. All parties acquiring any right, title and interest in and to any Lot shall be fully bound by the provisions of this Declaration. In no event shall any Owner acquire any rights that are greater than the rights granted to, and limitations placed upon, its predecessor in title pursuant to the provisions of this Declaration. The transferor of any Lot shall remain jointly and severally liable with the transferee for all obligations pursuant to this Declaration with respect to such Lot that accrue prior to the date of such transfer, including, without limitation, payment of any and all Assessments accruing with respect to such Lot prior to the date of transfer.

7.3 Membership and Voting Rights. In addition to the Declarant, upon acceptance of title to a Lot, and as more fully provided in the Articles and the Bylaws, each Owner shall be a member of the Association. Membership rights are governed by the provisions of this Declaration, the Articles and the Bylaws. Membership shall be an appurtenance to, and may not be separated from, the ownership of a Lot. The Declarant rights with respect to membership in the Association are set forth in this Declaration, the Articles, and the Bylaws. The Association shall have the following two (2) classes of voting membership:

7.3.1 Class A Members. Class A members shall be all Owners; provided, however, prior to Turnover, AG shall be a Class B member. Each Class A member shall be entitled to one (1) vote for each Lot owned. When more than one person holds an interest in any Lot as an "Owner," all such persons shall be members. The vote for such Lot shall be exercised as such persons determine, but in no event shall more than one (1) vote be cast with respect to any Lot.

7.3.2 Class B Member. The Declarant and AG shall be Class B members and shall be entitled to nine (9) votes for each Lot owned; provided, however, as to land which is annexed or added pursuant to the terms of this Declaration, the Declarant and AG shall be entitled to fourteen (14) votes per acre or fraction thereof contained within a Parcel, until such time as the Parcel is platted, whereupon the Declarant and AG shall be entitled to nine (9) votes per Lot in lieu of the votes per acre. Notwithstanding the foregoing, from and after the Turnover Date, the Declarant and AG shall be entitled to one (1) vote for each Lot owned. "Turnover" shall mean the transfer of operation of the Association by the Declarant to Owners. The Turnover of the Association by the Declarant shall occur on the Turnover Date at the Turnover meeting. The purpose of the Turnover meeting is to elect a majority of the Board. No more than sixty (60) days and no less than thirty (30) days prior to the Turnover meeting, the Association shall notify in writing all Class A members of the date, location, and purpose of the Turnover meeting. The Turnover shall take place within three (3) months of the occurrence of the following events, whichever occurs earliest:

7.3.2.1 When ninety percent (90%) of the total Lots ultimately planned for ST. AUGUSTINE LAKES are conveyed to members other than the Declarant and Builders (including, without limitation, AG);

7.3.2.2 When the Declarant makes the election, in its sole and absolute discretion, to give written notice to the Association of its decision to cause the Turnover to occur; provided, however, notwithstanding the foregoing, as long as Lennar is the Declarant and as long as AG is the record title owner of any Lot(s) or other portion of ST. AUGUSTINE LAKES, Lennar may not, without the prior written consent of AG, elect to cause the Turnover to occur; or

7.3.2.3 As otherwise required by Section 720.307, Florida Statutes (2021).

7.4 Voting Interests. Voting Interests in the Association are governed by this Declaration, the Articles and the Bylaws.

7.5 Document Recordation Prohibited. Neither the Association nor any Owner, nor group of Owners, may record any documents that, in any way, affect or restrict the rights of the Declarant, AG or any other Builder, or conflict with the provisions of this Declaration or the other Governing Documents.

7.6 Conflicts. In the event of any conflict among this Declaration, the Articles, the Bylaws or any of the other Governing Documents, this Declaration shall control.

8. Paramount Right of Declarant. Notwithstanding anything to the contrary herein, prior to the Community Completion Date, the Declarant shall have the paramount right (subject to AG's prior consent for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES) to dedicate, transfer, and/or convey (by absolute conveyance, easement, or otherwise) portions of ST. AUGUSTINE LAKES for various public purposes or for the provision of telecommunications systems, or to make any portions of ST. AUGUSTINE LAKES part of the Common Areas, or to create and implement a special taxing district which may include all or any portion of ST. AUGUSTINE LAKES. SALES BROCHURES, SITE PLANS, AND MARKETING MATERIALS ARE CURRENT CONCEPTUAL REPRESENTATIONS AS TO WHAT IMPROVEMENTS, IF ANY, WILL BE INCLUDED WITHIN THE COMMON AREAS OR FACILITIES, AS APPLICABLE. THE DECLARANT SPECIFICALLY RESERVES THE RIGHT TO CHANGE THE LAYOUT, COMPOSITION, AND DESIGN OF ANY AND ALL COMMON AREAS OR FACILITIES, AS APPLICABLE, AT ANY TIME, WITHOUT NOTICE AND AT ITS SOLE DISCRETION.

9. Common Areas and Facilities.

9.1 General. Except as otherwise provided herein, the Common Areas shall be operated, maintained, and administered at the sole cost of the Association for all purposes and uses reasonably intended. The Declarant shall be the sole judge of the composition of any Common Area improvements constructed by the Declarant. The Declarant shall have the right to use and access the Common Areas without interference from any Owner or any other person or entity whatsoever. Owners shall have no right in or to any Common Areas referred to in this Declaration unless and until same are actually constructed, completed, and conveyed or dedicated to the Association. Prior to the Community Completion Date, the Declarant reserves the absolute right, on behalf of itself and its assigns and designees, to add to, delete from, or modify any of the Common Areas referred to herein at its sole discretion without notice; provided, however, for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES, AG's prior consent shall be required for any deletion from, or modification of, any of the Common Areas. The Declarant is not obligated to, nor has it represented that it will, construct any Common Area improvements. It is anticipated by the Declarant that some of the commonly shared improvements within ST. AUGUSTINE LAKES will be owned by the District. As such, Common Areas are limited to those commonly shared improvements that are not Facilities owned by the District.

9.2 Construction of Common Areas and Improvements. The Declarant anticipates it will construct certain improvements as part of the Common Areas, as the Declarant determines in its sole discretion. The Declarant shall be the sole judge of the composition of any Common Area improvements constructed by the Declarant. Prior to the Community Completion Date, the Declarant reserves the

absolute right to construct additional Common Area improvements within ST. AUGUSTINE LAKES, from time to time, in its sole discretion, and to remove, add to, modify and change the boundaries, facilities and improvements now or then part of the Common Areas; provided, however, for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES, AG's prior consent shall be required for any removal of, or modification to, or change in the boundaries, facilities and improvements now or then part of the Common Areas. The Declarant is not obligated to, nor has it represented that it will, construct any Common Area improvements. The Declarant is the sole judge of the Common Area improvements constructed by the Declarant or its agents, assigns or designees, including the plans, specifications, design, location, completion schedule, materials, size, and contents of the facilities, improvements, appurtenances, personal property, color, textures, finishes or changes or modifications to any of them.

9.3 Use of Common Areas by Declarant. Until the Community Completion Date, the Declarant shall have the right to use any portion of the Common Areas, without charge, for any purpose deemed appropriate by the Declarant.

9.4 Conveyance.

9.4.1 Generally. The Common Areas may be designated by the Plat, created by this Declaration or in the form of easements, or conveyed to the Association by Quitclaim Deed or other instrument of conveyance, as determined by the Declarant in its sole and absolute discretion. The Association shall pay all costs of the conveyance at the Declarant's request. The designation of Common Areas, creation by easement, or conveyance shall be subject to easements, restrictions, reservations, conditions, limitations, and declarations of record, real estate taxes for the year of conveyance, zoning, land use regulations and survey matters. The Association shall be deemed to have assumed and agreed to pay all continuing obligations and service and similar contracts relating to the ownership, operation, maintenance, and administration of the conveyed portions of Common Areas and other obligations relating to the Common Areas imposed herein. The Association shall, and does hereby, indemnify and hold the Declarant and AG harmless on account thereof. The Association, by its joinder to this Declaration, hereby accepts such dedication(s) or conveyance(s) without setoff, condition, or qualification of any nature. The Association shall accept any and all transfer of permits from the Declarant, or any other permittee authorized by Declarant, of any permit required by a governmental agency in connection with the development of ST. AUGUSTINE LAKES, as modified and/or amended. The Association shall cooperate with the Declarant, or any other permittee of such permits, as modified and/or amended, with any applications, certifications, documents or consents required to effectuate any such transfer of permits to the Association. THE COMMON AREAS, PERSONAL PROPERTY AND EQUIPMENT THEREON AND APPURTENANCES THERETO SHALL BE CONVEYED TO THE ASSOCIATION IN "AS IS, WHERE IS" CONDITION WITHOUT ANY REPRESENTATION OR WARRANTY, EXPRESSED OR IMPLIED, IN FACT OR BY LAW, AS TO THE CONDITION, FITNESS OR MERCHANTABILITY OF THE COMMON AREAS BEING CONVEYED, OR WITH RESPECT TO THE IMPROVEMENTS AND REPAIRS TO BE COMPLETED AFTER THE CONVEYANCE, INCLUDING WITHOUT LIMITATION, REPRESENTATIONS OR WARRANTIES OF MERCHANTABILITY OR FITNESS FOR THE ORDINARY OR ANY PARTICULAR PURPOSES, AND WITHOUT ANY REPRESENTATION OR WARRANTIES REGARDING FUTURE REPAIR OR REGARDING THE CONDITION, CONSTRUCTION, ACCURACY, COMPLETENESS, DESIGN, ADEQUACY OF THE SIZE OR CAPACITY IN RELATION TO THE UTILIZATION, DATE OF COMPLETION OR THE FUTURE ECONOMIC PERFORMANCE OR OPERATIONS OF, OR THE MATERIALS OR FURNITURE WHICH HAS BEEN OR WILL BE USED IN SUCH PROPERTY OR REPAIRS EXCEPT AS SET FORTH HEREIN. Notwithstanding the foregoing, any such conveyance or encumbrance of such Common Areas is subject to an irrevocable ingress and egress easement in favor of each Owner granting access to its respective Lot.

9.4.2 Common Area Reservations. The Common Areas shall be subject to the following provisions:

9.4.2.1 a perpetual nonexclusive easement in favor of governmental agencies for the maintenance and repair of existing road, speed and directional signs, if any;

9.4.2.2 matters reflected on the Plat;

9.4.2.3 perpetual non-exclusive easements in favor of the Declarant, Builders and their successors, and assigns in, to, upon and over all of the Common Areas for the purposes of vehicular and pedestrian ingress and egress, installation of improvements, utilities, landscaping and/or drainage, without charge, including, without limitation, the right to use such Common Areas for construction vehicles and equipment. These easements shall run in favor of the Declarant, Builders, and their employees, representatives, agents, licensees, guests, invitees, successors and/or assigns;

9.4.2.4 all restrictions, easements, covenants and other matters of record;

9.4.2.5 in the event the Association believes that the Declarant shall have failed in any respect to meet the Declarant's obligations under this Declaration or has failed to comply with any of the Declarant's obligations under law, or the Common Areas conveyed herein are defective in any respect, the Association shall give written notice to the Declarant detailing the alleged failure or defect. Once the Association has given written notice to the Declarant pursuant to this Section, the Association shall be obligated to permit the Declarant and its agents to perform inspections of the Common Areas and to perform all tests and make all repairs/replacements deemed necessary by the Declarant to respond to such notice at all reasonable times. The Association agrees that any inspection, test and/or repair/replacement scheduled on a business day between 9 a.m. and 5 p.m. shall be deemed scheduled at a reasonable time. The rights reserved in this Section include the right of the Declarant to repair or address, in the Declarant's sole option and expense, any aspect of the Common Areas deemed defective by the Declarant during its inspections of the Common Areas. The Association's failure to give the notice and/or otherwise comply with the provisions of this Section will damage the Declarant. The foregoing rights afforded to Declarant in this Section 9.4.2.5 shall also apply to and benefit Builders (if any); and

9.4.2.6 a reservation of right in favor of the Declarant to require that the Association re-convey all or a portion of the Common Areas by Quitclaim Deed in favor of the Declarant in the event that such property is required to be owned by the Declarant for any purpose, including without limitation, the reconfiguration of any adjacent property by replatting or otherwise. To the extent legally required, each Owner shall be deemed to have granted to the Declarant, and thereafter the Association, an irrevocable power of attorney, coupled with an interest, for the purposes herein expressed.

9.5 Operation After Conveyance. Subject to the Association's right to grant easements and other interests as provided herein, the Association may not convey, abandon, alienate, encumber, or transfer all or a portion of the Common Areas to a third party without (i) if prior to the Turnover, the approval of (a) a majority of the Board; and (b) the consent of the Declarant and AG for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES, or (ii) from and after the Turnover, approval of (x) a majority of the Board; and (y) fifty-one percent (51%) of the Voting Interests present (in person or by proxy) at a duly noticed meeting of the members.

9.6 Paved and Concrete Common Areas. The Common Areas may contain certain paved or concrete areas. Without limiting any other provision of this Declaration, the Association is responsible for the maintenance, repair and/or resurfacing of any paved and concrete surfaces forming a part of the Common Areas, if any, including, but not limited to, any parking areas, pathways, bicycle paths, and

community sidewalks (if any). Although pavement appears to be a durable material, it requires maintenance. The Association shall have the right, but not the obligation, to arrange for periodic inspections of all paved and concrete surfaces forming a part of the Common Areas by a licensed contractor and/or engineer. The cost of such inspection shall be a part of the Operating Expenses. The Association shall determine periodically the parameters of the inspection to be performed, if any. Any patching, grading, or other maintenance work should be performed by a company licensed to perform the work. Each Owner agrees to reimburse the Association any expense incurred in repairing any damage to paved or concrete surfaces in the event that such Owner's negligent or willful acts (or the negligent or willful acts of such Owner's Lessees, family members, guests or invitees) caused such damage to any paved or concrete surfaces. Failure of an Owner to reimburse the Association any costs necessitated by the negligent or willful acts of an Owner (or such Owner's Lessees, family members, guests or invitees) shall subject the Owner to an Individual Assessment for such costs.

9.7 Delegation. Once conveyed or dedicated to the Association or the District, the Common Areas and improvements located thereon, or the Facilities, as applicable, shall at all times be under the complete supervision, operation, control, and management of the Association or the District, as applicable. Notwithstanding the foregoing, the Association may delegate all or a portion of its obligations hereunder to a licensed manager or professional management company. The Association specifically shall have the right to pay for management services on any basis approved by the Board (including bonuses or special fee arrangements for meeting financial or other goals). Further, in the event that Common Area is created by easement, the Association's obligations and rights with respect to such Common Area may be limited by the terms of the document creating such easement. Likewise, the District may delegate all or a portion of its obligations hereunder to the Association or a licensed manager or professional management company.

9.8 Use.

9.8.1 Nonexclusive Use. The Common Areas shall be used and enjoyed by the Owners on a non-exclusive basis in common with other persons, entities and corporations (who may, but are not required to, be members of the Association) entitled to use those portions of the Common Areas. Prior to the Community Completion Date, the Declarant, and thereafter, the Association has the right, at any and all times, and from time to time, to further additionally provide and make the Common Areas available to other individuals, persons, firms, or corporations, as it deems appropriate. The granting of such rights shall not invalidate this Declaration, reduce or abate any Owner's obligations pursuant to this Declaration, or give any Owner the right to avoid any of the covenants, agreements or obligations to be performed hereunder.

9.8.2 Right to Allow Use. The Declarant and/or the Association may enter into easement agreements or other use or possession agreements whereby the Owners, Telecommunications Providers, Private Street Light Providers, the Association and/or others may obtain the use, possession of, or other rights regarding certain property, on an exclusive or non-exclusive basis, for certain specified purposes. The Association may agree to maintain and pay the taxes, insurance, administration, upkeep, repair, and replacement of such property, the expenses of which shall be Operating Expenses. Any such agreement by the Association prior to the Community Completion Date shall require the prior written consent of the Declarant. Thereafter, any such agreement shall require the approval of the majority of the Board, which consent shall not be unreasonably withheld or delayed.

9.8.3 Obstruction of Common Areas/Facilities. No portion of the Common Areas or Facilities, as applicable, may be obstructed, encumbered, or used by Owners for any purpose other than as permitted by the Association or the District.

9.8.4 Assumption of Risk. Without limiting any other provision herein, each Owner accepts and assumes all risk and responsibility for noise, liability, injury, or damage connected with use or occupancy of any portion of such Common Areas or Facilities, as applicable, including, without limitation: (i) noise from maintenance equipment; (ii) use of pesticides, herbicides and fertilizers; (iii) view restrictions and impairment caused by the construction of any structures and/or the maturation of trees and shrubbery; (iv) reduction in privacy caused by the removal or pruning of shrubbery or trees within ST. AUGUSTINE LAKES; and (v) design of any portion of ST. AUGUSTINE LAKES. Each Owner also expressly indemnifies and agrees to hold harmless the Declarant, AG, the Association, and their respective employees, directors, representatives, officers, agents, affiliates, shareholders, members, and partners (collectively, "**Indemnified Parties**"), from any and all damages, whether direct or consequential, arising from or related to the person's use of the Common Areas and/or Facilities, including attorneys' fees, paraprofessional fees and costs at trial and upon appeal. Without limiting the foregoing, all persons using the Common Areas, Facilities, or any improvements within ST. AUGUSTINE LAKES, including, without limitation, any retention/detention areas, or areas adjacent to any water body, do so at their own risk. BY ACCEPTANCE OF A DEED TO THEIR LOT, EACH OWNER ACKNOWLEDGES THE COMMON AREAS AND/OR FACILITIES, AND AREAS IN THE VICINITY OF THE COMMON AREAS AND/OR FACILITIES, MAY CONTAIN WILDLIFE SUCH AS, BUT NOT LIMITED TO, INSECTS, ALLIGATORS, COYOTES, RACCOONS, SNAKES, DUCKS, DEER, SWINE, TURKEYS AND FOXES. THE DECLARANT, AG, AND THE ASSOCIATION SHALL HAVE NO RESPONSIBILITY FOR MONITORING SUCH WILDLIFE OR NOTIFYING OWNERS OR OTHER PERSONS OF THE PRESENCE OF SUCH WILDLIFE. EACH OWNER AND HIS OR HER LESSEES, FAMILY MEMBERS, GUESTS AND INVITEES ARE RESPONSIBLE FOR THEIR OWN SAFETY. THE DECLARANT AND THE ASSOCIATION MAKE NO REPRESENTATION WHATSOEVER AS TO THE TYPE, NATURE OR NUMBER OF WILDLIFE PRESENT WITHIN OR AROUND ST. AUGUSTINE LAKES.

9.8.5 Owners' Obligation to Indemnify. Each Owner agrees to indemnify and hold harmless the Indemnified Parties against all actions, injury, claims, loss, liability, damages, costs and expenses of any kind or nature whatsoever (collectively, "**Losses**") incurred by or asserted against any of the Indemnified Parties from and after the date hereof, whether direct, indirect, or consequential, as a result of or in any way related to the Common Areas or Facilities, including, without limitation, use of the Common Areas or Facilities by Owners and their Lessees, guests, family members, invitees, or agents. Should any Owner (or its Lessees, guests, family members, invitees or agents) bring suit against the Declarant, AG, the Association, or any of the Indemnified Parties for any claim or matter and fail to obtain judgment therein against such Indemnified Parties, such Owner shall be liable to such parties for all Losses, costs and expenses incurred by the Indemnified Parties in the defense of such suit, including attorneys' fees and paraprofessional fees at trial and upon appeal.

9.9 Rules and Regulations.

9.9.1 Generally. Prior to the Turnover, the Declarant, and thereafter the Board, shall have the right to adopt Rules and Regulations governing the use of the Common Areas. The Rules and Regulations and any amendments thereto need not be recorded in the Public Records. The Common Areas and Facilities shall be used in accordance with this Declaration and Rules and Regulations promulgated hereunder, if any. To the extent authorized by the District, the Association shall have the right to adopt and enforce Rules and Regulations applicable to the Facilities and shall have the right to take enforcement action against any Owner, occupant and other user of the Common Areas and Facilities to compel compliance with the Rules and Regulations, whether they apply to the Common Areas or to the Facilities.

9.9.2 Declarant and AG Not Subject to Rules and Regulations. Notwithstanding any other provision in this Declaration to the contrary, the Rules and Regulations shall not apply to the Declarant, AG or any other Builder, or to any property owned by the Declarant, AG, or any

other Builder and shall not be applied in a manner that would prohibit or restrict the development or operation of ST. AUGUSTINE LAKES or adversely affect the interests of the Declarant, AG, or a Builder. Without limiting the foregoing, the Declarant, Builders and their agents, Contractors, and assigns, shall have the right to: (i) develop and construct Lots, Homes, Common Areas and related improvements within ST. AUGUSTINE LAKES, and make any additions, alterations, improvements, or changes thereto; (ii) maintain sales offices (for the sale and re-sale of (a) Lots and Homes and (b) residences and properties located outside of ST. AUGUSTINE LAKES), general offices and construction operations within ST. AUGUSTINE LAKES; (iii) place, erect or construct portable, temporary or accessory buildings or structures within ST. AUGUSTINE LAKES for sales, construction storage or other purposes; (iv) temporarily deposit, dump or accumulate materials, trash, refuse and rubbish in connection with the development or construction of any portion of ST. AUGUSTINE LAKES; (v) post, display, inscribe or affix to the exterior of any portion of the Common Areas, Facilities, or other portions of ST. AUGUSTINE LAKES, signs and other materials used in developing, constructing, selling or promoting the sale of any portion of ST. AUGUSTINE LAKES including, without limitation, Lots, Parcels and Homes; (vi) excavate fill from any retention/detention areas or water bodies within and/or contiguous to ST. AUGUSTINE LAKES by dredge or dragline, store fill within ST. AUGUSTINE LAKES and remove and/or sell excess fill; (vii) grow or store plants and trees within, or contiguous to, ST. AUGUSTINE LAKES and use and/or sell excess plants and trees; and (viii) undertake all activities which, in the sole opinion of the Declarant, are necessary or convenient for the development and sale of any lands and improvements comprising ST. AUGUSTINE LAKES.

9.10 Public Facilities. ST. AUGUSTINE LAKES may include one or more public facilities that may be dedicated to the City or the County. A lift station dedicated to the County as part of the waste water treatment system may be located within ST. AUGUSTINE LAKES. Except for those portions of Arcadian Lakes Boulevard and Thompson Bailey Road depicted and dedicated as public right-of-ways on the St. Augustine Lakes - Phase 1A Plat, recorded or to be recorded in the Public Records, the roadways within ST. AUGUSTINE LAKES shall be maintained by the District and shall not be maintained by the Association. THE ROADWAYS WITHIN, ADJACENT OR IN PROXIMITY TO ST. AUGUSTINE LAKES ARE OPEN TO THE PUBLIC. EACH OWNER BY THE ACCEPTANCE OF A DEED TO THEIR LOT ACKNOWLEDGES AND AGREES THAT THE ASSOCIATION AND THE DECLARANT HAVE NO CONTROL WITH REGARD TO ACCESS AND USAGE OF SUCH ROADWAYS BY THE GENERAL PUBLIC.

9.11 Default by Owners. No default by any Owner in the performance of the covenants and promises contained in this Declaration shall be construed or considered (i) a breach by the Declarant or the Association of any of their promises or covenants in this Declaration; (ii) an actual, implied or constructive dispossession of another Owner from the Common Areas or Facilities; or (iii) an excuse, justification, waiver or indulgence of the covenants and promises contained in this Declaration.

9.12 Association's Obligation to Indemnify. The Association and each Owner covenant and agree, jointly and severally, to indemnify, defend and hold harmless the Declarant, its officers, directors, shareholders, and any related persons, companies or corporations and their employees from and against any and all claims, suits, actions, causes of action or damages arising from any personal injury, loss of life, or damage to property, sustained on or about the Common Areas and/or Facilities, or other property serving the Association and Owners, and improvements thereon, or resulting from or arising out of activities or operations of the Association or Owners within ST. AUGUSTINE LAKES, and from and against all costs, expenses, court costs, attorneys' fees and paraprofessional fees (including, but not limited to, all trial and appellate levels and whether or not suit be instituted), expenses and liabilities incurred or arising from any such claim, the investigation thereof, or the defense of any action or proceedings brought thereon, and from and against any orders judgments or decrees which may be entered relating thereto. The costs and expense of fulfilling this covenant of indemnification shall be part of the Operating Expenses to the extent such matters are not covered by insurance maintained by the Association.

9.13 Special Taxing Districts. For as long as the Declarant controls the Association, the Declarant shall have the right (subject to AG's prior consent for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES), but not the obligation, to dedicate or transfer or cause the dedication or transfer of all or portions of the Common Areas of ST. AUGUSTINE LAKES to a special taxing district, or a public agency or authority under such terms as the Declarant deems appropriate in order to create or contract with special taxing districts and community development districts (or others) for lighting, perimeter walls, fences, entrance features, roads, landscaping, irrigation areas, ponds, surface water management systems, wetlands mitigation areas, parks, recreational or other services, security or communications, or other similar purposes deemed appropriate by Declarant, including, without limitation, the maintenance and/or operation of any of the foregoing. As hereinafter provided, the Declarant may sign any taxing district petition as attorney-in-fact for each Owner (subject to AG's prior consent for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES). Each Owner's obligation to pay taxes associated with such district shall be in addition to such Owner's obligation to pay Assessments. Any special taxing district shall be created pursuant to all applicable ordinances of the County, the City, and all other applicable governing entities having jurisdiction with respect to the same.

10. Maintenance by the Association.

10.1 Common Areas. Except as otherwise specifically provided in this Declaration to the contrary, the Association shall at all times maintain, repair, replace and insure the Common Areas, including all improvements placed thereon.

10.2 Landscape Maintenance and Irrigation within Lots. Notwithstanding any other provision of this Declaration to the contrary, the Association shall have no responsibility for the maintenance of landscaped areas within any Lot, including, without limitation, sod, irrigation facilities, yards, grass, shrubs, trees, mulch, or any other landscaped areas. The record title owner of each such Lot shall be responsible for the repair, replacement and maintenance of the irrigation facilities and all landscaped areas and other improvements within any portion of such Lot, including, without limitation, sod, irrigation facilities, yards, grass, shrubs, trees, mulch, or any other landscaping. Any such repair, replacement and maintenance by the record title owner of a Lot shall be consistent with the Landscape Maintenance Standards (as defined herein) set forth in this Declaration.

10.3 Roadways. Except for those portions of Arcadian Lakes Boulevard and Thompson Bailey Road depicted and dedicated as public right-of-ways on the St. Augustine Lakes - Phase 1A Plat, which are to be owned and maintained by the County, the roadways within ST. AUGUSTINE LAKES shall be owned and maintained by the District. MOST ROADWAYS WITHIN ST. AUGUSTINE LAKES SHALL BE MAINTAINED BY THE DISTRICT AND SHALL NOT BE MAINTAINED BY THE ASSOCIATION. THE ROADWAYS WITHIN, ADJACENT OR IN PROXIMITY TO ST. AUGUSTINE LAKES ARE OPEN TO THE PUBLIC. EACH OWNER BY THE ACCEPTANCE OF A DEED TO THEIR LOT ACKNOWLEDGES AND AGREES THAT THE ASSOCIATION AND THE DECLARANT HAVE NO CONTROL WITH REGARD TO ACCESS AND USAGE OF SUCH ROADWAYS BY THE GENERAL PUBLIC.

10.4 Adjoining Areas. Except as otherwise provided herein or otherwise maintained by the CDD, the Association shall only maintain those drainage areas, swales, parking areas, retention/detention area slopes and banks, and landscape areas (if any) that are within any Common Areas, and certain Lots only to the extent specifically provided herein, and further provided that, such areas are readily accessible to the Association. The Association shall have no responsibility for the Facilities except and to the extent provided in any agreement between the Association and the District. Under no circumstances shall the Association be responsible for maintaining any inaccessible areas within fences or walls that form a part of a Lot.

10.5 Right-of-Way. Except as otherwise maintained by the District, the City, or the County, the Association shall be responsible for the costs, charges and expenses incurred in connection with maintenance of any sidewalks, irrigation facilities, trees and landscaping located in the right-of-way

adjacent to any Common Areas; provided, however, the Association shall not be responsible for replacement of any such trees or landscaping. The cost associated with any such maintenance of the right-of-way adjacent to any Common Areas shall be deemed part of the Operating Expenses and each Owner shall pay an equal share of such costs. Each Owner agrees to reimburse the Association for any expense incurred in repairing any damage to such sidewalk, irrigation facilities, trees or landscaping caused by such Owner's negligent or willful acts, or the negligent or willful acts of such Owner's Lessees, family members, guests or invitees. Failure of an Owner to reimburse the Association any costs necessitated by the negligent or willful acts of an Owner or its Lessees, family members, guests or invitees shall subject the Owner to an Individual Assessment for such costs. The Association shall not be responsible for any maintenance of any landscaping or improvements located in any Right-of-Way (as defined herein) adjacent to any Lot.

10.6 Negligent or Willful Acts. The expense of any maintenance, repair, or construction of any portion of the Common Areas, Facilities or any Lot necessitated by the negligent or willful acts of an Owner, its Lessees, Immediate Family Members, guests, invitees, or other persons utilizing the Common Areas, Facilities, or any portion of ST. AUGUSTINE LAKES through or under an Owner, shall be borne solely by such Owner of the Lot, and the Lot owned by such Owner shall be subject to an Individual Assessment for that expense. By way of example, and not of limitation, an Owner shall be responsible for the removal of all landscaping and structures placed within easements or Common Areas or Facilities without the prior written approval of the Association or the District, as applicable. Further, an Owner shall be responsible for all costs of maintenance, repair, or construction of any portion of the drainage facilities located on such Owner's Lot if such maintenance, repair, or construction is necessitated by the negligent or willful acts of an Owner or such Owner's Lessees, Immediate Family Members, guests, or invitees.

10.7 Maintenance of Property Owned by Others. The Association shall, if designated by the Declarant (or by the Board after the Turnover Date), by amendment to this Declaration, or any document of record, maintain vegetation, landscaping, irrigation systems, community identification/features, infrastructure, and/or other areas or elements designated by the Declarant (or by the Board after the Turnover Date) upon areas that are within or outside of ST. AUGUSTINE LAKES. Such areas may abut, or be proximate to, ST. AUGUSTINE LAKES, and may be owned by, or be dedicated to, others including, but not limited to, a utility, governmental or quasi-governmental entity or a property owners association. These areas may include (for example and not limitation) parks, swale areas, landscape buffer areas, berm areas or median areas within the right-of-way of public streets, roads, drainage areas, community identification or entrance features, community signage or other identification. The Association shall have the right to enter into new agreements or arrangements from time to time for improvements and facilities serving the members of the Association or to amend the foregoing if the Board deems the same reasonable and appropriate for the continued use and benefit of any part of the Common Areas.

10.8 District Facilities. The District may contract with the Association for the maintenance, repair, and replacement of the Facilities in the District's sole and absolute discretion and subject to any written agreement accepted by the Association.

10.9 Additional Obligations of the Association. The Association may have (or may elect to undertake on behalf of the Owners) certain responsibilities and obligations, including, without limitation, cost-sharing obligations, or obligations to construct, operate, maintain, insure and/or repair certain improvements or share certain facilities within ST. AUGUSTINE LAKES or adjacent to the boundaries of ST. AUGUSTINE LAKES, as set forth in the Title Documents or other agreements to which the Association is a party or is otherwise subject (collectively, if any, the "Agreements"). Each Owner, by acquiring title to a Lot, acknowledges and agrees that ST. AUGUSTINE LAKES, or certain portions thereof, is subject to the terms and conditions of the Agreements, as amended and supplemented from time to time. The Declarant reserves the right without the consent of any other party, subject to the terms and conditions set forth in the Agreements, to modify any agreement affecting ST. AUGUSTINE LAKES, or the obligations and responsibilities of the Association, including, without limitation, obligations for cost-sharing or maintenance of improvements; provided, however, for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES, AG's prior consent shall be required for any such modification

of any Agreements affecting ST. AUGUSTINE LAKES. BY ACCEPTANCE OF A DEED TO A LOT, EACH OWNER ACKNOWLEDGES AND AGREES ANY AND ALL COSTS ASSOCIATED WITH THE ASSOCIATION'S OBLIGATIONS UNDER THE AGREEMENTS, INCLUDING ANY OBLIGATION FOR COST-SHARING OR OBLIGATION TO CONSTRUCT, OPERATE, MAINTAIN, INSURE AND/OR REPAIR IMPROVEMENTS, OR SHARE CERTAIN FACILITIES, IF ANY, SHALL BE A PART OF THE OPERATING EXPENSES.

11. Maintenance by Owners. All Lots and Homes, including, without limitation, all lawns, landscaping, irrigation facilities, driveways, walkways, sidewalks, and any property, all structural components comprising the Lot or Home, improvements, and appurtenances not maintained by the Association or the District shall be well maintained and kept in first class, good, safe, clean, neat and attractive condition consistent with the general appearance of ST. AUGUSTINE LAKES by the record title owner of the applicable Lot. Without limitation of the foregoing, each record title owner of a Lot is specifically responsible for maintaining all grass, landscaping, improvements and paved surfaces within any portion of a Lot and the Right-of-Way located immediately adjacent to such Lot. No tree installed by the Declarant or a Builder on any Lot shall be felled, removed, or cut down unless such tree represents a hazard to the Home or other improvements on the Lot, or to persons occupying or utilizing ST. AUGUSTINE LAKES. If any such tree located on an Owner's Lot dies or is otherwise removed in accordance with the foregoing sentence, such tree shall be replaced by the Owner of the Lot upon which the tree was located, at the Owner's expense, by a similar tree of similar size in diameter, unless otherwise approved by the ACC. No other objects or landscaping may be installed in place of any such trees. In the event Lots and Homes are not maintained by the record title owner of the Lot in accordance with the requirements of this Section, the Association may, but shall not be obligated to, perform the maintenance obligations on behalf of the record title owner.

11.1 Right of the Association to Enforce. The Declarant hereby grants the Association an easement over each Lot for the purpose of ensuring compliance with the requirements of this Section. In the event the record title owner of a Lot does not comply with this Section, the Association may perform the necessary maintenance and charge the costs thereof to the non-complying record title owner as an Individual Assessment. The Association shall have the right to enforce this Section by all necessary legal action. In the event the Association is the prevailing party with respect to any litigation respecting the enforcement of compliance with this Section, it shall be entitled to recover all of its attorneys' fees and paraprofessional fees, and costs, at trial and upon appeal.

11.2 Landscape Maintenance Standards. The following maintenance standards (the "**Landscape Maintenance Standards**") apply to landscaping within all Lots and Right-of-Way adjacent to such Lots:

11.2.1 Trees. Trees are to be pruned as needed and maintained in a safe and appropriate manner, with the canopy no lower than eight feet (8') from the ground at maturity, unless otherwise stipulated by applicable law, regulation or local ordinance.

11.2.2 Shrubs. All shrubs are to be trimmed as needed and maintained in a neat and appropriate manner.

11.2.3 Grass.

11.2.3.1 Cutting Schedule. Grass shall be maintained in a neat and appropriate manner. In no event shall any lawn within any Lot be in excess of five inches (5") in height.

11.2.3.2 Edging. Edging of all streets, curbs, beds and borders shall be performed as needed. Chemical edging shall not be permitted.

11.2.3.3 Grass. Each yard shall be improved with the type of grass approved by the local municipality or other applicable governmental authority at the time of installation, which may include St. Augustine grass (i.e. Floratam or a similar variety) in some areas with code required drought tolerant grass in other areas. Any modification to or replacement of sod and/or landscape by an Owner is subject to the Community Standards, Section 373.185, Florida Statutes (2021), and any other applicable law or local ordinance.

11.2.4 Mulch. Mulch shall be replenished as needed on a yearly basis.

11.2.5 Insect Control and Disease Control. Insect control and disease control shall be performed on an as needed basis by the record title owner of each Lot. Failure to do so could result in additional liability if the disease and/or insects spread to neighboring Lots, Common Areas, Facilities, or other property within or around ST. AUGUSTINE LAKES. Dead grass and other landscaping shall be removed and replaced by the record title owner of the Lot within thirty (30) days of dying. If the City or County code or SJRWMD regulations require Bahia grass for any portion of yards, it shall remain as Bahia and if it dies, may only be replaced in accordance with City or County code of SJRWMD regulations.

11.2.6 Fertilization. Fertilization of all turf, trees, shrubs, and palms shall be performed according to Best Management Practices as provided by the County Extension Service (if any) or The University of Florida IFAS Extension.

11.2.7 Irrigation. Every Owner shall be required to irrigate the grass and landscaping located on their Lot in a routine and ordinary manner, as may be permitted by SJRWMD and/or County or City regulations, and shall ensure that sufficient irrigation occurs during all periods when the record title owner is absent from the Lot. Watering and irrigation, including the maintenance, repair and replacement of all irrigation facilities and components will be the sole responsibility of the record title owner of the respective Lot. Lots shall be consistently irrigated to maintain a green and healthy lawn at all times. Sprinkler heads shall be maintained by the record title owner on a monthly basis. Water spray from sprinklers shall not extend beyond any property line of the respective Lot. Automatic sprinkler systems shall not cause water to run onto neighboring Lots, walkways, streets or the like and shall include a timing system to limit hours of operation. All components of the irrigation system, clock, pump stations and valves shall be the responsibility of the record title owner and shall be checked as needed by an independent contractor to assure proper automatic operation.

11.2.8 Reclaimed Irrigation Water. Reclaimed irrigation water may be used within ST. AUGUSTINE LAKES or portions thereof and the Association and/or the CDD shall have the right to enter into a Reclaimed Water Use Agreement with the County or the City from time to time to provide reclaimed irrigation water to some or all Lots, Common Areas, and/or Facilities. Reclaimed or reuse water has received a degree of treatment and basic disinfectant at a wastewater treatment facilities but does not qualify as potable water under applicable governmental regulations, so irrigation water should not be consumed by any persons or animals. To the extent any reclaimed water system or similar irrigation system is installed by the Declarant, the County, the City, or the District within ST. AUGUSTINE LAKES or any portion thereof, then each Owner served by such reclaimed water system shall be required to use the same for irrigation water purposes. EACH OWNER ACKNOWLEDGES RECLAIMED WATER MAY BE USED FOR IRRIGATION PURPOSES WITHIN ST. AUGUSTINE LAKES. NEITHER THE DECLARANT NOR THE ASSOCIATION MAKE ANY REPRESENTATION CONCERNING THE CURRENT OR FUTURE AVAILABILITY OR QUALITY OF RECLAIMED WATER; PROVIDED, FURTHER, NEITHER THE DECLARANT NOR THE ASSOCIATION BEAR ANY RESPONSIBILITY FOR THE REPLACEMENT OF SOD, GRASS, SHRUBS, TREES, OR OTHER LANDSCAPING WITHIN A LOT NECESSITATED BY THE LACK OF RECLAIMED WATER FOR IRRIGATION. FURTHER, NEITHER THE DECLARANT NOR THE ASSOCIATION,

BEAR ANY RESPONSIBILITY FOR THE REPAIR, REPLACEMENT OR MAINTENANCE OF THE IRRIGATION SYSTEMS DUE TO DAMAGE CAUSED BY THE QUALITY OF THE RECLAIMED WATER.

11.2.9 Weeding. All beds are to be weeded upon every cut. Weeds growing in joints in curbs, driveways, and expansion joints shall be removed as needed. Chemical treatment is permitted.

11.2.10 Trash Removal. Dirt, trash, plant and tree cuttings and debris resulting from all operations shall be removed and all areas left in clean condition before the end of the day.

11.3 Modification of Landscaped Areas. Without the prior written consent of the ACC, no sod, topsoil, tree, shrubbery or other landscaping shall be removed from ST. AUGUSTINE LAKES and there shall be no change in the plant landscaping, elevation, condition of the soil or the level of the land of such areas which results in any change in the flow and drainage of surface water which the ACC, in its sole discretion, considers detrimental or potentially detrimental to person or property. Notwithstanding the foregoing, Owners who install improvements to the Lot (including, without limitation, concrete or brick pavers) that result in any change in the flow and/or drainage of surface water shall be responsible for all of the costs of drainage problems resulting from such improvement. Further, in the event that such Owner fails to pay for such required repairs, each Owner agrees to reimburse the Association or the District, as applicable, for all expenses incurred in fixing such drainage problems including, without limitation, removing excess water and/or repairing the SMS. No landscape lighting shall be installed by an Owner without the prior written approval of the ACC.

11.4 Weeds and Refuse. No weeds, underbrush, or other unsightly growth shall be permitted to be grown or remain upon any Lot. No refuse or unsightly objects shall be allowed to be placed or allowed to remain upon any Lot.

11.5 Exterior Home Maintenance. Each Owner of a Lot is solely responsible for the proper maintenance and cleaning of the exterior walls of his or her Home. Exterior walls may be improved with a finish material composed of stucco or cementitious coating or fiber cement siding/cement lap siding (stucco or cementitious coating or fiber cement siding/cement lap siding is referred to herein as the "**Exterior Finish**"). While Exterior Finish is high in compressive or impact strength, it is not of sufficient tensile strength to resist building movement. It is the nature of Exterior Finish to experience some cracking and it will expand and contract in response to temperature, sometimes creating minor hairline cracks in the outer layer of the Exterior Finish. This is normal behavior and considered a routine maintenance item for the Owner. Each Owner is responsible for inspecting the Exterior Finish of the exterior walls for cracking and to engage a qualified professional to seal those cracks and repair the affected area. In addition, each Owner of a Lot is responsible for inspecting the exterior paint and caulk material in the exterior wall system openings (i.e. windows, doors, hose bibs, etc.) for peeling, cracking or separating. If the inspection reveals any such items, the Owner is responsible for engaging a qualified professional to clean, repair, re-caulk and repaint those areas of the Home. Each Owner of a Lot is responsible for all maintenance and repairs described in this Section, and they should be completed in a timely fashion to prevent any damage to the Home.

11.6 Paved and Concrete Surfaces. Each Owner shall be responsible to timely maintain, including pressure washing/soft washing, repair, and/or replace the driveways, walkways, sidewalks, including, without limitation, any concrete or brick pavers, and other paved and concrete surfaces comprising part of such Owner's Lot or located within any Right-of-Way adjacent to such Owner's Lot. In the event the County, the City, or any of their respective subdivisions, agencies, and/or divisions must remove any portion of the paved or concrete surfaces located within an Owner's Lot or Right-of-Way adjacent to such Owner's Lot for the installation, repair, replacement or maintenance of utilities or water mains, then the Owner of the applicable Lot will be responsible to replace or repair the paved or concrete surfaces at such Owner's expense. In the event an Owner does not comply with this Section, the

Association may, but shall not be obligated to, perform the necessary maintenance and/or repair and charge the costs thereof, together with interest at the highest rate allowed by law, to the non-complying Owner as an Individual Assessment. In the event the Association is the prevailing party with respect to any litigation respecting the enforcement of compliance with this Section, it shall be entitled to recover all of its attorneys' fees, paraprofessional fees, and costs, at trial and upon appeal. Each Owner agrees to reimburse the Association for any expense incurred by the Association in connection with any damage to any sidewalk, driveway, or walkway caused by such Owner's negligence or willful acts (or the negligence or willful acts of such Owner's Lessees, guests, invitees or family members). Failure of an Owner to reimburse the Association any costs necessitated by the negligent or willful acts of an Owner or its Lessees, guests, invitees or family members shall subject the Owner to an Individual Assessment for such costs. Each Owner grants the Association an easement over its Lot for the purpose of ensuring compliance with the requirements of this Section.

11.7 Water Intrusion. Florida experiences heavy rainfall and humidity on a regular basis. Each Owner is responsible for making sure his or her Home remains watertight including, without limitation, checking caulking around windows and seals on doors. Each Owner acknowledges that running air conditioning machinery with windows and/or doors open in humid conditions can result in condensation, mold and/or water intrusion. The Declarant, AG, Builders and the Association shall not have liability under such circumstances for any damage or loss that an Owner may incur in the event an Owner fails to maintain their Home. FURTHER, GIVEN THE CLIMATE AND HUMID CONDITIONS IN FLORIDA, MOLDS, MILDEW, TOXINS AND FUNGI MAY EXIST AND/OR DEVELOP WITHIN HOMES. EACH OWNER IS HEREBY ADVISED THAT CERTAIN MOLDS, MILDEW, TOXINS AND/OR FUNGI MAY BE, OR IF ALLOWED TO REMAIN FOR A SUFFICIENT PERIOD MAY BECOME, TOXIC AND POTENTIALLY POSE A HEALTH RISK. BY ACQUIRING TITLE TO A HOME AND/OR LOT, EACH OWNER SHALL BE DEEMED TO HAVE ASSUMED THE RISKS ASSOCIATED WITH MOLDS, MILDEW, TOXINS AND/OR FUNGI AND TO HAVE RELEASED THE DECLARANT, AG, BUILDERS AND THE ASSOCIATION FROM ANY AND ALL LIABILITY RESULTING FROM SAME.

11.8 Right-of-Way; Right-of-Way Improvements. Each Owner shall be responsible for the costs, charges and expenses incurred in connection with maintenance of the irrigation facilities, trees, sidewalk, driveway and landscaping located in the right-of-way immediately adjacent to such Owner's Lot and located between such Owner's Lot and the roadway (the "Right-of-Way"). The Declarant may install sidewalks, walkways, driveways and other improvements, including, without limitation, landscaping, yard drains and/or drainage pipes (collectively, the "ROW Improvements") within the Right-of-Way. Each Owner shall be responsible for maintaining all ROW Improvements located adjacent to such Owner's Lot and located within the Right-of-Way. The Right-of-Way and ROW Improvements will not be maintained by the Association, the City, the County, or any other governmental entity. Every Owner shall be required to maintain the grass and landscaping located within the Right-of-Way in accordance with the Landscape Maintenance Standards. No tree installed by the Declarant in such Right-of-Way shall be felled, removed, or cut down unless such tree represents an immediate hazard to the Home or other improvements on the Lot, or to persons occupying or utilizing ST. AUGUSTINE LAKES. If any such tree dies, or is removed in accordance with this Section, then such tree shall be replaced at the expense of and by the Owner of the Lot immediately adjacent to the felled tree with a similar tree approved by the ACC.

11.9 Water Mains and Improvements within Lots. In the event the County, the City, or any of their respective subdivisions, agencies, and/or divisions must remove or damage any portion of a driveway, landscaping, or other improvements located on an Owner's Lot or the Right-of-Way immediately adjacent to such Lot in connection with the County's or the City's operation, maintenance or repair of any water line or sanitary sewer line or other maintenance conducted by the County or the City, if applicable, then the Owner of the Lot upon which such driveway, landscaping, or other improvements are located or adjacent to such Right-of-Way upon which such improvements are located, shall be responsible to replace or repair such driveway, landscaping, or other improvement at such Owner's expense, if such expenses are not paid for by the County or the City. In the event an Owner does not comply with this Section, the Association may, but shall not be obligated to, perform the necessary repair and/or replacement and charge the costs thereof to the non-complying Owner as an Individual

Assessment. In the event that the Association is the prevailing party with respect to any litigation respecting the enforcement of compliance with this Section, it shall be entitled to recover all of its attorneys' fees, paraprofessional fees, and costs, at trial and upon appeal. Each Owner grants the Association an easement over its Lot for the purpose of ensuring compliance with the requirements of this Section.

11.10 Pressure Washing/Soft Washing. Each Owner of a Lot shall be responsible, at their sole cost and expense, for pressure washing/soft washing the driveways, sidewalks, walkways, roofs and the exterior portions of Homes, including any exterior walls of a garage, garage door, exterior doors, shutters, and fascia. Each Owner shall conduct such pressure washing/soft washing on a routine basis, and in no event later than thirty (30) days after notice by the Board or the ACC to the Owner of the applicable Lot. In the event an Owner does not comply with this Section, the Association may perform the necessary maintenance required by this Section and charge the costs thereof to the non-complying Owner as an Individual Assessment. CLEANING SOME SURFACES WITH HIGH PRESSURE MAY CAUSE DAMAGE TO THE SURFACE OF CERTAIN STRUCTURES AND A SOFT WASH MAY BE REQUIRED. PRIOR TO ANY PRESSURE WASHING/SOFT WASHING, EACH OWNER SHOULD OBTAIN FROM THE MANUFACTURER OF THE AREA TO BE CLEANED, THE PROPER CLEANING INSTRUCTIONS TO ENSURE NO DAMAGE IS CAUSED TO THE SURFACE AND TO ENSURE COMPLIANCE WITH THE MANUFACTURER'S MAINTENANCE REQUIREMENTS FOR WARRANTY PURPOSES, IF ANY.

11.11 Lot Walls/Fences. Each wall or fence, any part of which is placed on a dividing line or platted lot line between separate Lots shall constitute a "Lot Wall/Fence." Each adjoining Owner's obligation with respect to Lot Walls/Fences shall be determined by this Declaration, except as otherwise required by Florida law.

11.11.1 Sharing Repair and Maintenance. Each Owner shall maintain the exterior surface of a Lot Wall/Fence facing their Lot. Except as provided in this Section, the cost of reasonable repair shall be shared equally by adjoining Lot Owners.

11.11.2 Damage by One Owner. If a Lot Wall/Fence is damaged or destroyed by the act of one adjoining Owner, or its guests, Lessees, licensees, agents or family members (whether or not such act is negligent or otherwise culpable), then that Owner shall immediately rebuild or repair the Lot Wall/Fence to its prior condition without cost to the adjoining Owner and shall indemnify the adjoining Owner from any consequential damages, loss or liabilities. Notwithstanding anything to the contrary in this Section, the Declarant and the Association have the right to enforce the provisions of this Section, however neither the Declarant nor the Association shall have any obligation whatsoever to enforce the provisions of this Section or become involved in any dispute between Owners in connection with this Section. No Owner shall violate any of the following restrictions and any damage (whether cosmetic or structural) resulting from violation of any of the following restrictions shall be considered caused by the Owner causing such action or allowing such action to occur on such Owner's Lot:

11.11.2.1 No Owner shall allow any tree to grow within six feet (6') of any Lot Wall/Fence (with such distance measured from the above-ground part of the tree that is nearest to the Lot Wall/Fence within five feet (5') of the ground level of the tree, including any portion of the root system that is not completely covered by soil); and

11.11.2.2 No Owner shall allow attachment of anything, including but not limited to any climbing plant or vine, to any Lot Wall/Fence.

