

Return to:
JH Sheblefeld
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Declarations of
Covenants, Conditions, and Restrictions
for Saddlewood Unit One

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Book 9047

THIS DECLARATION is made on the date hereinafter set forth by DOSTIE INVESTMENTS, INC., a Florida corporation, hereinafter referred to as "Declarant".

WITNESSETH:

WHEREAS, Declarant is the owner of all those certain properties in Duval County, Florida, being more particularly described as:

Saddlewood Unit One according to the plat thereof recorded in Plat Book 52, pages 16 through 16-D, of the current public records of Duval County, Florida.

NOW, THEREFORE, Declarant hereby declares that all of the properties described above shall be held, sold, and conveyed subject to the following easement, restrictions, covenants, agreements and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property and be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, successors, and assigns, and shall inure to the benefit of each owner thereof. Any person accepting a deed to any portion of the property shall be deemed to have agreed to all of the easements, restrictions, covenants and agreements as set forth herein.

157200

ARTICLE I- DEFINITIONS

1. "Association" shall mean and refer to the Saddlewood Association, Inc., a Florida corporation not for profit, its successors and assigns.
2. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any lot which is a part of the properties, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.
3. "Property" or "Properties" shall mean and refer to that certain real property herein above described and such additions thereto as may hereafter be brought within the jurisdiction of the Association.
4. "Future Development Property" shall mean and refer to properties adjacent or contiguous to the Property which may be annexed to the Property as Declarant may determine. Annexation shall be accomplished by Declarant recording an amendment

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- to this Declaration describing the property to be annexed and any special or different restrictions which may apply to any particular property so annexed.
5. "Common Areas" shall mean all real property (including the improvements thereto) owned by the Association for the common use and enjoyment of the owners. The Declarant may hereafter convey portions of the properties to the Association to constitute additional Common Areas but shall have no obligation to do so.
 6. "Lot" shall mean and refer to the building plots of land shown upon the recorded subdivision plat of the properties described above.
 7. "Declarant" shall mean and refer to Dostie Investments, Inc., and any person or entity to whom Declarant shall assign its rights and duties under this agreement.
 8. "Surface Water or Stormwater Management System" means a system which is designed and constructed or implemented to control discharges which are necessitated by rainfall events, incorporating methods to collect, convey, absorb, inhibit, treat, use or reuse water to prevent or reduce flooding, over drainage, environmental degradation, and water pollution or otherwise affect the quantity and quality of discharges from the system, as permitted pursuant to Chapters 40C-4, 40C-40, or 40C-42, F. A. C.
 9. "Builder" shall mean and refer to any individual or entity duly licensed and qualified in the State of Florida for the construction of residential dwellings who purchases a Lot or Lots in the subdivision for the sole purpose of constructing a residential dwelling for sale to an Owner. One year after the purchase of a Lot, if Builder still owns said Lot, Builder shall become an Owner as to that Lot, with all the rights and obligations of an Owner provided in this Declaration.
 10. "Plat" shall refer to the recorded subdivision plat for the above described property and any Future Annexation Property which is annexed to the Property.

ARTICLE II- PROPERTY RIGHTS

1. Owner's Easement's of Enjoyment. Every owner and the Association shall have a right and easement of enjoyment in and to any Common Area which shall be

appurtenant to and shall pass with the title to every lot, subject to the following provisions:

- a) the right of the Association to charge reasonable admission and other fees for the use of any recreational facility hereafter situated upon any Common Area;
 - b) the right of the Association to suspend the voting rights and right to use of any recreational facilities, if any, as to any owner for any period during which any assessment against such owner's lot remains unpaid and for a period not to exceed 60 days for any infraction of the Association's published rules and regulations;
 - c) 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 its members. No such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer is signed by two-thirds of all votes eligible to be cast by both member classes of the Association.
2. Delegation of Use. Any owner may delegate, in accordance with the by-laws, such owner's right of enjoyment to the Common Area and facilities to the members of such owner's family, tenants, or contract purchasers who reside on the property.

ARTICLE III- MEMBERSHIP AND VOTING RIGHTS

1. Assessment. Every owner of a lot which is subject to assessment shall be a member of the Association. Membership shall be appurtenant to any may not be separated from ownership of any lot which is subject to assessment.
2. Membership. The Association shall have two classes of voting membership: CLASS A- Class A members shall be all owners, with the exception of the Declarant, and shall be entitled to one vote for each lot owned. When more than one person holds an interest in any lot, all such persons shall be members. The vote for such lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any lot. CLASS B- The class B member shall be the Declarant and shall have a number of votes equal to twice the number of lots in the subdivision. The total number of votes of the Class B member shall be increased at the time of annexation of Future Development Property to a number of equal to twice the number of Lots

included on the Property and the Future Development Property. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

- a) when the Declarant has conveyed one hundred percent (100%) of the lots in the subdivision; or
- b) when Declarant requests that Class B membership be converted to Class A membership.

ARTICLE IV- COVENANT FOR MAINTENANCE ASSESSMENTS

1. Creation of the Lien and Personal Obligation for Assessments. The Declarant, for each lot owned within the Properties, hereby covenants, and each owner of any lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: 1) annual assessments or charges, and 2) special assessments for capital improvements or maintenance, such assessments to be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs, and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the lot against which each such assessment is made. Each such assessment, together with interest, costs and reasonable attorney's fees, shall also be the personal obligation of the person who was the owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to such owner's successors in title unless expressly assumed by them, but the lien shall survive any conveyance of title.
2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the recreation, health, safety and welfare of the residents in the Properties and for jointly maintaining a common entranceway that serves other units or phases of Saddlewood and for the improvement and maintenance of the common areas, islands in roadways, and the storm and/or surface water management system. The Association shall be responsible for the maintenance, operation and repair of the surface water and/or Stormwater management system and shall have the right to

utilize the private easements shown on the plat for such purpose. Maintenance of the surface water or Stormwater management system(s) shall mean the exercise of practices which allow the systems to provide drainage, water storage, conveyance or other surface water or Stormwater management capabilities as permitted by the St. Johns River Water Management District. The Association shall be responsible for such maintenance and operation. Any repair or reconstruction of the surface water or Stormwater management system shall be as permitted, or if modified as approved by the St. Johns River Water Management District. The Association shall execute any minutes or other documents required to cause the permit(s) to be transferred to it from the Declarant, and accepting complete responsibility for the St. Johns River Water Management District permits for the Property.

3. Maximum Annual Assessment. Until July 1 of the year immediately following the conveyance of the first lot to an owner, the maximum assessment shall be \$120.00 per year per lot.
 - a) From and after July 1 of the year immediately following the conveyance of the first lot to an owner, the maximum assessment may be increased each year but not more than 10% above the maximum assessment for the previous year without a vote of the membership.
 - b) From and after July 1 of the year immediately following the conveyance of the first lot to an owner, the maximum assessment may be increased more than 10% by a vote of two-thirds of votes eligible to be cast at a meeting duly called for such purpose.
 - c) The Board of Directors shall fix the assessment annually at amounts not in excess of the maximum.
4. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, re-construction, repair or replacement of a capital improvement upon any common area, including fixtures and personal property related thereto; provided that any such special assessment shall have the assent of two-thirds

of the votes of members who are voting in person or by proxy at a meeting duly called for such purpose.

5. Notice and Quorum for any Action Authorized Under Sections 3 and 4. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 or 4 shall be sent to all members not less than 30 days nor more than 60 days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast 60% of all the votes shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than 60 days following the preceding meeting.
6. 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 quarterly basis or as determined by the Board of Directors.
7. Date of Commencement of Annual Assessments. Due dates: The annual assessments provided for herein shall commence as to all lots on the date of the recording of this Declaration in the public records of Duval County, Florida. No lot owned by the Declarant shall be subject to any assessment until a residence has been constructed thereon and occupied. A lot owned by a Builder shall be subject to an assessment the sooner of i. A residence is constructed thereon and occupied, or ii. One year from the date of acquisition of said lot. Model homes are specifically exempt. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each lot at least 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 dates for the Annual Assessments shall be July 1 of each and every calendar year. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether or not the assessments on a specified lot have been paid. A properly executed certificate of the Association as to

the status of assessments on a lot is binding upon the Association as of the date of its issuance.

8. Effect of Nonpayment of Assessments : Remedies of the Association. Any assessment not paid within 30 days after the due date shall bear interest from the due date at the rate of 18% per annum. The Association may bring an action at law against the owner personally obligated to pay the same, or foreclose the lien against the property involved, or both. No owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the common area or abandonment of such owner's lot.
9. Subordination of the Lien to Mortgages. The lien for the assessments provided for herein shall be subordinate to the lien of any institutional first mortgage. Sale or transfer of any lot shall not affect the assessment lien. However, the sale or transfer of any lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessment as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such lot from liability for any assessments thereafter becoming due or from the lien thereof.
10. Capital Contribution Assessment. Upon the first conveyance of a Lot to any person(s) or entity other than to an entity affiliated with the Developer, there will be due upon the closing of the sale of the lot a Capital Contribution Assessment of \$175.00. Each Lot will be subject to the Capital Contribution Assessment only once, all future conveyances of any such lot being exempt.

ARTICLE V- LAND USE AND BUILDING TYPE

1. Land Use and Building Type. No one other than Declarant shall use any lot except for residential purposes. Unless otherwise specifically allowed or permitted under these covenants, no structure shall be erected, altered, placed or permitted to remain on any lot other than one detached single-family dwelling not to exceed two stories in height. No outbuilding or other structure at any time situate on said land shall be used as a hospital, sanitarium, church, charitable, religious or philanthropic institution, or for business or manufacturing purposes, and no duplex residence, garage apartment or apartment house shall be erected or placed on or allowed to occupy said land.

