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DECLARATION OF CONDOMINIUM
FOR
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM

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SEAL
COUNTY COMPTROLLER & VENDOR REGULATOR
ORANGE COUNTY

State of FLORIDA, County of ORANGE
I hereby certify that this is a true copy of
the document as reflected in the Official Records.
MARTHA O. HAYNIE, COUNTY COMPTROLLER

By: *Martha Haynie*
Deputy Comptroller

Date: *8/2/05*

VILLANOVA, AT HUNTER'S CREEK JV, LLC, a Delaware limited liability company, hereby declares as follows:

Section 1: Introduction and Submission

1.1 The Land. The Developer owns the fee title to certain land together with improvements thereon located in Orange County, Florida, as more particularly described in Exhibit "A" hereto (the "Land").

1.2 Submission Statement. The Developer hereby submits the Land together with all improvements from time to time erected or to be installed thereon to the condominium form of ownership and use in the manner provided for in the Florida Condominium Act as it exists on the date hereof, subject to the reservations, easements and restrictions of record. The Developer further submits to condominium ownership under this Declaration the easements declared and/or granted by that certain Supplemental Declaration to the Amended and Restated Declaration of Master Covenants, Conditions and Restrictions of Hunter's Creek recorded in Official Records Book 6115, at Page 4724, of the Public Records of Orange County, Florida, as may be amended from time to time ("Master Declaration").

1.3 Property Subject to Certain Restrictions and Easements. The Condominium Property (as defined hereinafter) is subject to the covenants, conditions, restrictions, easements and reserved rights of the Developer contained in this Declaration.

1.4 Name. The name by which this condominium is to be identified is, VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM (the "Condominium").

Section 2: Definitions

For purposes of this Declaration and the exhibits attached hereto, the following terms shall have the respective meanings ascribed to them in this Section, except where the context clearly indicates a different meaning or a specific limited meaning is detailed:

2.1 "Act" or "Condominium Act" or "Florida Condominium Act" means the Florida Condominium Act (Chapter 718, Florida Statutes) as it exists on the date hereof.

2.2 "Articles" or "Articles of Incorporation" means the Articles of Incorporation of the Association, as may be amended from time to time. A certified copy of the original Articles of Incorporation are attached hereto as Exhibit "C".

2.3 "Assessment," as further described and defined in Sections [13] and [14] hereof, means a share of the funds required for the payment of Common Expenses as provided in this Declaration and which from time to time is assessed against the Unit Owner.

2.4 "Association" or "Condominium Association" means VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC., a Florida corporation not-for-profit, the sole entity responsible for the operation of the Condominium. Where utilized herein or in the exhibits attached hereto, the term "Corporation" shall be deemed to be synonymous with the term "Association."

2.5 "Association Property" means the property, real and personal, in which title or ownership is vested in, or which is dedicated on a recorded plat or leased to, the Association for the use and benefit of its members.

2.6 "Buildings" means the structures within which the Units and certain Common Elements are located on the Condominium Property.

2.7 "Board of Directors" or "Board" means the Board of Directors of the Association.

2.8 "By-Laws" mean the By-Laws of the Association, as may be amended from time to time. A copy of the original By-Laws are attached hereto as Exhibit "D".

2.9 "Common Elements" mean and include:

- (a) The portions of the Condominium Property which are not included within the Units;
- (b) Easements over, under, across, and through Units for conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility and other services to the Units and the Common Elements;
- (c) An easement of support in every portion of a Unit which contributes to the support of any other Unit or the Buildings;
- (d) The property and installations required for the furnishing of utilities and other services to more than one Unit or to the Common Elements;
- (e) Any hallways, foyers, doors, elevators, stairwells, alarm systems, access systems, or security systems not contained within a specific Unit;
- (f) All pipes, lines, wiring, facilities and conduits located within the walls which bound and are contained within a Unit and which provide services to more than one Unit, and

(g) Any other parts of the Condominium Property designated as Common Elements pursuant to this Declaration or the Act.

2.10 "Common Expenses" mean all expenses incurred by the Association to accomplish its duties as contemplated by this Declaration and the Act which shall be assessed or imposed against Units in the Condominium by the Association as authorized by the Act. If approved by the Board of Directors, "Common Expenses" shall include the cost of mangrove trimming and the cost of a master television antenna system or duly franchised cable television service obtained pursuant to a bulk contract or other provider of television signals on a bulk basis. For all purposes of this Declaration, "Common Expenses" shall also include all reserves required by the Act or otherwise established by the Association, regardless of when reserve funds are expended.

2.11 "Common Surplus" means the excess of all receipts of the Association collected on behalf of the Association, including, but not limited to, Assessments, rents, profits and revenues on account of the Common Elements, over and above the amount of Common Expenses.

2.12 "Condominium Parcel" means a Unit together with the undivided share in the Common Elements and the Common Surplus which is appurtenant to said Unit.

2.13 "Condominium Plat" means the condominium drawings required by Section 718.104 of the Act and recorded in Official Records Book and Page identified on the first (1st) page hereof constituting Exhibit No. 1 hereto. For purpose of reference, a reduced-in-size copy of the Condominium Plat is attached hereto.

2.14 "Condominium Property" means the Land and the improvements constructed thereon which have been submitted to condominium ownership under this Declaration, subject to the limitations thereof and exclusions therefrom.

2.15 "County" means Orange County, State of Florida.

2.16 "Declaration" or "Declaration of Condominium" means this instrument, as it may be amended from time to time.

2.17 "Developer" means VILLANOVA AT HUNTER'S CREEK JV, LLC, a Delaware limited liability company, and its successors and such of its assigns as to which its rights hereunder are assigned by written instrument recorded in the public records of the County. Such assignment may be made on an exclusive or non-exclusive basis and may be an assignment of all or only portions of its rights of Developer hereunder; provided, however, that no such assignment shall make any assignee the "Developer" for purposes hereof unless such assignment is an assignment of all of Developer's rights hereunder and is exclusive, except as to any previously assigned rights. Any other than the above cannot retain control of the Association after a majority of the units have been sold unless it receives an assignment of the creating developer's rights and obligations.

2.18 "Institutional First Mortgagee" means a bank, savings and loan association, insurance company, credit union, real estate or mortgage investment trust, pension fund, an agency of the United States Government, mortgage banker, the Federal National Mortgage Association ("FNMA"), the Federal Home Loan Mortgage Corporation ("FHLMC") or any other lender generally recognized as an institutional lender, or the Developer, holding a first mortgage on a Unit or Units, or any Mortgage on the condominium property at the time the Condominium is formed. A "Majority of Institutional First Mortgagees" shall mean and refer to Institutional First Mortgagee(s) of Units with regard to at least 51% of the voting interests which are appurtenant to Units subject to mortgages held by Institutional First Mortgagees.

2.19 "Limited Common Elements" mean those Common Elements, the use of which is reserved to a certain Unit or Units to the exclusion of other Units, as same are shown on the Condominium Plat or are specified in this Declaration. References herein to Common Elements also shall include all Limited Common Elements unless the context would prohibit or it is otherwise expressly provided.

2.20 "Management Agreement" means and refers to any agreement entered into by the Association from time to time for the operation and administration of the Condominium and the management of the Condominium Property.

2.21 "Management Firm" means and refers to any person or entity contracted by the Association to perform management functions for and on behalf of the Association. Any management firm must be a professional community association manager duly licensed under Florida law to provide management services to condominium projects.

2.22 "Master Association" means and refers to the Hunter's Creek Community Association, Inc., a Florida corporation not-for profit, and its successors and assigns. The Master Association is the operational entity responsible for certain obligations and duties in the Hunter's Creek Master Declaration, in the articles of incorporation and bylaws of the Hunter's Creek Master Association, and any rules and regulations duly promulgated by the Hunter's Creek Community Association.

2.23 "Occupant" means and refers to a person (be it an Owner or a tenant or lessee of an Owner) who resides in a Unit. Where the context dictates, an Occupant shall also be deemed to include the family members, occasional social guests, tenants, licensees and invitees.

2.24 "Primary Institutional First Mortgagee" means the Institutional First Mortgagee which owns, at the relevant time, Unit mortgages securing a greater aggregate indebtedness than is owed to any other Institutional First Mortgagee.

2.25 "Unit" or "Condominium Unit" means and refers to that portion of the Condominium Property which is subject to exclusive ownership and is located within the Condominium Property. The term "Unit" is often used

synonymously herein with "Condominium Parcel" when meaning the sum total of an Owner's ownership interest in the Condominium.

2.25 "Unit Owner" or "Owner of a Unit" or "Owner" means the record owner of legal title to a Condominium Parcel

Section 3: Description of Condominium

3.1 Identification of Units. The Condominium consists of twenty-six (26) 2-story and 3-story buildings containing 312 Residential Units. Each such Unit is identified by a separate numerical or alpha-numerical designation as shown on the Condominium Plat, which exists as Exhibit No. A hereto, and which consists of a survey of the Land, a graphic description of the improvements located thereon (including the Units and the Buildings in which the Units are located), and a plot plan thereof. A reduced-in-size copy of the Condominium Plat as recorded in the Official Records Book and Page identified on the first (1st) page hereof, together with a copy of the legal description contained on the Condominium Plat, is attached to this Declaration for convenience. The Condominium Plat, together with this Declaration, is sufficient in detail to identify the Common Elements and each Unit and their relative locations and dimensions. There shall pass with a Unit as appurtenances thereto: (a) an undivided share in the Common Elements and Common Surplus; (b) the exclusive right to use such portion of the Common Elements as may be the Limited Common Elements for such Unit; (c) an exclusive easement for the use of the air space occupied by the Unit as it exists at any particular time and as the Unit may lawfully be altered or reconstructed from time to time, provided that an easement in air space which is vacated shall be terminated automatically; (d) membership in the Association with the full voting rights appurtenant thereto; and (e) other appurtenances as may be provided by this Declaration or the Act.

Timeshare estates or interests will not be created with respect to any of the Units in the Condominium.

3.2 Unit Boundaries. Each Unit shall include that part of the Buildings containing the Unit that lies within the following boundaries:

(a) Units.

(i) Upper and Lower Boundaries of Unit. The upper and lower boundaries of each Unit shall be the following boundaries extended to their planar intersections with the perimetrical boundaries.

(1) Upper Boundaries of Unit. The horizontal plane of the unfinished lower surface of the ceiling.

(2) Lower Boundaries of Unit. The horizontal plane of the unfinished upper surface of the floor of the Unit.

(3) Interior Divisions of Unit. Except as provided in subsections (1) and (2) above, no part of the floor of the top floor, ceiling of the bottom floor, or nonstructural interior walls shall be considered a boundary of the Unit.

(ii) Perimetrical Boundaries. The perimetrical boundaries of the Unit shall be the vertical planes of the unfinished exterior surfaces of the walls bounding the Unit and to the middle of any walls between units extended to their planar intersections with each other and with the upper and lower boundaries, as well as all area of the balconies connected to the Unit.

(iii) Apertures. Where there are apertures in any boundary, including, but not limited to, windows, bay windows, doors, skylights, balconies and porches, such boundaries shall be extended to include the windows, bay windows, doors, skylights and other fixtures located in such apertures, including all frameworks thereof; provided, however, that exterior surfaces made of glass or other transparent material and the exteriors of doors shall not be included in the boundaries of the Unit and shall therefore be Common Elements.

In the event that the actual physical location of any Unit constructed within the Buildings at any time does not precisely coincide with the area depicted on the Condominium Plat, the actual physical location of the Unit shall control over locations, dimensions and descriptions reflected on the Condominium Plat.

Notwithstanding the fact that no Unit may be divided or partitioned for purposes of sale or lease, a Unit may be combined with either the Unit directly above the subject Unit and/or the Unit directly below the subject Unit and/or the laterally-adjacent Unit in order to permit occupancy of such areas as one residential living space in accordance with Section 18.15 herein.

3.3 Limited Common Elements.

(a) Limited Common Elements Appurtenant to All Units. To the extent applicable and subject to the provisions of this Declaration, each Unit may have as Limited Common Elements appurtenant thereto such portions of the Common Elements as are defined herein and/or shown on the Condominium Plat, including, but not limited to: (a) any portion(s) of the Common Elements, including, but not limited to, conduits, ducts, plumbing, wiring and other facilities, for the furnishing of utility and other services to a particular Unit shall be a Limited Common Element appurtenant to that Unit if it only supplies that Unit, to the exclusion of all other Units; (b) the mailbox assigned to a particular Unit which shall be located within the Condominium Property; and (c) the sub meters for water and associated sewer charges to the individual Units that they serve. The use and enjoyment of the Limited Common Elements shall be in accordance with the terms and provisions of this Declaration, the Articles of Incorporation, the By-Laws, any rules and regulations duly promulgated by the Association, and local, state, and federal statutes and ordinances. The Parking Spaces shown on the plan are Limited Common Elements to the Units they are assigned to, by Assignment given by the Developer.

(i) Automobile Parking Spaces – The parking areas of the Condominium are Limited Common Elements of the Condominium and are set out in Exhibit "A" hereto. One or more parking spaces may be assigned to a Condominium Unit as a Limited Common Element. Such parking spaces shall initially be assigned by the Developer, and the Developer may receive compensation from a purchaser in connection with the assignment of a parking space to a Unit. Any parking spaces that have not been assigned by the time of the turnover of the condominium from the Developer to the Association will become common elements and become the property of the Association. The Association may promulgate rules and regulations regarding the transfer of parking spaces among Unit Owners.

(ii) Parking spaces that have not yet been assigned shall be used by the Developer for prospective Unit purchasers and such other parties as the Developer may reasonably determine, so long as the Developer has Units for sale.

(iii) No parking space shall bear the same identifying number as any other.

(iv) Other than themselves, Owners may only allow their parking space(s) to be used by a residing tenant of their Unit.

(b) Responsibilities of Unit Owners. Except as may be otherwise provided in this Section 3.3, all maintenance, repairs, replacements and reconstructions of, in or to any Limited Common Elements, whether structural or nonstructural, ordinary or extraordinary (including, without limitation, maintenance, repair, replacement and reconstruction of any exterior wall or railing of balcony patio) shall be performed by the Owner of such Unit at such Unit Owner's sole cost and expense, except as otherwise expressly provided to the contrary herein. Each Unit Owner also shall be responsible for replacing the necessary light bulbs for the foregoing light fixture(s) with the same color and bulb wattage. Each Unit Owner shall be responsible for the air-conditioning compressor contained within the limited Common Elements serving and providing service to such Unit Owner's unit. Each Unit Owner shall be solely responsible for maintaining all portions of the security system serving the Unit, including, without limitation, all electrical lines and other facilities. Each Unit Owner shall also be solely responsible for any costs associated with false alarms and all annual licensing or registration of alarms. The Association shall be responsible for the maintenance, repair, replacements and reconstruction, of parking spaces.

(c) Insurance. Each Unit Owner shall be solely responsible for insuring any and all equipment, machinery, fixtures, furniture or the like installed and/or placed upon or within the Limited Common Elements appurtenant to such Owner's Unit, as well as any other improvements located within such Limited Common Elements, and the Association shall not have any duty or obligation to do so. Notwithstanding anything contained in the foregoing to the contrary, the Association shall have the sole obligation of maintaining adequate insurance to protect the association, the association property, the common elements, and the condominium property required to be insured by the Association.

3.4 Easements. The following easements are hereby created (in addition to any easements created under the Act and any other provisions of this Declaration)

(a) Support. Each Unit shall have an easement of support and of necessity and shall be subject to an easement of support and necessity in favor of all other Units and the Common Elements.

(b) Utility and Other Services; Drainage. Non-exclusive easements are hereby reserved unto the Developer and also granted to the respective utility providers under, through and over the Condominium Property as may be required from time to time for the construction, use and maintenance of all utilities (whether public or private), cable television, communications and security systems, and other services which may serve the Condominium; provided, however, that these easements shall not permanently interfere with the use of the Units. A non-exclusive easement is also reserved unto the Developer and granted to all applicable governmental entities over and across the Common Elements for the purpose of providing drainage and for the installation, operation, use and maintenance of drainage facilities; provided, however, that the Association shall be responsible for the continuous maintenance of the easements and rights-of-way of the drainage system located on any and all portions of the Condominium Property.

(c) Encroachments. If: (a) any portion of the Common Elements encroaches upon any Unit; (b) any Unit encroaches upon any other Unit or upon any portion of the Common Elements; or (c) any encroachment shall hereafter occur as a result of (i) construction of the improvements; (ii) settling or shifting of the improvements; (iii) any alteration or repair to the Common Elements made by or with the consent of the Association or the Developer, as appropriate, or (iv) any repair or restoration of the improvements (or any portion thereof) or any Unit after damage by fire or other casualty or any taking by condemnation or eminent domain proceedings of all or any portion of any Unit or the Common Elements; then, in any such event, a valid easement shall exist for such encroachment and for the maintenance of the same so long as the improvements shall stand.

(d) Ingress and Egress. A non-exclusive easement in favor of each Unit Owner and resident, their guests and invitees, shall exist for pedestrian traffic over, through and across sidewalks, streets, paths, walks, and other portions of the Common Elements as from time to time may be intended and designated for such purpose and use and for vehicular and pedestrian traffic over, through and across such portions of the Common Elements as from time to time may be paved and intended for such purposes. None of the easements specified in this subsection shall be encumbered by any leasehold or lien other than those on the Condominium Parcels. Any such lien encumbering such easements (other than those on Condominium Parcels) automatically shall be subordinate to the rights of Unit Owners and the Association with respect to such easements.

(e) Construction; Maintenance. The Developer (including its designees, contractors, successors and assigns) shall have the right, in its (and their) sole discretion from time to time, to enter the Condominium Property and take all other action necessary or convenient for the purpose of completing the construction thereof, or any part thereof, or any improvements or Units located or to be located thereon, and for repair, replacement and maintenance purposes or where the Developer, in its sole discretion, determines that it is required or desires to do so.

(f) Sales and Management Activities. Until such time as the Developer has conveyed all Units to third parties, the Developer, its designees, successors and assigns, shall have the right to use any such Units and parts of the Common Elements for Unit models, sales, management and construction offices; to show model Units and the Common Elements to prospective purchasers and, if applicable, tenants of Units; and to erect on the Condominium Property signs, banners, flags and other promotional material to advertise Units for sale or lease.

(g) Facilities and Services. Easements are reserved over, under, across and through Units for conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility and other services to the Units and the Common Elements.

(h) Condominium Plat. All easements described or shown on the Condominium Plat.

(i) Developer Activities. Until such time as the Developer completes and sells all of the Units in the Condominium, the Developer reserves the right to prohibit access to any portion of the Common Elements of the Condominium Property or uncompleted Units to any of the Occupants of the Condominium, and to utilize various portions of the Common Elements or the Units in connection with such construction and development. No Unit Owner or such Owner's guests or invitees shall in any way interfere or hamper the Developer, its employees, successors or assigns, in connection with such construction. Thereafter, during such time as the Developer, its successors or assigns, own any Units within the Buildings and is carrying on any business in connection therewith, including the selling, renting or leasing of such Units, the Unit Owners, their guests and invitees shall in no way interfere with such activities or prevent access to such Units by the Developer, its employees, its successors or assigns. Notwithstanding the foregoing, Developer's rights to the common elements shall terminate upon transfer of association control, or when Developer ceases to offer units for sale, whichever occurs first.

(j) Association Easement. A perpetual, non-exclusive easement is hereby granted to the Association and its successors and assigns over, across, under and through the Condominium Property for the purpose of permitting the Association to perform its obligations hereunder. Such easement shall permit access to the Units upon reasonable prior notice, except that no notice shall be required in the event of an emergency.

A Unit Owner shall do nothing within or outside his Unit that interferes with or impairs, or may interfere with or impair, the provision of such utility, cable television, communications and security systems, or other service or drainage facilities or the use of these easements. The Association shall have the irrevocable right of access to each Unit during reasonable hours, when necessary, to maintain, repair or replace those items and areas, as detailed in Section 7.1 herein or as otherwise contemplated herein, for which the Association is responsible, and to remove any improvements interfering with or impairing such facilities or easements herein reserved, pursuant to the Declaration or as necessary to prevent damage to the Common Elements or to a Unit or Units.

Wherever in this Section or elsewhere in this Declaration an easement is granted or reserved to any party, such easement shall also benefit such party's successors, grantees, assigns, agents, employees, licensees, invitees and guests. All easements referred to herein shall be non-exclusive easements.

3.5 Special Easements and Rights to Grant Easements

(a) Developer hereby reserves unto itself and its successors and its assigns, and grants to the Association with the power to assign, non-exclusive easements over, under and through the Condominium Property for the construction, maintenance and operation of electric, gas or other utility, cable television, security systems, communications, service or other easements pertaining to the construction, maintenance and operation of other equipment, conduits, pipes, lines and similar installations servicing the Condominium Property or other property with the power to relocate any such existing easements in any portion of the Condominium Property and/or Association Property, provided that such easements or the relocation of easements will not prevent or unreasonably interfere with the reasonable use of the Units for residential purposes.

Additionally, Developer shall have the right to grant easements over the Condominium property, specifically including, but not limited to granting non-exclusive easements to vendors and contractors. Developer shall be entitled to retain any and all commissions, fees and compensation from any such vendor or contractor for such easements, and the Association shall have no right of contribution to such commissions, fees, or compensation.

Furthermore, Developer shall have an exclusive, perpetual and irrevocable right and license for itself, its agents, successors and assigns to use, sell, lease or assign any space on the roofs of the Condominium buildings provided that such space is not already assigned as a Limited Common Element to a Residential Unit to any Person(s) for the construction, installation, use, maintenance, repair, replacement, improvement, removal and operation of telecommunication equipment signage. Developer shall have a non-exclusive, perpetual and irrevocable easement over the roof areas to exercise its rights set forth above. Without limitation this easement shall include the right to construct, install, use, maintain, repair, replace, improve, remove and operate any type of telecommunication equipment and signage on the roofs of the Condominium buildings. In addition, Developer shall have a non-exclusive, perpetual and irrevocable easement over other portions of the Condominium for access to and from such roof areas and to construct, install, use, maintain, repair, replace, improve, remove and operate any utility lines servicing such telecommunication equipment. Notwithstanding the above, the Developer shall install such utility lines and locations already used for such purposes or in which other utilities lines are located. Developer and the Association hereby agree to indemnify each other for any damage or destruction caused to the property of the other in the exercise of any easement right granted in this Declaration. The Developer shall collect and retain any and all income received from the agreements described in this Paragraph.

Notwithstanding the foregoing, all easements, reservation and rights retained by Developer in this Section 3.5(a) shall be cancelable by the association once Unit Owners other than the Developer have assumed control of the association or when the Developer no longer offers units for sale, whichever occurs first.

(b) Developer hereby reserves unto itself and its successors and its assigns, and grants to the Association with the power to assign, non-exclusive easements over, under, upon and through the Condominium Property for the purposes of access to, constructing or maintaining improvements upon, providing utility services to or

across, or providing drainage to or from the Condominium Property, any other property which may become part of the Condominium Property pursuant to this Declaration, or any other property adjacent to the Condominium Property, provided that any such easement shall not interfere with the reasonable use of the Units for their intended purposes

(c) Developer hereby reserves unto itself and its successors and its assigns non-exclusive easements over, upon, and through the Condominium Property for vehicular and/or pedestrian traffic by the Developer, its designees, successors, assigns, licensees, lessees, invitees, and guests within the Condominium Property, provided that any such easement shall not interfere with the reasonable use of the Units for residential purposes.

(d) Developer hereby reserves the right to install all lines, pipes and facilities throughout the Condominium Property as may be needed for the use of the Units individually and/or collectively from time to time. Developer shall assume all costs associated with such installations. Subsequent to installation, unless otherwise provided and agreed to by the affected Unit Owner(s), the Association shall be responsible for the maintenance of such lines, pipes and facilities.

(e) Developer hereby reserves all rights of ownership interest in the mineral, oil or gas rights under the land

(f) For as long as the Developer remains liable under any warranty, whether statutory, expressed, or implied, for any act or omission in the development of the Building or in the sale or marketing thereof, the Developer shall have the right to enter on the Condominium Property, and to take all actions necessary or convenient for the purpose of inspecting, testing, surveying, to determine the actions needed to fulfill any warranty or to determine the extent of the warranty, and to take those actions necessary to fulfill the Developer's responsibilities under the warranty. The Developer can nullify any warranty if the Association or a Unit Owner prohibit or limit access to the Common Elements or to a Unit as deemed necessary by the Developer in its sole discretion for any actions pursuant to the warranty.

(g) Developer hereby reserves the right to assign all or a portion of its rights hereunder, or all or a portion of such rights in connection with specific portions of the Condominium. In the event of any partial assignment, the assignee shall not be deemed the Developer, but may exercise such rights of the Developer as are specifically assigned to it. Any such assignment may be made on a nonexclusive basis. The rights of Developer under this Declaration are independent of the Developer's rights to control the Board of Directors of the Association, and, accordingly, shall not be deemed waived, transferred or assigned to the Unit Owners, the Board or the Association upon the transfer of control of the Association. Any assignment of Developer rights shall be evidenced by an instrument recorded with the formalities of a deed in the public records of the County. Any other than the above cannot retain control of the Association after a majority of the units have been sold unless it receives an assignment of the creating developer's rights and obligations.

