

Index – Phase I – Covenants and Restrictions

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| 9.1.19..... | Access to Parcels - access permitted by Declaration shall not be trespass |
| 4.2..... | Acquisition and Conveyance of property by Association to owners permitted; sale needs County approval |
| 3.4..... | Administration of Association by Board of Directors |
| 11.2.4..... | Amendments - adopted amendment shall run with the property |
| Fifth Amend. #10..... | Amendments - no amendment effective unless also included in Phase II |
| Third Amend. #2..... | Amendments approved by majority of parcels represented in person and proxy |
| Seventh Amend. #7.... | ARB - Approval/Disapproval Response time and notifications |
| Seventh Amend. #6.. | ARB - committee - members - quorum - meetings |
| Fifth Amend. #1 (8.1)..... | ARB - necessity of board for review and approval. |
| Fifth Amend. #1 (8.3.1)... | ARB - Power to release lot from structural violation, if violation is minor. |
| Fifth Amend. #1 (8.3.1)... | ARB - Right of entry to determine violations. |
| Fifth Amend. #1 (8.3.3)... | ARB - Use reasonable judgment - liability |
| Fifth Amend. #1 (8.1)..... | Architectural Review - alterations, deletions, changes - need approval |
| Fourth Amend. #6..... | Architectural Review - Antennae, satellites, rooftop accessories |
| Seventh Amend. #10.... | Architectural Review - Color of dwellings - no same color within 3 houses, consistent with current colors |
| Seventh Amend. # 8... | Architectural Review - Completion of construction |
| 9.1.11..... | Architectural Review - Driveways - no gravel, no asphalt, no curbside parking area |
| Sixth Amend. #4..... | Architectural Review - Fences - no fences allowed except approved pool fences with landscaping. |
| First Amend. #9..... | Architectural Review - Floor area of dwellings - Lots 1-10, 17-31, 1800 sq ft. under air; 11-16, 2000 sq ft. under |
| 9.1.5..... | Architectural Review - Garages - two to three autos, electric door opener, positioned to side of house. |
| Fifth Amend. #1 (8.3.2)... | Architectural Review - Plan submittal procedures |
| Fourth Amend. #9..... | Architectural Review - Roofs - minimum pitch--five in twelve; no flat roofs; no asphalt shingles |
| Fourth Amend. #2..... | Architectural Review - Setbacks - Front 25; side 15, rear 20; side 2-story 20 ft. |
| First Amend #14..... | Architectural Review - Siding requirements - no plywood, no Board & Batten |
| 9.1.9..... | Architectural Review - Swimming pools - in ground only |
| Fifth Amend. #1 (8.3.5)... | Architectural Review - Variances |
| 9.1.20..... | Artificial Vegetation - not permitted without approval |
| 6.7..... | Assessment - effect of non-payment, interest, lien, attorney's fees |
| 6.11.2..... | Assessment - exempt property - dedicated to County |
| 6.11.1..... | Assessment - exempt property - owned by Association |
| 6.1..... | Assessments - authority of Association to collect |
| Seventh Amend. #5 | Assessments - basis and collection of general assessments - uniform rate, penalties |
| 6.8..... | Assessments - certificate of assessment - roster of parcels and paid assessments for review. |
| 6.2..... | Assessments - used for expenses of Association |

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| 4.3.4..... | Association - Management may hire attorneys, accountants, gardeners, laborers |
| 4.6.10..... | Association - may grant easements for utilities, irrigation, etc. |
| 3.2..... | Association membership upon acquisition of title to parcel |
| Seventh Amend. #12 | Builder's Signs – primary builder allowed one commercial sign. |
| 9.1.18..... | Clotheslines - not permitted unless adequately screened |
| 4.7..... | Common Property - continual maintenance in the event of dissolution of Assoc. |
| 4.3.1.4..... | Common Property - drainage retention tracts |
| 4.3.1.1..... | Common Property - entrance wall and landscaping |
| 4.3.5..... | Common Property - failure of Association to maintain |
| Seventh Amend.#2 Add 4.3.6. | Common Property – No owner to perform maintenance unless part of a committee – damage by owner |
| 4.3.1.8..... | Common Property - irrigation pumps |
| 4.3.1.3..... | Common Property - lighting and electronic gate |
| 4.3.1.5..... | Common Property - preserve areas |
| 7.1..... | Common Property - responsibility of Association |
| 4.3.1.6..... | Common Property - Street |
| 4.3.1.7..... | Common Property - tennis court |
| 4.3.1.2..... | Common Property - walk to recreation area |
| 5.6..... | Common Vegetated Areas - no alterations |
| 9.5..... | Construction barrier - protect preserve area during construction |
| 11.3..... | Covenants - duration to be 50 years and extended for 10 years at a time |
| 11.5..... | Covenants - enforcement a law or in equity |
| 11.4..... | Covenants - running with the property |
| Fifth Amend. #4 (sub.1).... | Decorations - patriotic/seasonal holiday decorations |
| 1.1..... | Definitions - ARB is permanent |
| 1.2..... | Definitions - Articles of Incorporation |
| 1.3..... | Definitions - Assessment |
| 1.4..... | Definitions - Association |
| 1.5..... | Definitions - Board of Directors (Board) |
| 1.6..... | Definitions - Bylaws |
| 1.7..... | Definitions - Common Expenses |
| 1.8..... | Definitions - Common Property |
| 1.9..... | Definitions - Common Vegetated Area |
| 1 10..... | Definitions - County |
| 1.11..... | Definitions - Declaration |

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| 1.14..... | Definitions - Dwelling |
| 1.15..... | Definitions - Improvements |
| 1.16..... | Definitions - Institutional Mortgage |
| 1.17..... | Definitions - Lot |
| 1.18..... | Definitions - Member |
| 1.19..... | Definitions - Native Vegetated Setback Area |
| 1.20..... | Definitions - Owner |
| 1.21..... | Definitions - Parcel |
| 1.22..... | Definitions - Preserve Area |
| 1.23..... | Definitions - Preserve Area Management Plan |
| 1.24..... | Definitions - Property |
| 1.26..... | Definitions - The Reef |
| 1.27..... | Definitions - Transition Zone |
| 1.28..... | Definitions - Upland Preserve Area |
| 1.29..... | Definitions - Upland Preserve Area Easements |
| 1.30..... | Definitions - Water Management Tract |
| 5.1.6..... | Easement - for encroachment upon another property |
| 5.1.4..... | Easement - granted to mortgage co. for purpose of access |
| 5.2..... | Easements - Association's right to grant additional easements |
| 5.1.3..... | Easements - Common Property -- perpetual nonexclusive for Association |
| 5.1.2..... | Easements - drainage, no structure, planting |
| 5.1.1..... | Easements - for utilities, no structure, planting |
| 9.1.26..... | Easements - no planting, improvement on utility easement |
| 5.1.5..... | Easements - reserved throughout common property |
| 5.4..... | Easements - restriction on owner easements - cannot grant without ARB |
| 4.6.11..... | Emergency - right of authorized Association member to enter Parcel & improvements |
| 6.1.12..... | Emergency - Right of Board member to enter property |
| 6.5..... | Emergency Special Assessments |
| Fourth Amend. #13 (6.6.1) | Fines - may be levied for violations of covenants or rules and regulations |
| Fifth Amend. #4 (sub.2).... | Flags - American flag only, except seasonal flags under sec. 9.1.16.1 |
| Sixth Amend. #2 | Flood Lights on eaves - not directed towards streets or adjacent property, extended hood. |
| 9.6.1..... | Gopher Tortoise Relocation - need permit by FGFFC, owners expense |
| 9.1.31..... | Guest facilities - guest suite without a kitchen - no separate rental |
| Fifth Amend. #4 (sub.4)... | Hurricane Shutters |