2. Declarant's Right to Resubdivide, Replat or Assign. Declarant shall have the right to resubdivide or replat any of the said land owned by it. In the event any of said land is resubdivided or replatted for rights-of-way for roads, streets or easements, none of the restrictions contained herein shall apply to the portions thereof used for such purposes. Declarant shall have the right to assign to any person or corporation its rights and duties under these covenants.
3. Storm/Surface Water Management. The St. Johns River Water Management District has jurisdiction over this subdivision and has issued Stormwater Discharge Permit Number 40-031-0715A-ERP authorizing construction and operation of a storm and/or surface water management system to serve the subdivision. No alteration to any part of the aforementioned system, including but not limited to, lakes, swales and pipes, will be allowed without the written consent of Declarant and the St. Johns River Water Management District. All clearing, grading and other construction activities must comply with the terms and conditions of the said permit. Specifically, the owners of lots requiring rear lot water treatment are required to install rear lot water treatment at the time of house construction in accordance with the terms and conditions of the said permit and said owners or their heirs, successors or assigns shall be responsible for the continuing compliance with said permit. In the event that any Owner fails to comply with the terms of the permit, the Association shall have the right to enter upon the premises to bring any Lot into compliance and levy a special assessment against the Lot for any costs incurred as a result thereof.
4. Sidewalks. When a dwelling is constructed on any lot, or within twelve months from the initial purchase of any lot, the Lot owner assumes the responsibility and agrees to construct, within 12 months from said purchase or the construction of a dwelling, whichever comes first, any required city sidewalks that show on the approved City Engineering Plans that may be required on that particular lot. All sidewalks must conform to City standards.
5. Garage. Each home shall have an attached two car garage. No garage shall be permanently enclosed or converted to another use. Notwithstanding the foregoing, garages may be used in a temporary manner by "Preferred Builders" within the

community as a "Sales Office" for such period that the builder owns additional lots within the community. All garages shall contain at least 400 square feet of usable space appropriate for parking automobiles. All garages must have doors which shall be maintained in a useful condition and shall be kept closed when not in use. Carports will not be permitted.

6. Outbuildings. No outbuilding shall be erected, placed or altered on any lot unless placed in a fenced rear yard and approved by the Architectural Control Committee.
7. Approval of Structure. No residence, structure, fence, wall or swimming pool shall be erected, placed or altered on any lot until the construction plans and specifications and a plan showing the location of the structure have been approved by the Architectural Control Committee as to quality of workmanship and materials, harmony of external design with existing structures, and as to location of improvements with respect to topography and finished grade elevation. No exposed block or built up roof will be permitted in the construction of any dwelling. Approval shall be as provided in paragraph 25 below. No outbuilding or drives, walks, fences, walls or swimming pools shall be erected or constructed on any lot prior to the erection or construction of a permanent residence thereon. No fence, wall, bulkhead, dock or structure of any kind will be permitted below the top of the slope of the lake bank as shown on the final survey on waterfront lots without the prior approval of the Architectural Control Committee. Said approval shall be in writing and shall specify the exact nature, size, location and appearance of any such exception. The decision to grant such exception is discretionary with the Architectural Control Committee and shall be capable of being withdrawn should the terms and conditions set forth by the Architectural Control Committee not be complied with by the lot owner to whom such exception is granted. The decision to grant such exception is discretionary with the Architectural Control Committee and the decision to not grant such an exception shall not be subject to judicial review.
8. Dwelling Size. Unless specifically approved in writing by the Architectural Control Committee, no dwelling shall be permitted on any lot unless the ground floor area of the main structure, exclusive of one-story open porches and garages, shall contain at

least 1,600 square feet for a one-story dwelling and at least 900 square feet for the ground floor of a dwelling of more than one story, with at least 1,600 square feet for both stories combined. The Architectural Control Committee shall be empowered to allow a 25% variance in the above mentioned square footage's.

9. Building Location. No building shall be located on any lot nearer than (25) feet to the front line or nearer than (12.5) feet to any side street line. No building shall be located nearer than (7.5) feet to an interior side lot line; provided, that combined side yards shall not be less than (15) feet. No dwelling shall be located on any lot nearer than (10) feet to the rear lot line, or nearer to the rear lot line than the rear building restriction line. No dwelling shall be located closer than (15) feet from any existing dwelling. The Declarant shall be empowered to issue a variance in regard to the above measurements as it may deem prudent, and the Declarant may assign such power.
10. Lot Area. No dwelling shall be erected or placed on any lot having an area of less than that allowed under applicable zoning regulations. All platted lots shall be deemed to be in compliance with this requirement.
11. Nuisances. 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.
12. Recreational and Commercial Vehicles. No commercial vehicles, boats or trailers of any type shall be permitted to be placed on any lot subject to these covenants, unless such shall be placed or parked in a fenced side yard or fenced rear yard of a lot and screened from view of passing motorists and neighboring lots, but not placed in the side yard of a corner lot on the side abutting a street. No wheeled vehicles of any kind or any other offensive objects may be kept or parked in a state of disrepair between the paved road and residential structures. No automobiles, trailers or boats shall be parked in the roadways or on the right-of-way adjoining the lots. For purposes of this paragraph, a vehicle which is a ¾ ton or less truck used as transportation to and from the lot owner's employment shall not be considered a commercial vehicle. No travel trailers or motorized homes shall be permitted unless specifically approved by the Architectural Review Committee.

13. Temporary Structures. No structure of a temporary character, trailer, tent, motorized home, shack, garage, barn or other outbuilding shall be used on any lot at any time as a residence either temporarily or permanently.
14. No Subdivision. No lot located within the Property shall be subdivided to constitute more than one building plot.
15. Mailboxes. No individual lot owner shall cause to be constructed any mailbox facility without the approval of the Declarant.
16. Fences. All fences shall be constructed of and shall have a permanent appearance of natural wood unless otherwise approved by the Architectural Control Committee. All fences must be approved by the Architectural Control Committee prior to installation. No fence shall be installed which restricts or prohibits ingress and egress as granted by easements herein. No fence or wall shall be erected, placed or altered on any lot nearer to any street than the rear of the house or the side of the house in the case of a corner lot unless approved by the Architectural Control Committee and in no event shall any fence exceed a maximum height of six (6) feet or be lower than a minimum height of four (4) feet unless approved by such committee. All fences shall be constructed and maintained to present a pleasing appearance as to quality of workmanship and materials, harmony of external design with existing structures and as to location with respect to topography and finished grade elevation. It shall be within the sole and exclusive purview of the Architectural Control Committee to make the determination as to whether or not a fence is pleasing in appearance as provided herein. Declarant reserves the right to release areas such as sewer lift stations, playgrounds, etc., from the above fence restrictions.
17. Signs. No sign of any kind shall be displayed to the public view on any lot without the prior written approval of the Architectural Control Committee except one sign of not more than two square feet advertising the property for sale, or after one (1) year from the closing date on the Lot, one sign of not more than two (2) square feet advertising the property for rent. Signs used by a builder to advertise the property during the construction and sales period must be approved by the Architectural Control Committee prior to being displayed and may vary from the preceding

dimensions. The entranceway identification sign shall be exempt from this provision and shall remain for the enjoyment of the owners of all Lots. The Architectural Control Committee shall have the right to promulgate standards for the quality, size, appearance, location and type of all signs to be displayed to public view.

18. Clotheslines. There shall not be permitted any exterior clotheslines on any lots.
19. Oil and Mining Operations. No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any lot, nor shall oil wells, tanks, tunnels, mining excavation or shafts be permitted upon or in any lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted upon any lot.
20. Livestock and Poultry. No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets in reasonable numbers may be kept provided they are kept, bred or maintained for any commercial use and do not create safety, health or nuisance problems.
21. Exterior Appearance and Maintenance. Every house and lot shall be maintained so as to present a pleasing appearance. Window coverings and decorations shall be of conventional materials, e.g. draperies, blinds or shutters. Windows shall not be covered with aluminum foil, paper or the like. Lawns shall be maintained in a neat manner. Houses shall be kept in reasonable repair and excessive visible deterioration shall not be allowed.
22. Garbage and Refuse Disposal. No lot shall be used or maintained as a dumping ground for rubbish, trash, garbage or other waste. Rubbish, trash, garbage or other waste shall be kept in closed sanitary containers constructed of metal or rigid plastic. All equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition and shall not be visible from the street except on scheduled garbage pick up days.
23. Motorists' Vision to Remain Unobstructed. The Declarant shall have the right, but not the obligation, to remove or require the removal of any fence, wall, hedge, shrub, bush, tree or other thing, natural or artificial, placed or located on any lot, if the

location of same will, in the sole judgment and opinion of the Declarant, obstruct the vision of motorists upon any of the streets.

24. Landscaping. The mass indiscriminate cutting down of trees in expressly prohibited without the written consent of the Architectural Control Committee, EXCEPT those areas where buildings and other improvements shall be located; i.e. homes, patios, driveways, parking and recreational areas, etc. Also, selective cutting and thinning for lawns and other general improvements shall be permitted. It is the responsibility of each lot owner whose lot abuts a lake to maintain the lake bank to the waters' edge. It is the responsibility of each lot owner to seed or sod and maintain the area between the property line of his lot and the street. It is the responsibility of each lot owner to prevent erosion on all areas of his lot, including easements, by sodding, seeding and mulching, or other methods which may be deemed appropriate. All landscape designs and the installation of such landscape shall be approved by the Architectural Control Committee as promulgated by the Declarant.

