

Prepared by and return to:
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**DECLARATION OF COVENANTS, RESTRICTIONS,
CONDITIONS AND EASEMENTS
OF
DOVER VILLAGE HOMEOWNERS ASSOCIATION, INC.**

NOTICE: Each Owner, by virtue of taking title to a Lot, hereby agrees that the deed of conveyance to the Lot to a third party shall specifically state that the Lot is subject to the terms of this instrument and shall state the recording book and page information for this instrument as recorded in the public records of Osceola County, Florida. The intent of this provision is to defeat any potential argument or claim that Chapter 712, Fla. Stat., has extinguished the application of this instrument to each of the Lots.

This Declaration of Covenants, Restrictions, Conditions and Easements made by **Snow Construction, Inc. a Florida Corporation**, whose mailing address is 1136 New York Avenue, St. Cloud, Florida 34769 (“Declarant”).

WITNESSETH:

Declarant is the owner in fee simple of the property described in Exhibit “A” attached hereto and made a part hereof.

Now, therefore, Declarant hereby declares that the Property shall be held, sold, conveyed, leased, mortgaged and otherwise dealt with subject to the protective covenants, conditions, restrictions, reservations, easements, liens and charges as hereinafter set forth, all of which are for the purpose of enhancing and protecting the value, desirability and plan of development for the same. Said covenants, conditions, restrictions, reservations, easements, liens and charges shall run with the Property and shall be binding upon all parties having and/or acquiring any right, title or interest in said property or any portion thereof, and shall inure to the benefit of each and every person or party, from time to time, owning or holding an interest in said property.

ARTICLE I

DEFINITIONS

The following words and terms when used in this Declaration or any supplemental declaration hereto or any amendment thereto (unless context shall clearly indicate otherwise) shall have the following meanings:

1.1 “Articles” mean and refer to the Articles of Incorporation of Dover Village Homeowners’ Association, Inc., a not-for-profit Florida corporation, attached hereto as Exhibit “B”, and all exhibits which are attached thereto and made a part thereof, and shall include such amendments, if any, as may be adopted from time to time pursuant to the terms thereof.

1.2 “Association” means Dover Village Homeowners’ Association, Inc., a not-for-profit Florida corporation, its successors and assigns.

1.3 “Dover Village” means the planned community planned for development upon the property or any property annexed as provided herein; the said being within Osceola County, Florida.

1.4 “By-Laws” mean the By-Laws of Dover Village Homeowners’ Association, Inc. attached hereto as Exhibit “C” and all exhibits attached thereto and made a part thereof, and shall include such amendments, if any, as may be adopted from time to time pursuant to the terms thereof.

1.5 “Common Area” means the property owned by or dedicated to the Association for the common use and enjoyment of the Members and all improvements constructed thereon and includes any area dedicated or reserved to the Association on the Plat or any replat thereof.

1.6 “Declarant” means Snow Construction, Inc., a Florida corporation, or any successor or assign of Declarant who may be assigned all or a part of the rights and obligations of Declarant pursuant to a written assignment executed by Declarant and recorded among the Public Records of Osceola County, Florida. If Declarant assigns only a portion of its rights and obligations as Declarant hereunder to an assigned, then the term Declarant as used in this Declaration shall mean such assignee only when necessary to give such assignee the rights and obligations of Declarant hereunder which were assigned to such

assignee to the same extent as if such assignee had been the original Declarant, and said assignee shall not have any of the rights and obligations of Declarant which were not specifically assigned to such assignee.

1.7 “Declaration” means this instrument, together with the Exhibits attached hereto and made a part hereof, and shall include such amendments, if any, as may be adopted from time to time pursuant to the terms hereof. This Declaration may be referred to in any other document as “Dover Village Declaration of Covenants, Restrictions, Conditions and Easements”.

1.8 “Development Period” means the period of time until the Declarant has sold the last Lot, within the Property or any property annexed to the Property and becoming a part of the Property as provided herein, to outside purchasers.

1.9 “Home” is an attached single-family dwelling constructed upon and including a Lot as the same shall be more particularly described in each deed from the Declarant to the Owner.

1.10 “Institutional First Mortgage” is a mortgage executed in favor of an Institutional First Mortgagee, which mortgage is a first and prior mortgage encumbering a Home.

1.11 “Institutional First Mortgagee” is a bank, federal savings bank and loan association, any insurance company, pension fund, real estate trust, Federal National Mortgage Association or its assigns, Federal Home Loan Mortgage Company or its assigns, or any other party engaged in the business of mortgage financing, which owns or holds a first and prior mortgage encumbering a Home, and shall include any corporate subsidiary of such entity.

1.12 “Lot” is a platted lot appearing on the recorded plat of the property described on Exhibit “A”, or any property annexed thereto, and becoming a part of the Property conveyed, or to be conveyed, to an Owner.

1.13 “Member” is every person or entity who is a Member in the Association.

1.14 “Owner” is the record owner, whether one or more persons or entities, of the fee simple title to any Lot which is a part of the Property, including contract sellers, but excluding those parties having such interest merely as security for the performance of any obligation.

1.15 “Plat” is Dover Village according to the Plat thereof recorded among the Public Records of Osceola County, Florida.

1.16 “Property” is the property described in Exhibit “A”, and such additions thereto as may hereafter be brought within the jurisdiction of the Association and subject to the terms of this Declaration, including any added by Amendment to the Declaration.

1.17 “Rules” are collectively the rules and regulations which the Board of Directors of the Association may promulgate or impose and thereafter modify, alter, amend, rescind and augment any of the same with respect to the use, operation and enjoyment of the Property, though excluding the Common Area and any improvements located thereon.

The foregoing definitions shall be applicable to the Declaration and to any supplemental declaration hereto or any amendment to this Declaration, unless otherwise expressly provided herein or therein.

ARTICLE II

PROPERTY SUBJECT TO THIS DECLARATION

2.1 Legal Description. The real property which is and shall be held, transferred, sold, conveyed and occupied subject to this Declaration is located in Osceola County, Florida and is the property described

in Exhibit "A", and such additions as may hereafter be brought within the jurisdiction of the Association and subject to the terms of this Declaration, less the portions thereof dedicated and/or conveyed to other entities.

2.2 Application of Declaration. The Property shall be held, transferred, sold, conveyed and occupied subject to the terms and conditions of this Declaration, and any and all supplements and lawful amendments hereto and any and all supplements and lawful amendments thereto. By receipt of delivery of a deed to any of the Property or other instrument evidencing ownership, whether or not it shall be so expressed in any such deed or other conveyance or adjudication, each Owner hereby agrees to abide by and accept title to such portion of the Property and all terms and provisions of this Declaration. The filing of this Declaration and subjecting the Property to the covenant, conditions, restrictions, reservations, easements, liens and charges contained herein shall not be construed in any way as inhibiting or prohibiting the Declarant from conveying the Lots or improvements within the Property to third parties free and clear of any covenants, conditions, restrictions, reservations, easements, liens and charges, except for those specifically provided for in this Declaration. Lots so conveyed by the Declarant to third parties shall be used and held by said third parties in accordance with this Declaration.

2.3 Additional Property may become subject to this Declaration in the following manner:

2.3.1 Future Phases. The Declarant shall have the right, so long as there is a Class B Membership, without any consent of the Association being required, to subject this Declaration, additional properties as future phases of Dover Village. The Supplemental Declaration may contain such complementary additions and modifications of the covenants, conditions and restrictions contained in this Declaration as may be necessary or convenient, in the judgment of the Declarant. Any such modification shall have no effect on the real property described in Exhibit "A" except as may be consistent with this Declaration.

ARTICLE III

MEMBERSHIP

Every person or entity who is a record Owner of a fee or undivided fee interest in any Lot which is subject to the covenants, conditions, restrictions, reservations, easements, liens and charges of this Declaration, including contracted sellers, shall be a Member of the Association. The foregoing is not intended to include person or entities who hold an interest merely as security for the performance of an obligation. No Owner shall have more than one membership for each Lot owned. Ownership of a Lot shall be the sole qualification for membership. The Owner of record of each Lot shall be subject to assessment by the Association, as hereinafter provided, and shall be subject to enforcement by the Association in accordance with the terms and provisions of this Declaration.

ARTICLE IV

VOTING RIGHTS

The Association shall have two (2) classes of voting membership:

Class A. Class A Members shall be those Owners defined in Article III with the exception of the Declarant. Class A Members shall be entitled to one (1) vote for each Lot in which they hold the interest required for membership by Article III. When more than one (1) person or entity holds such interest in any Lot, all such persons shall be Members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one (1) vote be cast with respect to any Lot.