11.11.3 Other Damage. If a Lot Wall/Fence is damaged or destroyed by any cause other than the act of one of the adjoining Owners, its agents, Lessees, licensees, guests or family members (including ordinary wear and tear and deterioration from lapse of time), then the adjoining Owners shall rebuild or repair the Lot Wall/Fence to its prior condition, equally sharing

the expense; provided, however, that if a Lot Wall/Fence is damaged or destroyed as a result of an accident or circumstances that originate or occur on a particular Lot (whether or not such accident or circumstance is caused by the action or inaction of the Owner of that Lot, or its agents, Lessees, licensees, guests or family members) then in such event, the Owner of that particular Lot shall be solely responsible for the cost of rebuilding or repairing the Lot Wall/Fence and shall immediately repair the Lot Wall/Fence to its prior condition.

11.11.4 Right of Entry. Each Owner shall permit the Owners of adjoining Lots, or their representatives, to enter its Lot for the purpose of installations, alteration, or repairs to a Lot Wall/Fence on the Lot of such adjoining Owners, provided that other than for emergencies, requests for entry are made in advance and that such entry is at a time reasonably convenient to the Owner of the adjoining Lot. An adjoining Owner making entry pursuant to this Section shall not be deemed guilty of trespassing by reason of such entry. Such entering Owner shall indemnify the adjoining Owner from any consequential damages sustained by reason of such entry.

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

11.11.6 Consent of Adjoining Owner. In addition to meeting the requirements of this Declaration and of any applicable building code and similar regulations or ordinances, any Owner proposing to modify, alter, make additions to or rebuild (other than rebuilding in a manner materially consistent with the previously existing Lot Wall/Fence) the Lot Wall/Fence, shall first obtain the written consent of the adjoining Owner, which shall not be unreasonably withheld, delayed or conditioned.

11.12 Perimeter Walls/Fences. The Declarant may install perimeter walls or fences within ST. AUGUSTINE LAKES (the "Perimeter Walls/Fences"). Owners shall be responsible for the routine maintenance, repair, replacement and cleaning of any Perimeter Walls/Fences, or portion thereof, located on or adjacent to the Owner's Lot. The Association at all times shall have the right (but not the obligation) to maintain, repair, replace any Perimeter Walls/Fences within ST. AUGUSTINE LAKES, including Perimeter Walls/Fences located on Lots. The Association shall perform any such elected maintenance, repairs or replacement of the Perimeter Walls/Fences at the Board's discretion and the costs of such maintenance, repairs or replacement shall be charged to the Owners as part of the Operating Expenses. Perimeter Walls/Fences located within the Facilities shall be maintained by the District and the costs thereof shall be part of the District Maintenance Special Assessments. Failure of the Association to undertake any such maintenance, replacement or repair of the Perimeter Walls/Fences shall in no event be deemed a waiver of the right to do so thereafter. Notwithstanding anything contained in this Section to the contrary, the Declarant neither commits to, nor shall hereby be obligated to, construct such Perimeter Walls/Fences.

11.13 Retaining Walls. The Declarant may construct retaining walls within ST. AUGUSTINE LAKES (the "Retaining Walls"). Any reference to Retaining Walls herein shall include, but may not be limited to, the wall, stem, base slab, tie backs, deadman anchors, counterforts and any other associated supporting structures for such retaining walls. Retaining Walls located within Common Areas shall be maintained by the Association and the costs thereof shall be Operating Expenses of the Association. Retaining Walls located within the Facilities shall be maintained by the District and the costs thereof shall be part of the District Maintenance Special Assessments. Structural maintenance, repairs, and day-to-day maintenance and cleaning of Retaining Walls located within Lots shall be the responsibility of the Owner of the Lot that includes the Retaining Wall. In the event an Owner does not comply with this Section, the Association may perform the necessary maintenance and charge the costs thereof to the non-complying Owner as an Individual Assessment. Notwithstanding anything contained in this Section to the contrary, the Declarant neither commits to, nor shall hereby be obligated to, construct such Retaining Walls. NO

STRUCTURES OR LANDSCAPING, INCLUDING WITHOUT LIMITATION FENCES, IRRIGATION PIPES, AND TREES, SHALL BE INSTALLED WITHIN TWO FEET (2') FROM ANY RETAINING WALL.

12. Use Restrictions. The following Use Restrictions shall apply to all Lots within ST. AUGUSTINE LAKES, except for any Lots owned by the Declarant or a Builder. Each Owner must comply with the following:

12.1 Alterations and Additions. No material alteration, addition or modification to a Lot or Home, or material change in the appearance thereof, shall be made without the prior written approval thereof being first had and obtained from the ACC as required by this Declaration.

12.2 Animals and Pets. No animals, livestock, reptiles, pets or poultry of any kind may be kept in and/or on any Lot and/or Home or brought onto the property by an Owner, or its guests, Lessees, licensees, agents or Immediate Family Members other than domesticated dogs, domesticated cats, fish and/or caged birds, all of which are usually and commonly kept as household pets (collectively "**Pets**"). Pets only may be kept, maintained and/or allowed to reside in and/or on a Lot and/or Home provided such Pets are: (a) in full compliance with the applicable law, ordinance and the Governing Documents; (b) under the control of the applicable Owner, or its guests, Lessees, licensees, agents or family members at all times when the Pet is on any Common Area and/or the Pet is outside of that Owner's Home; (c) not left unattended on any balconies, terraces, lanais, garages and/or covered patios, (d) quiet, inoffensive and generally not a nuisance and/or safely concern to any other Owners, Lessees and/or occupants of another Lot; (e) not kept or raised for commercial purposes; and (f) not being boarded in exchange for compensation of any type. The Owner, or its guests, Lessees, licensees, agents or family members, shall promptly pick up all solid waste material from their Pet and dispose of that solid waste material appropriately. No solid waste material from any Pet shall remain on any Common Area or any portion of ST. AUGUSTINE LAKES. Solid waste material from Pets shall not be placed in trash containers maintained by the Association. Each Owner and/or its guests, Lessees, licensees, agents or family members agree to fully pay for, and/or reimburse the Association for, all extermination costs necessitated by any Pet. The Declarant, the Association, the Board and the Association's property management company (if any) shall not be liable for any personal injury, death and/or property damage resulting from a violation of the restrictions on Pets and animals. Any Owner, or its guests, Lessees, licensees, agents or family members, committing any violation of the restrictions on Pets and animals shall fully indemnify and hold harmless the Declarant, the Association, the Board, each other Owner and the Association's property management company in such regard. A violation of any rule or restriction on Pets and animals shall entitle the Association to all of the Association's rights and remedies, including, but not limited to, the right to fine the applicable Owner and/or to require any Pet or animal to be permanently removed from ST. AUGUSTINE LAKES. No Owner, or its guests, Lessees, licensees, agents or family members may keep more than three (3) of the permitted Pets in and/or on any Lot. No reptiles, insects, livestock, poultry, swine or wildlife of any type shall be kept anywhere in and/or within ST. AUGUSTINE LAKES, including any Lot, Home and any garage. Notwithstanding anything to the contrary contained herein, all restrictions set forth in this Section are subject to the Americans with Disabilities Act and the Federal Fair Housing Act.

No Pet shall be permitted to remain within ST. AUGUSTINE LAKES if that Pet disturbs the tranquility of ST. AUGUSTINE LAKES, other Owners, Lessees or occupants of any Lot, if a Pet is unlawful, dangerous, aggressive, annoying, and/or a nuisance to or destructive of wildlife, or if that Pet has been specifically excluded from ST. AUGUSTINE LAKES by the Board after notice. The Board may, in its sole discretion, have any Pet removed and/or banned from ST. AUGUSTINE LAKES.

12.3 Artificial Vegetation. Except as otherwise permitted by Florida law, no artificial grass, plants or other artificial vegetation, or rocks or other landscape devices, shall be placed or maintained upon the exterior portion of any Lot, unless approved by the ACC.

12.4 Automobiles and other Vehicles. Notwithstanding any other provision in this Declaration to the contrary, the following restrictions shall not apply to construction vehicles utilized in connection with construction, improvement, installation, or repair by the Declarant or its agents, employees or invitees.

12.4.1 Parking. Except as otherwise expressly provided herein with respect to Government Vehicles (as defined below) Owners' vehicles shall be parked in the garage or driveway of the respective Owner's Lot. No vehicles of any nature shall be parked on any portion of ST. AUGUSTINE LAKES or a Lot except on the surfaced parking area thereof. Vehicles shall not park on the paved or concrete surfaces comprising the Common Area, except in designated parking areas, if any. The Association shall have the right, but not the obligation, to promulgate Rules and Regulations regarding parking on Common Areas. To the extent ST. AUGUSTINE LAKES has any guest parking (if applicable), Owners are prohibited from parking in such guest parking spaces. Each Owner, by acceptance of a deed to a Lot, acknowledges there may be no guest parking areas within ST. AUGUSTINE LAKES. No vehicles used in business for the purpose of transporting goods, equipment and the like, shall be parked in ST. AUGUSTINE LAKES except during the period of a delivery of goods or during the provision of services. Notwithstanding any other provision in this Declaration to the contrary, the foregoing restrictions shall not apply to law enforcement vehicles or vehicles issued by a governmental entity, so long as such vehicles are used for normal transportation and there are no ladders, racks, and hooks or such other commercial equipment attached to such vehicles ("**Government Vehicles**"). MOST ROADWAYS WITHIN ST. AUGUSTINE LAKES SHALL BE OWNED AND MAINTAINED BY THE DISTRICT, AND SHALL NOT BE MAINTAINED OR REGULATED BY THE ASSOCIATION. EACH OWNER BY THE ACCEPTANCE OF A DEED TO THEIR LOT ACKNOWLEDGES AND AGREES THE ASSOCIATION HAS NO CONTROL WITH REGARD TO ACCESS, PARKING AND USAGE OF SUCH ROADWAYS BY THE GENERAL PUBLIC AND/OR MEMBERS OF THE ASSOCIATION AND THAT THE COUNTY AND/OR THE CITY MAY HAVE ADDITIONAL ORDINANCES WHICH MAY ALSO GOVERN THE PARKING OF VEHICLES WITHIN THE ROADWAYS AND LOTS WITHIN ST. AUGUSTINE LAKES. THE RESPONSIBILITY FOR ENFORCEMENT OF ANY LAWS REGARDING ACCESS, PARKING AND USAGE OF PUBLIC ROADWAYS RESTS SOLELY WITH THE APPLICABLE GOVERNMENTAL OR QUASI-GOVERNMENTAL AUTHORITY AND THE ASSOCIATION DISCLAIMS RESPONSIBILITY FOR SUCH ENFORCEMENT.

12.4.2 Repairs and Maintenance of Vehicles. No vehicle which cannot operate on its own power shall remain on ST. AUGUSTINE LAKES for more than twelve (12) hours, except in the garage of a Home. No repair or maintenance, except emergency repair, of vehicles shall be made within ST. AUGUSTINE LAKES, except in the garage of a Home. No vehicles shall be stored on blocks. No tarpaulin covers on vehicles shall be permitted anywhere within the public view. Vehicles may be washed only in the driveway of the Home.

12.4.3 Prohibited Vehicles. No commercial vehicle, limousine, recreational vehicle, all-terrain vehicles (ATV), boat (or other watercraft), trailer, including, without limitation, boat trailers, house trailers, mobile homes, and trailers of every other type, kind or description, or camper, may be kept within ST. AUGUSTINE LAKES except in the garage of a Home. The term "commercial vehicle" shall not be deemed to include law enforcement vehicles, utility vehicles (e.g., Broncos, Blazers, Explorers, Navigators, etc.), or clean "non-working" vehicles such as pick-up trucks, vans, or cars if they are used by the Owner on a daily basis for normal transportation; provided, however, vehicles with ladders, racks, and hooks or other such equipment attached to such vehicles shall be "commercial vehicles" prohibited by this Section. No vehicles displaying commercial advertising shall be parked within the public view. No vehicles bearing a "for sale" sign shall be parked within the public view anywhere within ST. AUGUSTINE LAKES. For any Owner who drives an automobile issued by the County, the City, or other governmental entity (e.g., police cars), such automobile shall not be deemed to be a commercial vehicle and may be parked in the garage or driveway of the Lot. No vehicle shall be used as a domicile or residence either temporarily or permanently. No all-terrain vehicles, golf

carts, scooters or mini motorcycles are permitted at any time on any paved surfaces forming a part of the Common Areas (if any). Additionally, no all-terrain vehicles or mini motorcycle may be parked or stored within ST. AUGUSTINE LAKES, including on any Lot, except in the garage of a Home. Notwithstanding any other provision in this Declaration to the contrary, the foregoing restrictions shall not apply to construction vehicles utilized in connection with construction, improvement, installation, or repair by the Declarant or its agents.

12.4.4 Towing. Subject to applicable laws and ordinances, and subject to the terms and conditions of this Section, any vehicle parked in violation of these or other restrictions contained herein or in the Rules and Regulations may be towed by the Association at the sole expense of the owner of such vehicle if such vehicle remains in violation for a period of twenty-four (24) hours from the time a notice of violation is placed on the vehicle or if such vehicle or owner of such vehicle was ever previously cited for such violation. Each Owner by acceptance of title to a Home irrevocably grants the Association and its designated towing service the right to enter a Lot and tow vehicles in violation of this Declaration. Neither the Association nor the towing company shall be liable to the owner of such vehicle for trespass, conversion or otherwise, nor guilty of any criminal act, by reason of such towing or removal and once the notice is posted, neither its removal, nor failure of the owner to receive it for any other reason, shall be grounds for relief of any kind. An affidavit of the person posting the foresaid notice stating it was properly posted shall be conclusive evidence of proper posting. For purposes of this paragraph, "vehicle" shall also mean motorcycles, campers, mobile homes, trailers, etc. By accepting title to a Home, the Owner provides to the Association the irrevocable right to tow or remove vehicles parked on the Owner's Lot, Common Areas or the Facilities that are in violation of this Declaration. IN NO EVENT SHALL THE ASSOCIATION BE RESPONSIBLE FOR TOWING VEHICLES PARKED ON THE ROADWAYS LOCATED WITHIN ST. AUGUSTINE LAKES.

12.5 Casualty Destruction to Improvements. In the event that a Home or other improvement is damaged or destroyed by casualty loss or other loss, then the Owner thereof shall commence to rebuild or repair the damaged Home or improvement in accordance with Section 14 of this Declaration. As to any such reconstruction of a destroyed Home or improvements, the same shall only be replaced as approved by the ACC.

12.6 Commercial Activity. Except for normal construction activity, sale, and re-sale of a Home, sale or re-sale of other property owned by the Declarant, and administrative offices of the Declarant, no commercial or business activity shall be conducted within ST. AUGUSTINE LAKES, including, without limitation, within any Home. Notwithstanding the foregoing, and subject to applicable statutes and ordinances, an Owner may maintain a home business office within a Home for such Owner's personal use; provided, however, business invitees, customers, and clients shall not be permitted to meet with Owners in Homes unless the Board provides otherwise in the Rules and Regulations. No Owner may actively engage in any solicitations for commercial purposes within ST. AUGUSTINE LAKES. No solicitors of a commercial nature shall be allowed within ST. AUGUSTINE LAKES without the prior written consent of the Association. No day care center, "half-way house," or assisted living facility may be operated out of a Home. No garage sales are permitted, except as permitted by the Association. Prior to the Community Completion Date, the Association shall not permit any garage sales without the prior written consent of the Declarant. Leasing of homes shall not be considered "commercial activity" or "business activity" for purposes of the Declaration.

12.7 Completion and Sale of Homes. No person or entity shall interfere with the completion and sale of Homes and/or Lots within ST. AUGUSTINE LAKES by the Declarant. WITHOUT LIMITING THE FOREGOING, EACH OWNER, BY ACCEPTANCE OF A DEED, AGREES THAT ACTIONS OF OWNERS MAY IMPACT THE VALUE OF HOMES AND/OR LOTS; THEREFORE EACH OWNER IS BENEFITED BY THE FOLLOWING RESTRICTIONS: PICKETING AND POSTING OF NEGATIVE SIGNS IS STRICTLY PROHIBITED IN ORDER TO PRESERVE THE VALUE OF THE HOMES AND/OR LOTS IN ST. AUGUSTINE LAKES AND THE RESIDENTIAL ATMOSPHERE THEREOF.

12.8 Control of Contractors. Except for direct services which may be offered to Owners (and then only according to the Rules and Regulations relating thereto as adopted or amended from time to time), no person other than an Association officer shall direct, supervise, or in any manner attempt to assert any control over any Contractor of the Association.

12.9 Cooking. No cooking shall be permitted nor shall any foods or beverages be consumed on the Common Areas, except in areas designated for those purposes by the Association, if any. The Board shall have the right to prohibit or restrict the use of grills or barbecue facilities throughout ST. AUGUSTINE LAKES.

12.10 Decorations. Except as otherwise expressly provided herein, no decorative objects including, but not limited to, birdbaths, light fixtures, sculptures, statues, weather vanes or flagpoles shall be installed or placed within or upon any portion of ST. AUGUSTINE LAKES without the prior written approval of the ACC. Notwithstanding the foregoing, holiday lighting and other holiday decorations shall be permitted to be placed upon the exterior portions of the Home and upon the Lot in the manner permitted hereunder commencing the week before Thanksgiving and shall be removed not later than January 15th of the following year. The ACC may establish standards for holiday lights and decorations at its sole discretion. The ACC may require the removal of any lighting or decoration that creates a nuisance (e.g., unacceptable spillover to adjacent Home or excessive travel through ST. AUGUSTINE LAKES). Except as otherwise provided in Section 720.304(2)(b), Florida Statutes (2021), and subject to the requirements of such provision, no flag poles are permitted without the prior written approval of the ACC.

12.11 Disputes as to Use. If there is any dispute as to whether the use of any portion of ST. AUGUSTINE LAKES complies with this Declaration, such dispute shall, prior to the Community Completion Date, be decided by the Declarant in the Declarant's sole and absolute discretion, and thereafter by the Board. A determination rendered by such party with respect to such dispute shall be final and binding on all persons concerned.

12.12 Drainage System. The District shall be responsible for drainage systems and facilities, which may be comprised of swales, pipes, pumps, retention/detention area slopes, drainage easements, or other improvements (the "Drainage Improvements"), which Drainage Improvements may be located within the Facilities, the Common Areas and/or Lots. After Drainage Improvements are installed by the Declarant, a Builder and/or the CDD or their agents and/or designees, the maintenance of Drainage Improvements within the boundary of a Lot shall be the responsibility of the District; however, neither the District nor the Association shall have any responsibility for landscaping maintenance and the Owner of any such Lot shall be responsible for routine maintenance of the lawn and landscaping and the routine maintenance of drainage easements within such Lot as required by Section 11 of this Declaration. In the event Drainage Improvements are adversely affected by landscaping, fences, structures, or any other improvements (including, without limitation, pavers), the cost to correct, repair, or maintain such Drainage Improvements shall be the responsibility of the record title owner of the Lot that includes such improvements. By way of example, and not of limitation, if the Owner of one Lot plants a tree (pursuant to ACC approval) and the roots of such tree subsequently affect Drainage Improvements within another Lot, the Owner that planted the tree shall be solely responsible for the removal of the roots which adversely affects the adjacent Lot. No Home, structure, building, landscaping, fence, wall or other improvement shall be constructed, installed, placed or maintained in any manner that would obstruct, interfere with the SMS or change the direction or flow of water in accordance with the SMS for ST. AUGUSTINE LAKES, for any part thereof, or for any Lot as shown on the approved drainage plans on file with the City, the County, SJRWMD or other governing body having jurisdiction over ST. AUGUSTINE LAKES. In addition, no Owner shall change the grade or elevation of a Lot in any manner that would obstruct, interfere with, or change the direction or flow of water in accordance with the approved drainage plans. NOTWITHSTANDING THE FOREGOING, THE ASSOCIATION, THE DECLARANT, AG AND ANY OTHER BUILDERS SHALL HAVE NO RESPONSIBILITY OR LIABILITY FOR DRAINAGE PROBLEMS OF ANY TYPE WHATSOEVER.

12.13 Extended Vacation and Absences. In the event a Home will be unoccupied for an extended period, the Home must be prepared prior to departure by: (i) removing all removable furniture, plants and other objects from outside the Home; and (ii) designating a responsible firm or individual to care for the Home, should the Home suffer damage or require attention, and providing a key to that firm or individual. Neither the Association nor the Declarant shall have any responsibility of any nature relating to any unoccupied Home.

12.14 Fences and Walls. Except for walls or fences erected or installed by the Declarant or a Builder, no walls or fences shall be erected or installed without prior written consent of the ACC. No chain link fencing of any kind shall be allowed. Fences shall not be installed flush to the ground so that drainage will be blocked in any way. All fences installed by an Owner must be in compliance with the Community Standards. Due to the District's and the Association's maintenance requirements and responsibilities, the installation of fences within a drainage easement area is not expected to be approved by the ACC. However, in the event a fence is installed within a drainage easement area, with prior written ACC approval, the Owner is solely responsible for fence repair or replacement if the drainage easement area needs to be accessed for repairs or as otherwise provided herein.

12.15 Fuel Storage. No fuel storage shall be permitted within ST. AUGUSTINE LAKES, except as may be necessary or reasonably used for swimming pools, spas, barbecues, fireplaces, lawn maintenance equipment, or similar devices.

12.16 Garages. No garage shall be converted into a general living area. Garage doors shall remain closed at all times except when vehicular or pedestrian access is required.

12.17 Garbage Cans. Trash collection and disposal procedures established by the Association shall be observed. No outside burning of trash or garbage is permitted. No garbage cans, supplies or other similar articles shall be maintained on any Lot so as to be visible from the street. Each Owner shall be responsible for properly depositing his or her garbage and trash in garbage cans and trash containers sufficient for pick-up by the appropriate collection agencies in accordance with the requirements of any such agency. All such trash receptacles shall be maintained in a sanitary condition and shall be shielded from the view of adjacent properties and streets. Garbage cans and trash containers shall not be placed outside the Home for pick-up earlier than 7:00 p.m. on the day preceding the pick-up and shall be removed the day of pick-up. Except for normal construction debris on a Lot during the course of construction of a Home, no garbage, refuse or debris of any kind shall be placed or permitted to accumulate upon any portion of ST. AUGUSTINE LAKES.

12.18 Hurricane Shutters. Any hurricane shutters or other protective devices visible from outside a Home shall be of a type as approved in writing by the ACC and shall match the color or trim of the Home and be of a neutral color. Panel, accordion and roll-up style hurricane shutters may not be left closed during hurricane season (or at any other time). Any such approved hurricane shutters may be installed or closed up to forty-eight (48) hours prior to the expected arrival of a hurricane and must be removed or opened within seventy-two (72) hours after the end of a hurricane watch or warning or as the Board may determine otherwise. Except as the Board may otherwise decide, shutters may not be closed at any time other than a storm event. Any approval by the ACC shall not be deemed an endorsement of the effectiveness of hurricane shutters. Notwithstanding the foregoing, in the event of an emergency and issued storm warning, Owners may install temporary emergency storm protective window coverings up to seventy-two (72) hours prior to the expected arrival of a storm, which must be removed within seventy-two (72) hours after the end of such storm.

12.19 Irrigation; Reclaimed Water. Due to water quality, irrigation systems may cause staining on Homes, other structures or paved areas. It is each Owner's responsibility to treat and remove any such staining within an Owner's Lot. The Declarant may, at its sole discretion, utilize a computerized loop system to irrigate the Common Areas. Any computerized loop irrigation system that is not the maintenance obligation of an Owner pursuant to the terms of this Declaration shall be the maintenance

obligation of the Association. The Association may use reclaimed or reuse water for irrigation purposes. Reclaimed or reuse water has received a degree of treatment and basic disinfectant at a wastewater treatment facilities but does not qualify as potable water under applicable governmental regulations, so irrigation water should not be consumed by any persons or animals.

12.20 Laundry; Renewable Energy Devices. Subject to the provisions of Section 163.04, Florida Statutes (2021), to the extent applicable, no rugs, mops, or laundry of any kind, or any other similar type article, shall be shaken, hung or exposed so as to be visible outside the Home or Lot. Clotheslines may be installed in the rear of a Lot so long as not visible from the front of the Lot; provided, that, any such clothesline shall be removed when it is not in use as a clothesline. Nothing in this Declaration shall be deemed to prohibit the installation of energy devices based on renewable resources (e.g., solar collector panels); provided, however, such devices shall be installed only as approved by the ACC and in accordance with the Community Standards.

12.21 Lawful Use. No immoral, improper, offensive, unlawful or obnoxious use shall be made in any portion of ST. AUGUSTINE LAKES, as determined by the Board in its sole discretion. All laws, zoning ordinances and regulations of all governmental entities having jurisdiction thereof shall be observed. The responsibility of meeting the requirements of governmental entities for maintenance, modification or repair of a portion of ST. AUGUSTINE LAKES shall be the same as the responsibility for maintenance and repair of the property concerned.

12.22 Leases. Homes may be leased, licensed or occupied only in their entirety and no fraction or portion may be rented. No bed and breakfast facility may be operated out of a Home. Individual rooms of a Home may not be leased on any basis. No transient tenants may be accommodated in a Home. All leases or occupancy agreements of Homes (collectively, "Lease Agreements") are subject to the provisions of this Section. All Lease Agreements shall be in writing. A copy of all Lease Agreements shall be provided by the Owner to the Association. No Lease Agreement may be for a term of less than six (6) months. The Lessee, as part of the Lease Agreement, shall agree to abide by and adhere to the terms and conditions of this Declaration together with all Rules and Regulations and all policies adopted by the Association. By acceptance of a deed to a Home, the Owner hereby agrees to remove, at the Owner's sole expense, by legal means including eviction, his or her Lessee should the Lessee refuse or fail to abide by and adhere to this Declaration, the Rules and Regulations and any other policies adopted by the Association. All Lease Agreements shall require the Home to be used solely as a private single family residence. Each leased Home shall be occupied by the Lessee, members of the Lessee's family, overnight guests and professional caregivers as a residence and for no other purpose. During such time as a Home is leased, the Owner of such Home shall not enjoy the use privileges of the Common Areas appurtenant to such Home.

12.23 Mailboxes and Lampposts. No mailboxes or lampposts shall be installed on any Lot.

12.24 Minor's and Guest's Use of Commonly Shared Facilities. Adults shall be responsible for all actions of their minor children and guests at all times in and about ST. AUGUSTINE LAKES. Neither the Declarant nor the Association shall be responsible for any use of the Common Areas by anyone, including minors.

12.25 Nuisances. No nuisance or any use or practice that is the source of unreasonable annoyance to others or which interferes with the peaceful possession and proper use of ST. AUGUSTINE LAKES, as determined by the Board in its sole discretion, is permitted. No firearms shall be discharged within ST. AUGUSTINE LAKES. Nothing shall be done or kept within the Common Areas, or any other portion of ST. AUGUSTINE LAKES, including a Home or Lot which will increase the rate of insurance to be paid by the Association.

12.26 Oil and Mining Operations. No oil, drilling development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or on any Lot, nor shall oil wells, tanks, tunnels,

mineral excavations or shafts be permitted upon or on any Lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted on any Lot.

12.27 Paint. The exterior of Homes shall be repainted by the record title owner of the applicable Lot within forty-five (45) days of notice by the ACC and/or the Board to the record title owner of the applicable Lot.

12.28 Personal Property; Patio and Lawn Furniture. All personal property of Owners or other occupants of Homes shall be stored within the Homes. No personal property, except usual patio furniture, may be stored on, nor any use made of, the Common Areas, any Lot or Home, or any other portion of ST. AUGUSTINE LAKES, which is unsightly or which interferes with the comfort and convenience of others. No patio furniture or swings shall be installed or placed within or upon any portion of the front of a Home or Lot so as to be visible outside the Home or Lot, without the prior written approval of the ACC. The ACC may establish standards for patio furniture and patio swings at its sole discretion. Swings and patio furniture will not be approved by the ACC for placement in front of the Home unless a front porch is part of the architectural design of the Home. Except as otherwise approved by the ACC in accordance with the foregoing, all other outdoor furniture and lawn furniture must be used and stored only in the rear of the Home and shall not be visible from the street in front of the Home. The Board may require the removal of any patio furniture or lawn furniture that is unsightly or creates a nuisance in the Board's sole discretion. In the event a Home will be unoccupied for a period of seven (7) or more days, prior to departure by the Owner, such Owner must remove all patio furniture and lawn furniture from outside the Home and Lot. In addition, all patio furniture, lawn furniture and lawn ornaments shall be removed from outside and stored within the Home upon issuance of any storm warnings of a Tropical Storm Warning or higher storm warning.

12.29 Removal of Soil and Additional Landscaping. Without the prior consent of the ACC, no Owner shall remove soil from any portion of ST. AUGUSTINE LAKES, change the level of the land within ST. AUGUSTINE LAKES, or plant landscaping which results in any permanent change in the flow and drainage of surface water within ST. AUGUSTINE LAKES. Owners may place additional plants, shrubs, or trees within any portion of their respective Lots with the prior written approval of the ACC.

12.30 Roofs, Driveways and Pressure Washing/Soft Washing. Roofs, exterior surfaces and/or pavement, including, but not limited to, walkways and driveways, shall be pressure washed/soft washed by the Owner of the Lot within thirty (30) days of notice by the Board or the ACC to the Owner of the applicable Lot. No surface applications to driveways shall be permitted without the prior written approval of the ACC as to material, color and pattern. Such applications shall not extend beyond the front Lot line or include the sidewalk. PRIOR TO ANY PRESSURE WASHING/SOFT WASHING, EACH OWNER SHOULD OBTAIN FROM THE MANUFACTURER OF THE AREA TO BE CLEANED, THE PROPER CLEANING INSTRUCTIONS TO ENSURE NO DAMAGE IS CAUSED TO THE SURFACE AND TO ENSURE COMPLIANCE WITH THE MANUFACTURER'S MAINTENANCE REQUIREMENTS FOR WARRANTY PURPOSES, IF ANY.

12.31 Satellite Dishes and Antennae. No exterior visible antennae, radio masts, towers, poles, aerials, satellite dishes, or other similar equipment shall be placed on any Home or Lot without the prior written approval thereof being first obtained from the ACC as required by this Declaration. Each Owner agrees that the location of such items must be first approved by the ACC in order to address the safety and welfare of the residents of ST. AUGUSTINE LAKES. No Owner shall operate any equipment or device which will interfere with the radio or television reception of others. All antennas not covered by the Federal Communications Commission ("FCC") rules are prohibited. Installation, maintenance, and use of all antennas shall comply with the Community Standards adopted by the Board and shall be governed by the then current rules of the FCC.

12.32 Screened Enclosures and Decks/Patios/Lanais. Except as otherwise installed by Declarant, all screening and screened enclosures shall have the prior written approval of the ACC and

shall be in accordance with the Community Standards. Except as otherwise installed by Declarant, all enclosures of balconies or patios, including addition of vinyl windows, shall be approved by the ACC and shall comply with the Community Standards. All decks, patios, and lanais shall have the prior written approval of the ACC and shall be in compliance with the Community Standards.

12.33 Signs and Flags. No sign, flag, banner, advertisement, notice or other lettering shall be exhibited, displayed, inscribed, painted or affixed in, or upon any part of ST. AUGUSTINE LAKES, including, without limitation, any Home, Lot or vehicle, that is visible from the outside, except an Owner may install one (1) ornamental flag approved by the ACC and in compliance with the Community Standards. Notwithstanding the foregoing, any Owner may display in a respectful manner one (1) portable, removable United States flag or official flag of the State of Florida and one (1) portable, removable official flag of the United States Army, Navy, Air Force, Marine Corps, or Coast Guard, or a POW-MIA flag. Flags permitted by this Section may not exceed four and one-half feet (4 ½') by six feet (6'). Each Owner may erect one (1) freestanding flag pole that is no more than twenty feet (20') high on any portion of such Owner's Lot if the flag pole does not obstruct sightlines at intersections and is not erected within or upon any easement. The flag pole may not be installed any closer than ten feet (10') from the back of curb, or within ten feet (10') of any Lot boundary line. Any Owner may further display from the flagpole, one (1) official United States flag, not larger than four and one-half feet (4 ½') by six feet (6'), and may additionally display one (1) official flag of the State of Florida or the United States Army, Navy, Air Force, Marine Corps, or Coast Guard, or a POW-MIA flag. Such additional flag must be equal in size to or smaller than the United States flag. Further, Owners who are actively marketing the sale or rental of their Home are permitted to display one (1) "For Sale" or "For Rent" sign advertising that the property is for sale or rent, in accordance with the Community Standards. Any flag pole installed in accordance with this Section is subject to all building codes, zoning setbacks, and other applicable governmental regulations, including, without limitation, noise and lighting ordinances in the County or the City and all setback and location criteria contained in this Declaration and in the Community Standards.

The Declarant, Builders and the Association are exempt from this Section; provided, further, the Declarant specifically reserves the right, for itself and for Builders, and their respective agents, employees, nominees and assigns the right, privilege and easement to construct, place and maintain upon any property within ST. AUGUSTINE LAKES such signs and flags as the Declarant deems appropriate in connection with the development, improvement, construction, marketing and sale of any of the Lots and Homes. Notwithstanding anything to the contrary herein, the exercise by a Builder (other than Lennar, if Lennar is no longer the Declarant) of the rights and exemptions in this Section shall be subject to the Declarant's prior written approval as to the location, size, content and design of such Builder's signs and flags within ST. AUGUSTINE LAKES. The Declarant reserves the right (but not the obligation) to institute a signage plan for ST. AUGUSTINE LAKES, which such signage plan (if any) must be complied with by all Builders. The prohibitions on signs displayed on or within vehicles contained above in this Section shall not apply to commercial vehicles such as for construction use or providing pick-up and delivery services and other commercial services.

12.34 Social Media. The Association may create an official social media page, forum or website for ST. AUGUSTINE LAKES. If created by the Association, such social media pages shall be for Owners only, not for public participation by non-Owners, and such page(s) may be used as a communication instrument by and for the Association. The Association shall have the right to impose conditions or standards in connection with the use of any social media page(s) for ST. AUGUSTINE LAKES and by acceptance of a deed to a Lot and by participating on such social media page(s), each Owner acknowledges and agrees that it has voluntarily subjected itself to such conditions and standards and shall comply with such conditions and standards. By acceptance of a deed to a Lot, each Owner who actively participates on such social media page(s) for ST. AUGUSTINE LAKES agrees to the following conditions and standards: (i) Owners shall not engage in any immoral, improper, offensive, unlawful or obnoxious use or posts; (ii) all posts and comments by Owners must generally be positive and respectful and shall in no way be malicious or disparaging to any person or business, including, without limitation, the Association, the Declarant or any other Owner(s); and (iii) Owners shall not use such social media page(s) to report or discuss any violations of the Governing Documents, any property or Home issues, or

any other issues or problems with ST. AUGUSTINE LAKES, the Declarant, the ACC or the Association, and such Owner shall report all such issues directly to the Association and/or Declarant (as applicable) rather than reporting or discussing such issues on any social media page(s). Each Owner acknowledges and agrees that neither the Declarant nor any Manager is responsible for monitoring any social media page(s) for ST. AUGUSTINE LAKES. IF AN OWNER WITNESSES A FIRE, ACCIDENT, THEFT OR OTHER SERIOUS EVENT, SUCH OWNER SHALL CALL 911 AND NOTIFY THE ASSOCIATION BEFORE POSTING ON ANY SOCIAL MEDIA PAGE.

12.35 Sports Equipment. No recreational, playground or sports equipment shall be installed or placed within or about any portion of ST. AUGUSTINE LAKES without prior written consent of the ACC. No basketball backboards, skateboard ramps or play structures will be permitted without the prior written approval by the ACC. Such approved equipment shall be located at the rear of the Lots or on the inside portion of corner Lots within the setback lines. Tree houses or platforms of a similar nature shall not be constructed on any part of a Lot. Rules and Regulations governing basketball hoops may be adopted by the Association from time to time.

12.36 Storage. No temporary or permanent utility or storage shed, storage building, tent, or other structure or improvement shall be permitted and no other structure or improvement shall be constructed, erected, altered, modified or maintained, except for temporary storage facilities which shall be permitted for no more than one (1) week from the time of an Owner's or Lessee's initial occupancy of a Home. Any such temporary storage facilities may not be kept in the roadway and shall be kept wholly within the applicable Owner's Lot. Water softeners, trash containers, propane tanks, and other similar devices shall be properly screened from roadways in a manner approved by the ACC.

12.37 Subdivision and Regulation of Land. No portion of any Lot shall be divided or subdivided or its boundaries changed without the prior written approval of the Declarant prior to the Community Completion Date (and the prior consent of AG so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES), and after the Community Completion Date, by the prior written approval of the Board. No Owner shall inaugurate or implement any variation from, modification to, or amendment of governmental regulations, land use plans, land development regulations, zoning, or any other development orders or development permits applicable to ST. AUGUSTINE LAKES, without the prior written approval of the Declarant, which may be granted or denied in its sole discretion.

12.38 Substances. No flammable, combustible or explosive fuel, fluid, chemical, hazardous waste, or substance shall be kept on any portion of ST. AUGUSTINE LAKES or within any Home or Lot, except those which are required for normal household use. All propane tanks and bottled gas for household and/or pool purposes (excluding barbecue grill tanks) must be installed underground or in a manner to be screened from view by landscaping or other materials approved by the ACC.

12.39 Surveillance Equipment and Security Systems. Except for video monitoring doorbells, no Owner shall install any security and/or surveillance systems or related equipment on the exterior portion of a Home or Lot without first obtaining prior written approval of the ACC. Except for video monitoring doorbells, all exterior components of any security system or surveillance equipment require prior written approval from the ACC. Notwithstanding the foregoing, Owners may install compact video-equipped doorbells on the exterior of the Home in accordance with the Community Standards. No security and/or surveillance systems shall be installed in a manner that is unsightly or which interferes with the comfort and convenience of other Owners. All conduits and wiring on the exterior portion of a Home shall be encased and painted to match the adjacent exterior surface of the Home. Security cameras and other surveillance equipment shall not be directed onto a neighboring Home or installed directly across from the window of an adjacent Home. Security alarms audible outside of the Home must be connected to a monitoring service that is able to remotely turn off the alarm, or the security alarm must automatically turn off after no more than fifteen (15) minutes of noise production audible outside of the Home.

12.40 Swimming, Fishing, Boating and Docks. Swimming, wading, and fishing are prohibited within any of the retention/detention areas and water bodies within the boundaries of ST. AUGUSTINE LAKES. Boating and personal watercraft (e.g., water skis) are prohibited. No private docks may be erected within any water body or retention/detention areas.

12.41 Swimming Pools. No above-ground pools shall be permitted. All in-ground pools, hot tubs, spas and appurtenances installed shall require the prior written approval of the ACC as set forth in this Declaration. The design must incorporate, at a minimum, the following: (i) the composition of the material must be thoroughly tested and accepted by the industry for such construction; (ii) any swimming pool constructed on any Lot shall have an elevation at the top of the pool of not over two feet (2') above the natural grade unless approved by the ACC; (iii) pool enclosures must be of a design, color and material approved by the ACC and shall be no higher than twelve feet (12') unless otherwise approved by the ACC; and (iv) pool enclosures shall in no event be higher than the roof line of the Home. Pool enclosures shall not extend beyond the sides of the Home without express approval by the ACC. All pools shall be adequately maintained and chlorinated (or cleaned with similar treatment) by the respective Owner. Unless installed by the Declarant, no diving boards, slides, or platforms shall be permitted without the ACC's approval. Under no circumstances may chlorinated water be discharged onto other Owners' lawns, the community streets, or into any retention/detention areas within ST. AUGUSTINE LAKES or adjoining properties.

12.42 Use of Homes. Each Home is restricted to residential use as a residence by the Owner or permitted occupant thereof, its guests, Lessees and invitees.

12.43 Visibility on Corners. Notwithstanding anything to the contrary in this Declaration, no obstruction to visibility at street intersections shall be permitted and such visibility clearances shall be maintained as required by the Board and governmental agencies. No vehicles, objects, fences, walls, hedges, shrubs or other planting shall be placed or permitted on a corner Lot where such obstruction would create a traffic problem.

12.44 Wells and Septic Tanks. No individual wells or septic tanks will be permitted on any Lot.

12.45 Wetlands and Mitigation Areas. If the Facilities and/or Common Areas include one or more preserves, wetlands, and/or mitigation areas, no Owner or other person shall take any action or enter onto such areas so as to adversely affect the same without District or ACC approval (as applicable) and approval from any governmental agencies having jurisdiction. Such areas are to be maintained by the District in their natural state.

12.46 Window Treatments. Within thirty (30) days of the conveyance of title of a Home to an Owner, such Owner shall install drapes, curtains, blinds or other window coverings. Window treatments shall consist of drapery, blinds, decorative panels, or other window coverings, and no newspaper, aluminum foil, sheets or other temporary window treatments are permitted. No security bars shall be placed on the windows of any Home without the prior written approval of the ACC. No awnings, canopies or shutters shall be affixed to the exterior of a Home without the prior written approval of the ACC. No reflective tinting or mirror finishes on windows shall be permitted unless approved by the ACC. Owners are responsible for caulking or re-caulking all windows to insure water tightness. As used herein, the term "Window Treatment" is limited to traditional window coverings, and excludes, without limitation, sheets, toweling, newspaper, aluminum foil, cardboard or other similar temporary covering.

12.47 Windows or Wall Units. No window or wall air conditioning unit may be installed in any window or wall of a Home.

13. Easement for Unintentional and Non-Negligent Encroachments. If any building or improvement upon a Lot shall encroach upon another Lot or upon the Common Areas or Facilities by reason of original construction by the Declarant, then an easement for such encroachment shall exist so long as the

encroachment exists, with no further action required by the Declarant or any Owner to establish such easement. Lots may contain improvements such as balconies, HVAC systems or other improvements that may pass over or underneath an adjacent Lot or over or underneath the Common Areas. A perpetual nonexclusive easement is herein granted to allow such improvement and to permit any natural water runoff from roof overhangs, eaves and other protrusions onto an adjacent Lot.

14. Requirement to Maintain Insurance.

14.1 Association Insurance.

14.1.1 Flood Insurance. If the Common Areas are located within an area which has special flood hazards and for which flood insurance has been made available under the National Flood Insurance Program ("**NFIP**"), the Association shall maintain insurance coverage in appropriate amounts, available under NFIP for all buildings and other insurable property within any portion of the Common Areas located within a designated flood hazard area.

14.1.2 Liability Insurance. The Association shall procure for the Common Areas only commercial general liability insurance coverage providing coverage and limits deemed appropriate by the Board. Such policies must provide that they may not be cancelled or substantially modified by any party without at least thirty (30) days' prior written notice to the Declarant (until the Community Completion Date) and the Association.

14.1.3 Directors and Officers Liability Insurance. Each member of the Board shall be covered by directors and officers liability insurance in such amounts and with such provisions as approved by the Board.

14.1.4 Other Insurance. The Association shall maintain such other insurance coverage as appropriate from time to time. All coverage obtained by the Association shall cover all activities of the Association and all properties maintained by the Association, whether or not the Association owns title thereto.

14.1.5 Declarant. Prior to the Turnover, the Declarant shall have the right, but not the obligation, at the Association's expense, to provide insurance coverage under its master insurance policy in lieu of any of the foregoing.

14.2 Homes.

14.2.1 Requirement to Maintain Insurance. Each Owner of a Lot shall be required to obtain and maintain adequate insurance on his or her Home. Such insurance shall be sufficient for necessary repair or reconstruction work, and/or shall cover the costs to demolish a damaged Home as applicable, remove the debris, and to re-sod and landscape land comprising the Lot. Upon the request of the Association, each Owner shall be required to supply the Board with evidence of insurance coverage on its Home which complies with the provisions of this Section. Without limiting any other provision of this Declaration or the powers of the Association, the Association shall specifically have the right to bring an action to require an Owner to comply with his or her obligations hereunder.

14.2.2 Requirement to Reconstruct or Demolish. In the event that any Home on a Lot is destroyed by fire or other casualty, the Owner of such Home shall do one of the following: (i) the Owner shall commence reconstruction and/or repair of the Home ("**Required Repair**"), or (ii) the Owner shall tear the Home down, remove all the debris, and resod and landscape the property comprising the Home as required by the ACC ("**Required Demolition**") to the extent permitted under law. If an Owner elects to perform the Required Repair, such work must be commenced within thirty (30) days of the Owner's receipt of the insurance proceeds respecting

such Home and the Required Repair must be completed within six (6) months from the date of the casualty or such longer period of time established by the Board in its sole and absolute discretion subject to extension if required by law. If an Owner elects to perform the Required Repair, such reconstruction and/or repair must be completed in a continuous, diligent, and timely manner. If an Owner elects to perform the Required Demolition, the Required Demolition must be completed within six (6) months from the date of the casualty or such longer period of time established by the Board in its sole and absolute discretion subject to extension if required by law. Notwithstanding anything contained herein to the contrary, in the event an Owner elects to perform the Required Demolition, the Association shall have the right to require such Owner to thereafter commence to rebuild the Home, and such reconstruction/rebuilding of the Home must be completed within one (1) year from the date such Required Demolition is completed, or such longer period of time established by the Board in its sole and absolute discretion subject to extension if required by law. As to any such reconstruction of a destroyed Home or improvements, the same shall only be replaced as approved by the ACC. The Association shall have the right to inspect the progress of all reconstruction and/or repair work. Without limiting any other provision of this Declaration or the powers of the Association, the Association shall have a right to bring an action against an Owner who fails to comply with the foregoing requirements. By way of example, the Association may bring an action against an Owner who fails to either perform the Required Repair or Required Demolition on his or her Home within the time periods and in the manner provided herein. Each Owner acknowledges that the issuance of a building permit or a demolition permit in no way shall be deemed to satisfy the requirements set forth herein, which are independent of, and in addition to, any requirements for completion of work or progress requirements set forth in applicable statutes, zoning codes and/or building codes.

14.2.3 Standard of Work. The standard for all demolition, reconstruction, and other work performed as required by Section 14 shall be in accordance with the Community Standards and any other standards established by the Association with respect to any casualty that affects all or a portion of ST. AUGUSTINE LAKES.

14.2.4 Additional Rights of the Association. If an Owner of any Lot refuses or fails, for any reason, to perform the Required Repair or Required Demolition or such other reconstruction or repair as herein provided, then the Association, in its sole and absolute discretion, by and through its Board is hereby irrevocably authorized by such Owner to perform the Required Repair or Required Demolition or such other reconstruction or repair. All Required Repair performed by the Association pursuant to this Section shall be in conformance with the original plans and specifications for the Home. The Association shall have the absolute right to perform the Required Demolition to a Home pursuant to this Section if any contractor certifies in writing to the Association that such Home cannot be rebuilt or repaired. The Board may levy an Individual Assessment against the Owner in whatever amount sufficient to adequately pay for Required Repair or Required Demolition performed by the Association, including any costs incurred with the management and oversight of any such Required Repair or Required Demolition performed by the Association.

14.2.5 Association Has No Liability. Notwithstanding anything to the contrary in this Section, the Association, its directors and officers, shall not be liable to any Owner should an Owner fail for any reason whatsoever to obtain insurance coverage on a Home. Moreover, the Association, its directors and officers, shall not be liable to any person if the Association does not enforce the rights given to the Association in this Section 14.

14.3 Compliance Monitoring. Notwithstanding any provision to the contrary contained herein or in any other Governing Document, neither the Association nor the Declarant shall be responsible for ensuring or confirming compliance with the insurance provisions contained herein, it being acknowledged by all Owners that such monitoring would be unnecessarily expensive and difficult. Moreover, neither the

Association nor the Declarant shall be liable in any manner whatsoever for failure of an Owner to comply with this Section.

14.4 Fidelity Bonds. If available, the Association shall procure a blanket fidelity bond for all officers, directors, trustees and employees of the Association, and all other persons handling or responsible for funds of, or administered by, the Association. In the event the Association delegates some or all of the responsibility for the handling of the funds to a professional management company or licensed manager, such bonds shall be required for its officers, employees and agents, handling or responsible for funds of, or administered on behalf of the Association. The amount of the fidelity bond shall be based upon the Board's reasonable business judgment.

14.5 Association and District as Agent. The Association is irrevocably appointed agent for each Owner of any interest relating to the Common Areas to adjust all claims arising under insurance policies purchased by the Association and to execute and deliver releases upon the payment of claims. The District is irrevocably appointed agent for each Owner of any interest relating to the Facilities to adjust all claims arising under insurance policies purchase by the District and to execute and deliver releases upon the payment of claims.

14.6 Casualty to Common Areas. In the event of damage to the Common Areas, or any portion thereof, the Association shall be responsible for reconstruction after casualty.

14.7 Nature of Reconstruction. Any reconstruction of improvements hereunder shall be substantially in accordance with the plans and specifications of the original improvement, or as the improvement was last constructed, subject to modification to conform to the then current governmental regulation(s).

14.8 Cost of Payment of Premiums. The costs of all insurance maintained by the Association hereunder, and any other fees or expenses incurred that may be necessary or incidental to carry out the provisions hereof are Operating Expenses.

14.9 Declarant, AG and Builders Have No Liability. Notwithstanding anything to the contrary in this Section 14, the Declarant, AG and any other Builders, and their respective officers, directors, shareholders, and any related persons or corporations and their employees, attorneys, agents, officers and directors shall not be liable to any Owner or any other person should the Association fail for any reason whatsoever to obtain insurance coverage as required by this Section or should the Owner fail for any reason whatsoever to obtain insurance coverage for their Home.

14.10 Additional Insured. Prior to the Community Completion Date, the Declarant shall be named as additional insured on all policies obtained by the Association, as their interests may appear.