(h) Developer shall have an exclusive, perpetual and irrevocable license for itself, its agents, successors and assigns to use, sell, lease or assign any space on the roofs of the Condominium buildings provided that such space is not already assigned as a Limited Common Element to a Residential Unit as of the date of the recording of this Declaration to any Person(s) for the construction, installation, use, maintenance, repair, replacement, improvement, removal and operation of the telecommunications equipment and signage. Developer shall have a non-exclusive, perpetual and irrevocable easement over the roof areas to exercise its rights set forth above. Without limitation this easement shall include the right to construct, install, use, maintain, repair, replace, improve, remove, and operate any type of telecommunications equipment and signage on the roofs of the Condominium Buildings. In addition, Developer shall have a non-exclusive, perpetual and irrevocable easement over other portions of the Condominium for access to and from such roof areas and to construct, install, use, maintain, repair, replace, improve, remove and operate any utility lines servicing such telecommunications equipment. Notwithstanding the above, Developer shall install such utility lines in locations already used for such purposes or in which other utility lines are already located. Developer and the Association hereby agree to indemnify each other for any damages or destruction caused to the property of the other in the exercise of any easement rights granted in this Declaration. The Developer shall collect and retain any and all income received from the agreements described in this Paragraph.

3.6 Incidental Damage. Any damage to any Unit caused by, or as a result of, the carrying out of the maintenance responsibilities of the Association or another Unit Owner, or the negligence thereof, shall be repaired promptly by the Association as a Common Expense, or the Unit Owner, as the case may be. Any damage to any part of the Common Elements caused by or the result of any intentional act of a Unit Owner, the Unit Owner's family, agents, contractors, invitees, licensees or tenants, or by such Unit Owner in carrying out his maintenance responsibilities, if any, shall be repaired promptly at the expense of such Unit Owner.

3.7 Use of Multiple Units to Form One Comprehensive Residential Space. A Unit may be combined with either the Unit directly above the subject Unit and/or the Unit directly below the subject Unit and/or the laterally-adjacent Unit in order to permit occupancy of such areas as one comprehensive residential space or commercial space. Such a combination of Units shall be for purposes of occupancy and use only and shall not be deemed an amendment to this Declaration. Further, any such combination shall not be considered to be a material alteration of or modification to the configuration or size of a Unit. In all events, the subject Units shall in no manner be considered to become one Unit, but rather shall at all times remain and be considered to exist in the same manner as prior to the combination for purposes of Assessments, voting and all other matters as provided herein.

Any such combination of Units shall be required to comply with all applicable building, health, safety, and other applicable codes and laws as may be applicable. Additionally, no construction activities to effect such a combination shall be commenced without the prior written approval of the Board of Directors, which approval cannot be unreasonably withheld. The Board shall ensure that the combination of Units shall have no detrimental impact on the structural integrity of the Building or the usage of the other Units in the Building. The Board shall act in a reasonable and prudent manner in recognizing the rights of the Owner to combine such Units in the manner contemplated by this paragraph. The Developer shall be exempt from the approval provisions of this paragraph.

Section 4: Restraint upon Separation and Partition of Common Elements

The undivided share in the Common Elements and Common Surplus which is appurtenant to a Unit, and the exclusive right to use all appropriate appurtenant Limited Common Elements, shall not be separated from such Unit and shall pass with the title to the Unit, whether or not separately described. The appurtenant share in the Common Elements and Common Surplus, and the exclusive right to use all Limited Common Elements appurtenant to a Unit, cannot be conveyed or encumbered, except together with such Unit. The respective shares in the Common Elements appurtenant to Units shall remain undivided, and no action for partition of the Common Elements, the Condominium Property, or any part thereof, shall be undertaken, except as provided herein with respect to termination of the Condominium.

Section 5: Ownership of Common Elements and Common Surplus and Share of Common Expenses, Voting Rights

5.1 **Ownership Shares.** The undivided share in the Common Elements and Common Surplus appurtenant to each Unit, as well as the undivided share of the Common Expenses to be paid with respect to each Unit, shall be computed on the following basis:

(a) The allocation of fractional shares in the Common Elements and Common Surplus, and the fractional share of the Common Expenses, appurtenant to each Unit is set forth in Exhibit "B" as attached hereto and made a part hereof by this reference. The allocation of fractional shares has been established by the Developer in the following manner:

(i) The approximate area of each Residential Unit has been measured in square feet based upon the interior surface of the walls bounding the Unit.

(ii) The total of the Unit Area of all Units has been computed and is hereinafter referred to as the "Total Unit Area."

(iii) The Total Unit Area has been divided into the Unit Area of each Unit to determine the allocation of percentage shares for each Unit as set forth on Exhibit No. "B" to this Declaration.

(b) The foregoing methods of calculation were undertaken in order to establish a fair and equitable method of allocating assessment percentages to Units within the Condominium and every purchaser of a Unit, whether from the Developer or otherwise, hereby agrees to be bound by such calculations and hereby irrevocably waives the right to assert that the formula used or the measurements made were unfair, inequitable, or otherwise in error.

5.2 **Voting.** Each Unit Owner shall be a member of the Association. Each Unit shall be entitled to one vote to be cast by its Owner in accordance with the provisions of the By-Laws and Articles of Incorporation of the Association. The total number of votes shall at all times be equal to the number of Units submitted to the condominium form of ownership under this Declaration. Membership in the Association shall automatically terminate upon the termination of ownership of a Condominium Parcel, and the subsequent owner(s) taking title shall automatically become entitled to membership.

Section 6: Amendments

6.1 **Amendment by Unit Owners.** Except as otherwise provided in Section 6 hereinafter or elsewhere in this Declaration or the exhibits attached hereto, this Declaration (including the Condominium Plat) may be amended by affirmative vote of the Owners of 75% of all the Condominium Parcels at an Association meeting duly called for such purpose pursuant to the By-Laws; provided, however, that (1) no amendment to this Declaration shall be made which affects any of the rights and privileges provided to the Developer as defined herein without the written consent of such Developer and any Lender of the Developer, and (2) no amendment may change the configuration or size of a Unit without the written consent of the affected Unit Owner(s). All amendments under this Section 6.1 shall be recorded and certified as required by the Act.

6.2 **Amendment by Developer.**

(a) **Amendment to Condominium Plans and Declaration.** The Developer reserves the right to make whatever changes it may deem necessary in the Condominium Plat and this Declaration until such time as Developer no longer has control of the Association. The amendment reflecting such changes need only be executed by the Developer; provided, however, that no such amendment unilaterally approved by the Developer shall change the configuration or size of any Unit in any material fashion, materially alter or modify the appurtenances to any Unit, change the proportion or percentage by which a Unit Owner shares the Common Expenses and owns the Common Surplus, or create timeshare estates, unless such amendment is also approved by the record Owner of the affected Unit, all record owners of liens on such affected Unit, and at least seventy-five percent (75%) of the total voting interests of the Association.

(b) **Special Amendment.** Developer reserves the right and power to record a special amendment ("Special Amendment") to this Declaration at any time and from time to time which amends the Declaration and any provision therein (i) to comply with requirements of the FNMA, FHLMC, the Government National Mortgage Association, the Department of Housing and Urban Development, the Federal Housing Administration, the Veteran's Administration, or any other governmental agency or any other public, quasi-public or private entity which performs (or may in the future perform) functions similar to those currently performed by such entities; (ii) to induce any of such agencies or entities to make, purchase, sell, insure, guarantee or otherwise deal with first mortgages covering Units; and (iii) to bring this Declaration into compliance with applicable laws, ordinances or governmental regulations. In furtherance of the foregoing, a power coupled with an interest is hereby reserved and granted to the Developer to make or consent to a Special Amendment on behalf of each Unit Owner and the Association. Each deed, mortgage, trust deed, other evidence of obligation, or other instrument affecting a Unit and the acceptance

thereof shall be deemed to be a grant and acknowledgement of, and a consent to the reservation of, the power of the Developer to make, execute and record Special Amendments. The right and power to make Special Amendments hereunder shall terminate upon turnover to the Unit owners.

(c) This Declaration and all exhibits hereto, where applicable, may be amended unilaterally by the Developer for the purposes set forth and pursuant to Section 718.110(5), Florida Statutes, to correct scrivener's errors.

6.3 Execution and Recording. An amendment, other than amendments made by the Developer alone pursuant to the Act or this Declaration, shall be evidenced by a certificate of the Association which shall include recording data identifying the Declaration and shall be executed with the same formalities required for the execution of a deed. Amendments by the Developer must be evidenced by a similar certificate executed by the Developer alone. An amendment of the Declaration is effective when the applicable certificate is properly recorded in the public records of the County, which shall be recorded together with the amendment, in accordance with Section 718.110(3), F.S.

6.4 Limitation. No amendment may be adopted which would eliminate, modify, prejudice, abridge or otherwise adversely affect any rights, benefits, privileges or priorities granted or reserved to the Developer without the consent of said Developer in each instance. The provisions of this paragraph may not be amended in any manner.

6.5 Procedure. No provision of this Declaration shall be revised or amended by reference to its title or number only. Proposals to amend existing provisions of this Declaration shall contain the full text of the provision to be amended, new words shall be inserted in the text underlined, and words to be deleted shall be lined through with hyphens. However, if the proposed change is so extensive that this procedure would hinder, rather than assist, the understanding of the proposed amendment, it is not necessary to use underlining and hyphens as indicators of words added or deleted, but, rather, a notation must be inserted immediately preceding the proposed amendment in substantially the following language: "Substantial rewording of Section _____ of the Declaration. See provision _____ for present text." Nonmaterial errors or omissions in the amendment process shall not invalidate an otherwise properly promulgated amendment.

Section 7: Maintenance and Repairs

7.1 Responsibility for the maintenance, repair and replacement of the Condominium Property is as follows:

(a) Common Elements. In addition to items to be maintained pursuant to Section 3.3 hereof, the Association shall manage, maintain, repair and replace, as part of the Common Expenses, all of the Common Elements as defined herein, including, but not limited to, the following:

(i) all drainage and stormwater management systems, driveways, and adjacent drainage (which is not the responsibility of the Master Association);

(ii) all water and wastewater lines and piping serving the Units of the Condominium;

(iii) all landscaping, lawn and grass areas and sprinkler systems within the Condominium Property;

(iv) all entryways to the Buildings and any controlled access and intercom systems serving the building, the security systems for the Units which specifically serve such Unit, and all fire and emergency warning systems and lights.

(v) all portions of any landscaping islands located on, either in whole or in part, or adjacent to the Condominium Property.

However, the Association shall not perform such maintenance required of a Unit Owner who utilizes portions of the Limited Common Elements in accordance with Section 3.3 herein, as otherwise contemplated herein, or to the extent such maintenance arises from or is necessitated by the negligence, misuse or neglect of specific Unit Owners, in which case such cost and expense shall be paid solely by such Unit Owners.

(b) Units. The responsibility for maintenance, repair and replacement within the Units shall be shared by the Association and the Unit Owners as follows:

(i) By the Association. The Association shall be responsible for maintaining, repairing and replacing all water and wastewater lines and piping located outside of the Unit (except as otherwise stated in sub-paragraph (ii) below), all pipes, lines, wiring, facilities and conduits located within the walls and any soffits contained within a Unit and which provides services to more than one Unit, and any portions of any fire protection and emergency warning systems, including, sprinklers, alarms, dampers, barriers and lights contained within the physical boundaries of and servicing a Unit. In addition, with regard to the Units, the Association shall be responsible for (1) maintaining the exterior surfaces (defined to be those walls that are visible from the exterior of the Building) and interior portions of all walls that serve to bound the balcony area located adjacent to the Unit, (2) all roofs, including the replacement and repair and (3) paving and electrical that are not part or inside of a Unit. In accordance with Section [20.1], a Unit Owner shall be liable for the expense of any maintenance, repair or replacement of any part of the Unit to be maintained by the Association under this paragraph made necessary by his negligence, misuse or neglect or by that of any member of his family or his or their guests, employees, agents or lessees.

(ii) By the Unit Owner. Each Unit Owner shall maintain, repair and replace everything within the confines of the Owner's Unit, which is not to be maintained by the Association pursuant to subsection (b)(i) of this section, including, but not limited to:

- (A) The entire Unit as defined in Section 3.2 hereof which Unit shall include, without limitation, all apertures in any boundary of the Unit but which shall exclude the exterior surfaces made of glass or other transparent material and the exterior of doors, which shall be maintained by the Unit Owner in such manner to preserve a uniform appearance among the Units in the Buildings,
- (B) The interior side of the entrance door to a Unit and the interior side of all other doors affording access to a Unit,
- (C) Interior paint, finish, covering, wallpaper and decoration of all walls, floors and ceilings;
- (D) All built-in shelves, cabinets, counters, storage areas and closets;
- (E) Any and all appliances and mechanical, ventilating, heating and air conditioning equipment contained within and serving the Unit;
- (F) All bathroom fixtures, equipment and apparatuses;
- (G) All electrical, plumbing (including connections and fixtures), telephone and television fixtures, apparatuses, equipment, outlets, switches, wires, pipes and conduits, ducts, electric lines and other facilities for the furnishing of utility and other services between the Unit and its individual service panel or meter or contained within a Unit;
- (H) All interior doors, interior surfaces, non-load-bearing walls, partitions, and room dividers;
- (I) All furniture, furnishings and personal property contained within the respective Unit; and
- (J) Balconies located adjacent to the Unit.
- (K) Storage facilities located thereon, if any, and garages;
- (L) All other maintenance or repair of or replacements involving a Unit as contemplated and authorized hereunder.

7.2 Notwithstanding the provisions of Section 7.1 herein, all modifications to the exterior of the Unit must be approved in writing by the Board, or a committee designated by the Board and headed by an officer of the Association, prior to commencement of such work so as to maintain the character and to preserve the aesthetic and architectural qualities of the Condominium. The Association shall promulgate rules and regulations in accordance with the foregoing.

7.3 **Rights of Handicapped.** Subject to the provisions of Section 9 of this Declaration, each Owner shall have the right to modify the Owner's Residential Unit and the route over the Common Area leading to the front door of the Residential Unit, at the Owner's sole cost and expense, in order to facilitate access to the Residential Unit by persons who are blind, visually handicapped, deaf or physically disabled, or to alter conditions which could be hazardous to such persons. The rights granted by this Section are further subject to the following conditions: (i) the modifications shall be consistent with applicable building code requirements; (ii) the modifications shall be consistent with the intent of otherwise applicable provisions of this Declaration pertaining to safety or the aesthetic integrity of the Property; (iii) the modifications which are external to the Residential Unit shall not prevent reasonable passage by other Owners or Invitees on the Project, and shall be removed by the Owner when the Residential Unit is no longer occupied by persons requiring those modifications; (iv) any Owner who intends to modify a Residential Unit pursuant to this Section shall submit their plans and specifications to the Association for review to determine whether the modifications comply with the provisions of Section 9 and this Section; and (v) any change in the exterior appearance of a Residential Unit shall be in accordance with the provisions of this Declaration and all applicable provisions of law. The Association shall *not deny approval of the proposed modifications under this Section without good cause*

Section 8: Additions, Alterations or Improvements by the Association

Capital additions, alterations or improvements to the Common Elements and Association property (as distinguished from maintenance, repairs and replacements) costing in excess of \$50,000.00 in the aggregate in any calendar year, shall be considered material and substantial in nature. The Association may proceed with such material additions, alterations or improvements only if the making of such additions, alterations or improvements shall have been approved by the Owners of a majority of the Units represented at a meeting at which a quorum is attained. Additions, alterations or improvements to the Common Elements, or any part thereof, costing \$50,000.00 or less in the aggregate, during a calendar year, are not material in nature, and, therefore, may be made by the Board of Directors without approval of the Unit Owners. The cost and expense of any such additions, alterations or improvements to such Common Elements shall be as a "Special Assessment" of the Unit Owners as provided in Section 13.2 hereof. For purposes of this Section 8, "aggregate in any calendar year" shall include the total debt incurred in that year, if such debt is incurred to perform the above-stated purposes, regardless of whether the repayment of any part of that debt is made beyond that year.

Section 9: Additions, Alterations or Improvements by Unit Owner

9.1 **To the Common Elements.** After the completion of the improvements included in the Common Elements which are set forth in this Declaration, or which are contemplated by the Developer in the completion of the development as set forth herein, there shall be no alterations or additions to the Common Elements (which by definition includes the Limited Common Elements), except as authorized by the Board of Directors and approved by

not less than 75% of the total vote of the Unit Owners. In addition to the foregoing requirement, no alterations or additions may be made involuntarily to the Limited Common Elements of any particular Unit if such alteration or addition will adversely affect or prejudice the rights of such Unit Owner unless his consent first has been obtained. The cost of the foregoing shall be assessed as Common Expenses unless otherwise provided herein.

9.2 To the Units. Except as otherwise reserved by the Developer or detailed in Sections 3.4 or 18 herein, no Unit Owner shall make any alteration or improvement to such Owner's Unit except in accordance with this Section 9.2. A Unit Owner may make alterations and improvements to the interior of the Unit so long as such alterations or improvements are not visible from the outside of the Unit or the Buildings, do not impair the structural integrity of the Unit or the Buildings, do not otherwise violate the terms of this Declaration, and are in compliance with all applicable building codes and laws. A Unit Owner may not expand, enlarge or relocate his Unit. Other alterations or improvements to a Unit which are not discussed in this Declaration may be made only if prior approval in writing is obtained from the Board or a committee designated by the Board and headed by an officer of the Association.

9.3 Indemnification by Unit Owner. A Unit Owner making or causing to be made any such additions, alterations or improvements to the Unit or the Limited Common Elements as contemplated herein agrees, and shall be deemed to have agreed, for such Owner, and such Owner's heirs, personal representatives, successors and assigns, as appropriate, to hold the Association and all other Unit Owners harmless from and to indemnify them for any liability or damage to the Condominium Property and expenses arising therefrom, and shall be solely responsible for the maintenance, repair and insurance thereof from and after that date of installation or construction thereof as may be required by the Association.

9.4 Power of Developer to Veto Certain Proposed Modifications. Notwithstanding any provision to the contrary, the Developer, having the intention in its development of the Condominium to maintain a uniform external appearance to the Buildings, shall have the power, until such time as the Association is transferred from the Developer to the other unit owners or when the Developer no longer offers units for sale, to veto any proposed improvement as contemplated by this Section.

9.5 Certain Master Association Approval. Any changes to the external appearance or improvements of the Buildings may require approval of an architectural review committee appointed by the Master Association in accordance with the Master Declaration and the Master Association's rules and regulations.

Section 10: Additions, Alterations or Improvements by Developer

The restrictions of Section 9 hereof shall not apply to Developer-owned Units. The Developer shall have the additional right, without the consent or approval of the Board of Directors or other Unit Owners, to make alterations, additions or improvements, structural and non-structural, interior and exterior, ordinary and extraordinary, in, to and upon any Unit owned by it, to the proposed or already constructed Unit located or to be located thereon, and Limited Common Elements appurtenant thereto. Such modifications shall include, without limitation: (i) the removal of walls, floors, ceilings and other structural portions of the Unit; (ii) changes to the layout or number of rooms in any Developer-owned Units; and (iii) changes to the size and/or number of Developer-owned Units by combining separate Developer-owned Units or otherwise. Any amendments to this Declaration or the Condominium Plat required by actions taken pursuant to this Section may be effected by the Developer alone without the consent of any other person; provided, however, if any such amendment shall change the configuration or size of any Unit in any material fashion, materially alter or modify the appurtenances to the Unit, or change the proportion or percentage by which the Unit Owner shares the Common Expenses and owns the Common Surplus, the execution of the amendment to the Declaration effecting such change must be joined in by the record owners of the Unit, all record owners of liens on the affected Unit, and at least seventy-five percent (75%) of the total voting interests in the Association. Without limiting the generality of Section 6.5 hereof, the provisions of this Section may not be added to, amended or deleted unless by, or with the prior written consent of, the Developer. In addition, any changes to the external appearance or improvements of the Buildings and the Units by the Developer shall be in accordance with the Master Declaration and the Master Association's rules and regulations.

Section 11: Operation of the Condominium by the Association; Powers and Duties

11.1 Powers and Duties. The Association shall be the entity responsible for the operation of the Condominium. The powers and duties of the Association shall include those set forth in the By-Laws and Articles of Incorporation as amended from time to time. In addition, the Association shall have all the powers and duties set forth in the Act, as well as all powers and duties granted to or imposed upon it by this Declaration, including, without limitation:

(a) The irrevocable right to have access to any portion of each Unit and the Limited Common Elements appurtenant thereto from time to time during reasonable hours as may be necessary for the maintenance, repair or replacement of such portions thereof as required by this Declaration or the Act, for performing extermination services, or at any time and by force, if necessary, for making emergency repairs necessary to prevent damage to the Buildings, the Common Elements or to the Unit or any other Unit or Units.

(b) The power to make and collect Assessments and other related expenses authorized under the Act against Unit Owners, to lease, maintain, repair and replace the Common Elements, and to grant, modify or cancel easements pertaining to the Common Elements.

(c) The duty to maintain accounting records, according to good accounting practices, which shall be open to inspection by Unit Owners or their authorized representatives at reasonable times upon prior request.

(d) The power to contract for the management and maintenance of the Condominium Property and to authorize a duly licensed management agent (who may be an affiliate of the Developer) to assist the Association in carrying out its powers and duties by performing such functions as the submission of proposals, collection of Assessments, preparation of records, enforcement of rules and regulations, and perform the

maintenance, repair and replacement required of the Association with such funds as shall be made available by the Association for such purposes. The Association also shall have the power to join with other condominium associations and entities in contracting for the maintenance and repair of the properties of such other condominiums and other type properties, and may contract for or may join with other condominium associations in contracting for the management of the properties of such other condominiums and other type properties, as may be more specifically provided for by the Articles of Incorporation and By-Laws of the Association.

(e) The power to borrow money, execute promissory notes and other evidences of indebtedness and to give as security therefor mortgages and security interests in property owned by the Association, if any. Such actions must be approved by a majority of the entire Board of Directors and the Owners of all the Units or by such greater percentage of the Board or Unit Owners as may be specified in the By-Laws with respect to certain borrowing, and no such action shall be permitted while the Developer owns any Unit without the prior written consent of the Developer.

(f) The power to adopt and amend rules and regulations concerning the details of the operation and use of the Condominium Property.

(g) The power to acquire, lease, mortgage and convey real and personal property and to grant, modify and cancel easements regarding such property, provided that such action may be done only (i) upon the approval of a majority of the Board of Directors and (ii) a finding by the Board that such action is for the benefit of the members of the Association. The requirements of Section 8 pertaining to the Unit Owners' approval of costs in excess of the threshold amount stated therein (including the proviso as to the debt incurred) shall also apply to this acquisition and dealing with Association-owned property; provided, however, that the acquisition of a Unit as a result of a foreclosure of the lien for Assessments shall be exempt from these requirements.

(h) The power to acquire or enter into agreements acquiring leaseholds, memberships or other possessory or use interests in lands or facilities for recreational purposes as long as such arrangements are also approved by the Owners of a majority of the Units.

(i) All of the powers which a corporation not-for-profit in the State of Florida may exercise pursuant to this Declaration, the Articles of Incorporation and By-Laws, Chapter 617, Florida Statutes, and the Act, in all cases except as expressly limited or restricted in the Act or the documents of the Condominium.

11.2 **Conflict.** In the event of conflict among the powers and duties of the Association or the terms and provisions of this Declaration or the exhibits attached hereto, this Declaration shall take precedence over the Articles of Incorporation, By-Laws and applicable rules and regulations; the Articles of Incorporation shall take precedence over the By-Laws and applicable rules and regulations; and the By-Laws shall take precedence over applicable rules and regulations, all as amended from time to time. Notwithstanding anything in this Declaration or its exhibits to the contrary, the Association shall at all times be the entity having ultimate authority over the Condominium, consistent with the Act.

11.3 **Limitation of Liability of Association.** Notwithstanding the duty of the Association to maintain and repair parts of the Condominium Property, the Association shall not be liable to Unit Owners for injury or damage, other than for the cost of maintenance and repair, caused by any latent condition of the Condominium Property. Further, the Association shall not be liable for any such injury or damage caused by defects in design or workmanship or any other reason connected with any additions, alterations or improvements done by or on behalf of any Unit Owners, regardless if whether or not same shall have been approved by the Association pursuant to the provisions hereof.

