

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

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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:

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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.

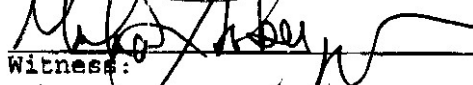


Carol E Ruggiero
Commission No. DD 060257
Expires September 11, 2006

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

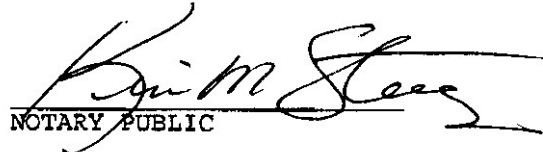

Witness:

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: _____