15. Property Rights.

15.1 Owners' Easement of Enjoyment. Every Owner, and its Lessees, Immediate Family Members, guests and invitees, and every owner of an interest in ST. AUGUSTINE LAKES, shall have a non-exclusive right and easement of enjoyment in and to those portions of the Common Areas and Facilities, to the extent applicable, that it is entitled to use for their intended purpose, subject to the following provisions:

15.1.1 Easements, restrictions, reservations, conditions, limitations and declarations of record, now or hereafter existing, and the provisions of this Declaration, as amended or supplemented from time to time;

15.1.2 Rules and Regulations governing use and enjoyment of the Common Areas and Facilities, as applicable;

15.1.3 The right of the Association to suspend rights hereunder, including without limitation, voting rights, or to impose fines in accordance with Section 720.305, Florida Statutes (2021);

15.1.4 The right of the Association to suspend an Owner's or Lessee's right to use (except vehicular and pedestrian ingress and egress and necessary utilities) all or a portion of the Common Areas, to the extent authorized by the CDD, the Facilities for any period during which any Assessments or District Maintenance Special Assessments levied against that Owner remains unpaid;

15.1.5 The right of the Declarant and/or the Association to dedicate or transfer all or any part of the Common Areas (subject to AG's prior consent for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES). No such dedication or transfer by the Association shall be effective prior to the Community Completion Date without prior written consent of the Declarant and AG for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES;

15.1.6 The right of the Declarant and/or the Association to modify the Common Areas as set forth in this Declaration;

15.1.7 The perpetual right of the Declarant to access and enter the Common Areas or Facilities constructed by the Declarant at any time, even after the Community Completion Date, for the purposes of inspection and testing of the Common Areas or Facilities, as applicable. The Association, the CDD, and each Owner shall give the Declarant unfettered access, ingress and egress to the Common Areas and/or Facilities, as applicable, so that the Declarant and/or its agents can perform all tests and inspections deemed necessary by the Declarant. The Declarant shall have the right to make all repairs and replacements deemed necessary by the Declarant. At no time shall the Association, the CDD, and/or any Owner prevent, prohibit and/or interfere with any testing, repair or replacement deemed necessary by the Declarant relative to any portion of the Common Areas, or Facilities;

15.1.8 The rights of the Declarant, the Association and/or the District regarding ST. AUGUSTINE LAKES as reserved in this Declaration, including the right to utilize the same and to grant use rights to others; and

15.1.9 An Owner relinquishes his or her right to use of the Common Areas and Facilities during the time that a Home is leased to a Lessee.

15.2 Ingress and Egress. An ingress and egress easement is hereby created and reserved by the Declarant for the Owners and their Lessees, guests and invitees, for pedestrian traffic over, through and across sidewalks, paths, walks, driveways, passageways, and lanes as the same may exist, from time to time, upon, or be designed as part of, the Common Areas and/or Facilities, as applicable, and for vehicular traffic over, through and across such portions of the Common Areas and/or Facilities, as applicable, as may be paved and intended for such purposes.

15.3 Development Easement. In addition to the rights reserved elsewhere herein, the Declarant reserves an easement for itself and its nominees over, upon, across, and under ST. AUGUSTINE LAKES as may be required in connection with the development of ST. AUGUSTINE LAKES, and other lands designated by the Declarant and to promote or otherwise facilitate the development, construction and sale and/or leasing of Lots, Homes, any portion of ST. AUGUSTINE LAKES, and/or other lands designated by the Declarant. Further, Declarant reserves an easement for itself and its nominees, over, upon, across, and under ST. AUGUSTINE LAKES, including all Lots, Common Areas and Facilities, as may be necessary or desirable in connection with performing any construction, maintenance or other development for purposes of obtaining any bond release, approval or

other deposit or as required by the County or the City. Without limiting the foregoing, the Declarant specifically reserves for itself and its subcontractors, suppliers, and consultants, the right to use all paved roads and rights of way within ST. AUGUSTINE LAKES for vehicular and pedestrian ingress and egress to and from construction sites. Specifically, each Owner acknowledges that construction vehicles and trucks may use portions of the Facilities and Common Areas. The Declarant shall have no liability or obligation to repave, restore, or repair any portion of the Facilities or Common Areas as a result of the use of the same by construction traffic, and all maintenance and repair of such Common Areas or Facilities, as applicable, shall be deemed ordinary maintenance of the Association payable by all Owners as part of the Operating Expenses or as part of the District Maintenance Special Assessments. Without limiting the foregoing, at no time shall the Declarant be obligated to pay any amount to the Association or the District on account of the Declarant's use of the Common Areas or Facilities. The Declarant intends to use the Common Areas and Facilities for sales of Lots and Homes. Further, the Declarant may market other residences and properties located outside of ST. AUGUSTINE LAKES from the Declarant's sales facilities located within ST. AUGUSTINE LAKES. The Declarant has the right to use all portions of the Common Areas and Facilities in connection with its marketing activities, including, without limitation, allowing members of the general public to inspect model homes, installing signs and displays, holding promotional parties and outings, and using the Common Areas and Facilities for every other type of promotional or sales activity that may be employed in the marketing of residential homes. The easements created by this Section 15.3, and the rights reserved herein in favor of the Declarant, shall be construed as broadly as possible and supplement the other rights of the Declarant set forth in this Declaration. At no time shall the Declarant incur any expense whatsoever in connection with its use and enjoyment of such rights and easements. AG and other Builders are hereby granted and benefitted by the same rights, easements, privileges and benefits, granted to and/or otherwise benefitting the Declarant pursuant to this Section; provided, however, except and excluding rights granted to and/or reserved in favor of AG or Lennar (if Lennar is no longer the Declarant), the exercise of such easement rights reserved in favor of Builders pursuant to this Section 15.3 shall be subject to the Declarant's prior written authorization provided to such Builder (other than AG or Lennar) in a written instrument executed by the Declarant and, at the Declarant's option, recorded in the Public Records.

15.4 Public Easements. Fire, police, school transportation, health, sanitation and other public service and utility company personnel and vehicles shall have a permanent and perpetual easement for ingress and egress over and across the Common Areas and Facilities. In addition, Telecommunications Providers shall also have the right to use all paved roadways for ingress and egress to and from telecommunications systems within ST. AUGUSTINE LAKES. Furthermore, Private Street Light Providers, if any, shall also have the right to use all paved roadways for ingress and egress to and from any street lights and any related equipment or facilities located within ST. AUGUSTINE LAKES.

15.5 Delegation of Use. Every Owner shall be deemed to have delegated its right of enjoyment to the Common Areas and Facilities to occupants or Lessees of that Owner's Home, subject to the provisions of this Declaration and the Rules and Regulations, as may be promulgated from time to time. Any such delegation shall not relieve any Owner from its responsibilities and obligations provided herein.

15.6 Easement for Encroachments. In the event that any improvement upon Common Areas as originally constructed, shall encroach upon any other property or improvements thereon, or for any reason, then an easement appurtenant to the encroachment shall exist for so long as the encroachment shall naturally exist.

15.7 Permits, Licenses and Easements. Prior to the Community Completion Date, the Declarant, and thereafter the Association, shall, in addition to the specific rights reserved to the Declarant herein, have the right to grant, modify, amend and terminate permits, licenses and easements over, upon, across, under and through ST. AUGUSTINE LAKES (including Lots, Parcels and/or Homes) for telecommunications systems, utilities, roads and other purposes reasonably necessary or useful as it determines, in its sole discretion; provided, however, for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES, AG's prior consent shall be required in order for the Declarant and/or the

Association to terminate or otherwise materially modify any permits, licenses, and easements affecting any such Lots. To the extent legally required, each Owner shall be deemed to have granted to the Declarant and, thereafter, the Association, an irrevocable power of attorney, coupled with an interest, for the purposes herein expressed.

15.8 Support Easement and Maintenance Easement. An easement is hereby created for the existence and maintenance of supporting structures (and the replacement thereof) in favor of the entity required to maintain the same. An easement is hereby created for maintenance purposes (including access to perform such maintenance) over and across ST. AUGUSTINE LAKES (including Lots, Parcels, and Homes) for the reasonable and necessary maintenance of Common Areas, Retaining Walls, utilities, cables, wires, lateral supports or other supporting structures, tie backs, deadman anchors, and other similar facilities.

15.9 Drainage. A non-exclusive easement shall exist in favor of the Declarant, the Association, the District, and their designees, SJRWMD, the County, the City, and/or any governmental agency having jurisdiction over ST. AUGUSTINE LAKES over, across and upon ST. AUGUSTINE LAKES for drainage, irrigation and water management purposes. Any such drainage easement shall not contain permanent improvements, including, but not limited to, sidewalks, driveways, impervious surfaces, patios, decks, pools, air conditioners, structures, utility sheds, poles, fences, irrigation systems, trees, shrubs, hedges or landscaping plants other than grass, except for (i) improvements installed by the Declarant, (ii) landscaping of the SMS, (iii) any improvements as required by the District, the County, the City, or the Permit, and/or (iv) any improvements approved by the ACC. A non-exclusive easement for ingress and egress and access exists over, across and upon ST. AUGUSTINE LAKES for such parties in order to construct, maintain, inspect, record data on, monitor, test, or repair, as necessary, any water management areas, conservation areas, mitigation areas, irrigation systems and facilities thereon and appurtenances thereto. No structure, landscaping, or other material shall be placed or be permitted to remain which may damage or interfere with the drainage or irrigation of ST. AUGUSTINE LAKES and/or installation or maintenance of utilities or which may obstruct or retard the flow of water through ST. AUGUSTINE LAKES and/or water management areas and facilities or otherwise interfere with any drainage, irrigation and/or easement provided for in this Section or the use rights set forth elsewhere in this Declaration.

15.10 Blanket Easement in favor of the Association. The Association is hereby granted an easement over all of ST. AUGUSTINE LAKES, including all Lots, for the purposes of: (i) constructing, maintaining, replacing and operating all Common Areas; (ii) performing any obligation the Association is obligated to perform under this Declaration; and (iii) performing any obligation of an Owner for which the Association intends to impose an Individual Assessment.

15.11 Blanket Easement in Favor of District. The District shall also have blanket easements necessary for District operations over, above, across, and under ST. AUGUSTINE LAKES. The easement shall permit, without limitation, all construction, maintenance and replacement activities of the District.

15.12 Utility Easements. Except as provided herein, no Owner may install any improvements within the utility easement(s) depicted on any Plat, Title Documents or other Agreements of ST. AUGUSTINE LAKES (collectively, the "Utility Easements"). Further, and except as provided herein, no Owner may make any changes to the improvements installed by the Declarant within the Utility Easement(s). Unless otherwise approved by the Declarant in accordance with Section 19.18 of this Declaration, no fences shall be erected or installed within the Utility Easements without the prior written consent of the ACC, except for fences installed by the Declarant. All fences must be in compliance with the Community Standards. In the event a fence is installed within any Utility Easement, with prior written ACC approval, the Owner is solely responsible for fence repair and/or replacement if the utility easement area needs to be accessed for installation, service, and/or repairs. Prior to digging, each Owner is responsible for calling 811, so all utility companies may locate and mark their underground facilities within the area, as required by Section 556, Florida Statutes (2021).

15.13 Right of Entry. The Declarant and the Association are granted a perpetual and irrevocable easement over, under and across all of ST. AUGUSTINE LAKES for the purposes herein expressed, including, without limitation, for inspections to ascertain compliance with the provisions of this Declaration, and for the performance of any maintenance, alteration or repair which they are entitled to perform. Without limiting the foregoing, the Declarant specifically reserves easements for all purposes necessary to comply with any governmental requirement or to satisfy any condition that is a prerequisite for a governmental approval. By way of example, and not of limitation, the Declarant may construct, maintain, repair, alter, replace and/or remove improvements, install landscaping, install utilities, and/or remove structures on any portion of ST. AUGUSTINE LAKES if Declarant is required to do so in order to obtain the release of any bond posted with any governmental agency.

15.14 Duration. All easements created herein or pursuant to the provisions hereof shall be perpetual unless stated to the contrary.

16. St. Augustine Lakes Community Development District.

16.1 Generally. Portions of ST. AUGUSTINE LAKES may be owned by the ST. AUGUSTINE LAKES COMMUNITY DEVELOPMENT DISTRICT (the "**CDD**" or "**District**"), such as the Recreational Facilities (as defined herein), roadways, the SMS, any Wetland Conservations Areas, any Mail Delivery Centers (as defined herein), retention/detention areas, entrance features, signage, street lighting, open space areas, perimeter buffers, landscaped areas, drainage systems, utilities, or any other improvements owned by the CDD. In the event that any portions of ST. AUGUSTINE LAKES are owned by the CDD, such facilities shall not be part of the Common Areas, but will be part of the infrastructure facilities owned by the CDD (the "**Facilities**"). EACH PERSON BY ACCEPTANCE OF A DEED TO A LOT HEREBY ACKNOWLEDGES AND AGREES THE FACILITIES ARE NOT COMMON AREA OWNED AND CONTROLLED BY THE ASSOCIATION AND FURTHER WAIVES ANY CLAIM OR RIGHT TO HAVE ANY PORTION OF THE FACILITIES BE CONSIDERED AS COMMON AREA.

16.2 Creation of the CDD. The CDD may issue, or has issued, Special Assessment Bonds (the "**Bonds**") to finance a portion of the cost of the Facilities. The CDD is an independent, multi-purpose, special district created pursuant to Chapter 190 of the Florida Statutes. The creation of the CDD puts Homes and other portions of ST. AUGUSTINE LAKES under the jurisdiction of the CDD. The CDD may be authorized to finance, fund, install, equip, extend, construct or reconstruct, without limitation, the following: water and sewer facilities, environmental mitigation, roadways, the SMS, landscape and hardscape features, utility plants and lines, land acquisition, perimeter walls/fences, miscellaneous utilities for the community and other infrastructure projects and services necessitated by the development of, and serving lands, within ST. AUGUSTINE LAKES (the "**Public Infrastructure**"). The estimated design, development, construction and acquisition costs for these Facilities may be funded by the CDD in one or more series of governmental bond financings utilizing special assessment bonds or other revenue backed bonds. The CDD may issue both long term debt and short term debt to finance the Public Infrastructure. The principal and interest on the special assessments bonds may be repaid through non ad valorem special assessments (the "**District Debt Service Assessments**") levied on all benefiting properties in the CDD, which property has been found to be specially benefited by the Public Infrastructure. The principal and interest on the other revenue backed bonds (the "**District Revenue Bonds**") may be repaid through user fees, franchise fees or other use related revenues. In addition to the bonds issued to fund the Public Infrastructure costs, the CDD may also impose an annual non ad valorem special assessment to fund the operations of the CDD and the maintenance and repair of its Public Infrastructure and services (the "**District Maintenance Special Assessments**").

16.3 CDD Assessments. The District Debt Service Assessments and District Maintenance Special Assessments will not be taxes but, under Florida law, constitute a lien co-equal with the lien of state, county, municipal, and school board taxes and may be collected on the ad valorem tax bill sent each year by the Tax Collector of St. Johns County and disbursed to the CDD. The homestead exemption is not applicable to the CDD assessments. Because a tax bill cannot be paid in part, failure to pay the District Debt Service Assessments, District Maintenance Special Assessments or any other portion of the

tax bill will result in the sale of tax certificates and could ultimately result in the loss of title to the property of the delinquent taxpayer through the issuance of a tax deed. The District Revenue Bonds are not taxes or liens on property. If the fees and user charges underlying the District Revenue Bonds are not paid, then such fees and user charges could become liens on the property which could ultimately result in the loss of title to the property through the issuance of a tax deed. The actual amount of District Debt Service Assessments will be set forth in the District Assessment Methodology Report. District Maintenance Special Assessments relating to Facilities will be determined by the CDD. Any future CDD assessments and/or other charges due with respect to the Facilities are direct obligations of Owner and are secured by a lien against Owner's Lot and Home. Failure to pay such sums may result in loss of an Owner's Lot and Home. The CDD may construct, in part or in whole, by the issuance of Bonds certain facilities that may consist of roads, perimeter walls/fences, utilities and/or drainage system, as the CDD determines in its sole discretion.

16.4 Common Areas and Facilities Part of CDD. Portions of the Common Areas may become part of the CDD. In such event, Common Areas will become part of the Facilities, will be part of the CDD and the CDD shall govern the use and maintenance of the Facilities. Some of the provisions of this Declaration will not apply to such Facilities, as the Facilities will no longer be Common Areas once conveyed to the CDD. ANY CONVEYANCE OF COMMON AREAS TO THE CDD SHALL IN NO WAY INVALIDATE THIS DECLARATION. The Declarant may decide, in its sole and absolute discretion, to convey additional portions of the Common Areas to either the CDD or the Association. If conveyed to the CDD, such portions of the Common Areas shall thereafter be part of the CDD Facilities. The CDD or the Association may promulgate rules, regulations and/or covenants that may outline use restrictions for the Facilities, or the Association's responsibility to maintain the Facilities, if any. The establishment of the CDD and the inclusion of Facilities in the CDD will obligate each Owner to become responsible for the payment of District Debt Service Assessments and District Maintenance Special Assessments for the construction and operation of the Facilities as set forth in this Section.

16.5 Facilities Owned by CDD. The Facilities may be owned and operated by the CDD or owned by the CDD and maintained by the Association. The Facilities may be owned by a governmental entity other than the CDD. The Facilities shall be used and enjoyed by the Owners on a non-exclusive basis, in common with such other persons, entities, and corporations that may be entitled to use the Facilities.

16.6 Recreational Facilities. The Facilities may include certain recreational facilities (the "**Recreational Facilities**"), which such Recreational Facilities shall be owned and maintained by the District. By the use of the Recreational Facilities, each Owner, its Immediate Family Members, guests, invitees and Lessees agree to indemnify and hold harmless the Indemnified Parties against all Losses of any kind or nature whatsoever incurred by or asserted against any of the Indemnified Parties from and after the date hereof, whether direct, indirect, or consequential, as a result of or in any way related to use of the Recreational Facilities by Owners and/or their Immediate Family Members, Lessees, guests and invitees and/or from any act or omission of any of the Indemnified Parties.

16.7 Drainage Improvements. The District shall be solely responsible for the Drainage Improvements, which may be located within the Facilities, the Common Areas, and/or Lots; provided, however, each Owner shall be solely responsible for the landscaping and routine maintenance of any drainage easement located upon their Lot. The District shall be responsible for routine maintenance and shall ensure functionality of the approved designed drainage patterns inclusive of all easements, swales, buffers and vegetative areas at all times. Should any area of drainage pattern demonstrate a pooling or flooding effect, the District shall be responsible to rectify the drainage pattern to its original intended design.

16.8 Mail Delivery Centers. Individual Lots shall not have mailboxes. Rather, mailboxes shall be grouped together for all or a portion of the Homes as required by the local postmaster (the "**Mail Delivery Centers**"). The Declarant, in its sole discretion, may install one or more Mail Delivery Centers within ST. AUGUSTINE LAKES and may consist of freestanding, pedestal-mounted mailboxes commonly

referred to by the United States Postal Service as "Cluster Box Units" or a "Neighborhood Delivery Center" which is a freestanding and/or enclosed installation containing a large number of individually locked mailboxes. No mailboxes are permitted except the Mail Delivery Centers originally installed by the Declarant or Mail Delivery Centers substantially similar to the Mail Delivery Centers originally installed by the Declarant. Mail Delivery Centers, if any, shall be maintained by the District in accordance with the requirements of the United States Postal Service and any other applicable governmental authority. All costs associated with the maintenance, repair and replacement of the Mail Delivery Centers shall be part of the District Maintenance Special Assessments, except for the costs of keys or replacement keys which shall be borne solely by the individual Owners. To the extent any Mail Delivery Centers are located on a Lot, the Declarant hereby grants the District an easement of ingress and egress across such Lot for the purpose of regulating and maintaining such Mail Delivery Centers and the Declarant hereby grants the Owners an easement for access across such Lot for the purpose of accessing and utilizing such Mail Delivery Centers.

16.9 Retention/Detention Areas. THE FACILITIES MAY INCLUDE RETENTION/DETENTION AREAS. NEITHER THE DECLARANT, AG, BUILDER, NOR THE ASSOCIATION MAKE ANY REPRESENTATION CONCERNING THE CURRENT OR FUTURE WATER LEVELS IN ANY OF THE RETENTION/DETENTION AREAS IN ST. AUGUSTINE LAKES; PROVIDED, FURTHER, NEITHER THE DECLARANT, AG, BUILDER, NOR THE ASSOCIATION BEAR ANY RESPONSIBILITY TO ATTEMPT TO ADJUST OR MODIFY THE WATER LEVELS SINCE SUCH LEVELS ARE SUBJECT TO SEASONAL GROUNDWATER AND RAINFALL FLUCTUATIONS THAT ARE BEYOND THE CONTROL OF THE DECLARANT, AG, BUILDER AND THE ASSOCIATION. BY ACCEPTANCE OF A DEED TO A LOT, EACH OWNER ACKNOWLEDGES THAT THE WATER LEVELS OF ALL RETENTION/DETENTION AREAS MAY VARY. THERE IS NO GUARANTEE BY THE DECLARANT, AG, BUILDER OR THE ASSOCIATION THAT WATER LEVELS WILL BE CONSTANT OR AESTHETICALLY PLEASING AT ANY PARTICULAR TIME; AT TIMES, WATER LEVELS MAY BE NONEXISTENT. NEITHER THE DECLARANT, AG, BUILDER, NOR THE ASSOCIATION SHALL BE OBLIGATED TO ERECT FENCES, GATES, OR WALLS AROUND OR ADJACENT TO ANY RETENTION/DETENTION AREAS WITHIN ST. AUGUSTINE LAKES.

16.10 Retention/Detention Area Slopes. The rear yard of some Lots may contain slopes adjacent to the retention/detention areas (the "Retention/Detention Area Slopes"). All Retention/Detention Area Slopes will be maintained by the District, except as otherwise provided in any separate agreement between the Association and the District. The Declarant hereby grants the District an easement of ingress and egress across all Lots adjacent to retention/detention areas for the purpose of regulating and maintaining such Retention/Detention Area Slopes. The District may establish from time to time standards for the Retention/Detention Area Slopes maintenance by Owners who own Lots adjacent to such areas ("Retention/Detention Area Slopes Maintenance Standards"). Such Retention/Detention Area Slopes Maintenance Standards may include requirements respecting compaction and strengthening of banks. The District shall have the right to inspect such Retention/Detention Area Slopes to ensure that each Owner has complied with its obligations hereunder and under the Retention/Detention Area Slopes Maintenance Standards. Each Owner hereby grants the District an easement of ingress and egress across his or her Lot to all retention/detention areas for the purpose of ensuring compliance with the requirements of this provision and the Retention/Detention Area Slopes Maintenance Standards. For the purposes of this Declaration, each day that an Owner fails to comply with the requirements of this paragraph or any Retention/Detention Area Slopes Maintenance Standards shall be deemed a separate and independent violation of this Declaration.

16.11 Right-of-Way. Subject to Section 11 herein, the District shall be responsible for the costs, charges and expenses incurred in connection with maintenance of the sidewalk, irrigation facilities, trees and landscaping located in the right-of-way adjacent to any Facilities. The cost associated with any such maintenance of the right-of-way shall be charged to Owners as part of the District Maintenance Special Assessments. Each Owner agrees to reimburse the District any expense incurred in repairing any damage to trees, irrigation facilities, sidewalks, or landscaping caused by such Owner's negligent or willful acts, or the negligent or willful acts of such Owner's Lessees, Immediate Family Members, guests

or invitees. Notwithstanding anything contained in this Section to the contrary, each Owner shall be responsible for the maintenance of all landscaping in the Right-of-Way adjacent to such Owner's Lot.

16.12 Paved and Concrete Facilities. Certain paved areas and concrete surfaces within ST. AUGUSTINE LAKES may be part of the Facilities under the jurisdiction of the District. Without limiting any other provision of this Declaration, the District is responsible for the maintenance, repair and/or resurfacing of any paved and concrete surfaces forming a part of the Facilities. Although pavement appears to be a durable material, it requires maintenance. The District shall have the right, but not the obligation, to arrange for periodic inspections of any paved and concrete surfaces forming a part of the Facilities by a licensed contractor and/or engineer. The cost of such inspection shall be a part of the District Maintenance Special Assessments. The District shall determine periodically the parameters of the inspection to be performed, if any.

16.13 District Facilities. The District may contract with the Association for the maintenance, repair, replacement, management, and operation of the Facilities, subject to any written agreement accepted by the Association.

17. Assessments.

17.1 General. Each Owner, by acceptance of a deed or instrument of conveyance for the acquisition of title in any manner (whether or not so expressed in the deed), including any purchaser at a judicial sale, shall be deemed to have covenanted and agreed to pay to the Association at the time and in the manner required by the Board, assessments or charges as are fixed, established and collected from time to time by the Association (collectively, the "**Assessments**"). As Vacant Lots (as defined herein) and Spec Lots (as defined herein) may not receive certain services and/or are in a different state of development as other Lots, all Lots shall not be assessed uniformly. Notwithstanding anything herein to the contrary, as long as the Option Agreement is in effect, all Assessments levied against Lots owned by AG which remain subject to the Option Agreement shall be the responsibility of and payable by the Declarant.

17.2 Purpose of Assessments. The Assessments levied by the Association shall be used for, among other things, the purpose of operating and maintaining the Association and ST. AUGUSTINE LAKES. Assessments shall include the following categories of charges as and when levied and deemed payable by the Board:

17.2.1 Installment Assessments. Any periodic assessment (on such frequency as determined by the Board) or charge for the purpose of operating the Association and accomplishing any and all of its purposes, as determined in accordance herewith, including without limitation, payment of Operating Expenses and collection of amounts necessary to pay any deficits from prior years' operation ("**Installment Assessments**");

17.2.2 Special Assessments. Any special assessments for capital improvements, major repairs, emergencies, or nonrecurring expenses ("**Special Assessments**");

17.2.3 Use Fees. Any specific fees, dues or charges to be paid for any special services, for any special or personal use of the Common Areas, or to reimburse the Association for the expenses incurred in connection with such service or use ("**Use Fees**");

17.2.4 Reserves. Assessments of any kind for the creation of reasonable reserves for any of the aforesaid purposes. Reserves may be created by the approval of a majority of the total Voting Interest of the Association either at a duly called meeting or by written consent of the members. Once approved by a majority of the total Voting Interest of the Association, the Board shall create a "Reserve for Replacement" in order to establish and maintain an adequate reserve fund for the periodic maintenance, repair, and replacement of improvements comprising a

portion of the Common Areas (the "**Reserves**"). Notwithstanding the foregoing, Reserves may be adopted by the Declarant, as the sole member of the Association, by written consent; provided, however, in no event shall the Declarant be obligated to create such Reserves. In the event the member(s) of the Association approve the establishment of Reserves, such Reserves shall be included in the budget for the following fiscal year and each year thereafter, unless otherwise waived for such particular year pursuant to Section 720.303, Florida Statutes (2021), and be payable in such manner and at such times as determined by the Association; and

17.2.5 Individual Assessments. Any specific assessment for costs incurred by the Association, or charges, fees or fines levied against a specific Lot or Lots, or the record title owner(s) thereof, which amounts are by their nature applicable only to one or more Lots, but less than all Lots ("**Individual Assessments**"). By way of example and not limitation, in the event an Owner fails to maintain their Lot or the exterior of their Home in a manner required by the Governing Documents, the Association shall have the right, but not the obligation, through its agents and employees, to enter upon the Lot and to repair, restore, and maintain the Lot and/or Home as required by the Governing Documents. The costs of any such repair, restoration and/or maintenance, plus the reasonable administrative expenses of the Association and any costs incurred in bringing a Lot and/or Home into compliance with the Governing Documents shall be an Individual Assessment. The lien for an Individual Assessment may be foreclosed in the same manner as any other Assessment.

17.3 Designation. The designation of Assessment type and amount shall be made by the Association. Prior to the Turnover, any such designation must be approved by the Declarant. Such designation may be made on the budget prepared by the Association. The designation shall be binding upon all Owners.

17.4 Allocation of Operating Expenses.

17.4.1 Commencing on the first day of the period covered by the annual budget, and until the adoption of the next annual budget, the Assessments for Operating Expenses and Reserves (if any) shall be allocated so that each Owner (other than AG or any other Builder, as applicable) shall pay Operating Expenses, Special Assessments and Reserves based upon a fraction, the numerator of which is one (1) and the denominator of which is the total number of all Lots in ST. AUGUSTINE LAKES conveyed to Owners, other than AG or any other Builders, or any greater number determined by the Declarant from time to time. The Declarant, in its sole and absolute discretion may change such denominator from time to time; provided, however, under no circumstances will the denominator be less than the number of Lots owned by Owners, other than AG or any other Builder(s). In addition, any Lot that does not have a Home constructed thereon as evidenced by a Certificate of Occupancy (a "**Vacant Lot**") and any Lot that has a Home constructed thereon but is owned by the Declarant, AG or a Builder (a "**Spec Lot**") shall be assessed at ten percent (10%) of the Installment Assessment assessed to Lots with Homes constructed thereon and owned by Owners other than AG and Builders. This lesser Assessment amount reflects that Vacant Lots and Spec Lots will not benefit from maintenance and other services provided by the Association. At such time as a Home is conveyed by the Declarant, AG or any other Builder to an Owner other than AG or a Builder, then the Spec Lot shall be deemed a fully assessed Lot and shall be responsible for one-hundred percent (100%) of Installment Assessments and Special Assessments, except as otherwise provided herein. The Assessments for Vacant Lots and Spec Lots shall be additional income to the Association and shall be used at the discretion of the Board for any purpose, including, without limitation, future and existing capital improvements, Operating Expenses, support costs and start-up costs. Vacant Lots and Spec Lots shall not be included in the denominator used to determine each Owner's pro rata share of the Operating Expenses and Reserves (if any), unless otherwise determined by the Declarant in its sole and absolute discretion. In no event, however, shall the Declarant, AG, or any Builder pay Special Assessments.

17.4.2 In the event the Operating Expenses as estimated in the budget for a particular fiscal year are, after the actual Operating Expenses for that period is known, less than the actual costs, then the difference shall, at the election of the Association: (i) be added to the calculation of Installment Assessments, as applicable, for the next ensuing fiscal year; or (ii) be immediately collected from the Owners as a Special Assessment. The Association shall have the unequivocal right to specially assess Owners retroactively on January 1st of any year for any shortfall in Installment Assessments, which Special Assessment shall relate back to the date that the Installment Assessments could have been made. After the Turnover Date, no vote of the Owners shall be required for such Special Assessment (or for any other Assessment) except to the extent specifically provided herein. Prior to the Turnover, a Special Assessment may be levied by the Association with the approval of (i) a majority of the Board; and (ii) fifty-one percent (51%) of the Owners' Voting Interests present (in person or by proxy) at a duly noticed meeting of the members.

17.4.3 Each Owner agrees that so long as it does not pay more than the required amount it shall have no grounds upon which to object to either the method of payment or non-payment by other Owners or the Declarant of any sums due.

17.5 General Assessments Allocation. Installment Assessments and Reserves (if any) shall be uniform for all Lots improved with a Home, except as provided herein. Special Assessments and Reserves shall be allocated equally to each Owner, except as provided herein. Notwithstanding anything to the contrary contained in the Governing Documents, but subject to the rights of the Declarant pursuant to Section 17.8 of this Declaration, Vacant Lots and Spec Lots shall be assessed at ten percent (10%) of the Installment Assessments assessed to Lots with Homes constructed thereon and owned by Owners other than AG or any other Builders (if any). This lesser Assessment amount reflects that Vacant Lots and Spec Lots will not benefit from maintenance and other services provided by the Association. At such time as a Spec Lot is conveyed by the Declarant, AG or any other Builder to an Owner other than AG or a Builder, then the Spec Lot shall be deemed a fully assessed Lot and shall be responsible for one-hundred percent (100%) of Installment Assessments and Special Assessments, except as otherwise provided herein. Notwithstanding any other provision to the contrary, Vacant Lots and Spec Lots shall not be responsible for Reserves.

17.6 Use Fees and Individual Assessment. Except as hereinafter specified to the contrary, Use Fees and Individual Assessments shall be made against the record title owner of a Lot benefiting from, or subject to, the special service or cost as specified by the Association. The Declarant, AG, and Builders shall not be required to pay Use Fees or Individual Assessments.

17.7 Commencement of First Assessment. Assessments shall commence as to each Owner on the day of the conveyance of title of a Lot to such Owner. The record title owner of a Lot is jointly and severally liable with the previous record title owner of the Lot for all unpaid Assessments that came due up to the time of transfer of title. A record title owner of a Lot, regardless of how title to the Lot has been acquired, including by purchase at a foreclosure sale or by deed in lieu of foreclosure, is liable for all Assessments that come due while such person or entity was the record title owner of the Lot. An Owner's liability for Assessments may not be avoided by waiver or suspension of the use or enjoyment of any Common Areas or Facilities or by abandonment of the Lot upon which the Assessments are made.

17.8 Shortfalls and Surpluses. Each Owner acknowledges that because Installment Assessments, Special Assessments, and Reserves are allocated based on the formula provided herein, or upon the number of Lots conveyed to Owners in the prior fiscal year, it is possible the Association may collect more or less than the amount budgeted for Operating Expenses. Prior to the Turnover, the Declarant shall have the option to (i) pay any Operating Expenses incurred by the Association that exceed the Assessments receivable from Owners and other income of the Association, including, without limitation, the Initial Contributions and Resale Contributions, late fees and interest (the "**Deficit**"), or (ii) pay Installment Assessments on Homes or Lots owned by the Declarant at the applicable rate of Installment Assessments established for such Lots and Homes, including Vacant Lots and Spec Lots.

Notwithstanding any other provision of this Declaration to the contrary, the Declarant shall never be required to (i) pay Assessments if the Declarant has elected to fund the Deficit instead of paying Assessments on Homes or Lots owned by the Declarant, (ii) pay Special Assessments, Individual Assessments or Reserves, or (iii) fund deficits due to delinquent Owners. Any surplus Assessments collected by the Association may be allocated towards the next year's Operating Expenses or, in the Board's sole and absolute discretion, to the funding of budgeted Reserves, if applicable. Under no circumstances shall the Association be required to pay surplus Assessments to Owners. The Declarant may at any time give thirty (30) days prior written notice to the Association terminating its responsibility for funding the Deficit, and waiving its right to exclusion from Assessments. Upon giving such notice, or upon Turnover, whichever is sooner, each Lot owned by the Declarant shall thereafter be assessed at the applicable rate of Installment Assessments established for such Lots and Homes owned by the Declarant, including Vacant Lots and Spec Lots. The Declarant shall not be responsible for any Reserves, Individual Assessments or Special Assessments, even after the Turnover. The Declarant shall be assessed only for Lots which are subject to the operation of this Declaration. Upon transfer of title of a Lot owned by the Declarant, the Lot shall be assessed in the amount established for Lots owned by Owners other than the Declarant, or at the amount established for Vacant Lots or Spec Lots, as applicable, prorated as of and commencing with, the month following the date of transfer of title.

THE DECLARANT DOES NOT PROVIDE A GUARANTEE OF THE LEVEL OF ASSESSMENTS. AS SUCH, THERE IS NO MAXIMUM GUARANTEED LEVEL OF ASSESSMENTS DUE FROM OWNERS. IN THE EVENT THE DECLARANT ELECTS TO DEFICIT FUND IN LIEU OF PAYING ASSESSMENTS ON THE SAME BASIS AS OTHER OWNERS, THE DECLARANT SHALL SPECIFICALLY ELECT TO FUND THE DEFICIT AS PROVIDED IN SECTION 720.308(1)(B), FLORIDA STATUTES (2021). AS SUCH, THE PROVISIONS OF SECTIONS 720.308(2) THROUGH 720.308(6), FLORIDA STATUTES (2021), ARE NOT APPLICABLE TO THE DECLARANT OR THE CALCULATION OF THE DEFICIT OR OTHER AMOUNTS DUE FROM THE DECLARANT.

17.9 Budgets. The initial budget prepared by the Declarant is adopted as the budget for the period of operation until adoption of the first annual Association budget. Thereafter, annual budgets shall be prepared and adopted by the Board. Assessments shall be payable by each Owner as provided in this Declaration. THE INITIAL BUDGET OF THE ASSOCIATION IS PROJECTED (NOT BASED ON HISTORICAL OPERATING FIGURES). THEREFORE, IT IS POSSIBLE THAT ACTUAL ASSESSMENTS MAY BE LESS OR GREATER THAN PROJECTED.

17.10 Establishment of Assessments. Assessments shall be established in accordance with the following procedures:

17.10.1 Installment Assessments shall be established by the adoption of a twelve (12) month operating budget by the Board. The budget shall be in the form required by Section 720.303(6), Florida Statutes (2021). The Board may from time to time determine when the Installment Assessments will be collected by the Association (i.e. monthly, quarterly, or annually). Unless otherwise established by the Board, Installment Assessments shall be collected in advance on an annual basis.

17.10.2 Special Assessments and Individual Assessments may be established by the Association, from time to time, and shall be payable at such time or time(s) as determined by the Board. Until the Community Completion Date, no Special Assessment shall be imposed without the consent of the Declarant.

17.10.3 The Association may establish, from time to time, by resolution, rule or regulation, or by delegation to an officer or agent, including, a professional management company, Use Fees. The sums established shall be payable by the Owner utilizing the service or facility as determined by the Association.

17.11 Initial Contribution. After construction of a Home on a Lot, the first purchaser of such Home, at the time of closing of the conveyance to the purchaser, shall pay to the Association an initial contribution in the amount of One Thousand and No/100 Dollars (\$1,000.00) (the "Initial Contribution") payable to the Association. The funds derived from the Initial Contributions are income to the Association and shall be used by the Board exclusively for purposes which provide a direct benefit (as defined in 77 Fed. Reg. 15574 (Mar. 16, 2012)) to ST. AUGUSTINE LAKES, including, without limitation, future and existing capital improvements, Operating Expenses, support costs and start-up costs. Notwithstanding anything contained herein to the contrary, no Initial Contribution shall be due upon the conveyance of a Lot from the Declarant to AG or from AG to the Declarant, or from AG to a Builder.

17.12 Resale Contribution. After the Home has been conveyed to the first purchaser by the Declarant, there shall be collected from each subsequent purchaser upon every subsequent conveyance of an ownership interest in a Home by an Owner a resale contribution in the amount of One Thousand and No/100 Dollars (\$1,000.00) (the "Resale Contribution") payable to the Association. The Resale Contribution shall not be applicable to conveyances from the Declarant. The funds derived from the Resale Contributions are income to the Association and shall be used by the Board exclusively for purposes which provide a direct benefit (as defined in 77 Fed. Reg. 15574 (Mar. 16, 2012)) to ST. AUGUSTINE LAKES, including, without limitation, future and existing capital improvements, Operating Expenses, support costs and start-up costs. Notwithstanding anything contained herein to the contrary, no Resale Contribution shall be due upon the conveyance of a Lot from the Declarant to AG or from AG to the Declarant, or from AG to a Builder.

17.13 Assessment Estoppel Certificates. No Owner shall sell or convey its interest in a Lot or Home unless all sums due to the Association have been paid in full and an estoppel certificate shall have been received from the Association by such Owner. The Association shall prepare and maintain a ledger noting Assessments due from each Owner. The ledger shall be kept in the office of the Association, or its designees, and shall be open to inspection by any Owner. Within fourteen (14) days of receipt of a written request therefor from an Owner, there shall be furnished to an Owner an estoppel certificate in writing setting forth whether the Assessments have been paid and/or the amount that is due as of any date. As to parties other than Owners who, without knowledge of error, rely on the certificate, the certificate shall be conclusive evidence of the amount of any Assessment therein stated. The Owner requesting the estoppel certificate shall be required to pay the Association, or its Manager (as defined below), as applicable, a reasonable sum to cover the costs of examining records and preparing such estoppel certificate.

17.14 Payment of Home Real Estate Taxes. Each Owner shall pay all taxes and obligations relating to its Lot, which, if not paid, could become a lien against the Lot that is superior to the lien for Assessments created by this Declaration.

17.15 Creation of the Lien and Personal Obligation. Each Owner, by acceptance of a deed or instrument of conveyance for the acquisition of title to a Lot, shall be deemed to have covenanted and agreed that the Assessments, and/or other charges and fees set forth herein, together with interest, late fees, costs and reasonable attorneys' fees and paraprofessional fees at all levels of proceedings including appeals, collections and bankruptcy, shall be a charge and continuing lien in favor of the Association encumbering the Lot and all personal property located thereon owned by the Owner against whom each such Assessment is made. The lien is effective from and after recording a Claim of Lien in the Public Records stating the legal description of the Lot, name of the Owner, and the amounts due as of that date, but shall relate back to the date that this Declaration is recorded. The Claim of Lien shall also cover any additional amounts which accrue thereafter until satisfied. Each Assessment, together with interest, late fees, costs and reasonable attorneys' fees and paraprofessional fees at all levels including appeals, collections and bankruptcy, and other costs and expenses provided for herein, shall be the personal obligation of the person or entity that was the record title owner of the Lot at the time when the Assessment became due, as well as such record title owner's heirs, devisees, personal representatives, successors or assigns.

17.16 Subordination of the Lien to Mortgages. The lien for Assessments shall be subordinate to (i) the liens of all taxes, bonds, assessments, including CDD assessments, and other governmental levies which by law would be superior, and (ii) the lien or charge of a bona fide first mortgage held by a Lender on any Lot, if the mortgage is recorded in the Public Records prior to the Claim of Lien. The lien for Assessments shall not be affected by any sale or transfer of a Lot, except in the event of a sale or transfer of a Lot pursuant to a foreclosure (or by deed in lieu of foreclosure or otherwise) of a bona fide first mortgage held by a Lender, in which event, the acquirer of title, its successors and assigns, shall be liable for Assessments which became due prior to such sale or transfer to the extent provided in Section 720.3085, Florida Statutes (2021). Any such unpaid Assessments for which such acquirer of title is not liable may be reallocated and assessed to all Owners (including such acquirer of title) as a part of the Operating Expenses. Any sale or transfer pursuant to a foreclosure (or by deed in lieu of foreclosure or otherwise pursuant to a foreclosure) shall not relieve the record title owner from liability for, nor the Lot from, the lien of any Assessments made thereafter. Nothing herein contained shall be construed as releasing the party liable for any delinquent Assessments from the payment thereof, or the enforcement of collection by means other than foreclosure. A Lender shall give written notice to the Association if the mortgage held by such Lender is in default. The Association shall have the right, but not the obligation, to cure such default within the time periods provided in the mortgage held by such Lender. In the event the Association makes such payment on behalf of a record title owner, the Association shall, in addition to all other rights reserved herein, be subrogated to all of the rights of the Lender. All amounts advanced on behalf of a record title owner pursuant to this Section shall be added to Assessments payable by such record title owner with appropriate interest.

17.17 Acceleration. In the event of a default in the payment of any Assessment, the Association may accelerate the Assessments then due for up to the next ensuing twelve (12) month period.

17.18 Non-Payment of Assessments. If any Assessment is not paid within ten (10) days (or such other period of time established by the Board) after the due date, a late fee of Twenty-Five and No/100 Dollars (\$25.00) per month (or such greater amount established by the Board), together with interest in an amount equal to the maximum rate allowable by law (or such lesser rate established by the Board), per annum, beginning from the due date until paid in full, may be levied. The late fee shall compensate the Association for administrative costs, loss of use of money, and accounting expenses. The Association may, at any time thereafter, bring an action at law against the record title owner personally obligated to pay the same, and/or foreclose the lien against the Lot, or both. The Association shall not be required to bring such an action if it believes that the best interests of the Association would not be served by doing so. There shall be added to the Assessment all costs expended in preserving the priority of the lien and all costs and expenses of collection, including attorneys' fees and paraprofessional fees, at all levels of proceedings, including appeals, collection and bankruptcy. No Owner may waive or otherwise escape liability for Assessments provided for herein by non-use of, or the waiver of the right to use the Common Areas or by abandonment of a Lot or Home. All payments on accounts shall be first applied to fines levied in accordance with the terms of this Declaration, then to interest accrued by the Association, then to any administrative late fee, then to costs and attorneys' fees, then to the delinquent Assessment payment first due, and then to any current Assessments. The allocation of payment described in the previous sentence shall apply notwithstanding any restrictive endorsement, designation, or instruction placed on or accompanying a payment.

17.19 Exemption. Notwithstanding anything to the contrary herein, the Declarant, the District, and the Association shall not be responsible for any Assessments of any nature or any portion of the Operating Expenses, except as the record title owner of a Lot, if applicable. Further, and notwithstanding anything to the contrary herein, the Declarant, AG and other Builders (if any) shall not be responsible for Special Assessments or Reserves. The Declarant, at the Declarant's sole option, may pay Assessments on Lots and Homes owned by it, or fund the Deficit, if any, as set forth in Section 17.8 herein. In addition, the Board shall have the right to exempt any portion of ST. AUGUSTINE LAKES subject to this Declaration from the Assessments, provided that such part of ST. AUGUSTINE LAKES exempted is used (and as long as it is used) for any of the following purposes:

17.19.1 Any easement or other interest therein dedicated and accepted by the local public authority and devoted to public use; or

17.19.2 Any of ST. AUGUSTINE LAKES exempted from ad valorem taxation by the laws of the State of Florida or exempted from Assessments by other provisions of this Declaration.

17.20 Collection by Declarant. If for any reason the Association shall fail or be unable to levy or collect Assessments, then in that event, the Declarant shall at all times have the right, but not the obligation: (i) to advance such sums as a loan to the Association to bear interest and to be repaid as hereinafter set forth; and/or (ii) to levy and collect such Assessments by using the remedies available as set forth above, including, but not limited to, recovery of attorneys' fees, paraprofessional fees, and costs at all levels including appeals, collections and bankruptcy. Such remedies shall be deemed assigned to the Declarant for such purposes. If the Declarant advances sums, it shall be entitled to immediate reimbursement, on demand, from the Association for such amounts so paid, plus interest thereon at the Wall Street Journal Prime Rate plus two percent (2%), plus any costs of collection including, but not limited to, reasonable attorneys' fees and paraprofessional fees at all levels including appeals, collections and bankruptcy.

17.21 Rights to Pay Assessments and Receive Reimbursement. The Association, the Declarant and any Lender shall have the right, but not the obligation, except Declarant's obligation to pay AG's Assessments while the Option Agreement is in effect, jointly and severally, and at their sole option, to pay any Assessments or other charges which are in default and which may or have become a lien or charge against any Lot or Home. If so paid, the party paying the same shall be subrogated to the enforcement rights of the Association with regard to the amounts due.

17.22 Mortgagee Right. Each Lender may request to the Association in writing that the Association notify such Lender of any default of the Owner of the Home subject to the Lender's mortgage which default is not cured within thirty (30) days after the Association learns of such default. A failure by the Association to furnish notice to any Lender shall not result in liability of the Association because such notice is given as a courtesy to a Lender and the furnishing of such notice is not an obligation of the Association to the Lender.

17.23 Collection from Lessees. If a Home is occupied by a Lessee and the Owner is delinquent in the payment of Assessments, the Association may demand from the Lessee payment to the Association of all monetary obligations, including, without limitation, Assessments due from the Owner to the Association. So long as the Owner remains delinquent, future rent payments due to the Owner must be paid to the Association and shall be credited to the monetary obligations of the Owner to the Association; provided, however, if within fourteen (14) days from the receipt of written demand of the Association, the Lessee provides the Association with written evidence of making prepaid rent payments, the Lessee shall receive a credit for the prepaid rent for the applicable period of such prepaid rent.

18. Information to Lenders and Owners.

18.1 Availability. There shall be available to Owners and Lenders for inspections upon request, during normal business hours or under other reasonable circumstances, current copies of the Governing Documents.

18.2 Copying. Any Owner and/or Lender shall be entitled, upon written request, and at its cost, to a copy of the documents referred to above.

18.3 Notice. Upon written request by a Lender (identifying the name and address of the Lender and the name and address of the applicable Owner), the Lender will be entitled to timely written notice of:

18.3.1 Any condemnation loss or casualty loss which affects a material portion of a Home to the extent the Association is notified of the same;

18.3.2 Any delinquency in the payment of Assessments owed by an Owner of a Home subject to a first mortgage held by the Lender, which remains uncured for a period of sixty (60) days;

18.3.3 Any lapse, cancellation, or material modification of any insurance policy or fidelity bond maintained hereunder; and

18.3.4 Any proposed action that specifically requires the consent of a Lender.

18.4 Failure of Lender to Respond. Any Lender who receives a written request to respond to proposed amendment(s) to the Governing Documents shall be deemed to have approved such amendment(s) if the Lender does not submit a response to any such request within sixty (60) days after it receives proper notice of the proposed amendment(s); provided such request is delivered to the Lender by certified or registered mail, return receipt requested.

19. Architectural Control.

19.1 Architectural Control Committee. Once established, the ACC shall be a permanent committee of the Association and shall administer and perform the architectural and landscape review and control functions relating to ST. AUGUSTINE LAKES. The ACC shall consist of a minimum of two (2) members who shall initially be named by the Declarant and who shall hold office at the pleasure of the Declarant. Until the Community Completion Date, the Declarant shall have the right to change the number of members on the ACC, and to appoint, remove, and replace all members of the ACC. The Declarant shall determine which members of the ACC shall serve as its chairman and co-chairman. In the event of the failure, refusal, or inability to act of any of the members appointed by the Declarant, the Declarant shall have the right to replace any such member within thirty (30) days of such occurrence. If the Declarant fails to replace that member, the remaining members of the ACC shall fill the vacancy by appointment. From and after the Community Completion Date, the Board shall have the same rights as the Declarant with respect to the ACC.

19.2 Membership. There is no requirement that any member of the ACC be a member of the Association.

19.3 General Plan. It is the intent of this Declaration to create a general plan and scheme of development of ST. AUGUSTINE LAKES. Accordingly, the ACC shall have the right to approve or disapprove all architectural, landscaping, and improvements within ST. AUGUSTINE LAKES by Owners. The ACC shall have the right to evaluate all plans and specifications as to harmony of exterior design, landscaping, location of any proposed improvements, relationship to surrounding structures, topography and conformity with such other reasonable requirements as shall be adopted by the ACC. The ACC may impose standards for design, construction and development which may be greater or more stringent than standards prescribed in applicable building, zoning, or other local governmental codes. Prior to the Community Completion Date, any additional standards or modification of existing standards shall require the consent of the Declarant, which may be granted or denied in its sole discretion.

19.4 Master Plan. The Declarant has established an overall Master Plan. However, notwithstanding the above, or any other document, brochures or plans, the Declarant reserves the right to modify the Master Plan or any site plan at any time as it deems desirable in its sole discretion and in accordance with applicable laws and ordinances. WITHOUT LIMITING THE FOREGOING, THE DECLARANT MAY PRESENT TO THE PUBLIC OR TO OWNERS RENDERINGS, PLANS, MODELS, GRAPHICS, TOPOGRAPHICAL TABLES, SALES BROCHURES, OR OTHER PAPERS RESPECTING ST. AUGUSTINE LAKES. SUCH RENDERINGS, PLANS, MODELS, GRAPHICS, TOPOGRAPHICAL

TABLES, SALES BROCHURES, OR OTHER PAPERS ARE NOT A GUARANTEE OF HOW ST. AUGUSTINE LAKES WILL APPEAR UPON COMPLETION AND THE DECLARANT RESERVES THE RIGHT TO CHANGE ANY AND ALL OF THE FOREGOING AT ANY TIME AS THE DECLARANT DEEMS NECESSARY IN ITS SOLE AND ABSOLUTE DISCRETION.