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

(a) **IT IS THE EXPRESS INTENT OF THE ASSOCIATION DOCUMENTS THAT THE VARIOUS PROVISIONS THEREOF WHICH ARE ENFORCEABLE BY THE ASSOCIATION AND WHICH GOVERN OR REGULATE THE USES OF THE CONDOMINIUM PROPERTY HAVE BEEN WRITTEN, AND ARE TO BE INTERPRETED AND ENFORCED, FOR THE SOLE PURPOSE OF ENHANCING AND MAINTAINING THE ENJOYMENT OF THE CONDOMINIUM PROPERTY AND THE VALUE THEREOF;**

(b) **THE ASSOCIATION IS NOT EMPOWERED, AND HAS NOT BEEN CREATED, TO ACT AS AN ENTITY WHICH ENFORCES OR ENSURES THE COMPLIANCE WITH THE LAWS OF THE UNITED STATES, STATE OF FLORIDA, ORANGE COUNTY, THE CITY OF ORLANDO AND/OR ANY OTHER JURISDICTION OR THE PREVENTION OF TORTIOUS ACTIVITIES; AND**

(c) **ANY PROVISIONS OF THE ASSOCIATION DOCUMENTS SETTING FORTH THE USES OF ASSESSMENTS WHICH RELATE TO HEALTH, SAFETY AND/OR WELFARE SHALL BE INTERPRETED AND APPLIED ONLY AS LIMITATIONS ON THE USES OF ASSESSMENT FUNDS AND NOT AS CREATING A DUTY OF THE ASSOCIATION TO PROTECT OR FURTHER THE HEALTH, SAFETY OR WELFARE OF ANY PERSON(S), EVEN IF ASSESSMENT FUNDS ARE CHOSEN TO BE USED FOR ANY SUCH REASON.**

EACH UNIT OWNER (BY VIRTUE OF HIS ACCEPTANCE OF TITLE TO HIS UNIT) AND EACH OTHER PERSON HAVING AN INTEREST IN OR LIEN UPON, OR MAKING ANY USE OF, ANY PORTION OF THE CONDOMINIUM PROPERTY (BY VIRTUE OF ACCEPTING SUCH INTEREST OR LIEN OR MAKING SUCH USES) SHALL BE BOUND BY THIS PROVISION AND SHALL BE DEEMED TO HAVE AUTOMATICALLY WAIVED ANY AND ALL RIGHTS, CLAIMS, DEMANDS AND CAUSES OF ACTION AGAINST THE

ASSOCIATION ARISING FROM OR CONNECTED WITH ANY MATTER FOR WHICH THE LIABILITY OF THE ASSOCIATION HAS BEEN DISCLAIMED IN THIS PROVISION.

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

11.4 Restraint Upon Assignment of Shares in Assets. The share of a Unit Owner in the funds and assets of the Association cannot be assigned, hypothecated or transferred in any manner except as an appurtenance to such Owner's Unit

11.5 Approval or Disapproval of Matters. Whenever the decision of a Unit Owner is required upon any matter, whether or not the subject of an Association meeting, that decision shall be expressed by the same person who would cast the vote for that Unit if at an Association meeting, unless the joinder of all record Owners of the Unit is specifically required by this Declaration or by law.

11.6 Acts of the Association. Unless the approval or action of Unit Owners and/or a certain specific percentage of the Board of Directors is specifically required in this Declaration, the Articles of Incorporation, the By-Laws, applicable rules and regulations of the Association or applicable law, all approvals or actions required or permitted to be given or taken by the Association shall be given or taken by the Board of Directors without the consent of Unit Owners, and the Board may so approve and act through the proper officers of the Association without a specific resolution. When an approval or action of the Association is permitted to be given or taken hereunder or thereunder, such action or approval may be conditioned in any manner the Association deems appropriate or the Association may refuse to take or give such action or approval without the necessity of establishing the reasonableness of such conditions or refusal

11.7 Amendment of By-Laws. No modification of or amendment to the By-Laws shall be valid unless set forth in or annexed to a duly recorded amendment to this Declaration. The By-Laws may be amended in the manner provided for therein, but no amendment to the By-Laws shall be adopted which would affect or impair the validity or priority of any mortgage covering any Condominium Parcel(s), or which would change the provisions of the By-Laws with respect to institutional mortgages without the written approval of all Institutional First Mortgagees of record. No amendment shall change the rights and privileges of the Developer without its written consent. Any amendment to the By-Laws, as provided herein, shall be executed by the parties as required in this Section 11 and in Section 6 above, and said amendment shall be recorded in the public records of the County.

11.8 Binding Effect of Condominium Documents. Every Owner, whether having acquired ownership of a Unit by gift, conveyance or transfer by operation of law, or otherwise, shall be bound by the Articles of Incorporation, the By-Laws, and the provisions of this Declaration. Membership in the Association shall automatically terminate upon the termination of ownership of a Condominium Parcel, and the subsequent Owner(s) taking title shall automatically become entitled to membership.

Section 12: Management Agreement

The Association shall be the entity responsible for the management and operation of the Condominium. The Association has the power, but not the duty, to enter into a management agreement with a third party for the management in operation of the Condominium.

Section 13: Common Expenses and Common Surplus and Special Assessments

13.1 Common Expenses and Common Surplus. Common Expenses include the expenses of the operation, maintenance, repair or replacement of the Common Elements, expenses for the Recreational and Other Commonly used facilities under the Master Covenants, Master Association assessments, utilities for the entire Condominium, costs of carrying out the powers and duties of the Association and any other expense designated as Common Expenses by this Declaration, the documents creating the Condominium, or the By-Laws or any Master Association Documents. Funds for the payment of Common Expenses shall be assessed against Unit Owners in the proportions or percentages provided in Exhibit "B" to the Declaration. A Unit Owner's share of Common Expenses shall be in the same proportion as his ownership interest in the Common Elements. Common Surplus is owned by Unit Owners in the same shares as their ownership interest in the Common Elements.

Pursuant to the MASTER COVENANTS, each member of the ASSOCIATION shall be a member of the Hunter's Creek Community Association ("Master Association") and shall be responsible for the payment of ASSESSMENTS to the Master Association in accordance with the terms, provisions and conditions of the MASTER COVENANTS; accordingly, each UNIT shall be responsible to pay ASSESSMENTS to the MASTER ASSOCIATION for the share of Master Association expenses. The Master Association Assessments for Hunters Creek is billed to the Association and is included in the unit owners maintenance fees to the Association. The Master Association assessment shall be used to defray, in part, the expenses of the Master Association, including, but not limited to, the maintenance of the properties, services, and facilities that comprise the Master Association common areas and private roadways (as described hereinabove).

13.2 Special Assessments. The Board of Directors may levy "Special Assessments," which are any assessments levied against a Unit Owner and such Owner's Unit, other than the assessment required by the annual budget. Special Assessments may be levied by the Board of Directors and shall be payable in lump sums or installments, in the discretion of the Board.

Section 14: Collection of Assessments

The General Assessments and Special Assessments (collectively, the "Assessments") shall be collected as follows:

14.1 Liability for Assessments. A Unit Owner, regardless of how title is acquired, including by purchase at a judicial sale or by deed in lieu of foreclosure, shall be liable for all Assessments coming due while such person (as defined by Section 1.01(3), Florida Statutes) is the Owner of the Unit. Additionally, a Unit Owner shall be jointly and severally liable with the previous owner for all unpaid Assessments that came due up to the time of the conveyance, without prejudice to any right such Unit Owner may have to recover from the previous owner the amounts paid by such Unit Owner. The liability for Assessments may not be avoided by waiver of the use or enjoyment of any Common Elements or by the abandonment of the Unit for which the Assessments are made or otherwise.

14.2 Default in Payment of Assessments. Assessments and installments on them not paid when due bear interest from the date when due until paid at the maximum interest rate permitted by law, and at the sole discretion of the Board of Administration, a late charge not to exceed the greater of Twenty Five dollars (\$25.00) or five (5%) percent of each installment of the Assessment for each delinquent installment that the payment is late shall be due and payable.

As an additional right and remedy of the Association, upon default in the payment of Assessments as aforesaid and after 30 days' prior written notice to the applicable Unit Owner and the recording of a claim of lien, the Association may declare the balance of Assessment installments due for the remainder of the fiscal year and payments of other known Assessments to be accelerated and shall thereupon be immediately due and payable. In the event that the amount of such accelerated installments or payments changes, the Unit Owner or the Association, as appropriate, shall be obligated to pay or reimburse to the other the amount of increase or decrease within 10 days of same taking effect.

Any payments received by the Association from a delinquent Unit Owner shall be applied first to any interest accrued as provided above, then to any administrative late fee, then to any costs and reasonable attorneys' fees incurred in collection as aforesaid and then to the delinquent and any accelerated Assessments. The foregoing application of funds received shall be applicable despite any restrictive endorsement, designation or instruction placed on or accompanying a payment.

14.3 Notice of Intention to Foreclose Lien. Unless otherwise required by the Act or other applicable law, no foreclosure judgment may be entered until the recording of a claim of lien and at least 30 days' written notice to the Unit Owner of the Association's intention to foreclose its lien to collect the unpaid Assessments. If this notice is not given at least 30 days before the foreclosure action is filed, and if the unpaid Assessments, including those coming due after the claim of lien is recorded, are paid before the entry of a final judgment of foreclosure, the Association shall not recover attorneys' fees or costs. The notice must be given by delivery of a copy of it to the Unit Owner or by certified or registered mail, return receipt requested, addressed to the Unit Owner at the last known address, and upon such mailing, the notice shall be deemed to have been given. If after diligent search and inquiry the Association cannot find the Unit Owner or a mailing address at which the Unit Owner will receive the notice, the court may proceed with the foreclosure action and may award attorneys' fees and costs as permitted by law. The notice requirements of this subsection are satisfied if the Unit Owner records a Notice of Contest of Lien as provided in the Act.

14.4 Appointment of Receiver to Collect Rental. If the Unit Owner remains in possession of the Unit after a foreclosure judgment has been entered, the court in its discretion may require the Unit Owner to pay a reasonable rental for the Unit. If the Unit is rented or leased during the pendency of the foreclosure action, the Association is entitled to the appointment of a receiver to collect the rent, the expenses of such receiver to be paid by the party which does not prevail in the foreclosure action.

14.5 Institutional First Mortgagee. In the event an Institutional First Mortgagee or other purchaser shall obtain title to a Unit by foreclosure, or by deed in lieu of foreclosure, such Institutional First Mortgagee or other purchaser, its successors and assigns, shall be liable for Assessments or other related expenses authorized under the Act secured by the claim of lien only to the extent provided by the Act. If, due to the applicable provisions of the Act, any unpaid share of the Assessments or other related expenses authorized under the Act are not required to be paid, then such unpaid share or other related expenses authorized under the Act shall be deemed to be a Common Expense collectible from all of the Unit Owners, including such acquirer and such acquirer's successors and assigns.

14.6 Certificate of Unpaid Assessments. Within 15 days after request by a Unit Owner or mortgagee of a Unit, the Association shall provide a certificate stating all Assessments and other monies owed to the Association by the Unit Owner with respect to such Owner's Unit. Any person other than the Unit Owner who relies upon such certificate shall be protected thereby.

14.7 Installments. General Assessments shall be collected monthly or quarterly, in advance, as determined from time to time by the Board of Directors. Initially, General Assessments will be collected monthly.

14.8 Developer's Guarantee. If, in the purchase agreement or by other means pursuant to the Act, Developer shall guarantee to each purchaser that the Assessment for a specific period of time will not exceed a certain dollar amount, then the Developer shall only be obligated to pay the amount of Common Expenses incurred during that period and not produced by the Assessments received from other Unit Owners.

14.9 Liability For Assessments. When an Owner who is leasing his or her Unit fails to pay any Regular Assessment or other Assessment or any other charge to be paid by the Owner to the Association pursuant to this Declaration for a period of more than thirty (30) days after it is due and payable, the Association has the right to file an action for Foreclosure and request a Receivership to collect the rents and hold them pending the outcome of the Foreclosure. This provision shall not be construed to release the Owner from any obligation, including the obligation for Assessments, for which he or she would otherwise be responsible.

Section 15: Insurance

Insurance covering the Condominium Property and the Association Property shall be governed by the following provisions:

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15.1 "Insurance Trustee". The Board of Directors of the Association shall have the option in its discretion of appointing an Insurance Trustee hereunder. If the Association fails or elects not to appoint such Insurance Trustee, the Board of Directors will perform directly all obligations imposed upon such Insurance Trustee by this Declaration. Fees and expenses of any Insurance Trustee are Common Expenses

15.2 Purchase, Custody and Payment.

(a) Purchase. All insurance policies purchased by the Association shall be issued by an insurance company authorized to do business in Florida meeting all criteria established by the Board or the Act and any rules promulgated thereunder.

(b) Named Insured. Under all insurance policies purchased by the Association, the named insured shall be the Association, individually, and as agent for Owners of Units covered by the policy, without naming them, and as agent for their mortgagees, without naming them. The Unit Owners and their mortgagees shall be deemed additional insureds

(c) Custody of Policies and Payment of Proceeds. All insurance policies purchased by the Association shall provide that payments for losses made by the insurer shall be paid to the Insurance Trustee, and copies of such policies and endorsements thereto shall be given to the Insurance Trustee.

(d) Copies to Mortgagees. One copy of each insurance policy, or a certificate evidencing such policy, and all endorsements thereto, shall be furnished by the Association upon request to each Institutional First Mortgagee who holds a mortgage upon a Unit covered by the policy. Copies or certificates shall be furnished not less than 10 days prior to the beginning of the term of the policy, or not less than 10 days prior to the expiration of each preceding policy that is being renewed or replaced, as appropriate.

(e) Exceptions from Association Responsibility, Unit Owner's Personal Coverage. Except as specifically provided herein or by the Act, the Association shall not be responsible to Unit Owners to obtain insurance coverage upon any and all property lying within the boundaries of their Unit, including, but not limited to, their personal property, and for their personal liability and living expense and for any other risks not otherwise insured in accordance herewith

Unit Owners may be required to purchase flood insurance for their respective Unit(s) if such insurance is required by their mortgagee(s) for interior improvements.

The Association shall have no obligation to purchase flood insurance or fire and casualty insurance on the personal property within the Units.

In accordance with Section 3.3(c) herein, the Unit Owner shall be solely responsible for insuring any and all equipment, machinery, fixtures, furniture or the like installed and/or placed upon or within the Limited Common Elements appurtenant to such Owner's Unit, as well as any other improvements located within such Limited Common Elements.

Unless the Association elects otherwise, the insurance purchased by the Association shall not cover claims against a Unit Owner due to accidents occurring within such Owner's Unit. It shall be the obligation of the individual Unit Owner, if such Unit Owner so desires, to purchase and pay for insurance as to all such and other risks not covered by insurance carried by the Association.

15.3 Coverage Responsibilities of Association. The Association shall use its best efforts to obtain and maintain adequate insurance covering the following:

(a) Casualty. Insurance covering loss or damage to the Common Elements and all other portions of the Condominium Property which the Association is responsible to maintain under the terms of this Declaration, and all items for which the Association is required under applicable provisions of the Act to insure against loss or damage by fire and against loss or damage by risks now or hereafter embraced by standard extended coverage and vandalism and malicious mischief endorsements (collectively, the "Insured Property"). Such policies may contain reasonable deductible provisions as determined by the Board of Directors. Such coverage shall afford protection against such other risks as from time to time are customarily covered with respect to buildings and improvements similar to the Insured Property in construction, location and use, including, but not limited to, vandalism and malicious mischief.

(b) Liability. Comprehensive general public liability and automobile liability insurance covering loss or damage resulting from accidents or occurrences on or about or in connection with the Insured Property or adjoining driveways and walkways, or any work, matters or things related to the Insured Property, with such coverage as shall be required by the Board of Directors, but with combined single limit liability of not less than \$1,000,000.00 per occurrence, and with a cross liability endorsement to cover liabilities of the Unit Owners as a group to any Unit Owner, and vice versa.

(c) Worker's Compensation and other mandatory insurance, when applicable.

(d) Insurance, if required by the Act or FNMA/FHLMC, covering all persons who control or disburse Association funds, such insurance to be in the amount required by law and must cover the maximum funds that will be in the custody of the association or its management agent at any one time. As used in this paragraph, the term "persons who control or disburse funds of the association" includes, but is not limited to, those individuals authorized to sign checks and the president, secretary, and treasurer of the association. The association shall bear the cost of bonding.

(e) Association Property. Appropriate additional policy provisions, policies or endorsements extending the applicable portions of the coverage described above to all Association Property, where such coverage is available.

(f) Such Other Insurance as the Board of Directors shall determine from time to time to be desirable

When appropriate and obtainable, each of the foregoing policies shall waive the insurer's right to: (i) subrogation against the Association, its officers, members of the Board, the Developer, the Management Firm and its respective employees and agents, and against the Unit Owners individually and as a group, (ii) to pay only a fraction of any loss in the event of coinsurance or if other insurance carriers have issued coverage upon the same risk, and (iii) avoid liability for a loss that is caused by an act of the Board of Directors, a member of the Board of Directors, the Management Firm and its respective employees and agents, the Developer, one or more Unit Owners or as a result of contractual undertakings. Additionally, each policy shall provide that any insurance trust agreement will be recognized, that the insurance provided shall not be prejudiced by any act or omissions of the Management Firm or the individual Unit Owners that are not under the control of the Association, and that the policy shall be primary, even if a Unit Owner has other insurance that covers the same loss

Every casualty insurance policy obtained by the Association shall have the agreed amount and inflation guard endorsement unless the Board finds such endorsement is unobtainable or economically infeasible.

15.4 Additional Provisions. All policies of insurance shall provide that such policies may not be canceled or substantially modified without at least 30 days' prior written notice to all of the named insureds, including all mortgagees of Units. Prior to obtaining any policy of casualty insurance or any renewal thereof, the Board of Directors may wish to obtain an appraisal from a fire insurance company, or other competent appraiser, of the full insurable replacement value of the Insured Property (exclusive of foundations), without deduction for depreciation, for the purpose of determining the amount of insurance to be effected pursuant to this Section

15.5 Premiums. Premiums upon insurance policies purchased by the Association shall be paid by the Association as a Common Expense, except that the costs of fidelity bonding for the Management Firm employees may be paid by the Management Firm pursuant to the management agreement. Premiums may be financed in such manner as the Board of Directors deems appropriate

15.6 Insurance Trustee: Share of Proceeds. All insurance policies obtained by or on behalf of the Association shall be for the benefit of the Association, the Management Firm, the Unit Owners and their mortgagees, as their respective interests may appear, and shall provide that all proceeds covering losses to the Insured Property shall be paid to the Insurance Trustee, which may be designated by the Board of Directors and which, if so appointed, shall be a bank or trust company in Florida with trust powers, with its principal place of business in the State of Florida. The Insurance Trustee shall not be liable for payment of premiums, nor for the renewal or the sufficiency of policies, nor for the failure to collect any insurance proceeds. The duty of the Insurance Trustee shall be to receive such proceeds as are paid and to hold the same in trust for the purposes elsewhere stated herein, and for the benefit of the Unit Owners and their respective mortgagees in the following shares, but shares need not be set forth on the records of the Insurance Trustee.

(a) Insured Property. Proceeds on account of damage to the Insured Property shall be held by the Association for each Unit Owner as tenants in common on the basis of the fair market value of each Unit, relative to the other Units in the Condominium, immediately prior to the event of casualty (such fair market value shall be determined by an MAI-certified appraiser selected by the Board of Directors in its sole discretion), provided, however, that prior to any distributions to the Unit Owners, such proceeds shall first be distributed in accordance with the provisions of Section 15.7 herein.

(b) Mortgagees. No mortgagee shall have any right to determine or participate in the determination as to whether or not any damaged property shall be reconstructed or repaired, and no mortgagee shall have any right to apply or have applied to the reduction of a mortgage debt any insurance proceeds, except for actual distributions thereof made to the Unit Owner and mortgagee pursuant to the provisions of this Declaration.

15.7 Distribution of Proceeds. Proceeds of insurance policies received by the Insurance Trustee shall be distributed to or for the benefit of the beneficial owners thereof in the following manner:

(a) Expenses of the Trust. All expenses of the Insurance Trustee shall be first paid or provision shall be made therefor.

(b) Reconstruction or Repair. If the damaged property for which the proceeds are paid is to be repaired or reconstructed, the remaining proceeds shall be paid to defray the cost thereof as elsewhere provided herein. Any proceeds remaining after defraying such costs shall be distributed to each Unit Owner, by check made payable jointly to such Unit Owner and its respective mortgagee(s), based on the same percentages as their ownership of the common elements.

(c) Failure to Reconstruct or Repair. If it is determined in the manner elsewhere provided that the damaged property for which the proceeds are paid shall not be reconstructed or repaired, the remaining proceeds shall be allocated among the beneficial owners as provided in Section 15.6(a) herein, and distributed to each Unit Owner by check made payable jointly to such Unit Owner and its respective mortgagee(s). If there is no mortgage on the Unit, all distributions shall be made directly to the Unit Owner.

(d) Certificate. In making distributions to Unit Owners and their mortgagees, the Insurance Trustee (if appointed) may rely upon a certificate of the Association made by its President and Secretary as to the names of the Unit Owners and their mortgagees and their respective shares of the distribution.

15.8 Association as Agent. The Association is hereby irrevocably appointed as agent and attorney-in-fact for each Unit Owner and for each owner of a mortgage or other lien upon a Unit and for each owner of any other interest in the Condominium Property to adjust all claims arising under insurance policies purchased by the Association and to execute and deliver releases upon the payment of claims.

15.9 Presumption as to Damaged Property In the event of a dispute or lack of certainty as to whether damaged property constitutes a Unit(s) or Common Elements, such property shall be presumed to be Common Elements.

Section 16: Reconstruction or Repair After Fire or Other Casualty

16.1 Determination to Reconstruct or Repair Subject to the immediately following subsection, in the event of damage to or destruction of the Insured Property as a result of fire or other casualty, the Board of Directors shall arrange for the prompt repair and restoration of the Insured Property, and the Insurance Trustee shall disburse the proceeds of all insurance policies to the contractors engaged in such repair and restoration in appropriate progress payments.

If 50% or more of the Insured Property is substantially damaged or destroyed and if Unit Owners owning 51% of the applicable interests in the Common Elements duly and promptly resolve not to proceed with the repair or restoration thereof and a Majority of Institutional First Mortgagees approve such resolution, the Condominium Property shall not be repaired and the net proceeds of insurance resulting from such damage or destruction shall be distributed to each Unit Owner, by check made payable to such Unit Owner and its respective mortgagee(s), in accordance with the provisions of Section 15.6(a) herein. Following such distribution of proceeds, the Condominium shall be terminated and the ownership of the Condominium Property shall be held by the formerly-titled Unit Owners in undivided interest as tenants-in-common, subject to and in accordance with the provisions of Section 21 hereof.

Whenever in this Section the words "promptly repair" are used, it shall mean that repairs are to begin not more than 60 days from the date the Insurance Trustee (if appointed) notifies the Board of Directors and Unit Owners that it holds proceeds of insurance on account of such damage or destruction sufficient to pay the estimated cost of such work, or not more than 90 days after the Insurance Trustee (if appointed) notifies the Board of Directors and the Unit Owners that such proceeds of insurance are insufficient to pay the estimated costs of such work. The Insurance Trustee (if appointed) may rely upon a certificate of the Association made by its President and Secretary to determine whether or not the damaged property is to be reconstructed or repaired.

16.2 Plans and Specifications Any reconstruction or repair must be made substantially in accordance with the plans and specifications for the original improvements and the then applicable building and other codes, or if not, then in accordance with the plans and specifications approved by the Board of Directors and the then-applicable building and other codes. If the reconstruction of the property cannot be made in substantially in conformity with the plans and specifications for the original improvements, than upon the vote of the Board of Directors that substantial compliance with the plans cannot be followed, then the condominium shall be considered terminated, and the provisions of this Declaration relating to termination shall be followed.

16.3 Disbursement The proceeds of insurance collected on account of a casualty, and the sums collected from Unit Owners on account of such casualty, shall constitute a construction fund which shall be disbursed in payment of the costs of reconstruction and repair in the following manner and order:

(a) Association - Lesser Damage If the amount of the estimated costs of reconstruction and repair which are the responsibility of the Association is less than \$100,000.00, then the construction fund shall be disbursed in payment of such costs upon the order of the Board of Directors; provided, however, that upon request to the Insurance Trustee (if appointed) by an Institutional First Mortgagee which is a beneficiary of an insurance policy, the proceeds of which are included in the construction fund, such fund shall be disbursed in the manner provided below for the reconstruction and repair of major damage.

(b) Association - Major Damage If the amount of the estimated costs of reconstruction and repair which are the responsibility of the Association is more than \$100,000.00, then the construction fund shall be disbursed in payment of such costs in the manner contemplated by subsection (a) above, but then only upon the further approval of an architect or engineer qualified to practice in Florida and employed by the Association to supervise the work.

(c) Unit Owners If there is a balance of insurance proceeds after payment of all costs of reconstruction and repair that are the responsibility of the Association, this balance shall be distributed to each Unit Owner, by check made payable jointly to such Unit Owner and its respective mortgagee(s), in accordance with the provisions of Section 15.6(a) herein.