25. Architectural Control Committee.

- a) Membership. The Architectural Control Committee shall be composed of three (3) persons appointed by Declarant. A majority of the committee may designate a representative to act for it. In the event of the death or resignation of any member of the committee, the remaining members shall have full authority to designate a successor. Neither the members of the committee nor its designated representative shall be entitled to any compensation for services performed pursuant to this covenant. So long as Declarant owns any lots in the Property of Future Development Property, Declarant shall have the right to appoint such committee members, the Association shall have the power and right through a duly recorded written instrument to elect the members of the committee, to change the membership of the committee or to withdraw from the committee or restore to it any of its powers and duties.
- b) Procedure. The committee's approval or disapproval as required in these covenants shall be in writing. In the event the committee, or its designated representative, fails to approve or disapprove within thirty (30) days after the plans and specifications

have been submitted to it, approval will not be required and the requirements of the related covenants shall be deemed to have been fully complied with.

26. Utility Lines. All water, sewer, electrical, telephone, television, gas and other utility lines shall be placed underground. No antennas or satellite dishes of any kind shall be placed on any lot without the prior approval of the Architectural Control Committee.
27. Air Conditioning Units. No air conditioning units may be installed in any window without the prior approval of the Architectural Control Committee.
28. Roadways. No one, other than Declarant, shall use any lot or any portion thereof for roadway purposes and no one, other than Declarant, shall construct a driveway upon any lot except to serve the lot upon which it is constructed. Unless approved in writing by the Architectural Control Committee, only one driveway per lot, said driveway serving the garage on the lot, shall be permitted.
29. Utility Provisions. City of Jacksonville. or its successors has the sole and exclusive right to provide all water and sewage facilities and service to the property described herein. No well of any kind shall be dug or drilled on any one of the lots or tracts to provide water for use within the structures to be built. Nothing herein shall be constructed as preventing the digging of a well to be used exclusively for use in the yard and garden of any lot or tract or to be used exclusively for irrigation. All sewage from any building must be disposed of through its sewage lines and through the sewage lines and disposal plant owned or controlled by The City of Jacksonville. or its successors or assigns. No water from air conditioning systems, ice machines, swimming pools, or any other form of condensate water shall be disposed of through the lines of the sewer system. The City of Jacksonville has a non-exclusive perpetual and unobstructed easement and right in and to, over and under property as described in this Declaration and the plat of the Property for the purpose of ingress, egress and installation and /or repair of water and sewage facilities.
30. Drainage and Utility Easements. The Declarant hereby reserves unto itself a perpetual alienable and releasable privilege and right on, and under the ground construct, maintain and use electric, telephone, wires, cables, conduits, sewer, water mains or pipes, drainage swales or pipes, and other suitable equipment for the conveyance and

use of electricity, telephone, water or other public conveniences or utilities on, in or over a 7.5 foot strip at the front, back and sides of each lot. The said Declarant shall have the unrestricted right and power to release said easement. The private easements noted on the Plat or Plats are and shall remain privately owned and the sole and exclusive property of the Declarant, its successors and assigns.

31. Enforcement. Any person owning any portion of the above described lands or the St. Johns River Water Management District, its successors or assigns, may institute proceedings at law or in equity against any person or persons violating or attempting to violate any covenants or, in the case of the St. Johns River Water Management District, the provisions contained in this Declaration which relate to the maintenance, operation and repair of the surface water or stormwater management system, either to restrain any existing or threatened violation or to recover damages. Additionally, the Association shall have the right but not the obligation to enforce the provisions of this Declaration.
32. Severability. Invalidation of any one of these covenants by judgment or court order shall in no wise affect any of the other provisions hereof which shall remain in full force and effect.
33. Indemnification. The owner or owners of all lots abutting the lakes within the Property shall, by virtue of having acquired said lots subject to these covenants and restrictions, be deemed to have assumed all of the obligations and responsibilities of Declarant, as set forth in the Plat or Plats and have agreed to indemnify Declarant and save Declarant harmless from suits, actions, damages and liability and expense in connection with loss of life, bodily or personal injury, or property damage, or any other damage arising from or out of any occurrence in, upon or at of from the lakes as shown on the Plat, or any part thereof, or occasioned wholly or in part by any act or omission of owners, owners' agents, contractors, employees, servants, licensees, or concessionaires with the property.
34. Reservation for Subdivision Improvements. Dostie Investments, Inc. reserves the right to enter any lot for the purpose of completing or correcting subdivision

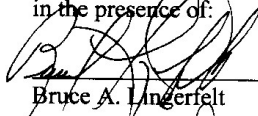
improvements as required by agencies of the City, County, State or Federal government.


35. Amendment. The covenants and restrictions of this Declaration shall run with and bind the land for a term of thirty (30) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. The Declarant reserves and shall have the sole right to: **a)** amend these covenants and restrictions so long as the Declarant owns at least one (1) lot within the property; **b)** to amend these covenants and restrictions at any time if, in the discretion of the Declarant, such amendment is necessary to comply with the aforementioned St. Johns River Water Management District permit; **c)** to waive as to any lot any provisions of the covenants and restrictions; and **d)** to release any building plot from any part of the covenants and restrictions which have been violated (including, without limiting the foregoing, violations of building restriction lines and provisions hereof relating thereto) if Declarant, in its sole opinion, deems such violations to be insubstantial violations or if Declarant, in its sole opinion, deem such violations necessary for construction and/or sales. Declarant may assign its right to release such violations. Subject to the above rights reserved by the Declarant, this Declaration may be amended by an instrument signed by not less than 66% of the lot owners, **EXCEPT** that the covenants herein contained pertaining to (1) the required maintaining of an owners association or (2) to the surface water or stormwater management system, beyond maintenance of its original condition, including the water management portions of the common areas, if any, may not be amended without the approval of the St. Johns River Water Management District.
36. Legal Action or Violation. If any person, firm or corporation, or other entity shall violate or attempt to violate any of these covenants and restrictions, it shall be lawful for the Declarant or the Association or any person or persons owning any lot on said land (a) to proceed at law for the recovery of damages against those so violating or attempting to violate any of such covenants and restrictions; and (b) to maintain a proceeding in equity against those so violating or attempting to violate any such covenants and restrictions, for the purpose of preventing or enjoining all or any of

such violations or attempted violations. The remedies contained in this paragraph shall be construed as cumulative of all other remedies now or hereafter provided by law. The failure of Declarant, its successors or assigns, to enforce any covenant or restriction or any obligation, right, power, privilege, authority, or reservation herein contained, however long continued, shall in no event be deemed as a waiver of the right to enforce the same thereafter as to the same breach or violation thereof occurring prior to or subsequent thereto. Lot owners found in violation of these restrictions shall be obliged to pay attorney's fees to the successful plaintiff in all actions seeking to prevent, correct or enjoin such violations or in damage suits thereon. All restrictions herein contained shall be deemed several and independent.

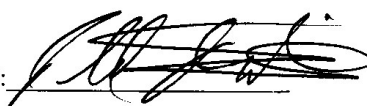
IN WITNESS THEREOF, the Declaration has executed this instrument this 12th day of August 1998.

Signed, sealed and delivered
in the presence of:


Bruce A. Lingerfelt


BEVERLY SMITH

DOSTIE INVESTMENTS, INC.

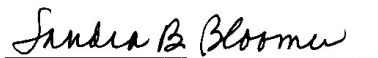
BY: 

RICHARD R. DOSTIE
The Personal Representative
of J. René Dostie, Sr.

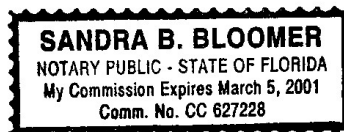
STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 12th day of August, 1998, by RICHARD R. DOSTIE, as Personal Representative of J. René Dostie, Sr. for DOSTIE INVESTMENTS, INC. on behalf of the corporation. He is personally known to me.



My commission expires: March 5, 2001



BYLAWS
OF
SADDLEWOOD OWNERS ASSOCIATION, INC.

A corporation not for profit
under the laws of the State of Florida

ARTICLE I

IDENTITY

These are the Bylaws of the SADDLEWOOD OWNERS ASSOCIATION, INC., hereinafter called the "Association", a corporation not for profit under the laws of the State of Florida, the Articles of Incorporation of which were filed in the office of the Secretary of State on June 10, 1998.

The Association has been organized for the purpose of performing the functions outlined in the covenants, conditions and restrictions as may be recorded, for all phases of SADDLEWOOD, a subdivision located in Duval County, Florida ("the subdivision"), including any amendments thereto (the "covenants"), and specifically for the purpose of the continual maintenance and cleaning of the storm and/or surface water management systems required by the St. Johns River Water Management District or other governmental agencies pursuant to the permits issued and other applicable rules and regulations.

The Members of the Association shall be all lot owners, as more particularly defined in the covenants.

Initially, the office of the Association shall be at 6810 St. Augustine Road, Jacksonville, Florida 32217, but may be changed from time to time, and meetings of Members and Directors may be held at such places within the State of Florida as may be designated by the Board of Directors.

The fiscal year of the Association shall be the calendar year.

The seal of the Association shall bear the name of the corporation, the word "Florida", the words "Corporation not for profit", and the year of incorporation. The seal shall be in the following form:

ARTICLE II

MEMBERS MEETINGS

A. Annual meeting. For so long as there is a Class B member, annual meetings shall not be required but may be held at the discretion of the Class B member.

At the termination of Class B membership, the members shall meet for the purpose of electing directors and transacting business and determining when subsequent annual meetings shall be held.

B. Special Meetings. Special meetings of the members shall be held whenever called by the President or Vice President or by a majority of the Board of Directors, and must be called by such officers upon receipt of a written request from members entitled to cast one-third (1/3) of the votes of the entire membership. At a special meeting of the Members, the Association may only conduct that business and address those matters that were stated in the notice of the special meeting to be the purpose thereof.

C. Notices. Notice of all members' meeting stating the time and place and the object for which the meeting is called shall be given by the President or Vice President or Secretary unless waived in writing by all of the members. Such notice shall be in writing to each member at his address as it appears on the books of the Association and shall be mailed within the time frame as provided in the covenants. Proof of such mailing shall be given by the affidavit of the person giving the notice.