19.5 Community Standards. Each Owner, and its Contractors and employees shall observe, and comply with, the Community Standards that now or may hereafter be adopted by the Declarant or the Board. Prior to the Community Completion Date, the Declarant or the Board shall have the right to adopt Community Standards. After the Turnover Date, the Board shall have the right to adopt Community Standards; provided, however, until the Community Completion Date the Declarant shall have the right to approve the Community Standards and any amendments thereto, which approval may be granted or denied in its sole discretion. The Community Standards, as amended from time to time, (i) shall be effective from the date of adoption by either the Declarant or the Board, as applicable; (ii) shall be specifically enforceable by injunction or otherwise; and (iii) shall have the effect of covenants as if set forth herein verbatim. To the extent the Community Standards are more restrictive as to any matter set forth in this Declaration, then the provisions of the Community Standards shall control. The Community Standards shall not require any Owner to alter the improvements approved by the ACC and previously constructed.

19.6 Quorum. A majority of the ACC shall constitute a quorum to transact business at any meeting. The action of a majority present at a meeting at which a quorum is present shall constitute the action of the ACC. In lieu of a meeting, the ACC may act in writing.

19.7 Power and Duties of the ACC. No improvements shall be constructed on a Lot, no exterior of a Home shall be repainted, no landscaping, sign, or improvements erected, removed, planted, or installed upon a Lot, nor shall any material addition to or any change, replacement, or alteration of the improvements as originally constructed by the Declarant (visible from the exterior of the Home) be made until the plans and specifications showing the nature, kind, shape, height, materials, floor plans, color scheme, and the location of same shall have been submitted to and approved in writing by the ACC.

19.8 Procedure. In order to obtain the approval of the ACC, each Owner shall observe the following:

19.8.1 Each applicant shall submit an application to the ACC with respect to any proposed improvement or material change in an improvement, together with the required application(s) and other fee(s) as established by the ACC. The applications shall include such information as may be required by the application form adopted by the ACC. The ACC may also require submission of samples of building materials and colors proposed to be used. At the time of such submissions, the applicant shall, if requested, submit to the ACC, such site plans, plans and specifications for the proposed improvement, prepared and stamped by a registered Florida architect or residential designer, and landscaping and irrigation plans, prepared by a registered landscape architect or designer showing all existing trees and major vegetation stands and surface water drainage plan showing existing and proposed design grades, contours relating to the predetermined ground floor finish elevation, pool plans and specifications and the times scheduled for completion, all as reasonably specified by the ACC.

19.8.2 In the event the information submitted to the ACC is, in the ACC's opinion, incomplete or insufficient in any manner, the ACC may request and require the submission of additional or supplemental information. The applicant shall, within fifteen (15) days thereafter, comply with the request.

19.8.3 No later than thirty (30) days after receipt of all information required by the ACC for final review, the ACC shall approve or deny the application in writing. The ACC shall have the right to refuse to approve any plans and specifications which are not suitable or

desirable, in the ACC's sole discretion, for aesthetic or any other reasons, or to impose qualifications and conditions thereon. In approving or disapproving such plans and specifications, the ACC shall consider the suitability of the proposed improvements, the materials of which the improvements are to be built, the site upon which the improvements are proposed to be erected, the harmony thereof with the surrounding area and the effect thereof on adjacent or neighboring property. In the event the ACC fails to respond within said thirty (30) day period, the plans and specifications shall be deemed disapproved by the ACC.

19.8.4 Construction of all improvements shall be completed within the time period set forth in the application and approved by the ACC.

19.8.5 In the event that the ACC disapproves any plans and specifications, the applicant may request a rehearing by the ACC for additional review of the disapproved plans and specifications. The meeting shall take place no later than thirty (30) days after written request for such meeting is received by the ACC, unless applicant waives this time requirement in writing. The ACC shall make a final written decision no later than thirty (30) days after such meeting. In the event the ACC fails to provide the applicant such written decision within said thirty (30) days, the plans and specifications shall be deemed disapproved.

19.8.6 Upon final disapproval (even if the members of the Board and the ACC are the same), the applicant may appeal the decision of the ACC to the Board within thirty (30) days of the applicant's receipt of the ACC's written review and disapproval. Review by the Board shall take place no later than thirty (30) days subsequent to the receipt by the Board of the applicant's request therefor. If the Board fails to hold such a meeting within thirty (30) days after receipt of request for such meeting, then the plans and specifications shall be deemed disapproved. The Board shall make a final decision no later than sixty (60) days after such meeting. In the event the Board fails to provide such written decision within said sixty (60) days after such meeting, such plans and specifications shall be deemed disapproved. The decision of the ACC, or, if appealed, the Board, shall be final and binding upon the applicant, its heirs, legal representatives, successors and assigns.

19.9 Alterations. Any and all alterations, deletions, additions and changes of any type or nature whatsoever to then existing improvements or the plans or specifications previously approved by the ACC shall be subject to the approval of the ACC in the same manner as required for approval of original plans and specifications.

19.10 Variances. The Association or the ACC shall have the power to grant variances from any requirements set forth in this Declaration or from the Community Standards, on a case by case basis, provided that the variance sought is reasonable and results from a hardship upon the applicant. The granting of a variance shall not nullify or otherwise affect the right to require strict compliance with the requirements set forth herein or in the Community Standards on any other occasion.

19.11 Permits. Each Owner is solely responsible to obtain all required building and other permits from all governmental authorities having jurisdiction.

19.12 Construction Activities. The following provisions govern construction activities by Owners after consent of the ACC has been obtained:

19.12.1 Each Owner shall deliver to the ACC, if requested, copies of all construction and building permits as and when received by the Owner. Each construction site in ST. AUGUSTINE LAKES shall be maintained in a neat and orderly condition throughout construction. Construction activities shall be performed on a diligent, workmanlike and continuous basis. Roadways, easements, swales, Common Areas, and other such areas in ST. AUGUSTINE LAKES shall be kept clear of construction vehicles, construction materials and

debris at all times. No construction office or trailer shall be kept in ST. AUGUSTINE LAKES and no construction materials shall be stored in ST. AUGUSTINE LAKES, subject, however, to such conditions and requirements as may be promulgated by the ACC. All refuse and debris shall be removed or deposited in a dumpster on a daily basis. No materials shall be deposited or permitted to be deposited in any Common Areas or other Lots or be placed anywhere outside of the Lot upon which the construction is taking place. No hazardous waste or toxic materials shall be stored, handled and used, including, without limitation, gasoline and petroleum products, except in compliance with all applicable federal, state and local statutes, regulations and ordinances, and shall not be deposited in any manner on, in or within the construction or adjacent property. All construction activities shall comply with the Community Standards. If an Owner (or any of their respective contractors and employees) shall fail to comply in any regard with the requirements of this Section, the ACC may require that such Owner post security with the Association in such form and such amount deemed appropriate by the ACC in its sole discretion.

19.12.2 There shall be provided to the ACC, if requested, a list (name, address, telephone number and identity of contact person), of all contractors, subcontractors, materialmen and suppliers (collectively, "**Contractors**") and changes to the list as they occur relating to construction. Contractors and their employees shall utilize those roadways and entrances into ST. AUGUSTINE LAKES as are designated by the ACC for construction activities. The ACC shall have the right to require that each Contractor's employees check in at the designated construction entrances and to refuse entrance to persons and parties whose names are not registered with the ACC.

19.12.3 Each Owner is responsible for ensuring compliance with all terms and conditions of these provisions and of the Community Standards by all of its employees and Contractors. In the event of any violation of any such terms or conditions by any employee or Contractor, or, in the opinion of the ACC, the continued refusal of any employee or Contractor to comply with such terms and conditions, after five (5) days' notice and right to cure, the ACC shall have, in addition to the other rights hereunder, the right to prohibit the violating employee or Contractor from performing any further services in ST. AUGUSTINE LAKES.

19.12.4 The ACC may, from time to time, adopt standards governing the performance or conduct of Owners, Contractors and their respective employees within ST. AUGUSTINE LAKES. Each Owner shall comply with such standards and cause its respective employees to also comply with same. The ACC may also promulgate requirements to be inserted in all contracts relating to construction within ST. AUGUSTINE LAKES and each Owner shall include the same therein.

19.13 Inspection. There is specifically reserved to the Association and ACC and to any agent or member of either of them, the right of entry and inspection upon any portion of ST. AUGUSTINE LAKES at any time within reasonable daytime hours, for the purpose of determining whether there exists any violation of the terms of any approval or the terms of this Declaration or the Community Standards.

19.14 Violation. Without limiting any other provision herein, if any improvement shall be constructed or altered without prior written approval, or in a manner which fails to conform with the approval granted, the Owner shall, upon demand of the Association or the ACC, cause such improvement to be removed or restored until approval is obtained or in order to comply with the plans and specifications originally approved. The applicable Owner shall be liable for the payment of all costs of removal or restoration, including all costs and attorneys' fees and paraprofessional fees at all levels including appeals, collections and bankruptcy, incurred by the Association or ACC. The costs shall be deemed an Individual Assessment and enforceable pursuant to the provisions of this Declaration. The ACC and/or the Association are specifically empowered to enforce the architectural and landscaping provisions of this Declaration and the Community Standards, by any legal or equitable remedy.

19.15 Court Costs. In the event that it becomes necessary to resort to litigation to determine the propriety of any constructed improvement or to cause the removal of any unapproved improvement, the prevailing party shall be entitled to recover court costs, expenses and attorneys' fees and paraprofessional fees at all levels, including appeals, collections and bankruptcy, in connection therewith.

19.16 Certificate. In the event that any Owner fails to comply with the provisions contained herein, the Community Standards, or other guidelines or standards promulgated by the ACC, the Association and/or ACC may, in addition to all other remedies contained herein, record a Certificate of Non-Compliance against the Lot stating that the improvements on the Lot fail to meet the requirements of this Declaration and that the Lot is subject to further enforcement remedies.

19.17 Certificate of Compliance. If requested in writing by an Owner, prior to the occupancy of any improvement constructed or erected on any Lot by any person or entity other than the Declarant, or its designees, the Owner shall obtain a Certificate of Compliance from the ACC, certifying that the Owner has complied with the requirements set forth herein. The ACC may, from time to time, delegate to a member or members of the ACC the responsibility for issuing the Certificate of Compliance. The issuance of a Certificate of Compliance does not abrogate the ACC's rights set forth in this Section.

19.18 Exemption. Notwithstanding anything to the contrary contained in the Governing Documents, including, without limitation, the Community Standards, any improvements of any nature made or to be made by the Declarant, Builders or their respective Contractors, agents, and assigns, including, without limitation, improvements made or to be made to the Common Areas or Facilities, as applicable, or any Lot or Home, shall not be subject to the Community Standards and/or review and approval by the ACC or the Association.

19.19 Exculpation. The Declarant, AG, the Association, the directors or officers of the Association, the ACC, the members of the ACC, or any person acting on behalf of any of them, shall not be liable for any cost or damages incurred by any Owner or any other party whatsoever, due to any mistakes in judgment, negligence, or any action of the Declarant, AG, the Association, ACC or their members, officers, or directors, in connection with the approval or disapproval of plans and specifications. Each Owner agrees, individually and on behalf of its heirs, successors and assigns by acquiring title to a Lot, that it shall not bring any action or suit against the Declarant, AG, the Association, or their respective directors or officers, the ACC or the members of the ACC, or their respective agents, in order to recover any damages caused by the actions of the Declarant, AG, the Association, or ACC or their respective members, officers, or directors in connection with the provisions of this Section. The Association does hereby indemnify, defend and hold the Declarant, AG, and the ACC, and each of their respective members, officers, directors, shareholders and any related persons or corporations and their employees, harmless from all costs, expenses, and liabilities, including attorneys' fees and paraprofessional fees at all levels, including appeals, of all nature resulting by virtue of the acts of the Owners, the Association, ACC or their members, officers and directors. The Declarant, AG, the Association, its directors or officers, the ACC or its members, or any person acting on behalf of any of them, shall not be responsible for any defects in any plans or specifications or the failure of same to comply with applicable laws or code nor for any defects in any improvements constructed pursuant thereto. Each party submitting plans and specifications for approval shall be solely responsible for the sufficiency thereof and for the quality of construction performed pursuant thereto.

20. Enforcement.

20.1 Right to Cure. Should any Owner do any of the following:

20.1.1 Fail to perform its responsibilities as set forth herein or otherwise breach the provisions of the Declaration including, without limitation, any provision herein benefiting SJRWMD;

20.1.2 Cause any damage to any improvement or Common Areas or Facilities;

20.1.3 Impede the Declarant, the District or the Association from exercising its rights or performing its responsibilities hereunder;

20.1.4 Undertake unauthorized improvements or modifications to any Lot, the Common Areas or the Facilities; or

20.1.5 Impede the Declarant from proceeding with the construction of Homes or completing the development of ST. AUGUSTINE LAKES; then the Declarant and/or the Association, where applicable, after reasonable prior written notice, shall have the right, through its agents and employees, to cure the breach, including, but not limited to, entering upon the Lot and causing the default to be remedied and/or the required repairs or maintenance to be performed, or as the case may be, remove unauthorized improvements or modifications. The cost thereof, plus reasonable overhead costs and attorneys' fees and paraprofessional fees at all levels including appeals, collections and bankruptcy, incurred shall be assessed against the Owner as an Individual Assessment.

20.2 Non-Monetary Defaults. In the event of a violation by any Owner, other than the nonpayment of any Assessment or other monies, of any of the provisions of this Declaration, the Declarant or the Association shall notify the Owner of the violation, by delivering written notice. If such violation is not cured as soon as practicable and in any event within seven (7) days after receipt of such written notice, the party entitled to enforce same may, at its option:

20.2.1 Commence an action to enforce the performance on the part of the Owner, or to enjoin the violation or breach or for equitable relief as may be necessary under the circumstances, including injunctive relief; and/or

20.2.2 Commence an action to recover damages; and/or

20.2.3 Take any and all action reasonably necessary to correct the violation or breach.

All expenses incurred in connection with the violation or breach, or the commencement of any action against any Owner, including reasonable attorneys' fees and paraprofessional fees at all levels including appeals, collections and bankruptcy shall be assessed against the Owner, as an Individual Assessment, and shall be immediately due and payable without further notice.

20.3 No Waiver. The election not to enforce any right, provision, covenant or condition in this Declaration, shall not constitute a waiver of the right to enforce such right, provision, covenant or condition in the future.

20.4 Rights Cumulative. All rights, remedies, and privileges granted to the Declarant, the District, the Association and/or the ACC pursuant to any terms, provisions, covenants or conditions of this Declaration or the Community Standards, shall be deemed to be cumulative, and the exercise of any one or more shall neither be deemed to constitute an election of remedies, nor shall it preclude any of them from pursuing such additional remedies, rights or privileges as may be granted or as it might have by law.

20.5 Enforcement By or Against Other Persons. In addition to the foregoing, this Declaration and the Community Standards may be enforced by the Declarant and/or, where applicable, the District, Owners and/or the Association by any procedure at law or in equity against any person violating or attempting to violate any provision herein, to restrain such violation, to require compliance with the provisions contained herein, to recover damages, or to enforce any lien created herein. The Association has the right, but not the obligation, to enforce the provisions of this Declaration and the Community

Standards. Further, neither the Association, the Declarant, AG, nor any Builder has any obligation whatsoever to become involved in any dispute between Owners in connection with this Declaration. The expense of any litigation to enforce this Declaration or Community Standards shall be borne by the person against whom enforcement is sought, provided such proceeding results in a finding that such person was in violation of this Declaration or the Community Standards. SJRWMD, the District and the Association shall have the right to enforce, by a proceeding at law or in equity, the provisions contained in the Declaration which relate to the maintenance, operation and repair of SMS.

20.6 Fines and Suspensions. The Board may suspend, for reasonable periods of time, the rights of an Owner or an Owner's Lessees, guests and invitees, or all of the aforementioned, to use the Common Areas and Facilities and may levy reasonable fines, not to exceed the maximum amounts permitted by Section 720.305(2), Florida Statutes (2021), against an Owner, Lessee, guest or invitee, for failure to comply with any provision of this Declaration, including, without limitation, those provisions benefiting SJRWMD.

20.6.1 A fine may be levied on the basis of each day of a continuing violation, with a single notice and opportunity for hearing. Fines in the aggregate are not capped to any amount.

20.6.2 A fine or suspension may not be imposed without delivery of a notice of at least fourteen (14) days to the person sought to be fined or suspended and an opportunity for a hearing before a committee of at least three (3) persons (the "**Violations Committee**") appointed by the Board who are not officers, directors or employees of the Association, or the spouse, parent, child, brother, sister of an officer, director or employee. If the Violations Committee does not by a majority vote approve a fine or suspension the same may not be imposed. The written notice of violation shall be in writing delivered to the Owner, Lessee, guest or invitee and detail the infraction or infractions. Included in the notice shall be the date and time of the hearing of the Violations Committee. If the Association imposes a fine or suspension, the Association must provide written notice of such suspension by mail or hand delivery to the Owner or Lessee. Notwithstanding anything to the contrary, the notice and hearing requirements under this Section 20.6.2 do not apply to suspensions imposed due to an Owner's failure to pay monetary obligations due to the Association; however, any such suspension must be approved at a properly noticed meeting of the Board.

20.6.3 The non-compliance shall be presented to the Violations Committee acting as a tribunal, after which the Violations Committee shall hear reasons why a fine should not be imposed. The hearing shall be conducted in accordance with the procedures adopted by the Violations Committee from time to time. A written decision of the Violations Committee shall be submitted to the Owner, Lessee, guests or invitee, as applicable, by not later than twenty-one (21) days after the meeting of the Violations Committee. The Owner, Lessee, guests or invitee shall have a right to be represented by counsel and to cross-examine witnesses.

20.6.4 The Violations Committee may approve a fine imposed by the Board against the Owner in the amount of One Hundred and No/100 Dollars (\$100.00) (or any greater amount permitted by law from time to time) for each violation. Each day of non-compliance shall be treated as a separate violation and there is no cap on the aggregate amount the Violations Committee may fine an Owner, Lessee, guests or invitee. Fines shall be paid not later than five (5) days after receipt of notice of the imposition of the fine. All monies received from fines shall be allocated as directed by the Board. Any fine in excess of One Thousand and No/100 Dollars (\$1,000.00) shall constitute a lien against the applicable Lot, and a fine shall further be lienable to the extent otherwise permitted under Florida law.

21. Additional Rights of Declarant.

21.1 Sales and Administrative Offices. The Declarant shall have the perpetual right to take such action reasonably necessary to transact any business necessary to consummate the development of ST. AUGUSTINE LAKES and sales and re-sales of Lots, Homes and/or other properties owned by the Declarant or others outside of ST. AUGUSTINE LAKES. This right shall include, but not be limited to, the right to maintain models, sales offices and parking associated therewith, have signs on any portion of ST. AUGUSTINE LAKES, including Common Areas or Facilities, employees in the models and offices without the payment of rent or any other fee, maintain offices in models and use of the Common Areas or Facilities, as applicable, to show Lots or Homes. The sales offices, models, and signs and all items pertaining to development and sales remain the property of the Declarant. The Declarant shall have all of the foregoing rights without charge or expense. The rights reserved hereunder shall extend beyond the Turnover Date.

21.2 Modification. The development and marketing of ST. AUGUSTINE LAKES will continue as deemed appropriate in the Declarant's sole discretion, and nothing in this Declaration or Community Standards, or otherwise, shall be construed to limit or restrict such development and marketing. It may be necessary or convenient for the development of ST. AUGUSTINE LAKES to, as an example and not a limitation, amend the Master Plan, modify the boundary lines of the Common Areas, grant easements, dedications, agreements, licenses, restrictions, reservations, covenants, rights-of-way, and to take such other actions which the Declarant or its agents, affiliates, designees or assignees may deem necessary or appropriate. The Declarant shall have the unrestricted right, without approval or joinder of any other person or entity: (i) to designate the use of, alienate, release, or otherwise assign the easements shown on the Plat or described herein, (ii) to plat or replat all or any part of ST. AUGUSTINE LAKES owned by the Declarant or reconfigure any Lot owned by the Declarant, and (iii) to widen, extend or relocate any right of way shown on any Plat or convert a Lot to use as a right of way, provided that the Declarant owns the lands affected by or subject to such change. The Association and Owners shall, at the request of the Declarant, execute and deliver any and all documents and instruments which the Declarant deems necessary or convenient, in its sole and absolute discretion, to accomplish the same.

21.3 Promotional Events. Prior to the Community Completion Date, the Declarant and its assigns shall have the right, at any time or location within ST. AUGUSTINE LAKES, as determined by the Declarant in its sole discretion, to hold marketing, special and/or promotional events within ST. AUGUSTINE LAKES and/or on the Common Areas without any charge for use. The Declarant, its agents, affiliates, or assignees shall have the right to market ST. AUGUSTINE LAKES in advertisements and other media by making reference to ST. AUGUSTINE LAKES, including, but not limited to, pictures or drawings of ST. AUGUSTINE LAKES, Common Areas, Parcels, Homes and Lots constructed in ST. AUGUSTINE LAKES. All logos, trademarks, and designs used in connection with ST. AUGUSTINE LAKES are the property of the Declarant, and the Association shall have no right to use the same after the Community Completion Date except with the express written permission of the Declarant.

21.4 Use by Prospective Purchasers. Prior to the Community Completion Date, the Declarant shall have the right, without charge, to use the Common Areas and Facilities for the purpose of entertaining prospective purchasers of Lots, Homes, or other properties owned by the Declarant outside of ST. AUGUSTINE LAKES.

21.5 Franchises. The Declarant may grant franchises or concessions to commercial concerns on all or part of the Common Areas and shall be entitled to all income derived therefrom.

21.6 Management. The Declarant may manage the Common Areas by contract with the Association. The Declarant also may contract with a third party ("Manager") for management of the Association, the Common Areas, and the Facilities, if applicable.

21.7 Easements. Until the Community Completion Date, the Declarant reserves the exclusive right to grant, in its sole discretion, easements, permits and/or licenses for ingress and egress, drainage, utilities, maintenance, Telecommunications Services and other purposes over, under, upon and across

ST. AUGUSTINE LAKES so long as any said easements do not materially and adversely interfere with the intended use of Homes previously conveyed to Owners; provided, however, for so long as AG is the record title owner of any Lot within ST. AUGUSTINE LAKES, AG's prior consent shall be required in order for the Declarant to grant easements, permits and/or licenses affecting any such Lots. By way of example, and not of limitation, the Declarant may be required to take certain action, or make additions or modifications to the Common Areas in connection with an environmental program. All easements necessary for such purposes are reserved in favor of the Declarant, in perpetuity, for such purposes. Without limiting the foregoing, the Declarant may relocate any easement affecting a Lot, or grant new easements over a Lot, after conveyance to an Owner, without the joinder or consent of such Owner, so long as the grant of easement or relocation of easement does not materially and adversely affect the Owner's use of the Lot. As an illustration, the Declarant may grant an easement for telecommunications systems, irrigation facilities, drainage lines or electrical lines over any portion of a Lot so long as such easement is outside the footprint of the foundation of any residential improvement constructed on such Lot. The Declarant shall have the sole right to any fees of any nature associated therewith, including, but not limited to, license or similar fees on account thereof. The Association and Owners will, without charge, if requested by the Declarant: (i) join in the creation of such easements, etc. and cooperate in the operation thereof; and (ii) collect and remit fees associated therewith, if any, to the appropriate party. The Association will not grant any easements, permits or licenses to any other entity providing the same services as those granted by Declarant, nor will it grant any such easement, permit or license prior to the Community Completion Date without the prior written consent of the Declarant which may be granted or denied in its sole discretion.

21.8 Right to Enforce. The Declarant has the right, but not the obligation, to enforce the provisions of this Declaration and the Community Standards and to recover all costs relating thereto, including attorneys' fees and paraprofessional fees at all levels of proceeding, including appeals, collections and bankruptcy. Such right shall include the right to perform the obligations of the Association and to recover all costs incurred in doing so.

21.9 No Failure of Easements. Notwithstanding anything contained in the Governing Documents to the contrary, should the intended creation of any easement provided for in the Governing Documents fail by reason of the fact that at the time of creation there may be no grantee in being having the capacity to take and hold such easement or no separate ownership of the dominant and servient estates, then any such grant of easement deemed not to have been so created shall nevertheless be considered as having been granted directly to the Declarant and/or the Association, as applicable, as agent for such intended grantees, or to be a "springing easement" for the purpose of allowing the original party to whom, or the original party to which, the easements were originally intended to have been granted the benefit of such easement, and the Owners hereby designate the Declarant and the Association (or either of them) as their lawful attorney-in-fact to execute any instrument on such Owners' behalf as may hereafter be required or deemed necessary for the purpose of later creating such easement as it was intended to have been created herein. Formal language of grant or reservation with respect to such easements, as appropriate, is hereby incorporated in the easement provisions hereof to the extent not so recited in some or all of such provisions.

21.10 Additional Development. If the Declarant withdraws portions of ST. AUGUSTINE LAKES from the operation of this Declaration, the Declarant may, but is not required to, subject to governmental approvals, create other forms of residential property ownership or other improvements of any nature on the property not subjected to or withdrawn from the operation of this Declaration. The Declarant shall not be liable or responsible to any person or entity on account of its decision to do so or to provide, or fail to provide, the amenities and/or facilities which were originally planned to be included in such areas. If so designated by the Declarant, owners or tenants of such other forms of housing or improvements upon their creation may share in the use of all or some of the Common Areas and other facilities and/or roadways that remain subject to this Declaration. The expense of the operation of such facilities shall be allocated to the various users thereof, if at all, as determined by the Declarant.

21.11 Representations. The Declarant, AG and Builders make no representations concerning development both within and outside the boundaries of ST. AUGUSTINE LAKES including, but not limited to, the number, design, boundaries, configuration and arrangements, prices of all Parcels or Homes and buildings in all other proposed forms of ownership and/or other improvements within ST. AUGUSTINE LAKES or adjacent to or near ST. AUGUSTINE LAKES, including, but not limited to, the size, location, configuration, elevations, design, building materials, height, view, airspace, number of Homes, number of buildings, location of easements, parking and landscaped areas, services and amenities offered. The Declarant makes no representations whatsoever concerning rentals or occupancy of Homes in ST. AUGUSTINE LAKES, and the Declarant and its affiliates may sell Homes to investors or to buyers who may not occupy their Homes as their primary residence.

21.12 Limitation of Rights as Declarant. Notwithstanding any other provision contained in this Declaration, as long as Lennar is the Declarant, Lennar shall not, without the prior written consent of AG, have the right to exercise any of the "Declarant" rights under this Declaration in any manner which will have a material or adverse impact on the Lots or other property within ST. AUGUSTINE LAKES owned by AG.

21.13 Non-Liability. NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THE GOVERNING DOCUMENTS, NEITHER THE DECLARANT, AG, NOR THE ASSOCIATION SHALL BE LIABLE OR RESPONSIBLE FOR, OR IN ANY MANNER A GUARANTOR OR INSURER OF, THE HEALTH, SAFETY OR WELFARE OF ANY OWNER, OCCUPANT OR USER OF ANY PORTION OF ST. AUGUSTINE LAKES INCLUDING, WITHOUT LIMITATION, RESIDENTS AND THEIR FAMILIES, GUESTS, LESSEES, LICENSEES, INVITEES, AGENTS, CONTRACTORS, AND/OR SUBCONTRACTORS OR FOR ANY PROPERTY OF ANY SUCH PARTY WITHOUT LIMITING THE GENERALITY OF THE FOREGOING:

21.13.1 IT IS THE EXPRESS INTENT OF GOVERNING DOCUMENTS THAT THE VARIOUS PROVISIONS THEREOF WHICH ARE ENFORCEABLE BY THE ASSOCIATION AND WHICH GOVERN OR REGULATE THE USES OF ST. AUGUSTINE LAKES HAVE BEEN WRITTEN, AND ARE TO BE INTERPRETED AND ENFORCED, FOR THE SOLE PURPOSE OF ENHANCING AND MAINTAINING THE ENJOYMENT OF ST. AUGUSTINE LAKES AND THE VALUE THEREOF;

21.13.2 THE ASSOCIATION IS NOT EMPOWERED, AND HAS NOT BEEN CREATED, TO ACT AS AN AGENCY WHICH ENFORCES OR ENSURES THE COMPLIANCE WITH THE LAWS OF THE STATE OF FLORIDA AND/OR ST. JOHNS COUNTY OR PREVENTS TORTIOUS ACTIVITIES;

21.13.3 THE PROVISIONS OF GOVERNING DOCUMENTS SETTING FORTH THE USES OF ASSESSMENTS SHALL BE APPLIED ONLY AS LIMITATIONS ON THE USES OF ASSESSMENT FUNDS AND NOT AS CREATING A DUTY OF THE ASSOCIATION TO PROTECT OR FURTHER THE HEALTH, SAFETY, OR WELFARE OF ANY PERSON(S), EVEN IF ASSESSMENT FUNDS ARE CHOSEN TO BE USED FOR ANY SUCH REASON; AND

21.13.4 EACH OWNER (BY VIRTUE OF ITS ACCEPTANCE OF TITLE TO A HOME) AND EACH OTHER PERSON HAVING AN INTEREST IN OR LIEN UPON, OR MAKING A USE OF, ANY PORTION OF ST. AUGUSTINE LAKES (BY VIRTUE OF ACCEPTING SUCH INTEREST OR LIEN OR MAKING SUCH USE) SHALL BE BOUND BY THIS SECTION AND SHALL BE DEEMED TO HAVE AUTOMATICALLY WAIVED ANY AND ALL RIGHTS, CLAIMS, DEMANDS AND CAUSES OF ACTION AGAINST THE ASSOCIATION ARISING FROM OR CONNECTED WITH ANY MATTER FOR WHICH THE LIABILITY OF THE ASSOCIATION HAS BEEN DISCLAIMED IN THIS SECTION OR OTHERWISE. AS USED IN THIS SECTION, THE "ASSOCIATION" SHALL INCLUDE WITHIN ITS MEANING ALL OF THE ASSOCIATION'S

DIRECTORS, OFFICERS, COMMITTEE AND BOARD MEMBERS, EMPLOYEES, AGENTS, AND CONTRACTORS (INCLUDING MANAGEMENT COMPANIES, MANAGERS, SUBCONTRACTORS, SUCCESSORS AND ASSIGNS).

21.14 Resolution of Disputes. BY ACCEPTANCE OF A DEED, EACH OWNER AGREES THAT THE GOVERNING DOCUMENTS ARE VERY COMPLEX; THEREFORE, UNLESS OTHERWISE REQUIRED TO SUBMIT A DISPUTE (AS DEFINED HEREIN) TO MEDIATION AND/OR BINDING ARBITRATION PURSUANT TO SECTION 26 HEREIN, ANY CLAIM, DEMAND ACTION, OR CAUSE OF ACTION, WITH RESPECT TO ANY ACTION, PROCEEDING, CLAIM COUNTERCLAIM, OR CROSS CLAIM, WHETHER IN CONTRACT AND/OR IN TORT (REGARDLESS IF THE TORT ACTION IS PRESENTLY RECOGNIZED OR NOT), BASED ON, ARISING OUT OF IN CONNECTION WITH OR IN ANY WAY RELATED TO THE GOVERNING DOCUMENTS, INCLUDING ANY COURSE OF CONDUCT, COURSE OF DEALING, VERBAL OR WRITTEN STATEMENT, VALIDATION PROTECTION, ENFORCEMENT ACTION OR OMISSION OF ANY PARTY SHOULD BE HEARD IN A COURT PROCEEDING BY A JUDGE AND NOT A JURY IN ORDER TO BEST SERVE JUSTICE. DECLARANT HEREBY SUGGESTS THAT EACH OWNER UNDERSTAND THE LEGAL CONSEQUENCES OF ACCEPTING A DEED TO A HOME.

21.15 Venue. EACH OWNER ACKNOWLEDGES REGARDLESS OF WHERE SUCH OWNER (i) EXECUTED A PURCHASE AND SALE AGREEMENT, (ii) RESIDES, (iii) OBTAINS FINANCING OR (iv) CLOSED ON A HOME, EACH HOME IS LOCATED IN ST. JOHNS COUNTY, FLORIDA. ACCORDINGLY, AN IRREBUTTABLE PRESUMPTION EXISTS THAT THE APPROPRIATE VENUE FOR THE RESOLUTION OF ANY DISPUTE LIES IN ST. JOHNS COUNTY, FLORIDA. IN ADDITION TO THE FOREGOING, EACH OWNER AND DECLARANT AGREES THAT THE VENUE FOR RESOLUTION OF ANY DISPUTE LIES IN ST. JOHNS COUNTY, FLORIDA.

21.16 Reliance. BEFORE ACCEPTING A DEED TO A HOME, EACH OWNER HAS AN OBLIGATION TO RETAIN AN ATTORNEY IN ORDER TO CONFIRM THE VALIDITY OF THIS DECLARATION. BY ACCEPTANCE OF A DEED TO A HOME, EACH OWNER ACKNOWLEDGES THAT HE OR SHE HAS SOUGHT AND RECEIVED SUCH AN OPINION OR HAS MADE AN AFFIRMATIVE DECISION NOT TO SEEK SUCH AN OPINION. THE DECLARANT AND AG ARE RELYING ON EACH OWNER CONFIRMING IN ADVANCE OF ACQUIRING A HOME THAT THIS DECLARATION IS VALID, FAIR AND ENFORCEABLE. SUCH RELIANCE IS DETRIMENTAL TO THE DECLARANT; ACCORDINGLY, AN ESTOPPEL AND WAIVER EXISTS PROHIBITING EACH OWNER FROM TAKING THE POSITION THAT ANY PROVISION OF THIS DECLARATION IS INVALID IN ANY RESPECT. AS A FURTHER MATERIAL INDUCEMENT FOR THE DECLARANT AND AG TO SUBJECT ST. AUGUSTINE LAKES TO THIS DECLARATION, EACH OWNER DOES HEREBY RELEASE, WAIVE, DISCHARGE, COVENANT NOT TO SUE, ACQUIT, SATISFY AND FOREVER DISCHARGE THE DECLARANT, AG, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, AFFILIATES AND ASSIGNS FROM ANY AND ALL LIABILITY, CLAIMS, COUNTERCLAIMS, DEFENSES, ACTIONS, CAUSES OF ACTION, SUITS, CONTROVERSIES, AGREEMENTS, PROMISES AND DEMANDS WHATSOEVER IN LAW OR IN EQUITY WHICH AN OWNER MAY HAVE IN THE FUTURE, OR WHICH ANY PERSONAL REPRESENTATIVE, SUCCESSOR, HEIR OR ASSIGN OF OWNER HEREAFTER CAN, SHALL OR MAY HAVE AGAINST THE DECLARANT, AG, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, AFFILIATES AND ASSIGNS, FOR, UPON OR BY REASON OF ANY MATTER, CAUSE OR THING WHATSOEVER RESPECTING THIS DECLARATION, OR THE EXHIBITS HERETO. THIS RELEASE AND WAIVER IS INTENDED TO BE AS BROAD AND INCLUSIVE AS PERMITTED BY THE LAWS OF THE STATE OF FLORIDA.

21.17 Duration of Rights. The rights of the Declarant set forth in this Declaration shall, unless specifically provided to the contrary herein, extend for a period of time ending upon the earlier of: (i) the Community Completion Date; or (ii) a relinquishment of such rights by the Declarant in an amendment to the Declaration recorded in the Public Records.

21.18 Additional Covenants. The Declarant may record additional covenants, conditions, restrictions, and easements applicable to portions of ST. AUGUSTINE LAKES, and may form condominium associations, sub-associations, or cooperatives governing such property. Any such instrument shall be consistent with the provisions of Section 5, and no person or entity shall record any declaration of covenants, conditions and restrictions, or declaration of condominium or similar instrument affecting any portion of ST. AUGUSTINE LAKES without the Declarant's and AG's prior review and prior written consent. Evidence of the Declarant's and AG's prior written consent shall be obtained in the form of a joinder executed by the Declarant and AG, as applicable. Any attempted recordation without such consent shall result in such instrument being void and of no force and effect unless subsequently approved by written consent signed by the Declarant and AG, as applicable, and recorded in the Public Records.

21.19 Right to Approve Sales Materials. All sales, promotional, and advertising materials for any sale of property in ST. AUGUSTINE LAKES shall be subject to the prior written approval of the Declarant. The Declarant shall deliver notice of the Declarant's approval or disapproval of all such materials and documents within thirty (30) days of receipt of such materials and documents, and, if disapproved, set forth the specific changes requested. If the Declarant fails to deliver notice of the Declarant's approval or disapproval within such thirty (30) day period, the Declarant shall be deemed to have waived any objections to such materials and documents and to have approved the foregoing. Upon disapproval, the foregoing procedure shall be repeated until approval is obtained or deemed to be obtained. Notwithstanding anything contained herein to the contrary, this Section shall not apply to Builders (if any and as applicable).

21.20 Use Name of "ST. AUGUSTINE LAKES". No person or entity shall use the name "ST. AUGUSTINE LAKES," its logo, or any derivative of such name or logo in any printed or promotional material without the Declarant's prior written approval. Until the Turnover Date, the Declarant shall have the sole right to approve the use of the ST. AUGUSTINE LAKES name and logo, and such right shall automatically pass to the Association after the Turnover Date. However, Owners may use the name "ST. AUGUSTINE LAKES" in printed or promotional matter where such term is used solely to specify that particular property is located within ST. AUGUSTINE LAKES. Notwithstanding anything contained herein to the contrary, this Section shall not apply to Builders (if any and as applicable).

21.21 Density Transfers. If the record title owner of a Parcel develops such Parcel so that the number of Lots contained in such Parcel is less than the allowable number of Lots allocated by governmental authorities to that particular Parcel, the excess allowable Lots not used by such party (with respect to that Parcel) shall inure to the benefit of the Declarant.

22. Refund of Taxes and Other Charges. Unless otherwise provided herein, the Association agrees that any taxes, fees or other charges paid by the Declarant to any governmental authority, utility company or any other entity which at a later date are refunded in whole or in part, shall be returned to the Declarant in the event such refund is received by the Association.

23. Assignment of Powers. All or any part of the rights, exemptions, powers, and reservations of the Declarant, herein contained may be conveyed or assigned, in whole or in part, to other persons or entities by an instrument in writing duly executed, acknowledged, and, at the Declarant's option, recorded in the Public Records. Notwithstanding the foregoing, so long as the Option Agreement remains in effect, any assignment of the Declarant's rights under this Declaration shall require the prior written consent of AG.

24. General Provisions.

24.1 Authority of Board. Except when a vote of the membership of the Association is specifically required, all decisions, duties, and obligations of the Association hereunder may be made by a majority of the Board. The Association and Owners shall be bound thereby.

24.2 Severability. Invalidation of any of the provisions of this Declaration by judgment or court order shall in no way affect any other provision, and the remainder of this Declaration shall remain in full force and effect.

24.3 Execution of Documents. The Declarant's plan of development for ST. AUGUSTINE LAKES, including, without limitation, the creation of one (1) or more special taxing districts may necessitate from time to time the execution of certain documents as required by governmental agencies. To the extent that said documents require the joinder of Owners, the Declarant, by its duly authorized officers, may, as the agent or the attorney-in-fact for the Owners, execute, acknowledge and deliver such documents (including, without limitation, any consents or other documents required by any governmental agencies in connection with the creation of any special taxing district); and the Owners, by virtue of their acceptance of deeds, irrevocably nominate, constitute and appoint the Declarant, through its duly authorized officers, as their proper and legal attorneys-in-fact, for such purpose. Said appointment is coupled with an interest and is therefore irrevocable. Any such documents executed pursuant to this Section may recite that it is made pursuant to this Section. Notwithstanding the foregoing, each Owner agrees, by its acceptance of a deed to a Lot or any other portion of ST. AUGUSTINE LAKES, to execute or otherwise join in any petition and/or other documents required in connection with the creation of any special taxing district relating to ST. AUGUSTINE LAKES or any portion(s) thereof.

24.4 Affirmative Obligation of the Association. In the event the Association believes that the Declarant has failed in any respect to meet the Declarant's obligations under this Declaration or has failed to comply with any of the Declarant's obligations under law or the Common Areas are defective in any respect, the Association shall give written notice to the Declarant detailing the alleged failure or defect. The Association agrees that once the Association has given written notice to the Declarant pursuant to this Section, the Association shall be obligated to permit the Declarant and its agents to perform inspections of the Common Areas and to perform all tests and make all repairs/replacements deemed necessary by the Declarant to respond to such notice at all reasonable times. The Association agrees that any inspection, test and/or repair/replacement scheduled on a business day between 9 a.m. and 5 p.m. shall be deemed scheduled at a reasonable time. The rights reserved in this Section include the right of the Declarant to repair or address, in the Declarant's sole option and expense, any aspect of the Common Areas deemed defective by the Declarant during its inspections of the Common Areas. The Association's failure to give the notice and/or otherwise comply with the provisions of this Section will damage the Declarant.

24.5 Notices. Any notice required to be sent to any person, firm, or entity under the provisions of this Declaration shall be deemed to have been properly sent when mailed, postpaid, to the last known address at the time of such mailing, or when transmitted by any form of Electronic Transmission in accordance with Section 24.12 below.

24.6 Florida Statutes. Whenever this Declaration refers to the Florida Statutes, it shall be deemed to refer to the Florida Statutes as they exist and are effective on the date this Declaration is recorded in the Public Records, except to the extent provided otherwise in the Governing Documents as to any particular provision of the Florida Statutes.

24.7 Construction Activities. ALL OWNERS, LESSEES, OCCUPANTS AND USERS OF ST. AUGUSTINE LAKES ARE HEREBY PLACED ON NOTICE THAT (1) THE DECLARANT AND/OR ITS AGENTS, CONTRACTORS, SUBCONTRACTORS, LICENSEES AND OTHER DESIGNEES AND/OR (2) ANY OTHER PARTIES WILL BE, FROM TIME TO TIME, CONDUCTING CONSTRUCTION ACTIVITIES, BLASTING, EXCAVATION, CONSTRUCTION AND OTHER ACTIVITIES WITHIN OR IN PROXIMITY TO ST. AUGUSTINE LAKES WHICH MAY CAUSE NOISE, DUST OR OTHER TEMPORARY DISTURBANCE. BY THE ACCEPTANCE OF THEIR DEED OR OTHER CONVEYANCE OR MORTGAGE, LEASEHOLD, LICENSE OR OTHER INTEREST, AND BY USING ANY PORTION OF ST. AUGUSTINE LAKES, EACH SUCH OWNER, OCCUPANT AND USER AUTOMATICALLY ACKNOWLEDGES, STIPULATES AND AGREES (i) THAT NONE OF THE AFORESAID ACTIVITIES SHALL BE DEEMED NUISANCES OR NOXIOUS OR OFFENSIVE ACTIVITIES, HEREUNDER OR AT

LAW GENERALLY, (ii) NOT TO ENTER UPON, OR ALLOW THEIR CHILDREN OR OTHER PERSONS UNDER THEIR CONTROL OR DIRECTION TO ENTER UPON (REGARDLESS OF WHETHER SUCH ENTRY IS A TRESPASS OR OTHERWISE) ANY PROPERTY WITHIN OR IN PROXIMITY TO ST. AUGUSTINE LAKES WHERE SUCH ACTIVITY IS BEING CONDUCTED (EVEN IF NOT BEING ACTIVELY CONDUCTED AT THE TIME OF ENTRY, SUCH AS AT NIGHT OR OTHERWISE DURING NON-WORKING HOURS), (iii) THE DECLARANT, AG, AND THE OTHER AFORESAID RELATED PARTIES SHALL NOT BE LIABLE FOR ANY AND ALL LOSSES, DAMAGES (COMPENSATORY, CONSEQUENTIAL, PUNITIVE OR OTHERWISE), INJURIES OR DEATHS ARISING FROM OR RELATING TO THE AFORESAID ACTIVITIES, EXCEPT RESULTING DIRECTLY FROM DECLARANT'S GROSS NEGLIGENCE OR WILLFUL MISCONDUCT, AND (iv) ANY PURCHASE OR USE OF ANY PORTION OF ST. AUGUSTINE LAKES HAS BEEN AND WILL BE MADE WITH FULL KNOWLEDGE OF THE FOREGOING.

24.8 Title Documents. Each Owner by acceptance of a deed to a Lot acknowledges that such Lot is subject to certain land use and title documents recorded in the Public Records (collectively, the "Title Documents"). Declarant's plan of development for ST. AUGUSTINE LAKES may necessitate from time to time the further amendment, modification and/or termination of the Title Documents. DECLARANT RESERVES THE UNCONDITIONAL RIGHT TO SEEK AMENDMENTS AND MODIFICATIONS OF THE TITLE DOCUMENTS. It is possible that a governmental subdivision or agency may require the execution of one or more documents in connection with an amendment, modification, and/or termination of the Title Documents. To the extent that such documents require the joinder of Owners, Declarant, by any one of its duly authorized officers, may, as the agent and/or the attorney-in-fact for the Owners, execute, acknowledge and deliver any documents required by applicable governmental subdivision or agency; and the Owners, by virtue of their acceptance of deeds, irrevocably nominate, constitute and appoint Declarant, through any one of its duly authorized officers, as their proper and legal attorney-in-fact for such purpose. This appointment is coupled with an interest and is therefore irrevocable. Any such documents executed pursuant to this Section may recite that it is made pursuant to this Section. Notwithstanding the foregoing, each Owner agrees, by its acceptance of a deed to a Lot: (i) to execute or otherwise join in any documents required in connection with the amendment, modification, or termination of the Title Documents; and (ii) that such Owner has waived its right to object to or comment on the form or substance of any amendment, modification, or termination of the Title Documents. Without limiting the foregoing, upon the Community Completion Date, the Association shall assume all of the obligations of Declarant under the Title Documents unless otherwise provided by Declarant by amendment to this Declaration recorded by Declarant in the Public Records, from time to time, and in the sole and absolute discretion of Declarant.

24.9 Right to Contract for Telecommunications Services. The Declarant and/or the Association shall have the right, but not the obligation, to enter into one or more contracts for the provision of one or more Telecommunications Services for all or any part of ST. AUGUSTINE LAKES. Prior to the Community Completion Date, all contracts between a Telecommunications Provider and the Association shall be subject to the prior written approval of the Declarant. If any such contract is established, the fees for the Telecommunications Services payable to the Telecommunications Provider shall be Operating Expenses and shall be included within the annual budget of the Association.

24.10 Enforcement of Governing Documents. Enforcement of the Governing Documents, including, without limitation, this Declaration, may be by proceeding at law for damages or in equity to compel compliance with the terms hereof or to prevent violation or breach of any of the covenants or terms herein. The Declarant, the Association, or any Owner may, but shall not be required to, seek enforcement of the Governing Documents. In any such legal or equitable proceedings to enforce any restriction, condition, covenant, reservation, lien or charge now or hereafter imposed by the Governing Documents, the prevailing party shall be entitled to recover its reasonable attorneys' fees and costs including at all appellate levels.

24.11 Electronic or Video Communication. Wherever the Governing Documents require members' attendance at a meeting either "in person or by proxy," members may attend and participate at

such meetings via telephone, real-time videoconferencing, or similar real-time electronic or video communication; provided, however, members may attend and participate in this manner only if a majority of the Board approved use of telephone, real-time videoconferencing, or similar real-time electronic or video communication for participation and attendance at meetings.

24.12 Electronic Transmission as Substitute for Writing. Wherever the Governing Documents require action by the Association to be taken in writing, such action may be taken by Electronic Transmission, with the exception of the following: (i) giving notice of a meeting called in whole or in part for the purpose of recalling and removing a member of the Board; and (ii) when levying fines, suspending use rights, requesting dispute resolution, or collecting payments for assessments and providing notice of lien claims.

24.13 Right to Contract. Prior to the Turnover Date, the Declarant, and thereafter, the Association, shall have the right, to make the Common Areas available to individuals, persons, firms or corporations other than the Owners. The granting of such rights shall not invalidate this Declaration, reduce or abate any Owner's obligations to pay Assessments pursuant to this Declaration, or give any Owner the right to avoid any of the provisions of this Declaration. Prior to the Turnover Date, the Declarant shall have the right to determine from time to time, and at any time, in the Declarant's sole and absolute discretion, the manner in which the Common Areas will be made available to individuals, persons, firms or corporations other than the Owners and the fees and charges that may be charged for such use. In addition, prior to the Turnover Date, the Declarant, and thereafter, the Association, shall have the right to enter into agreements for maintenance, lease, use, license, or easements with any other homeowners association, property owners association, governmental or quasi-governmental agency or other entity. The Declarant or the Board may enter into such agreement on behalf of the Association without the prior written consent or joinder of any other party; provided, however, prior to the Turnover Date, all such agreements entered into by the Association require the prior written consent of the Declarant. Such agreements may obligate the Association to maintain certain real property or improvements not owned by the Declarant or the Association, or such agreements may obligate the Association to pay a contribution for maintenance costs or use fees for certain real property or improvements not owned by the Declarant or the Association. Any expense incurred by the Association, or payment required to be made by the Association, in connection with any such agreement shall constitute an Operating Expense of the Association.

24.14 Declarant's Disclaimer of Representations. NOTWITHSTANDING ANYTHING TO THE CONTRARY HEREIN, THE DECLARANT MAKES NO WARRANTIES OR REPRESENTATIONS WHATSOEVER EITHER EXPRESS OR IMPLIED, THAT ANY PLANS PRESENTLY ENVISIONED FOR THE COMPLETE DEVELOPMENT OF ST. AUGUSTINE LAKES OR SURROUNDING LAND CAN OR WILL BE CARRIED OUT, OR THAT ANY REAL PROPERTY NOW OR HEREAFTER ACQUIRED BY THE DECLARANT IS OR WILL BE SUBJECT TO THIS DECLARATION, OR THAT ANY SUCH REAL PROPERTY (WHETHER OR NOT IT HAS BEEN SUBJECTED TO THIS DECLARATION) IS OR WILL BE COMMITTED TO OR DEVELOPED FOR A PARTICULAR (OR ANY) USE OR PURPOSE, OR THAT SUCH REAL PROPERTY ONCE USED FOR A PARTICULAR USE, WILL CONTINUE IN EFFECT OR WILL BE SUFFICIENT FOR SUCH PURPOSE. While the Declarant has no reason to believe that any of the covenants, restrictions and other provisions contained in this Declaration are or may be invalid or unenforceable for any reason or to any extent, the Declarant makes no warranty or representation as to the present or future validity or enforceability of any such covenants, restrictions and other provisions. Any Owner acquiring a Lot in reliance of such restrictive covenants and other provisions herein shall assume all risks of the validity and enforceability thereof and by accepting a deed to the Lot agrees to hold the Declarant harmless therefrom.