(d) Certificate Notwithstanding the provisions herein, the Insurance Trustee shall not be required to determine whether or not sums paid by Unit Owners upon Assessments shall be deposited by the Association with the Insurance Trustee, nor to determine whether the disbursements from the construction fund are to be made upon the order of the Association alone or upon the additional approval of an architect, engineer or otherwise, nor whether a disbursement is to be made from the construction fund, nor to determine whether surplus funds to be distributed are less than the Assessments paid by Unit Owners, nor to determine the payees nor the amounts to be paid. The Insurance Trustee may rely upon a certificate of the Association, made by its President and Secretary, as to any or all of such matters and stating that the sums to be paid are due and property payable, and stating the names of the payees and the amounts to be paid.

16.4 Assessments If the proceeds of the insurance are not sufficient to defray the estimated costs of reconstruction and repair to be effected by the Association, or if at any time during reconstruction and repair, or upon completion of reconstruction and repair, the funds for the payment of the costs of reconstruction and repair are insufficient, Assessments shall be levied against the Unit Owners in sufficient amounts to provide funds for the payment of such costs. Such Assessments on account of damage to the Insured Property shall be in proportion to all of the Owners' respective shares in the Common Elements, as determined by the Association.

16.5 Responsibilities of Unit Owners If damage occurs to the Units, the maintenance and responsibility of which lies solely upon the respective Unit Owners, then each Unit Owner shall be solely responsible for all necessary reconstruction and repair to its respective Unit which reconstruction and repair shall be effected promptly and in accordance with guidelines established by the Board of Directors. Each Unit Owner shall have the absolute

responsibility of applying insurance proceeds, arising as a result of flood, fire or other casualty damage to the Unit to the repair and/or reconstruction of such Unit; provided, however, that no Unit Owner shall have the responsibility of applying insurance proceeds to the repair and/or reconstruction of the respective Units if the Condominium is terminated in accordance with the provisions of Section 21 herein

16.6 Benefit of Mortgagees Certain provisions in this Section are for the benefit of mortgagees of Units and may be enforced by any of them.

Section 17: Condemnation

Any condemnation of any portion(s) of the Condominium Property shall be governed by the following provisions:

17.1 Deposit of Certain Condemnation Awards with Insurance Trustee Condemnation awards pertaining to the taking of Common Elements shall be paid over by each Unit Owner to the Insurance Trustee for use as noted hereinafter in this Section. In the event the Unit Owner fails to turn over such award as required, the defaulting Unit Owner shall be charged the maximum interest which does not constitute usury under Florida law until such amount is fully paid.

Condemnation awards pertaining to the condemnation of Units shall not be the property of the Association.

17.2 Determination Whether to Continue Condominium Whether the Condominium will be continued after condemnation will be determined in the manner provided for in Section 16 herein for determining whether damaged property will be reconstructed and repaired after casualty. For this purpose, the taking by eminent domain also shall be deemed to be a casualty.

17.3 Disbursement of Funds If the Condominium is terminated following a condemnation, the proceeds of the awards pertaining to the condemnation of Common Elements will be deemed to be insurance proceeds and shall be owned and distributed in the manner provided with respect to the ownership and distribution of insurance proceeds if the Condominium is terminated after a casualty. If the Condominium is not terminated after condemnation, the size of the Condominium will be reduced and the property damaged by the taking will be made usable in the manner provided below. The proceeds of any such awards shall be used for these purposes and shall be disbursed in the manner provided for disbursement of funds by the Insurance Trustee after a casualty, or as elsewhere in this Section specifically provided.

17.4 Condemnation of Common Elements Awards for the taking of portions of the Common Elements shall be used to render the remaining portion of the Common Elements usable in the manner approved by the Board of Directors of the Association; provided, however, that if the cost of such work shall exceed the balance of the funds from the awards for the taking, the work shall be approved in the manner elsewhere required for capital improvements to the Common Elements. The balance of the awards for the taking of Common Elements, if any, shall be distributed, after adjustments to these shares effected pursuant hereto by reason of the taking, to each Unit Owner by check made payable jointly to such Unit Owner and its respective mortgagee(s), in accordance with the provisions of Section 15.6(a) herein.

17.5 Condemnation of a Unit If there is a taking of a Unit, the respective Unit Owner shall not be required to utilize any portion of the condemnation award with regard to reconstruction of the Unit. Following such taking of a Unit and the recording of a deed to the condemning authority, (1) the affected Unit Owner shall no longer have an ownership interest in the Unit or an undivided ownership interest in the Common Elements, and (2) such Unit Owner shall no longer be responsible for the payment of Common Expenses.

The following changes shall be made in the Condominium following a taking as described in this Section:

(a) Addition to Common Elements The remaining portion of the Unit, if any, shall become part of the Common Elements and shall be placed in a condition allowing, to the extent possible, for use by all of the Unit Owners in the manner approved by the Board of Directors.

(b) Adjustment of Shares The shares in the Common Elements, Common Expenses and Common Surplus appurtenant to the Units that continue as part of the Condominium shall be adjusted to distribute the shares in the Common Elements, Common Expenses and Common Surplus among the reduced number of Unit Owners (and among reduced Units). This distribution shall be determined by taking the fractional share of each Unit Owner in proportion to the number of Units remaining in the Condominium.

(c) Assessments In the event the Association does not have the funds necessary to alter the remaining portion of the condemned Unit for use as a part of the Common Elements, the additional funds for such purposes shall be raised by Assessments against all of the Unit Owners who will continue as Owners of Units after the changes in the Condominium effected by the taking. The Assessments shall be made in proportion to the applicable percentage shares of those Owners after all adjustments to such shares effected pursuant hereto by reason of the taking.

17.6 Amendment of Declaration The changes in Units, in the Common Elements and in the ownership of the Common Elements and share in the Common Expenses and Common Surplus that are effected by the taking shall be evidenced by an amendment to this Declaration that is only required to be approved by, and executed upon the direction of, a majority of all members of the Board of Directors.

Section 18: Occupancy and Use Restrictions

In order to provide for congenial occupancy of the Condominium Property and for the protection of the values of the Units, the use of the Condominium Property shall be restricted to and shall be in accordance with the following provisions and every Unit Owner shall (provided, however, that the provisions of the Master Declaration shall control over the following provisions in the event of conflict):

- 18.1 Promptly pay the Assessments levied by the Association.
- 18.2 Maintain in a clean and sanitary manner and repair his Unit and all interior surfaces within or surrounding his apartment Unit (such as the surfaces of the walls, ceilings, floors, etc.) whether or not a part of the Unit or Common Elements which are a part of the Unit, and maintain and repair the fixtures therein and pay for any utilities which are separately metered to his Unit
- 18.3 Not use or permit the use of this Unit except for purposes consistent with the laws of government authorities having jurisdiction over the property
- 18.4 Not permit or suffer anything to be done or kept in his Unit which would increase the insurance rates on his Unit or the Common Elements, or which will obstruct or interfere with the rights of other members or annoy them with unreasonable noises or otherwise; nor shall a member commit or permit any nuisance, immoral or illegal act in his Unit or on the Common Elements.
- 18.5 Conform to and abide by the By-Laws and uniform rules and regulations in regard to the use of the Unit and Common Elements which may be adopted in writing from time to time by the Association, and to see that all persons using the Owner's property, by, through or under him do likewise
- 18.6 Make no alteration, decoration, repair, replacement or change of the Common Elements or to any outside or exterior portion of the building without the prior written consent of the Association
- 18.7 Allow the Board of Administration or the authorized agents of the Association to enter any Unit during reasonable hours, when necessary for maintenance, repair or replacement of any Common Elements or of any portion of a Unit to be maintained by the Association pursuant to the Declaration or as necessary to prevent damage to the Common Elements or to another Unit or Units. If no key has been provided to the Association, then the expense of entry into a Unit for emergency purposes shall be borne by the Owner of the Unit
- 18.8 Show no sign, advertisement or notice of any type on the Common Elements or his Unit, and erect no exterior antennas and aerials, except as provided in uniform regulations promulgated by the Association. Notwithstanding anything contained herein to the contrary, a Unit Owner is permitted to respectfully display a United States Flag. In addition, pursuant to 718.113(4), Florida Statutes, which was amended by Chapter 2003-23, Laws of Florida, effective July 1, 2003, a unit owner on Armed Forces Day, Memorial Day, Flag Day, Independence Day, and Veterans Day is permitted to display in a respectful way, portable, removable official flags, not larger than 4-1/2 feet by 6 feet, that represent the United States Army, Navy, Air Force, Marine Corps, or Coast Guard.
- 18.9 Abide by any regulations regarding children as may be established by the Association, except that no regulations shall prohibit children from residing in or occupying a Unit
- 18.10 Make no repairs to any plumbing, air conditioning systems or electrical wiring within a Unit, except by plumbers, repairmen or electricians authorized to do such work by the management of the Association. Plumbing, air conditioning and electrical repairs within a Unit shall be paid for and be the financial obligations of the Owner of the Unit. The Association shall pay for and be responsible for plumbing, air conditioning repairs and electrical wiring within the Common Elements. The Association shall have the right to exclude any unauthorized repairmen from the Condominium.
- 18.11 Return the "Condominium Parcel" for the purpose of ad valorem taxes to the respective taxing authorities having jurisdiction over them for separate Assessment against his Condominium Parcel. For the purposes of ad valorem taxation, the interest of the Owner of a "Condominium Parcel" in his "Condominium Unit" and in the "Common Elements" shall be considered as a Unit. The value of said Unit shall be equal to the proportion or percentage of the value of the entire Condominium, including land and improvements, as has been assigned to said Unit in Exhibit B of this Declaration. The total of all said proportions or percentages equals the value of all of the land and improvements thereon.
- 18.12 Use the parking space as provided herein.
- 18.13 Not replace and/or remove screens, jalousies or other enclosures on balconies, patios or terrace or on other parts of the building, even though such areas may be a part of the Unit, except with prior written approval of the Board of Administration.
- 18.14 No balconies, patios or terraces shall be extended, enclosed or decorated in any way whatsoever by a Unit owner without the prior written consent of the Board of Administration
- 18.15 Except as otherwise provided herein, not divide or subdivide a Unit for purpose of sale or lease. Notwithstanding the foregoing, a Unit may be combined with a contiguous Unit and occupied as one dwelling Unit. Such a combination shall be for occupancy only and shall not be deemed an amendment to the Declaration. Further, any such combination shall not materially alter the configuration of a Unit
- 18.16 Not hang any laundry, garments or other objects which are visible from outside of the Unit, except for draperies, blinds, shades, or other suitable window coverings. Decorative window coverings shall not include any type of reflective film on any glass windows or doors. The exterior appearance of all window coverings shall be white in color. A unit owner may display, however, one portable, removable United States flag in a respectful way, and pursuant to 718.113(4), Florida Statutes, which was amended by Chapter 2003-23, Laws of Florida, effective July 1,

2003, a unit owner on Armed Forces Day, Memorial Day, Flag Day, Independence Day, and Veterans Day is permitted to display in a respectful way, portable, removable official flags, not larger than 4-1/2 feet by 6 feet, that represent the United States Army, Navy, Air Force, Marine Corps, or Coast Guard.

18.17 Not allow any rubbish, refuse, garbage or trash to accumulate in places other than the receptacles provided therefor, so that each Unit, the Common Elements and Limited Common Elements shall at all times remain in a clean and sanitary condition

18.18 Not make any use of a Unit that violates any laws, ordinances and regulations of any governmental body having jurisdiction thereof.

18.19 No pet shall be allowed to commit a nuisance in any public portion of the Condominium building or grounds. The total of all pets belonging to a Unit Owner shall not exceed two (2), tropical fish excluded, and the total weight of all pets belonging to unit owner shall not exceed 50 lbs. The term "pets" shall be limited to dogs, cats, birds and tropical fish. Pets may be kept in a Unit. Notwithstanding the foregoing, no pitbull, venomous snakes or potbelly pigs shall be allowed on any of the condominium property, including condominium units. Pets shall not be allowed on the balcony of a Unit unless the Unit Owner is present. Any animal may be approved or disapproved on a case by case basis by and in the Board's sole discretion. In addition, breed restrictions shall apply to attack dogs.

18.20 The Board of Directors shall have the right to promulgate rules and regulations regarding soundproofing of floors in connection with the installation of floor coverings

18.21 The Association shall provide after turnover all residents with picture identification

18.22 In order to provide for proper safety, food or beverages shall be consumed at the pool only in the area designated by the Association.

18.23 No radios or tape recorders may be played at the pool by any resident or guests of the property.

18.24 Pool chairs may not be removed from the pool deck.

18.25 All residents must provide proper identification to gain access to the pool

18.26 No parties may be held on the pool deck or other Common Element without the approval of the Association

18.27 Owners must accompany their guests to the pool at all times. No more than two (2) guests are permitted at any time.

18.28 Other than the Developer and as otherwise provided herein, Owners may not do any construction or renovation without written notification to the Association at least seventy-two (72) hours in advance. The Association may reasonably restrict the time and manner of construction, except as it relates to the Developer. Other than the Developer, Unit Owners must provide the Association with a \$500.00 security deposit prior to commencing construction or renovation. Additionally, while the Developer maintains a construction dumpster on-site, all Unit Owners constructing or renovating their Units must pay to the Developer a nonrefundable fee of up to \$200.00 for use of the dumpster.

18.29 Other than the Developer, Owners must provide copies of proper permits, licenses and insurance certificates and plans and specifications to the Association before commencing with work. Owners must use only properly licensed workers.

18.30 Other than the Developer, all construction or renovation in Units may be done on Monday through Friday during the hours between 10:00 a.m. to 5:00 p.m.

18.31 Intentionally Deleted

18.32 Proper attire is required, including shirts and shoes, when walking through Common Elements.

18.33 No pets are permitted in the pool areas.

18.34 Owners and residents must deposit their trash in the trash compactor located adjacent to the club house.

18.35 Owners must provide the Association with at least one set of keys to their Unit(s), in case of emergency.

18.36 All rental agreements must be sent to the office within seven (7) days in advance of arrival.

18.37. The Developer shall be exempt from all provisions herein requiring the consent of the Association. Notwithstanding anything contained herein to the contrary, the Developer shall not be exempt from the following: (1) requirements that leases or lessees be approved by the Association; (2) restrictions on the presence of pets; (3) restrictions on occupancy of Units based on age; and (4) restrictions on the type of vehicles allowed to park on the Condominium Property or Association property; however, the Developer and its designees shall have the right to be exempt from any such parking restriction if the vehicle is engaged in any activity relating to construction, maintenance or marketing of Units, if such exemption is provided maintenance or marketing of Units, if such exemption is provided in the Condominium Documents.

18.38 In addition to the foregoing restrictions the use of the Condominium Property shall be further restricted to and shall be in accordance with the following provisions as derive from the Master Association:

(a). The property shall be subject to the DECLARATION OF MASTER COVENANTS CONDITIONS AND RESTRICTIONS OF HUNTERS CREEK, recorded at Official Records Book 6115, at Page 4724 of the Public Records of Orange County, Florida, as may be amended from time to time. Members under the Declaration shall be members under the Master Declaration.

(b). Portions of the Common Area defined under the Declaration shall be subject to the Master Association. Owners under the Master Declaration who are not Owners under this Declaration shall have limited rights or interest in the Common Area under this Declaration, and use of the Common Area shall be restricted as provided herein.

Section 19: Selling, Leasing and Mortgaging of Units

Units may be made subject to mortgages without restrictions, but sales and leases thereof shall be subject to the provisions of this Section 19:

19.1 Sales. Pursuant to Section 718.116(1)(a), Florida Statutes, a unit owner is jointly and severally liable with the previous owner for all unpaid assessments that came due up to the time of transfer of title. Each new Owner receiving a conveyance from any party except the Developer shall notify the Association and the Management Firm promptly after becoming a new Owner by delivering a copy of his deed to the Unit to the Association and the Management Firm and shall pay any amount owed to the Association within thirty (30) days pursuant to Section 178.116(1)(c) of the Florida Statutes.

19.2 Leases. No Unit Owner may lease or rent his Unit if delinquent in the payment of any Assessments. If all Assessments are paid up to date, a Unit Owner may rent or lease such Owner's Unit without further approval. However, the Unit Owner renting or leasing such Owner's Unit shall promptly notify the Association, or Management Firm of each renter and the term of such rental or lease. The sub-leasing or sub-renting of a Unit Owner's interest is not permitted. The Association shall have the right to require upon notice to all Unit Owners that a substantially uniform form of lease or sub-lease be used by all Unit Owners (including the Developer) intending to rent or lease after said notice and to provide such form as a Common Expense. Entire Units only may be rented, provided the occupancy is only by the lessee and his family and guests. All rental agreements must be sent to the office within seven (7) days in advance of arrival. Notwithstanding the above, leases may be for not less than 30 days and not more than two (2) times per year.

A tenant of a Unit shall have all of the use rights in the Association Property and Common Elements otherwise readily available for use generally by Unit Owners and the Owner of the leased Unit shall not have such rights, except as a guest. This shall not, however, interfere with access rights of an Owner as landlord pursuant to applicable law.

19.3 Continuing Liability. The liability of the Unit Owner under this Declaration shall continue, notwithstanding the fact that he may have leased, rented or sub-let said interest as provided herein. Every purchaser, tenant or lessee shall take subject to this Declaration, the Articles of Incorporation, the By-Laws, and the management agreement, as well as the provisions of the Act.

19.4 No Severance of Ownership. No part of the Common Elements may be sold, conveyed or otherwise disposed of, except as an appurtenance to the Unit in connection with a sale, conveyance or other disposition of the Unit to which such interest is appurtenant, and any sale, conveyance or other disposition of a Unit shall be deemed to include that Unit's appurtenant interest in the Common Elements.

19.5 Gifts and Devises, etc. Any Unit Owner shall be free to convey or transfer such Owner's Unit by gift, to devise such Owner's Unit by will, or to have such Owner's Unit pass by intestacy, without restriction; provided, however, that each succeeding Unit Owner shall be bound by, and such Owner's Unit subject to, the provisions of this Section.

Section 20: Compliance and Default

Each Occupant and the Association shall be governed by and shall comply with the terms of this Declaration of Condominium and all exhibits annexed hereto, and the rules and regulations adopted pursuant to those documents, as the same may be amended from time to time. The Association (and Unit Owners, if appropriate) shall be entitled to the following relief in addition to the remedies provided by the Act:

20.1 Negligence. A Unit Owner shall be liable for the expense of any maintenance, repair or replacement made necessary by his negligence or by that of any member of his family or his or their guests, employees, agents or lessees, but only to the extent such expense is not met by the proceeds of insurance actually collected in respect of such negligence by the Association.

20.2 Compliance. In the event a Unit Owner fails to maintain a Unit or fails to cause such Unit to be maintained, or fails to observe and perform all of the provisions of the Declaration, the By-Laws, the Articles of Incorporation, applicable rules and regulations, or any other agreement, document or instrument affecting the Condominium Property or administered by the Association, in the manner required, the Association shall have the right to proceed in a court of equity to require performance and/or compliance, to impose any applicable fines or to sue in a court of law for damages. For purposes of this Declaration, the failure of an Occupant who is not a Unit Owner to comply with the terms and provisions of this Declaration shall not relieve the Unit Owner from liability and responsibility.

20.3 Costs and Attorneys' Fees. In any proceeding arising because of an alleged failure of a Unit Owner or the Association to comply with the requirements of the Act, this Declaration, the Articles of Incorporation, the By-Laws or the rules and regulations adopted pursuant to said documents, as the same may be amended from time to time, the prevailing party shall be entitled to recover the costs of the proceeding and such reasonable attorneys' fees (including appellate attorneys' fees).

20.4 No Waiver of Rights. The failure of the Association or any Unit Owner to enforce any covenant, restriction or other provision of the Act, this Declaration, the Articles of Incorporation, the By-Laws or the rules and regulations adopted pursuant to said documents, as the same may be amended from time to time, shall not constitute a waiver of their right to do so thereafter.

Section 21: Termination of Condominium

The Condominium shall continue until (i) terminated by casualty loss, condemnation or eminent domain, as more particularly provided elsewhere in this Declaration, or (ii) such time as termination of the condominium form of ownership is authorized by a vote of Owners owning 100% of the Units and by the Primary Institutional First Mortgagee. Upon such termination, the former Condominium Property shall be subject to an action for partition by any Owner, and the net proceeds of sale shall be divided among all Owners in proportion to their respective interests in the Common Elements; provided, however, that no payment shall be made to an Owner until all mortgages and liens on his Unit, in the order of their priority, have been satisfied out of his share of such net proceeds. Upon such termination, all funds of the Association, including, but not limited to, reserves, but specifically excluding insurance proceeds and condemnation awards (which proceeds and awards shall be apportioned to the Unit Owners based upon the provisions of Sections 17.4, respectively), shall be divided among all Owners in proportion to their respective interests in the Common Elements; provided, however, that no payment shall be made to an Owner until all mortgages and liens on his Unit, in the order of their priority, have been satisfied out of his share of such net proceeds. The termination of the Condominium shall be effective upon a certificate of the Association, executed by its President and Secretary, certifying the basis of the termination being recorded among the public records of the County.

This Section may not be amended without the consent of the Primary Institutional First Mortgagee and the Developer as long as it owns any Unit.

Section 22: Additional Rights of Mortgagees and Others

The following provisions are intended for the benefit of each holder of a first mortgage upon a Unit, and, to the extent that any other provisions of this Declaration conflicts with the following provisions, if at all, the following provisions shall control:

22.1 The Association shall furnish to each Institutional First Mortgagee of a Unit and any holder, insurer or guarantor of a first mortgage a written notice of any default by the Unit Owner of such Unit in the performance of such Unit Owner's obligations under this Declaration that has not been cured within 60 days.

22.2 Upon request in writing, each Institutional First Mortgagee of a Unit and any holder, insurer or guarantor of a first mortgage on a Unit shall have the right:

(a) to examine current copies of this Declaration, the By-Laws, rules and regulations and the books, records and financial statements of the Association during normal business hours;

(b) to receive, without any charge and within a reasonable time after such request, the annual audited financial statement which is prepared and distributed by the Association to the Unit Owners at the end of its fiscal year; provided, however, that in the event an audited financial statement is not available, the holders of 51% or more of the first mortgages in the Units shall be entitled to have such an audited statement prepared at their expense.

(c) to receive written notices of all meetings of the Association and to designate a representative to attend all such meetings;

(d) to receive written notice of any decision by the Unit Owners to make a material amendment to the Declaration, the By-Laws or the Articles of Incorporation;

(e) to receive written notice of any lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Association; and

(f) to receive written notice of any action which would require the consent of a specified number of Institutional First Mortgagees.

22.3 No provision of this Declaration or the Articles of Incorporation or any similar instrument pertaining to the Condominium Property or the Units therein shall be deemed to give a Unit Owner or any other party priority over any rights of the Institutional First Mortgagees of Units pursuant to their mortgages in the case of distribution to Unit Owners of insurance proceeds or condemnation awards for losses to or a taking of the Units, and/or the Common Elements, or any portion thereof or interest therein. In such event, the holder of any first mortgage on a Unit shall be entitled, upon specific written request, to timely written notice of any such loss.

22.4 The consent of Owners holding at least 75% of the total votes in the Association and the approval of the holders of first mortgages on Units which represent at least 51% of the votes of Units that are subject to first mortgages shall be required to add or amend any material provisions of this Declaration which establish, provide for, govern or regulate any of the following:

- (a) Voting rights;
- (b) Hazard or fidelity insurance requirements;
- (c) Rights to use of the Common Elements;
- (d) Responsibility for maintenance and repair of the Condominium Property;

- (e) Boundaries of any Unit;
- (f) Convertibility of Units into Common Elements or of Common Elements into Units;
- (g) Imposition of any right of first refusal or similar restriction on the right of a Unit Owner to sell, transfer, or otherwise convey his or her Unit, and
- (h) Leasing of Units;
- (i) Restoration or repair of the Condominium (after damage or partial condemnation)
- (j) The expansion or contraction of the Condominium Property, or the addition, annexation, or withdrawal of property to or from the Condominium.
- (k) Any provisions which are for the express benefit of holders, insurers or guarantors of first mortgages on the Units.
- (l) To establish self management.
- (m) To raise the common charges (budget) more than 25% in any one year.

22.5 Upon specific written request to the Association, each Institutional First Mortgagee of a Unit or holder, insurer or guarantor of a mortgage on a Unit shall be furnished notice in writing by the Association of any damage to or destruction or taking of the Common Elements if such damage or destruction or taking exceeds \$10,000.00 or if damage shall occur to a Unit in excess of \$1,000.00.

22.6 If any Unit or portion thereof or the Common Elements or any portion thereof is made the subject matter of any condemnation or eminent domain proceeding or is otherwise sought to be acquired by a condemning authority, then the holder, insurer or guarantor of any first mortgage on a Unit will be entitled to timely written notice, upon specific written request, of any such proceeding or proposed acquisition and no provisions of any document will entitle a Unit Owner or other party to priority over such holder with respect to the distribution to such Unit of the proceeds of any award or settlement.

22.7 Any holder of a first mortgage on a Unit who receives a written request to approve additions or amendments and fails to deliver or mail to the requesting party a negative response within thirty (30) days shall be deemed to have approved such request.

22.8 As required by Section 718.110, Florida Statutes, any mortgagee consent required under this Section shall not be unreasonably withheld and shall otherwise be deemed to apply to the extent applicable.

Section 23: Disclaimer of Warranties

Pursuant to Section 718.618(6), Florida Statutes, the Developer is deemed to have granted the Purchaser of each Unit an implied warranty of fitness and merchantability for the purposes and uses intended as to the roof and structural components of the improvements; as to fireproofing and fire protection system; and as to mechanical, electrical and plumbing elements serving the improvements, except mechanical elements serving only one Unit. To the extent permitted by law, the Developer hereby specifically disclaims any other warranties whether expressed or implied, other than any warranty that cannot be disclaimed under Section 718.618(6), Florida Statutes. Developer further disclaims any intent to have made any warranty or representation in connection with the Condominium Documents and disclosure materials except as specifically set forth therein, and no person shall rely upon any warranty or representation not specifically made herein. Any estimates of common expenses, taxes or other charges are believed to be accurate, but no warranty or guaranty is made or intended, nor may one be relied upon except where the same is specifically warranted or guaranteed.

AS TO SUCH WARRANTIES WHICH CANNOT BE DISCLAIMED, AND TO OTHER CLAIMS, IF ANY, WHICH CAN BE MADE AS TO THE AFORESAID MATTERS, ALL INCIDENTAL AND CONSEQUENTIAL DAMAGES ARISING THEREFROM ARE HEREBY DISCLAIMED.

ALL UNIT OWNERS, BY VIRTUE OF THEIR ACCEPTANCE OF TITLE TO THEIR RESPECTIVE UNITS (WHETHER FROM THE DEVELOPER OR ANOTHER PARTY), SHALL BE DEEMED TO HAVE AUTOMATICALLY WAIVED ALL OF THE AFORESAID DISCLAIMED WARRANTIES AND INCIDENTAL AND CONSEQUENTIAL DAMAGES.

Section 24: Arbitration

Disputes between a Unit Owner and the Association, as defined in Section 718.1255(1), Florida Statutes, involving Unit Owners, Associations and/or Tenants, shall be resolved by mandatory non-binding arbitration in accordance with the rules of the Division of Florida Land Sales, Condominiums and Mobile Homes. Without limiting the effect of the foregoing sentence, pursuant to Section 718.1255(4), Florida Statutes, prior to the institution of court litigation (whether to enforce an arbitration award or otherwise), the parties to a dispute shall petition the Division for non-binding arbitration. Pursuant to Rule 61B-45.015(1), F.A.C., parties to an arbitration proceeding are limited to unit owners, associations and tenants. Notwithstanding anything contained herein to the contrary, the remedies afforded by Sections 718.303 and 718.506, Florida Statutes, shall not be limited. Furthermore, this Section shall not impair the Association's access to the courts, as representative of the purchasers, pursuant to Section 718.111(3), Florida Statutes.

Section 25: Transfer of Association Control

25.1 When Unit Owners, other than the Developer, own fifteen (15%) percent or more of the Units in this Condominium that will be operated ultimately by the Association, the Unit Owners, other than the Developer, shall be entitled to elect not less than one-third (1/3) of the members of the Board of Administration of the Association. Unit Owners, other than the Developer, are entitled to elect not less than a majority of the members of the Board of Administration of the Association:

(1) Three (3) years after fifty (50%) percent of the Units that will be operated ultimately by the Association have been conveyed to purchasers;

(2) Three (3) months after ninety (90%) percent of the Units that will be operated ultimately by the Association have been conveyed to purchasers;

(3) When all the Units that will be operated ultimately by the Association have been completed, some of these have been conveyed to purchasers, and none of the others are being offered for sale by the Developer in the ordinary course of business;

(4) When some of the units have been conveyed to purchasers and none of the others are being constructed or offered for sale by the developer in the ordinary course of business; or

(5) Seven (7) years after the recordation of the Declaration of Condominium creating the initial phase;

whichever occurs first. The developer is entitled to elect at least one member of the board of administration of an association as long as the developer holds for sale in the ordinary course of business at least 5 percent, in condominiums with fewer than 500 units, and 2 percent, in condominiums with more than 500 units, of the units in a condominium operated by the association. Following the time the developer relinquishes control of the association, the developer may exercise the right to vote any developer-owned units in the same manner as any other unit owner except for purposes of reacquiring control of the association or selecting the majority members of the board of administration.

Section 26: Additional Provisions

26.1 Notices. All notices to the Association required or desired hereunder or under the By-Laws shall be sent by first class mail to the Association in care of its office at the Condominium, or to such other address as the Association may hereafter designate from time to time by notice in writing to all Unit Owners. Except as provided specifically in the Act, all notices to any Unit Owner shall be sent by first class mail to the address of such Unit Owner appearing in the Association's records at the time the notice is transmitted. Where a Unit is owned by more than one person, the Association shall provide notice, for meetings and all other purposes, to that one address which the Developer initially identifies for that purpose and thereafter as one or more of the Owners of the Unit shall so advise the Association in writing, or if no address is given or the Owners of the Unit do not agree, to the address provided in the deed of record.

All notices to mortgagees of Units shall be sent by first class mail to their respective addresses, or such other address as may be designated by them from time to time, in writing to the Association.

All notices shall be deemed to have been given when mailed in a postage prepaid sealed wrapper, except notices of a change of address, which shall be deemed to have been given when received, or 5 business days after proper mailing, whichever shall first occur.

26.2 Interpretation. The Board of Directors shall be responsible for interpreting the provisions hereof and of any of the exhibits attached hereto. Such interpretation shall be binding upon all parties unless wholly unreasonable. An opinion of legal counsel to the Association, or the legal counsel having drafted this Declaration, that any interpretation adopted by the Association is not unreasonable shall conclusively establish the validity of such interpretation.

26.3 Binding Effect of Section 718.303, Florida Statutes. The provisions of Section 718.303(1), Florida Statutes, shall be in full force and effect and are incorporated herein. Should the Association employ the use of a professional management firm, said Management Firm, for as long as the management agreement remains in effect, shall assist the Association in the prosecution of any action pursuant to the statute aforescribed.

26.4 Right of Developer to Add Recreational Facilities and Common Elements. If the Developer elects to add or expand any recreational facilities or any other portion of the Common Elements, the Developer shall pay all the expenses relating to the construction or the providing of such addition or expansion and shall record an amendment to this Declaration describing such property. The amendment shall be executed with the formalities of a deed and recorded in the public records of the County. No approval or action of the Association, Unit Owners or mortgagees shall be necessary for adding such additional Common Elements to condominium ownership. All costs of maintenance, repair and replacement relating to the addition or expansion of the recreational facilities or any other portion of the Common Elements shall be a Common Expense.

26.5 Right of Developer to Convey Property to the Association. The Developer hereby reserves the right to convey to the Association any real property lying contiguous to the Condominium Property free and clear of liens and encumbrances, including, but not limited to, wetlands or other parcels more suitable to become Association Property rather than Common Elements. All costs and expenses associated with such Association Property shall be Common Expenses. The Association shall be required to accept any such conveyance from the Developer. Notwithstanding anything contained herein to the contrary, any rights retained in this Section 26.5 shall terminate when Developer no longer holds units for sale.

26.6 Exhibits. There are hereby incorporated in this Declaration all materials contained in the exhibits annexed hereto, except that as to such exhibits, any conflicting provisions set forth therein as to their amendment, modification, enforcement and other matters shall control over those hereof.

26.7 Signature of President and Secretary. Wherever the signature of the President of the Association is required hereunder, the signature of a Vice-President may be substituted therefor, and, wherever the signature of the Secretary of the Association is required hereunder, the signature of an Assistant Secretary may be substituted therefor, provided that the same person may not execute any single instrument on behalf of the Association in 2 separate capacities.

26.8 Severability. The invalidity in whole or in part of any covenant or restriction, or any section, subsection, sentence, clause, phrase or word, or other provision of this Declaration, the exhibits annexed hereto, or applicable rules and regulations adopted pursuant to such documents, as the same may be amended from time to time, shall not affect the validity of the remaining portions thereof which shall remain in full force and effect.

26.9 Waiver. No provisions contained in this Declaration shall be deemed to have been waived by reason of any failure to enforce the same, without regard to the number of violations or breaches which may occur.

26.10 Ratification. Each Unit Owner, by reason of having acquired ownership (whether by purchase, gift, operation of law or otherwise), and each Occupant who is not a Unit Owner (by reason of such occupancy), shall be deemed to have acknowledged and agreed that all of the provisions of this Declaration, and the Articles of Incorporation, the By-Laws and applicable rules and regulations, are fair and reasonable in all material respects.

26.11 Gender, Plurality. For convenience and ease of reference, the third person singular impersonal form of pronoun "it" has been used herein without regard to the proper grammatical person or gender of the party being referred to. All such references shall be deemed to include the singular or plural person and the masculine, feminine or neuter gender, as required by the context.

26.12 Captions. The captions herein and in the exhibits annexed hereto are inserted only as a matter of convenience and for ease of reference and in no way define or limit the scope of the particular document or any provision thereof.

26.13 Animals. No pet shall be allowed to commit a nuisance in any public portion of the Condominium building or grounds. The total of all pets belonging to a Unit Owner shall not exceed two (2), tropical fish excluded, and the total weight of all pets belonging to unit owner shall not exceed 50 lbs. The term "pets" shall be limited to dogs, cats, birds and tropical fish. Pets may be kept in a Unit. Notwithstanding the foregoing, no pitbull, venomous snakes or potbelly pigs shall be allowed on any of the condominium property, including condominium units. Pets shall not be allowed on the balcony of a Unit unless the Unit Owner is present. Any animal may be approved or disapproved on a case basis by and in the Board's sole discretion. In addition, breed restrictions shall apply to attack dogs.

26.14 Noise And Vibration. No person shall produce, or allow to be produced, noise or building shaking vibration at such levels as will be offensive to other Occupants.


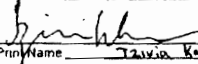
26.15 Toxic or Noxious Matter. No person shall discharge into the Project's sewer system, storm drain or any toxic or noxious matter in such concentrations as to be detrimental to or endanger the public health, safety, welfare, violate any law, subject any Owner or Occupant to liability under state and federal law for any clean-up or cause injury or damage to neighboring property or business elsewhere on the Project.

26.16 Drainage. There shall be no interference with the established drainage pattern over the Project, unless an adequate alternative provision is made for proper drainage with the prior written approval of the Architectural Committee. For the purpose hereof, "established" drainage is defined as the drainage, which exists at the time of the first close of escrow for the sale of a Condominium, or that, which is shown on any plans approved by the Architectural Committee. Each Owner shall have the duty and obligation to maintain the drainage situated within any Exclusive Use Patio Area and/or Exclusive Use Balcony Area free of debris and any other material which may impede the flow of water and to clean such drainage, as may be necessary. No Owner shall dispose of any Hazardous Materials in any drains. If such Owner fails to maintain such drainage and, as a result, imminent danger or damage to person or property may result to the other Owners, then the Association shall have the right of access onto such area for the purpose of clearing debris and other material so as to not impede the flow of water. This right of access shall be exercised only for the purpose of preventing damage to persons and property and the Association shall use reasonable care so as to not cause any damage to such areas. The Owner shall reimburse the Association for any costs and expenses incurred in clearing such debris.

26.17 Handicap Parking Spaces. Certain parking spaces will be designated for use by handicapped persons ("Handicap Parking Spaces") and will be designated as such on the Condominium Map. Such Handicap Parking Spaces may be assigned by Developer to the Occupants of particular Units upon the initial sale or lease of such Units. Developer shall, upon assigning a Handicap Parking Space to an Occupant, designate such assignment in the records of the Association as a temporary assignment and not to be considered an appurtenance to the Unit. Such Handicap Parking Spaces shall not be Exclusive Use Easements. If any Handicap Parking Spaces remain unassigned after the sale or lease of all the Units in the Project, the Association shall have the right to assign and manage such spaces. The Owners who are assigned Handicap Parking Spaces shall be subject to the rights of the Association to re-assign such parking spaces. Evidence of handicap status shall be by distinguishing license plate or placard issued by the Department of Motor Vehicles. The Association shall have the authority and be responsible for coordinating the assignment of parking spaces pursuant to this Section and shall adopt rules and regulations with respect thereto, including the procedure to be followed should an Occupant become handicapped and wish to use a Handicap Parking Space, forms and methods of notice to be given to the Association and Occupant, and procedures for review of the required evidence of handicap status. The Association shall maintain appropriate records of such assignment, including a copy of the evidence provided. In no event shall the Developer or the Association be held liable if the Developer or the Association is unable to assign a Handicap Parking Space to a handicapped Occupant because all designated Handicap Parking Spaces have previously been assigned to other handicapped Occupants.

IN WITNESS WHEREOF, the Developer has caused this Declaration to be duly executed and its corporate seal to be hereunto affixed this 17 day of July, 2005

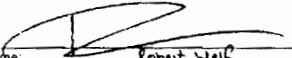
WITNESSES:


Print Name Aaron Klein

Print Name Tavia Kahan

VILLANOVA AT HUNTER'S CREEK JV, LLC
a Delaware limited liability company

By Villanova JV II, LLC, its managing member

By RW Villanova, LLC, its managing member


By Name Robert Wolf
Title Managing Member

NY
STATE OF FLORIDA)
COUNTY OF Kings) SS

Before me, a Notary Public in and for said County and State, on this 17 day of July, 2005, personally appeared _____ as managing member of RW Villanova, LLC as managing member of Villanova JV II, LLC as managing member of VILLANOVA AT HUNTER'S CREEK JV, LLC, a Delaware limited liability company, and that such signing was his free act and deed and who is personally known to me or has produced 1 D as identification.


Print Name _____
Notary Public, State of Florida

My Commission Expires:

(NOTARIAL SEAL)

IGOR ELBERG
Notary Public, State of New York
No. 01EL6013782
Qualified in Kings County
Comm. Expires Sep. 28, 2006

**CONSENT OF MORTGAGEE TO DECLARATION OF CONDOMINIUM
FOR VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM**

THIS CONSENT is given as of the 29 day of July 2005 on behalf of BARCLAY'S CAPITAL REAL STATE, INC. ("Mortgagee"), being the owner and holder of that certain mortgage made by VILLANOVA AT HUNTER'S CREEK JV, LLC, a Delaware limited liability company ("Mortgagor"), dated the 29 day of March, 2005, and recorded in Official Records Book 7913, at Page 3301, of the Public Records of Orange County, Florida as has been or may be amended from time to time. ("Mortgage")

WHEREAS, Developer has requested Mortgagee to consent to the recording of the Declaration of Villanova at Hunter's Creek, a Condominium (the Declaration).

NOW, THEREFORE, Mortgagee consents to the recordation of the Declaration.

Mortgagee makes no warranty or any representation of any kind or nature concerning the Declaration, any of its or their terms or provisions, or the legal sufficiency thereof, and disavows any such warranty or representation as well as any participation in the development of Villanova at Hunter's Creek, a Condominium (the "Condominium"), and does not assume and shall not be responsible for any of the obligations or liabilities of the developer contained in the Declaration or the prospectus, (if any) or other documents issued in connection with the promotion of the Condominium. None of the representations contained in the prospectus, (if any) or other documents shall be deemed to have been made by Mortgagee, nor shall they be construed to create any obligation on Mortgagee to any person relying thereon. This consent is limited to the purposes and requirements of Sections 718.104 and 718.403, Florida Statutes, and does not affect or impair the rights and remedies of Mortgagee as set forth in the Mortgage or in the Declaration.

WITNESSES:

Name: Talor Zamin
Print Name: Talor Zamin

Name: Gwen Forster
Print Name: Gwen Forster

STATE OF New York
COUNTY OF New York

BARCLAY'S CAPITAL REAL ESTATE, INC.

By: [Signature]
Name: Lori Ann Raug
Title: Authorized Signatory

(SEAL)

The foregoing instrument was acknowledged before me this 29 day of July, 2005, by Lori Ann Raug, as authorized signatory of BARCLAY'S CAPITAL REAL ESTATE, INC. He/she is personally known to me or is has produced [Signature] as identification.

My Commission Expires:
(AFFIX NOTARY SEAL)

[Signature]
(Signature)

Name: _____
(Legibly Printed)
Notary Public, State of _____

(Commission Number, if any)

RYAN D. ERB
Notary Public, State Of New York
No. 01-ER6096034
Qualified in New York County
Commission Expires July 21, 2007

EXHIBIT "A"

VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM

LEGAL DESCRIPTION, SURVEY, AFFIDAVIT OF SURVEYOR
AS TO CERTIFICATE OF SUBSTANTIAL
COMPLETION, PLOT PLAN, FLOOR PLANS FOR UNITS
AND GRAPHIC DESCRIPTION

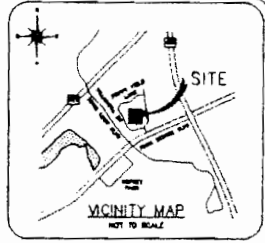
LEGAL DESCRIPTION

THE FOLLOWING IS A LEGAL DESCRIPTION OF THE PROPERTY SHOWN ON THIS SURVEY MAP, TO-WIT:

SECTION 10, T12N, R12E, S12W, CO. 10, MO.

THE PROPERTY IS DESCRIBED AS FOLLOWS:

THE SOUTHWEST CORNER OF THE SECTION 10, T12N, R12E, S12W, CO. 10, MO. IS THE POINT OF BEGINNING. A BEARING AND DISTANCE OF 100.00 FEET ALONG THE WEST LINE OF THE SECTION TO THE POINT OF BEGINNING. A BEARING AND DISTANCE OF 100.00 FEET ALONG THE SOUTH LINE OF THE SECTION TO THE POINT OF BEGINNING. A BEARING AND DISTANCE OF 100.00 FEET ALONG THE EAST LINE OF THE SECTION TO THE POINT OF BEGINNING. A BEARING AND DISTANCE OF 100.00 FEET ALONG THE NORTH LINE OF THE SECTION TO THE POINT OF BEGINNING.

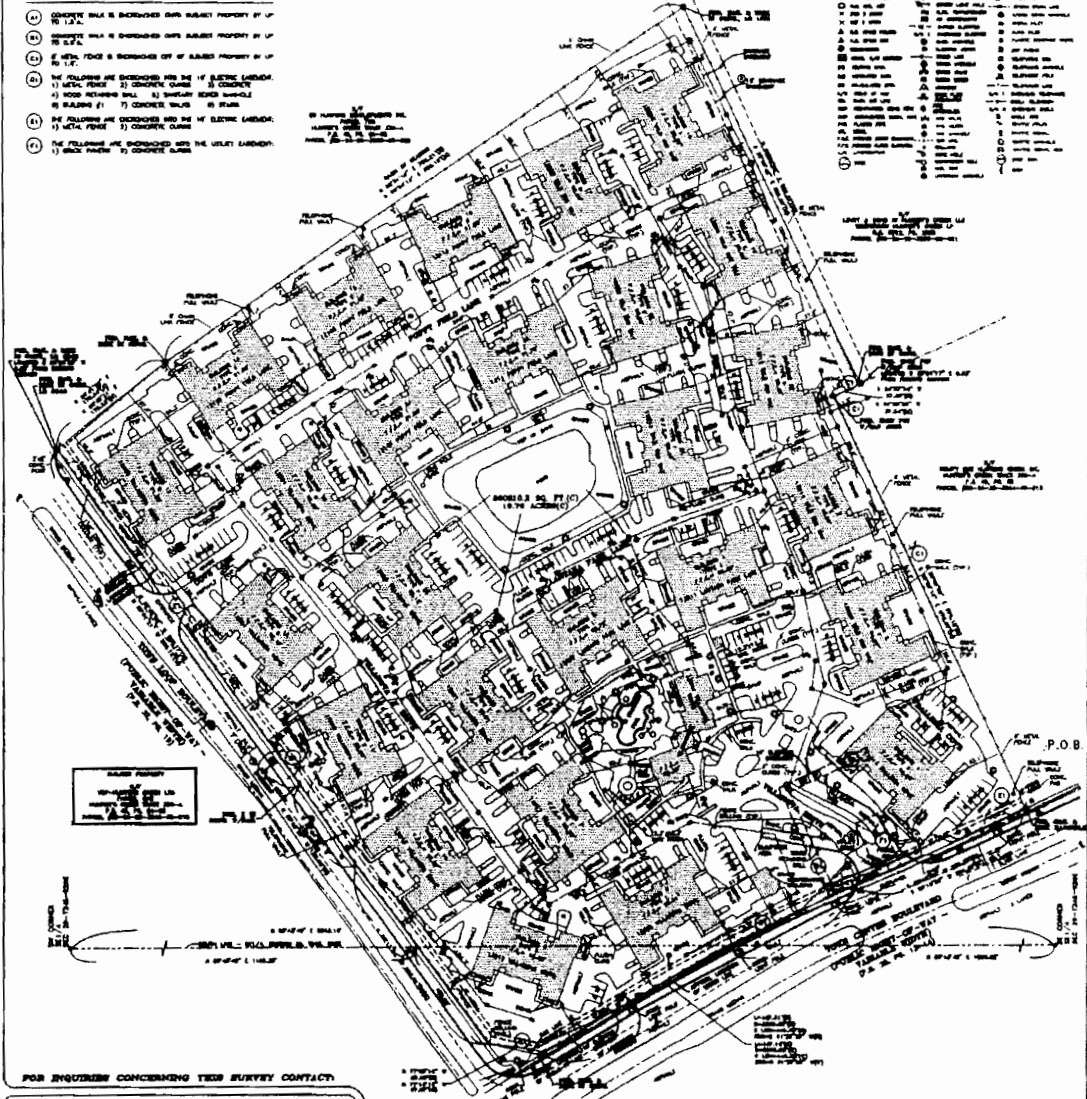


STATEMENT OF ENCROACHMENTS

- (1) CONCRETE WALL IS ENCROACHED OVER SUBJECT PROPERTY BY UP TO 12.00'
- (2) CONCRETE WALL IS ENCROACHED OVER SUBJECT PROPERTY BY UP TO 12.00'
- (3) METAL FENCE IS ENCROACHED OFF OF SUBJECT PROPERTY BY UP TO 1.00'
- (4) THE FOLLOWING ARE ENCROACHED INTO THE UTILITY LARGEN:
 - (1) METAL FENCE (2) CONCRETE CURB (3) CONCRETE
 - (4) WOOD RETAINING WALL (5) CONCRETE EDGE BUMPER
 - (6) BRASSING (7) CONCRETE WALL (8) STAIR
- (5) THE FOLLOWING ARE ENCROACHED INTO THE UTILITY LARGEN:
 - (1) METAL FENCE (2) CONCRETE CURB
- (6) THE FOLLOWING ARE ENCROACHED INTO THE UTILITY LARGEN:
 - (1) METAL FENCE (2) CONCRETE CURB

STANDARD LEGEND

1	CONCRETE WALL	10	CONCRETE CURB
2	CONCRETE CURB	11	WOOD RETAINING WALL
3	METAL FENCE	12	BRASSING
4	WOOD RETAINING WALL	13	CONCRETE WALL
5	BRASSING	14	STAIR
6	METAL FENCE	15	CONCRETE CURB
7	CONCRETE CURB	16	CONCRETE WALL
8	CONCRETE WALL	17	CONCRETE CURB
9	WOOD RETAINING WALL	18	BRASSING
10	BRASSING	19	STAIR
11	CONCRETE CURB	20	CONCRETE WALL
12	CONCRETE WALL	21	CONCRETE CURB
13	WOOD RETAINING WALL	22	BRASSING
14	BRASSING	23	STAIR
15	METAL FENCE	24	CONCRETE CURB
16	CONCRETE CURB	25	CONCRETE WALL
17	CONCRETE WALL	26	CONCRETE CURB
18	WOOD RETAINING WALL	27	BRASSING
19	BRASSING	28	STAIR
20	METAL FENCE	29	CONCRETE CURB
21	CONCRETE CURB	30	CONCRETE WALL
22	CONCRETE WALL	31	CONCRETE CURB
23	WOOD RETAINING WALL	32	BRASSING
24	BRASSING	33	STAIR
25	METAL FENCE	34	CONCRETE CURB
26	CONCRETE CURB	35	CONCRETE WALL
27	CONCRETE WALL	36	CONCRETE CURB
28	WOOD RETAINING WALL	37	BRASSING
29	BRASSING	38	STAIR
30	METAL FENCE	39	CONCRETE CURB
31	CONCRETE CURB	40	CONCRETE WALL
32	CONCRETE WALL	41	CONCRETE CURB
33	WOOD RETAINING WALL	42	BRASSING
34	BRASSING	43	STAIR
35	METAL FENCE	44	CONCRETE CURB
36	CONCRETE CURB	45	CONCRETE WALL
37	CONCRETE WALL	46	CONCRETE CURB
38	WOOD RETAINING WALL	47	BRASSING
39	BRASSING	48	STAIR
40	METAL FENCE	49	CONCRETE CURB
41	CONCRETE CURB	50	CONCRETE WALL
42	CONCRETE WALL	51	CONCRETE CURB
43	WOOD RETAINING WALL	52	BRASSING
44	BRASSING	53	STAIR
45	METAL FENCE	54	CONCRETE CURB
46	CONCRETE CURB	55	CONCRETE WALL
47	CONCRETE WALL	56	CONCRETE CURB
48	WOOD RETAINING WALL	57	BRASSING
49	BRASSING	58	STAIR
50	METAL FENCE	59	CONCRETE CURB
51	CONCRETE CURB	60	CONCRETE WALL