D. Quorum. A quorum at members' meetings shall be as provided in the covenants.

E. Voting Rights. The voting rights of the members shall be as specified in the covenants.

F. Proxies. Votes may be cast in person or by proxy. A proxy may be made by any person entitled to vote and shall be valid only for the particular meeting designated in the proxy and must be filed with the Secretary before the appointed time of the meeting or any adjournment of the meeting. Every proxy shall be revocable and shall automatically cease upon conveyance by the member of his Lot.

G. Adjourned meetings may be rescheduled as provided in the covenants.

H. Written Consent and Joinder. In the event that any action is authorized to be taken by the Members at a meeting, it shall be permissible to approve such action by a written consent and joinder by the proportion of Members required to approve such action; provided, however, that notice of the Association's intent to seek written consent and joinder shall be sent to all Members in accordance with the notice provision herein.

I. Proviso. Provided, however, that until the Developer (Class B member) of the subdivision has completed all of the contemplated improvements and closed the sales of all of the lots, or until the Developer elects to terminate its control of the Association, whichever shall occur first, the proceedings of all meetings of members of the Association shall have no effect unless approved by the Board of Directors, which approval shall not be unreasonably withheld.

ARTICLE III

DIRECTORS

A. Governing Body. The affairs of the Association shall be governed by a Board of Directors. Except as provided in paragraph B of this Article, the Directors must be owners and reside in the subdivision.

B. Directors Appointed by Declarant. The Directors shall be selected by the Declarant acting in its sole discretion and shall serve at the pleasure of the Declarant, so long as the Class B membership exists as set forth in the Declaration, unless the Declarant shall earlier surrender this right to select Directors. The Directors selected by the Declarant need not be Owners or residents in the subdivision. The names of the initial Directors selected by the Declarant are set forth in the Articles of Incorporation of the Association.

C. Number. The Board shall initially consist of three (3) members. After the Class B membership ceases, the Board shall consist of no less than three members who shall be elected by the membership at large at the annual meetings.

D. Term. The Directors appointed by the Class B member shall serve at its pleasure. The term of office of Directors elected by Class A members shall be the calendar year following his election and subsequently until his successor is duly elected and qualified or until he is removed in the manner elsewhere provided.

E. Removal. Any Director elected by the Class A members may be removed from the Board, with or without cause, by a majority vote of the Class A members of the Association. In the event of death, resignation or removal of a Director, his successor shall be selected by the remaining Directors and shall serve until the next annual meeting of the members.

F. Compensation. No Director shall receive compensation for any service he may render to the Association. However, a Director may be reimbursed for his actual expenses incurred in the performance of his duties.

G. Election. Election to the Board of Directors shall be by secret written ballot. At such election, the Class A members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of the Declaration. The person receiving the largest number of votes shall be elected. Cumulative voting shall not be permitted.

H. Proviso. The Declarant shall have veto power on any act of the Board of Directors which affects the marketability of any units still owned by the Declarant.

ARTICLE IV

MEETINGS OF DIRECTORS

Directors appointed by Class B member:

A. The Directors meetings shall be scheduled by the Directors at their discretion.

Directors elected by Class A members:

A. Organization Meeting. The first meeting of the members of a newly elected Board of Directors shall be held within ten (10) days of their election at such place and time as shall be fixed by the Directors at the meeting at which they were elected, and no further notice of the organization meeting shall be necessary.

B. Regular Meetings. Regular meetings of the Board of Directors may be held at such time and place as shall be determined, from time to time, by a majority of the Directors.

C. Special Meetings. Special meetings of the Directors may be called by the President and must be called by the Secretary at the written request of one-third (1/3) of the Directors. Not less

than three (3) days notice of the meeting shall be given personally or by mail, telephone or telegraph, which notice shall state the time, place and purpose of the meeting.

D. Waiver of Notice. Any Director may waive notice of a meeting before or after the meeting and such waiver shall be deemed equivalent to the giving of notice.

E. Quorum. A quorum at a Director's meeting shall consist of a majority of the entire Board of Directors. The acts approved by a majority of those present at a meeting at which a quorum is present shall constitute the acts of the Board of Directors, except when approval by a greater number of Directors is required by the Articles of Incorporation or the Covenants or these By-laws.

F. Adjourned Meetings. If at any meeting of the Board of Directors there be less than a quorum present, the majority of those present may adjourn the meeting from time to time until a quorum is present. At any adjourned meeting any business that might have been transacted at the meeting as originally called may be transacted without further notice.

G. Action Taken Without a Meeting. The Board of Directors may take any action without a meeting which it could take at a meeting by obtaining the written consent and joinder of all Directors. Any action so taken shall have the same effect as though taken at a meeting of the Directors.

H. Joinder in Meeting by Approval of Minutes. The joinder of a Director in the action of a meeting by signing and concurring in the minutes of that meeting shall constitute the presence of such Director for the purpose of determining a quorum.

I. Presiding Officer. The presiding officer at a Directors' meeting shall be the Chairman of the Board if such an officer has been elected; and, if none, the President shall preside. In the absence of the presiding officer, the Directors present shall designate one of their number to preside.

ARTICLE V

POWER AND DUTIES OF BOARD OF DIRECTORS

Subject to the provisions of the Covenants, the Board of Directors shall have the following powers and duties:

A. Exercise for the Association all powers, duties and authority vested in or delegated to the Association and not reserved to the membership by other provisions in the Covenants or Articles of Incorporation, and specifically comply with all requirements of the surface and stormwater management permits;

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

C. Employ a manager, an independent contractor, or such other employees as the Board deems necessary, and to prescribe the duties and compensation of any such employee, and to provide for the purchase of equipment, supplies and material to be used by such personnel in the performance of their duties;

D. Prepare and adopt an annual budget in which there shall be established the contribution of each Owner to the common expenses, subject to the provisions in the covenants;

E. Make assessments to defray the common expenses, establish the means and methods of collecting such assessments, and establish the period of the installment payments of the annual assessment, send written notice of each assessment to every owner subject thereto, and to file and foreclose liens against any property for which assessments are not paid, all as provided in the Covenants;

F. Provide for the operation, care, upkeep and maintenance of all areas which are the maintenance responsibility of the Association, as set forth in the covenants;

G. Collect the assessments, depositing the proceeds thereof in a bank depository which it shall approve and using the proceeds to administer the Association;

H. Open bank accounts on behalf of the Association and designate the signatories required;

I. Enforce by legal means the provisions of the Covenants and these Bylaws, and bring any proceedings which may be instituted on behalf of or against the Owners concerning the Association;

J. Pay the cost of all services rendered to the Association or its members which are not directly chargeable to Owners;

K. Keep books with detailed accounts of the receipts and expenditures affecting the Association and its administration, and specify the maintenance and repair expenses and any other expenses

incurred, which books and records shall be open for inspection by any of the members at reasonable times and upon reasonable notice;

L. Contract with any person or entity for the performance of various duties and functions;

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

N. Cause any or all officers or employees having fiscal responsibilities to be bonded, as the Board may deem appropriate;

O. To present to the members at the annual meeting, or at any special meeting when such statement is requested in writing by one-fourth (1/4) of the Class A members who are entitled to vote, a statement of all acts and corporate affairs;

P. To oversee the common areas, enforce rules and regulations, and such other duties relating to the common areas as may be necessary from time to time.

ARTICLE VI

OFFICERS AND THEIR DUTIES

A. Enumeration of Offices. The officers of this Association shall be a President, a Vice President, a Secretary, and a Treasurer, and such other officers as the Board may from time to time by resolution create. The President and Treasurer shall be elected from among the members of the Board of Directors.

B. Election of Officers. Until termination of the Class B membership, officers shall be appointed by the Board of Directors and shall serve at the pleasure of the Board of Directors. Thereafter, the election of officers shall take place at the first meeting of the Board of Directors following each annual meeting of the members.

C. Term. The officers of this Association shall be elected annually by the Board and each shall hold office for one (1) year unless sooner removed or otherwise disqualified to serve.

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

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

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

G. Multiple Offices. The offices of Secretary and Treasurer may be held by the same person. No person shall simultaneously hold more than one of any of the other offices except in the case of special offices created pursuant to paragraph D of this Article.

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

President

The President shall be the chief executive officer of the Association. He shall have all of the powers and duties usually vested in the office of president of an association, including but not limited to the power to appoint committees from among the members from time to time as he, in his discretion, may determine appropriate to assist in the conduct of the affairs of the Association. He shall sign all leases, mortgages, deeds and other written instruments and shall co-sign all checks and promissory notes.

Vice President

The Vice President shall act in the place and stead of the President in the event of the President's absence or inability to act, shall assist the President generally, and shall exercise and discharge such other duties as may be required of him by the Board.

Secretary

The Secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the members; keep the corporate seal of the Association and affix it on all papers requiring said seal; serve notice of meetings of the Board and of the members; keep appropriate current records showing the members of the Association together with their addresses, and perform such other duties as required by the Board.

Treasurer

The Treasurer shall receive and deposit in appropriate bank accounts all monies of the Association and shall disburse such funds as directed by resolution of the Board of Directors; shall co-sign all checks and promissory notes of the Association; keep proper books of account; upon request of the Board of Directors, cause an annual audit of the Association books to be made by a public accountant at the completion of each fiscal year; and prepare an annual budget and a statement of income and expenditures to be presented to the membership at its regular annual meeting, and deliver a copy of each to the members.

In addition, the Treasurer shall, when requested on behalf of any lot owner, furnish a certificate setting forth whether or not the assessments on a specified lot have been paid, which certificate shall be binding upon the Association as of the date of its issuance, as provided in the Covenants.

ARTICLE VII

COMMITTEES

The Association may appoint an Architectural Control Committee as provided in the Covenants and such other committees as deemed appropriate in carrying out its purpose.