24.15 Additional Right of Association to Enter into Agreements. The Association may enter into agreements to acquire leaseholds, memberships, and other possessory or use interests in other lands or facilities outside of ST. AUGUSTINE LAKES, including, but not limited to, country clubs, golf courses, marinas, submerged land, parking areas, conservation areas, recreational amenities facilities, and other facilities. Pursuant to Section 720.31(6), Florida Statutes (2021), the Association is hereby expressly

authorized to enter into such agreements upon the approval of a majority of the Board, and without any vote of the members of the Association, regardless of when the Association enters into such agreement. Notwithstanding the foregoing, prior to the Community Completion Date, any such agreement entered into by the Association shall require the prior written approval of the Declarant. The purpose of this Section is to confirm the Board's express authority to enter into such agreements on behalf of the Association without a vote of the members, pursuant to Section 720.31(6), Florida Statutes (2021). Nothing in this Section shall limit the Declarant's right and authority to approve and enter into any such agreements for leaseholds, memberships or other possessory or use interests with respect to ST. AUGUSTINE LAKES or any lands or facilities outside of ST. AUGUSTINE LAKES prior to the Turnover Date.

24.16 Right to Contract for Street Light Services. The Declarant and/or the District shall have the right, but not the obligation, to enter into one or more contracts with any private provider or third party entity (a "**Private Street Light Provider**") for the provision of street lighting services, including, but not limited to, solar power street lights, within all or any part of ST. AUGUSTINE LAKES. Prior to the Community Completion Date, all contracts between a Private Street Light Provider and the District shall be subject to the prior written approval of the Declarant. If any such contract is established, any fees for such street light services payable to the Private Street Light Provider shall be part of the District Maintenance Special Assessments.

24.17 Termination of Option Agreement. Notwithstanding any other provision of this Declaration, Lennar and AG acknowledge that upon recordation of a termination of the Option Agreement, the Option Agreement, for purposes of this Declaration, shall be deemed terminated and shall no longer be in force and have any effect hereunder.

24.18 Enforcement by AG. So long as the Option Agreement is in effect or AG owns any Lot or other portion of ST. AUGUSTINE LAKES, AG shall have the right to enforce any of the provisions of the Governing Documents that are intended to be for the benefit of AG. None of the provisions of this Declaration shall obligate or be construed to obligate the Declarant, or AG, or their respective agents, representatives or employees, to undertake any affirmative action to enforce the provisions of this Declaration, or any provision hereof, or to undertake any remedial or corrective action with respect to any actual or asserted violation hereof or thereof.

24.19 Approvals by AG. For any action(s) which AG's prior written consent is expressly required as set forth herein or in the other Governing Documents, any documents related to such action(s) and recorded without AG's prior written consent shall be deemed void and of no force and effect unless subsequently approved by written consent signed by AG.

25. Stormwater Management System.

25.1 General. The District shall be responsible for maintenance, operation, and repair of the SMS in ST. AUGUSTINE LAKES. Maintenance of the SMS shall mean the exercise of practices which allow the systems to provide drainage, water storage, conveyance, or other stormwater management capabilities as permits by SJRWMD. Any repair or reconstruction of the SMS shall be as permitted, or if modified as approved by the SJRWMD. NOTWITHSTANDING THE FOREGOING, THE ASSOCIATION AND THE DECLARANT SHALL HAVE NO RESPONSIBILITY OR LIABILITY FOR DRAINAGE PROBLEMS OF ANY TYPE WHATSOEVER.

25.1.1 Except as permitted by the Permit, no construction activities may be conducted relative to any portion of the SMS without the prior written consent of SJRWMD. Prohibited activities include, but are not limited to: digging or excavation; depositing fill, debris or any other material or item; constructing or altering any water control structure; or any other construction to modify the SMS. To the extent there exists within ST. AUGUSTINE LAKES any wetland mitigation areas or retention/detention areas, no vegetation in these areas shall be

removed, cut, trimmed or sprayed with herbicide without specific written approval from SJRWMD. Construction and maintenance activities which are consistent with the design and permit conditions approved by SJRWMD in the Permit may be conducted without specific written approval from SJRWMD.

25.1.2 No Owner or other person or entity shall unreasonably deny or prevent access to water management areas for maintenance, repair, or landscaping purposes by the Declarant, the District, the Association or any appropriate governmental agency that may reasonably require access. Nonexclusive easements therefor are hereby specifically reserved and created.

25.1.3 No Lot, Parcel or Common Area shall be increased in size by filling in any retention/detention area that it abuts. No person shall fill, dike, rip-rap, block, divert or change the established retention/detention areas that have been or may be created without the prior written consent of the Association and the District. No boating, wading, or swimming in any retention/detention areas shall be allowed.

25.1.4 All SMS, excluding those areas (if any) maintained by the County, the City, or another governmental agency will be the ultimate responsibility of the District. The District may enter any Lot, Parcel, Common Area and/or Facilities and make whatever alterations, improvements or repairs are deemed necessary to provide, maintain, or restore proper SMS. The cost of such alterations, improvements or repairs shall be part of the District Debt Service Assessments. NO PERSON MAY REMOVE NATIVE VEGETATION THAT MAY BECOME ESTABLISHED WITHIN THE CONSERVATION AREAS. "REMOVAL" INCLUDES DREDGING, APPLICATION OF HERBICIDE, PULLING AND CUTTING.

25.1.5 Nothing in this Section shall be construed to allow any person to construct any new water management facility, or to alter any SMS, without first obtaining the necessary permits from all governmental agencies having jurisdiction, including SJRWMD, the Association, the District and the Declarant, its successors and assigns.

25.1.6 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 SMS.

25.1.7 Any amendment to the Declaration that alters the SMS, beyond maintenance in its original condition, including mitigation or preservation areas and the water management portions of the Facilities, must have the prior approval of SJRWMD.

25.1.8 If the Association shall cease to exist, and the District does not own and maintain the SMS, all Owners shall be jointly and severally responsible for the operation and maintenance of the SMS in accordance with the requirements of the Permit, unless and until an alternate entity assumes responsibility as explained in the Permit.

25.1.9 No Owner may construct or maintain any building, residence or structure, or undertake or perform any activity in the wetlands, buffer areas, and upland conservation areas described in the Permit and/or Plat, unless prior approval is received from the SJRWMD pursuant to environmental resource permitting.

25.1.10 Each Owner within ST. AUGUSTINE LAKES at the time of the construction of a Home or structure shall comply with the construction plans for the SMS approved and on file with SJRWMD.

25.1.11 Owners shall not remove native vegetation (including cattails) that becomes established within the retention/detention areas abutting their property. Removal includes

dredging, the application of herbicide, cutting, and the introduction of grass carp. Owners shall address any questions regarding authorized activities within the retention/detention areas to SJRWMD.

25.2 Proviso. Any proposed amendment to the Declaration that alters the SMS beyond its original condition, including the mitigation and preservation areas and the water management portions of the Facilities must have prior approval of SJRWMD.

25.3 Mitigation Area Monitoring. In the event ST. AUGUSTINE LAKES has onsite wetland mitigation (as defined in the regulations) that requires monitoring and maintenance by the Association, the Association shall include in its budget an appropriate allocation of funds for monitoring and maintenance of the wetland mitigation area(s) each year until SJRWMD and/or any applicable governmental agencies having jurisdiction determine that the area(s) is successful in accordance with the Permit and all other applicable permits or regulatory requirements.

25.4 Wetland Conservation Areas. Parcels may contain or be adjacent to wetlands, wetland mitigation or preservation areas, upland conservation areas and drainage easements, which may be dedicated by Plat and/or protected by a conservation easement ("Wetland Conservation Areas"). The Wetland Conservation Areas must be permanently retained in a natural state, and may not be altered from their present state, except as may be specifically authorized in writing by the County, the City, SJRWMD or any governmental agencies having jurisdiction. Owners of Lots abutting Wetland Conservation Areas shall not remove native vegetation (including cattails) that becomes established within the Wetland Conservation Areas abutting their Lot. Removal includes dredging, the application of herbicide, cutting, and the introduction of grass carp. Owners shall address any questions regarding authorized activities within the Wetland Conservation Areas to the SJRWMD Surface Water Regulation Manager. NEITHER THE DECLARANT, AG, BUILDERS, NOR THE ASSOCIATION MAKE ANY REPRESENTATION CONCERNING THE CURRENT OR FUTURE WATER LEVELS IN ANY OF THE WATERBODIES IN ST. AUGUSTINE LAKES; PROVIDED, FURTHER, NEITHER THE DECLARANT, AG, BUILDERS, NOR THE ASSOCIATION BEAR ANY RESPONSIBILITY TO ATTEMPT TO ADJUST OR MODIFY THE WATER LEVELS SINCE SUCH LEVELS ARE SUBJECT TO SEASONAL GROUNDWATER AND RAINFALL FLUCTUATIONS THAT ARE BEYOND THE CONTROL OF THE DECLARANT, AG, BUILDERS, AND THE ASSOCIATION. BY ACCEPTANCE OF A DEED TO A HOME OR LOT, EACH OWNER ACKNOWLEDGES THAT THE WATER LEVELS OF ALL WATERBODIES MAY VARY. THERE IS NO GUARANTEE BY DECLARANT, AG, BUILDERS, OR THE ASSOCIATION THAT WATER LEVELS WILL BE CONSTANT OR AESTHETICALLY PLEASING AT ANY PARTICULAR TIME; AT TIMES, WATER LEVELS MAY BE NONEXISTENT. THE DECLARANT, AG, BUILDERS, AND THE ASSOCIATION MAKE NO REPRESENTATION WHATSOEVER AS TO THE TYPE, NATURE OR NUMBER OF WILDLIFE PRESENT WITHIN OR AROUND ANY WETLAND CONSERVATION AREAS OR OTHER PORTIONS OF ST. AUGUSTINE LAKES.

25.5 Use Restrictions for Wetland Conservation Areas. The Wetland Conservation Areas may in no way be altered from their natural or permitted state. These use restrictions may be defined on the Permit, and the Plats associated with ST. AUGUSTINE LAKES. Activities prohibited within the conservation areas include, but are not limited to, the following:

25.5.1 No structures or construction of any kind may be erected;

25.5.2 No filling, excavation, dredging, prop-dredging, grading, paving, clearing, timbering, ditching, draining, contamination, or other development shall be permitted;

25.5.3 No activity may be done or performed which would adversely affect or impair (i) endangered or threatened species of special concern as to nesting, reproduction, food source, habitat or cover or affect the vegetation itself; (ii) available habitat for fish and aquatic life

or result in emigration from adjacent or associated ecosystems and macro habitats; (iii) existing biosystems or ecosystems; or (iv) recovery of an impaired system;

25.5.4 No organic or inorganic matter or deleterious substances or chemical compounds may be discharged or placed in the Wetland Conservation Areas;

25.5.5 Surface use except for purposes that permit the land or water area to remain predominately in its natural condition;

25.5.6 Activities detrimental to drainage, flood control, water conservation, erosion control, or fish and wildlife habitat preservation or conservation;

25.5.7 Acts or uses detrimental to such aforementioned retention and maintenance of land or water areas;

25.5.8 Acts or uses detrimental to the preservation of any features or aspects of the property having historical, archeological or cultural significance;

25.5.9 No Owner within ST. AUGUSTINE LAKES may construct or maintain any building, residence, or structure, or undertake or perform any activity in the Wetland Conservation Areas described in the Permit and Plat, including the wetlands, wetland mitigation area(s), buffer area(s), upland conservation area(s) and drainage easement(s), unless prior approval is received from SJRWMD; and

25.5.10 Each Owner within ST. AUGUSTINE LAKES at the time of construction of a building, residence, or structure shall comply with the construction plans for the SMS approved and on file with SJRWMD.

LOTS MAY CONTAIN OR ABUT WETLAND CONSERVATION AREAS THAT ARE PROTECTED UNDER RECORDED CONSERVATION EASEMENTS. THESE AREAS MAY NOT BE ALTERED FROM THEIR PRESENT CONDITIONS EXCEPT IN ACCORDANCE WITH THE RESTORATION PROGRAM INCLUDED IN THE CONSERVATION EASEMENT, OR EXCEPT TO REMOVE EXOTIC OR NUISANCE VEGETATION, INCLUDING, WITHOUT LIMITATION, MELALEUCA, BRAZILIAN PEPPER, AUSTRALIAN PINE, JAPANESE CLIMBING FERN, CATTAILS, PRIMROSE WILLOW, AND GRAPE VINE. THE DISTRICT IS RESPONSIBLE FOR PERPETUAL MAINTENANCE OF SIGNAGE REQUIRED BY THE PERMIT ISSUED BY SJRWMD, WHICH MAINTENANCE SHALL BE PERFORMED TO THE GREATEST DEGREE LAWFUL BY THE DISTRICT.

26. Resolution of Disputes.

26.1 By acceptance of a deed to a Lot, each Owner specifically agrees that the purchase of a Lot involves interstate commerce and that any Dispute (as hereinafter defined) shall first be submitted to mediation and, if not settled during mediation, shall thereafter be submitted to binding arbitration as provided by the Federal Arbitration Act (9 U.S.C. §§1 et seq.) and not by or in a court of law or equity. "**Disputes**" (whether contract, warranty, tort, statutory or otherwise), shall include, but are not limited to, any and all controversies, disputes or claims (1) arising under, or related to, this Declaration or any dealings between the Lot Owner and the Declarant; (2) arising by virtue of any representations, promises or warranties alleged to have been made by the Declarant or the Declarant's representative; (3) relating to personal injury or property damage alleged to have been sustained by the Owner, the Owner's children or other occupants of the Lot; or (4) issues of formation, validity or enforceability of this Section. Each Owner agrees to the foregoing on behalf of his or her children and other occupants of the Lot with the intent that all such parties be bound hereby. Any Dispute shall be submitted for binding arbitration within a reasonable time after such Dispute has arisen. Nothing herein shall extend the time period by which a claim or cause of action may be asserted under the applicable statute of limitations or statute of repose,

and in no event shall the Dispute be submitted for arbitration after the date when institution of a legal or equitable proceeding based on the underlying claims in such Dispute would be barred by the applicable statute of limitations or statute of repose.

26.2 Any and all mediations commenced by any Owner or the Declarant shall be filed with and administered by the American Arbitration Association or any successor thereto ("AAA") in accordance with the AAA's Home Construction Mediation Procedures in effect on the date of the request. If there are no Home Construction Mediation Procedures currently in effect, then the AAA's Construction Industry Mediation Rules in effect on the date of such request shall be utilized. Any party who will be relying upon an expert report or repair estimate at the mediation shall provide the mediator and the other parties with a copy of the reports. If one or more issues directly or indirectly relate to alleged deficiencies in design, materials or construction, all parties and their experts shall be allowed to inspect, document (by photograph, videotape or otherwise) and test the alleged deficiencies prior to mediation. Unless mutually waived in writing by the parties, submission to mediation is a condition precedent to either party taking further action with regard to any matter covered hereunder.

26.3 If the Dispute is not fully resolved by mediation, the Dispute shall be submitted to binding arbitration and administered by the AAA in accordance with the AAA's Home Construction Arbitration Rules in effect on the date of the request. If there are no Home Construction Arbitration Rules currently in effect, then the AAA's Construction Industry Arbitration Rules in effect on the date of such request shall be utilized. Any judgment upon the award rendered by the arbitrator may be entered in and enforced by any court having jurisdiction over such Dispute. If the claimed amount exceeds Two Hundred Fifty Thousand and No/100 Dollars (\$250,000.00) or includes a demand for punitive damages, the Dispute shall be heard and determined by three (3) arbitrators; however, if mutually agreed to by the Lot Owner and the Declarant, then the Dispute shall be heard and determined by one arbitrator. Arbitrators shall have expertise in the area(s) of Dispute, which may include legal expertise if legal issues are involved. All decisions respecting the arbitrability of any Dispute shall be decided by the arbitrator(s). At the request of any party, the award of the arbitrator(s) shall be accompanied by detailed written findings of fact and conclusions of law. Except as may be required by law or for confirmation of an award, neither a party nor an arbitrator may disclose the existence, content, or results of any arbitration hereunder without the prior written consent of both parties.

26.4 The waiver or invalidity of any portion of this Section shall not affect the validity or enforceability of the remaining portions of this Section. By acceptance of a deed to a Lot, each Owner specifically agrees (i) that any Dispute involving the Declarant's affiliates, directors, officers, employees and agents shall also be subject to mediation and arbitration as set forth herein, and shall not be pursued in a court of law or equity; (ii) that the Declarant may, at its sole election, include the Declarant's contractors, subcontractors and suppliers, as well as any warranty company and insurer as parties in the mediation and arbitration; and (iii) that the mediation and arbitration will be limited to the parties specified herein.

26.5 To the fullest extent permitted by applicable law, by acceptance of a deed to a Lot, each Owner specifically agrees that no finding or stipulation of fact, no conclusion of law, and no arbitration award in any other arbitration, judicial, or similar proceeding shall be given preclusive or collateral estoppel effect in any arbitration hereunder unless there is mutuality of parties. In addition, by acceptance of a deed to a Lot, each Owner agrees that no finding or stipulation of fact, no conclusion of law, and no arbitration award in any arbitration hereunder shall be given preclusive or collateral estoppel effect in any other arbitration, judicial, or similar proceeding unless there is mutuality of parties.

26.6 Unless otherwise recoverable by law or statute, each party shall bear its own costs and expenses, including attorneys' fees and paraprofessional fees, for any mediation and arbitration. Notwithstanding the foregoing, if a party unsuccessfully contests the validity or scope of arbitration in a court of law or equity, the non-contesting party shall be awarded reasonable attorneys' fees, paraprofessional fees and expenses incurred in defending such contest, including such fees and costs associated with any appellate proceedings. In addition, if a party fails to abide by the terms of a mediation

settlement or arbitration award, the other party shall be awarded reasonable attorneys' fees, paraprofessional fees and expenses incurred in enforcing such settlement or award.

26.7 An Owner may obtain additional information concerning the rules of the AAA by visiting its website at www.adr.org or by writing the AAA at 335 Madison Avenue, New York, New York 10017.

26.8 The Declarant supports the principles set forth in the Consumer Due Process Protocol developed by the National Consumer Dispute Advisory Committee and agrees to the following:

26.8.1 Notwithstanding the requirements of arbitration stated in this Section, each Owner shall have the option, after pursuing mediation as provided herein, to seek relief in a small claims court for disputes or claims within the scope of the court's jurisdiction in lieu of proceeding to arbitration. This option does not apply to any appeal from a decision by a small claims court.

26.8.2 Any mediator and associated administrative fees incurred shall be shared equally by the parties.

26.8.3 The fees for any claim pursued via arbitration shall be apportioned as provided in the Home Construction Arbitration Rules of the AAA or other applicable rules.

26.9 Notwithstanding the foregoing, if either the Declarant or an Owner seeks injunctive relief, and not monetary damages, from a court because irreparable damage or harm would otherwise be suffered by either party before mediation or arbitration could be conducted, such actions shall not be interpreted to indicate that either party has waived the right to mediate or arbitrate. The right to mediate and arbitrate should also not be considered waived by the filing of a counterclaim by either party once a claim for injunctive relief had been filed with a court.

26.10 THE DECLARANT AND EACH OWNER BY ACCEPTANCE OF A DEED TO A LOT SPECIFICALLY AGREE THAT THE PARTIES MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE ACTION OR COLLECTIVE PROCEEDING. THE ARBITRATOR(S) MAY NOT CONSOLIDATE OR JOIN CLAIMS REGARDING MORE THAN ONE PROPERTY AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, OR CLASS PROCEEDING. ALSO, THE ARBITRATOR(S) MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF NECESSITATED BY THAT PARTY'S INDIVIDUAL CLAIM(S). ANY RELIEF AWARDED CANNOT BE AWARDED ON CLASS-WIDE OR MASS-PARTY BASIS OR OTHERWISE AFFECT PARTIES WHO ARE NOT A PARTY TO THE ARBITRATION. NOTHING IN THE FOREGOING PREVENTS DECLARANT FROM EXERCISING ITS RIGHT TO INCLUDE IN THE MEDIATION AND ARBITRATION THOSE PERSONS OR ENTITIES REFERRED TO IN SECTION 26.4 ABOVE.

26.11 Notwithstanding anything contained herein to the contrary, this Section 26 shall also apply to Builders (if any and as applicable) on the same basis as the Declarant, a Builder shall not be considered an "Owner" for purposes of this Section 26, and Builders are hereby granted and benefitted by the same rights, easements, privileges, benefits, notices and acknowledgements granted to and/or otherwise benefitting the Declarant pursuant to this Section 26.

[Signatures on the Following Page]

IN WITNESS WHEREOF, the undersigned, being the Declarant hereunder, has hereunto set its hand and seal this 26th day of October, 2022.

WITNESSES:

"DECLARANT"

LENNAR HOMES, LLC, a Florida limited liability company

M. Miller
Print Name: Morgan Miller

By: [Signature]
Name: Scott Keeling
Title: VP

[Company Seal]

W. Fitzgerald
Print Name: William Fitzgerald

STATE OF FLORIDA)
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization this 26th day of October, 2022 by Scott Keeling as VP of LENNAR HOMES, LLC, a Florida limited liability company, on behalf of the company. He/She ☒ is personally known to me or ☐ has produced [Signature] as identification.

My commission expires:

2/6/23

Zenzi Rogers
NOTARY PUBLIC, State of Florida at Large

Print Name:

Zenzi Rogers

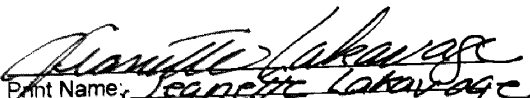
IN WITNESS WHEREOF, the undersigned, being AG, has hereunto set its hand and seal this
27 day of October, 2022.

WITNESSES:

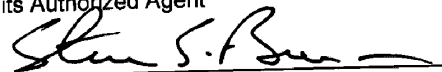
"AG"

AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company

By: AGWIP ASSET MANAGEMENT, LLC,
 an Arizona limited liability company,
 its Authorized Agent


 Print Name: Jeannette Lakavage

By:

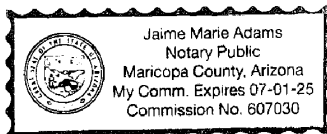

 Steven S. Benson, its Manager

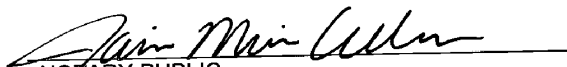
[Seal]

STATE OF ARIZONA)
 COUNTY OF MARICOPA)

The foregoing instrument was acknowledged before me, by means of ☒ physical presence or ☐ online notarization, this 27 day of October, 2022, by Steven S. Benson, the manager of AGWIP ASSET MANAGEMENT, LLC, an Arizona limited liability company, the Authorized Agent of AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company, for and on behalf thereof. He ☒ is personally known to me or ☐ has produced _____ as identification.

(SEAL)




 NOTARY PUBLIC
 Print Name Jaime Marie Adams

JOINDER

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**") does hereby join in the COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**Declaration**"), to which this Joinder is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. The Association agrees this Joinder is for the purpose of evidencing the Association's acceptance of the rights and obligations provided in the Declaration and does not affect the validity of this Declaration as the Association has no right to approve this Declaration.

IN WITNESS WHEREOF, the undersigned has executed this Joinder on this 20th day of October, 2022.

WITNESSES:

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation

M. Miller
Print Name: Morgan Miller

W. Fitzgerald
Print Name: William Fitzgerald

By: Zenzi Rogers
Name: Zenzi Rogers
Title: President

[Corporate Seal]

STATE OF FLORIDA)
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization this 20th day of October, 2022, by ZENZI ROGERS, as President of ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, on behalf of the corporation. She ☒ is personally known to me or ☐ has produced as identification.

My commission expires: 2/6/2025

Gina Melton
NOTARY PUBLIC, State of Florida at Large
Print Name: Gina Melton



#10456438 v5

EXHIBIT 1

LEGAL DESCRIPTION

ST. AUGUSTINE LAKES – PHASE 1A

A PORTION OF THE FRANCIS P. SANCHEZ GRANT, SECTION 40, AND A PORTION OF SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST, ST. JOHNS COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FOR A POINT OF REFERENCE COMMENCE AT THE SOUTHWEST CORNER OF SAID SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST; THENCE NORTH 00° 08' 50" WEST ALONG THE WEST LINE OF SAID SECTION 15, A DISTANCE OF 2,270.21 FEET TO THE NORTHWEST CORNER OF LANDS DESCRIBED IN DEED RECORDED IN OFFICIAL RECORDS 2297, PAGE 1487, PUBLIC RECORDS OF SAID COUNTY; THENCE NORTH 89° 38' 39" EAST ALONG THE NORTH LINE OF SAID DEED, A DISTANCE OF 516.14 FEET TO THE NORTHWEST CORNER OF LANDS DESCRIBED IN DEED RECORDED IN OFFICIAL RECORDS 1952, PAGE 1009, SAID PUBLIC RECORDS; THENCE THE FOLLOWING THREE COURSES ALONG THE WESTERLY, SOUTHERLY, AND EASTERLY LINE OF SAID OFFICIAL RECORDS 1952, PAGE 1009; FIRST COURSE: SOUTH 13° 47' 24" EAST, A DISTANCE OF 367.39 FEET; SECOND COURSE: NORTH 89° 25' 18" EAST, A DISTANCE OF 214.00 FEET; THIRD COURSE: NORTH 10° 35' 17" WEST, A DISTANCE OF 255.32 FEET; THENCE NORTH 34° 28' 33" EAST, A DISTANCE OF 42.39 FEET; THENCE NORTH 10° 35' 17" WEST, A DISTANCE OF 71.59 FEET TO A POINT ON THE NORTH LINE OF OFFICIAL RECORDS 2297, PAGE 1487; THENCE NORTH 89° 38' 39" EAST, A DISTANCE OF 237.76 FEET TO THE POINT OF BEGINNING.

THENCE NORTH 89° 38' 39" EAST ALONG PREVIOUSLY MENTIONED NORTH LINE, A DISTANCE OF 929.36 FEET TO THE NORTHEAST CORNER THEREOF; THENCE NORTH 00° 07' 38" WEST, A DISTANCE OF 109.57 FEET TO THE SOUTHWEST CORNER OF THE FRANCIS P. SANCHEZ GRANT, SECTION 40; THENCE SOUTH 89° 52' 01" EAST ALONG THE SOUTH LINE OF SAID SECTION 40, A DISTANCE OF 215.81 FEET TO THE SOUTHWEST CORNER OF LANDS DESCRIBED IN DEED RECORDED IN OFFICIAL RECORDS 1380, PAGE 925; THENCE THE FOLLOWING FIVE COURSES ALONG THE WESTERLY BOUNDARY OF SAID OFFICIAL RECORDS 1380, PAGE 925; FIRST COURSE: NORTH 15° 06' 26" WEST, A DISTANCE OF 170.00 FEET; SECOND COURSE: NORTH 71° 24' 19" EAST ALONG THE SOUTHERLY TERMINUS OF NEAL ROAD (A 60 FOOT RIGHT OF WAY), A DISTANCE OF 60.12 FEET; THIRD COURSE: NORTH 15° 06' 26" WEST ALONG THE EASTERLY RIGHT OF WAY LINE OF SAID NEAL ROAD, A DISTANCE OF 392.87 FEET; FOURTH COURSE: NORTH 71° 24' 19" EAST, A DISTANCE OF 208.71 FEET; FIFTH COURSE: NORTH 15° 06' 26" WEST, A DISTANCE OF 704.06 FEET; THENCE NORTH 71° 21' 18" EAST, A DISTANCE OF 316.34 FEET TO THE SOUTHWEST CORNER OF LANDS DESCRIBED IN DEED RECORDED IN OFFICIAL RECORDS 2048, PAGE 1229; THENCE NORTH 71° 21' 18" EAST ALONG THE SOUTHERLY LINE OF LAST MENTIONED DEED, A DISTANCE OF 279.37 FEET TO THE SOUTHEAST CORNER THEREOF; THENCE SOUTH 18° 32' 50" EAST ALONG THE EASTERLY LINE OF LANDS DESCRIBED IN DEED RECORDED IN PARCEL "A" OF OFFICIAL RECORDS 1416, PAGE 1901, SAID PUBLIC RECORDS, A DISTANCE OF 318.85 FEET TO THE NORTHWEST CORNER OF LANDS DESCRIBED IN DEED RECORDED IN OFFICIAL RECORDS 1416, PAGE 1894, SAID PUBLIC RECORDS; THENCE NORTH 71° 23' 03" EAST ALONG THE NORTHERLY LINE OF LAST MENTIONED DEED, A DISTANCE OF 628.93 FEET TO THE SOUTHWEST CORNER OF DEED RECORDED IN OFFICIAL RECORDS 774, PAGE 1746; THENCE NORTH 18° 37' 39" WEST ALONG THE WESTERLY LINE OF LAST MENTIONED DEED, A DISTANCE OF 660.01 FEET TO THE NORTHWEST CORNER THEREOF AND A POINT ON THE SOUTHERLY RIGHT OF WAY LINE OF THOMPSON BAILEY ROAD (A 60 FOOT RIGHT OF WAY); THENCE NORTH 71° 21' 18" EAST ALONG SAID SOUTHERLY RIGHT OF WAY LINE, A DISTANCE OF 674.71 FEET TO A POINT ON A NON-TANGENT CURVE CONCAVE EASTERLY AND HAVING A RADIUS OF 2,991.37 FEET, A CENTRAL ANGLE OF 7° 00' 28" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 08° 24' 47" EAST, 365.64 FEET; THENCE SOUTHERLY ALONG THE ARC OF SAID CURVE AN ARC

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LENGTH OF 365.87 FEET TO THE NORTH LINE OF DEED RECORDED IN OFFICIAL RECORDS 1429, PAGE 1273; THENCE THE FOLLOWING THREE COURSES ALONG THE NORTHERLY, WESTERLY AND SOUTHERLY LINE OF SAID OFFICIAL RECORDS 1429, PAGE 1273; FIRST COURSE: SOUTH 71° 21' 18" WEST, A DISTANCE OF 67.87 FEET; SECOND COURSE: SOUTH 18° 37' 39" EAST, A DISTANCE OF 300.45 FEET; THIRD COURSE: NORTH 71° 23' 03" EAST, A DISTANCE OF 47.78 FEET TO A POINT ON A CURVE CONCAVE EASTERLY AND HAVING A RADIUS OF 2,990.00 FEET, A CENTRAL ANGLE OF 2°16'10" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 18° 49' 31" EAST, 118.42 FEET; THENCE SOUTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 118.42 FEET; THENCE SOUTH 19° 57' 38" EAST, A DISTANCE OF 211.49 FEET TO A POINT ON THE NORTHERLY LINE OF LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 949, PAGE 1804; THENCE SOUTH 71°22'44" WEST ALONG LAST SAID SOUTH LINE, A DISTANCE OF 1,511.90 FEET TO THE NORTHEAST CORNER OF PARCEL "B", SAID OFFICIAL RECORDS 1416, PAGE 1901; THENCE SOUTH 14° 52' 41" EAST ALONG THE EASTERLY LINE OF SAID PARCEL "B", OFFICIAL RECORDS 1416, PAGE 1901, A DISTANCE OF 330.56 FEET TO THE SOUTHEAST CORNER THEREOF; THENCE SOUTH 15° 36' 08" EAST ALONG THE WESTERLY LINE OF LANDS DESCRIBED IN DEED RECORDED IN OFFICIAL RECORDS 1416, PAGE 1903, A DISTANCE OF 181.87 FEET TO A POINT ON A CURVE CONCAVE NORTHWESTERLY AND HAVING A RADIUS OF 375.00 FEET; THENCE RUN IN A SOUTHWESTERLY DIRECTION ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 66°12'22" AN ARC LENGTH OF 433.32 FEET TO A POINT OF REVERSE CURVATURE, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 17°41'02" WEST, 409.61 FEET; THENCE RUN IN A SOUTHERLY DIRECTION ALONG THE ARC OF A CURVE CONCAVE EASTERLY AND HAVING A RADIUS OF 15.00 FEET THROUGH A CENTRAL ANGLE OF 82°38'03" AN ARC LENGTH OF 21.63 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 09°28'11" WEST, 19.81 FEET; THENCE SOUTH 58°09'10" WEST, A DISTANCE OF 70.00 FEET; THENCE SOUTH 26°03'58" EAST, A DISTANCE OF 29.78 FEET; THENCE SOUTH 31°50'50" EAST, A DISTANCE OF 213.68 FEET TO A POINT ON A CURVE CONCAVE NORTHWESTERLY AND HAVING A RADIUS OF 33.00 FEET; THENCE RUN IN A SOUTHWESTERLY DIRECTION ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 94°39'01" AN ARC LENGTH OF 54.51 FEET TO A POINT OF TANGENCY, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 15°28'41" WEST, 48.52 FEET; THENCE SOUTH 62°48'11" WEST, A DISTANCE OF 45.19 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE NORTHERLY AND HAVING A RADIUS OF 43.00 FEET, A CENTRAL ANGLE OF 44°40'06" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 85°08'14" WEST, 32.68 FEET; THENCE EASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 33.52 FEET TO A POINT OF TANGENCY; THENCE NORTH 72°31'43" WEST, A DISTANCE OF 127.18 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE SOUTHERLY AND HAVING A RADIUS 33.00 FEET; THENCE RUN IN A WESTERLY DIRECTION ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 08°15'08" AN ARC LENGTH OF 4.75 FEET TO A POINT OF TANGENCY, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 76°39'17" WEST, 4.75 FEET; THENCE NORTH 80°46'51" WEST, A DISTANCE OF 167.84 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE SOUTHERLY AND HAVING A RADIUS OF 33.00 FEET; THENCE RUN IN A WESTERLY DIRECTION ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 26°05'05" AN ARC LENGTH OF 15.02 FEET TO A POINT OF TANGENCY, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 86°10'36" WEST, 14.89 FEET; THENCE SOUTH 73°08'04" WEST, A DISTANCE OF 49.55 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE SOUTHEASTERLY AND HAVING A RADIUS 33.00 FEET; THENCE RUN IN A WESTERLY DIRECTION ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 13°28'09" AN ARC LENGTH OF 7.76 FEET TO A POINT OF TANGENCY, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 66°23'59" WEST, 7.74 FEET; THENCE SOUTH 59°39'55" WEST, A DISTANCE OF 42.97 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE SOUTHERLY AND HAVING A RADIUS OF 33.00 FEET; THENCE RUN IN A SOUTHERLY DIRECTION ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 16°24'41" AN ARC LENGTH OF 9.45 FEET TO A POINT OF TANGENCY, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 51°27'35" WEST, 9.42 FEET;

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THENCE SOUTH 43°15'15" WEST, A DISTANCE OF 28.25 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE TO THE NORTH AND HAVING A RADIUS OF 47.00 FEET; THENCE RUN IN A WESTERLY DIRECTION ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 98°21'49" AN ARC LENGTH OF 80.69 FEET TO A POINT OF TANGENCY, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 87°33'51" WEST, 71.14 FEET; THENCE NORTH 38°22'56" WEST, A DISTANCE OF 252.82 FEET; THENCE SOUTH 75°35'29" WEST, A DISTANCE OF 311.11 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE SOUTHERLY AND HAVING A RADIUS OF 350.00 FEET; THENCE RUN IN A WESTERLY DIRECTION ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 2°55'03" AN ARC LENGTH OF 17.82 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 74°07'58" WEST, 17.82 FEET; THENCE RUN IN A SOUTHERLY DIRECTION ALONG THE ARC OF SAID CURVE CONCAVE EASTERLY AND HAVING A RADIUS OF 15.00 FEET THROUGH A CENTRAL ANGLE OF 98°38'09" AN ARC LENGTH OF 25.82 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 23°21'22" WEST, 22.75 FEET; THENCE SOUTH 64°10'06" WEST, A DISTANCE OF 70.00 FEET TO A POINT ON A CURVE CONCAVE SOUTHWESTERLY AND HAVING A RADIUS OF 15.00 FEET; THENCE RUN IN A NORTHWESTERLY DIRECTION ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 97°22'53" AN ARC LENGTH OF 25.49 FEET TO A POINT OF TANGENCY, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 74°39'08" WEST, 22.53 FEET; THENCE SOUTH 56°39'25" WEST, A DISTANCE OF 83.83 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE NORTHERLY AND HAVING A RADIUS OF 300.00 FEET; THENCE RUN IN A WESTERLY DIRECTION ALONG THE ARC OF SAID CURVE THROUGH A CENTRAL ANGLE OF 6°37'19" AN ARC LENGTH OF 34.67 FEET, SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 59°58'05" WEST, 34.65 FEET; THENCE NORTH 29°34'30" WEST, A DISTANCE OF 10.01 FEET TO A POINT ON A CURVE CONCAVE NORTHWESTERLY AND HAVING A RADIUS OF 290.00 FEET, A CENTRAL ANGLE OF 12°46'27" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 69°45'52" WEST, 64.52 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 64.66 FEET TO A POINT OF TANGENCY; THENCE SOUTH 76°09'05" WEST, A DISTANCE OF 321.42 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE SOUTHEASTERLY AND HAVING A RADIUS OF 25.00 FEET, A CENTRAL ANGLE OF 86°44'22" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 32°46'54" WEST, 34.34 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 37.85 FEET; THENCE SOUTH 79°24'43" WEST, A DISTANCE OF 50.66 FEET TO A POINT ON A CURVE CONCAVE SOUTHWESTERLY AND HAVING A RADIUS OF 25.00 FEET, A CENTRAL ANGLE OF 77°25'27" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 62°28'51" WEST, 31.27 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 33.78 FEET; THENCE NORTH 13°50'55" WEST, A DISTANCE OF 80.03 FEET; THENCE NORTH 76°09'05" EAST, A DISTANCE OF 6.25 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE NORTHWESTERLY AND HAVING A RADIUS OF 25.00 FEET, A CENTRAL ANGLE OF 86°44'22" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 32°46'54" EAST, 34.34 FEET; THENCE NORTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 37.85 FEET; THENCE NORTH 10°35'17" WEST, A DISTANCE OF 5.70 FEET; THENCE NORTH 79°24'43" EAST, A DISTANCE OF 50.00 FEET TO A POINT ON A CURVE CONCAVE NORTHEASTERLY AND HAVING A RADIUS OF 25.00 FEET, A CENTRAL ANGLE OF 71°12'59" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 46°11'46" EAST, 29.11 FEET; THENCE SOUTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 31.07 FEET; THENCE NORTH 13°50'55" WEST, A DISTANCE OF 20.00 FEET; THENCE NORTH 76°09'05" EAST, A DISTANCE OF 20.00 FEET; THENCE NORTH 13°50'55" WEST, A DISTANCE OF 28.17 FEET; THENCE NORTH 76°09'14" EAST, A DISTANCE OF 67.80 FEET; THENCE NORTH 17°38'40" WEST, A DISTANCE OF 155.65 FEET; THENCE NORTH 06°05'33" WEST, A DISTANCE OF 18.43 FEET; THENCE NORTH 14°23'25" WEST, A DISTANCE OF 30.26 FEET; THENCE NORTH 08°35'10" WEST, A DISTANCE OF 51.31 FEET TO THE POINT OF BEGINNING.

LAND THUS DESCRIBED CONTAINS 47.86 ACRES, MORE OR LESS.

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AND

ST. AUGUSTINE LAKES – PHASE 1B

A PORTION OF SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST, ST. JOHNS COUNTY, FLORIDA BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FOR A POINT OF REFERENCE COMMENCE AT THE SOUTHWEST CORNER OF SAID SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST; THENCE NORTH 00° 08' 50" WEST ALONG THE WEST LINE OF SAID SECTION 15, A DISTANCE OF 870.13 FEET; THENCE NORTH 89° 51' 10" EAST DEPARTING PREVIOUSLY MENTIONED WEST LINE, A DISTANCE OF 245.70 FEET; THENCE NORTH 56° 53' 44" EAST, A DISTANCE OF 230.77 FEET TO THE POINT OF BEGINNING.

FROM THE POINT OF BEGINNING THUS DESCRIBED; THENCE NORTH 33° 06' 16" WEST, A DISTANCE OF 1.95 FEET; THENCE NORTH 56° 53' 44" EAST, A DISTANCE OF 50.00 FEET; THENCE NORTH 33° 06' 17" WEST, A DISTANCE OF 102.14 FEET; THENCE NORTH 62° 04' 25" EAST, A DISTANCE OF 120.00 FEET; THENCE NORTH 13° 31' 10" EAST, A DISTANCE OF 33.89 FEET TO A POINT ON A CURVE CONCAVE NORTHEASTERLY AND HAVING A RADIUS OF 45.00 FEET, A CENTRAL ANGLE OF 54° 59' 28" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 32° 52' 42" WEST, 41.55 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 43.19 FEET TO A POINT OF TANGENCY; THENCE NORTH 05° 22' 59" WEST, A DISTANCE OF 35.12 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE SOUTHEASTERLY AND HAVING A RADIUS OF 345.00 FEET, A CENTRAL ANGLE OF 61° 34' 20" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 25° 24' 12" EAST, 353.17 FEET; THENCE NORTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 370.75 FEET TO A POINT OF TANGENCY; THENCE NORTH 56° 11' 22" EAST, A DISTANCE OF 178.21 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE SOUTHERLY AND HAVING A RADIUS OF 45.00 FEET, A CENTRAL ANGLE OF 52° 02' 37" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 82° 12' 41" EAST, 39.48 FEET; THENCE EASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 40.88 FEET; THENCE NORTH 18° 14' 00" EAST, A DISTANCE OF 36.19 FEET; THENCE NORTH 24° 07' 13" WEST, A DISTANCE OF 87.45 FEET; THENCE NORTH 59° 54' 52" EAST, A DISTANCE OF 58.16 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE SOUTHERLY AND HAVING A RADIUS OF 210.00 FEET, A CENTRAL ANGLE OF 15° 52' 41" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 67° 51' 13" EAST, 58.01 FEET; THENCE EASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 58.20 FEET TO THE POINT OF COMPOUND CURVATURE OF A CURVE CONCAVE SOUTHERLY AND HAVING A RADIUS OF 25.00 FEET, A CENTRAL ANGLE OF 3° 00' 52" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 77° 18' 00" EAST, 1.32 FEET; THENCE EASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 1.32 FEET TO A POINT OF COMPOUND CURVATURE AND A POINT ON THE WEST BOUNDARY OF ST. AUGUSTINE LAKES PHASE 1A AS RECORDED IN PLAT BOOK 115, PAGES 83 THROUGH 92 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA; THENCE THE FOLLOWING 4 COURSES AND DISTANCES ALONG THE SOUTHERLY BOUNDARY OF SAID PLAT, COURSE NO. 1: FROM THE POINT OF COMPOUND CURVATURE OF A CURVE CONCAVE SOUTHWESTERLY AND HAVING A RADIUS OF 25.00 FEET, A CENTRAL ANGLE OF 77° 25' 27" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 62° 28' 51" EAST, 31.27 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 33.78 FEET; THENCE COURSE NO. 2: NORTH 79° 24' 43" EAST, A DISTANCE OF 50.66 FEET, TO COURSE NO. 4: A POINT OF CURVATURE SAID CURVE CONCAVE SOUTHEASTERLY AND HAVING A RADIUS OF 25.00 FEET, A CENTRAL ANGLE OF 86° 44' 22" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 32° 46' 54" EAST, 34.34 FEET; THENCE NORTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 37.85 FEET TO A POINT OF TANGENCY; THENCE COURSE NO. 5 NORTH 76° 09' 05" EAST, A DISTANCE OF 175.05 FEET; THENCE SOUTH 20° 30' 35" EAST, DEPARTING SAID WESTERLY AND SOUTHERLY BOUNDARY, A DISTANCE OF 587.80 FEET; THENCE SOUTH 71° 44' 43" WEST, A DISTANCE OF 199.94 FEET TO A POINT OF

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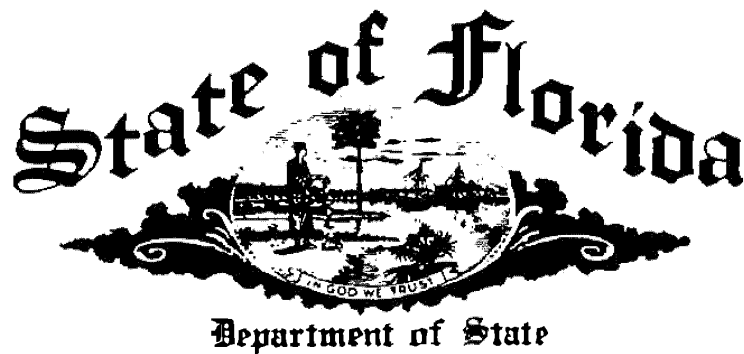
CURVATURE SAID CURVE CONCAVE NORTHEASTERLY AND HAVING A RADIUS OF 275.00 FEET, A CENTRAL ANGLE OF 4° 40' 06" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 20° 35' 20" EAST, 22.40 FEET; THENCE SOUTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 22.41 FEET TO A POINT OF TANGENCY; THENCE SOUTH 22° 55' 23" EAST, A DISTANCE OF 24.93 FEET; THENCE SOUTH 67° 04' 37" WEST, A DISTANCE OF 50.00 FEET; THENCE SOUTH 22° 55' 23" EAST, A DISTANCE OF 105.00 FEET; THENCE SOUTH 67° 04' 37" WEST, A DISTANCE OF 362.05 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE SOUTHEASTERLY AND HAVING A RADIUS OF 545.00 FEET, A CENTRAL ANGLE OF 4° 37' 02" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 64° 46' 06" WEST, 43.91 FEET; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 43.92 FEET TO A POINT OF TANGENCY; THENCE SOUTH 62° 27' 35" WEST, A DISTANCE OF 224.74 FEET; THENCE SOUTH 65° 18' 24" WEST, A DISTANCE OF 128.91 FEET; THENCE NORTH 08° 05' 22" WEST, A DISTANCE OF 95.79 FEET; THENCE SOUTH 81° 54' 38" WEST, A DISTANCE OF 50.00 FEET TO A POINT ON A NON-TANGENT CURVE CONCAVE SOUTHWESTERLY AND HAVING A RADIUS OF 125.00 FEET, A CENTRAL ANGLE OF 25° 00' 54" AND BEING SUBTENDED BY A CHORD BEARING A DISTANCE OF NORTH 20° 35' 49" WEST, 54.14 FEET; THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 54.57 FEET; THENCE NORTH 33° 06' 15" WEST, A DISTANCE OF 28.80 FEET TO THE POINT OF BEGINNING.

LAND THUS DESCRIBED CONTAINS 13.50 ACRES, MORE OR LESS.

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EXHIBIT 2
ARTICLES OF INCORPORATION

#10456438 v3



I certify from the records of this office that ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC. is a corporation organized under the laws of the State of Florida, filed on July 9, 2022.

The document number of this corporation is N22000007876.

I further certify that said corporation has paid all fees due this office through December 31, 2022, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

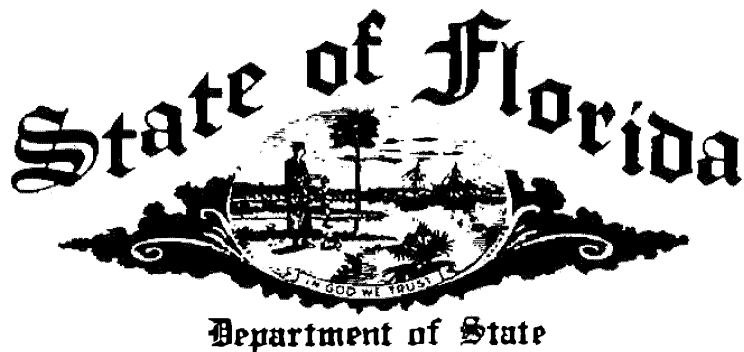
I further certify that this is an electronically transmitted certificate authorized by section 15.16, Florida Statutes, and authenticated by the code, 322A00015365-071122-N22000007876-1/1, noted below.

Authentication Code: 322A00015365-071122-N22000007876-1/1



Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Eleventh day of July, 2022


Secretary of State



I certify the attached is a true and correct copy of the Articles of Incorporation of ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida corporation, filed on July 9, 2022, as shown by the records of this office.

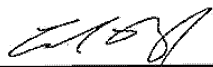
I further certify the document was electronically received under FAX audit number H22000225547. This certificate is issued in accordance with section 15.16, Florida Statutes, and authenticated by the code noted below

The document number of this corporation is N22000007876.

Authentication Code: 322A00015365-071122-N22000007876-1/1



Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Eleventh day of July, 2022


Secretary of State



July 11, 2022

FLORIDA DEPARTMENT OF STATE
Division of Corporations

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC.
9440 PHILIPS HIGHWAY, SUITE 7
JACKSONVILLE, FL 32256

The Articles of Incorporation for ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC. were filed on July 9, 2022, and assigned document number N22000007876. Please refer to this number whenever corresponding with this office.

Enclosed is the certification requested. To be official, the certification for a certified copy must be attached to the original document that was electronically submitted and filed under FAX audit number H22000225547.

To maintain "active" status with the Division of Corporations, an annual report must be filed yearly between January 1st and May 1st beginning in the year following the file date or effective date indicated above. It is your responsibility to remember to file your annual report in a timely manner.

A Federal Employer Identification Number (FEI/EIN) will be required when this report is filed. Apply today with the IRS online at:

<https://sa.www4.irs.gov/modiein/individual/index.jsp>.

Please be aware if the corporate address changes, it is the responsibility of the corporation to notify this office.

Should you have questions regarding corporations, please contact this office at (850) 245-6052.

Tyrone Scott
Regulatory Specialist II
New Filings Section
Division of Corporations

Letter Number: 322A00015365

P.O BOX 6327 - Tallahassee, Florida 32314

((H22000225547 3))

ARTICLES OF INCORPORATION
OF
ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC.
(A FLORIDA NOT-FOR-PROFIT CORPORATION)

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**ARTICLES OF INCORPORATION
OF
ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC.
(A FLORIDA NOT-FOR-PROFIT CORPORATION)**

In compliance with the requirements of the laws of the State of Florida, and for the purpose of forming a not-for-profit corporation, the undersigned does hereby acknowledge:

1. Name of Corporation. The name of the corporation is ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**").

2. Principal Office. The principal office of the Association is 9440 Philips Highway, Suite 7, Jacksonville, Florida 32256.