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| 10..... | Indemnification of Directors & ARB - except willful misfeasance or malfeasance, and if Board approves |
| Fifth Amend. #9..... | Individual Assessments |
| 6.6..... | Individual Assessments - cost of mowing, clearing debris, landscaping, maintenance |
| 6.6..... | Individual Assessments - owner's failure to maintain |
| 9.1.14..... | Insurance - Don't permit anything to increase rate of insurance on parcel or common property |
| Fifth Amend. #5..... | Irrigation - automatic irrigation system, xeriscape or scrub preservation |
| Sixth Amend. #3 | Landscape Lighting - low voltage, white illumination, flood lights with extended hood. |
| Third Amend. #1..... | Landscaping - plan approval and penalties |
| Fourth Amend. #8..... | Landscaping costs - minimum \$4500.00 |
| 9.1.24.2..... | Lawn maintained for pest, weeds, grass not to exceed 4 in. shrubs trimmed |
| 9.1.24.1..... | Lawns - green, weedless, Floritan |
| Fifth Amend. #7 (9.1.31.2) | Leasing - |
| Eighth Amend. #1.... | Lien to Mortgage – subordination of lien to mortgages. |
| 9.1.3..... | Lot restrictions - one dwelling, except Lots 11 to 16 may have guest house |
| Sixth Amend. #1..... | Mailboxes - white in color, no "theme" mailboxes, no newspaper boxes allowed |
| 9.1.27..... | Maintenance of owners parcels, swale areas and drainage easements - responsibility of owner |
| 7.2..... | Maintenance of owners property - responsibility of owner |
| 5.7..... | Native Vegetated Setback - lots 15, 16, 17 |
| 9.1.15..... | Nuisances - no nuisance, immoral or illegal activity, no excessive noise |
| 9.1.30..... | Occupancy - no garage, trailer or partially completed building used for occupancy |
| Fifth Amend. #4 (9.1.16)... | Outside displays - ARB has right to remove offensive/obtrusive displays |
| Fifth Amend. #4 (9.1.16)... | Outside displays - Except as provided, displays need ARB approval |
| 4.6.9..... | Owners enjoyment subject to easements for utilities, ect. |
| 4.6.8..... | Owners enjoyment subject to provisions of this declaration, etc. |
| 4.6.7..... | Owners enjoyment subject to restriction contained on any plat |
| 4.6.1..... | Owners enjoyment subject to right of Association to borrow money for improvements |
| 4.6.5..... | Owners enjoyment subject to right of Association to promulgate rules and regulations |
| 4.6.6..... | Owners enjoyment subject to right of Association to transfer common prop. to government |
| 4.5..... | Owners right of enjoyment of common property |
| First Amend. #6..... | Parking area - delete reference to parking area |
| Seventh Amend. #9.... | Parking – no parking on street overnight or on unpaved areas. |
| 9.1.2..... | Pets - no more than four, owner responsible for clean-up, removal of nuisance pets |
| 9.6.2..... | Preserve - management is responsibility of Association, removal of exotics |
| 5.3..... | Preserve Area - easements - no alteration except in compliance with PAM |

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| First Amend. #3..... | Recreation area means tennis court |
| Second Amend. #2..... | Recreational & Commercial Vehicles - no boats, commercial vehicles, etc. |
| Fifth Amend. #6..... | Refuse Containers - Keep in garage or screened with approved material |
| Fifth Amend. #2..... | Residential Use - single family dwelling - restrictions on business activity |
| 4.4..... | Rules & Regulations - common property - may be enforced by legal action |
| 9.2..... | Rules & Regulations - promulgated by Association, not necessarily stated here |
| Seventh Amend. #11... | Signs - no signs without approval by ARB. One commercial for sale sign allowed |
| 6.4..... | Special Assessments - Capital improvements to common property |
| 6.5..... | Special Assessments - for emergency - flood, hurricane, fire |
| 6.4..... | Special Assessments - for unexpected expenses, indemnification of officers |
| 9.1.29..... | Storage facilities - must be attached to dwelling and constitute a single structure |
| Fifth Amend. #6..... | Storage Tanks - No large oil/gas tanks. Large Propane tanks must be buried. |
| 9.1.6..... | Subdivision of lots - no subdividing, two contiguous lots possible for one house |
| 4.6.3..... | Suspend enjoyment of rights - delinquent payment - violation of covenants |
| Seventh Amend. #1 | Suspension of Membership rights - - violation of covenants |
| 9.1.13..... | Temporary Structures - no house trailers, tents, sheds, accessory structures |
| Fourth Amend. #12..... | Traffic regulations - Board has right to post regulations and enforce them |
| 9.1.24.5..... | Trees - preservation of trees - protect natural foliage and trees |
| 5.5..... | Upland Preserve - no alteration |
| Seventh Amend. #3 | Vacant Lots –Assoc. responsible for mowing - Cost assessed to owner – option to mow themselves. |
| 3.3..... | Voting - one vote per parcel by a member of the Association |
| Fifth Amend. #4 (sub.3)... | Yard Equipment - games, play equipment, decorative objects, patio furniture, placed in rear of property |