ARTICLE VIII

AMENDMENTS

These By-laws may be amended as provided in the Articles of Incorporation or any amendment thereto.

Prepared By and Return To:
Clifford B. Newton, Esquire
Clifford B. Newton, P.A.
10192 San Jose Boulevard
Jacksonville, Florida 32257

Bk: 9208
Pg: 525 - 536
Doc# 99045801
Filed & Recorded
02/24/99
02:13:24 P.M.
HENRY W. COOK
CLERK CIRCUIT COURT
DUVAL COUNTY, FL
REC. \$ 55.50

Book 9208 Pg 525

**FIRST AMENDMENT TO DECLARATION
OF COVENANTS, CONDITIONS AND
RESTRICTIONS FOR
SADDLEWOOD UNIT ONE**

THIS FIRST AMENDMENT TO DECLARATION is made this 12th day of February, 1999, by **DOSTIE INVESTMENTS, INC.**, a Florida corporation, hereinafter called or referred to "Declarant";

W I T N E S S E T H:

WHEREAS, Declarant herein is the Declarant in the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One recorded in Official Records Volume 9047, page 1492, of the current public records of Duval County, Florida (the "Declaration"); and

WHEREAS, pursuant to Article V, paragraph 35(b) of the Declaration the Declarant is authorized to amend the Declaration from time to time to comply with the St. Johns River Water Management District; and

WHEREAS, pursuant to requirements of the St. Johns River Water Management District, the Declarant is hereby amending the Declaration as to the conservation easements as shown on the Plat of Saddlewood Unit One, according to the plat thereof recorded in Plat Book 52, pages 16, 16A, 16B, 16C and 16D, of the current public records of Duval County, Florida.

NOW, THEREFORE, in consideration of the premises, the Declarant hereby declares:

1. Article V of the Declaration is amended to add the following language as paragraph 37:

"37. Conservation Easement. The Declarant hereby reserves unto itself, its successors and assigns, a perpetual, non-exclusive easement (the "Conservation Easement") over and across all areas noted on the Plat as Conservation Easement, together with a strip of land that is ten feet (10') in width and parallel to the interior conservation easement line as depicted on said plat. "Conservation Easement" shall mean and refer to all of such areas so designated on the Plat.

No right-of-access by the general public to the Property or any portion thereof is conveyed by this easement.

This easement, and all terms and conditions hereof, shall run with the land and be binding upon and inure to the benefit of the heirs, successors, assigns, and personal representatives of the Declarant and the St. Johns River Water Management District.

The Declarant, its successors and assigns, and the St. Johns River Water Management District shall have the right to enter upon the Conservation Easement Areas at all reasonable times and in a reasonable manner, to assure compliance with the prohibitions and restrictions hereinafter set forth.

The Association, its successors and assigns, and the Owner of any Lot upon which there is located any Conservation Easement Area, shall be responsible for the periodic removal of trash and other debris which may accumulate on such easement area.

This easement may be amended or cancelled, or portions of the property released herefrom, only by written instrument duly recorded in the public records of Duval County, Florida, and executed by the Declarant and the St. Johns River Water Management District or their respective heirs, successors, assigns and personal representatives.

The purpose of this Conservation Easement is to preserve the land predominately in its natural state pursuant to the following description of "Prohibited Activities" and "Permitted Activities":

a. The following activities shall constitute prohibited activities on the Conservation Easement area (the "Prohibited Activities"):

i) Construction or placing of buildings, roads, utilities, or other structures on or above the ground.

ii) Dumping or placing of soil or other substance or material as landfill, or dumping or placing of trash, waste or unsightly or offensive materials.

iii) Removal or destruction of trees, shrubs or other vegetation.

iv) Excavation, dredging or removal of loam, peat, gravel, soil, rock, or other material in such a manner as to affect the surface.

v) Any surface use which does not permit the Conservation Easement area to remain predominantly in its natural condition.

vi) Any activity detrimental to drainage, flood control, water conservation, erosion control, soil conservation, or fish and wildlife habitat preservation.

b. The following activities shall constitute permitted activities (the "Permitted Activities"):

i) Any activities and improvements required or permitted under St. Johns River Water Management District Permit No. 40-031-0715A-ERP."

2. Except as specifically amended hereby, the Declaration is unchanged.

Book 9208 Pg 527

IN WITNESS WHEREOF, this Addendum has been executed by the Developer on the day and year first above set forth.

Signed, sealed and delivered in the presence of:

DOSTIE INVESTMENTS, INC.

Bruce H. Lingerfelt
Print Name: BRUCE H. LINGERFELT

By: *Richard R. Dostie*
RICHARD R. DOSTIE
Its Vice President

Sandra B. Bloomer
Print Name: SANDRA B. BLOOMER

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 21st day of January, 1999, by Richard R. Dostie, Vice President of DOSTIE INVESTMENTS, INC., a Florida corporation, on behalf of the corporation, who is personally known to me.

Sandra B. Bloomer
Notary Public, State of Florida
My commission expires:

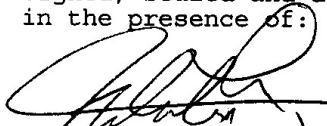
SANDRA B. BLOOMER
NOTARY PUBLIC - STATE OF FLORIDA
My Commission Expires March 5, 2001
Comm. No. CC 627228

CONSENT AND JOINDER TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SADDLEWOOD UNIT ONE


The undersigned, RAMON THOMAS BERNHARD and TAMMY LYNNE BERNHARD, husband and wife, as the owner of record of Lot 8, Block 2, SADDLEWOOD, UNIT ONE, according to Plat of SADDLEWOOD UNIT ONE, recorded in Plat Book 52, pages 16, 16A, 16B, 16C and 16D, of the current public records of Duval County, Florida, said lots being a portion of the real property as described in the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One, recorded in Official Records Book 9047, page 1492, of the current public records of Duval County, Florida (the "Declaration"), hereby join in the Declaration and consent that the property owned by us shall be subject to all of the terms, provisions, easements, covenants, conditions and restrictions as set forth in the Declaration.

Signed, sealed and delivered in the presence of:

"OWNER"


Print name: Real Estate


RAMON THOMAS BERNHARD


Print name: Beverly A. Lingerfelt

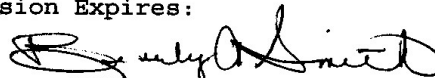

TAMMY LYNNE BERNHARD

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged this 1 day of January, 1999, by RAMON THOMAS BERNHARD and TAMMY LYNNE BERNHARD, who are personally known to me or produced FL. DRIVERS LICENSE as identification.

Print Name: BEVERLY A. SMITH
Notary Public
My Commission Expires:



NOTARY PUBLIC - STATE OF FLORIDA
BEVERLY A. SMITH
COMMISSION # CC664898
EXPIRES 8/30/2001
BONDED THRU ASA 1-888-NOTARY1

CONSENT AND JOINDER TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SADDLEWOOD UNIT ONE

The undersigned, DEAN M. MITCHELL and SHERRIE L. MITCHELL, husband and wife, as the owner of record of Lot 7, Block 2, SADDLEWOOD, UNIT ONE, according to Plat of SADDLEWOOD UNIT ONE, recorded in Plat Book 52, pages 16, 16A, 16B, 16C and 16D, of the current public records of Duval County, Florida, said lots being a portion of the real property as described in the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One, recorded in Official Records Book 9047, page 1492, of the current public records of Duval County, Florida (the "Declaration"), hereby join in the Declaration and consent that the property owned by us shall be subject to all of the terms, provisions, easements, covenants, conditions and restrictions as set forth in the Declaration.

Signed, sealed and delivered in the presence of:

"OWNER"

[Signature]
Print name: JEFFREY D. SMITH

[Signature]
DEAN M. MITCHELL

[Signature]
Print name: DOUGLASS HARDEN

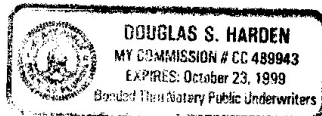
[Signature]
SHERRIE L. MITCHELL

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged this 21st day of January, 1999, by DEAN M. MITCHELL and SHERRIE L. MITCHELL, who are personally known to me or produced with driver licenses as identification.

[Signature]
Print Name: DOUGLASS HARDEN
Notary Public
My Commission Expires:



CONSENT AND JOINDER TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SADDLEWOOD UNIT ONE

The undersigned, RENE DOSTIE, JR., the President of RENEX HOMES, INC., a Florida corporation, as the owner of record of Lots 2, 6 and 7, Block 2; Lots 3 and 6, Block 3; Lot 7, Block 4; and Lots 2 and 14, Block 12, SADDLEWOOD, UNIT ONE, according to Plat of SADDLEWOOD UNIT ONE, recorded in Plat Book 52, pages 16, 16A, 16B, 16C and 16D, of the current public records of Duval County, Florida, said lots being a portion of the real property as described in the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One, recorded in Official Records Book 9047, page 1492, of the current public records of Duval County, Florida (the "Declaration"), hereby join in the Declaration and consent that the property owned by it shall be subject to all of the terms, provisions, easements, covenants, conditions and restrictions as set forth in the Declaration.

Signed, sealed and delivered in the presence of:

"OWNER"

RENEX HOMES, INC., a Florida corporation

Carol L. Anders
Print name: CAROL L. ANDERS

By: [Signature]
Rene Dostie, Jr., President

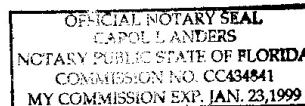
[Signature]
Print name: Douglas S. Harden

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged this 21st day of January, 1999, by Rene Dostie, Jr., the President of Renex Homes, Inc., who is personally known to me.