Class B. The Class B Member shall be the Declarant, Snow Construction, Inc., its successors and assigns. The Class B Member shall be entitled to three (3) votes for each Lot in which it holds the interest required for membership by Article III, provided that the Class B membership shall cease and be converted to Class A membership on the happening of any of the following events, whichever occurs earlier:

- i. Three months after ninety percent (90%) of the Lots in all phases of the community that will ultimately be operated by the Association have been conveyed to members;
- ii. December 31, 2026; or
- iii. Thirty (30) days after Declarant elects to terminate the Class B Membership.

ARTICLE V

PROPERTY RIGHTS

5.1 Membership Easements of Enjoyment. Every Member shall have a right and easement of enjoyment in and to the non-exclusive use of the Common Area, and such easement shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

- 5.1.1 The right of the Association, in accordance with its Articles of Incorporation and By-Laws, to borrow money for the purpose of improving the Common Area, and in aid thereof to mortgage said Common Area and the rights of such mortgagee in said Common Area shall be subordinate to the rights of the Owners hereunder; the right to mortgage the Common Area provided herein shall not become effective until a Home has been constructed upon each Lot within the Property and each mortgage shall be effective unless an instrument shall be signed by two-thirds (2/3) of the Members other than the Declarant;
- 5.1.2 The right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority or utility for such purposes, and subject to such conditions as may be agreed to by the Members, or to mortgage all or any part of the Common Area. No such dedication, transfer or mortgage shall be effective unless an instrument signed by Members entitled to cast two-thirds (2/3) of the votes of the Class A membership and two-thirds (2/3) of the votes of the Class B membership, if any, has been recorded, agreeing to such dedication or transfer, and unless written notice of the proposed action is sent to every Member not less than thirty (30) days, nor more than sixty (60) days, in advance of the duly called meeting at which the vote on such dedication or transfers is held;
- 5.1.3 The right of the Declarant or the Association to establish, from time to time, certain easements over the Common Area for utilities, broadband communications, cable television and other common services purposes;
- 5.1.4 The right of the Association to charge reasonable fees for the use of designated facilities (if any) on the Common Areas;
- 5.1.5 Existing easements and agreements of record;
- 5.1.6 Easements referred to in Article X hereof;

- 5.1.7 The right to the use and enjoyment of the Common Area and facilities thereon shall extend to all Members and their family, tenants, contract purchasers and invited guests, provided there is delegation of the right of enjoyment in accordance with the By-Laws and subject to regulation from time to time by the Association in its Rules;
- 5.1.8 Access to certain Common Areas within the Property may not be obtained from an Owner's or Member's Lot or other Common Area or publicly dedicated streets or properties. Thus, to obtain access to certain Common Areas for which access can't be obtained from the Owner's or Member's Lot, other Common Area or publicly dedicated streets or properties, the Owner or Member shall need to obtain the permission of a Lot Owner whose Lot is contiguous to said Common Area. The fact that a Member or Owner shall not have access to certain Common Areas from his or her Lot, Common Area or publicly dedicated streets or properties does not allow an Owner to escape liability for assessments provided for in Article VI of the Declaration; and
- 5.1.9 Any and all rules and regulations adopted by the Association, through its Board of Directors from time to time.
- 5.1.10 The other provisions of this Declaration, the Articles and By-Laws.

5.2 Title to Common Area. The Declarant hereby represents that the fee simple title to the Common Area has been or will be conveyed to the Association its successors and assigns prior to the first conveyance by Declarant to a third-party purchaser, free and clear of all mortgage liens. The Association shall be responsible for the exclusive management, maintenance, repair, replacement and control of the Common Area and all improvements thereon, and the Association shall keep the same in good, clean, attractive order and repair. The Association shall also be responsible for maintaining all landscaped portions of the Common Area including trees, hedges, shrubbery and fences.

5.3 Declarant's Reserved Rights. Notwithstanding any provision herein to the contrary, the property rights under this Article V shall be subject to:

- 5.3.1 The right of Declarant to execute all documents and take such actions and do such acts affecting the Property or the Common Area which, in the Declarant's sole discretion, are desirable or necessary to facilitate the Declarant's actual construction or development of the Property. However, nothing contained herein shall authorize either Declarant to take any action that will diminish the rights of any lienholder or the holder of any mortgage on any Lot or on the Common Area; take any action that will affect title to any of the Lots after conveyance to third parties, or unilaterally change the Declaration, Articles, By-Laws and Rules after the Class B Membership has terminated;
- 5.3.2 Easements of record on the date hereof and any easements which may hereafter be granted by Declarant to any public or private utilities or governmental bodies for the installation and maintenance of cable television, electrical and telephone conduit and lines, sewer or water pipes or any other utilities or services to any Lots within the Property or any portion of the Common Area or such easements as Declarant may determine are necessary or beneficial for the maintenance or preservation of the Property;

5.3.3 At any time during the Development Period, Declarant shall have the right to take such action reasonably necessary to transact any business necessary to consummate the development of the Property and/or other properties owned by Declarant outside of the Property. This right shall include, but not be limited to, the right to maintain models, sales offices and parking associated therewith, in addition to having signs on any portion of the Property, including the Common Area. The sales office, models, signs and all items pertaining to development and sales remain the property of Declarant. The Declarant shall have full rights of ingress and egress to and through, and over and about the Property, including the Common Area, during the Development Period and such additional period of time as Declarant is engaged in any construction or improvement work on or within the Property, and the Declarant shall further have an easement thereon for the purpose of storage of materials, vehicles, tools, equipment, etc., which are being utilized in such development or construction and for the use and maintenance of signs, banners, and the like being used in connection with the sale or promotion of the Property, or any portion thereof. No Owner, his guest, employees, servants, agents and invitees shall in any way interfere or hamper Declarant, its agents, servants, employees, invitees, successors or assigns, in connection with such construction, development, promotion or sales activity. Declarant shall have all of the foregoing rights without charge or expense. The rights reserved hereunder shall extend beyond the end of the Class B Membership; and

5.3.4 The Declarant shall have full right to assign any or all of its right, title and interest in the Property, both as Declarant and as a Member of the Association, to another party by the execution of a proper instrument in the Public Records of Osceola County, Florida. This provision shall not, however, be construed to allow Declarant to assign a membership in the Association in a transaction separate from ownership of a Lot.

5.3.5 For so long as Declarant and its assigns owns any property within the Property, is affected by this Declaration, or maintains a sales office or administrative office within the Property, Declarant shall have the right to take such action reasonably necessary to transact any business necessary to consummate the development of the Property and sales and re-sales of Homes and/or other properties owned by Declarant outside of the Property. 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 the Property, including Common Areas, 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 to show Homes. The sales office, models, signs and all items pertaining to development and sales remain the property of Declarant. Declarant shall have all of the foregoing rights without charge or expense. The rights reserved hereunder shall extend throughout the Development Period.

5.4 No Dedication to Public Use. Nothing contained in this Declaration shall be construed or be deemed to constitute a dedication, express or implied, of any part of the Common Area, except for access to and from and throughout the property described in the Plat or any additions thereto.

5.5 Incorporation of Easements by Reference. Reference in the respective deeds of conveyance, or any mortgage or trust deeds or other evidence of obligation, to the easements and covenants

herein described shall be sufficient to create and reserve such easements and covenants to the respective grantees, mortgagees or trustees of said parcels as fully and completely as though said easements and covenants were fully recited and set forth in their entirety in such documents.

5.6 Surface Water Management. It is acknowledged the surface water management, drainage and storage system for the Property is one integrated system, and accordingly those portions contained within the Property shall be deemed Common Area. An easement is hereby created over the entire Property for the surface water drainage and storage, and for the installation and maintenance of the surface water management, drainage and storage system for the Property, provided however that such easement shall be subject to improvements constructed within the Property as permitted by controlling governmental authorities from time to time. If pursuant to the permitting requirements of any governmental authority, the surface water management system for the Property is required to provide drainage for any other property, such other property shall have an easement for drainage purposes into the surface water management system for the Property. The surface water management, drainage and storage system of the Property shall be developed, operated and maintained in conformance with the requirements of, and any permits or approvals issued by, the South Florida Water Management District and any other controlling governmental authority. Except as hereafter provided, the Association shall maintain as a regular expense the entire surface water management, drainage and storage system for the Property, including but not limited to all lakes and canals, swale areas, retention areas, culverts, pipes, pumps, catch basins and related appurtenances and any littoral zones in any lakes or other waterway, regardless of whether or not same are natural or man-made within the Property or are owned by the Association. Said maintenance expenses will be the responsibility of the Association. Such maintenance shall be performed in conformance with the requirements of any governmental authority, and an easement for such maintenance is hereby created. The Association will have the right, but not the obligation, to maintain any portion of the surface water management, drainage and storage system for the Property which is owned and/or maintained by any controlling governmental authority, or which is outside of the Property. The Association will have the right to enter into agreements with any controlling governmental authority or any other property owner or association for the common maintenance of the surface water management, drainage and storage system serving the Property and any other property. The Property shall be required to accept surface water drainage from any other property pursuant to the requirements of any controlling governmental authority and an easement for such drainage is hereby created and in connection therewith the Association will have the right, but not the obligation, to maintain any portion of the surface water management system for such other property reasonably required in connection with the maintenance or operation of the surface water management system for the Property.