FOR INQUIRIES CONCERNING THIS SURVEY CONTACT:

U.S. SURVEYOR
 1-800-TO-SURVEY

PREPARED FOR: **OMNI EQUITIES LLC**

PROJECT LOCATION: _____

PROJECT ADDRESS: _____

PROJECT TYPE: _____

JOB NUMBER: _____

SHEET 1 OF 2

FLOOD DATA

This property is in Area _____ of _____

DATE OF GENERAL SURVEY: _____

REVISION: _____ DATE: _____

REVISION: _____ DATE: _____

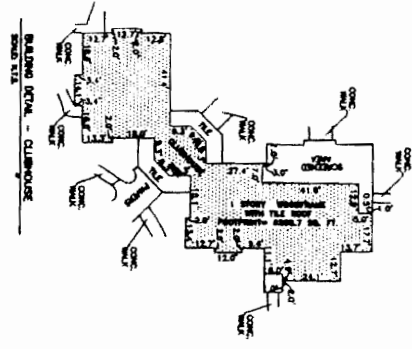
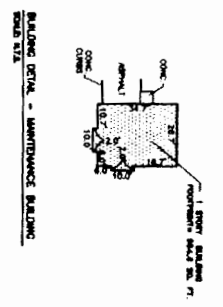
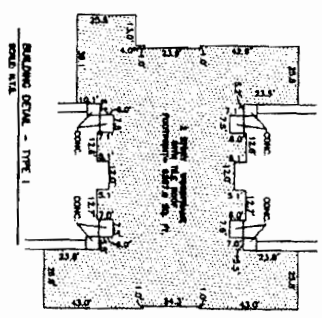
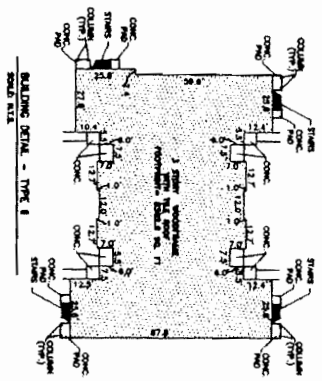
REVISION: _____ DATE: _____

PREPARED BY
OMNI EQUITIES LLC
 PROJECT LOCATION
 PROJECT ADDRESS
 PROJECT PHONE
 PROJECT FAX
 PROJECT EMAIL

SHEET 2 OF 2

U. S. LAVERFOR
 7-800-705-8191

THE FOLLOWING COMPANIES ARE THE CURRENT OWNERS:
 1. [REDACTED]
 2. [REDACTED]
 3. [REDACTED]
 4. [REDACTED]
 5. [REDACTED]
 6. [REDACTED]
 7. [REDACTED]
 8. [REDACTED]
 9. [REDACTED]



SITE DATA
 1. [REDACTED]
 2. [REDACTED]
 3. [REDACTED]

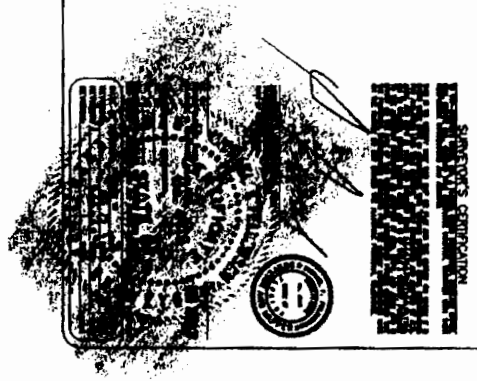
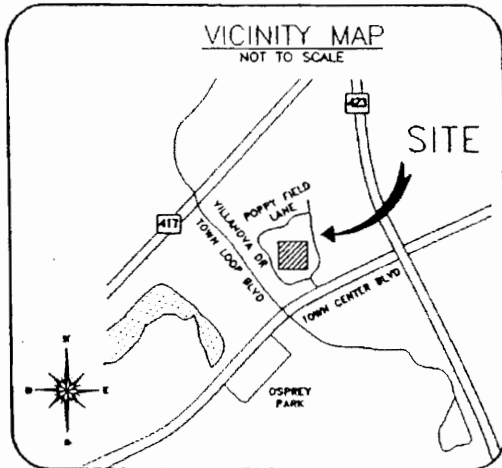


EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

INDEX OF DRAWINGS

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CERTIFICATION:

I HEREBY CERTIFY TO

I HEREBY CERTIFY THAT THE ENCLOSED SHEETS 1 THROUGH 50, INCLUSIVE, WHICH COMPRISE THIS EXHIBIT "A", IS A CORRECT REPRESENTATION OF THE IMPROVEMENTS DESCRIBED HEREIN TO INCLUDE THE COMMON ELEMENTS AND UNITS, AND THAT THE CONSTRUCTION OF SAID IMPROVEMENTS, IS SUBSTANTIALLY COMPLETE SUCH THAT THE MATERIAL, TOGETHER WITH THE PROVISIONS OF THE DECLARATION OF CONDOMINIUM FOR VILLANOVA AT HUNTERS CREEK, DESCRIBING THE CONDOMINIUM PROPERTY IS AN ACCURATE REPRESENTATION OF THE LOCATION AND DIMENSIONS OF THE IMPROVEMENTS, AND THAT THE IDENTIFICATION, LOCATION AND DIMENSIONS OF THE COMMON ELEMENTS AND OF EACH UNIT INCLUDED WITHIN SAID CONDOMINIUM CAN BE DETERMINED FROM THESE MATERIALS.

I HEREBY CERTIFY THAT THIS CONDOMINIUM BOUNDARY HAS BEEN PREPARED IN ACCORDANCE WITH THE MINIMUM TECHNICAL STANDARDS AS SET FORTH IN FLORIDA ADMINISTRATIVE CODE RULE 61G17-6, PURSUANT TO CHAPTER 718.104(e), FLORIDA STATUTES, AND FIND THAT THERE ARE NO EASEMENTS, ENCROACHMENTS, OR USES AFFECTING THIS PROPERTY, THAT I HAVE KNOWLEDGE OF OTHER THAN THOSE SHOWN AND DEPICTED THEREON.

MICHAEL F. FELDBUSCH, PSM
 FLORIDA REGISTRATION No. 4615
 DATE OF CERTIFICATION 02/24/05

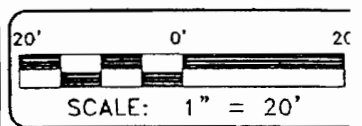


USSURVEY@USSURVEYOR.COM

U.S. SURVEYOR[®]
 4929 RIVERWIND POINTE DRIVE
 EVANSVILLE, INDIANA 47715

1-800-TO-SURVEY

SHEET NAME:
**VICINITY MAP,
 SHEET INDEX
 AND
 CERTIFICATION**



SHEET 1 OF 50 JOB NUMBER: SS34895_14

EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

LEGAL DESCRIPTION

AS PER TITLE COMMITMENT NO. 15050010 DATE JANUARY 4, 2005


PROPOSED TRACT 330 "A", LOT 1

A PARCEL OF LAND LYING IN A PART OF SECTION 29 AND SECTION 32, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FOR A POINT OF BEGINNING, COMMENCE AT THE SOUTHWEST CORNER OF; THENCE ALONG THE NORTHERLY RIGHT OF WAY LINE OF TOWN CENTER BOULEVARD (HAVING A VARIABLE RIGHT OF WAY WIDTH) AND BEING RECORDED IN PLAT BOOK 27, PAGE 59 IN THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA, A BEARING OF SOUTH 65°12'00" WEST, A DISTANCE OF 236.37 FEET, TO THE POINT OF CURVATURE OF A CURVE BEING CONCAVE SOUTHEASTERLY AND HAVING A RADIUS OF 3365.00 FEET; THENCE ALONG THE ARC OF SAID CURVE AN ARC DISTANCE OF 447.31 FEET, SAID CURVE BEING SUBTENDED BY A CHORD BEARING OF SOUTH 61°23'30" WEST, AND A CHORD DISTANCE OF 446.98 FEET; THENCE NORTH 77°03'16" WEST, A DISTANCE OF 67.50 FEET; THENCE NORTH 36°11'24" WEST, A DISTANCE OF 282.81 FEET; THENCE NORTH 35°44'29" WEST, A DISTANCE OF 120.00 FEET; THENCE NORTH 35°42'02" WEST, A DISTANCE OF 520.17 FEET; THENCE NORTH 50°41'58" EAST, A DISTANCE OF 175.34 FEET; THENCE NORTH 55°34'19" EAST A DISTANCE OF 786.21 FEET; THENCE SOUTH 25°06'03" EAST, A DISTANCE OF 522.37 FEET; THENCE SOUTH 64°37'34" WEST, A DISTANCE OF 37.89 FEET, TO THE NORTHWEST CORNER OF HUNTER'S CREEK TRACT 380 "A", AS RECORDED IN PLAT BOOK 40, PAGE 84 IN THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA; THENCE ALONG THE WESTERLY LINE OF HUNTER'S CREEK TRACT 380 "A", A BEARING OF SOUTH 25°06'03" EAST, A DISTANCE OF 570.13 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH THAT CERTAIN DRAINAGE EASEMENT RECORDED IN OFFICIAL RECORDS BOOK 6026, PAGE 2849, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA.

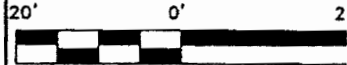
USSURVEY@USSURVEYOR.COM



U.S. SURVEYOR[®]
1889 RIVERWIND POINTS DRIVE
EVANSVILLE, INDIANA 47718
1-800-TO-SURVEY

SHEET NAME:
LAND DESCRIPTION

20' 0' 2

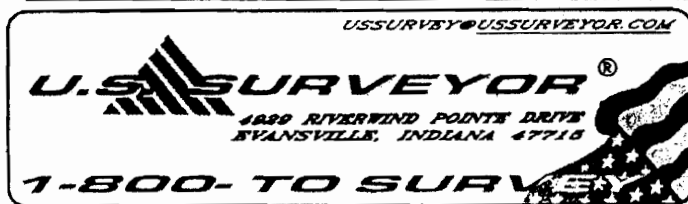


SCALE: 1" = 20'

SHEET 2 OF 50 JOB NUMBER: SS34895_14

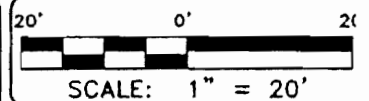
EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA
NOTES

1. THE EXPECTED USE OF THE SUBJECT PROPERTY IS FOR CONDOMINIUMS AND FALLS WITHIN THE SUBURBAN CATEGORY AS CLASSIFIED IN CHAPTER 61G17-6.003, FLORIDA ADMINISTRATIVE CODE. ALL FIELD-MEASURED CONTROL MEASUREMENTS EXCEEDED THAT ACCURACY REQUIREMENTS FOR THIS CLASSIFICATION.
2. WRITTEN DIMENSIONS HAVE PRECEDENCE OVER SCALED DIMENSIONS.
3. UNIT BOUNDARIES: THE UPPER AND LOWER BOUNDARIES OF THE UNIT SHALL BE THE FOLLOWING BOUNDARIES EXTENDED TO AN INTERSECTION WITH THE PERIMETRICAL BOUNDARIES:
UPPER BOUNDARIES: THE HORIZONTAL PLANE(S) OF THE INTERIOR UNDECORATED FINISHED LOWER SURFACE OF THE CEILING.
LOWER BOUNDARIES: THE HORIZONTAL PLANE OF THE INTERIOR UNDECORATED FINISHED UPPER SURFACE OF THE FLOOR.
PERIMETRICAL BOUNDARIES: THE PERIMETRICAL BOUNDARIES OF THE UNIT SHALL BE THE VERTICAL PLANES OF THE INTERIOR UNDECORATED FINISHED SURFACE OF THE WALLS BOUNDING THE UNIT EXTENDED TO INTERSECTIONS WITH EACH OTHER AND WITH THE UPPER AND LOWER BOUNDARIES.
4. ELEVATIONS SHOWN ARE BASED ON N.G.V.D. OF 1929.
5. BASIS OF BEARING: NORTH 55 DEGREES 34 MINUTES 20 SECONDS EAST ALONG THE NORTH LINE OF PARCEL ONE, HUNTER'S CREEK TRACT 330-A.
6. THE CONTRACTED USE OF THIS SURVEY IS FOR THE CREATION OF CONDOMINIUM DOCUMENTS. THIS SURVEY IS NOT VALID FOR ANY OTHER USES.
7. THIS SURVEY IS PREPARED ONLY FOR THE PARTIES LISTED BELOW AND IS NOT ASSIGNABLE PREPARED FOR:
OMNI EQUITIES LLC
8. ©COPYRIGHT 2005 BY US SURVEYOR.
THE SKETCH OF SURVEY AND SURVEY REPORT COMPRISE THE COMPLETE SURVEY. THIS SURVEY IS NOT VALID UNLESS THE SKETCH AND REPORT ACCOMPANY EACH OTHER. REPRODUCTIONS OF THIS SURVEY ARE NOT VALID WITHOUT THE ORIGINAL RAISED SEAL OF A FLORIDA SURVEYOR AND MAPPER EMPLOYED BY US SURVEYOR.
9. ALL IMPROVEMENTS SHOWN ARE PROPOSED AND ARE SUBJECT TO REVISIONS.
10. EACH CONDOMINIUM UNIT SHALL HAVE AS ITS BOUNDARY THE INTERIOR UNFINISHED SURFACES OF THE CEILING AND FLOOR, THE CENTER LINE OF THE UNIT DEMISING WALLS, THE EXTERIOR UNFINISHED SURFACE OF THE CORRIDOR WALLS AND THE EXTERIOR UNFINISHED SURFACE OF THE EXTERIOR WALLS.
11. ALL LANDS AND ALL PORTIONS OF THE CONDOMINIUM BUILDING OR OTHER IMPROVEMENTS, NOT LOCATED WITHIN THE CONFINES OF A CONDOMINIUM UNIT ARE PART OF THE COMMON ELEMENTS.
12. LIMITED COMMON ELEMENTS (LCE) ARE COMMON ELEMENTS THAT ARE ASSOCIATED WITH PARTICULAR UNITS, PARKING SPACES ON THESE PLANS ARE LCE'S AS WELL AS ANY PORTION(S) OF THE COMMON ELEMENTS INCLUDING, BUT NOT LIMITED TO, CONDUITS, AIR CONDITIONING UNITS AND DUCTS, PLUMBING, WIRING AND OTHER FACILITIES FOR THE FURNISHING OF UTILITIES AND OTHER SERVICES TO A PARTICULAR UNIT SHALL BE A LIMITED COMMON ELEMENT APPURTENANT TO THAT UNIT; THE MAILBOX ASSIGNED TO A PARTICULAR UNIT SHALL BE LOCATED WITHIN THE CONDOMINIUM PROPERTY, ANY ENTRANCE STAIRWAYS AND ALL IMPROVEMENTS THERETO AS TO WHICH DIRECT AND EXCLUSIVE ACCESS SHALL BE AFFORDED TO ANY PARTICULAR UNIT OR UNITS TO THE EXCLUSION OF OTHERS; LIGHT AND ELECTRICAL FIXTURES OUTSIDE THE UNIT OR ATTACHED TO THE EXTERIOR WALLS OF THE UNIT AND WHICH SOLELY SERVE SUCH UNIT. ANY BALCONY, TERRACE OR ENTRY COURT CONNECTED TO A UNIT AS SHOWN ON THESE PLANS ARE LCE.
13. ALL DIMENSIONS SHOWN IN THE INDIVIDUAL UNITS ARE TO THE INTERIOR OF THE UNFINISHED SURFACES OF THE CEILINGS AND FLOOR, THE CENTERLINE OF THE UNIT DEMISING WALLS, THE EXTERIOR UNFINISHED SURFACE OF THE CORRIDOR WALLS AND THE EXTERIOR UNFINISHED SURFACE OF THE EXTERIOR WALLS.
14. ALL DIMENSIONS SHOWN ARE BASED UPON ARCHITECTURAL PLANS SUPPLIED BY ONMI EQUITIES, LLC, AND MAY VARY SLIGHTLY FROM UNIT TO UNIT.
15. COMMON ELEMENTS MEAN THE PORTION OF THE CONDOMINIUM PROPERTY NOT LOCATED IN THE CONDOMINIUM UNIT, BUT SHALL INCLUDE CHASES THROUGH EACH UNIT FOR ELECTRICAL CONDUITS, PLUMBING PIPES, AIR CONDITIONING AND DUCTS, TELEPHONE AND TELEVISION LINES AND OTHER FACILITIES FOR THE FURNISHING OF UTILITY SERVICES TO EACH UNIT, COMMON ELEMENT (CE) AND LIMITED COMMON ELEMENT (LCE).



SHEET NAME:

NOTES



SHEET 2A OF 50

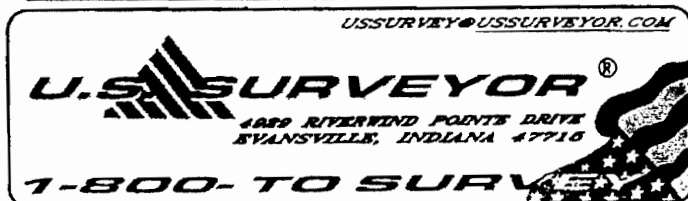
JOB NUMBER:
SS34895_14

EXHIBIT "A"
VILLANOVA AT HUNTER S CREEK, A CONDOMINIUM
SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

NOTES CORRESPONDING TO SCHEDULE B

CHICAGO TITLE INSURANCE COMPANY
TITLE COMMITMENT NO. 150500101 DATE MARCH 17, 2005

- ⑥ MATTERS SHOWN ON THE PLAT OF HUNTER'S CREEK TRACT 380 "A", AS RECORDED IN PLAT BOOK 45, PAGES 84 AND 85, IN THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (SHOWN HEREON)
- ⑦ UTILITY EASEMENT RECORDED IN OFFICIAL RECORDS BOOK 6161, PAGE 543, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (SHOWN HEREON)
- ⑧ EASEMENT(S) GRANTED TO BELLSOUTH TELECOMMUNICATIONS, INC. RECORDED IN OFFICIAL RECORDS BOOK 6169, PAGE 2131, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (BELLSOUTH TELECOMMUNICATIONS EASEMENT - BLANKET EASEMENT)
- ⑨ DISTRIBUTION EASEMENT RECORDED IN OFFICIAL RECORDS BOOK 6469, PAGE 31, OF ORANGE COUNTY, FLORIDA. (NOT PLOTTABLE - 10' ELECTRIC EASEMENT REQUIRES LOCATION OF EXISTING FACILITIES.)
- ⑩ NOTICE OF EASEMENT RECORDED IN OFFICIAL RECORDS BOOK 7096, PAGE 1860, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (CABLE TELEVISION EASEMENT - BLANKET EASEMENT)
- ⑫ WASTEWATER UTILITIES AGREEMENT WITH ORANGE COUNTY, FILED JUNE 10, 1985, IN OFFICIAL RECORDS BOOK 3650, PAGE 2646, AS AMENDED BY INSTRUMENT RECORDED MARCH 5, 1987, IN OFFICIAL RECORDS BOOK 3866, PAGE 4473, AS ASSIGNED BY INSTRUMENT RECORDED IN OFFICIAL RECORDS BOOK 3931, PAGE 1004, AS MODIFIED BY INSTRUMENT RECORDED IN OFFICIAL RECORDS BOOK 4222, PAGE 1922; ASSUMPTION RECORDED IN OFFICIAL RECORDS BOOK 4531, PAGE 2040 AND AS FURTHER MODIFIED BY INSTRUMENT RECORDED IN OFFICIAL RECORDS BOOK 4560, PAGE 4753, ALL SUCH INSTRUMENTS BEING OF THE PUBLIC OF ORANGE COUNTY, FLORIDA. (NO PLOTTABLE ITEMS)
- ⑬ WASTEWATER UTILITIES AGREEMENT WITH ORANGE COUNTY, FILED JUNE 10, 1985, IN OFFICIAL RECORDS BOOK 3650, PAGE 2754, AS AMENDED AND MODIFIED BY FIRST AMENDMENT IN OFFICIAL RECORDS BOOK 3798, PAGE 4900, AND SECOND AMENDMENT RECORDED IN OFFICIAL RECORDS BOOK 3818, PAGE 4484, AS ASSIGNED BY INSTRUMENT RECORDED IN OFFICIAL RECORDS BOOK 3937, PAGE 682; AS MODIFIED BY THIRD AMENDMENT RECORDED IN OFFICIAL RECORDS BOOK 4222, PAGE 1922 AND AS FURTHER MODIFIED BY FOURTH AMENDMENT RECORDED IN OFFICIAL RECORDS BOOK 4560, PAGE 4758, ALL OF PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (NO PLOTTABLE ITEMS)
- ⑭ WATER SERVICE CAPACITY RESERVATION AGREEMENT DATED AUGUST 25, 1986, RECORDED IN OFFICIAL BOOK 3818, PAGE 1056, ASSIGNED BY INSTRUMENT RECORDED IN OFFICIAL RECORDS BOOK 3937, PAGE 694, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (NO SURVEY MATTERS)
- ⑮ USE AGREEMENT RECORDED MAY 10, 1988, IN OFFICIAL RECORDS BOOK 3979, PAGE 3616, AND DECEMBER 3, 1987, IN OFFICIAL RECORDS BOOK 3940, PAGE 1944, AS AMENDED IN OFFICIAL RECORDS BOOK 5378, PAGE 1859, ALL IN THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (ALLOWS USE OF PUBLIC RIGHT-OF-WAY FOR MAINTENANCE AND INSTALLATION OF WATER SPRINKLERS AND LANDSCAPING IMPROVEMENTS.)
- ⑯ NOTICE OF COVENANTS, RECORDED DECEMBER 2, 1993, IN OFFICIAL RECORDS BOOK 4660, PAGE 2826, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (NO SURVEY MATTERS)
- ⑰ INTENTIONALLY DELETED. RELEASE OF EASEMENT IN OFFICIAL RECORDS BOOK 6630 PAGE 7855 ON OCTOBER 10, 2002 IN ORANGE COUNTY, FLORIDA.



SHEET NAME:
SCHEDULE B
NOTES

20' 0' 20'

SCALE: 1" = 20'

SHEET 3 OF 50

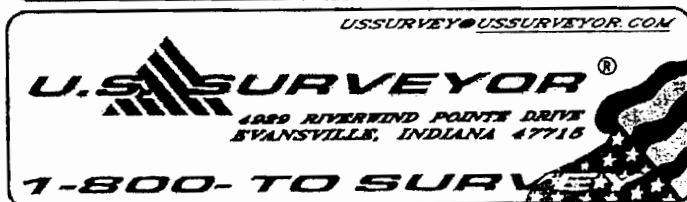
JOB NUMBER:
SS34895_14

EXHIBIT "A"
VILLANOVA AT HUNTER S CREEK, A CONDOMINIUM
SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

NOTES CORRESPONDING TO SCHEDULE B

CHICAGO TITLE INSURANCE COMPANY
TITLE COMMITMENT NO. 150500101 DOCUMENT DATE JANUARY 4, 2005

- 18 EASEMENT GRANTED TO FLORIDA POWER CORPORATION RECORDED AUGUST 31, 1998, IN OFFICIAL RECORDS BOOK 5559, PAGE 3792, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (SHOWN HEREON)
- 19 DRAINAGE EASEMENT RECORDED IN OFFICIAL RECORDS BOOK 5388, PAGE 2260, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (DOES NOT AFFECT SUBJECT PROPERTY)
- 20 COVENANTS AND RESTRICTIONS OFFICIAL RECORDS BOOK 3729, PAGE 2183. AS SUPPLEMENTED BY OFFICIAL RECORDS BOOK 3830, PAGE 3198, OFFICIAL RECORDS BOOK 3856, PAGE 1664, OFFICIAL RECORDS BOOK 4012, PAGE 4738, OFFICIAL RECORDS BOOK 4153, PAGE 4217, OFFICIAL RECORDS BOOK 4164, PAGE 830, OFFICIAL RECORDS BOOK 4238, PAGE 3858, OFFICIAL RECORDS BOOK 4238, PAGE 3876, AS AMENDED BY OFFICIAL RECORDS BOOK 4131, PAGE 1689, AS SUPPLEMENTED BY OFFICIAL RECORDS BOOK 4476, PAGE 4218, OFFICIAL RECORDS BOOK 4536, PAGE 4283, OFFICIAL RECORDS BOOK 4748, PAGE 3899, OFFICIAL RECORDS BOOK 4787, PAGE 29, OFFICIAL RECORDS BOOK 5173, PAGE 195, OFFICIAL RECORDS BOOK 5275, PAGE 18, OFFICIAL RECORDS BOOK 5388, PAGE 3077, OFFICIAL RECORDS BOOK 5405, PAGE 4479, OFFICIAL RECORDS BOOK 5644, PAGE 428, AND OFFICIAL RECORDS BOOK 6026, PAGE 2846, ALL OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (GRANTS USE OF COMMON AREAS FOR INGRESS AND EGRESS, PARKING, DRAINAGE, SERVICE AND UTILITIES.)
- 21 RESTRICTIONS AS SET FORTH IN SPECIAL WARRANTY DEED RECORDED IN OFFICIAL RECORDS BOOK 6026, PAGE 2855, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (PERMITS USE OF OFFSITE DRAINAGE EASEMENT FOR DRAINAGE AND SURFACE RETENTION. EASEMENT AREA NOT WITHIN SCOPE OF SURVEY.)
- 22 TERMS AND CONDITIONS OF DRAINAGE EASEMENT RECORDED IN OFFICIAL RECORDS BOOK 6026, PAGE 2849, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA. (PERMITS USE OF OFFSITE DRAINAGE EASEMENT FOR DRAINAGE AND SURFACE RETENTION. EASEMENT AREA NOT WITHIN SCOPE OF SURVEY.)