Print Name: Carol L. Anders
Notary Public CAROL L. ANDERS
My Commission Expires:



Book 9208 Pg 531

Bk: 9196
Pg: 453
Doc# 99031730
Filed & Recorded
02/03/99
11:27:02 A.M.
HENRY W. COOK
CLERK CIRCUIT COURT
DUVAL COUNTY, FL
REC. \$ 6.00

OF RECORD

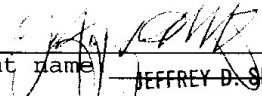
CONSENT AND JOINDER TO DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS
FOR SADDLEWOOD UNIT ONE

THIS INSTRUMENT IS BEING RE-RECORDED TO ATTACH THE SAME
TO THE APPROPRIATE AMENDMENT.

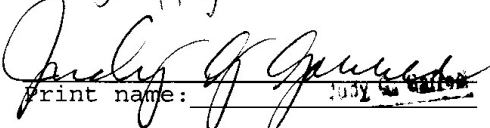
The undersigned, DAVID LEE SHELBERG and KAREN ANNETTE SHELBERG, husband and wife, as the owner of record of Lot 6, Block 2, SADDLEWOOD, UNIT ONE, according to Plat of SADDLEWOOD UNIT ONE, recorded in Plat Book 52, pages 16, 16A, 16B, 16C and 16D, of the current public records of Duval County, Florida, said lots being a portion of the real property as described in the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One, recorded in Official Records Book 9047, page 1492, of the current public records of Duval County, Florida (the "Declaration"), hereby join in the Declaration and consent that the property owned by us shall be subject to all of the terms, provisions, easements, covenants, conditions and restrictions as set forth in the Declaration.

Signed, sealed and delivered
in the presence of:

"OWNER"


Print name: JEFFREY D. SMITH


DAVID LEE SHELBERG


Print name: KAREN ANNETTE SHELBERG



KAREN ANNETTE SHELBERG


6.00

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged this 29th day of January, 1999, by DAVID LEE SHELBERG and KAREN ANNETTE SHELBERG, who are personally known to me or produced FLORIDA DRIVER LICENSES as identification.

 Jeffrey D. Smith
My Commission CC699078
Expires November 30, 2001

Print Name: 
Notary Public
My Commission Expires: JEFFREY D. SMITH

CONSENT AND JOINDER TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SADDLEWOOD UNIT ONE

The undersigned, RAYFORD E. HAWKINS, JR. and SHEILA K. HAWKINS, husband and wife, as the owner of record of Lot 12, Block 12, SADDLEWOOD, UNIT ONE, according to Plat of SADDLEWOOD UNIT ONE, recorded in Plat Book 52, pages 16, 16A, 16B, 16C and 16D, of the current public records of Duval County, Florida, said lots being a portion of the real property as described in the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One, recorded in Official Records Book 9047, page 1492, of the current public records of Duval County, Florida (the "Declaration"), hereby join in the Declaration and consent that the property owned by us shall be subject to all of the terms, provisions, easements, covenants, conditions and restrictions as set forth in the Declaration.

Signed, sealed and delivered in the presence of:

"OWNER"

[Signature]
Print name: Ray E. Carter Jr

[Signature]
RAYFORD E. HAWKINS, JR.

[Signature]
Print name: Bruce La Lingerfelt

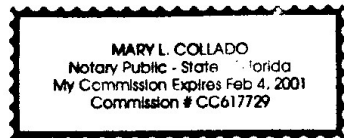
[Signature]
SHEILA K. HAWKINS

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged this 2nd day of ~~January~~ February, 1999, by RAYFORD E. HAWKINS, JR. and SHEILA K. HAWKINS, who are personally known to me or produced _____ as identification.

Print Name: Mary L. Collado
Notary Public
My Commission Expires:



CONSENT AND JOINDER TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SADDLEWOOD UNIT ONE

The undersigned, WILLIAM KEITH BROWN, the President of KEITH BROWN HOMES, INC., a Florida corporation, as the owner of record of Lots 3 and 11, Block 2; Lots 4 and 5, Block 4; and Lots 3, 10 and 11, Block 12, SADDLEWOOD, UNIT ONE, according to Plat of SADDLEWOOD UNIT ONE, recorded in Plat Book 52, pages 16, 16A, 16B, 16C and 16D, of the current public records of Duval County, Florida, said lots being a portion of the real property as described in the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One, recorded in Official Records Book 9047, page 1492, of the current public records of Duval County, Florida (the "Declaration"), hereby join in the Declaration and consent that the property owned by it shall be subject to all of the terms, provisions, easements, covenants, conditions and restrictions as set forth in the Declaration.

Signed, sealed and delivered in the presence of:

"OWNER"

KEITH BROWN HOMES, INC., a Florida corporation

J. Parrott
Print name: J. Parrott

By: *William Keith Brown*
William Keith Brown
Its President

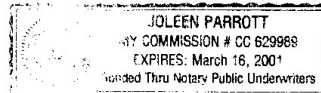
Andrew M. Blanton
Print name: Andrew M. Blanton

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged this 5th day of ~~February~~ January, 1999, by William Keith Brown, the President of Keith Brown Homes, Inc., a Florida corporation, who is personally known to me.

J. Parrott
Print Name: J. Parrott
Notary Public
My Commission Expires:



PREPARED BY:
CLIFFORD B. NEWTON
10192 San Jose Boulevard
Jacksonville, Florida 32257

RETURN TO:
CLIFFORD B. NEWTON, P.A.
10192 San Jose Boulevard
Jacksonville, Florida 32257

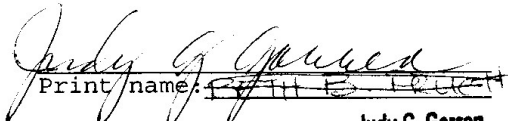
Book 9208 Pg 535

CONSENT AND JOINDER TO DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS
FOR SADDLEWOOD UNIT ONE

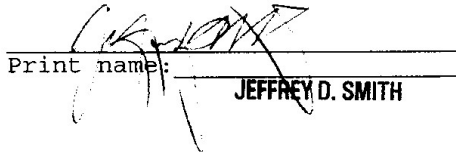
The undersigned, **BETH B. PRUETT**, a unmarried person, as the owner of record of Lot 2, Block 2, SADDLEWOOD, UNIT ONE, according to Plat of SADDLEWOOD UNIT ONE, recorded in Plat Book 52, pages 16, 16A, 16B, 16C and 16D, of the current public records of Duval County, Florida, said lots being a portion of the real property as described in the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One, recorded in Official Records Book 9047, page 1492, of the current public records of Duval County, Florida (the "Declaration"), hereby join in the Declaration and consent that the property owned by us/me shall be subject to all of the terms, provisions, easements, covenants, conditions and restrictions as set forth in the Declaration.

Signed, sealed and delivered
in the presence of:

"OWNER"


Print name: ~~BETH B. PRUETT~~
Judy G. Garren


BETH B. PRUETT


Print name: ~~JEFFREY D. SMITH~~
JEFFREY D. SMITH

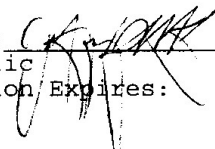
STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged this 8th day of February, 1999, by Beth B. Pruett, who is personally known to me or produced FLA. DRIVER'S LICENSE as identification.



Jeffrey D. Smith
My Commission CC699078
Expires November 30, 2001

Print Name: 
Notary Public
My Commission Expires:

CONSENT AND JOINDER TO DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR SADDLEWOOD UNIT ONE

The undersigned, ALTON R. PATIN and LYNNE M. PATIN, husband and wife, as the owners of record of Lot 3, Block 3, SADDLEWOOD, UNIT ONE, according to Plat of SADDLEWOOD UNIT ONE, recorded in Plat Book 52, pages 16, 16A, 16B, 16C AND 16D, of the current public records of Duval County, Florida, said lot being a portion of the real property as described in the Declaration of Covenants, Conditions, Restrictions and Easements for Saddlewood Unit One, recorded in Official Records Volume 9047, page 1492, of the current public records of Duval County, Florida (the "Declaration"), hereby join in the Declaration and consent that the property owned by us shall be subject to all of the terms, provisions, easements, covenants, conditions and restrictions as set forth in the Declaration.

Signed, sealed and delivered in the presence of:

"OWNERS"

[Signature]
Print name: WAYNE K. SPENCER

[Signature]
ALTON R. PATIN

[Signature]
Print name: WENDY WALLS

Print name: _____

[Signature]
LYNNE M. PATIN

Print name: _____

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged this 12th day of February, 1999, by Alton R. Patin and Lynne M. Patin, who are personally known to me or have produced _____ as identification.

[Signature]
Print Name:
Notary Public
My Commission Expires:



WAYNE K. SPENCER, SR
Notary Public, State of Florida
My Comm. expires April 13, 1999
Comm. No. CC 452796

Prepared By and Return To:
Clifford B. Newton, Esquire
Clifford B. Newton, P.A.
10192 San Jose Boulevard
Jacksonville, Florida 32257

Book 9518 Page 791

Doc# 2000010509
Book: 9518
Pages: 791 - 793
Filed & Recorded
01/14/00 08:30:37 AM
HENRY W COOK
CLERK CIRCUIT COURT
DUVAL COUNTY
TRUST FUND
RECORDING \$ 2.00
\$ 13.00

SECOND AMENDMENT TO DECLARATION
OF COVENANTS, CONDITIONS AND
RESTRICTIONS FOR
SADDLEWOOD UNIT ONE

THIS SECOND AMENDMENT TO DECLARATION is made this 31st day of December, 1999, by THE RENE DOSTIE COMPANY, a Florida corporation, hereinafter called or referred to "Declarant";

W I T N E S S E T H:

WHEREAS, THE RENE DOSTIE COMPANY is the Declarant by virtue of that certain Assignment of Declarant's Rights Under Declaration of Covenants, Conditions and Restrictions of Record by Dostie Investments, Inc. recorded in Official Records Book 9518, page 790, of the current public records of Duval County, Florida, under the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One recorded in Official Records Volume 9047, page 1492, as amended in Official Records Volume 9208, page 525, all of the current public records of Duval County, Florida (the "Declaration"); and

WHEREAS, pursuant to the provisions of the Declaration the Declarant is authorized to amend the Declaration and to annex additional properties from time to time; and

WHEREAS, Declarant is the owner of all those certain properties in Duval County, Florida, being more particularly described as:

Saddlewood, Unit Two, according to the plat thereof recorded in Plat Book 53, pages 21, 21A, 21B, 21C and 21D, of the current public records of Duval County, Florida (hereinafter "Saddlewood Unit Two");

WHEREAS, Declarant is desirous of amending the Declaration to subject all of the lots in Saddlewood Unit Two to the Declaration; and

NOW, THEREFORE, in consideration of the premises, the Declarant hereby declares:

1. That all the lots in Saddlewood Unit Two shall be held, sold, and conveyed subject to all of the terms, easements, restrictions, covenants and conditions as set forth in the Declaration.