ARTICLE VI

COVENANT FOR MAINTENANCE ASSESSMENTS

6.1 Creation of the Lien and Personal Obligation of Assessments to be Paid to the Association. The Declarant hereby covenants, and each Owner of any Lot by acceptance of a deed therefore, whether or not it shall be so expressed in any such deed or other conveyance (including any purchaser at a judicial sale), is deemed to covenant, which covenant shall run with the land and be binding on every Owner, and agrees to pay to the Association: (1) any regular assessments or charges; and (2) any special assessments for improvements, or to fund any deficits between the amount collected for regular assessments in accordance with the capital annual budget and the amount determined necessary by the Association for the proper management and maintenance of the Common Area, together with other costs and/or expenses levied or imposed against the Association or property of the Association; and (3) any regular assessments or charges to effect payment of property taxes which may be assessed against Common Area or any personal property which may in the future be owned by the Association. Such assessments shall be fixed, established

and collected from time to time as hereinafter provided. The regular and special assessments, together with such interest thereon and costs of collection thereof, including attorney's fees, as hereinafter provided and any applicable late fee imposed by the Board of Directors of the Association, shall be a charge on the Property and shall be a *continuing lien* upon any Lot against which each such assessment is made, and said lien may be enforced in the same manner in which mortgages are enforced. Each such assessment, together with such interest, costs (including applicable late fees), and reasonable attorneys' fees for its collection, including attorneys' fees involved at all appellate levels and whether or not suit is instituted, shall also be the personal obligation of the person or entity who was the Owner of the Lot at the time when the assessment becomes due.

6.2 Purpose of Assessments. The assessments to be levied by the Association shall be used exclusively for the purpose of promoting the recreation, health, safety and welfare of the residents of the Property and shall specifically include, but not be limited to: the maintenance of the Common Area; the payment of taxes and insurance for the Common Area; payment for the improvement and maintenance of the Common Area, and services and facilities related to the use and enjoyment of the Common Area; and any other obligations and responsibilities of the Association, including, but not limited to, those contained in Article XIV, Section 18 hereof.

6.3 Basis of Annual Assessments. Until December 31, 2020, the annual assessment shall be the amount as set forth in the initial budget of the Association for its initial year of operation. From and after January 1, 2021, the annual assessment shall be determined in accordance with the Articles of Incorporation and By-Laws of the Association, taking into account current maintenance costs and future needs of the Association. The maintenance costs shall include and shall mean all operating costs of the Association, maintenance costs of the Common Area, payment of insurance premiums for the Common Area and payment of any property taxes on the Common Area. The annual assessment shall include a sum required to provide an adequate reserve fund for the maintenance, repair and replacement of the Common Area and the improvements thereon, if any, or any personal property owned by the Association. The aforementioned reserve fund(s) shall be set up at the time the Class B membership ceases.

6.4 Special Assessment.

6.4.1 Capital Improvements. In addition to the annual assessment authorized above, the Association may levy in any assessment year, a special assessment applicable to that year only, for any purpose beneficial to the Association as a whole, PROVIDED that any such assessments shall have the assent of a majority of the votes of each class of Members who are voting in person or by proxy at a meeting duly called for this purpose, written notice of which shall be sent to all Members not less than 14 days nor more than 60 days in advance of the meeting setting forth the purpose of the meeting.

6.4.2 Reserve Shortfall. In the event that the cost of labor and materials for replacement of any portion of the Property for which the Association has the obligation to maintain exceeds the reserves established for such purpose, the Association may levy a special assessment provided that the Association first obtains the affirmative vote of two-thirds (2/3) of the Board of Directors and provide written notice of such special assessment to all Members.

6.5 Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all Lots and may be collected on a monthly, quarterly or semi-annual basis as determined by the Board of Directors. Payments of all assessments will be made directly to the Association, or its designated management company, and in no instance shall any mortgagees have the obligation to collect assessments.

6.6 Quorum for Any Action Authorized Under Section 4. At each meeting called, as provided in Section 4 hereof, the presence of the meeting of Members or of proxies entitled to cast thirty percent (30%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not forthcoming at any meeting, another meeting may be called, subject to the notice requirements set forth in Section 6.4.1, and the required quorum at any such subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

6.7 Date of Commencement of Annual Assessments. Due Dates. The annual assessments provided for herein shall commence as to all Lots on the earliest of the following events to occur: a) a Certificate of Occupancy being issued for a Home constructed on a Lot; or b) the occupancy by an Owner of a Home constructed on a Lot; or c) the conveyance by the Declarant of a Lot. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors of the Association shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due date shall be established by the Board of Directors. The Board of Directors, if necessary to insure cash flow, may institute reasonable late payment fees for monthly payment of the annual assessment. The Association shall, upon demand at any time, furnish a certificate in writing signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid. A reasonable charge may be made by the Board for the issuance of these certificates. Such certificate shall be conclusive evidence of payment of any assessment therein stated to have been paid.

6.8 Effect of Nonpayment of Assessments: Remedies of the Association. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date, the assessment shall bear interest from the date of delinquency at the maximum rate permitted by Florida law and the Association, acting through its Board of Directors, may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot to which the assessment is levied, and interest, costs and reasonable attorneys' fees, including at all appellate levels and whether or not suit is instituted, in collection or enforcement, shall be added to the amount of such assessment. Additionally, the Board of Directors of the Association may at its discretion impose the maximum late fee allowed under Florida Statutes for each month that assessments are delinquent, and notify any mortgagees or lenders of Owner, co-borrowers and/or guarantor(s) without recourse to Declarant and/or the Association. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his or her Lot.

6.9 Special Assessment Against a Particular Owner of Lot. In the event an Owner of any Lot in the Property shall fail to maintain the premises and the improvements situated thereon in a manner satisfactory to the Board of Directors, the Association, after approval by a majority of the Board of Directors, shall have the right, through its agents and employees, to enter upon said parcel and to repair, maintain and restore the Lot, and the exterior of the buildings and any other improvements erected thereon. The costs of such exterior maintenance to which such Lot is subject, and said assessment, shall be enforced in the same manner as provided for in Section 8. In the event any portion of the Common Area is damaged or destroyed by an Owner or any of his guests, invitees, tenants, licensees, contractors, workers, agents, pets or member of his family, the Association, after approval by a majority of the Board of Directors shall repair such damaged area in a good and workmanlike manner in conformance with the original plans and specifications of the area involved, or as the area may have been modified or altered subsequently by the Association. The costs of such repair to which such Owner is subject, and said assessment, shall be enforced in the same manner as provided for in Section 8.

6.10 Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be superior to all other liens save and except tax liens and the liens of any bona fide Institutional First Mortgage to an Institutional First Mortgagee, provided, however, that said mortgage liens are first liens

against the property encumbered thereby, subject only to tax liens, and secure indebtedness payable in constant monthly or quarterly payments over a period of not less than ten (10) years. Notwithstanding the foregoing, with respect to such Institutional First Mortgagee, or its successor or assignees who acquire title to a parcel or lot by foreclosure or by deed in lieu of foreclosure, such lender's liability with respect to unpaid assessments or other amounts that became due prior to the lender's acquisition of title shall be limited to the lesser of (1) the Lot's unpaid assessments which accrued or came due during the twelve (12) months immediately preceding the deed in lieu of foreclosure or certificate of sale and for which payment in full has not yet been received by the Association, or (2) one percent of the original mortgage debt. The limitations on Institutional Lender liability apply only if Institutional First Mortgagee filed suit against the Owner and initially joined the Association as a defendant in the foreclosure action when such action was first filed with a court, gave written notice to the Association that the mortgage held by such lender is in default prior to commencement of the foreclosure lawsuit. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

6.11 Exempt Property. The following Property subject to this Declaration shall be exempt from the assessments created herein: (a) any portion of the Property dedicated to and accepted by a local public authority; (b) the Common Area; (c) any portion of the Property which is designated and/or reserved for easements; and (d) any portion of the Property owned by a charitable or non-profit organization exempt from taxation by the laws of the State of Florida. However, no land or improvements devoted to dwelling use shall be exempt from said assessments.

6.12 Declarant's Guarantee of Deficit. Notwithstanding any provision that may be contained to the contrary in this Declaration, for as long as Declarant is the owner of any Lot and there is a Class B Membership, Declarant shall not be liable for assessment against such Lot. Provided that Declarant funds any deficit in operating expenses, exclusive of the cost of capital improvements and non-budgeted repairs or replacement. For the purposes hereof, a deficit shall be computed by subtraction from said expenses (exclusive of the items described in the foregoing sentence) all assessments, contributions and other sums received or receivable by the Association. Declarant may, at any time, commence to pay assessments to the Lots that it owns and thereby automatically terminate its obligations to fund a deficit in the operating expenses of the Association. When all Lots are sold and conveyed to purchasers, Declarant shall have no further liability of any kind to the Association for the payment of assessments or deficits other than those that arose prior to such time.