3. Registered Office - Registered Agent. The street address of the Registered Office of the Association is 401 East Jackson Street, Suite 2100, Tampa, Florida 33602. The name of the Registered Agent of the Association is:

STEARNS WEAVER MILLER WEISSLER ALHADEFF & SITTERSON, P.A.
C/O CHRISTIAN F. O'RYAN, ESQ.

4. Definitions. The COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**Declaration**") will be recorded in the Public Records of St. Johns County, Florida, and shall govern all of the operations of a community to be known as ST. AUGUSTINE LAKES. All initially capitalized terms not defined herein shall have the meanings set forth in the Declaration.

5. Purpose of the Association. The Association is formed to: (i) provide for ownership, operation, maintenance and preservation of the Common Areas, and improvements thereon; (ii) perform the duties delegated to it in the Declaration, the Bylaws and these Articles; and (iii) administer the interests of the Association and the Owners.

6. Not for Profit. The Association is a not-for-profit Florida corporation and does not contemplate pecuniary gain to, or profit for, its members.

7. Powers of the Association. The Association shall, subject to the limitations and reservations set forth in the Declaration, have all the powers, privileges and duties reasonably necessary to discharge its obligations, including, but not limited to, the following:

7.1 To perform all the duties and obligations of the Association set forth in the Declaration and Bylaws, as herein provided;

7.2 To enforce, by legal action or otherwise, the provisions of the Declaration and Bylaws and of all rules, regulations, covenants, restrictions and agreements governing or binding Association and ST. AUGUSTINE LAKES;

7.3 To operate and maintain the SMS, in the event the District does not operate and maintain the SMS. In the event the District does not own and operate all SMS, the Association shall operate, maintain and manage the SMS in a manner consistent with the Permit requirements and applicable SJRWMD rules, and shall assist in the enforcement of the provisions of the Declaration that relate to the SMS. To the extent required by the Permit, the Association shall levy and collect adequate assessments against members of the Association for the costs of maintenance and operation of the SMS. In the event the District does not own and operate all SMS, Assessments shall be used for the maintenance and repair of the SMS and mitigation or preservation areas, including, but not limited to, work within retention areas, drainage structures, and drainage easements;

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7.4 To fix, levy, collect and enforce payment, by any lawful means, of all Assessments pursuant to the terms of the Declaration, these Articles and Bylaws;

7.5 To pay all Operating Expenses, including, but not limited to, all licenses, taxes or governmental charges levied or imposed against the property of the Association;

7.6 To acquire (by gift, purchase or otherwise), annex, own, hold, improve, build upon, operate, maintain, convey, grant rights and easements, sell, dedicate, lease, transfer or otherwise dispose of real or personal property (including the Common Areas) in connection with the functions of the Association except as limited by the Declaration;

7.7 To borrow money, and (i) if prior to the Turnover Date, upon the approval of (a) a majority of the Board; and (b) the written consent of the Declarant, or (ii) from and after the Turnover Date, approval of (a) a majority of the Board; and (b) fifty-one percent (51%) of the Voting Interests present (in person or by proxy) at a duly noticed meeting of the members, mortgage, pledge, deed in trust, or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred, including without limitation, the right to collateralize any such indebtedness with the Association's Assessment collection rights;

7.8 To dedicate, grant, license, lease, concession, create easements upon, sell or transfer all or any part of ST. AUGUSTINE LAKES to any public agency, entity, authority, utility or other person or entity for such purposes and subject to such conditions as it determines and as provided in the Declaration;

7.9 To participate in mergers and consolidations with other non-profit corporations organized for the same purposes;

7.10 To adopt, publish, promulgate or enforce rules, regulations, covenants, restrictions or agreements governing the Association, ST. AUGUSTINE LAKES, the Common Areas, Lots, Parcels and Homes as provided in the Declaration and to effectuate all of the purposes for which the Association is organized;

7.11 To have and exercise any and all powers, rights, and privileges which a corporation organized under Chapter 617 or Chapter 720, Florida Statutes by law may now or hereafter have or exercise;

7.12 To employ personnel and retain independent contractors to contract for management of the Association, ST. AUGUSTINE LAKES, and the Common Areas as provided in the Declaration and to delegate in such contract all or any part of the powers and duties of the Association;

7.13 To contract for services to be provided to, or for the benefit of, the Association, Owners, the Common Areas, and ST. AUGUSTINE LAKES, as provided in the Declaration, such as, but not limited to, telecommunications services, maintenance, garbage pick-up, and utility services;

7.14 To establish committees (which may be comprised of Owners and individuals which are not Directors or Officers of the Board) and delegate certain of its functions to those committees;

7.15 To have the power to sue and be sued;

7.16 To take any other action necessary or desirable to carry out any purpose for which the Association has been organized; and

7.17 To enter into agreements with other homeowners associations, property associations or other third parties, including, without limitation, any cost-sharing agreements or agreements to acquire licenses, leaseholds, memberships, and other possessory or use interests in other lands or facilities outside of ST. AUGUSTINE LAKES, including, but not limited to, facilities, country clubs, golf courses, marinas, submerged land, parking areas, conservation areas, recreational amenities facilities, and other facilities. Pursuant to Section 720.31(6), Florida Statutes (2021), the Association is

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hereby expressly authorized to enter into such agreements upon the approval of a majority of the Board, and without any vote of the members of the Association, regardless of when the Association enters into such agreement.

8. Voting Rights. Owners and the Declarant shall have the voting rights set forth in the Declaration.

9. Board of Directors. The affairs of the Association shall be managed by a Board of odd number with not less than three (3) or more than five (5) members. The initial number of Directors shall be three (3). Board members shall be appointed and/or elected as stated in the Bylaws. After the Turnover Date, the election of Directors shall be held at the annual meeting. The names and addresses of the members of the first Board who shall hold office until their successors are appointed or elected, or until removed, are as follows:

NAME	ADDRESS
Zenzi Rogers	9440 Philips Highway, Suite 7 Jacksonville, Florida 32256
Tiffany Csalovszki	9440 Philips Highway, Suite 7 Jacksonville, Florida 32256
Virginia Feiner	9440 Philips Highway, Suite 7 Jacksonville, Florida 32256

10. Dissolution. In the event of the dissolution of the Association other than incident to a merger or consolidation, any member may petition the Circuit Court having jurisdiction of the Judicial Circuit of the State of Florida for the appointment of a receiver to manage the affairs of the dissolved Association, to manage the Common Areas in the place and stead of the Association, and to make such provisions as may be necessary for the continued management of the affairs of the dissolved Association. In the event of termination, dissolution or final liquidation of the Association, and the District does not own and operate all SMS, the responsibility of the operation and maintenance of the SMS must be transferred to, and accepted by, an entity that would comply with Rule 62-330.310, Florida Administrative Code (2021), and the Environmental Resource Permit Applicant's Handbook Volume I, Section 12.3, and be approved in writing by SJRWMD prior to such termination, dissolution or liquidation.

11. Duration. Existence of the Association shall commence with the filing of these Articles with the Secretary of State, Tallahassee, Florida. The Association shall exist in perpetuity.

12. Amendments.

12.1 General Restrictions on Amendments. Notwithstanding any other provision herein to the contrary, no amendment to these Articles shall affect the rights of the Declarant, AG, or a Builder, unless such amendment receives the prior written consent of the Declarant, AG, or such Builder, as applicable, which may be withheld for any reason whatsoever. Further, so long as any Lot is subject to the Option Agreement, any amendment to these Articles shall require the prior written approval of AG. If the prior written approval of any governmental entity or agency having jurisdiction is required by applicable law or governmental regulation for any amendment to these Articles, then the prior written consent of such entity or agency must also be obtained. No amendment shall be effective until it is recorded in the Public Records.

12.2 Amendments prior to the Turnover. Prior to the Turnover, but subject to the general and specific restrictions on amendments set forth above, and subject to the prior written approval of AG, the Declarant shall have the right to amend these Articles as it deems appropriate, without the joinder or consent of any person or entity whatsoever, except to the extent limited by applicable law as of the date the Declaration is recorded. The Declarant's right to amend under this Section is to be construed as broadly as possible. In the event the Association shall desire to amend these Articles prior to the Turnover, the Association must first obtain the Declarant's prior written consent to any proposed

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amendment. An amendment identical to that approved by the Declarant may be adopted by the Association pursuant to the requirements for amendments from and after the Turnover. The Declarant shall join in such identical amendment so that its consent to the same will be reflected in the Public Records.

12.3 Amendments From and After the Turnover. After the Turnover, but subject to the general and specific restrictions on amendments set forth above, these Articles may be amended with the approval of (i) a majority of the Board; and (ii) fifty-one percent (51%) of the Voting Interests present (in person or by proxy) at a duly noticed meeting of the members.

12.4 Compliance with HUD, FHA, VA, FNMA, GNMA and SJRWMD. Prior to the Turnover, the Declarant shall have the right to amend these Articles, from time to time, to make such changes, modifications and additions therein and thereto as may be requested or required by HUD, FHA, VA, FNMA, GNMA, SJRWMD, or any other governmental agency or body as a condition to, or in connection with such agency's or body's regulatory requirements or agreement to make, purchase, accept, insure, guaranty or otherwise approve loans secured by mortgages on Lots. No approval or joinder of the Association, other Owners, or any other party shall be required or necessary to such amendment. After the Turnover, but subject to the general restrictions on amendments set forth above, the Board shall have the right to amend these Articles, from time to time, to make such changes, modifications and additions therein and thereto as may be requested or required by HUD, FHA, VA, FNMA, GNMA, SJRWMD or any other governmental agency or body as a condition to, or in connection with such agency's or body's regulatory requirements or agreement to make, purchase, accept, insure, guaranty or otherwise approve loans secured by mortgages on Lots. In addition, the Board may amend these Articles as it deems necessary or appropriate to make the terms of these Articles consistent with applicable law in effect from time to time. No approval or joinder of the Owners, or any other party shall be required or necessary to any such amendments by the Board. Any such amendments by the Board shall require the approval of a majority of the Board.

13. Limitations.

13.1 Declaration is Paramount. No amendment may be made to these Articles which shall in any manner reduce, amend, affect or modify the terms, conditions, provisions, rights and obligations set forth in the Declaration.

13.2 Rights of Declarant. There shall be no amendment to these Articles which shall abridge, reduce, amend, effect or modify the rights of the Declarant.

13.3 Bylaws. These Articles shall not be amended in a manner that conflicts with the Bylaws.

14. Officers. The Board shall elect a President, Vice President, Secretary, Treasurer, and as many Vice Presidents, Assistant Secretaries and Assistant Treasurers as the Board shall from time to time determine. The names and addresses of the Officers who shall serve until their successors are elected by the Board are as follows:

President: Zenzi Rogers	9440 Philips Highway, Suite 7 Jacksonville, Florida 32256
Vice President: Tiffany Csalovszki	9440 Philips Highway, Suite 7 Jacksonville, Florida 32256
Secretary/Treasurer: Virginia Feiner	9440 Philips Highway, Suite 7 Jacksonville, Florida 32256

15. Indemnification of Officers and Directors. The Association shall and does hereby indemnify and hold harmless every Director and every Officer, their heirs, executors and administrators, against all loss, cost and expenses reasonably incurred in connection with any action, suit or proceeding to which such Director or Officer may be made a party by reason of being or having been a Director or

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Officer of the Association, including reasonable counsel fees and paraprofessional fees at all levels of proceeding. This indemnification shall not apply to matters wherein the Director or Officer shall be finally adjudged in such action, suit or proceeding to be liable for or guilty of gross negligence or willful misconduct. The foregoing rights shall be in addition to, and not exclusive of, all other rights to which such Director or Officers may be entitled.

16. Transactions in Which Directors or Officers are Interested. No contract or transaction between the Association and one (1) or more of its Directors or Officers or the Declarant, or between Association and any other corporation, partnership, association, or other organization in which one (1) or more of its Officers or Directors are Officers, Directors or employees or otherwise interested shall be invalid, void or voidable solely for this reason, or solely because the Officer or Director is present at, or participates in, meetings of the Board thereof which authorized the contract or transaction, or solely because said Officers' or Directors' votes are counted for such purpose. No Director or Officer of the Association shall incur liability by reason of the fact that such Director or Officer may be interested in any such contract or transaction. Interested Directors shall disclose the general nature of their interest and may be counted in determining the presence of a quorum at a meeting of the Board which authorized the contract or transaction.

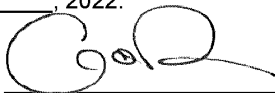
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IN WITNESS WHEREOF, for the purpose of forming this corporation under the laws of the State of Florida, the undersigned, being the Incorporator of this Association, has executed these Articles of Incorporation as of this 30th day of June, 2022.



Christian F. O'Ryan, Esq.
Incorporator
401 E. Jackson Street, Suite 2100
Tampa, Florida 33602

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ACCEPTANCE BY REGISTERED AGENT

The undersigned, having been named to accept service of process for the above-stated corporation at the place designated in this certificate, hereby agrees to act in this capacity, and is familiar with, and accepts, the obligations of this position and further agrees to comply with the provisions of all statutes relative to the proper and complete performance of its duties.

Dated this 30th day of June, 2022.

STEARNS WEAVER MILLER WEISSLER
ALHADEFF & SITTERSON, P.A.

By: 
Christian F. O'Ryan, Esq.

Registered Office:

401 East Jackson Street, Suite 2100
Tampa, Florida 33602

Principal Corporation Office:

9440 Philips Highway, Suite 7
Jacksonville, Florida 32256

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EXHIBIT 3

BYLAWS

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**BYLAWS
OF
ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC.
(A FLORIDA NOT-FOR-PROFIT CORPORATION)**

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**BYLAWS
OF
ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC.**

1. Name and Location. The name of the corporation is ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC. (the "**Association**"). The principal office of the corporation shall be located at 9440 Philips Highway, Suite 7, Jacksonville, Florida 32256, or at such other location determined by the Board of Directors (the "**Board**") from time to time.

2. Definitions. The definitions contained in the COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**Declaration**") relating to the residential community known as ST. AUGUSTINE LAKES, recorded, or to be recorded, in the Public Records of St. Johns County, Florida, are incorporated herein by reference and made a part hereof. In addition to the terms defined in the Declaration, the following terms shall have the meanings set forth below:

"**Minutes**" shall mean the minutes of all member and Board meetings, which shall be in the form required by the Florida Statutes. In the absence of governing Florida Statutes, the Board shall determine the form of the minutes.

"**Official Records**" shall mean all records required to be maintained by the Association pursuant to Section 720.303(4), Florida Statutes (2021).

3. Members.

3.1 Voting Interests. The Declarant, Builders, and each Owner, including AG, shall be a member of the Association. No person who holds an interest in a Lot only as security for the performance of an obligation shall be a member of the Association. Membership shall be appurtenant to, and may not be separated from, ownership of any Lot. There shall be one (1) vote appurtenant to each Lot. Prior to the Turnover, the Declarant and AG shall be the Class B members and shall have Voting Interests equal to nine (9) votes per Lot owned by Declarant or AG, as applicable; provided, however, as to land which is annexed or added pursuant to the terms of the Declaration, the Declarant or AG shall be entitled to fourteen (14) votes per acre or fraction thereof contained within a Parcel, until such time as the Parcel is platted, whereupon the Declarant or AG, as applicable, shall be entitled to nine (9) votes per Lot in lieu of the votes per acre. After the Turnover, the Declarant and AG shall be Class A members and shall have Voting Interests equal to one (1) vote for each Lot owned. For the purposes of determining who may exercise the Voting Interest associated with each Lot, the following rules shall govern:

3.1.1 Home Owned By Legally Married Couple. Either spouse (but not both) may exercise the Voting Interest with respect to a Lot. In the event the spouses cannot agree, neither may exercise the Voting Interest.

3.1.2 Trusts. In the event that any trust owns a Lot, the Association shall have no obligation to review the trust agreement with respect to such trust. By way of example, if the Lot is owned by Robert Smith, as Trustee, Robert Smith shall be deemed the Owner of the Lot for all Association purposes. If the Lot is owned by Robert Smith as Trustee for the Laura Jones Trust, then Robert Smith shall be deemed the member with respect to the Lot for all Association purposes. If the Lot is owned by the Laura Jones Trust, and the deed does not reference a trustee, then Laura Jones shall be deemed the member with respect to the Lot for all Association purposes. If the Lot is owned by the Jones Family Trust, the Jones Family Trust may not exercise its Voting Interest unless it presents to the Association, in the form of an attorney opinion letter or affidavit reasonably acceptable to the Association, the identification of the person who should be treated as the member with respect to the Lot for all Association purposes. If Robert Smith and Laura Jones, as Trustees, hold title to a Lot, either trustee may exercise the Voting Interest associated with such Lot. In the event of a conflict between trustees, the Voting Interest for the Lot in question cannot be exercised. In the event that any other form of trust ownership is presented to the Association, the decision of the Board as to who may exercise the Voting Interest with respect to any Lot shall be final. The Association shall have no obligation to obtain

an attorney opinion letter in making its decision, which may be made on any reasonable basis whatsoever.

3.1.3 Corporations. If a Lot is owned by a corporation, the corporation shall designate a person, an officer, employee, or agent who shall be treated as the member who can exercise the Voting Interest associated with such Lot.

3.1.4 Limited Liability Companies. If a Lot is owned by a limited liability company, the company shall designate a person, an officer, employee, or agent who shall be treated as the member who can exercise the Voting Interest associated with such Lot.

3.1.5 Partnerships. If a Lot is owned by a limited partnership, any one of the general partners may exercise the Voting Interest associated with such Lot. By way of example, if the general partner of a limited partnership is a corporation, then the provisions hereof governing corporations shall govern which person can act on behalf of the corporation as general partner of such limited partnership. If a Lot is owned by a general partnership, any one of the general partners may exercise the Voting Interest associated with such Lot. In the event of a conflict among general partners entitled to exercise a Voting Interest, the Voting Interest for such Lot cannot be exercised.

3.1.6 Multiple Individuals. If a Lot is owned by more than one individual, any one of such individuals may exercise the Voting Interest with respect to such Lot. In the event that there is a conflict among such individuals, the Voting Interest for such Lot cannot be exercised.

3.1.7 Liability of the Association. The Association may act in reliance upon any writing, instrument or signature, whether original or by Electronic Transmission, which the Association, in good faith, believes to be genuine, may assume the validity and accuracy of any statement or assertion contained in such a writing or instrument, and may assume that any person purporting to give any writing, notice, advice or instruction in connection with the provisions hereof has been duly authorized to do so. So long as the Association acts in good faith, the Association shall have no liability or obligation with respect to the exercise of Voting Interests, and no election shall be invalidated (in the absence of fraud) on the basis that the Association permitted or denied any person the right to exercise a Voting Interest. In addition, the Board may impose additional requirements respecting the exercise of Voting Interests (e.g., the execution of a Voting Certificate).

3.2 Annual Meetings. The annual meeting of the members (the "**Annual Members Meeting**") shall be held at least once each calendar year on a date, at a time, and at a place to be determined by the Board.

3.3 Special Meetings of the Members. Special meetings of the members (a "**Special Members Meeting**") may be called by the President, a majority of the Board, or upon written request of ten percent (10%) of the Voting Interests of the members. The business to be conducted at a Special Members Meeting shall be limited to the extent required by Florida Statutes.

3.4 Notice of Members Meetings. Written notice of each members meeting shall be given by, or at the direction of, any officer of the Board or any management company retained by the Association. A copy of the notice shall be given to each member entitled to vote, not less than ten (10) days before the meeting (provided, however, in the case of an emergency, two (2) days' notice will be deemed sufficient), unless otherwise required by Florida law. Written notice is effective (i) when mailed, if mailed postpaid and correctly addressed to the members' address last appearing on the books; or (ii) when transmitted by any form of Electronic Transmission. The notice shall specify the place, day, and hour of the meeting and, in the case of a Special Members Meeting, the purpose of the meeting. Alternatively, and to the extent not prohibited by the Florida Statutes, as amended from time to time, the Board may, by majority consent, adopt from time to time, other procedures for giving notice to the members of the Annual Members Meeting or a Special Members Meeting. By way of example, and not of limitation, such notice may be included in a newsletter sent to each member.

3.5 Quorum of Members. Until the Turnover, a quorum shall be established by the Declarant's presence, in person or by proxy, at any meeting. After the Turnover, a quorum for purposes of conducting business shall be established by the presence, in person or by proxy, of the members entitled to cast ten percent (10%) of the total Voting Interests. To the extent permitted by applicable law, as amended from time to time, members may attend members' meetings and vote as if physically present via telephone, real-time videoconferencing, or similar real-time electronic or video communication. A member's attendance via telephone, real-time videoconferencing, or similar real-time electronic or video communication shall count toward the quorum requirements as if such member was physically present. In the event members elect not to be physically present at a members' meeting, a speaker must be used so that the conversation of such members may be heard by the Board or committee members attending in person as well as by any Owners present at the meeting. Notwithstanding the foregoing or any other provision of these Bylaws to the contrary, members may attend and participate via telephone, real-time videoconferencing, or similar real-time electronic or video communication only if a majority of the Board approved such manner of attendance.

3.6 Adjournment of Members Meetings. If, however, a quorum shall not be present at any members meeting, the meeting may be adjourned as provided in the Florida Statutes. In the absence of a provision in the Florida Statutes, the members present shall have power to adjourn the meeting and reschedule it on another date.

3.7 Action of Members. Decisions that require a vote of the members must be made by a concurrence of a majority of the Voting Interests present in person or by proxy, represented at a meeting at which a quorum has been obtained unless provided otherwise in the Declaration, the Articles, or these Bylaws.

3.8 Proxies. At all meetings, members may vote their Voting Interests in person or by proxy. In addition, to the extent permitted by the Board and to extent the Association adopted technology that facilitates voting remotely, members may also cast their votes utilizing such technology and participating via telephone, real-time videoconferencing, or similar real-time electronic or video communication. All proxies shall comply with the provisions of Section 720.306(8), Florida Statutes (2021), as amended from time to time, be in writing, and be filed with the Secretary at, or prior to, the meeting. Proxyholders may also attend and/or participate via telephone, real-time videoconferencing, or similar real-time electronic or video communication so long as the proxies are delivered to the Secretary at or prior to the meeting and otherwise in compliance with this Section 3.8. Every proxy shall be revocable prior to the meeting for which it is given.

4. Board of Directors.

4.1 Number. The affairs of the Association shall be managed by a Board consisting of no less than three (3) persons and no more than five (5) persons. Board members appointed by the Declarant need not be members of the Association. Board members elected by Owners must be members of the Association. Pursuant to Section 720.307(2), Florida Statutes (2021), Owners are entitled to elect one (1) member of the Board (the "**Pre-Turnover Director**") when fifty percent (50%) of all the Lots ultimately planned for ST. AUGUSTINE LAKES are conveyed to Owners, provided the Owners exercise such right. In the event the Owners do not exercise the right to elect the Pre-Turnover Director, then a vacancy on the Board shall occur and the remaining members of the Board may fill such vacancy.

4.2 Term of Office. The term of office for the Pre-Turnover Director shall end at the next Annual Members Meeting after the Pre-Turnover Director's election, or on the date the Turnover election takes place (the "**Turnover Date**"), whichever occurs first. In the event that the Pre-Turnover Director's term expires at the Annual Members Meeting, a new Pre-Turnover Director shall be elected by the Owners at the next Annual Members Meeting or on the Turnover Date, whichever occurs first, with the election process repeated thereafter until Turnover. Except with respect to the Pre-Turnover Director, the election of Directors shall take place after the Declarant no longer has the authority to appoint a majority Board and shall take place on the Turnover Date. On the Turnover Date the members shall elect three (3) Directors: one (1) Director for a term of one (1) year, one (1) Director for a term two (2) years, and one (1) Director for a term of three (3) years. The candidates receiving the most votes shall be elected to office.

Of such candidates receiving the most votes, the candidate with the most votes shall serve as the Director for three (3) years; the candidate receiving the second highest number of votes shall serve as Director for two (2) years; and the candidate receiving the least amount of votes shall serve as Director for one (1) year. At each Annual Members Meeting thereafter, the members shall elect the appropriate number of Directors for a term of two (2) years. Each Director's respective term shall end upon the election of new Directors at the Annual Members Meeting (except that the term of any Director appointed by the Declarant shall extend until the date designated by the Declarant, or until the Turnover Date).

4.3 Removal. Any vacancy created by the resignation or removal of a Board member appointed by the Declarant may be replaced by the Declarant. The Declarant may replace or remove any Board member appointed by the Declarant in the Declarant's sole and absolute discretion. In the event of death or resignation of a Director elected by the members, the remaining Directors may fill such vacancy. Directors may be removed with or without cause by the vote or agreement in writing of members holding a majority of the Voting Interests. So long as the Class B membership remains in existence, the Declarant shall have the sole right to remove all directors (other than directors, if any, which Class A members have the right to elect) or members of any architectural committee or similar body, with or without cause, and to appoint the successors, so as to enable AG to take control of the Board should it succeed to the Declarant's rights under the Declaration.

4.4 Compensation. No Director shall receive compensation for any service rendered as a Director to the Association; provided, however, any Director may be reimbursed for actual expenses incurred as a Director.

4.5 Action Taken Without a Meeting. Except to the extent prohibited by law, the Board shall have the right to take any action without a meeting by obtaining the written approval of the required number of Directors. Any action so approved shall have the same effect as though taken at a meeting of Directors.

4.6 Appointment and Election of Directors. Until the Turnover, the Declarant shall have the unrestricted power to appoint a majority of the Directors of the Association. Subject to the Declarant's right to appoint a Director as permitted by Section 720.307(3), Florida Statutes (2021), from and after the expiration of the Turnover, or such earlier date determined by the Declarant in its sole and absolute discretion, the members shall elect Directors of the Association at or in conjunction with the Annual Members Meeting.

4.7 Nomination. Prior to each election at which Owners are entitled to elect any of the Directors, the Board shall prescribe (and communicate to the members) the opening date and the closing date of a reasonable filing period ("Candidate Filing Period") in which every eligible person who has an interest in serving as a Director may file as a candidate for such Director position. The Board may also appoint a Nominating Committee (as defined herein) to make nominations for election of Directors to the Board. A "Nominating Committee," if appointed, shall consist of a Chairman, who shall be a member of the Board of Directors, and two (2) or more members of the Association. Any Nominating Committee shall serve for a term of one (1) year or until its successors are appointed. In preparation for each election, the Nominating Committee, if appointed, shall meet and make as many nominations for election to the Board as it shall in its discretion determine, but in no event less than the number of Directors' positions to be filled at such election. Any member may nominate himself or herself as a candidate by notice to the Nominating Committee (or to the Secretary if there is no Nominating Committee) within the Candidate Filing Period.

4.8 Election. Each member may cast as many votes as the member has under the provisions of the Declaration, for each vacancy on which such member is entitled to vote. If the number of candidates nominated is equal to or less than the number of positions to be filled, then those candidates shall be deemed elected without the necessity of a vote. If the number of candidates nominated exceeds the number of positions to be filled, an election shall be held, and the person receiving the largest number of votes cast by the members (for each vacancy on which such members are entitled to vote) is elected. Cumulative voting is not permitted. So long as required by Section 720.306(9), Florida Statutes (2021), any election dispute between a member and the Association shall be resolved by binding arbitration with the Division of Florida Condominiums, Timeshares, and Mobile

Homes in the Department of Business and Professional Regulation or filed with a court of competent jurisdiction. Any challenge to the election process must be commenced within sixty (60) days after the election results are announced.

5. Meeting of Directors.

5.1 Regular Meetings. Regular meetings of the Board shall be held on a schedule adopted by the Board from time to time. Meetings shall be held at such place and hour as may be fixed, from time to time, by resolution of the Board.

5.2 Special Meetings. Special meetings of the Board shall be held when called by the President, or by any two (2) Directors. Each Director shall be given not less than two (2) days' notice except in the event of an emergency. Notice may be waived. Attendance shall be a waiver of notice. Telephone conference meetings are permitted.

5.3 Emergencies. In the event of an emergency involving immediate danger of injury or death to any person or damage to property, if a meeting of the Board cannot be immediately convened to determine a course of action, the President or, in his absence, any other officer or director, shall be authorized to take such action on behalf of the Association as shall be reasonably required to appropriately respond to the emergency situation, including the expenditure of the Association funds in the minimum amount as may be reasonably required under the circumstances. The authority of officers to act in accordance herewith shall remain in effect until the first to occur of the resolution of the emergency situation or a meeting of the Board convened to act in response thereto.

5.4 Quorum. A majority of the number of Directors shall constitute a quorum for the transaction of business. Every act or decision done or made by a majority of the Directors present at a duly held meeting, at which a quorum is present, or in writing in lieu thereof, shall be an action of the Board. Directors may attend meetings via telephone, real-time videoconferencing, or similar real-time electronic or video communication. A Director's participation in a meeting via telephone, real-time videoconferencing, or similar real-time electronic or video communication counts toward a quorum, and such Director may vote as if physically present. A speaker must be used so that the conversation of Directors not physically present may be heard by the Board, as well as by any members present at the meeting. Members may not attend Board meetings via telephone, real-time videoconferencing, or similar real-time electronic or video communication.

5.5 Open Meetings. Meetings of the Board, and of any committee of the Board, shall be open to all members.

5.6 Voting. Board members shall cast votes in the manner provided in the Florida Statutes. In the absence of a statutory provision, the Board shall establish the manner in which votes shall be cast.

5.7 Notice of Board Meetings. Notices of meetings of the Board shall be posted in a conspicuous place on the Common Areas at least 48 hours in advance, except in an event of an emergency. Alternatively, notice may be given to members in any other manner provided by Florida Statute, as amended from time to time. By way of example, and not of limitation, notice may be given in any newsletter distributed to the members. Written notice of Board meetings also may be provided when transmitted by any form of Electronic Transmission. For the purposes of giving notice, the area for notices to be posted selected by the Board shall be deemed a conspicuous place. Notwithstanding anything to the contrary herein, notice of any meeting of the Board at which an Assessment will be levied must be provided to all members at least fourteen (14) days before the meeting, which notice shall include a statement that Assessments will be considered at the meeting and the nature of the Assessments.

5.8 Electronic or Video Attendance. The Board may, by majority consent, permit any Directors to participate in a regular or special meeting by, or conduct the meeting through the use of, any means of communication by which all Directors participating may simultaneously hear each other during the meeting, such as telephone, real-time videoconferencing, or similar real-time electronic or video communication. A Director participating in a meeting by this means is deemed to be present in person at

the meeting. Notwithstanding any provision herein to the contrary, the meeting must be held at a location that is accessible to a physically handicapped person if requested by a physically handicapped person who has a right to attend the meeting.

6. Powers and Duties of the Board.

6.1 Powers. The Board shall have, subject to the limitations and reservations set forth in the Declaration and Articles, the powers reasonably necessary to manage, operate, maintain and discharge the duties of the Association, including, but not limited to, the power to cause the Association to do the following:

6.1.1 General. Exercise all powers, duties and authority vested in or delegated to the Association by law and in these Bylaws, the Articles, and the Declaration, including without limitation, adopt budgets, levy Assessments, and enter into contracts with Telecommunications Providers for Telecommunications Services.

6.1.2 Rules and Regulations. Adopt, publish, promulgate and enforce rules and regulations governing the use of ST. AUGUSTINE LAKES by the members, tenants and their guests and invitees, and to establish penalties and/or fines for the infraction thereof subject only to the requirements of the Florida Statutes, if any.

6.1.3 Enforcement. Suspend the right of use of the Common Areas (other than for vehicular and pedestrian ingress and egress and for utilities) of a member during any period in which such member shall be in default in the payment of any Assessment or charge levied, or collected, by the Association.

6.1.4 Declare Vacancies. Declare the office of a member of the Board to be vacant in the event such member shall be absent from three (3) consecutive regular Board meetings.

6.1.5 Hire Employees and/or Independent Contractors. Engage, on behalf of the Association, managers, independent contractors, or such other employees as it deems necessary, to prescribe their duties and delegate to such manager, contractor, etc., any or all of the duties and functions of the Association and/or its officers.

6.1.6 Common Areas. Acquire, sell, operate, lease, manage and otherwise trade and deal with property, real and personal, including the Common Areas, as provided in the Declaration, and with any other matters involving the Association or its members, on behalf of the Association or the discharge of its duties, as may be necessary or convenient for the operation and management of the Association and in accomplishing the purposes set forth in the Declaration.

6.1.7 Granting of Interest. Grant licenses, easements, permits, leases, or privileges to any individual or entity, which affect Common Areas and to alter, add to, relocate or improve the Common Areas as provided in the Declaration.

6.1.8 Financial Reports. Prepare all financial reports required by the Florida Statutes.

6.2 Vote. The Board shall exercise all powers so granted, except where the Declaration, Articles or these Bylaws specifically require a vote of the members.

6.3 Limitations. Until the Turnover, the Declarant shall have and is hereby granted a right to disapprove or veto any such action, policy, or program proposed or authorized by the Association, the Board, the ACC, any committee of the Association, or the vote of the members. This right may be exercised by the Declarant at any time within sixty (60) days following a meeting held pursuant to the terms and provisions hereof. This right to disapprove may be used to veto proposed actions but shall not extend to the requiring of any action or counteraction on behalf of the Association, the Board, the ACC or any committee of the Association.

7. Obligations of the Association. The Association, subject to the provisions of the Declaration, Articles, and these Bylaws shall discharge such duties as necessary to operate the Association pursuant to the Declaration, including, but not limited to, the following:

7.1 Official Records. Maintain and make available all Official Records;

7.2 Supervision. Supervise all officers, agents and employees of the Association, and to see that their duties are properly performed;

7.3 Assessments and Fines. Fix and collect the amount of the Assessments and fines; take all necessary legal action; and pay, or cause to be paid, all obligations of the Association or where the Association has agreed to do so, of the members; and

7.4 Enforcement. Enforce the provisions of the Declaration, Articles, these Bylaws, and Rules and Regulations.

8. Officers and Their Duties.

8.1 Officers. The officers of this Association shall be a President, a Vice President, a Secretary, and a Treasurer.

8.2 Election of Officers. After the Turnover, and except as set forth herein, the election of officers shall be by the Board and shall take place at the first meeting of the Board following each Annual Members Meeting.

8.3 Term. The officers named in the Articles shall serve until their replacement by the Board. The officers of the Association shall hold office until their successors are appointed or elected unless such officer shall sooner resign, be removed, or otherwise be disqualified to serve.

8.4 Special Appointment. The Board may elect such other officers as the affairs of the Association may require, each of whom shall hold office for such period, have such authority, and perform such duties as the Board may, from time to time, determine.

8.5 Resignation and Removal. Any officer may be removed from office, with or without cause, by the Board. Any officer may resign at any time by giving written notice to the Board. Such resignation shall take effect on the date of receipt of such notice or at any later time specified therein. Acceptance of such resignation shall not be necessary to make it effective.

8.6 Vacancies. A vacancy in any office shall be filled by appointment by the Board. The officer appointed to such vacancy shall serve for the remainder of the term of the replaced officer.

8.7 Multiple Offices. The office of President and Vice President shall not be held by the same person. All other offices may be held by the same person.

8.8 Duties. The duties of the officers are as follows:

8.8.1 President. The President shall preside at all meetings of the Association and Board, sign all leases, mortgages, deeds and other written instruments and perform such other duties as may be required by the Board. The President shall be a member of the Board.

8.8.2 Vice President. The Vice President shall act in the place and stead of the President in the event of the absence, inability or refusal to act of the President, and perform such other duties as may be required by the Board.

8.8.3 Secretary. The Secretary shall record the votes and keep the Minutes of all meetings and proceedings of the Association and the Board; keep the corporate seal of the Association and affix it on all papers required to be sealed; serve notice of meetings of the Board and of the Association; keep appropriate current records showing the names of the members of

the Association together with their addresses; and perform such other duties as required by the Board.

8.8.4 Treasurer. The Treasurer shall cause to be received and deposited in appropriate bank accounts all monies of the Association and shall disburse such funds as directed by the Board; sign, or cause to be signed, all checks, and promissory notes of the Association; cause to be kept proper books of account and accounting records required pursuant to the provisions of Section 720.303, Florida Statutes (2021); cause to be prepared in accordance with generally accepted accounting principles all financial reports required by the Florida Statutes; and perform such other duties as required by the Board.

9. Committees.

9.1 General. Subject to Section 617.0825, Florida Statutes (2021), the Board may appoint such committees as deemed appropriate, which committees may be comprised of all members, all directors, or a combination of the foregoing. The Board may fill any vacancies on all committees.

9.2 ACC. The Declarant shall have the sole right to appoint the members of the ACC until the Community Completion Date. Upon expiration of the right of the Declarant to appoint members of the ACC, the Board shall appoint the members of the ACC. As provided under the Declaration, the Association shall have the authority and standing to seek enforcement in courts of competent jurisdiction any decisions of the ACC.

10. Records. The Official Records of the Association shall be available for inspection by any member at the principal office of the Association. Copies may be purchased, by a member, at a reasonable cost. The Association may comply with an official records request by making the records available to a member electronically via the Internet or by allowing the records to be viewed in electronic format on a computer screen and printed upon request. The Association must allow a member to use a portable device, including a smartphone, tablet, portable scanner, or any other technology capable of scanning or taking photographs, to make an electronic copy of the Official Records in lieu of the Association providing the member with a copy of such records. The Association may not charge a fee to a member for the use of a portable device.

11. Corporate Seal. The Association may have an impression seal in circular form.

12. Amendments.

12.1 General Restrictions on Amendments. Notwithstanding any other provision herein to the contrary, no amendment to these Bylaws shall affect the rights of the Declarant, AG, or a Builder unless such amendment receives the prior written consent of the Declarant, AG, or such Builder, as applicable, which may be withheld for any reason whatsoever. Further, so long as any Lot is subject to the Option Agreement, any amendment to these Bylaws shall require the prior written approval of AG. If the prior written approval of any governmental entity or agency having jurisdiction is required by applicable law or governmental regulation for any amendment to these Bylaws, then the prior written consent of such entity or agency must also be obtained. No amendment shall be effective until it is recorded in the Public Records.

12.2 Amendments Prior to the Turnover. Prior to the Turnover, the Declarant shall have the right to amend these Bylaws as it deems appropriate, subject to the prior written approval of AG, without the joinder or consent of any other person or entity whatsoever, except as limited by applicable law as it exists and is effective on the date the Declaration is recorded in the Public Records or except as expressly set forth herein. The Declarant's right to amend under this provision is to be construed as broadly as possible. In the event the Association shall desire to amend these Bylaws prior to the Turnover, the Association must first obtain the Declarant's prior written consent to any proposed amendment. An amendment identical to that approved by the Declarant may be adopted by the Association pursuant to the requirements for amendments from and after the Turnover. Thereafter, the Declarant shall join in such identical amendment so that its consent to the same will be reflected in the Public Records.

12.3 Amendments From and After the Turnover. After the Turnover, but subject to the general and specific restrictions on amendments set forth above, these Bylaws may be amended with the approval of (i) a majority of the Board; and (ii) fifty-one percent (51%) of the Voting Interests present (in person or by proxy) at a duly called meeting of the members. Notwithstanding the foregoing, these Bylaws may be amended after the Turnover by a majority of the Board acting alone to change the number of Directors on the Board and their respective terms. Such change shall not require the approval of the members. Any change in the number of Directors shall not take effect until the next Annual Members Meeting.

12.4 Compliance with HUD, FHA, VA, FNMA, GNMA and SJRWMD. Prior to the Turnover, the Declarant shall have the right to amend these Bylaws, from time to time, to make such changes, modifications and additions therein and thereto as may be requested or required by HUD, FHA, VA, FNMA, GNMA, SJRWMD, or any other governmental agency or body as a condition to, or in connection with such agency's or body's regulatory requirements or agreement to make, purchase, accept, insure, guaranty or otherwise approve loans secured by mortgages on Lots. No approval or joinder of the Association, other Owners, or any other party shall be required or necessary to such amendment. After the Turnover Date, but subject to the general restrictions on amendments set forth above, the Board shall have the right to amend these Bylaws, from time to time, to make such changes, modifications and additions therein and thereto as may be requested or required by HUD, FHA, VA, FNMA, GNMA, SJRWMD or any other governmental agency or body as a condition to, or in connection with such agency's or body's regulatory requirements or agreement to make, purchase, accept, insure, guaranty or otherwise approve loans secured by mortgages on Lots. No approval or joinder of the Owners, or any other party, shall be required or necessary to any such amendments by the Board. Any such amendments by the Board shall require the approval of a majority of the Board.

13. Conflict. In the case of any conflict between the Articles and these Bylaws, the Articles shall control. In the case of any conflict between the Declaration and these Bylaws, the Declaration shall control.

14. Fiscal Year. The first fiscal year shall begin on the date of incorporation and end on December 31st of that year. Thereafter, the fiscal year of the Association shall begin on the first day of January and end on the 31st day of December of every year.

15. Miscellaneous.

15.1 Florida Statutes. Whenever these Bylaws refers to the Florida Statutes, it shall be deemed to refer to the Florida Statutes as they exist and are effective on the date these Bylaws are recorded in the Public Records except to the extent provided otherwise as to any particular provision of the Florida Statutes.


15.2 Severability. Invalidation of any of the provisions of these Bylaws by judgment or court order shall in no way affect any other provision, and the remainder of these Bylaws shall remain in full force and effect.

CERTIFICATION

I, Zenzi Rogers, do hereby certify that:

I am the duly elected and acting President of ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation; and

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of said Association this 26th day of October, 2022.


Zenzi Rogers, President

(CORPORATE SEAL)

EXHIBIT 4

PERMIT

#10456438 v3



St. Johns River Water Management District

Ann B. Shortelle, Ph.D., Executive Director

4049 Reid Street • P.O. Box 1429 • Palatka, FL 32178-1429 • (386) 329-4500
On the Internet at www.sjrwmd.com.

June 5, 2020

Augustine Properties, LLC
4901 Hunt Road Suite 300
Cincinnati, OH 45242

SUBJECT: Permit Number 91940-7
St. Augustine Lakes Phase 1A

Dear Sir/Madam:

Enclosed is your permit issued by the St. Johns River Water Management District on June 5, 2020. This permit is a legal document and should be kept with your other important documents. Permit issuance does not relieve you from the responsibility of obtaining any necessary permits from any federal, state, or local agencies for your project.

Technical Staff Report:

If you wish to review a copy of the Technical Staff Report (TSR) that provides the District's staff analysis of your permit application, you may view the TSR by going to the Permitting section of the District's website at www.sjrwmd.com/permitting. Using the "search applications and permits" feature, you can use your permit number or project name to find information about the permit. When you see the results of your search, click on the permit number.

Noticing Your Permit:

For noticing instructions, please refer to the noticing materials in this package regarding closing the point of entry for someone to challenge the issuance of your permit. Please note that if a timely petition for administrative hearing is filed, your permit will become nonfinal and any activities that you choose to undertake pursuant to your permit will be at your own risk. Please refer to the attached Notice of Rights to determine any legal rights you may have concerning the District's agency action.

Compliance with Permit Conditions:

To submit your required permit compliance information, go to the District's website at www.sjrwmd.com/permitting. Under the "Apply for a permit or submit compliance data" section, click to sign-in to your existing account or to create a new account. Select the "Compliance Submittal" tab, enter your permit number, and select "No Specific Date" for the Compliance Due Date Range. You will then be able to view all the compliance submittal requirements for your project. Select the compliance item that you are ready to submit and then attach the appropriate information or form.

The forms to comply with your permit conditions are available at www.sjrwmd.com/permitting under the section "Handbooks, forms, fees, final orders". Click on forms to view all permit compliance forms, then scroll to the ERP application forms section and select the applicable compliance forms. Alternatively, if you have difficulty finding forms or need copies of the appropriate forms, please contact the Office of Business and Administrative Services at (386) 329-4570.

Transferring Your Permit:

As required by a condition of your permit, you must notify the District within 30 days of any sale,

GOVERNING BOARD

Douglas Burnett, CHAIRMAN
ST. AUGUSTINE

Ron Howse, TREASURER
COCOA

Douglas C. Bourmieu
VERO BEACH

Susan Dolan
SANFORD

conveyance or other transfer of a permitted system or facility, or within 30 days of any transfer of ownership or control of the real property where the permitted system or facility is located. You will need to provide the District with the information specified in District rule 40C-1.612, Florida Administrative Code (name and address of the transferee and a copy of the instrument effectuating the transfer). Please note that a permittee remains liable for any corrective actions that may be required as a result of any permit violations that occur before the sale, conveyance, or other transfer of the system or facility, so it is recommended that you request a permit transfer in advance.

Thank you and please let us know if you have additional questions. For general questions contact e-permit@sjrwmd.com or (386) 329-4570.

Sincerely,



Michelle Reiber, Bureau Chief
Regulatory Services
St. Johns River Water Management District
525 Community College Parkway, S.E.
Palm Bay, FL 32909
(321) 409-2129

Enclosures: Permit with As-built Certification Form
Notice of Rights
List of Newspapers for Publication

cc: District Permit File

Environmental Consultant: Brian Spahr
LG2 Environmental Solutions, Inc.
10475 Fortune Pkwy
#201
Jacksonville, FL 32256

Registered Professional Consultant: Brian S Deitsch
Kimley-Horn and Associates
12740 Gran Bay Pkwy
Jacksonville, FL 32258

ST. JOHNS RIVER WATER MANAGEMENT DISTRICT
Post Office Box 1429
Palatka, Florida 32178-1429

PERMIT NO: 91940-7

DATE ISSUED: June 5, 2020

PROJECT NAME: St. Augustine Lakes Phase 1A

A PERMIT AUTHORIZING:

Construction and operation of a Stormwater Management System for a 75.38 acre project known as St Augustine Lakes Phase 1A as per plans received by the District on May 22, 2020.

LOCATION:

SECTION(S): 15
St. Johns County

TOWNSHIP(S): 7S

RANGE(S): 29E

ISSUED TO:

Augustine Properties, LLC
4901 Hunt Road Suite 300
Cincinnati, OH 45242

The permittee agrees to hold and save the St. Johns River Water Management District and its successors harmless from any and all damages, claims, or liabilities which may arise from permit issuance. Said application, including all plans and specifications attached thereto, is by reference made a part hereof.

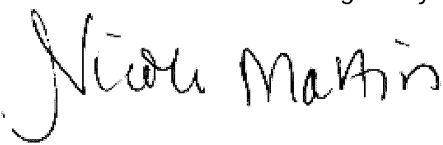
This permit does not convey to the permittee any property rights nor any rights or privileges other than those specified herein, nor relieve the permittee from complying with any applicable local government, state, or federal, rule, or ordinance. All structures and works installed by permittee hereunder shall remain the property of the permittee.

This permit may be revoked, modified or transferred at any time pursuant to the appropriate provisions of Chapter 373, Florida Statutes.

PERMIT IS CONDITIONED UPON:

See conditions on attached "Exhibit A", dated June 5, 2020

AUTHORIZED BY: St. Johns River Water Management District
Division of Regulatory Services

By: 

Nicole Martin
Supervising Regulatory Scientist

"EXHIBIT A"
CONDITIONS FOR ISSUANCE OF PERMIT NUMBER 91940-7
St. Augustine Lakes Phase 1A
DATE ISSUED June 05, 2020

1. All activities shall be implemented as set forth in the plans, specifications and performance criteria as approved by this permit. Any deviation from the permitted activity and the conditions for undertaking that activity shall constitute a violation of this permit.
2. This permit or a copy thereof, complete with all conditions, attachments, exhibits, and modifications, shall be kept at the work site of the permitted activity. The complete permit shall be available for review at the work site upon request by District staff. The permittee shall require the contractor to review the complete permit prior to commencement of the activity authorized by this permit.
3. Activities approved by this permit shall be conducted in a manner which do not cause violations of state water quality standards.
4. Prior to and during construction, the permittee shall implement and maintain all erosion and sediment control measures (best management practices) required to retain sediment on-site and to prevent violations of state water quality standards. All practices must be in accordance with the guidelines and specifications in chapter 6 of the Florida Land Development Manual: A Guide to Sound Land and Water Management (Florida Department of Environmental Regulation 1988), which are incorporated by reference, unless a project specific erosion and sediment control plan is approved as part of the permit, in which case the practices must be in accordance with the plan. If site specific conditions require additional measures during any phase of construction or operation to prevent erosion or control sediment, beyond those specified in the erosion and sediment control plan, the permittee shall implement additional best management practices as necessary, in accordance with the specifications in chapter 6 of the Florida Land Development Manual: A Guide to Sound Land and Water Management (Florida Department of Environmental Regulation 1988). The permittee shall correct any erosion or shoaling that causes adverse impacts to the water resources.
5. Stabilization measures shall be initiated for erosion and sediment control on disturbed areas as soon as practicable in portions of the site where construction activities have temporarily or permanently ceased, but in no case more than 7 days after the construction activity in that portion of the site has temporarily or permanently ceased.
6. At least 48 hours prior to commencement of activity authorized by this permit, the permittee shall submit to the District a Construction Commencement Notice Form No. 40C-4.900(3) indicating the actual start date and the expected completion date.
7. When the duration of construction will exceed one year, the permittee shall submit construction status reports to the District on an annual basis utilizing an Annual Status Report Form No. 40C-4.900(4). These forms shall be submitted during June of each year.
8. For those systems which will be operated or maintained by an entity which will require an easement or deed restriction in order to provide that entity with the authority necessary to operate or maintain the system, such easement or deed restriction, together with any other final operation or maintenance documents as are required by subsections 7.1.1 through 7.1.4 of the Applicant's Handbook: Management and Storage of Surface Waters, must be submitted to the District for approval. Documents meeting the requirements set forth in these subsections of the Applicant's Handbook will be approved. Deed restrictions, easements and other operation and maintenance documents which require recordation

either with the Secretary of State or the Clerk of the Circuit Court must be so recorded prior to lot or unit sales within the project served by the system, or upon completion of construction of the system, whichever occurs first. For those systems which are proposed to be maintained by county or municipal entities, final operation and maintenance documents must be received by the District when maintenance and operation of the system is accepted by the local governmental entity. Failure to submit the appropriate final documents referenced in this paragraph will result in the permittee remaining liable for carrying out maintenance and operation of the permitted system.