2. The definition of "Property" set forth in paragraph 3 of Article I of the Declaration and as used throughout the Declaration is hereby amended to include the above described Saddlewood Unit Two.

3. Except as specifically amended hereby, the Declaration is unchanged.

3

IN WITNESS WHEREOF, this Amendment has been executed by the Declarant on the day and year first above set forth.

Signed, sealed and delivered in the presence of:

THE RENE DOSTIE COMPANY

Carol L. Anders
Print Name: CAROL L. ANDERS

By: [Signature]
RENE DOSTIE, JR.
Its President

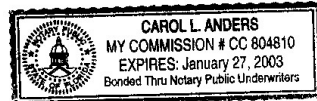
Eva S. Adams
Print Name: EVA S. ADAMS

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 31st day of December, 1999, by Rene Dostie, Jr., President of THE RENE DOSTIE COMPANY, a Florida corporation, on behalf of the corporation, who is personally known to me.

Carol L. Anders
Notary Public, State of Florida
My commission expires:



CONSENT AND JOINDER

TUCKER FEDERAL BANK, D/B/A FAIRFIELD MORTGAGE ("Mortgagee") is the holder of that certain mortgage dated April 13, 1999, recorded in Official Records Book 9450, page 222, of the current public records of Duval County, Florida (the "Mortgage"). Mortgagee hereby consents to the execution, delivery and recording of the Second Amendment to Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One by THE RENE DOSTIE COMPANY, a Florida corporation, dated December 31, 1999, to which this Consent and Joinder is attached (the "Amendment") and agrees that Mortgagee's interest under the Mortgage shall be subject and subordinate to the terms and conditions of the Amendment; provided, however, nothing contained herein shall subordinate or release Mortgagee's interest under the Mortgage except as set forth herein.

IN WITNESS WHEREOF, the Mortgagee has executed this Consent and Joinder this 3 day of January, 2000.

Signed, sealed and delivered in the presence of:

TUCKER FEDERAL BANK, D/B/A FAIRFIELD MORTGAGE

Diana Stiles
Ken M. Hunt

By: Stephen C Meadows
Its Vice President

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 3rd day of January, 2000, by Stephen C Meadows, the Vice President of TUCKER FEDERAL BANK, D/B/A FAIRFIELD MORTGAGE, on behalf of the bank. He/she is personally known to me.

OFFICIAL NOTARY SEAL
KIM M. HUNT
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC813309
MY COMMISSION EXP. MAR. 1, 2003

Ken M. Hunt
Notary Public, State of Florida
My commission expires: 3-1-2003

Prepared by and Return to:
Alan B. Almand, P.A.
6810 St. Augustine Rd.
Jacksonville, Florida 32217

Doc# 2001017367
Book: 9862
Pages: 159 - 160
Filed & Recorded
01/24/2001 09:24:18 AM
JIM FULLER
CLERK CIRCUIT COURT
DUVAL COUNTY
TRUST FUND \$ 1.50
RECORDING \$ 9.00

**THIRD AMENDMENT TO DECLARATION
OF COVENANTS, CONDITIONS AND
RESTRICITONS FOR
SADDLEWOOD UNIT ONE**

THIS THIRD AMENDMENT TO DECLARATION is made this 30 day of November, 2000, by
THE RENE DOSTIE COMPANY, a Florida Corporation, hereinafter called or referred to "Declarant";

WITNESSETH

WHEREAS, THE RENE DOSTIE COMPANY, is the Declarant by virtue of that certain Assignment of Declarant's Rights Under Declaration of Covenants, Conditions and Restrictions of Record by Dostie Investments, Inc. recorded in Official Records Book 9518, page 790, of the current public records of Duval County, Florida, under the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One recorded in Official Records Volume 9047, page 1492, as amended in Official Records Volume 9208, page 525 and further amended in Official Records Volume 9518, page 791, all of the current public records of Duval County, Florida (the "Declaration"); and

WHEREAS, pursuant to the provision of the Declaration the Declarant is authorized to amend the Declaration and to annex additional properties from time to time; and

WHEREAS, Declarant is the owner of all those certain properties in Duval County, Florida being more particularly described as:



Saddlewood Unit Three, according to the plat thereof recorded in Plat Book 53, pages 61, 61A, of the current public records of Duval County, Florida (hereinafter "Saddlewood Unit Three")

WHEREAS, Declarant is desirous of amending the Declaration to subject all of the lots in Saddlewood Unit Three to the Declaration; and

NOW , THEREFORE, in consideration of the premises, the Declarant hereby declares:

1. That all the lots in Saddlewood Unit Three shall be held, sold, and conveyed subject to all of the terms, easements, restrictions, covenants and conditions as set forth in the Declaration.

2. The definition of "Property" set forth in paragraph 3 of Article I of the Declaration and as used throughout the Declaration is hereby amended to include the above described Saddlewood Unit Three.

3. Except as specifically amended hereby, all terms and conditions of the Declaration remain unchanged and in full force and effect.

IN WITNESS WHEREOF, this Amendment has been executed by the Declarant on the day and year first above set forth.

Signed, sealed and delivered in the presence of:

THE RENE DOSTIE COMPANY,
a Florida Corporation
[Signature]
Rene Dostie, Jr.
Its President

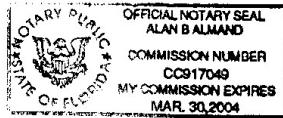
[Signature]
Print Name Alan B. Hornor

[Signature]
Print Name Mary K. Gackel

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 30 day of November, 2000, by Rene Dostie, Jr., President of THE RENE DOSTIE COMPANY, a Florida Corporation, on behalf of the corporation, who is personally known to me.

[Signature]
Notary Public, State of Florida
My Commission expires:



Doc# 2003099053
Book: 11002
Pages: 1095 - 1097
Filed & Recorded
03/31/2003 06:31:03 PM
JIM FULLER
CLERK CIRCUIT COURT
DUVAL COUNTY
RECORDING \$ 13.00
TRUST FUND \$ 2.00

Prepared by and Return to:
Linda Friel
The Rene Dostie Company
4580 Julington Creek Road
Jacksonville, Florida 32223

Book 11002 Page 1095

**FIFTH AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS
AND RESTRICTIONS FOR SADDLEWOOD UNIT FIVE**

THIS FIFTH AMENDMENT TO DECLARATION is made this 24th day of March, 2003, by THE RENE DOSTIE COMPANY, a Florida Corporation, hereinafter called or referred to as "Declarant".

WITNESSETH

WHEREAS, THE RENE DOSTIE COMPANY is the Declarant by virtue of that certain Assignment of Declarant's Rights Under Declaration of Covenants, Conditions and Restrictions of Record by Dostie Investments, Inc. recorded in Official Records Book 9518, page 790, of the current public records of Duval County, Florida, under the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One recorded in Official Records Book 9047, page 1492, as amended in Official Records Book 9208, page 525, as amended in Official Records Book 9518, page 791, as amended in Official Records Book 9862, page 159, and as further amended in Official Records Book 10409, page 549 all of the current public records of Duval County, Florida (the "Declaration"); and

WHEREAS, Pursuant to the provision of the Declaration the Declarant is authorized to amend the Declaration and to annex additional properties from time to time; and

WHEREAS, Declarant is the owner of all those certain properties in Duval County, Florida being more particularly described as:

Saddlewood Unit Five, according to plat thereof recorded in Plat Book 55, pages 87, 87A, 87B and 87C of the current public records of Duval County, Florida (hereinafter "Saddlewood Unit Five")

WHEREAS, Delcarant wishes to amend the Declaration to subject all of the lots in Saddlewood Unit Five to the Declaration; and

NOW, THEREFORE, in consideration of the premises, the Declarant hereby declares:

1. That all lots in Saddlewood Unit Five shall be held, sold, and conveyed subject to all of the terms, easements, restrictions, covenants and conditions as set forth in the Declaration.
2. The definition of "Property" set forth in paragraph 3 of Article I of the Declaration and as used throughout the Declaration is hereby amended to include the above described Saddlewood Unit Five.

3

3. Except as specifically amended hereby, all terms and conditions of the Declaration remain unchanged and in full force and effect.

IN WITNESS WHEREOF, this Amendment has been executed by the Declarant of the day and year first above set forth.

Signed, sealed and delivered in the presence of:

THE RENE DOSTIE COMPANY, a Florida Corporation

Linda K. Friel
Print Name: LINDA K. FRIEL

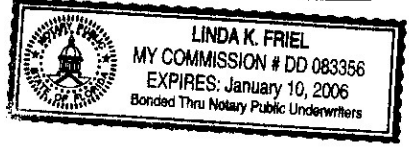
By: *[Signature]*
Rene Dostie, Jr., President

[Signature]
Print Name: SYLVIA AUBERS

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 24th day of March, 2003, by Rene Dostie, Jr. as President of The Rene Dostie Company, a Florida corporation, on behalf of the corporation. He is personally known to me.