6.13 Surface Water Management System. The Association is responsible for assessing and collecting fees for the operation, maintenance and, if necessary, replacement of the surface water management system which is part of the Common Area. Fees shall be assessed and collected through annual assessments or other assessment, if necessary.

ARTICLE VII

CAPITAL CONTRIBUTION

7.1 Capital Contribution on Sale by Declarant. At the time of the closing of a Home pursuant to an original sale by the Declarant, each purchaser shall pay to the Association, a sum equal to the aggregate of Two Hundred Fifty and No/100 Dollars (\$250.00) as the amount of working capital contribution. These monies (hereinafter called "**Capital Contribution**") shall be the Association's property, and shall be held by the Association through its Board of Directors, pursuant to the powers described in the Articles and By-Laws. The Capital Contribution shall not be used to pay operating expenses of the Association and shall be separated from or held or applied differently than assessments. No refund of a Capital Contribution will be made on re-sale.

7.2 Capital Contribution on Sale by Owner Other than Declarant. At the time of the closing of a Unit pursuant to a sale by an Owner other than Declarant, each purchaser shall pay to the Association a sum equal to Two Hundred Fifty and No/100 Dollars (\$250.00), subject to change by the Board in its discretion, at the time of conveyance as Capital Contribution. These monies shall be the Association's property, and shall be held by the Association through its Board of Directors, pursuant to the powers described in the Articles and By-Laws. The Capital Contribution shall not be used to pay operating expenses of the Association and shall be separated from or held or applied differently than assessments. No refund of a Capital Contribution will be made on re-sale.

ARTICLE VIII

ARCHITECTURAL CONTROL

8.1 Review of Proposed Construction. Subject to Section 2. Below, no improvement or alteration of any kind, including, but not limited to, a house color change, fence, wall or other addition, structure or equipment (including landscaping, antennas, awnings and shutters) shall be installed, painted, erected, removed or maintained within the Property, until the plans and specifications showing the nature, kind, shape, height, materials and location of the same shall have been submitted to, and approved in writing by, a majority of the Board of Directors of the Association, or Architectural Review Committee (ARC) if one has been appointed by the Board according to Section 6 of this Article. The Board of Directors, or ARC, of the Association shall approve proposals or plans and specifications submitted for its approval only if it deems that the construction, alterations or additions contemplated thereby in the locations indicated will not be detrimental to the appearance of the surrounding area of the Property and that the appearance of any improvement or other structure affected thereby will be in harmony with surrounding structures and improvements (or the surrounding area contemplated by Declarant, if within the Development Period) and it otherwise desirable. The Board of Directors, or ARC, of the Association may condition its approval of proposals and plans and specifications as it deems appropriate; and it may require submission of additional plans and specifications or other information prior to approving or disapproving material submitted. The Board of Directors, or ARC, of the Association may also issue rules or guidelines setting forth procedures for the submission of plans for approval. The Board of Directors, or ARC, of the Association may require such detail in plans and specifications submitted for its review as it deems appropriate, including, without limitation, site surveys, floor plans, site plans, drainage plans, elevation drawings and descriptions or samples of exterior materials and colors. Until receipt by the Board of Directors, or ARC, of the Association of any required plans and specifications, the Board of Directors, or ARC, of the Association may postpone review of any plans submitted for approval. The Board of Directors, or ARC, of the Association shall have forty-five (45) days after delivery of all required materials to approve or reject any such plans, and if not rejected within such 45-day period, said plans shall be deemed approved. All changes and alterations shall be subject independently to all applicable governmental laws, statutes, ordinances, rules, regulations, orders and decrees.

8.2 No Waiver of Future Approvals. The approval of the Board of Directors, or ARC, of the Association of any proposals or plans and specifications or drawings for any work done or proposed, or in connection with any other matter requiring the approval and consent of the Board of Directors, or ARC, of the Association, shall not be deemed to constitute a waiver of any right to withhold approval or consent as to any similar proposals, plans and specifications, drawings or matters whether subsequently or additionally submitted for approval or consent.

8.3 Liability of the Board of Directors of the Association. No member of the Board of Directors, or ARC, of the Association (or Declarant) shall be liable to any Owner or other person by reason of mistake in judgment, failure to point out deficiencies in plans or any other act or omission in connection with the approval of any plans. Any Owner submitting plans hereunder by the submitting of same, agrees

(1) not to seek any damages or make any claim arising out of approval of plans hereunder, and (2) to indemnify and hold the Board of Directors, or ARC, of the Association, the Association and Declarant harmless from any cost, claim, damage, expense or liability whatsoever, including attorneys' fees and costs at all tribunal and appellate levels (and whether or not suit is instituted), arising out of the approval of any plans regardless of the negligence of the committee members, their representatives or appointing entity.

8.4 Inspection of Work. Inspection of work and correction of defects therein shall proceed as follows:

8.4.1 Upon the completion of any work for which approved plans are required hereunder, the applicant for such approval ("**Applicant**") shall give written notice of completion to the Board of Directors, or ARC, of the Association.

8.4.2 Within thirty (30) days thereafter, the Board of Directors, or ARC, of the Association (or its duly authorized representative) may inspect such completed work. If the Board of Directors, or ARC, of the Association finds that such work was not affected in substantial compliance with the approved plans, it shall notify the Applicant in writing of such noncompliance within such thirty (30) day period, specifying the particulars of noncompliance, and shall require the Applicant to remedy the same.

8.4.3 If a noncompliance exists, Applicant shall remedy or remove the same within a period of not more than forty-five (45) days from the date of announcement of the Board ruling. If Applicant does not comply with the Board of Directors, or ARC, of the Association ruling within such period, the Board, or ARC, at its option, may either remove the noncomplying improvement or remedy the noncompliance (an easement therefore being hereby created), and Applicant shall reimburse the Association, upon demand, for all expenses incurred in connection therewith. This amount, together with interest thereon at the rate of eighteen percent (18%) per annum from the date the noncompliance was to have been remedied or removed, the maximum late fee allowed under the Florida Statutes for each month that a violation exists if payment is not made within thirty (30) days after announcement, and all costs and reasonable attorneys' fees incurred by the Association in collection, enforcement or abatement, as appropriate (including attorneys' fees incurred at all appellate levels and whether or not suite is instituted) shall be a personal obligation of Owner and shall not pass to the successors in title of Owner, unless expressly assumed by such successors. Such amount (including interest, costs, late fees and attorneys' fees as provided above) shall also be a *continuing lien* and run with the land on the Owner's Property if not paid within thirty (30) days after announcement and may be enforced in the same manner in which mortgages are enforced by foreclosure, or by bringing an action at law or equity against the Owner.

8.4.4 If for any reason, the Board of Directors, or ARC, of the Association fails to notify the Applicant of any noncompliance within forty-five (45) days after receipt of written notice of completion from the Applicant, the improvement shall be deemed to have been made in accordance with the approved plans.

8.5 Variances. The Board of Directors, or ARC, of the Association may authorize variances from compliance with any of the architectural provisions of this Declaration when circumstances such as topography, natural obstructions, hardship, aesthetic or environmental considerations may require. Such variance must be evidenced in writing and must be signed by at least two (2) members of the Board of Directors, or ARC, of the Association. If such variances are granted, no violation of the covenants, conditions and restrictions contained in this Declaration shall be deemed to have occurred with respect to

the matter for which the variance was granted. The granting of such a variance shall not operate to waive any of the terms and provisions of this Declaration for any purpose except as to the particular property and particular provisions hereof covered by the variance, nor shall it affect in any way the Owner's obligation to comply with all governmental laws and regulations affecting his use of the Lot and home, including, but not limited to, zoning ordinances and lot setback lines or requirements imposed by any governmental or municipal authority.

8.6 Architectural Review Committee. The Board of Directors of the Association may assign all of its responsibilities under Article VIII to an Architectural Review Committee (ARC) to be appointed by the Board of Directors of the Association present at a meeting where quorum has been attained.

8.7 Association's Exemption. Notwithstanding anything to the contrary, the Article does not apply to the Association.

8.8 Declarant's Exemption. Notwithstanding anything to the contrary, this Article does not apply to the Declarant.

8.9 Osceola County Regulations. Nothing contained in this Article shall be interpreted as an exemption from compliance with Osceola County Regulations.

ARTICLE IX

USE RESTRICTIONS

9.1 No Lot shall be used except for residential purposes. No building shall be erected, altered, placed or permitted to remain on any Lot other than a Home. Except for normal construction activity, sale, and re-sale of a Home sale or re-sale of other property owned by Declarant, and administrative offices of Declarant, no commercial or business activity shall be conducted within the Property, 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 employees, invitees, customers, and clients shall not be permitted to park vehicles within the Property or meet with Owners in Homes unless the Board provides otherwise in a duly-adopted rule and/or regulation. No Owner may actively engage in any solicitations for commercial purposes within the Property. No solicitors of a commercial nature shall be allowed within the Property without the prior written consent of the Association. No day care center or facility may be operated out of a Home.

9.2 No structure of a temporary character, trailer, basement, tent, shack, barn, shed or other out-building shall be used on any Lot at any time as a residence or appendage to such residence, either temporary or permanent, except for temporary construction trailer of Declarant.

9.3 No noxious or offensive activity shall be carried on upon any Lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood within the Plat, or any matter which affects the health, safety or welfare of the owners or occupants of the Property, in the Association's reasonable discretion.

9.4 No livestock or poultry shall be kept, maintained or bred in any Home or elsewhere within the Property, except for fish in an aquarium and birds in cages maintained in the interior of the Home and not more than the total number of domestic dogs (other than pit bull terrier, or pit bull terrier mixed breed dogs) or domestic cats that are permitted by Osceola County ordinances, shall be permitted to be maintained in the Property, provided such animals are not kept, bred or raised for commercial purposes. Each person bringing or keeping a pet within the Property shall be absolutely liable to other Owners and their invitees for any damage to persons or property caused by any pet brought upon or kept upon the Property by such person or by members of his or her family, his or her guests or invitees and it shall be the duty and

responsibility of each such Owner to clean up after such animals which have deposited droppings or otherwise used any portion of the Project or public street abutting or visible from the Property. Animals belonging to Owners, or invitees of any Owner, must be kept within an enclosure or on a leash held by a person capable of controlling the animal. The Association shall have the right to promulgate Rules and Regulations relating to animals, and the right to restrict, under such Rules and Regulations, any animals determined by the Board to constitute a nuisance.

9.5 During the time period Declarant owns any Lot within the Property, no sign of any kind shall be displayed to the public view on any Lot, except one sign not larger than 8 1/2" X 11" and placed in one ground floor window or one second story window advertising that property is for sale or rent and except signs used by the Declarant to advertise the Property during the construction and sale of the Homes. Once the Declarant has conveyed all Lots it owns within the Property, then the size of the signs can be increased to not more than 18" X 24" to advertise that the property is for sale or rent, which sign is to be placed on one ground floor window or one second story window.

9.6 No Lot shall be used or maintained as a dumping ground for rubbish. All trash and garbage shall be regularly removed from each Lot and shall not be allowed to accumulate thereon. Trash, garbage or other waste shall be kept in sanitary, covered containers. All equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition. In no event, shall such equipment and/or containers be visible from the Common Area streets, from neighboring Property or within property contained in the Plat, except for a reasonable time immediately prior to and after scheduled trash collection.

9.7 No garments, rugs, towels or blankets or any other materials may be hung, exposed or dusted from the windows or from the front façade of any Home. Outside clotheslines for drying or airing clothes are permitted, provided any such lines are erected in the back yard of the Home and screened of public view from the street.

9.8 There shall be no parking on any portion of any sidewalk or grass within the Property. An Owner may park in the Home's garage, in the driveway on the Lot or next to the curb on the side of the street without fire hydrants. Vehicles must be in operating condition; car covers are prohibited and license tags on all vehicles must be current. Additionally, any parking on permitted Common Area, shall be guest parking only, there shall be no overnight parking in guest parking and a Lot Owner parking any vehicle in said permitted Common Area designated as guest parking will be subject to having said vehicle towed. The following shall not be parked on the external grounds of the Property, any trailer, commercial vehicle, recreational vehicle, motorhome, boat, rowboat, canoe, jet ski, personal watercraft or boat trailer. Such items are permitted to be parked in the garage, provided the garage door can be closed to restrict view from the street. This restriction shall not be deemed to limit service vehicles whose purpose is to perform maintenance and delivery service to the Lot Owners or the Association during normal working hours or for work performed for the Declarant or the Association which are necessary in the development, maintenance or management of the Association. The term "commercial vehicle" includes (i) trucks and vehicular equipment or other vehicles which shall be used or which are ordinarily intended to be used for commercial purposes or which contain materials regularly used in trade or business, inclusive of racks and ladders, or (ii) which uses special fuel or motor fuel on the public highways, and which has a gross vehicle weight of 26,001 pounds or more, or has three or more axles regardless of weight, or is used in combination when the weight of such combination exceeds 26,001 pounds gross vehicle weight. Vehicles that appear to be "commercial" merely due to business lettering or logos, and are used for personal transportation are not considered "commercial vehicles" as long as they do not exceed the aforesaid weight limitation. The Board of Directors of the Association is authorized to order the towing of any vehicle (at said vehicle owner's expense) for a violation of this Section.

9.9 No septic tanks or individual wells will be permitted on any Lot or on any Common Area for any purpose including for use as irrigation water or potable water.

9.10 No garage may be improved for purposes of making same a living area, nor shall garage doors be removed except for replacement (in which case the Owner must obtain approval of any replacement door from the Board of Directors of the Association). No garage may be used for the operation of a business or for any commercial purpose of any kind. Garage doors must be kept closed except when entering or exiting the garage.

9.11 No external window covering, reflective or other covering or iron or decorative bars may be placed or permitted to remain on any window of any building (either interior or exterior) without the prior written approval of the Board of Directors of the Association.

9.12 No flags or banners other than one (1) portable, removable United States of America flag or official flag of the State of Florida in a respectful manner, and one (1) portable, removable official flag, in a respectful manner, not larger than 4 ½ feet by 6 feet, which represents the United States Army, Navy, Air Force, Marine Corps, Coast Guard or POW-MIA, will be permitted. The foregoing sentence shall not apply to the Declarant.

9.13 No drone, remote control airplane and/or any other device that can be airborne shall be operated, used, flown, driven and/or maneuvered in any way or fashion over, above, in, on, under and/or that would intrude into the airspace of any other Parcel, Lot and/or Home within the Community. Further, no drone, remote control airplane and/or any other device that can be airborne shall be operated, used, flown and/or maneuvered in any way or fashion over, above, in, on, under and/or that would intrude into the air space of any Common Areas within the Community. The foregoing shall not apply to the Declarant, who will have the right to operate such devices for marketing purposes. The Board shall have the right to adopt and/or promulgate further Rules and Regulations concerning drones, remote control airplanes and/or any other device that can be airborne.

9.14 Any fences must have prior approval of erection from the Association. Fences may not be erected in front yards, must be set back from the front corner of the house on side yards by at least 5' and may not exceed 6' in height. Fences are to be constructed of PVC material, unless specifically approved otherwise by the Board of Directors of the Association, and must comply with all county setback requirements. If a fence is erected, all lawn and landscape maintenance within the fenced area will be Lot Owner's responsibility.

9.15 Only antennas and satellite dishes less than 1 meter in diameter as required under the OTARD rules of the FCC can be installed and placement is restricted to the roof of the Home on the Lot, provided Member can obtain reception. Should reception be in question, Member shall submit request for variance to ARC. No antennas used for AM/FM radio, amateur ("ham") radio, CB radio, Digital Audio Radio Services or antennas used as part of a hub to relay signals among multiple locations will be permitted to be installed.

9.16 No basketball goals shall be allowed, either temporary or permanent, on any Lot, roadway, Common Area or any other area on the Property.

ARTICLE X

EASEMENTS

10.1 Easements are reserved over each Lot and the Common Area for public service purposes including, but not limited to, police protection, fire protection, emergency services, postal service and meter reading.

10.2 Easements for ingress and egress and for the installation and maintenance of all utilities, surface water management and drainage facilities are reserved on, under, and over each Lot and the

Common Area. The right is also reserved to the Declarant and the Association to create additional utility easements, by separate instrument, as may be required from time to time.

10.3 Notwithstanding any other provisions contained in this Declaration, in the event that any Home, as constructed by Declarant on a Lot, encroaches upon any portion of the Common Area or adjoining Lot, then a perpetual easement appurtenant to such Lot shall exist for the continuance of any such encroachment on the Common Area or adjoining Lot. In the event any fence, roof, overhanging roof or portion of the Home, as constructed upon any Lot by Declarant, encroaches or overlaps upon any other Lot or the Common Area, then, in such event, a perpetual easement appurtenant to the Lot upon which the fence, roof, overhanging roof or Home is constructed shall exist for the continuation of any such encroachment or overlapping upon the adjoining Lots and Common Area.

10.4 In the event that a “zero lot line” Home is constructed by Declarant, each Owner of property upon which “zero lot line” construction has occurred shall have an easement over such adjacent properties as may reasonable be required for the proper maintenance of his property.

10.5 The Association shall have the responsibility to maintain all drainage easements, drainage facilities and drainage pipes and equipment within the Property and the expense for same will be a common expense of the Association.

10.6 An Easement is reserved over the Property, including each Lot, in favor of the Association for the maintenance of the Home exteriors and Common Area in order that the Association may fulfill its maintenance obligations of the Home exteriors and Common Area.

10.7 An Easement is reserved over all roads designated Common Areas for purposes of ingress and egress through the Property in favor of Declarant and the Association and the Members, their guests and licensees.

ARTICLE XI

PROVISIONS RESPECTING HOMES

11.1 House Maintenance. Each Lot Owner shall be responsible for maintaining and repairing the Home and all other improvements situated on his Lot in a clean, sanitary, neat, safe and orderly condition. Each Lot Owner shall be responsible for the maintenance, replacement or repair of all doors, windows, exterior walls and all other portions of his Home, with the exception the exterior paint of the Home. It will also be the duty of each Lot Owner to maintain, in good repair, the driveway servicing his Lot. If any Lot Owner breaches these covenants, the Association may enforce these covenants in accordance with the provisions of this Declaration. The Association shall be responsible to keep the paint on the exterior walls of the Home and the roof in a good state of repair. All in a manner and with such frequency as is consistent with good property management.

11.2 Roofs.

11.2.1 Each roof that was built as part of the original construction of the Home located upon the Property shall constitute the roof to be maintained by the Association. To the extent not inconsistent with the provisions of this Declaration, the general rules of law regarding shared roofs and liability for property damage arising out of negligence, and/or willful acts or omissions, shall apply to this Section.

11.2.2 In the event a roof is damaged or destroyed by hurricane, fire or another casualty, any Owner who uses or has used such roof may restore it to its pre-casualty condition. Thereafter, if any other Owner, or Owners, make use of such roof, each

such Owner shall contribute, in the amount equal to that Owner's proportional use of the roof, to the cost of restoration of the roof to its pre-casualty condition; provided, however, that nothing herein contained shall prevent any Owner, or Owners, from seeking and obtaining contribution, in an amount greater than another Owner's proportional use of the roof, for such other Owner's negligent and/or willful acts or omissions that caused or contributed to the damage or destruction to the roof.

11.2.3 Notwithstanding anything to the contrary herein, if an Owner's negligent and/or willful act or omission directly or indirectly causes or contributes to the damage or destruction of such roof, the Owner, or Owners, causing or contributing to the damage and/or destruction of the roof shall fully bear the cost of returning the roof to the condition prior to the act or omission which caused or contributed to the damage and/or destruction.

11.3 Lawn Maintenance. The Association is responsible to maintain and cut the grass located on each Lot Owner's Lot and to prune the flowers, shrubs and trees located on the Lot Owner's Lot, as was originally installed by Declarant, or as may have been modified or altered subsequently by the Association. There shall be no landscape removal or addition without prior approval from the Board of Directors of the Association.

11.4 Irrigation. The Association shall be responsible to maintain the irrigation system located on the Lot Owner's Lot. A Lot Owner shall be responsible for any damage done to the irrigation system, whether on the Owner's Lot or the Common Area, caused by Owner, any member of Owner's family, any guests, invitees, tenants, contractors, workers, pets or agents of Owner.

11.5 Termite Treatment. The Association shall be responsible for periodic termite treatment to control the infestation of termites, but not termite damage repair, for all Homes in the Association.

11.6 Party Walls.

11.6.1 Each wall that was built as part of the original construction of the Home located upon the Property, and which was constructed on the center or dividing line between two (2) Homes shall constitute a party wall. To the extent not inconsistent with the provisions of this Declaration, the general rules of law regarding party walls and liability for property damage arising out of negligence, and/or willful acts or omissions, shall apply to this Section.

11.6.2 The cost of reasonable repairs and/or maintenance of such party wall shall be paid in equal proportion by the Owners immediately adjacent to each such party wall. In the event a party wall is spaced disproportionately between two (2) Homes, or in the event a party wall is otherwise used in unequal proportions by two (2) Owners, then the cost of reasonable repairs and/or maintenance of each such party wall shall be paid by the Owners immediately adjacent to each such party wall in proportion to such use or disproportionate spacing.

11.6.3 In the event a party wall is damaged or destroyed by fire or other casualty, any Owner who uses or has used such party wall may restore it to its pre-casualty condition. Thereafter, if any other Owner, or Owners, make use of such party wall, each such Owner shall contribute, in the amount equal to that Owner's proportional use of the party wall, to the cost of restoration of the party wall to its pre-casualty condition; provided, however, that nothing herein contained shall prevent any Owner, or Owners, from seeking and obtaining contribution, in an amount greater

than another Owner's proportional use of the party wall, for such other Owner's negligent and/or willful acts or omissions that caused or contributed to the damage or destruction to the party wall.

- 11.6.4 Notwithstanding anything to the contrary herein, if an Owner's negligent and/or willful act or omission causes any party wall to be exposed or subjected to the elements, then such Owner, or Owners, shall fully bear the cost of weatherproofing the exposed section of the party wall, as well as the cost of returning the party wall to its condition prior to the negligent or willful act or omission. In the event such negligent or willful act or omission directly or indirectly causes or contributes to the damage or destruction of such party wall, the Owner, or Owners, causing or contributing to the damage and/or destruction of the party wall shall fully bear the cost of returning the party wall to the condition prior to the act or omission which caused or contributed to the damage and/or destruction.

ARTICLE XII

PROVISIONS RELATING TO FIRST MORTGAGEES

12.1 The following actions will require the prior written approval of two-thirds (2/3) of the holders of record of Institutional First Mortgages on Lots within the Property, (based upon one (1) vote for each Institutional First Mortgage Holder): The abandonment, partition, subdivision, encumbrance, sale or transfer of the Common Area by the Association, other than the granting of easements for public utilities or for other public purposes consistent with the intended use of the Common Area; a material change in the method of determining the assessments or other charges that may be levied against an owner; the failure of the Association to maintain fire and extended coverage on any insurable improvements hereafter on the Common Area and any insurable improvements thereon in an amount that shall not be less than one hundred percent (100%) of the insurable value, based on the current replacement costs; the use of the insurance proceeds paid to the Association for any loss to the Common Area, other improvements thereon, for any purpose other than the repair, replacement or reconstruction of the Common Area and the improvements thereon; the amendment of the Declaration in any manner which materially affects or impairs the rights of an Institutional First Mortgagee; the conveyance, encumbrance or hypothecation in any manner of the Common Area.

12.2 An Institutional First Mortgagee on any Lot in the Property may singly or jointly with other Institutional First Mortgagees: pay the taxes or other charges which are in default, and which may or have become a charge against the Common Area; pay overdue premiums on hazard insurance policies for the Common Area; or secure new hazard insurance coverage for the Common Area after lapse of the existing coverage. In the event any Institutional First Mortgagee makes any of the aforementioned payments, such Institutional First Mortgagee shall be entitled to immediate reimbursement from the Association for the payments advanced, and such Mortgagee shall be subrogated to the assessment and lien rights of the Association against the Owners for the repayment of such advance, and the expense of making such reimbursement to the Institutional First Mortgagee shall be deemed a common expense of the Association.

12.3 No provision of this Declaration shall be interpreted to give an Owner, or any other party, priority over the rights of any Institutional First Mortgagee pursuant to the terms of its Mortgage on any Lot on the Property in the event of a distribution to such Owner of insurance proceeds or condemnation awards for losses to or a taking of the Common Area.

12.4 The Institutional First Mortgagee of any Lot on the Property is entitled, upon request, to written notification from the Association of any default in the performance by the Owner of any of such

Owner's obligations pursuant to the terms of this Declaration, which default is not cured after sixty (60) days' notice to such owner.

12.5 Any Institutional First Mortgagee who acquires title to any portion of the Property, other than a Lot, by way of foreclosure, deed in lieu of foreclosure, or otherwise, shall be entitled to any exemption from the terms and restrictions of this Declaration to the same extent that Declarant would be exempt from such terms or restrictions.

ARTICLE XIII

LEASE AND OCCUPANCY RESTRICTIONS

All leases shall be in writing, a copy furnished to the Association and shall provide that the Association shall have the right to terminate the lease in the name of, and as agent for, the lessor upon default by tenant in observing any of the provisions of the Declaration, the Articles of Incorporation, By-Laws of the Association and applicable rules and regulations, if any. The Owner or lessee shall provide the Association with signature proof that tenant(s) have read all related Association documents and shall pay to the Association a fee of Fifty and No/100 Dollars (\$50.00) or an amount designated by the Florida Statutes, whichever is greater, to cover the costs of reviewing the lease and examining records. No lease shall be for a term of less than twelve (12) months, and the entire home shall be leased. There are to be no leases of portions of the Home. No Home shall be listed, advertised or made available on any short-term rental medium. This is inclusive of Airbnb, VRBO, HomeToGo and any other similar website. The Owner will be jointly and severally liable with the tenant to the Association for any sum which is required by the Association to affect such repairs or to pay any claim for injury or damage to property caused by the negligence of the tenant. In addition to the limitations set forth above, the Board may, at its option, adopt reasonable rules and regulations requiring Owners to submit applications for the Board, or its duly-appointed committee, to approve prior to permitting any tenants to occupy a Home.

ARTICLE XIV

GENERAL PROVISIONS

14.1 Covenants Run with Land. All covenants, conditions, restrictions, reservations, easements, liens and charges contained in this Declaration shall constitute covenants running with the land, and all grantees, devisees or mortgagees, their heirs and personal representatives, successors and assigns, and all parties claiming by, through or under such persons, agree to be bound by the provisions of (a) this Declaration of Covenants, Restrictions, Conditions and Easements, and (b) the Articles of Incorporation and By-Laws of the Association. The Association shall be the entity responsible for the operation and maintenance of the Common Area.

14.2 Enforcement. The Declarant or the Association shall have the right during the Development Period to enforce all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration by proceedings at law or in equity. After the Development Period, the Association, or any Lot Owner, shall have the right to enforce, by proceedings at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. The Association may recover any and all reasonable legal fees and costs incurred as deemed necessary in the Board of Directors' sole discretion to enforce a restriction, condition, covenant, reservation, lien or charge now or hereafter imposed by these covenants, including those incurred prior to the initiation of any litigation or incurred at all appellate levels.

14.3 Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall not affect any other provisions which shall remain in full force and effect.

14.4 Amendment. The covenants, conditions, restrictions, reservations, easements, liens and charges provided for in 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 Lot subject to this Declaration, their respective legal representatives, heirs, successors and assigns, for a term of twenty-five (25) years from the date this Declaration is recorded, after which time said covenants shall be automatically extended for successive periods of ten (10) years. In the event the Association ceases to exist, except as provided in Article XIV, Section 13 herein, any Owner may petition the Circuit Court for the appointment of a Receiver to manage the affairs of the Association. Upon such occurrence, all Common Area, and the corresponding infrastructure, will be dedicated or conveyed to a similar non-profit organization or entity to assure continued maintenance and operation. So long as there is a Class B Membership, Declarant reserves the right to amend this Declaration without the consent of the Lot Owners. Such amendments shall not require the consent of the Institutional First Mortgage Lenders and shall become effective when executed by Declarant and recorded in the Public Records of Osceola County, Florida. After the Class B Membership terminates, the covenants and restrictions of this Declaration may be amended by a vote of not less than thirty percent (30%) of the Lot Owners. Notwithstanding anything in this Declaration to the contrary, any amendment to the Declaration, Articles or By-Laws affecting any aspect of the surface water management system must receive prior written approval of the South Florida Water Management District.

Any amendments must be properly recorded in the Public Records of Osceola County, Florida.

14.5 Remedies for Violation. In addition to all other remedies, in the sole discretion of the Board of Directors of the Association, a fine, or fines, may be imposed upon an Owner, and the suspension of Common Area use rights for same Owner, for failure of an Owner, his family, guests, invitees or employees, to comply with any covenant, restriction, rule or regulation, provided the following procedures are adhered to:

- 14.5.1 Notice. The Association shall notify the Owner of the alleged infraction or infractions which shall provide at least 14 days' notice to and an opportunity for a hearing with the Compliance Committee of the Association, as said committee is defined in the By-Laws of the Association, at which time the Owner shall present reasons why a fine(s) should not be imposed.
- 14.5.2 Amounts. The Board may levy a fine against the Owner and upon the Lot as follows: not in excess of One Hundred and No/100 Dollars (\$100.00) per day, and not to exceed One Thousand and No/100 Dollars (\$1,000.00) in the aggregate. A fine of less than \$1,000 may not become a lien against a parcel.
- 14.5.3 Hearing. In the event the Owner avails himself of the opportunity to be heard, the Compliance Committee shall hear reasons why a fine(s) should not be imposed. A written decision of the Compliance Committee shall be submitted to the Owner by not later than fifteen (15) days after the Compliance Committee's meeting.
- 14.5.4 Payment of Penalties. Fines shall be paid not later than five (5) days after notice of the imposition or assessment of the penalties.
- 14.5.5 Collection of Fines. Fines in the amount of \$1,000 shall be treated as assessments subject to the provisions for the collection of assessments as set forth herein.
- 14.5.6 Application of Proceeds. All monies received from fines shall be allocated as directed by the Board of Directors of the Association.

14.5.7 Non-Exclusive Remedies. These fines shall not be construed to be exclusive and shall exist in addition to all other rights and remedies to which the Association may be otherwise legally entitled; provided, however, any penalty paid by the offending Owner shall be deducted from, or offset against, any damages which the Association may otherwise be entitled to recover by law from such Owner.

14.5.8 Right of Entry. In addition to the foregoing rights, whenever (a) there shall have been built within the Property any structure which is in violation of this Declaration or in the event of any damage or destruction of any of the Property, or portion thereof, by an Owner or any of its guests, invitees, lessees or occupants, or (b) any portion of the Property and/or Home owned by an Owner has fallen into disrepair and/or has not been maintained as required by this Declaration and/or any Rules, a duly authorized representative of the Association may enter upon the Property where such violation, damage or destruction exists and summarily abate, remove or correct the same at the expense of the Owner, provided, however, that the Association shall then make the necessary repairs, constructions, etc., to ensure that the Property and improvements where such violation occurred is restored to the same condition in which it existed (or should have existed) prior to such violation, and any such entry, abatement, removal or restoration and construction work shall not be deemed a trespass. All amounts expended by the Association, together with interest thereon at the maximum rate permitted under Florida law from thirty (30) days after the date of notification of the violation and all costs and reasonable attorneys' fees and costs, including at all appellate levels, incurred by the Association shall be treated as an assessment subject to the provisions for the collection of assessments as set forth herein.

14.5.9 Injunctive Relief: Notwithstanding the available remedies set forth above, the Association shall additionally have the right to obtain injunctive relief for violations of this Declaration and will be entitled to the recovery of all costs incurred by the Association in obtaining such relief. This together with interest thereon at the maximum rate permitted under Florida law from thirty (30) days after the date of notification of the violation and all costs and reasonable attorneys' fees and costs, including at all appellate levels, incurred by the Association shall be treated as an assessment subject to the provisions for the collection of assessments as set forth herein.

14.6 Effect of Waiver of Violation. No waiver of a breach of or violation of any of the terms, provisions and covenants in this Declaration, or in the Articles or By-Laws, shall be construed to be a waiver of any succeeding breach or violation of the same term, provision or covenant of this Declaration, or the Articles or By-Laws.

14.7 Instruments Governing Common Area and Owners of Lots. This Declaration and the Articles and By-Laws, and any lawful amendments thereto, shall govern the Common Area and the rights, duties and responsibilities of the Owners of Lots.

14.8 HUD/FHA, VA, FNMA Approval. If the Property is approved by the Department of Housing and Urban Development ("HUD") as a Planned Unit Development, as long as there is a Class B Membership, the following actions will require the prior approval of HUD/FHA, the Veterans Administration or the Federal National Mortgage Association: Annexation of additional properties, mergers and consolidations, mortgaging of Common Area, and Amendment of this Declaration of Covenants, Conditions and Restrictions.

14.9 Disclaimer of Representations. Notwithstanding anything to the contrary herein, Declarant makes no warranties or representations whatsoever that the plans presently envisioned for the complete development or the Property can or will be carried out, or that any real property now owned or hereafter acquired by it is or will be subjected to this Declaration, or that any such real property (whether or not it is to have been subjected to this Declaration) is or will be committed to or developed for a particular (or any) use, or that if such real property is once used for a particular use, such use will continue in effect. While Declarant has no reason to believe that any of the restrictive covenants and other provisions contained in this Declaration are or may be invalid or unenforceable for any reason or to any extent, Declarant makes no warranty or representation as to the present or future validity or enforceability of any such restrictive covenant and other provisions. Any Owner acquiring a Lot in reliance on, or more 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 Declarant harmless therefrom.

14.10 Notice to Owners. Whenever notices are required to be given hereunder, the same shall be sent to the Owner by United States First Class Mail, postage prepaid, at the address of the Home situated upon the Lot. Such notices shall be deemed given when deposited in the United States Mail. Any Owner may change his mailing address by written notice given to the management company of the Association.

14.11 Grammatical Construction. Wherever the context so requires, the use of any gender shall be deemed to include all genders, and the use of the singular shall include the plural, and the plural shall include the singular.

14.12 Conflicts. In the event of any conflict between the provisions of this Declaration, the Articles and the By-Laws, the provisions of this Declaration, the Articles and the By-Laws shall control in that order.

14.13 Transfer of Surface Water Management System. Should the Association cease to exist, the surface water management system, property containing the surface water management system and water management portions of Common Area shall be conveyed to an agency of local government determined to be acceptable by the South Florida Water Management District. If said agency of local government declines to accept the conveyance, then the surface water management system, property containing the surface water management system and water management portions of the Common Area will be dedicated to a non-profit corporation similar to the Association.

14.14 Amendments Pertaining to the Surface Water Management System. Any Amendment proposed to this Declaration which would affect the surface water management system, conservation areas or water management portions of Common Area shall be submitted to the South Florida Water Management District for review prior to finalization of the Amendment. The South Florida Water Management District shall determine if the proposed Amendment will require a modification of the environmental resource or surface water management permit. If a permit modification is necessary, the modification must be approved by the South Florida Water Management District prior to the Amendment of the Declaration.

14.15 Surface Water Management. No Owner or any other person or entity other than Declarant shall do anything to adversely affect the surface water management and drainage of the Property without the prior written approval of the Association and any controlling governmental authority, including, but not limited to, the excavation or filling in of any lake or canal, or the changing of the elevation of any portion of the Property, provided the foregoing shall not be deemed to prohibit the initial construction of improvements upon the Property by Declarant or by the developer of any portion of the Property in accordance with permits issued by controlling governmental authorities. In particular, no Owner other than Declarant shall install any landscaping or place any fill on a Lot which would adversely affect the drainage of any contiguous Lot.

14.16 Rights of the South Florida Water Management District. The South Florida Water Management District has the right to take enforcement action, including civil action for an injunction and penalties, against the Association to compel the Association to correct any outstanding problems with the surface water management system facilities or any mitigation or conservation areas under the responsibility or control of the Association.

14.17 Cable Television, Internet and Home Security Monitoring Services. The Association may enter into an agreement with a cable television company, internet service provider and/or security monitoring company pursuant to which all of the Owners will be provided cable television and/or internet service and/or home security monitoring services which will be charged as assessments. The Association may refuse entry into the Property by any representative of any cable television company, internet service provider and/or security monitoring companies other than the cable television, internet service provider and/or security monitoring company which has entered into an agreement with the Association. Declarant and the Association will have no liability of any kind or nature due to the failure of the security monitoring company to detect or react to fire, unauthorized entry or other security problem in any Home.

14.18 Limitation of Liability of Association. NOTWITHSTANDING ANYTHING CONTAINED HEREIN OR IN THE ARTICLES OF INCORPORATION, BY-LAWS, ANY RULES OR REGULATIONS OF THE ASSOCIATION OR ANY OTHER DOCUMENT GOVERNING OR BINDING THE ASSOCIATION (COLLECTIVELY, THE "ASSOCIATION DOCUMENTS"), THE ASSOCIATION SHALL NOT BE LIABLE OR RESPONSIBLE FOR, OR IN ANY MANNER BE A GUARANTOR OR INSURER OF, THE HEALTH, SAFETY OR WELFARE OF ANY OWNER, OCCUPANT OR USER OF ANY PORTION OF THE PROPERTY, INCLUDING, WITHOUT LIMITATION, RESIDENTS AND THEIR FAMILIES, GUESTS, INVITEES, AGENTS, SERVANTS, CONTRACTORS OR SUBCONTRACTORS OR FOR ANY PROPERTY OF ANY SUCH PERSONS. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING:

- 14.18.1 IT IS THE EXPRESS INTENT OF THE ASSOCIATION DOCUMENTS THAT THE VARIOUS PROVISIONS THEREOF WHICH ARE ENFORCEABLE BY THE ASSOCIATION AND WHICH GOVERN OR REGULATE THE USES OF THE PROPERTY HAVE BEEN WRITTEN, AND ARE TO BE INTERPRETED AND ENFORCED, FOR THE SOLE PURPOSE OF ENHANCING AND MAINTAINING THE ENJOYMENT OF THE PROPERTY AND THE VALUE THEREOF;
- 14.18.2 THE ASSOCIATION IS NOT EMPOWERED, AND HAS NOT BEEN CREATED, TO ACT AS AN ENTITY WHICH ENFORCES OR ENSURES THE COMPLIANCE WITH THE LAWS OF THE UNITED STATES, STATE OF FLORIDA, OSCEOLA COUNTY AND/OR ANY OTHER JURISDICTION OR THE PREVENTION OF TORTIOUS ACTIVITIES; AND
- 14.18.3 ANY PROVISIONS OF THE ASSOCIATION DOCUMENTS SETTING FORTH THE USES OF ASSESSMENTS WHICH RELATE TO HEALTH, SAFETY AND/OR WELFARE SHALL BE INTERPRETED AND 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.

EACH OWNER (BY VIRTUE OF HIS ACCEPTANCE OF TITLE TO HIS HOME) AND EACH OTHER PERSON HAVING AN INTEREST IN OR LIEN

UPON, OR MAKING USE OF ANY PORTION OF THE PROPERTY (BY VIRTUE OF ACCEPTING SUCH INTEREST OF MAKING SUCH USES) SHALL BE BOUND BY THIS PROVISION 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 PROVISION.

AS USED IN THIS SECTION, "ASSOCIATION" SHALL INCLUDE WITHIN ITS MEANING ALL OF THE ASSOCIATION'S DIRECTORS, OFFICERS, COMMITTEE AND BOARD MEMBERS, EMPLOYEES, AGENTS, CONTRACTORS (INCLUDING MANAGEMENT COMPANIES), SUBCONTRACTORS, SUCCESSORS AND ASSIGNS. THE PROVISIONS OF THIS ARTICLE SHALL ALSO INURE TO THE BENEFIT OF THE DECLARANT AND ITS AFFILIATES, WHICH SHALL BE FULLY PROTECTED HEREBY.

14.19 Construction Activities. ALL HOME OWNERS, OCCUPANTS AND USERS OF THE DOVER VILLAGE PROPERTY ARE HEREBY PLACED ON NOTICE THAT DECLARANT AND/OR ITS AGENTS, CONTRACTORS, SUBCONTRACTORS, LICENSEES AND OTHER DESIGNEES WILL BE, FROM TIME TO TIME, CONDUCTING BLASTING, EXCAVATION, CONSTRUCTION AND OTHER ACTIVITIES WITHIN, OR IN PROXIMITY TO, THE PROPERTY. BY THE ACCEPTANCE OF THEIR DEED, OR OTHER CONVEYANCE, OR MORTGAGE, LEASEHOLD, LICENSE OR OTHER INTEREST, AND BY USING ANY PORTION OF THE PROPERTY, EACH SUCH HOME OWNER, OCCUPANT AND USER AUTOMATICALLY ACKNOWLEDGES, STIPULATES AND AGREES (a) THAT NONE OF THE ARESAID ACTIVITIES SHALL BE DEEMED NUISANCES, NOXIOUS OR OFFENSIVE ACTIVITIES, HEREUNDER OR AT LAW GENERALLY, (b) 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 TRESPASS OR OTHERWISE) ANY PROPERTY WITHIN OR IN PROXIMITY TO THE DOVER VILLAGE COMMUNITY 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), (c) DECLARANT AND THE OTHER FORESAID 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 (d) ANY PURCHASE OR USE OF ANY PORTION OF THE PROPERTY HAS BEEN AND WILL BE MADE WITH FULL KNOWLEDGE OF THE FOREGOING.

[SIGNATURES AND ACKNOWLEDGEMENTS ON FOLLOWING PAGES]

IN WITNESS WHEREOF, Snow Construction, Inc. has executed this Declaration, this ____ day of _____, 2020.

Signed, sealed and delivered
in the presence of:

Snow Construction, Inc., a Florida corporation

Name: _____

By: : _____
As its _____

Name: _____

State of Florida
County of _____

The foregoing instrument was acknowledged before me this _____, 2020 by _____,
as _____ of Snow Construction, Inc. He [] is personally known to me or [] has
produced a driver's license as identification.

[Notary Seal]

Notary Public

Printed Name: _____
My Commission Expires: _____

JOINDER

Dover Village Homeowners' Association, Inc., a not-for-profit Florida corporation, whose mailing address is 1136 New York Avenue, St. Cloud, Florida 34769, hereby approves and joins in the Declaration of Covenants, Restrictions, Conditions and Easements of Dover Village and the Exhibits attached thereto, and agrees to be bound by the terms thereof and will comply with and perform the terms and conditions of the Declaration.

In Witness Whereof, Dover Village Homeowners' Association, Inc. has executed this Joinder on this ____ day of _____, 2020.

Signed, sealed and delivered
in the presence of:

**Dover Village Homeowners' Association, Inc.,
a Florida not for profit corporation**

Name: _____

By: : _____
As its _____

Name: _____

State of Florida
County of _____

The foregoing instrument was acknowledged before me this _____, 2020 by _____, as _____ of Dover Village Homeowners' Association, Inc. He [] is personally known to me or [] has produced a driver's license as identification.

[Notary Seal]

Notary Public

Printed Name: _____

My Commission Expires: _____

EXHIBIT "A"