9. Each phase or independent portion of the permitted system must be completed in accordance with the permitted plans and permit conditions prior to the initiation of the permitted use of site infrastructure located within the area served by the portion or phase of the system. Each phase or independent portion of the system must be completed in accordance with the permitted plans and permit conditions prior to transfer of responsibility for operation and maintenance of that phase or portion of the system to local government or other responsible entity.
10. Within 30 days after completion of construction of the permitted system, or independent portion of the system, the permittee shall submit a written statement of completion and certification by a registered professional engineer or other appropriate individual as authorized by law, utilizing As Built Certification Form 40C-1.181(13) or 40C-1.181(14) supplied with this permit. When the completed system differs substantially from the permitted plans, any substantial deviations shall be noted and explained and one copy of as-built drawings submitted to the District. Submittal of the completed form shall serve to notify the District that the system is ready for inspection. The statement of completion and certification shall be based on on-site observation of construction (conducted by the registered professional engineer, or other appropriate individual as authorized by law, or under his or her direct supervision) or review of as-built drawings for the purpose of determining if the work was completed in compliance with approved plans and specifications. As-built drawings shall be the permitted drawings revised to reflect any changes made during construction. Both the original and any revised specifications must be clearly shown. The plans must be clearly labeled as "as-built" or "record" drawing. All surveyed dimensions and elevations shall be certified by a registered surveyor. The following information, at a minimum, shall be verified on the as-built drawings:
 1. Dimensions and elevations of all discharge structures including all weirs, slots, gates, pumps, pipes, and oil and grease skimmers;
 2. Locations, dimensions, and elevations of all filter, exfiltration, or underdrain systems including cleanouts, pipes, connections to control structures, and points of discharge to the receiving waters;
 3. Dimensions, elevations, contours, or cross-sections of all treatment storage areas sufficient to determine state-storage relationships of the storage area and the permanent pool depth and volume below the control elevation for normally wet systems, when appropriate;
 4. Dimensions, elevations, contours, final grades, or cross-sections of the system to determine flow directions and conveyance of runoff to the treatment system;
 5. Dimensions, elevations, contours, final grades, or cross-sections of all conveyance systems utilized to convey off-site runoff around the system;
 6. Existing water elevation(s) and the date determined; and Elevation and location of benchmark(s) for the survey.

11. The operation phase of this permit shall not become effective until the permittee has submitted the appropriate As-Built Certification Form, the District determines the system to be in compliance with the permitted plans, and the entity approved by the District in accordance with subsections 7.1.1 through 7.1.4 of the Applicant's Handbook: Management and Storage of Surface Waters, accepts responsibility for operation and maintenance of the system. The permit may not be transferred to such an approved operation and maintenance entity until the operation phase of the permit becomes effective. Following inspection and approval of the permitted system by the District, the permittee shall request transfer of the permit to the responsible approved operation and maintenance entity, if different from the permittee. Until the permit is transferred pursuant to section 7.1 of the Applicant's Handbook: Management and Storage of Surface Waters, the permittee shall be liable for compliance with the terms of the permit.
12. Should any other regulatory agency require changes to the permitted system, the permittee shall provide written notification to the District of the changes prior implementation so that a determination can be made whether a permit modification is required.
13. This permit does not eliminate the necessity to obtain any required federal, state, local and special district authorizations prior to the start of any activity approved by this permit. This permit does not convey to the permittee or create in the permittee any property right, or any interest in real property, nor does it authorize any entrance upon or activities on property which is not owned or controlled by the permittee, or convey any rights or privileges other than those specified in the permit and chapter 40C-4 or chapter 40C-40, F.A.C.
14. The permittee shall hold and save the District harmless from any and all damages, claims, or liabilities which may arise by reason of the activities authorized by the permit or any use of the permitted system.
15. Any delineation of the extent of a wetland or other surface water submitted as part of the permit application, including plans or other supporting documentation, shall not be considered specifically approved unless a specific condition of this permit or a formal determination under rule 40C-1.1006, F.A.C., provides otherwise.
16. The permittee shall notify the District in writing within 30 days of any sale, conveyance, or other transfer of ownership or control of the permitted system or the real property at which the permitted system is located. All transfers of ownership or transfers of a permit are subject to the requirements of rule 40C-1.612, F.A.C. The permittee transferring the permit shall remain liable for any corrective actions that may be required as a result of any permit violations prior to such sale, conveyance or other transfer.
17. Upon reasonable notice to the permittee, District authorized staff with proper identification shall have permission to enter, inspect, sample and test the system to insure conformity with the plans and specifications approved by the permit.
18. If historical or archaeological artifacts are discovered at any time on the project site, the permittee shall immediately notify the District.
19. The permittee shall immediately notify the District in writing of any previously submitted information that is later discovered to be inaccurate.
20. This permit for construction will expire five years from the date of issuance.
21. At a minimum, all retention and detention storage areas must be excavated to rough grade prior to building construction or placement of impervious surface within the area to be served by those facilities. To prevent reduction in storage volume and percolation rates, all

accumulated sediment must be removed from the storage area prior to final grading and stabilization.

22. Prior to construction, the permittee must clearly designate the limits of construction on-site. The permittee must advise the contractor that any work outside the limits of construction, including clearing, may be a violation of this permit.
23. The operation and maintenance entity shall inspect the stormwater or surface water management system once within two years after the completion of construction and every two years thereafter to determine if the system is functioning as designed and permitted. The operation and maintenance entity must maintain a record of each required inspection, including the date of the inspection, the name, address, and telephone number of the inspector, and whether the system was functioning as designed and permitted, and make such record available for inspection upon request by the District during normal business hours. If at any time the system is not functioning as designed and permitted, then within 14 days the entity shall submit an Exceptions Report to the District, on form number 40C-42.900(6), Exceptions Report for Stormwater Management Systems Out of Compliance.
24. This permit requires the recording of a conservation easement. Description of Conservation Easement Area The permittee shall provide to the District for review and written approval a copy of: (a) the preliminary plat showing the area to be encumbered by the conservation easement, or (b) a surveyor's sketch and legal description of the area to be placed under the conservation easement, per the approved mitigation plan, at least 45 days prior to (1) dredging, filling, or clearing any wetland or surface water for which mitigation is required, (2) clearing any upland within a Riparian Habitat Protection Zone for which mitigation is required, (3) the sale of any lot or parcel, (4) the recording of the subdivision plat, or (5) use of the infrastructure for its intended use, whichever occurs first. If the impacts to an upland within a Riparian Habitat Protection Zone or to a wetland or surface water for which mitigation is required will occur in discrete phases, the areas to be preserved to offset such impacts may be placed under conservation easement in phases such that impacts are offset during each phase. Such phasing of preservation shall only occur if it has been proposed in the mitigation plan and approved by the permit, or if it is approved in writing by the District. A surveyor's sketch and legal description of the area to be placed under conservation easement during each phase must be submitted in accordance with the previous paragraph. Recording of Conservation Easement Prior to (1) dredging, filling, or clearing any wetland or surface water for which mitigation is required, (2) clearing any upland within a Riparian Habitat Protection Zone for which mitigation is required, (3) the sale of any lot or parcel, (4) the recording of the subdivision plat, or (5) use of the infrastructure for its intended use, whichever occurs first, the permittee shall record a conservation easement which shall include restrictions on the real property pursuant to section 704.06, Florida Statutes, and be consistent with section 12.3.8, Applicant's Handbook, Management and Storage of Surface Waters (February 1, 2005). The conservation easement shall be in the form approved in writing by the District and, if no plat has been submitted, the easement shall include the approved legal description and surveyor's sketch. If the District does not provide written comments on the preliminary plat or surveyor's sketch and legal description within 45 days of receipt, then the permittee may record the conservation easement with the legal description and surveyor's sketch or plat reference previously submitted. If the District provides written disapproval of the preliminary plat or surveyor's sketch and legal description, the permittee shall, within ten (10) days of receipt of the disapproval, correct all errors with the conservation easement, including the preliminary plat or legal description and surveyor's sketch, and record the conservation easement. Pursuant to section 704.06, Florida Statutes, the conservation easement shall prohibit all construction, including clearing, dredging, or filling, except that which is specifically authorized by this permit, within the mitigation areas delineated on the final plans and/or mitigation proposal approved by the District. The easement must contain the provisions set forth in paragraphs 1(a)-(h) of section 704.06, Florida Statutes, as well as

provisions indicating that the easement may be enforced by the District, and may not be amended without written District approval. Additional Documents Required The permittee shall ensure that the conservation easement identifies, and is executed by, the correct grantor, who must hold sufficient record title to the land encumbered by the easement. If the easement's grantor is a partnership, the partnership shall provide to the District a partnership affidavit stating that the person executing the conservation easement has the legal authority to convey an interest in the partnership land. If there exist any mortgages on the land, the permittee shall also have each mortgagee execute a consent and joinder of mortgagee subordinating the mortgage to the conservation easement. The consent and joinder of the mortgagee shall be recorded simultaneously with the conservation easement in the public records of the county where the land is located. Within 30 days of recording, the permittee shall provide the District with: (a) the original recorded easement (including exhibits) showing the date it was recorded and the official records book and page number, (b) a copy of the recorded plat (if applicable), (c) a surveyor's sketch of the easement area plotted on the appropriate USGS topographic map, and (d) the original recorded consent and joinder(s) of mortgagee (if applicable). Demarcation of Conservation Easement Area Prior to lot or parcel sales, all changes in direction of the easement area boundaries must be permanently monumented above ground on the project site.

25. The permittee must submit two copies of an as-built survey of the wetland mitigation areas certified by a registered surveyor or professional engineer showing dimensions, grades, ground elevations, water surface elevations, and species composition, numbers and densities. The as-built must be submitted with the first monitoring report.
26. Within the wetland mitigation areas, non-native vegetation, cattails (*Typha* spp.) and primrose willow (*Ludwigia peruviana*), must be controlled by hand clearing or other methods approved by the District so that they constitute no more than 10% of the areal cover in each stratum.
27. The wetland mitigation areas must be planted prior to any of the following events (whichever occurs first): issuance of the first certificate of occupancy; use of the infrastructure for its intended use; or transfer of responsibility for operation and maintenance of the system to a local government or other responsible entity.
28. Successful establishment of the wetland mitigation will have occurred when: a. At least 80 percent of the planted individuals in each stratum have survived throughout the monitoring period and are showing signs of normal growth, based upon standard growth parameters such as height and base diameter, or canopy circumference; and, b. At least 80 percent cover by appropriate wetland herbaceous species has been obtained; and, c. Hydrologic conditions generally conform to those specified in the mitigation plan; and, d. The above criteria have been achieved by the end of a 5-year period following initial planting.
29. The Permittee must furnish the District with two copies of an annual monitoring report in the month of August on District form EN-55, for the time period stated in this permit's success criteria condition.
30. If successful establishment has not occurred as stated above, the permittee must apply to the District for a permit modification no later than 30 days following the termination of the monitoring period. The application must include a narrative describing the type and causes of failure and contain a complete set of plans for the redesign and/or replacement planting of the wetland mitigation area so that the success criteria will be achieved. Within 30 days of District approval and issuance of the permit modification, the permittee must implement the redesign and/or replacement planting. Following completion of such work, success criteria as stated above or modified by subsequent permit must again be achieved. In addition, the monitoring required by these conditions must be conducted.

31. In the event that 50% or greater mortality of planted wetland species in any stratum within the mitigation area occurs, the Permittee must undertake a remediation program approved by District staff.
32. The operation and Maintenance entity shall submit inspection reports to the District two years after the operation phase permit becomes effective and every two years thereafter on District Form EN-46. The inspection form must be signed and sealed by an appropriate registered professional.
33. All wetland areas or water bodies that are outside the specific limits of construction authorized by this permit must be protected from erosion, siltation, scouring or excess turbidity, and dewatering.
34. The Surface Water Management System shall be constructed and operated per the plans received by the District on May 22, 2020.
35. All impacts shall be implemented per the plans received by the district on May 22, 2020.
36. The Mitigation Plan shall be completed per plans received by the District on February 28, 2008, and is a condition of this permit as well as the 24X36 plan received on January 22, 2008. Before commencing construction, the permittee shall submit to the District an executed letter of credit for mitigation in the amount of \$136,000. The letter of credit shall have the form and content of the draft letter of credit received by the District on June 2, 2008. The permittee shall maintain an effective letter of credit until either the District determines that the mitigation is successful and provides written notification of final release, or the District approves a renewal financial responsibility mechanism. The permittee shall submit the renewal mechanism for the District approval at least 60 days before the effective letter of credit expires. A permittee must notify the district by certified mail of the commencement of a voluntary or involuntary proceeding under Title XI (Bankruptcy), U.S. Code naming the permittee as debtor within 10 business days after the commencement of the proceeding. A permittee who fulfills the requirements of subsections 12.3.7 and 12.3.7.9 by obtaining a letter of credit or performance bond will be deemed to be without the required financial assurance in the event of bankruptcy, insolvency or suspension or revocation of the license or charter of the issuing institution. The permittee must reestablish in accordance with subsections 12.3.7 and 12.3.7.9 a financial responsibility mechanism within 60 days after such event. When transferring a permit in accordance with section 40C-4.351, F.A.C., the new owner or person with legal control shall submit documentation to satisfy the financial responsibility requirements of subsections 12.3.7 and 12.3.7.9.
37. Any development of this site (buildings, pavement, etc..) not indicated on the approved plans will require a separate permit from the St Johns River Water Management District.

Notice Of Rights

1. A person whose substantial interests are or may be affected has the right to request an administrative hearing by filing a written petition with the St. Johns River Water Management District (District). Pursuant to Chapter 28-106 and Rule 40C-1.1007, Florida Administrative Code, the petition must be filed (received) either by delivery at the office of the District Clerk at District Headquarters, P. O. Box 1429, Palatka Florida 32178-1429 (4049 Reid St., Palatka, FL 32177) or by e-mail with the District Clerk at Clerk@sjrwmd.com, within twenty-six (26) days of the District depositing the notice of District decision in the mail (for those persons to whom the District mails actual notice), within twenty-one (21) days of the District emailing the notice of District decision (for those persons to whom the District emails actual notice), or within twenty-one (21) days of newspaper publication of the notice of District decision (for those persons to whom the District does not mail or email actual notice). A petition must comply with Sections 120.54(5)(b)4. and 120.569(2)(c), Florida Statutes, and Chapter 28-106, Florida Administrative Code. The District will not accept a petition sent by facsimile (fax), as explained in paragraph no. 4 below.

2. Please be advised that if you wish to dispute this District decision, mediation may be available and that choosing mediation does not affect your right to an administrative hearing. If you wish to request mediation, you must do so in a timely-filed petition. If all parties, including the District, agree to the details of the mediation procedure, in writing, within 10 days after the time period stated in the announcement for election of an administrative remedy under Sections 120.569 and 120.57, Florida Statutes, the time limitations imposed by Sections 120.569 and 120.57, Florida Statutes, shall be tolled to allow mediation of the disputed District decision. The mediation must be concluded within 60 days of the date of the parties' written agreement, or such other timeframe agreed to by the parties in writing. Any mediation agreement must include provisions for selecting a mediator, a statement that each party shall be responsible for paying its pro-rata share of the costs and fees associated with mediation, and the mediating parties' understanding regarding the confidentiality of discussions and documents introduced during mediation. If mediation results in settlement of the administrative dispute, the District will enter a final order consistent with the settlement agreement. If mediation terminates without settlement of the dispute, the District will notify all the parties in writing that the administrative hearing process under Sections 120.569 and 120.57, Florida Statutes, is resumed. Even if a party chooses not to engage in formal mediation, or if formal mediation does not result in a settlement agreement, the District will remain willing to engage in informal settlement discussions.

3. A person whose substantial interests are or may be affected has the right to an informal administrative hearing pursuant to Sections 120.569 and 120.57(2), Florida Statutes, where no material facts are in dispute. A petition for an informal hearing must also comply with the requirements set forth in Rule 28-106.301, Florida Administrative Code.

Notice Of Rights

4. A petition for an administrative hearing is deemed filed upon receipt of the complete petition by the District Clerk at the District Headquarters in Palatka, Florida during the District's regular business hours. The District's regular business hours are 8:00 a.m. – 5:00 p.m., excluding weekends and District holidays. Petitions received by the District Clerk after the District's regular business hours shall be deemed filed as of 8:00 a.m. on the District's next regular business day. The District's acceptance of petitions filed by e-mail is subject to certain conditions set forth in the District's Statement of Agency Organization and Operation (issued pursuant to Rule 28-101.001, Florida Administrative Code), which is available for viewing at www.sjrwmf.com. These conditions include, but are not limited to, the petition being in the form of a PDF or TIFF file and being capable of being stored and printed by the District. Further, pursuant to the District's Statement of Agency Organization and Operation, attempting to file a petition by facsimile is prohibited and shall not constitute filing.
5. Failure to file a petition for an administrative hearing within the requisite timeframe shall constitute a waiver of the right to an administrative hearing. (Rule 28-106.111, Florida Administrative Code).
6. The right to an administrative hearing and the relevant procedures to be followed are governed by Chapter 120, Florida Statutes, Chapter 28-106, Florida Administrative Code, and Rule 40C-1.1007, Florida Administrative Code. Because the administrative hearing process is designed to formulate final agency action, the filing of a petition means the District's final action may be different from the position taken by it in this notice. A person whose substantial interests are or may be affected by the District's final action has the right to become a party to the proceeding, in accordance with the requirements set forth above.
7. Pursuant to Section 120.68, Florida Statutes, a party to the proceeding before the District who is adversely affected by final District action may seek review of the action in the District Court of Appeal by filing a notice of appeal pursuant to Rules 9.110 and 9.190, Florida Rules of Appellate Procedure, within 30 days of the rendering of the final District action.
8. A District action is considered rendered, as referred to in paragraph no. 7 above, after it is signed on behalf of the District and filed by the District Clerk.
9. Failure to observe the relevant timeframes for filing a petition for judicial review as described in paragraph no. 7 above will result in waiver of that right to review.

NOR.Decision.DOC.001

Revised 12.7.11

NOTICING INFORMATION

Please be advised that the St. Johns River Water Management District will not publish a notice in the newspaper advising the public that it has issued a permit for this project.

Newspaper publication, using the District's notice form, notifies members of the public of their right to challenge the issuance of the permit. If proper notice is given by newspaper publication, then there is a 21-day time limit for someone to file a petition for an administrative hearing to challenge the issuance of the permit.

To close the point of entry for filing a petition, you may publish (at your own expense) a one-time notice of the District's decision in a newspaper of general circulation within the affected area as defined in Section 50.011 of the Florida Statutes. If you do not publish a newspaper notice to close the point of entry, the time to challenge the issuance of your permit will not expire and someone could file a petition even after your project is constructed.

A copy of the notice form and a partial list of newspapers of general circulation are attached for your convenience. However, you are not limited to those listed newspapers. If you choose to close the point of entry and the notice is published, the newspaper will return to you an affidavit of publication. In that event, it is important that you either submit a scanned copy of the affidavit by emailing it to compliancesupport@sjrwmd.com (preferred method) or send a copy of the original affidavit to:

Office of Business and Administrative Services
4049 Reid Street
Palatka, FL 32177

If you have any questions, please contact the Office of Business and Administrative Services at (386) 329-4570.

NOTICE OF AGENCY ACTION TAKEN BY THE
ST. JOHNS RIVER WATER MANAGEMENT DISTRICT

Notice is given that the following permit was issued on _____:

(Name and address of applicant) _____
 permit# _____. The project is located in _____ County, Section
 _____, Township _____ South, Range _____ East. The permit authorizes a surface
 water management system on _____ acres for
 _____ known as
 _____. The receiving water body is _____.

A person whose substantial interests are or may be affected has the right to request an administrative hearing by filing a written petition with the St. Johns River Water Management District (District). Pursuant to Chapter 28-106 and Rule 40C-1.1007, Florida Administrative Code (F.A.C.), the petition must be filed (received) either by delivery at the office of the District Clerk at District Headquarters, P.O. Box 1429, Palatka FL 32178-1429 (4049 Reid St, Palatka, FL 32177) or by e-mail with the District Clerk at Clerk@sjrwmd.com, within twenty-one (21) days of newspaper publication of the notice of District decision (for those persons to whom the District does not mail or email actual notice). A petition must comply with Sections 120.54(5)(b)4. and 120.569(2)(c), Florida Statutes (F.S.), and Chapter 28-106, F.A.C. The District will not accept a petition sent by facsimile (fax). Mediation pursuant to Section 120.573, F.S., may be available and choosing mediation does not affect your right to an administrative hearing.

A petition for an administrative hearing is deemed filed upon receipt of the complete petition by the District Clerk at the District Headquarters in Palatka, Florida during the District's regular business hours. The District's regular business hours are 8 a.m. – 5 p.m., excluding weekends and District holidays. Petitions received by the District Clerk after the District's regular business hours shall be deemed filed as of 8 a.m. on the District's next regular business day. The District's acceptance of petitions filed by e-mail is subject to certain conditions set forth in the District's Statement of Agency Organization and Operation (issued pursuant to Rule 28-101.001, Florida Administrative Code), which is available for viewing at www.sjrwmd.com. These conditions include, but are not limited to, the petition being in the form of a PDF or TIFF file and being capable of being stored and printed by the District. Further, pursuant to the District's Statement of Agency Organization and Operation, attempting to file a petition by facsimile (fax) is prohibited and shall not constitute filing.

The right to an administrative hearing and the relevant procedures to be followed are governed by Chapter 120, Florida Statutes, Chapter 28-106, Florida Administrative Code, and Rule 40C-1.1007, Florida Administrative Code. Because the administrative hearing process is designed to formulate final agency action, the filing of a petition means the District's final action may be different from the position taken by it in this notice. **Failure to file a petition for an administrative hearing within the requisite time frame shall constitute a waiver of the right to an administrative hearing. (Rule 28-106.111, F.A.C.).**

If you wish to do so, please visit www.sjrwmd.com/nor_dec/ to read the complete Notice of Rights to determine any legal rights you may have concerning the District's decision(s) on the permit application(s) described above. You can also request the Notice of Rights by contacting the Office of Business and Administrative Services, 4049 Reid St., Palatka, FL 32177-2529, tele. no 386-329-4570.

NEWSPAPER ADVERTISING

ALACHUA

The Alachua County Record, Legal Advertising
P. O. Box 806
Gainesville, FL 32602
352-377-2444/ fax 352-338-1986

BRADFORD

Bradford County Telegraph, Legal Advertising
P. O. Drawer A
Starke, FL 32901
904-964-6305/ fax 904-964-8628

CLAY

Clay Today, Legal Advertising
1560 Kinsley Ave., Suite 1
Orange Park, FL 32073
904-264-3200/ fax 904-264-3285

FLAGLER

Flagler Tribune, c/o News Journal
P. O. Box 2831
Daytona Beach, FL 32120-2831
386- 681-2322

LAKE

Daily Commercial, Legal Advertising
P. O. Drawer 490007
Leesburg, FL 34749
352-365-8235/fax 352-365-1951

NASSAU

News-Leader, Legal Advertising
P. O. Box 766
Fernandina Beach, FL 32035
904-261-3696/fax 904-261-3698

ORANGE

Sentinel Communications, Legal Advertising
633 N. Orange Avenue
Orlando, FL 32801
407-420-5160/ fax 407-420-5011

PUTNAM

Palatka Daily News, Legal Advertising
P. O. Box 777
Palatka, FL 32178
386-312-5200/ fax 386-312-5209

SEMINOLE

Seminole Herald, Legal Advertising
300 North French Avenue
Sanford, FL 32771
407-323-9408

BAKER

Baker County Press, Legal Advertising
P. O. Box 598
Macclenny, FL 32063
904-259-2400/ fax 904-259-6502

BREVARD

Florida Today, Legal Advertising
P. O. Box 419000
Melbourne, FL 32941-9000
321-242-3832/ fax 321-242-6618

DUVAL

Daily Record, Legal Advertising
P. O. Box 1769
Jacksonville, FL 32201
904-356-2466 / fax 904-353-2628

INDIAN RIVER

Vero Beach Press Journal, Legal Advertising
P. O. Box 1268
Vero Beach, FL 32961-1268
772-221-4282/ fax 772-978-2340

MARION

Ocala Star Banner, Legal Advertising
2121 SW 19th Avenue Road
Ocala, FL 34474
352-867-4010/fax 352-867-4126

OKEECHOBEE

Okeechobee News, Legal Advertising
P. O. Box 639
Okeechobee, FL 34973-0639
863-763-3134/fax 863-763-5901

OSCEOLA

Little Sentinel, Legal Advertising
633 N. Orange Avenue
Orlando, FL 32801
407-420-5160/ fax 407-420-5011

ST. JOHNS

St. Augustine Record, Legal Advertising
P. O. Box 1630
St. Augustine, FL 32085
904-819-3439

VOLUSIA

News Journal Corporation, Legal Advertising
P. O. Box 2831
Daytona Beach, FL 32120-2831
(386) 681-2322

Loan Number 0719927360

Document Prepared By:
Jennifer Zak/NTC, 2100 Alt. 19
North, Palm Harbor, FL 34683
(800)346-9152


When Recorded Return To:
Nationstar Mortgage LLC
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR BANK OF ENGLAND, ITS SUCCESSORS AND ASSIGNS, is the lienholder of a certain Mortgage Deed executed by SHEILA MARRERO AND ABRAHAM DE LEON recorded in Official Records **Book 3680 and Page 724**, in the office of the Clerk of the Circuit Court of **ST. JOHNS** County, **Florida**, upon the property situated in said State and County as more fully described in said Mortgage.

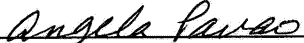
The present lienholder of the mortgage hereby acknowledges full payment and satisfaction of said note and Mortgage Deed, and hereby directs the Clerk of the said Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, said lienholder has caused this instrument to be executed by its VICE PRESIDENT **this 07th day of January in the year 2025**.
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR BANK OF ENGLAND, ITS SUCCESSORS AND ASSIGNS

By: 
LAUREN ASTLE
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.




ANGELA PAVAO
WITNESS


2100 Alt. 19 North, Palm Harbor, FL 34683

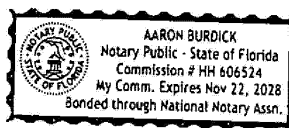
STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 07th day of January in the year 2025, by Lauren Astle as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR BANK OF ENGLAND, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.


ALAN BAKER
WITNESS

2100 Alt. 19 North, Palm Harbor, FL 34683


AARON BURDICK
COMM EXPIRES: 11/22/2028



NSMRC 443599791 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MRC MIN
100437200000497054 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T072501-12:29:35 [C-1] ERCNFL1



D0110697238

PREPARED BY AND RETURN TO:

Christian F. O'Ryan, Esq.
Stearns Weaver Miller Weissler
Alhadeff & Sitterson, P.A.
401 East Jackson Street, Suite 2100
Tampa, Florida 33602

Cross Reference: Instr. # 2022104865

-----SPACE ABOVE THIS LINE RESERVED FOR RECORDING DATA-----

**SECOND AMENDMENT TO DECLARATION TO
COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES**

THIS SECOND AMENDMENT TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (this "**Second Amendment**") is made on this 29th day of November, 2024, by LENNAR HOMES, LLC, a Florida limited liability company (the "**Declarant**"), and joined by ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation ("**Association**").

RECITALS

A. The Declarant recorded that certain COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2022104865 in O.R. Book 5664, Page 1649, as amended and/or supplemented by that certain FIRST SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2022112709 in O.R. Book 5680, Page 186, and as amended and/or supplemented by that certain SECOND SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2023025209 in O.R. Book 5734, Page 1927, and as amended and/or supplemented by that certain THIRD SUPPLEMENTAL DECLARATION AND FIRST AMENDMENT TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2023061755 in O.R. Book 5805, Page 615, and as amended and/or supplemented by that certain FOURTH SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2024018346 in O.R. Book 5913, Page 1646, all in the Public Records of St. Johns County, Florida (collectively, as amended and/or supplemented from time to time, the "**Declaration**").

B. Pursuant to Section 4.3 of the Declaration, the Declarant may amend the Declaration prior to the Turnover, without the joinder or consent of any person or entity whatsoever, except the consent of AG so long as AG shall own any Lot.

C. Turnover has not occurred.

D. As of the date of this Second Amendment, AG does not own any Lots; therefore, AG is not required to consent to this Second Amendment.

NOW THEREFORE, the Declarant hereby amends the Declaration as set forth herein.

Words in the text which are lined through (———) indicate deletions from the present text; words in the text which are double-underlined indicate additions to the present text. The

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text will not be double-underlined or stricken when whole sections or paragraphs are added or deleted in their entirety.

1. The foregoing Recitals are true and correct and are hereby incorporated into and form a part of this Second Amendment. All initially capitalized terms not defined herein shall have the meanings set forth in the Declaration.

2. In the event there is a conflict between this Second Amendment and the Declaration, this Second Amendment shall control. Whenever possible, this Second Amendment and the Declaration shall be construed as a single document. Except as modified hereby, the Declaration shall remain in full force and effect.

3. Section 2 of the Declaration is hereby amended to add the definition of "Millrose" to Section 2 of the Declaration, as follows:

"Millrose" means MILLROSE PROPERTIES FLORIDA, LLC, a Florida limited liability company, together with its designated successors and assigns.

4. The definition of "Builder" in Section 2 of the Declaration is hereby amended as follows:

"Builder" means any person or entity other than the Declarant who acquires an interest in a Vacant Lot (as defined herein) and who is also approved as a "Builder" by the Declarant in writing. The term "Builders" shall collectively refer to all persons or entities meeting the definition of "Builder" as provided herein. AG and any successor homebuilder who acquires a Vacant Lot from AG ESSENTIAL HOUSING MULTI STATE 2, LLC for the purpose of the construction and sale of a Home thereon to an end purchaser, are hereby approved by the Declarant as a "Builder." Millrose is hereby approved by the Declarant as a "Builder." To the extent Lennar is no longer the Declarant under this Declaration, but Lennar owns any Lot or other property within ST. AUGUSTINE LAKES, Lennar shall be considered a "Builder" hereunder.

5. The Declaration is hereby amended to add the following as new Section 3.6:

3.6 Lennar Rights. Notwithstanding anything contained in the Governing Documents to the contrary, for so long as Lennar and its affiliates and designated successors and assigns, or Millrose, owns any portion of ST. AUGUSTINE LAKES, Lennar shall have the right to: (i) develop and construct Lots, Homes, Facilities, and/or Common Areas; (ii) place, erect or construct temporary or accessory buildings or structures and model homes within ST. AUGUSTINE LAKES for sales, construction, storage, or other purposes; (iii) temporarily deposit, dump, or accumulate materials, trash, refuse, and rubbish in connection with the development or construction of Lots, Homes, Facilities, and Common Areas; (iv) use the name "ST. AUGUSTINE LAKES" or any derivative thereof in marketing and advertising materials; (v) park vehicles on Lots, Facilities, and Common Areas in connection with development, construction, sales, and marketing activities, including, without limitation, construction vehicles; and (vi) undertake all activities which Lennar (including its designated successor and/or assigns) determines are necessary or convenient for the development and sale of Lots and Homes. Lennar shall have an easement over all applicable portions of ST. AUGUSTINE LAKES as necessary to exercise the foregoing rights. The Governing Documents shall not be applied in a manner which would materially and adversely affect the rights of Lennar or Millrose (including their successors and/or assigns) as granted in the Declaration. The rights and easements created by this Section, and the rights reserved elsewhere in the Declaration in favor of the Lennar and/or Millrose shall be construed as broadly as possible and supplement the other rights benefitting such applicable party as set forth in the Governing Documents. At no time shall Lennar or Millrose incur any expense whatsoever in connection with their use and enjoyment of such rights and easements. In addition to the foregoing, this

Declaration and the other Governing Documents may be enforced by Lennar by any procedure at law or in equity against any person violating or attempting to violate any provision herein, to restrain such violation, to require compliance with the provisions contained herein, or to recover damages. Should any Owner impede Lennar from exercising any rights granted to it in the Governing Documents or otherwise available to Lennar, then Lennar shall have the right (but not the obligation), through its agents and employees, to cure the breach, including, but not limited to, entering upon any applicable portion of ST. AUGUSTINE LAKES and causing the violation or impeding condition to be remedied, and the cost thereof, plus attorneys' fees and paraprofessional fees at all levels including appeals, collections and bankruptcy, incurred shall be immediately due and payable from the impeding Owner.

6. Section 7.3 of the Declaration is hereby amended as follows:

7.3 Membership and Voting Rights. In addition to the Declarant, upon acceptance of title to a Lot, and as more fully provided in the Articles and the Bylaws, each Owner shall be a member of the Association (subject to the terms hereof regarding Millrose). Membership rights are governed by the provisions of this Declaration, the Articles and the Bylaws. Membership shall be an appurtenance to, and may not be separated from, the ownership of a Lot (subject to the terms hereof regarding Millrose). The Declarant and Owner rights with respect to membership in the Association are set forth in this Declaration, the Articles, and the Bylaws. The Association shall have the following two (2) classes of voting membership:

7. Section 7.3.1 of the Declaration is hereby amended as follows:

7.3.1 Class A Members. Class A members shall be all Owners; provided, however, (i) prior to Turnover, AG shall be a Class B member, and (ii) Millrose shall not be a member until after Turnover. From and after the Turnover, Class A members shall include Millrose, to the extent Millrose owns a Lot. Each Class A member shall be entitled to one (1) vote for each Lot owned. When more than one person holds an interest in any Lot as an "Owner," all such persons shall be members (subject to the terms hereof regarding Millrose). The vote for such Lot shall be exercised as such persons determine, but in no event shall more than one (1) vote be cast with respect to any Lot. Prior to Turnover, Millrose shall not be a Class A member, and thus shall not have any Voting Interests prior to such time. From and after Turnover, Millrose shall be a Class A member and shall have Voting Interests equal to one (1) vote for each Lot owned by Millrose.

8. Section 17.1 of the Declaration is hereby amended as follows:

17.1 General. Each Owner, by acceptance of a deed or instrument of conveyance for the acquisition of title in any manner (whether or not so expressed in the deed), including any purchaser at a judicial sale, shall be deemed to have covenanted and agreed to pay to the Association at the time and in the manner required by the Board, assessments or charges as are fixed, established and collected from time to time by the Association (collectively, the "**Assessments**"). As Vacant Lots (as defined herein) and Spec Lots (as defined herein) may not receive certain services and/or are in a different state of development as other Lots, all Lots shall not be assessed uniformly. Notwithstanding anything herein to the contrary, as long as the Option Agreement is in effect, all Assessments levied against Lots owned by AG which remain subject to the Option Agreement shall be the responsibility of and payable by the Declarant. Further, notwithstanding anything herein to the contrary, with respect to any Assessments levied against Lots owned by Millrose, Lennar shall have the right (but not the obligation, subject to any separate agreement between Lennar and Millrose) to pay all such Assessments owed with respect to such Lots owned by Millrose (including, without limitation, any Vacant Lots).

9. Section 17.11 of the Declaration is hereby amended as follows:

17.11 Initial Contribution. After construction of a Home on a Lot, the first purchaser of such Home, at the time of closing of the conveyance to the purchaser, shall pay to the Association an initial contribution in the amount of One Thousand and No/100 Dollars (\$1,000.00) (the "Initial Contribution") payable to the Association. The funds derived from the Initial Contributions are income to the Association and shall be used by the Board exclusively for purposes which provide a direct benefit (as defined in 77 Fed. Reg. 15574 (Mar. 16, 2012)) to ST. AUGUSTINE LAKES, including, without limitation, future and existing capital improvements, Operating Expenses, support costs and start-up costs. Notwithstanding anything contained herein to the contrary, no Initial Contribution shall be due upon the conveyance of a Lot from the Declarant to AG, or from AG to the Declarant, or from AG to a Builder. Further, no Initial Contribution shall be due upon any conveyance of a Lot between the Declarant and Millrose.

10. Section 17.12 of the Declaration is hereby amended as follows:

17.12 Resale Contribution. After the Home has been conveyed to the first purchaser by the Declarant, there shall be collected from each subsequent purchaser upon every subsequent conveyance of an ownership interest in a Home by an Owner a resale contribution in the amount of One Thousand and No/100 Dollars (\$1,000.00) (the "Resale Contribution") payable to the Association. The Resale Contribution shall not be applicable to conveyances from the Declarant. The funds derived from the Resale Contributions are income to the Association and shall be used by the Board exclusively for purposes which provide a direct benefit (as defined in 77 Fed. Reg. 15574 (Mar. 16, 2012)) to ST. AUGUSTINE LAKES, including, without limitation, future and existing capital improvements, Operating Expenses, support costs and start-up costs. Notwithstanding anything contained herein to the contrary, no Resale Contribution shall be due upon the conveyance of a Lot from the Declarant to AG, or from AG to the Declarant, or from AG to a Builder. Further, the Resale Contribution shall not be applicable to any conveyance of a Lot between the Declarant and Millrose.

11. Exhibit 3, "Bylaws", of the Declaration is hereby amended by the First Amendment to Bylaws attached hereto as Schedule A of this Amendment (the "Bylaws Amendment").

12. The Declaration, as amended, is hereby incorporated by reference as though fully set forth herein and, except as specifically amended hereinabove, is hereby ratified and confirmed in its entirety.

13. This Second Amendment shall be a covenant running with the land and shall be effective immediately upon its recording in St. Johns County, Florida.

[Signatures on the Following Page]

IN WITNESS WHEREOF, the Declarant has caused this Second Amendment to be executed by its duly authorized representative as of this 27th day of November, 2024.

WITNESSES:

"DECLARANT"

LENNAR HOMES, LLC, a Florida limited liability company

[Signature]
 Print Name: Johnny Norman
 Address: 7411 Fullerton St #220
Jacksonville, FL 32256

By: [Signature]
 Name: Christine Brown
 Title: VP

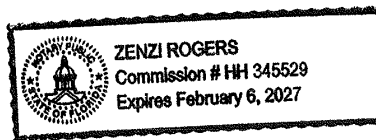
Address: 7411 Fullerton St #220
Jacksonville, FL 32256

[Signature]
 Print Name: Chris Mayo
 Address: 7411 Fullerton St #220
Jacksonville FL 32256

STATE OF FLORIDA
 COUNTY OF Duval }

The foregoing instrument was acknowledged before me/ by means of ☐ physical presence or ☐ online notarization, this 27th day of November, 2024, by Christine Brown, as VP of LENNAR HOMES, LLC, a Florida limited liability company. He/She ☒ is personally known to me or ☐ has produced [Signature] as identification.

[Signature]
 Notary Public
 Print Name: Zenzi Rogers
 My Commission Expires: 2/6/27



JOINDER

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**"), does hereby join in the SECOND AMENDMENT TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**Second Amendment**"), to which this Joinder is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. The Association agrees this Joinder is for the purpose of evidencing the Association's acceptance of the Second Amendment and does not affect the validity of the Second Amendment as the Association has no right to approve the Second Amendment.

IN WITNESS WHEREOF, the undersigned has executed this Joinder on this 29th day of November, 2024.

WITNESSES:

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation

[Signature]

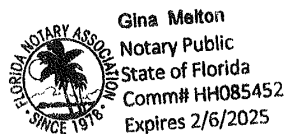
Print Name: Jimmy Norman
Address: 7411 Wilketon St #220
Jacksonville FL 32256

By: [Signature]
Name: Lenz Rogers
Title: President

[Signature]
Print Name: Chris Mayo
Address: 7411 Wilketon St #220
Jacksonville FL 32256

STATE OF FLORIDA)
COUNTY OF Duval)

The foregoing instrument was acknowledged before me, by means of ☒ physical presence or ☐ online notarization, this 29th day of November, 2024, by Lenz Rogers as President of ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, on behalf of the corporation. He/She ☒ is personally known to me or ☐ has produced _____ as identification.



[Signature]
Notary Public
Print Name: Gina Melton
My Commission Expires: 2/6/2025

#13198019 v2

Schedule A

Bylaws Amendment

[ATTACHED]

#13198019 v3

**FIRST AMENDMENT TO BYLAWS OF
ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC.
(A FLORIDA NOT-FOR-PROFIT CORPORATION)**

This FIRST AMENDMENT TO BYLAWS OF ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC. (this "**Bylaws Amendment**"), is made by LENNAR HOMES, LLC, a Florida limited liability company ("**Declarant**"), and ST. AUGUSTINE HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation ("**Association**").

RECITALS

A. Declarant recorded the Community Declaration for St. Augustine Lakes as Instrument #2022104865 of the Public Records of St. Johns County, Florida (as amended, the "**Declaration**").

B. The Bylaws of the Association (the "**Bylaws**") are attached as Exhibit 3 to the Declaration.

C. Sections 12.1 and 12.2 of the Bylaws provides that prior to Turnover, the Declarant shall have the right to amend the Bylaws, without the joinder or consent of any person or entity, subject to the rights of AG. Turnover has not yet occurred.

D. As of the date of this Bylaws Amendment, AG does not own any Lots; therefore, AG is not required to consent to this Bylaws Amendment.

E. Pursuant to Sections 12.1 and 12.2 of the Bylaws, Declarant desires to amend the Bylaws as provided herein.

NOW THEREFORE, the Declarant hereby amends the Bylaws as follows:

1. The foregoing recitals are true and correct and are incorporated into and form a part of this Bylaws Amendment. All initially capitalized terms not defined herein shall have the meanings set forth in the Bylaws or the Declaration, as applicable.

2. In the event that there is a conflict between this Bylaws Amendment and the Bylaws, this Bylaws Amendment shall control. Whenever possible, this Bylaws Amendment and the Bylaws shall be construed as a single document. Except as modified hereby, the Bylaws shall remain in full force and effect.

3. Section 3.1 of the Bylaws is hereby amended as follows [*words in the text which are lined through (——) indicate deletions from the present text; words in the text which are double-underlined indicate additions to the present text*]:

3.1 Voting Interests. The Declarant, Builders, and each Owner, including AG, shall be a member of the Association; provided, however, notwithstanding the foregoing or anything contained in the Governing Documents to the contrary, Millrose shall not be a member of the Association until after the Turnover. No person who holds an interest in a Lot only as security for the performance of an obligation shall be a member of the Association. Membership shall be appurtenant to, and may not be separated from, ownership of any Lot. There shall be one (1) vote appurtenant to each Lot owned by a Class A member (subject to the terms hereof regarding Millrose). Prior to the Turnover, the Declarant and AG shall be the Class B members and shall have Voting Interests equal to nine (9) votes per Lot owned by the Declarant or AG; provided,

#13198019 v3

however, as to land which is annexed or added pursuant to the terms of the Declaration, the Declarant or AG shall be entitled to fourteen (14) votes per acre or fraction thereof contained within a Parcel, until such time as the Parcel is platted, whereupon the Declarant or AG, as applicable, shall be entitled to nine (9) votes per Lot in lieu of the votes per acre. After the Turnover, the Declarant and AG shall be Class A members and shall have Voting Interests equal to one (1) vote for each Lot owned. For the purposes of determining who may exercise the Voting Interest associated with each Lot, the following rules shall govern:

4. The Bylaws, as amended, are hereby incorporated by reference as though fully set forth herein and, except as specially amended hereinabove, are ratified and confirmed in their entirety.

5. This Bylaws Amendment shall be effective upon the recording in the Public Records of the SECOND AMENDMENT TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES, to which this Bylaws Amendment is attached.

[SIGNATURES ON THE FOLLOWING PAGE]

IN WITNESS WHEREOF, the Declarant has caused this Bylaws Amendment to be executed by its duly authorized representative as of this 29th day of November 2024.

WITNESSES:

"DECLARANT":

LENNAR HOMES, LLC, a Florida limited liability company

[Signature]
 Print Name: Jimmy Norman
 Address: 7411 Fulkerson St #220
Jacksonville FL 32256

By: [Signature]
 Name: Christine Braun
 Title: VP

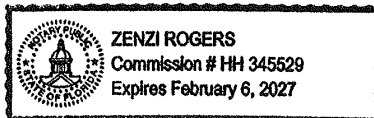
Address: 7411 Fulkerson St #220
Jacksonville FL 32256

[Signature]
 Print Name: Chris Mayo
 Address: 7411 Fulkerson St #220
Jacksonville FL 32256

STATE OF FLORIDA)
 COUNTY OF Duval)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 29th day of November 2024, by Christine Braun as VP of LENNAR HOMES, LLC, a Florida limited liability company, on behalf of the company. He/She ☒ is personally known to me or ☐ has produced _____ as identification.

[Signature]
 Notary Public
 Print Name: Zenzi Rogers
 My Commission Expires: 2/6/27



#13198019 v2

PREPARED BY AND RETURN TO:

Christian F. O'Ryan, Esq.
Stearns Weaver Miller Weissler
Alhadeff & Sitterson, P.A.
401 East Jackson Street, Suite 2100
Tampa, Florida 33602

-----SPACE ABOVE THIS LINE RESERVED FOR RECORDING DATA-----

**FIRST SUPPLEMENTAL DECLARATION
TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES**

THIS FIRST SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (this "**First Supplement**") is made on this 9th day of December, 2022, by LENNAR HOMES, LLC, a Florida limited liability company (the "**Declarant**") and AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company ("**AG**"), and joined by ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**").

RECITALS

A. The Declarant recorded the COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES in O.R. Book 5664, Page 1649, Instrument Number 2022104865, in the Public Records of St. Johns County, Florida, as amended and/or supplemented from time to time (the "**Declaration**").

B. Pursuant to Section 5.1 of the Declaration, the Declarant may annex additional land by recording a Supplemental Declaration with the joinder and consent of the record title owner of such additional lands and the joinder and consent of AG.

C. AG is the record title owner of the Additional Property (as defined below) and hereby consents to this First Supplement.

D. In accordance with Section 5.1 of the Declaration, the Declarant files of record this First Supplement for the purpose of annexing additional land to ST. AUGUSTINE LAKES.

NOW THEREFORE, the Declarant hereby supplements the Declaration as set forth herein.

1. **Recitals and Defined Terms.** The foregoing Recitals are true and correct and are incorporated into and form a part of this First Supplement. All initially capitalized terms not defined herein shall have the meanings set forth in the Declaration.

2. **Conflicts.** In the event there is a conflict between this First Supplement and the Declaration, this First Supplement shall control. Whenever possible, this First Supplement and the Declaration shall be construed as a single document. Except as modified hereby, the Declaration shall remain in full force and effect.

#11254989 v1

3. Annexation. The Declaration is hereby amended by the addition of the real property legally described in Schedule A, attached hereto and incorporated herein by this reference (the "Additional Property"). The Additional Property shall be subject to each and every term, condition, covenant, easement and restriction of the Declaration as it exists and as it may be amended from time to time.

4. Ratification. The Declaration, as amended, is hereby incorporated by reference as though fully set forth herein and, except as specially amended hereinabove, is hereby ratified and confirmed in its entirety.

5. Covenant. This First Supplement shall be a covenant running with the land and shall be effective immediately upon its recording in St. Johns County, Florida.

[Signatures on the Following Page]

IN WITNESS WHEREOF, the Declarant has caused this First Supplement to be executed by its duly authorized representative as of this 9th day of December, 2022.

WITNESSES:

"DECLARANT"

LENNAR HOMES, LLC, a Florida limited liability company

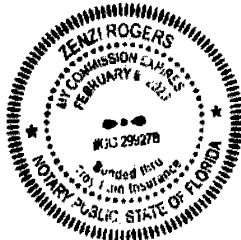
Zenzi Rogers
Print Name: Zenzi Rogers

By: [Signature]
Name: Dennis Mayher
Title: Director

Print Name: Kristina Dods

STATE OF FLORIDA)
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 9th day of December, 2022, by Dennis Mayher as director of LENNAR HOMES, LLC, a Florida limited liability company. He/She ☒ is personally known to me or ☐ has produced as identification.



Zenzi Rogers
Notary Public
Print Name: Zenzi Rogers
My Commission Expires: 2/6/23

JOINDER AND CONSENT

AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company ("**AG**"), does hereby join in the FIRST SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**First Supplement**"), to which this Joinder and Consent is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. AG agrees this Joinder and Consent is for the purpose of subjecting the Additional Property (as such term is defined in the First Supplement), which shall run with such property, and for the purpose of evidencing AG's consent to the First Supplement in accordance with Section 5.1 of the Declaration.

IN WITNESS WHEREOF, the undersigned has executed this Joinder and Consent on this 12th day of December, 2022.

WITNESSES:

"AG"

AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company

By: AGWIP ASSET MANAGEMENT, LLC,
an Arizona limited liability company,
its Authorized Agent

By:

Steven S. Benson
Steven S. Benson, its Manager

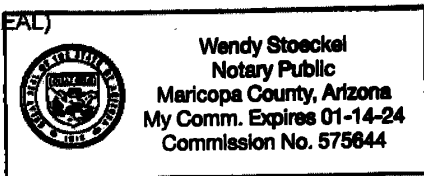
[Seal]

Wendy Stoeckel
Print Name: Wendy Stoeckel

STATE OF ARIZONA)
COUNTY OF MARICOPA)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 12th day of December, 2022, by Steven S. Benson, the manager of AGWIP ASSET MANAGEMENT, LLC, an Arizona limited liability company, the Authorized Agent of AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company, for and on behalf thereof. He ☒ is personally known to me or ☐ has produced _____ as identification.

(SEAL)



Wendy Stoeckel
NOTARY PUBLIC
Print Name Wendy Stoeckel



JOINDER

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "Association") does hereby join in the FIRST SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "First Supplement"), to which this Joinder is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. The Association agrees this Joinder is for the purpose of evidencing the Association's acceptance of the rights and obligations provided in the First Supplement and does not affect the validity of the First Supplement as the Association has no right to approve the First Supplement.

IN WITNESS WHEREOF, the undersigned has executed this Joinder on this 9th day of December, 2022.

WITNESSES:

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation

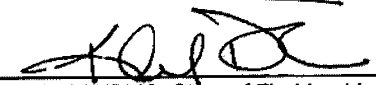

 Print Name: Dennis Mayhew

 Print Name: Kristina Dods

By: 
 Name: Zenzi Rogers
 Title: President

STATE OF FLORIDA)
 COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 9th day of December, 2022, by Zenzi Rogers as President of ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, on behalf of the corporation. She ☒ is personally known to me or ☐ has produced _____ as identification.

My commission expires:


 NOTARY PUBLIC, State of Florida at Large
 Print Name: Kristina Dods



Kristina J. Dods
 Notary Public
 State of Florida
 Comm# HH091540
 Expires 2/10/2025

Schedule A**Legal Description
Phase 1C**

A PORTION OF SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST, ST. JOHNS COUNTY, FLORIDA BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FOR A POINT OF REFERENCE COMMENCE AT THE SOUTHWEST CORNER OF SAID SECTION 15, THENCE NORTH 00° 08' 50" WEST ALONG THE WEST LINE OF SAID SECTION 15, A DISTANCE OF 60.00 FEET TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF CARTER ROAD, A 60 FOOT RIGHT-OF-WAY AS RECORDED IN DEED BOOK 246, PAGE 199 OF THE PUBLIC RECORDS OF SAID COUNTY AND THE POINT OF BEGINNING.