Notary Public *Linda K. Friel*
Print Name: _____
My commission expires: _____



Consent and Joinder of Mortgagee

The undersigned, Mercantile Bank, is the owner and holder of a Mortgage encumbering Saddlewood Unit Five according to plat thereof recorded at Plat Book 55, pages 87, 87A, 87B and 87C of the current public records of Duval County, Florida hereby joins in to this Declaration of Covenants, Conditions, and Restrictions for Saddlewood Unit Five and consents to the terms and conditions contained herein.

Mercantile Bank

By: *Stephen C. Meadows*
Name: Stephen C. Meadows
Title: Senior Vice President

Signed, sealed and delivered
in the presence as witnesses:

Stefany K. Sermon
Printed Name: Stefany K. Sermon

Jean Burkett
Printed Name: Jean Burkett

State of Florida
County of Duval

The foregoing instrument was acknowledged before me this 26th day of March, 2003, by Stephen C. Meadows, as Senior Vice President of Mercantile Bank, on behalf of the corporation. He is personally known to me.

Stefany K. Sermon
Notary Public, State of Florida at Large.
My Commission Expires: Aug 12, 2005



Stefany K. Sermon
MY COMMISSION # DD048768 EXPIRES
August 12, 2005
BONDED THRU TROY FAIR INSURANCE, INC.

Prepared by and Return to:
Alan B. Almand, P.A.
6810 St. Augustine Rd.
Jacksonville, Florida 32217

Doc# 2002081325
Book: 10409
Pages: 549 - 552
Filed & Recorded
03/22/2002 01:28:32 PM
JIM FULLER
CLERK CIRCUIT COURT
DUVAL COUNTY
TRUST FUND \$ 2.50
RECORDING \$ 17.00

Return to:
J. Howard Sheffield, P.A.
4209 Baymeadows Road - Suite 4
Jacksonville, Florida 32217.
ATTENTION: CAROL E. RUGGIERO

FOURTH AMENDMENT TO DECLARATION
OF COVENANTS, CONDITIONS AND
RESTRICITONS FOR
SADDLEWOOD UNIT FOUR

AS OF
THIS FOURTH AMENDMENT TO DECLARATION is made this 31 day of December, 2001, by
THE RENE DOSTIE COMPANY, a Florida Corporation, hereinafter called or referred to "Declarant";

WITNESSETH

WHEREAS, THE RENE DOSTIE COMPANY, is the Declarant by virtue of that certain Assignment of Declarant's Rights Under Declaration of Covenants, Conditions and Restrictions of Record by Dostie Investments, Inc. recorded in Official Records Book 9518, page 790, of the current public records of Duval County, Florida, under the Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One recorded in Official Records Volume 9047, page 1492, as amended in Official Records Volume 9208, page 525, as amended in Official Records Volume 9518, page 791, and as further amended at official Records Volume 9862, Page 159 all of the current public records of Duval County, Florida (the "Declaration"); and

WHEREAS, pursuant to the provision of the Declaration the Declarant is authorized to amend the Declaration and to annex additional properties from time to time; and

WHEREAS, Declarant is the owner of all those certain properties in Duval County, Florida being more particularly described as:

Saddlewood Unit Four, according to the plat thereof recorded in Plat Book 54, pages 76, 76A, 76B and 76C of the current public records of Duval County, Florida (hereinafter "Saddlewood Unit Four")

WHEREAS, Declarant wishes to amend the Declaration to subject all of the lots in Saddlewood Unit Four to the Declaration; and

NOW , THEREFORE, in consideration of the premises, the Declarant hereby declares:

4

1. That all the lots in Saddlewood Unit Four shall be held, sold, and conveyed subject to all of the terms, easements, restrictions, covenants and conditions as set forth in the Declaration.

2. The definition of "Property" set forth in paragraph 3 of Article I of the Declaration and as used throughout the Declaration is hereby amended to include the above described Saddlewood Unit Four.

3. Except as specifically amended hereby, all terms and conditions of the Declaration remain unchanged and in full force and effect.

IN WITNESS WHEREOF, this Amendment has been executed by the Declarant on the day and year first above set forth.

Signed, sealed and delivered in the presence of:

Andrea M. Blanton
Print Name ANDREA M. BLANTON

Carol E. Ruggiero
Print Name CAROL E. RUGGIERO

THE RENE DOSTIE COMPANY,
a Florida Corporation
Rene Dostie, Jr.
Its President

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 26 day of December, 2001, by Rene Dostie, Jr., President of THE RENE DOSTIE COMPANY, a Florida Corporation, on behalf of the corporation, who is personally known to me.

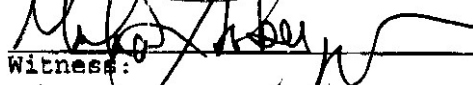


Carol E Ruggiero
Commission No. DD 060257
Expires September 11, 2006

Carol E. Ruggiero
Notary Public, State of Florida
My Commission expires:

CONSENT AND JOINDER


Atlantic States Bank, the owner and holder of a Mortgage encumbering Lots 5, 10, 1, 61, 62, 60 and 53 according to the plat thereof recorded in Plat Book 54 Pages 76, 76A, 76B and 76C of the public records of Duval County, Florida hereby joins in to this Declaration of Covenants, Conditions, and Restrictions Saddlewood Unit Four and consents to the terms and conditions contained herein.


Witness:

ATLANTIC STATES BANK
a National Banking
Association

Michael J. Berger
Printed Name:

By: 
FRAZIER DUGHI
VICE PRESIDENT

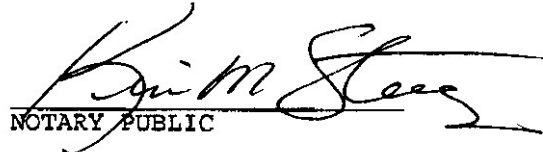

Witness:

Cheryl Whitney
Printed Name:

STATE OF FLORIDA

COUNTY OF DUVAL

¹⁵ The foregoing instrument was acknowledged before me as of this day of February, 2002 by Frazier Dughi, the Vice President of ATLANTIC STATES BANK, a National Banking Association. He is personally known to me.


NOTARY PUBLIC

OFFICIAL SEAL
KIM M. STEEG
Notary Public - State of Florida
Commission # CC922336
My Comm. Expires March 1, 2003

CONSENT

Consent and Joinder

The undersigned, the owner of Lots 9, 53, and 60 Saddlewood Unit Four according to the plat thereof recorded at Plat Book 54 Page 76, 76A, 76B and 76C of the public records of Duval County, Florida hereby joins in to this Declaration of Covenants Conditions, and Restrictions Saddlewood Unit Four and consents to the terms and conditions contained herein.

Andrea M. Blanton
ANDREA M. BLANTON

Witness

Carol E. Ruggiero
CAROL E. RUGGIERO

Witness

HARMONY HOMES OF NORTH FLORIDA, INC., a Florida Corporation

By: David A. Schachter
David A. Schachter
Its President

(CORPORATE SEAL)

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me as of this 26th day of December, 2001, by David A. Schachter, the President of HARMONY HOMES OF NORTH FLORIDA, INC. He is personally known to me or has produced _____ form of identification.



Carol E Ruggiero
Commission No. DD 056257
Expires September 11, 2005

Carol E. Ruggiero

Notary Public, State of Florida

Print Name: _____

My Commission Expires: _____

Prepared By and Return To:
Clifford B. Newton, Esquire
Clifford B. Newton, P.A.
10192 San Jose Boulevard
Jacksonville, Florida 32257

Doc# 2000010508
Book: 9518
Page: 790
Filed & Recorded
01/14/00 08:30:37 AM
HENRY W COOK
CLERK CIRCUIT COURT
DUVAL COUNTY
TRUST FUND \$ 1.00
RECORDING \$ 5.00

**ASSIGNMENT OF DECLARANT'S RIGHTS UNDER
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
SADDLEWOOD UNIT ONE**

WHEREAS, the undersigned, **DOSTIE INVESTMENTS, INC.**, a Florida corporation (hereinafter "Assignor"), as "Declarant", has imposed covenants, conditions and restrictions by virtue of Declaration of Covenants, Conditions and Restrictions for Saddlewood Unit One recorded in Official Records Book 9047, page 1492, as amended in Official Records Volume 9208, page 525 (hereinafter "Declaration") which encumbers Saddlewood Unit One, a subdivision platted in Duval County, Florida, by plat recorded in Plat Book 52, pages 16, 16A, 16B, 16C and 16D, all in the current public records of Duval County, Florida; and

WHEREAS, **THE RENE DOSTIE COMPANY**, a Florida corporation (hereinafter "Assignee"), is desirous of receiving an assignment of Assignor's rights and obligations under said Declaration; and

WHEREAS, the undersigned is desirous of conveying to Assignee its rights and obligations as Declarant under the above described Declaration:

NOW, THEREFORE, in consideration of the mutual benefits to the parties hereto and other good and valuable consideration, Assignor, for itself and its successors and assigns, hereby assigns to Assignee all of its rights, powers, easements, privileges, authorities and reservations given to or reserved by the Declarant in the Declaration.

IN WITNESS WHEREOF, Assignor has executed this assignment this 31st day of December, 1999.

Signed, sealed and delivered
in our presence:

Carol L. Anders
CAROL L. ANDERS
Eva S. Adams
EVA S. ADAMS

DOSTIE INVESTMENTS, INC.
By: [Signature]
Rene Dostie, Jr.
Its Vice President

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 31st day of December, 1999, by RENE DOSTIE, JR., the Vice President of DOSTIE INVESTMENTS, INC., a Florida corporation, on behalf of the corporation. He is personally known to me.

Carol L. Anders
Notary Public, State of Florida
CAROL L. ANDERS
My commission expires:

