

Rec Fee \$ 17.00 MARTHA O. HAYNIE,
Add Fee \$ 2.50 Orange County
Doc Tax \$ _____ Comptroller
Int Tax \$ _____ By MSB
Total \$ 19.50 Deputy Clerk

Prepared by:
Mildred S. Crowder, Esq. *msc*
WEISENFELD & ASSOCIATES, P.A.
501 Brickell Key Drive, #300
Miami, Florida 33131

~~Return recorded copy to:~~
COMMUNITY DEVELOPERS OF
ORANGE COUNTY, INC.
2533 Boggy Creek Road
Kissimmee, Florida 32743
Attention: Sarah Gilman

SECOND AMENDMENT TO
DECLARATION OF COVENANTS AND RESTRICTIONS
FOR FOREST RIDGE

THIS SECOND AMENDMENT TO THE DECLARATION OF COVENANTS AND RESTRICTIONS FOR FOREST RIDGE, (hereinafter "Amendment") is made this 10th day of April, 1991, by COMMUNITY DEVELOPERS OF ORANGE COUNTY, INC., a Florida corporation (hereinafter referred to as the "Developer").

W I T N E S S E T H: 3762451 Orange Co. FL.
04/17/91 10:29:34am

WHEREAS, Developer recorded a Declaration of Covenants and Restrictions for Forest Ridge on August 31, 1990, in Official Records Book 4214 at Page 4987 of the Public Records of Orange County, Florida as amended by Amendment to the Declaration of Covenants and Restrictions for Forest Ridge recorded on October 15, 1990, in Official Records Book 4231 at Page 3022 of the Public Records of Orange County, Florida (hereinafter referred to as the "Declaration") and

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WHEREAS, Developer wishes to amend the Declaration to conform to certain requirements of the Federal Housing Administration (hereinafter "FHA") and the Veterans Administration (hereinafter "VA"),

NOW, THEREFORE, the Developer, pursuant to the authority reserved to itself in Article VII Section 2, amends the Declaration as follows:

1. The first "WHEREAS" clause is deleted in its entirety and the following is substituted therefor:

"WHEREAS, Developer is the owner of certain lands more particularly described on Exhibit "A" attached hereto which has been platted as FOREST RIDGE, according to the plat thereof, recorded in Plat Book 26 at Pages 91-93 of the Public Records of Orange County, Florida; and"

2. Article I, Section 4, is deleted in its entirety and the following is substituted therefor:

"Common Area" shall mean and refer to Tracts "C" and "D" and to the brick wall erected within the landscape and utility easement on the rear of each Living Unit that abuts Landstar Boulevard, both as shown on the plat of Forest Ridge, and the landscaping between the wall and the right-of-way of Landstar Boulevard. The wall will be repaired and maintained, as needed, by the Association and no owner of a Living Unit shall alter the wall or interfere with or hinder the Association in its performance of its maintenance and repair duties required hereunder.

3. Article IV - Common Area is amended to add the following:

Section 2: Owners' Easements of Enjoyment. Every owner shall have a right and easement of enjoyment in and to the Common Area which is appurtenant to the title to a Living Unit.

Section 3: The Common Area cannot be mortgaged or conveyed without the consent of at least two-thirds (2/3) of the Owners (excluding the Developer).

4. Article 7 - General Provisions is amended to add the following:

Section 13: FHA - VA Approval. Notwithstanding any other provision in this Declaration to the contrary, for so long as there is a Class "B" membership, the following actions will require the prior approval of the FHA or the VA:

- i. annexation of additional properties.
- ii. dedication or mortgaging of the Common Area.
- iii. amendment to this Declaration other than to correct ambiguities or conflicts. Approval of the FHA or VA should only be required if any mortgage encumbering a Living Unit is guaranteed or insured by either of such agencies.

5. Except as specifically modified by the terms of this Second Amendment, the Declaration is hereby confirmed and ratified in its entirety and incorporated herein by this reference.

IN WITNESS WHEREOF, COMMUNITY DEVELOPERS OF ORANGE COUNTY, INC. has executed this Second Amendment to Declaration of Covenants and Restrictions for Forest Ridge on this 10th day of April, 1991.

Signed, sealed and delivered in the presence of:

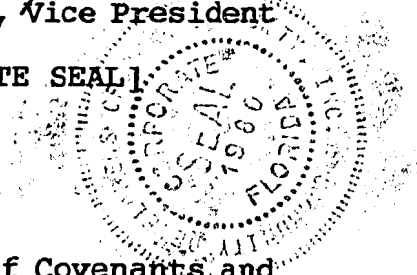
COMMUNITY DEVELOPERS OF ORANGE COUNTY, INC., a Florida corporation

Charles D. Han
Jacqueline F. ...

By: *Ramon E. Alonso*
RAMON E. ALONSO, Vice President

[CORPORATE SEAL]

STATE OF FLORIDA)
)SS:
COUNTY OF OSCEOLA)



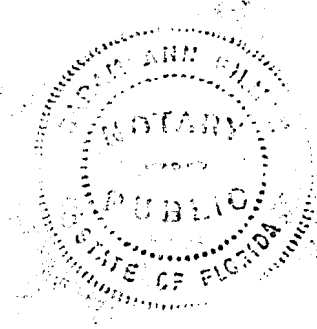
The foregoing Second Amendment to Declaration of Covenants and Restrictions for Forest Ridge was acknowledged before me this 10th day of April, 1991, by Ramon E. Alonso, as Vice President of COMMUNITY DEVELOPERS OF ORANGE COUNTY, INC., a Florida corporation, on behalf of the corporation.

Sarah Ann Gilman
Notary Public, State of Florida

My Commission Expires:



SARAH ANN GILMAN
MY COMMISSION EXPIRES
July 30, 1994
BONDED THRU NOTARY PUBLIC UNDERWRITERS



JOINDER AND CONSENT BY MORTGAGEE

FOREST RIDGE at Meadow Woods is presently encumbered by a mortgage to Barnett Bank of South Florida, N.A. (the "Mortgagee") which Mortgage was recorded in Official Records Book 3669 at Page 2741, modified by the Spreading Agreement in Official Records Book 3707 at Page 301; Official Records Book 3712, at Page 1554; Official Records Book 3723, at Page 959; Official Records Book 3819 at Page 1037; Official Records Book 3859 at Page 3761; as modified by the Assignment in Official Records Book 3925, at Page 1788; Official Records Book 3964 at page 0404; Mortgage Security Agreement and Financing Statement between Community Developers of Orange County, Inc., Joseph J. Weisenfeld, Trustee to Barnett Bank of South Florida, N.A., dated July 7, 1988 and recorded in Official Records Book 3999, at Page 3978; Mortgage Consolidation Agreement recorded in Official Records Book 3999 at Page 3999; as modified by the Receipt of Future Advance and Mortgage Modification and Spreader Agreement recorded in Official Records Book 4136 at Page 2462; as modified by the Modification of Assignment of Water Taps, Fees and Credits recorded in Official Records Book 4136, at Page 2473; as modified by the Mortgage Spreader Agreement recorded in Official Records Book 4147, at Page 4152, all of the Public Records of Orange County, Florida.

Mortgagee hereby certifies that it is the holder of the Mortgage and consents to the recording of this Amendment to Declaration of Covenants and Restrictions for Forest Ridge at Meadow Woods (the "Amendment"). Neither Mortgagee nor its successors and/or assigns shall assume any responsibility or liability under the Amendment unless specifically assumed by an instrument in writing and recorded in the Public Records of Orange County, Florida.

IN WITNESS WHEREOF, the undersigned has caused these presents to be duly executed this 17th day of April, 1991.

Signed, sealed and delivered in the presence of:

Gene L. Lindsay
Melissa J. Mucci

BARNETT BANK OF SOUTH FLORIDA, N.A.

By: [Signature]
Title: S.V.P.

(CORPORATE SEAL)

STATE OF FLORIDA
COUNTY OF DADE

The foregoing Consent by Mortgagee was acknowledged before me on this 17th day of April, 1991, by Patrick Alexander, S.V.P. on behalf of BARNETT BANK OF SOUTH FLORIDA, N.A.

[Signature]
Notary Public
State of Florida at Large

My Commission Expires:

HOA-DOCS\FORESTAM.DCR NOTARY PUBLIC, STATE OF FLORIDA.
MY COMMISSION EXPIRES: DEC. 12, 1993.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

EXHIBIT "A"

LEGAL DESCRIPTION

A part of Section 31, Township 24 South, Range 30 East and part of Section 36, Township 24 South, Range 29 East, Orange County, Florida, described as follows:

BEGIN at the Southeast corner of Section 36; thence N. 89° 57' 16" W., along the south line thereof, 1090.00 feet to a point on a curve, concave southeasterly, lying on the easterly right of way line of Landstar Boulevard as shown on the plat of "LANDSTAR BOULEVARD RIGHT OF WAY EXTENSION IV", recorded in Plat Book No. 76, Pages 88, 89 and 90, Public Records of Orange County, Florida, aforementioned curve having a radius of 1890.00 feet and a central angle of 23° 59' 17"; thence run along said easterly right of way line the following four (4) courses and distances: from a tangent bearing of N. 00° 02' 13" E., run 791.29 feet along the arc of said curve to the point of tangency thereof; thence N. 24° 01' 30" E., 500.00 feet to a point of the arc of a curve, concave northwesterly, having a radius of 1860.00 feet and a central angle of 09° 21' 26"; thence run 303.76 feet along the arc of said curve to a point of compound curvature of a curve, having a radius of 1260.00 feet and a central angle of 03° 05' 06"; thence run 67.84 feet along the arc of said curve to a point; thence S. 89° 53' 59" E., 1782.43 feet; thence S. 11° 27' 32" W., 537.53 feet; thence S. 28° 24' 24" E., 874.11 feet; thence S. 00° 53' 17" E., 282.12 feet to a point on the south line of said Section 31; thence N. 89° 53' 29" W., along the south line thereof, 1489.06 feet to the POINT OF BEGINNING.

Containing 77.97 acres more or less.

OR4 279-PG2 196

RECORDED & RECORD VERIFIED

Martha O. Haynie
County Controller, Orange Co., Fla.