FROM THE POINT OF BEGINNING THUS DESCRIBED; THENCE DEPART SAID NORTHERLY RIGHT-OF-WAY LINE NORTH 00° 08' 50" WEST CONTINUING ALONG THE WEST LINE OF SAID SECTION 15, A DISTANCE OF 810.13 FEET; THENCE NORTH 89° 51' 10" EAST DEPARTING SAID WEST LINE, A DISTANCE OF 245.70 FEET; THENCE NORTH 56° 53' 44" EAST, A DISTANCE OF 230.77 FEET TO THE SOUTHERLY BOUNDARY OF ST. AUGUSTINE LAKES PHASE 1B AS RECORDED IN PLAT BOOK 116, PAGE 84-88 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA; THENCE THE NEXT (13) COURSES ALONG SAID SOUTHERLY BOUNDARY; COURSE NO. 1: SOUTH 33° 06' 16" EAST, A DISTANCE OF 28.80 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE SOUTHWESTERLY AND HAVING A RADIUS OF 125.00 FEET, A CENTRAL ANGLE OF 25° 00' 54" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 20° 35' 49" EAST, 54.14 FEET; COURSE NO. 2: THENCE SOUTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 54.57 FEET; COURSE NO. 3: THENCE NORTH 81° 54' 38" EAST, A DISTANCE OF 50.00 FEET; COURSE NO. 4 SOUTH 08° 05' 22" EAST, A DISTANCE OF 95.79 FEET; COURSE NO. 5: NORTH 65° 18' 24" EAST, A DISTANCE OF 128.91 FEET; COURSE NO. 6: NORTH 62° 27' 35" EAST, A DISTANCE OF 224.74 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE SOUTHEASTERLY AND HAVING A RADIUS OF 545.00 FEET, A CENTRAL ANGLE OF 4° 37' 02" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 64° 46' 06" EAST, 43.91 FEET; COURSE NO. 7 THENCE NORTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 43.92 FEET TO A POINT OF TANGENCY; COURSE NO. 8: NORTH 67° 04' 37" EAST, A DISTANCE OF 362.05 FEET; COURSE NO. 9: NORTH 22° 55' 23" WEST, A DISTANCE OF 105.00 FEET; COURSE NO. 10: NORTH 67° 04' 37" EAST, A DISTANCE OF 50.00 FEET; COURSE NO. 11: NORTH 22° 55' 23" WEST, A DISTANCE OF 24.93 FEET; TO THE POINT OF CURVATURE OF A CURVE CONCAVE NORTHEASTERLY AND HAVING A RADIUS OF 275.00 FEET, A CENTRAL ANGLE OF 4° 40' 06" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 20° 35' 20" WEST, 22.40 FEET; COURSE NO. 12: THENCE NORTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 22.41 FEET; COURSE NO. 13: NORTH 71° 44' 43" EAST, A DISTANCE OF 199.94 FEET; THENCE SOUTH 24° 29' 18" EAST DEPARTING SAID SOUTHERLY BOUNDARY, A DISTANCE OF 1,115.23 FEET; THENCE SOUTH 26° 11' 49" EAST, A DISTANCE OF 386.60 FEET TO A POINT ON THE SOUTH LINE OF SAID SECTION 15; THENCE SOUTH 89° 38' 39" WEST ALONG SAID SOUTH LINE, A DISTANCE OF 1,974.53 FEET; THENCE ALONG THE EASTERLY RIGHT-OF-WAY LINE OF SAID CARTER ROAD NORTH 00° 08' 50" WEST, A DISTANCE OF 60.00 FEET TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF SAID CARTER ROAD; THENCE SOUTH 89° 38' 39" WEST ALONG SAID NORTHERLY RIGHT-OF-WAY LINE, A DISTANCE OF 60.00 FEET TO THE POINT OF BEGINNING.

LAND DESCRIBED CONTAINS 42.02 ACRES, MORE OR LESS.

#11254989 v1

PREPARED BY AND RETURN TO:

Christian F. O'Ryan, Esq.
Stearns Weaver Miller Weissler
Alhadeff & Sitterson, P.A.
401 East Jackson Street, Suite 2100
Tampa, Florida 33602

-----SPACE ABOVE THIS LINE RESERVED FOR RECORDING DATA-----

**SECOND SUPPLEMENTAL DECLARATION
TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES**

THIS SECOND SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (this "**Second Supplement**") is made on this 29th day of March, 2023, by LENNAR HOMES, LLC, a Florida limited liability company (the "**Declarant**"), joined by AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company ("**AG**"), and by ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**").

RECITALS

A. The Declarant recorded that certain COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument #2022104865 in O.R. Book 5664, Page 1649, and that certain FIRST SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument #2022112709 in O.R. Book 5680, Page 186, in the Public Records of St. Johns County, Florida, as amended and/or supplemented from time to time (collectively, the "**Declaration**").

B. Pursuant to Section 5.1 of the Declaration, the Declarant may annex additional land by recording a Supplemental Declaration with the joinder and consent of the record title owner of such additional lands and the joinder and consent of AG.

C. AG is the record title owner of the Additional Property (as defined below) and hereby consents to this Second Supplement.

D. In accordance with Section 5.1 of the Declaration, the Declarant files of record this Second Supplement for the purpose of annexing additional land to the Declaration and ST. AUGUSTINE LAKES.

NOW THEREFORE, the Declarant hereby supplements the Declaration as set forth herein.

1. **Recitals and Defined Terms.** The foregoing Recitals are true and correct and are incorporated into and form a part of this Second Supplement. All initially

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capitalized terms not defined herein shall have the meanings set forth in the Declaration.

2. Conflicts. In the event there is a conflict between this Second Supplement and the Declaration, this Second Supplement shall control. Whenever possible, this Second Supplement and the Declaration shall be construed as a single document. Except as modified hereby, the Declaration shall remain in full force and effect.

3. Annexation. The Declaration is hereby amended by the addition of the real property legally described in **Schedule A**, attached hereto and incorporated herein by this reference (the "**Additional Property**"). The Additional Property shall be subject to each and every term, condition, covenant, easement and restriction of the Declaration as it exists and as it may be amended from time to time.

4. Ratification. The Declaration, as amended, is hereby incorporated by reference as though fully set forth herein and, except as specially amended hereinabove, is hereby ratified and confirmed in its entirety.

5. Covenant. This Second Supplement shall be a covenant running with the land and shall be effective immediately upon its recording in St. Johns County, Florida.

[Signatures on the Following Page]

IN WITNESS WHEREOF, the Declarant has caused this Second Supplement to be executed by its duly authorized representative as of this 27th day of March, 2023.

WITNESSES:**"DECLARANT"**

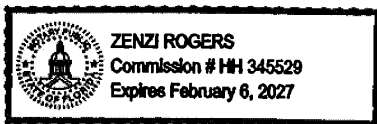
LENNAR HOMES, LLC, a Florida limited liability company

Ginny Feiner
 Print Name: Ginny Feiner
Gareth Seago
 Print Name: Gareth Seago

By: [Signature]
 Name: Christine Braun
 Title: VP

STATE OF FLORIDA)
 COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 27th day of March, 2023, by Christine Braun as VP of LENNAR HOMES, LLC, a Florida limited liability company. He/She ☒ is personally known to me or ☐ has produced as identification.



Zenzi Rogers
 Notary Public
 Print Name: Zenzi Rogers
 My Commission Expires: 2/6/27

JOINDER AND CONSENT

AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company ("**AG**"), does hereby join in the SECOND SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**Second Supplement**"), to which this Joinder and Consent is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. AG agrees this Joinder and Consent is for the purpose of subjecting the Additional Property (as such term is defined in the Second Supplement), which shall run with such property, and for the purpose of evidencing AG's consent to the Second Supplement in accordance with Section 5.1 of the Declaration.

IN WITNESS WHEREOF, the undersigned has executed this Joinder and Consent on this 27 day of March, 2023.

WITNESSES:

"AG"

AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company

By: AGWIP ASSET MANAGEMENT, LLC,
an Arizona limited liability company,
its Authorized Agent

By: Wendy Stoeckel
Wendy Stoeckel, Authorized
Representative

Jeannette LaRavage
Print Name: Jeannette LaRavage

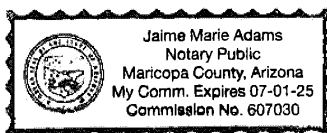
Jeff Benson
Print Name: Jeff Benson

[Seal]

STATE OF ARIZONA)
COUNTY OF MARICOPA)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 27 day of March, 2023, by Wendy Stoeckel, the authorized representative of AGWIP ASSET MANAGEMENT, LLC, an Arizona limited liability company, the Authorized Agent of AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company, for and on behalf thereof. ~~He~~ ☒ is personally known to me or ☐ has produced _____ as identification.

(SEAL)



Jaime Marie Adams
NOTARY PUBLIC
Print Name Jaime Marie Adams

JOINDER

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**") does hereby join in the SECOND SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**Second Supplement**"), to which this Joinder is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. The Association agrees this Joinder is for the purpose of evidencing the Association's acceptance of the rights and obligations provided in the Second Supplement and does not affect the validity of the Second Supplement as the Association has no right to approve the Second Supplement.

IN WITNESS WHEREOF, the undersigned has executed this Joinder on this 27th day of March, 2023.

WITNESSES:

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation

Ginny Feiner
Print Name: Ginny Feiner

Gareth Seeger
Print Name: Gareth Seeger

By: Zenzi Rogers
Name: Zenzi Rogers
Title: President

STATE OF FLORIDA)
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 27th day of March, 2023, by Zenzi Rogers as President of ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, on behalf of the corporation. She ☐ is personally known to me or ☐ has produced _____ as identification.

My commission expires:

Michael Paul Della Penta
NOTARY PUBLIC, State of Florida at Large

Print Name: Michael Paul Della Penta



Schedule A**Legal Description****Phase 2A**

A PORTION OF SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST, ST. JOHNS COUNTY, FLORIDA BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FOR A POINT OF REFERENCE COMMENCE AT THE SOUTHWEST CORNER OF SAID SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST; THENCE NORTH 00° 08' 50" WEST ALONG THE WEST LINE OF SAID SECTION 15, A DISTANCE OF 870.13 FEET TO THE POINT OF BEGINNING.

FROM THE POINT OF BEGINNING THUS DESCRIBED CONTINUE ALONG THE WEST LINE OF SAID SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST NORTH 00° 08' 50" WEST, A DISTANCE OF 1,400.08 FEET; DEPARTING SAID WEST LINE OF SECTION 15 NORTH 89° 38' 39" EAST, A DISTANCE OF 516.14 FEET; THENCE SOUTH 13° 47' 24" EAST, ALONG THE WEST LINE OF THE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 1952, PAGE 1009 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA, A DISTANCE OF 367.39 FEET; THENCE NORTH 89° 25' 18" EAST, ALONG THE SOUTH LINE OF PROPERTY DESCRIBED IN LAST SAID OFFICIAL RECORDS BOOK, A DISTANCE OF 214.00 FEET; THENCE NORTH 10° 35' 17" WEST, ALONG THE SOUTH LINE OF LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 1952, PAGE 1009 OF THE PUBLIC RECORDS SAID COUNTY, A DISTANCE OF 255.32 FEET; THENCE NORTH 34° 28' 33" EAST A DISTANCE OF 42.39 FEET; THENCE NORTH 10° 35' 17" WEST A DISTANCE OF 71.59 FEET; THENCE NORTH 89° 38' 39" EAST A DISTANCE OF 237.75 FEET; THENCE THE NEXT THIRTEEN (13) COURSES AND DISTANCES ALONG THE WESTERLY BOUNDARY OF ST. AUGUSTINE LAKES PHASE 1A AS RECORDED IN MAP BOOK 115, PAGES 83 THROUGH 92 AS RECORDED IN THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA. COURSE NO. 1: SOUTH 08° 35' 10" EAST, A DISTANCE OF 51.31 FEET; COURSE NO. 2: SOUTH 14° 23' 25" EAST, A DISTANCE OF 30.26 FEET; COURSE NO. 3: SOUTH 06° 05' 33" EAST, A DISTANCE OF 18.43 FEET; COURSE NO. 4: SOUTH 17° 38' 40" EAST, A DISTANCE OF 155.65 FEET; COURSE NO. 5: SOUTH 76° 09' 14" WEST, A DISTANCE OF 67.80 FEET; COURSE NO. 6: SOUTH 13° 50' 55" EAST, A DISTANCE OF 28.17 FEET; COURSE NO. 7: SOUTH 76° 09' 05" WEST, A DISTANCE OF 20.00 FEET; COURSE NO. 8: SOUTH 13° 50' 55" EAST, A DISTANCE OF 20.00 FEET TO A POINT OF CURVATURE OF A CURVE CONCAVE SOUTHWESTERLY AND HAVING A RADIUS OF 25.00 FEET, A CENTRAL ANGLE OF 71° 12' 59" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 46° 11' 46" WEST, 29.11 FEET; COURSE NO. 9: SOUTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 31.07 FEET TO A POINT OF TANGENCY; COURSE NO. 10: SOUTH 79° 24' 43" WEST, A DISTANCE OF 50.00 FEET; COURSE NO. 11 SOUTH 10° 35' 17" EAST, A DISTANCE OF 5.70 FEET TO A POINT ON A CURVE CONCAVE SOUTHEASTERLY HAVING A RADIUS OF 25.00 FEET, A CENTRAL ANGLE OF 86° 44' 22" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 32° 46' 54" WEST, 34.34 FEET; COURSE NO. 12 THENCE ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 37.85 FEET; COURSE NO. 13 SOUTH 76° 09' 05" WEST, A DISTANCE OF 20.00 FEET; THENCE SOUTH 13° 50' 55" EAST, A DISTANCE OF 80.03 FEET DEPARTING SAID WESTERLY BOUNDARY TO THE NORTHERLY BOUNDARY OF LINE OF ST. AUGUSTINE LAKES PHASE 1B AS RECORDED IN MAP BOOK 116, PAGES 84 THROUGH 88 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA FOR THE NEXT (14) COURSES AND DISTANCES TO A POINT OF CURVATURE OF A CURVE CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OF 25.00 FEET A CENTRAL ANGLE OF 03° 00' 52" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 77° 18' 00" WEST, 1.32 FEET; COURSE NO. 1: ALONG THE ARC OF SAID CURVE 1.32 FEET TO A POINT OF COMPOUND CURVATURE OF A CURVE CONCAVE TO THE NORTHWEST HAVING A RADIUS OF 210.00 FEET, A CENTRAL ANGLE OF 15° 52' 41" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 67° 51' 13" WEST, 58.01 FEET COURSE NO. 2: NORTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH 58.20 FEET; COURSE NO. 3: SOUTH 59° 54' 52" WEST, A DISTANCE OF 58.16 FEET; COURSE NO. 4: SOUTH 24° 07' 13" EAST, A DISTANCE OF 87.45 FEET; COURSE NO. 5: SOUTH 18° 14' 00" WEST, A

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DISTANCE OF 36.19 FEET TO A POINT ON A CURVE OF A CURVE CONCAVE TO THE NORTHEAST AND HAVING RADIUS OF 45.00 FEET, A CENTRAL ANGLE OF 52° 02' 37" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 82° 12' 41" WEST, 39.48 FEET; COURSE NO. 6: NORTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 40.88 FEET TO A POINT OF TANGENCY; COURSE NO. 7: SOUTH 56° 11' 22" WEST, A DISTANCE OF 178.21 FEET TO A POINT ON A CURVE OF A CURVE CONCAVE TO THE NORTHWEST AND HAVING A RADIUS OF 345.00 FEET, A CENTRAL ANGLE OF 61° 34' 20" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 25° 24' 12" WEST, 353.17 FEET; COURSE NO. 7 NORTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 370.75 FEET; COURSE NO. 8: SOUTH 05° 22' 59" EAST, A DISTANCE OF 35.12 FEET TO A POINT ON A CURVE OF A CURVE CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OF 45.00 FEET, A CENTRAL ANGLE OF 54° 59' 28" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 32° 52' 42" EAST, 41.55 FEET; COURSE NO. 9: SOUTHWESTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 43.19 FEET; COURSE NO. 10: SOUTH 13° 31' 10" WEST, A DISTANCE OF 33.89 FEET; COURSE NO. 11: SOUTH 62° 04' 25" WEST, A DISTANCE OF 120.00 FEET; COURSE NO. 12: SOUTH 33° 06' 16" EAST, A DISTANCE OF 102.14 FEET; COURSE NO. 13: SOUTH 56° 53' 44" WEST, A DISTANCE OF 50.00 FEET; COURSE NO. 14: SOUTH 33° 06' 16" EAST, A DISTANCE OF 1.95 FEET; THENCE SOUTH 56° 53' 44" WEST, DEPARTING SAID NORTHERLY BOUNDARY AND ALONG THE NORTHERLY BOUNDARY OF ST. AUGUSTINE LAKES PHASE 1C, MAP BOOK 117, PAGES 48 THROUGH 55 OF THE PUBLIC RECORDS OF SAID COUNTY, A DISTANCE OF 230.77 FEET; THENCE SOUTH 89° 51' 10" WEST, CONTINUING ALONG SAID NORTHERLY BOUNDARY LINE A DISTANCE OF 245.70 FEET TO THE POINT OF BEGINNING.

LAND THUS DESCRIBED CONTAINS 20.84 ACRES, MORE OR LESS.

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PREPARED BY AND RETURN TO:

Christian F. O'Ryan, Esq.
Stearns Weaver Miller Weissler
Alhadeff & Sitterson, P.A.
401 East Jackson Street, Suite 2100
Tampa, Florida 33602

-----SPACE ABOVE THIS LINE RESERVED FOR RECORDING DATA-----

**THIRD SUPPLEMENTAL DECLARATION AND FIRST AMENDMENT
TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES**

THIS THIRD SUPPLEMENTAL DECLARATION AND FIRST AMENDMENT TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (this "**Third Supplement and First Amendment**") is made on this 24th day of July, 2023, by LENNAR HOMES, LLC, a Florida limited liability company (the "**Declarant**"), joined by AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company ("**AG**"), and by ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**").

RECITALS

A. The Declarant recorded that certain COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2022104865 in O.R. Book 5664, Page 1649, as amended and/or supplemented by that certain FIRST SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2022112709 in O.R. Book 5680, Page 186, and as amended and/or supplemented that certain SECOND SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2023025209 in O.R. Book 5734, Page 1927, all in the Public Records of St. Johns County, Florida, as amended and/or supplemented from time to time (collectively, the "**Declaration**").

B. Pursuant to Section 4.3 of the Declaration, the Declarant may amend the Declaration prior to Turnover, as it deems appropriate, without the joinder or consent of any person or entity whatsoever, except the consent of AG so long as AG shall own any Lot. As of the date of this Third Supplement and First Amendment, Turnover has not yet occurred.

C. Pursuant to Section 5.1 of the Declaration, the Declarant may annex additional land by recording a Supplemental Declaration with the joinder and consent of the record title owner of such additional lands and the joinder and consent of AG.

D. AG is the record title owner of the Additional Property (as defined below) and hereby consents to this Third Supplement and First Amendment.

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E. The Declarant wishes, in accordance with Section 4.3 and Section 5.1 of the Declaration, to file of record this Third Supplement and First Amendment for the purpose of annexing additional land to the Declaration and ST. AUGUSTINE LAKES and otherwise amended the Declaration as provided herein.

NOW THEREFORE, the Declarant hereby supplements the Declaration as set forth herein.

Words in the text which are lined through (——) indicate deletions from the present text; words in the text which are double-underlined indicate additions to the present text. The text will not be double-underlined or stricken when whole sections or paragraphs are added or deleted in their entirety.

1. Recitals and Defined Terms. The foregoing Recitals are true and correct and are incorporated into and form a part of this Third Supplement and First Amendment. All initially capitalized terms not defined herein shall have the meanings set forth in the Declaration.

2. Conflicts. In the event there is a conflict between this Third Supplement and First Amendment and the Declaration, this Third Supplement and First Amendment shall control. Whenever possible, this Third Supplement and First Amendment and the Declaration shall be construed as a single document. Except as modified hereby, the Declaration shall remain in full force and effect.

3. Annexation. The Declaration is hereby amended by the addition of the real property legally described in Schedule A, attached hereto and incorporated herein by this reference (the "Additional Property"). The Additional Property shall be subject to each and every term, condition, covenant, easement and restriction of the Declaration as it exists and as it may be amended from time to time.

4. A new Section 15.15 and a new Section 15.16 are hereby added to the Declaration as follows [*SEE GOVERNING DOCUMENTS FOR COMPLETE CURRENT TEXT*]:

15.15 Bulk Services. The Association and/or the Declarant has entered into, or will enter into, and may modify and/or enter into in the future, one or more agreements with one or more companies, including FisionX, LLC, a Delaware limited liability company ("FisionX"), which is an affiliate of the Declarant, for the installation of communications facilities (the "Communications Facilities") and the provision of Telecommunications Services at ST. AUGUSTINE LAKES. The Telecommunications Services may include, among other things internet, video, and telephone services, as well as other communications technologies, and such Telecommunications Services may be delivered by one or more Telecommunications Providers to Owners on a bulk basis, whereby the Telecommunications Services are delivered to such Homes (the "Bulk Services") and the Telecommunications Provider bills the Association for the provision of the Bulk Services delivered to such Homes, and the Association assesses such fees for the Bulk Services to Owners which fee shall be part of the Operating Expenses or otherwise assessed by the Association in accordance with the Declaration. The terms of any Bulk Services arrangement may be set forth in any Communications Services Installation and Services Agreement or any other agreement(s) for such services entered into or to be

entered into between the Association and applicable Telecommunications Provider. To the extent Bulk Services are delivered to the Homes within ST. AUGUSTINE LAKES, each Owner acknowledges they must agree to the Telecommunications Provider's services subscriber agreement terms and acceptable use policy with the Telecommunications Provider to receive the Bulk Services and, except as provided by applicable law, the failure of an Owner to agree to the Telecommunications Provider's services a subscription agreement and acceptable use policy with the Telecommunications Provider will not relieve the Owner from the obligation to pay the Bulk Services fee and any related Assessments attributable to Owner's Lot. For any Telecommunications Services not delivered on a bulk basis, each Owner must individually subscribe with the applicable Telecommunications Provider for any such Telecommunications Services that the Owner desires for such Telecommunications Provider to deliver to such Owner's Home. Each Owner, by acceptance of a deed to a Lot, agrees to be bound by all such easements or agreements for the installation of communications facilities and provision of Telecommunications Services (including Bulk Services, if and as applicable), along with any amendments, renewals, and replacements thereof.

15.16 Developer Communications Services Easement. In order to enable Declarant and/or its affiliates to install and provide, or allow third-party communications providers to install and provide, Telecommunications Services for ST. AUGUSTINE LAKES, Declarant has granted (or may in the future grant) to FisionX and its successors and assigns, certain easements and access rights that allow for the installation of communications facilities in ST. AUGUSTINE LAKES and, if warranted, the delivery of Telecommunications Services over those communications facilities in ST. AUGUSTINE LAKES. The easement and access rights cover certain Common Areas and other areas within ST. AUGUSTINE LAKES, including, without limitation, within Lots. The easement and access rights are set forth in, and shall be subject to the terms, conditions, and restrictions of any GRANT OF TELECOMMUNICATIONS EASEMENT or similar grant of easement pertaining to FisionX and/or the Telecommunications Services recorded or to be recorded in the Public Records, as may be modified or supplemented from time to time.

5. Ratification. The Declaration, as amended, is hereby incorporated by reference as though fully set forth herein and, except as specially amended hereinabove, is hereby ratified and confirmed in its entirety.

6. Covenant. This Third Supplement and First Amendment shall be a covenant running with the land and shall be effective immediately upon its recording in St. Johns County, Florida.

[Signatures on the Following Page]

IN WITNESS WHEREOF, the Declarant has caused this Third Supplement and First Amendment to be executed by its duly authorized representative as of this 24th day of July, 2023.

WITNESSES:

Gina Melton
Print Name: Gina Melton
Andrea Agba
Print Name: Andrea Agba

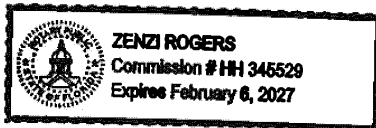
"DECLARANT"

LENNAR HOMES, LLC, a Florida limited liability company

By: [Signature]
Name: Christine Brown
Title: VP

STATE OF FLORIDA)
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 24th day of July, 2023, by Christine Brown as VP of LENNAR HOMES, LLC, a Florida limited liability company. He/She ☒ is personally known to me or ☐ has produced [Signature] as identification.



Zenzi Rogers
Notary Public
Print Name: Zenzi Rogers
My Commission Expires: 2/6/27

JOINDER AND CONSENT

AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company ("AG"), does hereby join in the THIRD SUPPLEMENTAL DECLARATION AND FIRST AMENDMENT TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**Third Supplement and First Amendment**"), to which this Joinder and Consent is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. AG agrees this Joinder and Consent is for the purpose of subjecting the Additional Property (as such term is defined in the Third Supplement and First Amendment), which shall run with such property, and for the purpose of evidencing AG's consent to the Third Supplement and First Amendment in accordance with Section 4.3 and Section 5.1 of the Declaration.

IN WITNESS WHEREOF, the undersigned has executed this Joinder and Consent on this 24 day of July, 2023.

WITNESSES:

"AG"

AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company

By: AGWIP ASSET MANAGEMENT, LLC,
an Arizona limited liability company,
its Authorized Agent

By: Steven S. Benson
Steven S. Benson, its Manager

Jeanette LaRavage
Print Name: Jeanette LaRavage

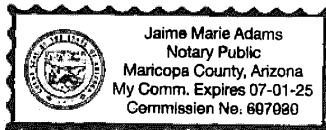
[Seal]

Jeff Benson
Print Name: Jeff Benson

STATE OF ARIZONA)
COUNTY OF MARICOPA)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 24 day of July, 2023, by Steven S. Benson, the manager of AGWIP ASSET MANAGEMENT, LLC, an Arizona limited liability company, the Authorized Agent of AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company, for and on behalf thereof. He ☒ is personally known to me or ☐ has produced _____ as identification.

(SEAL)



Jaime Marie Adams
NOTARY PUBLIC
Print Name Jaime Marie Adams

JOINDER

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**") does hereby join in the THIRD SUPPLEMENTAL DECLARATION AND FIRST AMENDMENT TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**Third Supplement and First Amendment**"), to which this Joinder is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. The Association agrees this Joinder is for the purpose of evidencing the Association's acceptance of the rights and obligations provided in the Third Supplement and First Amendment and does not affect the validity of the Third Supplement and First Amendment as the Association has no right to approve the Third Supplement and First Amendment.

IN WITNESS WHEREOF, the undersigned has executed this Joinder on this 24th day of July, 2023.

WITNESSES:

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation

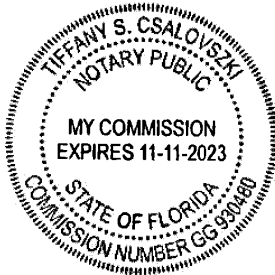
[Signature]
Print Name: CHRIS MAJO
[Signature]
Print Name: Bridget Snyder

By: [Signature]
Name: Zenzi Rogers
Title: President

STATE OF FLORIDA)
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 24th day of July, 2023, by Zenzi Rogers as President of ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, on behalf of the corporation. She ☒ is personally known to me or ☐ has produced _____ as identification.

My commission expires: 11/11/2023



[Signature]
NOTARY PUBLIC, State of Florida at Large
Print Name: Tiffany S. Csalo vszki

Schedule A**Legal Description****Phase 2B**

A PORTION OF SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST, ST. JOHNS COUNTY, FLORIDA BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FOR A POINT OF REFERENCE COMMENCE AT THE SOUTHWEST CORNER OF SAID SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST; THENCE NORTH 89° 38' 39" EAST ALONG THE SOUTH LINE OF SAID SECTION 15, A DISTANCE OF 2,034.53 FEET TO THE SOUTHEASTERN MOST CORNER OF ST. AUGUSTINE LAKES PHASE 1C, AS RECORDED IN MAP BOOK 117, PAGES 48 THROUGH 55 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA; THENCE NORTH 26° 11' 49" WEST, ALONG THE EASTERLY BOUNDARY OF SAID ST. AUGUSTINE LAKES PHASE 1C, A DISTANCE OF 386.60 FEET TO THE POINT OF BEGINNING.

FROM THE POINT OF BEGINNING THUS DESCRIBED; THENCE NORTH 24° 29' 18" WEST ALONG THE EAST LINE OF SAID AUGUSTINE LAKES PHASE 1C, A DISTANCE OF 1115.23 FEET TO THE SOUTHEASTERN MOST CORNER OF ST. AUGUSTINE LAKES PHASE 1B, AS RECORDED IN MAP BOOK 116, PAGES 84 THROUGH 88 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA; THENCE NORTH 20° 30' 35" WEST ALONG THE EASTERLY BOUNDARY OF SAID ST. AUGUSTINE LAKES PHASE 1B, A DISTANCE OF 587.80 FEET TO A POINT ON THE SOUTHERLY BOUNDARY OF ST. AUGUSTINE LAKES PHASE 1A, AS RECORDED IN MAP BOOK 115, PAGES 83 THROUGH 92 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA; THENCE THE FOLLOWING 12 COURSES AND DISTANCES ALONG SAID SOUTHERLY BOUNDARY; COURSE NO. 1: NORTH 76° 09' 05" EAST A DISTANCE OF 146.36 FEET; TO A POINT OF CURVATURE ON A CURVE CONCAVE TO THE NORTHWEST AND HAVING A RADIUS OF 290.00 FEET, A CENTRAL ANGLE OF 12° 46' 27" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 69° 45' 52" EAST, 64.62 FEET, THENCE COURSE NO. 2: NORTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 64.66 FEET; THENCE COURSE NO. 3: SOUTH 29° 34' 30" EAST A DISTANCE OF 10.01 FEET; TO A POINT ON A CURVE CONCAVE TO THE NORTHWEST AND HAVING A RADIUS OF 300.00 FEET A CENTRAL ANGLE OF 06° 37' 19" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 59° 58' 05" EAST, 34.65 FEET; COURSE NO. 4: THENCE PROCEED NORTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 34.67 FEET TO A POINT OF TANGENCY; THENCE COURSE NO. 5: NORTH 56° 39' 25" EAST A DISTANCE OF 83.83 FEET, TO A POINT OF CURVATURE CONCAVE TO THE SOUTH HAVING A RADIUS OF 15.00 FEET A CENTRAL ANGLE OF 97° 22' 53", BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 74° 39' 08" EAST, 22.53 FEET; THENCE COURSE NO. 6: EASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 25.49 FEET; COURSE NO. 7: NORTH 64° 10' 06" EAST A DISTANCE 70.00 FEET; TO A POINT ON A CURVE CONCAVE TO THE SOUTHEAST, HAVING A RADIUS OF 15.00 FEET A CENTRAL ANGLE OF 98° 38' 09" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 23° 21' 22" EAST, 22.75 FEET; THENCE COURSE NO. 8 NORTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 25.82 FEET, TO A POINT OF COMPOUND CURVATURE OF A CURVE HAVING A RADIUS OF 350.00 FEET A CENTRAL ANGLE OF 02° 55' 03" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 74° 07' 58" EAST 17.82 FEET; THENCE COURSE NO. 9: NORTHEASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 17.82

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FEET; THENCE COURSE NO. 10: NORTH 75° 35' 29" EAST A DISTANCE OF 311.11 FEET; THENCE COURSE NO. 11: SOUTH 38° 22' 56" EAST A DISTANCE OF 252.82 FEET; TO A POINT OF CURVATURE SAID CURVE CONCAVE TO THE NORTH AND HAVING A RADIUS OF 47.00 FEET A CENTRAL ANGLE OF 98° 21' 49" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 87° 33' 51" EAST, 71.14 FEET; THENCE COURSE NO. 12: EASTERLY ALONG THE ARC OF SAID CURVE AN ARC LENGTH OF 80.69 FEET; THENCE DEPARTING SAID PLAT OF ST. AUGUSTINE LAKES PHASE 1A, SOUTH 19° 54' 19" EAST A DISTANCE OF 542.20 FEET; THENCE SOUTH 12° 40' 01" WEST, A DISTANCE OF 972.28 FEET; THENCE SOUTH 82° 17' 10" WEST A DISTANCE OF 176.70 FEET; THENCE SOUTH 31° 56' 30" WEST A DISTANCE OF 143.61 FEET TO THE POINT OF BEGINNING.

LAND THUS DESCRIBED CONTAINS 27.20 ACRES, MORE OR LESS.

#11668008 v1

PREPARED BY AND RETURN TO:

Christian F. O'Ryan, Esq.
Stearns Weaver Miller Weissler
Alhadeff & Sitterson, P.A.
401 East Jackson Street, Suite 2100
Tampa, Florida 33602

-----SPACE ABOVE THIS LINE RESERVED FOR RECORDING DATA-----

**FOURTH SUPPLEMENTAL DECLARATION
TO COMMUNITY DECLARATION FOR
ST. AUGUSTINE LAKES**

THIS FOURTH SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (this "**Fourth Supplement**") is made on this 10th day of March, 2024, by LENNAR HOMES, LLC, a Florida limited liability company (the "**Declarant**"), joined by AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company ("**AG**"), and by ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**").

RECITALS

A. The Declarant recorded that certain COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2022104865 in O.R. Book 5664, Page 1649, as amended and/or supplemented by that certain FIRST SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2022112709 in O.R. Book 5680, Page 186, and as amended and/or supplemented by that certain SECOND SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2023025209 in O.R. Book 5734, Page 1927, and as amended and/or supplemented by that certain THIRD SUPPLEMENTAL DECLARATION AND FIRST AMENDMENT TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES as Instrument Number 2023061755 in O.R. Book 5805, Page 615, all in the Public Records of St. Johns County, Florida, as amended and/or supplemented from time to time (collectively, the "**Declaration**").

B. Pursuant to Section 5.1 of the Declaration, the Declarant may annex additional land by recording a Supplemental Declaration with the joinder and consent of the record title owner of such additional lands and the joinder and consent of AG.

C. The Declarant and AG are the record title owners of the Additional Property (as defined below) and hereby consent to this Fourth Supplement.

#12511900 v2

D. In accordance with Section 5.1 of the Declaration, the Declarant files of record this Fourth Supplement for the purpose of annexing additional land to the Declaration and ST. AUGUSTINE LAKES.

NOW THEREFORE, the Declarant hereby supplements the Declaration as set forth herein.

Words in the text which are lined through (——) indicate deletions from the present text; words in the text which are double-underlined indicate additions to the present text. The text will not be double-underlined or stricken when whole sections or paragraphs are added or deleted in their entirety.

1. Recitals and Defined Terms. The foregoing Recitals are true and correct and are incorporated into and form a part of this Fourth Supplement. All initially capitalized terms not defined herein shall have the meanings set forth in the Declaration.

2. Conflicts. In the event there is a conflict between this Fourth Supplement and the Declaration, this Fourth Supplement shall control. Whenever possible, this Fourth Supplement and the Declaration shall be construed as a single document. Except as modified hereby, the Declaration shall remain in full force and effect.

3. Annexation. The Declaration is hereby amended by the addition of the real property legally described in Schedule A, attached hereto and incorporated herein by this reference (the "Additional Property"). The Additional Property shall be subject to each and every term, condition, covenant, easement, and restriction of the Declaration as it exists and as it may be amended from time to time.

4. Ratification. The Declaration, as amended, is hereby incorporated by reference as though fully set forth herein and, except as specially amended hereinabove, is hereby ratified and confirmed in its entirety.

5. Covenant. This Fourth Supplement shall be a covenant running with the land and shall be effective immediately upon its recording in St. Johns County, Florida.

[Signatures on the Following Page]

JOINDER AND CONSENT

AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company ("**AG**"), does hereby join in the FOURTH SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**Fourth Supplement**"), to which this Joinder and Consent is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. AG agrees this Joinder and Consent is for the purpose of subjecting the Additional Property (as such term is defined in the Fourth Supplement), which shall run with such property, and for the purpose of evidencing AG's consent to the Fourth Supplement in accordance with Section 5.1 of the Declaration.

IN WITNESS WHEREOF, the undersigned has executed this Joinder and Consent on this 7 day of March, 2024.

WITNESSES:

"AG"

AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company

By: AGWIP ASSET MANAGEMENT, LLC,
an Arizona limited liability company,
its Authorized Agent

By: Steven S. Benson
Steven S. Benson, its Manager

Jeanette Lakavage
Print Name: Jeanette Lakavage
Address: 8585 E Hartford Dr., Ste 118
Scottsdale, AZ 85258

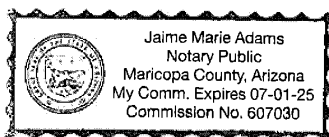
Wendy Strockel
Print Name: Wendy Strockel
Address: 8585 E Hartford Dr., Ste 118
Scottsdale, AZ 85258

[Seal]

STATE OF ARIZONA)
COUNTY OF MARICOPA)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 7 day of March, 2024, by Steven S. Benson, the manager of AGWIP ASSET MANAGEMENT, LLC, an Arizona limited liability company, the Authorized Agent of AG ESSENTIAL HOUSING MULTI STATE 2, LLC, a Delaware limited liability company, for and on behalf thereof. He ☒ is personally known to me or ☐ has produced _____ as identification.

(SEAL)



Jaime Marie Adams
NOTARY PUBLIC
Print Name Jaime Marie Adams

JOINDER

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation (the "**Association**") does hereby join in the FOURTH SUPPLEMENTAL DECLARATION TO COMMUNITY DECLARATION FOR ST. AUGUSTINE LAKES (the "**Fourth Supplement**"), to which this Joinder is attached, and the terms thereof are and shall be binding upon the undersigned and its successors in title. The Association agrees this Joinder is for the purpose of evidencing the Association's acceptance of the rights and obligations provided in the Fourth Supplement and does not affect the validity of the Fourth Supplement as the Association has no right to approve the Fourth Supplement.

IN WITNESS WHEREOF, the undersigned has executed this Joinder on this 10th day of March, 2024.

WITNESSES:

ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation

William Fitzgerald
Print Name: William Fitzgerald
Address: 7411 Pelletier St SE 220
Jacksonville FL 32256

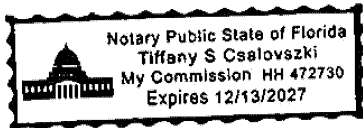
By: Zenzi Rogers
Name: Zenzi Rogers
Title: President

Jessica Hamley
Print Name: Jessica Hamley
Address: 7411 Pelletier St SE 220
Jacksonville, FL 32256

STATE OF FLORIDA)
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 10th day of March, 2024, by Zenzi Rogers as President of ST. AUGUSTINE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, on behalf of the corporation. She ☐ is personally known to me or ☐ has produced _____ as identification.

My commission expires: 12/13/27



Tiffany S. Csalovszki
NOTARY PUBLIC, State of Florida at Large
Print Name: Tiffany S. Csalovszki

Schedule A**Legal Description****Phase 3A**

A PORTION OF SECTION 15 AND SECTION 40, TOWNSHIP 7 SOUTH, RANGE 29 EAST, ST. JOHNS COUNTY, FLORIDA BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FOR A POINT OF REFERENCE COMMENCE AT THE SOUTHWEST CORNER OF SAID SECTION 15, TOWNSHIP 7 SOUTH, RANGE 29 EAST; THENCE WITH THE SOUTH LINE OF SAID SECTION AND THE SOUTH LINE OF ST. AUGUSTINE LAKES PHASE 1C AS RECORDED IN MAP BOOK 117, PAGES 48 THROUGH 55 AND THE NORTH LINE OF OFFICIAL RECORDS BOOK 932, PAGE 1169, OFFICIAL RECORDS BOOK 4836, PAGE 699, OFFICIAL RECORDS BOOK 5058, PAGE 1102 AND OFFICIAL RECORDS BOOK 679, PAGE 1197 ALL OF THE PUBLIC RECORDS OF SAID COUNTY, NORTH 89° 38' 39" EAST, A DISTANCE OF 2,034.31 FEET TO A POINT LYING ON THE SOUTHEASTERLY CORNER OF SAID ST. AUGUSTINE LAKES PHASE 1C; THENCE WITH THE SOUTHEASTERLY LINE OF SAID ST. AUGUSTINE LAKES PHASE 1C NORTH 26° 11' 49" WEST. A DISTANCE OF 386.60 FEET TO A POINT LYING ON THE SOUTHWESTERLY CORNER AND THE SOUTHEASTERLY LINE TRACT "G", OF ST. AUGUSTINE LAKES PHASE 2B AS RECORDED IN MAP BOOK 118, PAGES 80 THROUGH 84 OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE WITH SAID SOUTHEASTERLY LINE FOR THE NEXT 3 COURSES AND DISTANCES; THENCE COURSE NO. 1: NORTH 31° 56' 30" EAST, A DISTANCE OF 143.61 FEET; THENCE COURSE NO. 2: NORTH 82° 17' 10" EAST, A DISTANCE OF 176.70 FEET; THENCE COURSE NO. 3: NORTH 12° 40' 01" EAST, A DISTANCE OF 379.11 FEET TO THE POINT OF BEGINNING.

FROM THE POINT OF BEGINNING THUS DESCRIBED, CONTINUING WITH SAID SOUTHEASTERLY AND EASTERLY LINES OF SAID TRACT "G" AND SAID ST. AUGUSTINE LAKES PHASE 2B FOR THE NEXT TWO (2) COURSES AND DISTANCES; THENCE COURSE NO. 1: NORTH 12° 40' 01" EAST, A DISTANCE OF 593.17 FEET; THENCE COURSE NO. 2: NORTH 19° 54' 19" WEST, A DISTANCE OF 542.20 FEET, TO A POINT LYING ON THE SOUTHERLY LINE OF TRACT "D" OF ST. AUGUSTINE LAKES PHASE 1A AS RECORDED IN MAP BOOK 115, PAGES 83 THROUGH 92 OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE WITH SAID SOUTHERLY LINE FOR THE NEXT 13 COURSES AND DISTANCES; COURSE NO. 1: NORTH 43° 15' 15" EAST, A DISTANCE OF 28.25 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE SOUTHEASTERLY, HAVING A RADIUS OF 33.00 FEET, A CENTRAL ANGLE OF 16°24'41" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 51° 27' 35" EAST, 9.42 FEET; THENCE COURSE NO. 2: NORTHEASTERLY WITH THE ARC OF SAID CURVE AN ARC LENGTH OF 9.45 FEET TO THE POINT OF TANGENCY; THENCE COURSE NO. 3: NORTH 59° 39' 55" EAST, A DISTANCE OF 42.97 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE SOUTHEASTERLY, HAVING A RADIUS OF 33.00 FEET, A CENTRAL ANGLE OF 13°28'09" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 66° 23' 59" EAST, 7.74 FEET; THENCE COURSE NO. 4: NORTHEASTERLY WITH THE ARC OF SAID CURVE AN ARC LENGTH OF 7.76 FEET TO THE POINT OF TANGENCY; THENCE COURSE NO. 5: NORTH 73° 08' 04" EAST, A DISTANCE OF 49.55 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE SOUTHERLY, HAVING A RADIUS OF 33.00 FEET, A CENTRAL ANGLE OF 26°05'05" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 86° 10' 36" EAST, 14.89 FEET; THENCE COURSE NO. 6: NORTHEASTERLY WITH THE ARC OF SAID CURVE AN ARC LENGTH OF 15.02 FEET TO THE POINT OF TANGENCY; THENCE COURSE NO. 6: SOUTH 80° 46' 51" EAST, A DISTANCE OF 167.84 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE TO THE SOUTHWEST, HAVING A RADIUS OF 33.00 FEET, A CENTRAL ANGLE OF 8°15'08" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF SOUTH 76° 39' 17" EAST, 4.75 FEET; THENCE COURSE NO. 7: SOUTHEASTERLY WITH THE ARC OF SAID CURVE AN ARC LENGTH OF 4.75 FEET TO THE POINT OF TANGENCY; THENCE COURSE NO. 8: SOUTH 72° 31' 43" EAST, A DISTANCE OF 127.18 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE NORTHEASTERLY, HAVING A RADIUS

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OF 43.00 FEET, A CENTRAL ANGLE OF 44°40'06" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 85° 08' 14" EAST, 32.68 FEET; THENCE COURSE NO. 9: NORTHERLY WITH THE ARC OF SAID CURVE AN ARC LENGTH OF 33.52 FEET TO THE POINT OF TANGENCY; THENCE COURSE NO. 10: NORTH 62° 48' 11" EAST, A DISTANCE OF 45.19 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE NORTHWESTERLY, HAVING A RADIUS OF 33.00 FEET, A CENTRAL ANGLE OF 94°39'01" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 15° 28' 41" EAST, 48.52 FEET; THENCE COURSE NO. 11: NORTHWESTERLY WITH THE ARC OF SAID CURVE AN ARC LENGTH OF 54.51 FEET TO THE POINT OF TANGENCY; THENCE COURSE NO. 12: NORTH 31° 50' 50" WEST 213.68 FEET; THENCE COURSE NO. 13: NORTH 26° 03' 58" WEST, A DISTANCE OF 29.78 FEET TO A POINT LYING ON THE EASTERLY RIGHT-OF-WAY OF ARCADIAN LAKES BOULEVARD, A 80.00 FOOT RIGHT-OF-WAY AS NOW ESTABLISHED; THENCE WITH SAID EASTERLY RIGHT-OF-WAY LINE NORTH 58° 09' 10" EAST, A DISTANCE OF 70.00 FEET TO A POINT LYING ON THE WEST BOUNDARY OF TRACT "K" OF SAID ST. AUGUSTINE LAKE PHASE 1A, SAID POINT ALSO BEING THE POINT OF CURVATURE OF A CURVE CONCAVE SOUTHEASTERLY, HAVING A RADIUS OF 15.00 FEET, A CENTRAL ANGLE OF 82°38'03" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 09° 28' 11" EAST, 19.81 FEET; THENCE NORTHEASTERLY WITH THE ARC OF SAID CURVE AN ARC LENGTH OF 21.63 FEET TO THE POINT OF COMPOUND CURVATURE OF A CURVE CONCAVE NORTHWESTERLY, HAVING A RADIUS OF 375.00 FEET, A CENTRAL ANGLE OF 66°12'22" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 17° 41' 02" EAST, 409.61 FEET; THENCE NORTHERLY WITH THE ARC OF SAID CURVE AN ARC LENGTH OF 433.32 FEET DEPARTING THE BOUNDARY FOR SAID ST. AUGUSTINE LAKES PHASE 1A TO A POINT LYING ON THE WESTERLY LINE OF THE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 1416, PAGE 1903 OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE WITH SAID WESTERLY LINE SOUTH 15° 36' 08" EAST, A DISTANCE OF 310.73 FEET TO A POINT LYING ON THE SOUTH LINE OF THE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 1416, PAGE 1903 AND OFFICIAL RECORDS BOOK 949, PAGE 1804, SAID POINT ALSO LYING ON THE NORTH LINE OF SAID SECTION 15; THENCE WITH LAST SAID SOUTH LINE SOUTH 89° 52' 01" EAST, A DISTANCE OF 809.65 FEET TO A POINT LYING ON THE WEST LINE OF THE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 4245, PAGE 1388; THENCE WITH SAID WEST LINE SOUTH 00° 07' 38" EAST, A DISTANCE OF 1,877.73 FEET; THENCE WITH A NEW DIVISION LINE NORTH 63° 40' 24" WEST, A DISTANCE OF 316.70 FEET; THENCE NORTH 09° 50' 02" WEST, A DISTANCE 329.26 FEET; THENCE NORTH 90° 00' 00" WEST, A DISTANCE OF 260.77 FEET TO THE POINT OF CURVATURE OF A NON-TANGENT CURVE CONCAVE NORTHEASTERLY, HAVING A RADIUS OF 100.00 FEET, A CENTRAL ANGLE OF 21°55' 08" AND BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF NORTH 10° 57' 34" WEST, 38.02 FEET; THENCE NORTHWESTERLY WITH THE ARC OF SAID CURVE AN ARC LENGTH OF 38.26 FEET; THENCE NORTH 90° 00' 00" WEST, A DISTANCE OF 114.66 FEET; THENCE SOUTH 51° 54' 44" WEST, A DISTANCE OF 222.88 FEET; THENCE NORTH 90° 00' 00" WEST, A DISTANCE OF 516.48 FEET TO THE POINT OF BEGINNING.

LAND THUS DESCRIBED CONTAINS 45.22 ACRES MORE OR LESS.

#12511900 v2

AUTHORITY TO CANCEL

DOCUMENT PREPARED BY AND RETURN TO:
FNB Oxford Bank, F/K/A First National Bank of Oxford
PO BOX 847
Oxford MS 38655
662-234-2821

GRANTOR:
FNB Oxford Bank F/K/ A
First National Bank Of Oxford
PO Box 847
Oxford MS 38655
662-234-2821

GRANTEE:
SDP FL ST Augustine 1 LLC
825 Sisk Ave Ste 200
Oxford Ms 38655
662-801-4170

INDEXING INSTRUCTIONS

A PORTION OF SECTION 6, TOWNSHIP 7 SOUTH, RANGE 29 EAST, ST JOHNS COUNTY,
FLORIDA.

AUTHORITY TO CANCEL

STATE OF FLORIDA
COUNTY OF ST JOHNS

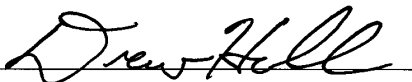
TO THE CLERK OF ST JOHNS COUNTY

You are hereby authorized to enter satisfaction of and cancel of record of certain MORTGAGE
executed by **SDP FL ST AUGUSTINE 1 LLC** to FNB Oxford Bank F/K/A First National Bank
Oxford, Mississippi, in **BK 5798 PG 1504 and BK 5798 PG 1516** OF THE RECORDS OF DEEDS in
your office, the indebtedness secured thereby having been paid in full.

This 21st day of November, 2024

FNB OXFORD BANK

By:

A handwritten signature in black ink, appearing to read "Drew Hill", written over a horizontal line.

Vice President

STATE OF MISSISSIPPI
COUNTY OF LAFAYETTE

Personally appeared before me, the undersigned authority in and for the said county and state, on this 21st day of November 2024, within my jurisdiction, the within named **Drew Hull** and acknowledged that (he) (she) is **Vice President** of FNB Oxford Bank F/K/A First National Bank, Oxford Mississippi, a Mississippi Banking Corporation, and that for and on behalf of the said corporation, and as its act and deed (he) (she) executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

My Commission Expires:

6-5-26

Notary Public