SHEET NAME:
**SCHEDULE B
NOTES**

20' 0' 20'

SCALE: 1" = 20'

SHEET 4 OF 50

JOB NUMBER:
SS34895_14

EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

STANDARD LEGEND

(R) RECORD DATA (M) MEASURED DATA (C) CALCULATED DATA R/W RIGHT OF WAY BSL BACK SET LINE MTL METAL FPL FLORIDA POWER & LIGHT AC AIR CONDITIONING UNIT CBS CONCRETE BLOCK STRUCTURE M MASTER COL COLUMN WIC WALK-IN-CLOSET ● MONUMENT FOUND ○ MONUMENT SET ■ P.K. NAIL FOUND □ P.K. NAIL SET × FND X MARK × SET X MARK —W— WATER LINE ⊕ WATER MANHOLE ⊕ WATER VALVE ⊕ WATER METER ⊕ HYDRANT ⊕ BACK FLOW PREVENTOR ⊕ FIRE SPRINKLER	TOB TOP OF BEAM TOS TOP OF SLAB FFE FINISH FLOOR ELEVATION LCE LIMITED COMMON ELEMENT CE COMMON ELEMENT UTIL UTILITY STOR STORAGE ROOM TYP TYPICAL EL ELEVATION BATH BATHROOM ELECT ELECTRICAL KIT KITCHEN P PANTRY ⊕ POWERPOLE —GUY WIRE ⊕ LIGHT POLE ⊕ ELEC. TRANSFORMER ⊕ AIR CONDITIONER O/H E OVERHEAD ELECTRIC ⊕ ELECTRIC METER ⊕ ELECTRIC PANEL ⊕ ELECTRIC BOX L/S LANDSCAPING ⊕ TREE ⊕ GAS VALVE ⊕ GAS METER ---G--- GAS LINE	BALC BALCONY EQUIP EQUIPMENT CL CLOSET ME MECHANICAL ROOM RM ROOM ORB OFFICIAL RECORD BOOK PG PAGE R RADIUS L LENGTH OF ARC LN LINEN CLOSET LAU LAUNDRY ROOM ---SS--- SAN. SEWER LINE ⊕ SEWER MANHOLE ⊕ CLEAN OUT ---SD--- STORM DRAIN LINE ⊕ STORM DRAIN MANHOLE ⊕ STORM INLET ⊕ PLASTIC DRAINAGE GRATE ⊕ TELEPHONE BOX ---T--- TELEPHONE LINE ---C--- CABLE TELEVISION O/H C OVERHEAD CABLE ⊕ CABLE BOX ● BOLLARD ⊕ BORE HOLE ⊕ MONITORING WELL
---	---	--

NOTES:

- | | |
|--|--|
| 1. CHASE, COLUMNS, AND SHEARWALLS WITHIN EACH UNIT ARE COMMON ELEMENTS.

2. WALLS AND COLUMNS SEPARATING UNITS ARE COMMON ELEMENTS.

3. WALL AND COLUMNS SEPARATING UNITS AND OTHER COMMON ELEMENTS ARE COMMON ELEMENTS. | 4. ALL PATIOS AND BALCONIES ARE LIMITED COMMON ELEMENTS.

5. ALL AREAS NOT INCLUDED IN BOUNDARIES OF UNITS OR LIMITED COMMON ELEMENTS ARE COMMON ELEMENTS.

6. FOR ALL OTHER PERTINENT INFORMATION, REFER TO THE DECLARATION OF APARTMENT. |
|--|--|

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SHEET NAME:

LEGEND

20'
0'
20'

SCALE: 1" = 20'

SHEET 5 OF 50
JOB NUMBER: SS34895_14

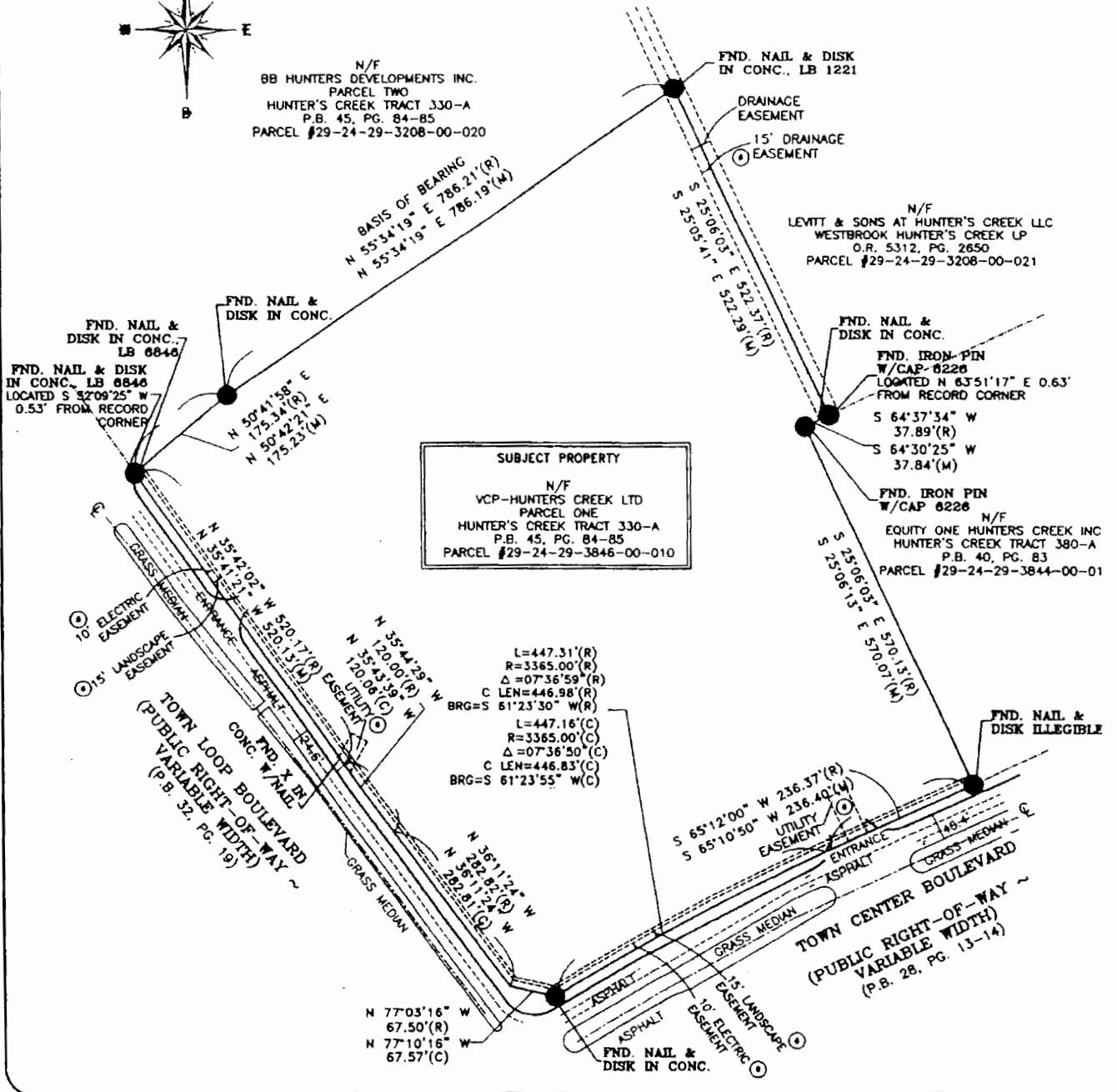
EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



N/F
 BB HUNTERS DEVELOPMENTS INC.
 PARCEL TWO
 HUNTER'S CREEK TRACT 330-A
 P.B. 45, PG. 84-85
 PARCEL #29-24-29-3208-00-020

N/F
 LEVITT & SONS AT HUNTER'S CREEK LLC
 WESTBROOK HUNTER'S CREEK LP
 O.R. 5312, PG. 2650
 PARCEL #29-24-29-3208-00-021

SUBJECT PROPERTY
 N/F
 VCP-HUNTERS CREEK LTD
 PARCEL ONE
 HUNTER'S CREEK TRACT 330-A
 P.B. 45, PG. 84-85
 PARCEL #29-24-29-3846-00-010

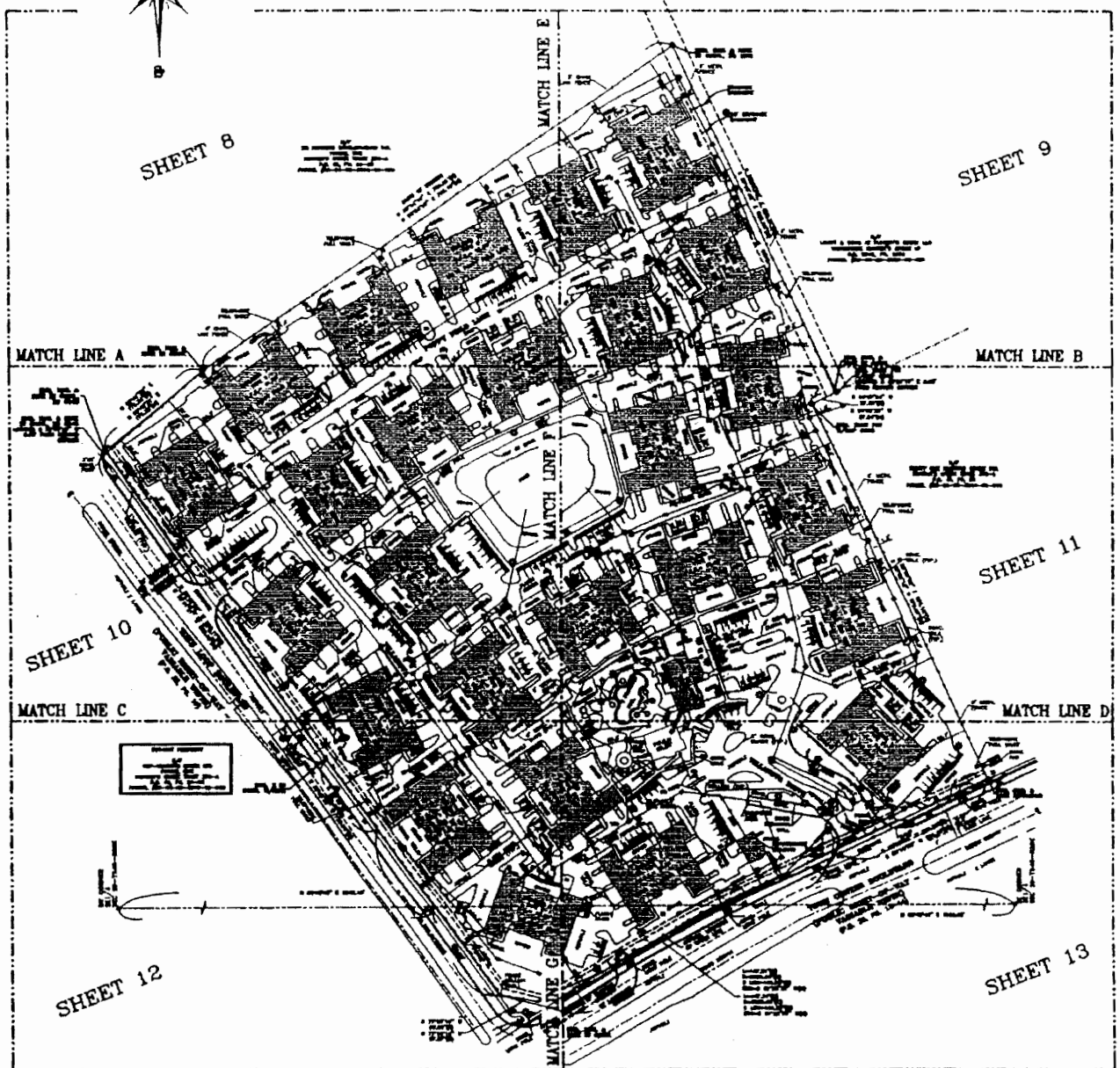


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 4889 RIVERWIND POINTE DRIVE
 EVANSVILLE, INDIANA 47716
 1-800-TO-SURVEY

SHEET NAME:
BOUNDARY SURVEY

200' 0' 20'
 SCALE: 1" = 200'
 SHEET 6 OF 50
 JOB NUMBER: SS34895_6

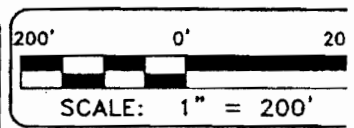
EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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 EVANSVILLE, INDIANA 47718
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SHEET NAME:
 IMPROVEMENT
 KEY MAP

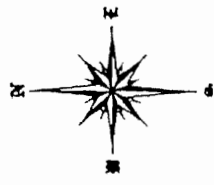
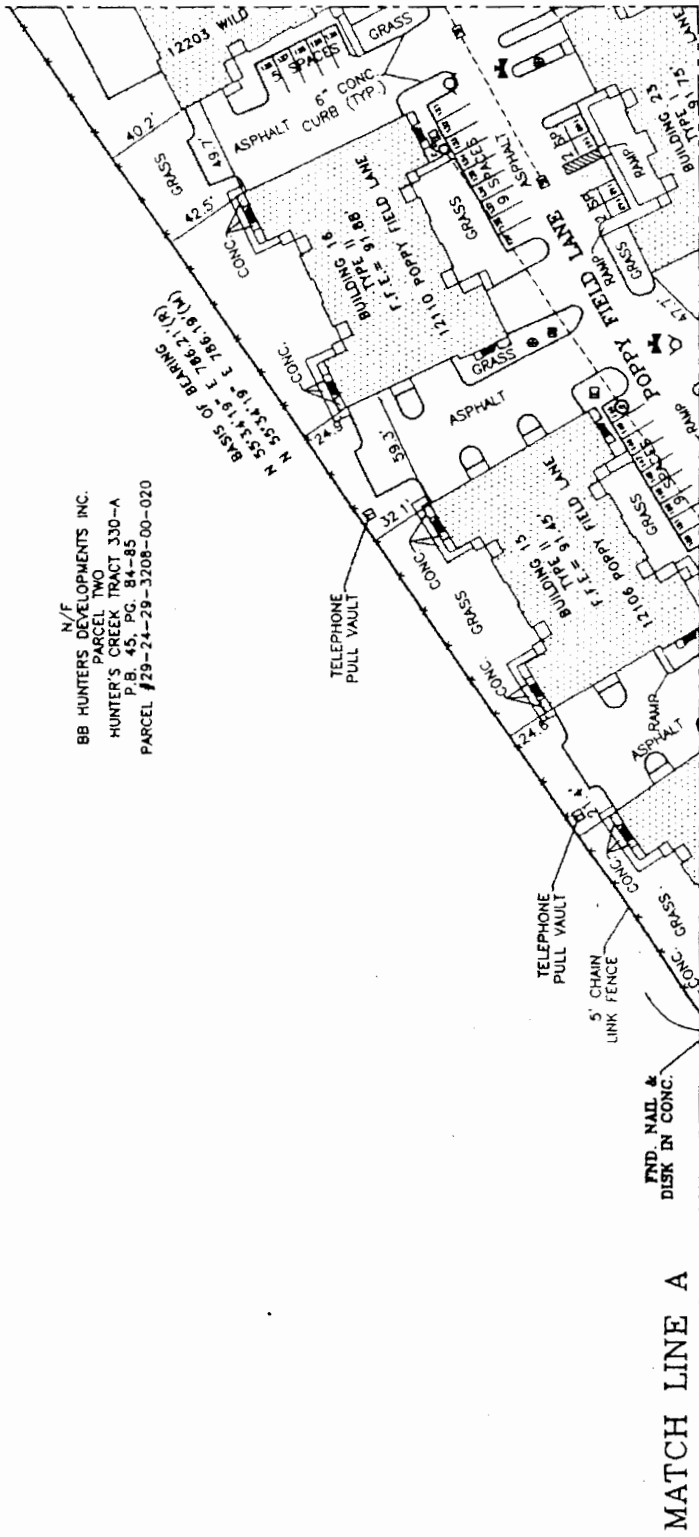


SHEET 7 OF 50 JOB NUMBER: SS34895_6

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

MATCH LINE E

N/F
 BB HUNTERS DEVELOPMENTS INC.
 PARCEL TWO
 HUNTER'S CREEK TRACT 330-A
 P.B. 45, PG. 84-85
 PARCEL #29-24-29-3208-00-020

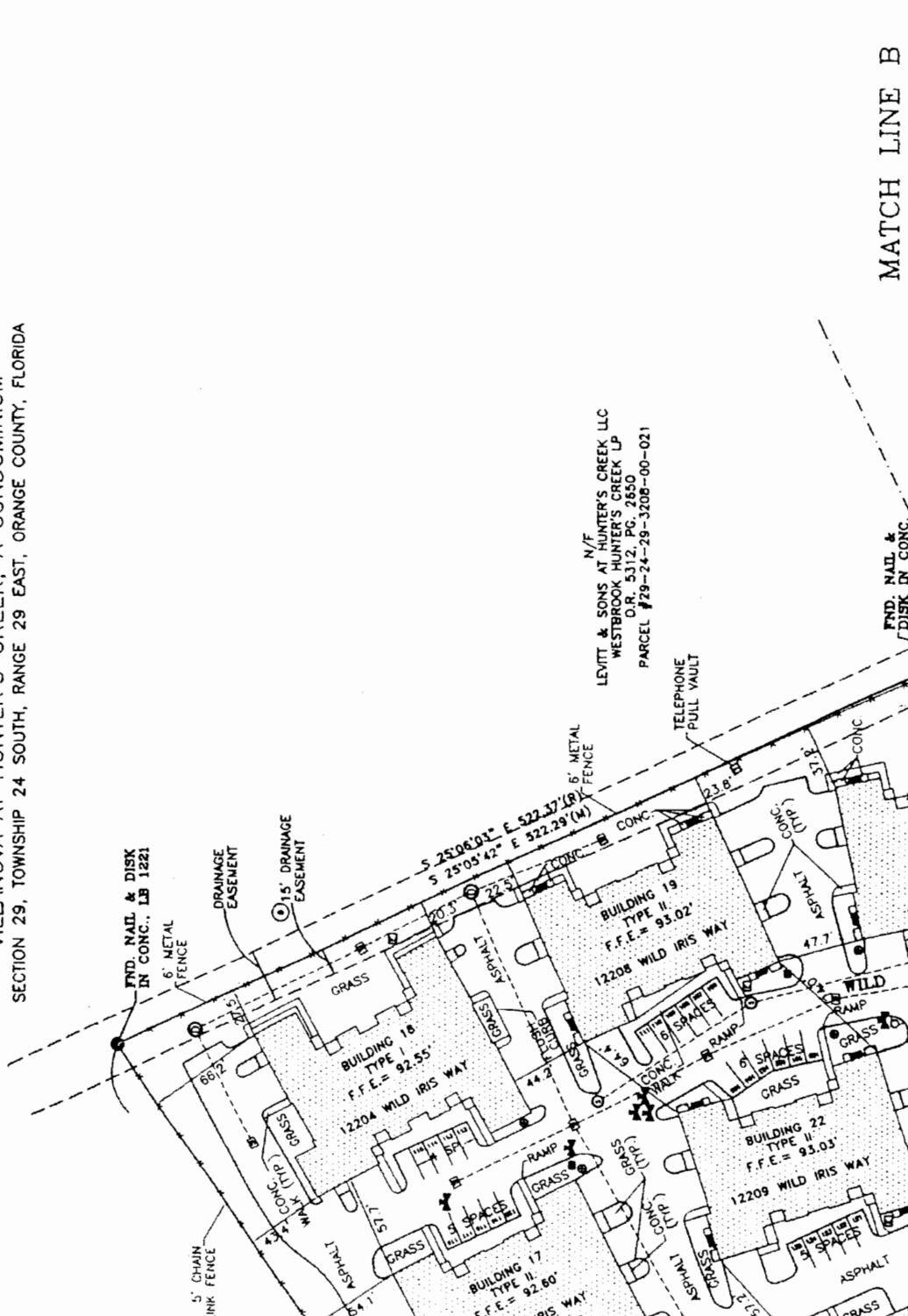


JOB NUMBER:
 SS34895_6

SHEET NAME:
 BOUNDARY
 SURVEY WITH
 IMPROVEMENTS

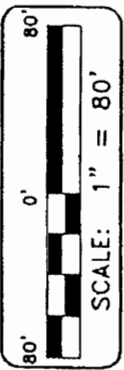
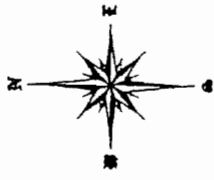
USSURVEYOR.COM
U.S. SURVEYOR[®]
 4800 RIVERBEND POINTS DRIVE
 EVANSVILLE, INDIANA 47710
 1 800 734 5181

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



MATCH LINE E

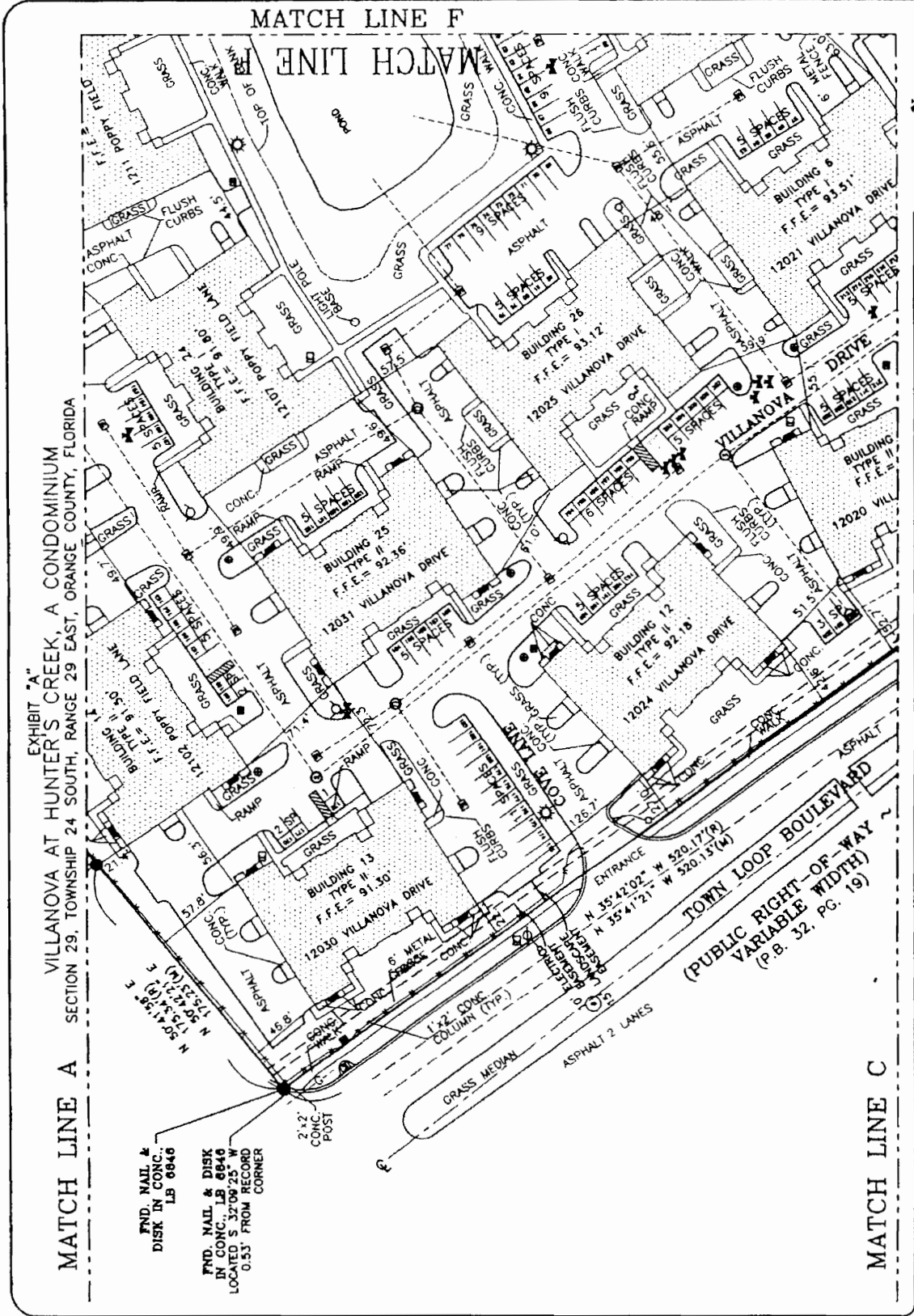
MATCH LINE B



JOB NUMBER:
 SS34895_6

SHEET NAME:
BOUNDARY SURVEY WITH IMPROVEMENTS

U.S. SURVEYOR
 1999 RIVERWIND POINTS DRIVE
 EVANSVILLE, INDIANA 47716
 U.S. SURVEYOR.COM



MATCH LINE A

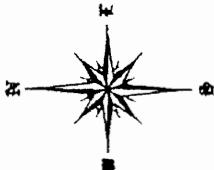
EXHIBIT "A"

VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM

SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

MATCH LINE F

FND. NAIL & DISK
IN CONC., LB 0846
LOCATED S 32°09'25" W
0.53' FROM RECORD
CORNER



80' 0' 80'

SCALE: 1" = 80'

JOB NUMBER:
SS34895_6

SHEET 10 OF 50

SHEET NAME:

BOUNDARY
SURVEY WITH
IMPROVEMENTS

U.S. SURVEYOR

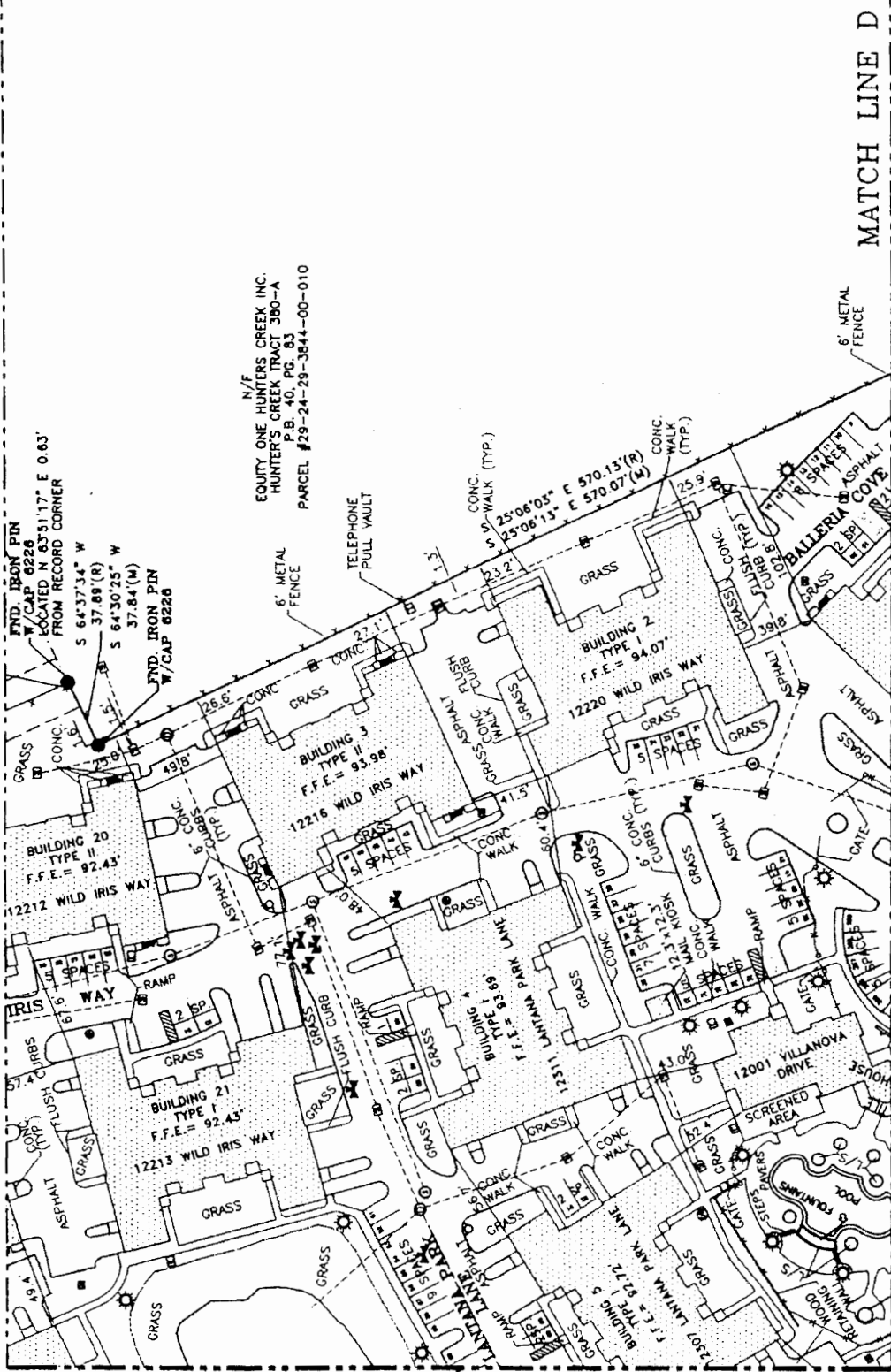
4800 RIVERBEND POINTS DRIVE
EVANSTON, INDIANA 47710

1 800-TO-SURVEY

U.S. SURVEYOR.COM

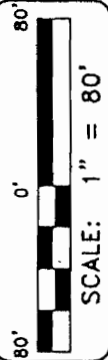
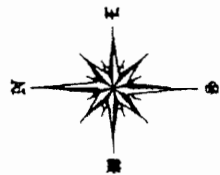
EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

MATCH LINE B



MATCH LINE F

MATCH LINE D



JOB NUMBER:
 S534895_6

SHEET NAME:

BOUNDARY
 SURVEY WITH
 IMPROVEMENTS

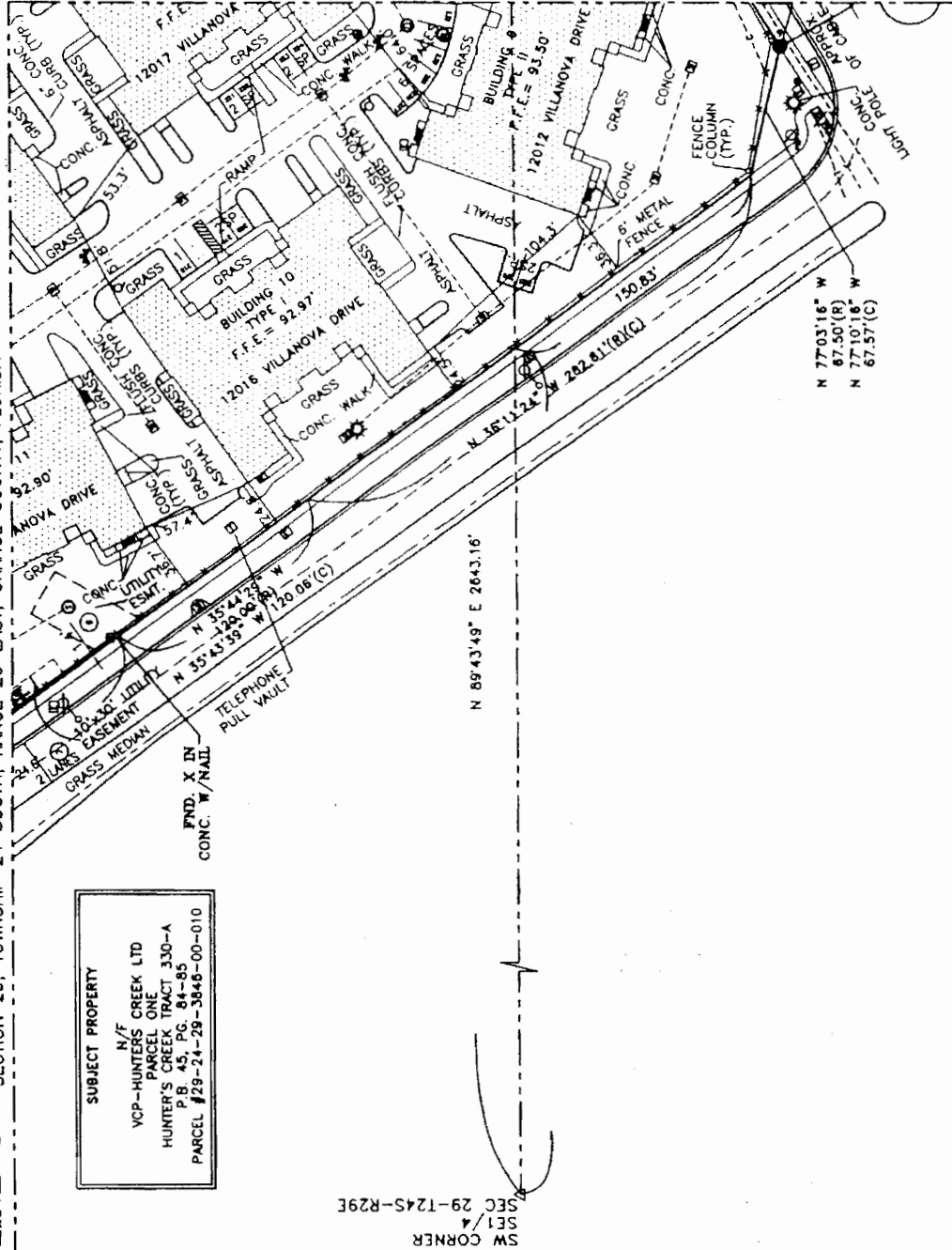
USSURVEY@USSURVEYOR.COM

U.S. SURVEYOR
 1989 RIVERWOOD POINTS DRIVE
 EVANSTON, INDIANA 47116

1 800 770 SURVEY

MATCH LINE C SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

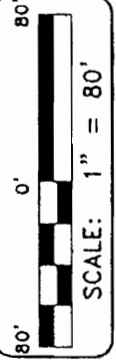
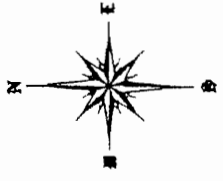
EXHIBIT "A" VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM



SUBJECT PROPERTY
 N/F
 HUNTERS CREEK LTD
 VCP-HUNTERS CREEK ONE
 HUNTER'S CREEK TRACT 330-A
 P.B. 45, PG. 84-85
 PARCEL #29-24-29-3848-00-010

SW CORNER
 SET 4
 SEC 29-124S-R29E

MATCH LINE G



JOB NUMBER:
 5534895_6

SHEET 12 OF 50

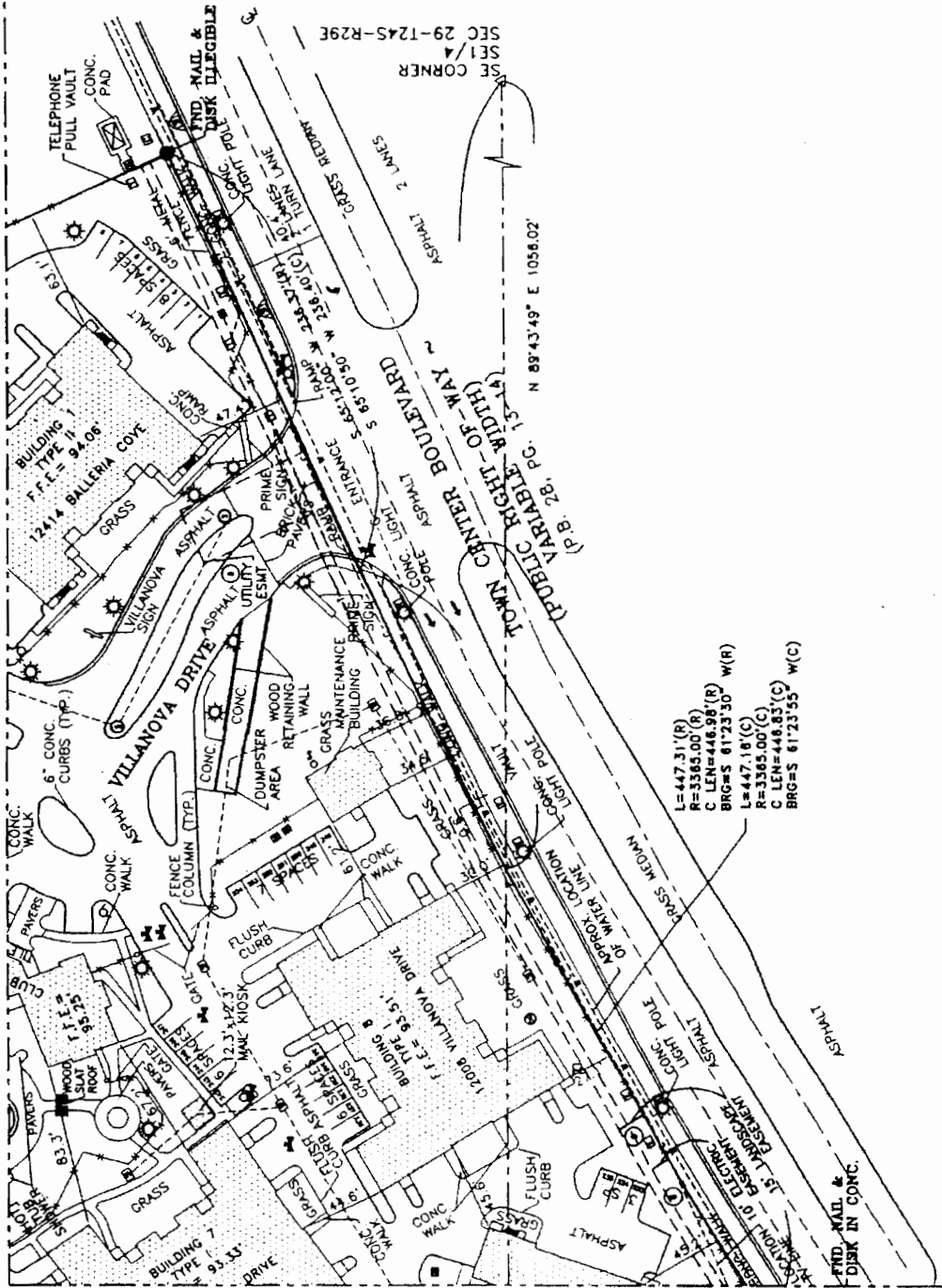
SHEET NAME:
 BOUNDARY
 SURVEY WITH
 IMPROVEMENTS

U.S. SURVEYOR.COM

U.S. SURVEYOR®
 4909 RIVERBEND POINTS DRIVE
 BILLYVILLE, INDIANA 47716

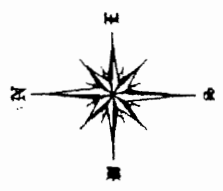
MATCH LINE D

EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



MATCH LINE G

L=447.31'(B)
 R=3565.00'(A)
 C LEN=446.98'(B)
 BRG=S 61°23'50" W(R)
 L=447.18'(C)
 R=3365.00'(C)
 C LEN=446.83'(C)
 BRG=S 61°23'55" W(C)



80' 0' 80'

SCALE: 1" = 80'

JOB NUMBER:
SS34895_6

SHEET 13 OF 50

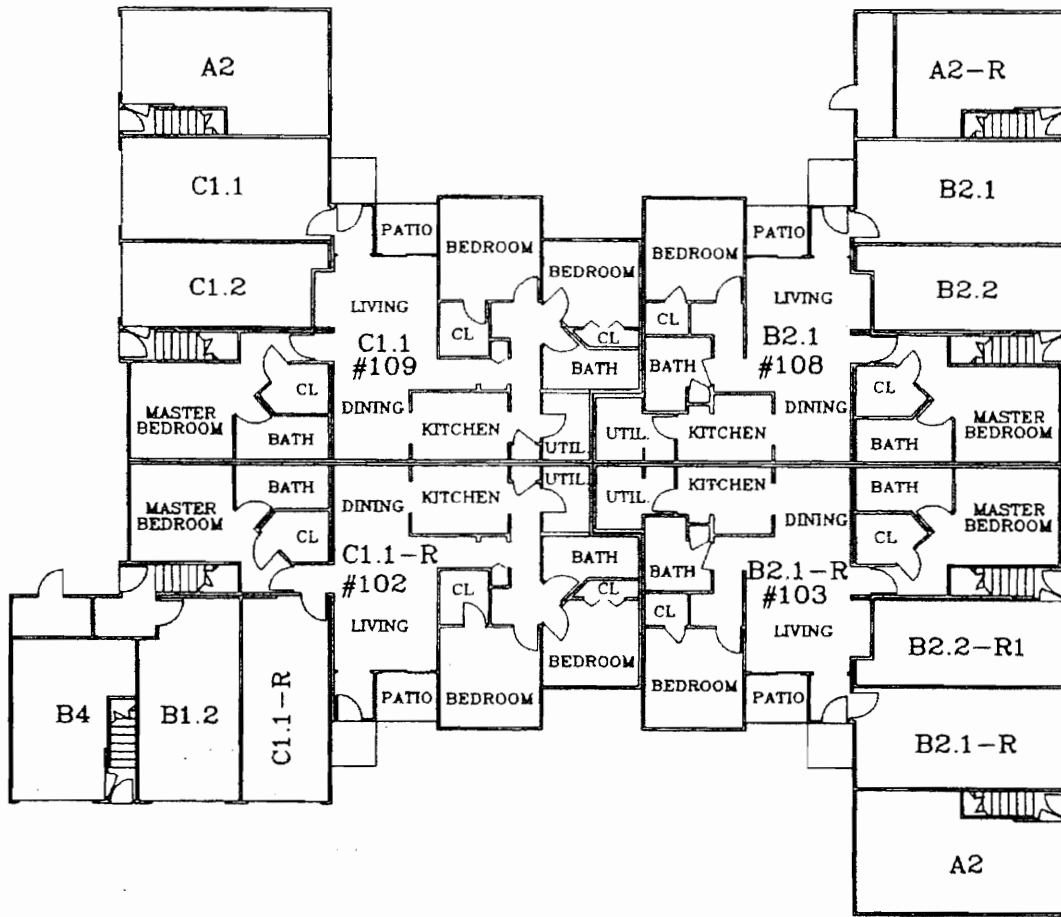
SHEET NAME:
BOUNDARY SURVEY WITH IMPROVEMENTS

U.S. SURVEYOR

4800 BIRCHWOOD POINTE DRIVE
EVANSVILLE, INDIANA 47716

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EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

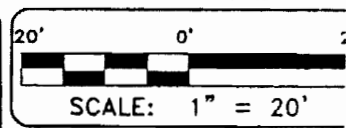


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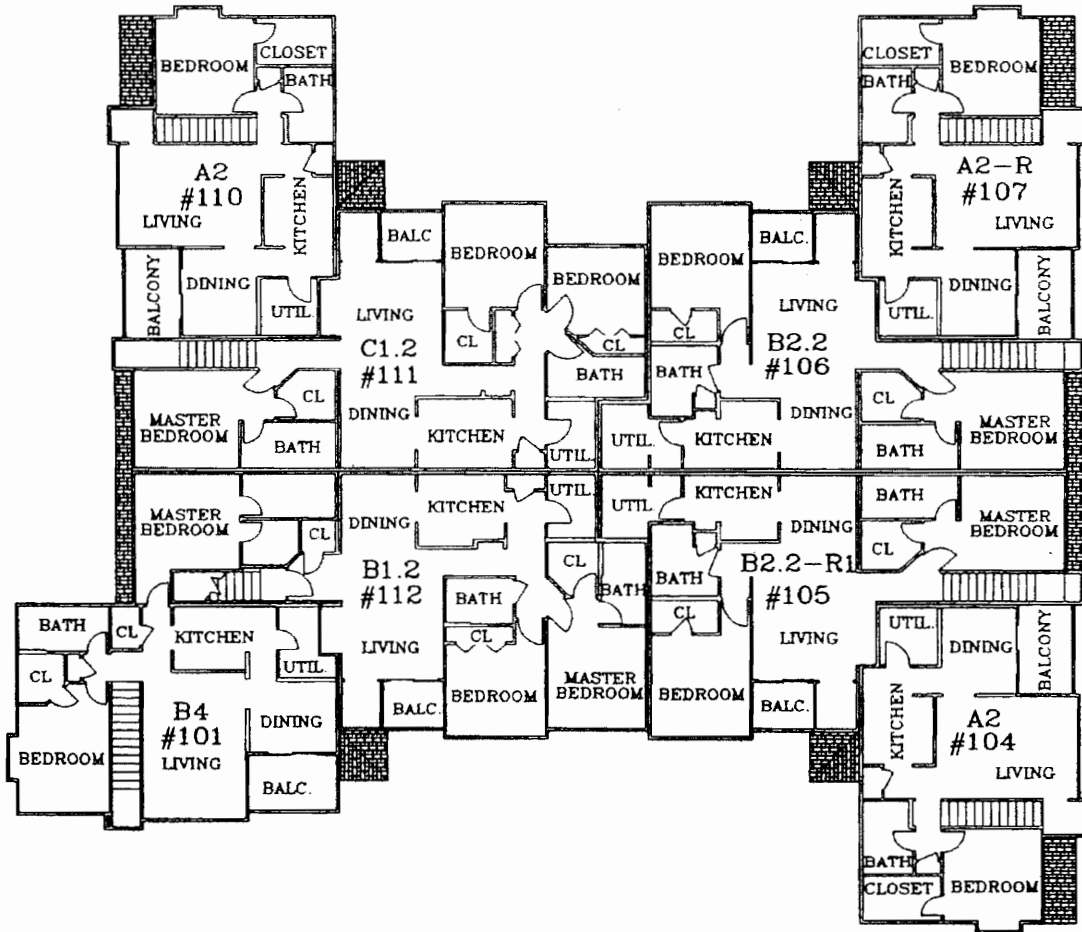
SHEET NAME:
 BUILDING TYPE I
 GROUND FLOOR
 FLOOR PLAN



SHEET 14 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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SHEET NAME:
 BUILDING TYPE I
 SECOND FLOOR
 FLOOR PLAN

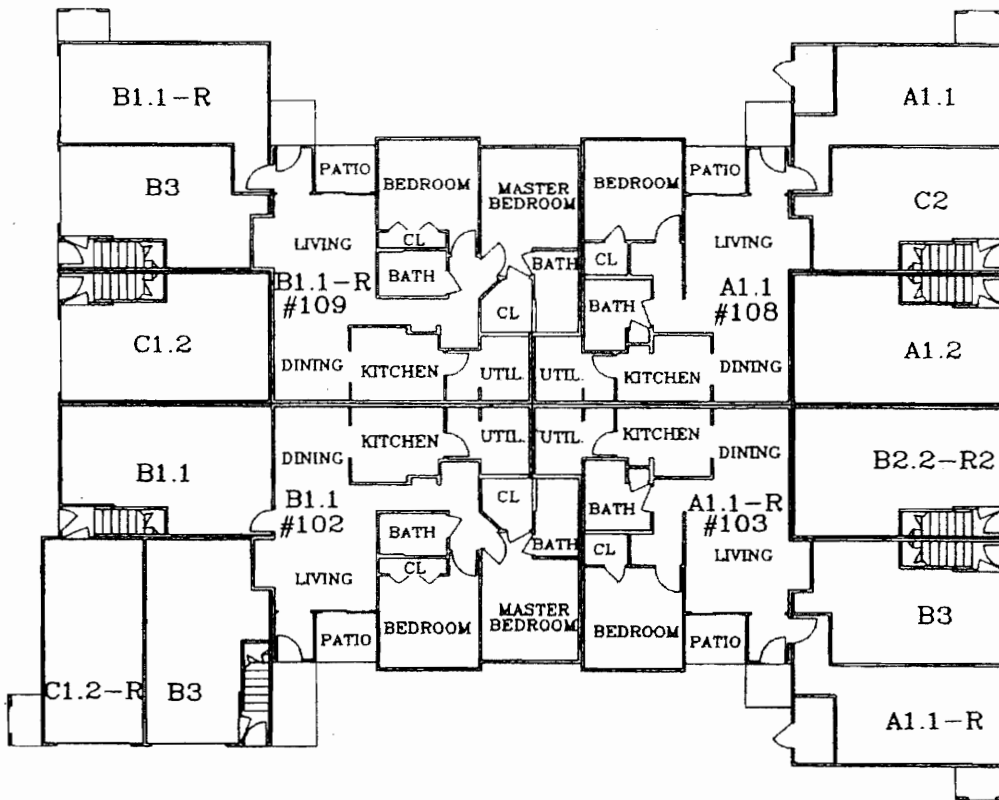
20' 0'

SCALE: 1" = 20'

SHEET 15 OF 50

JOB NUMBER
 SS34895_1

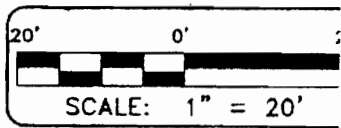
EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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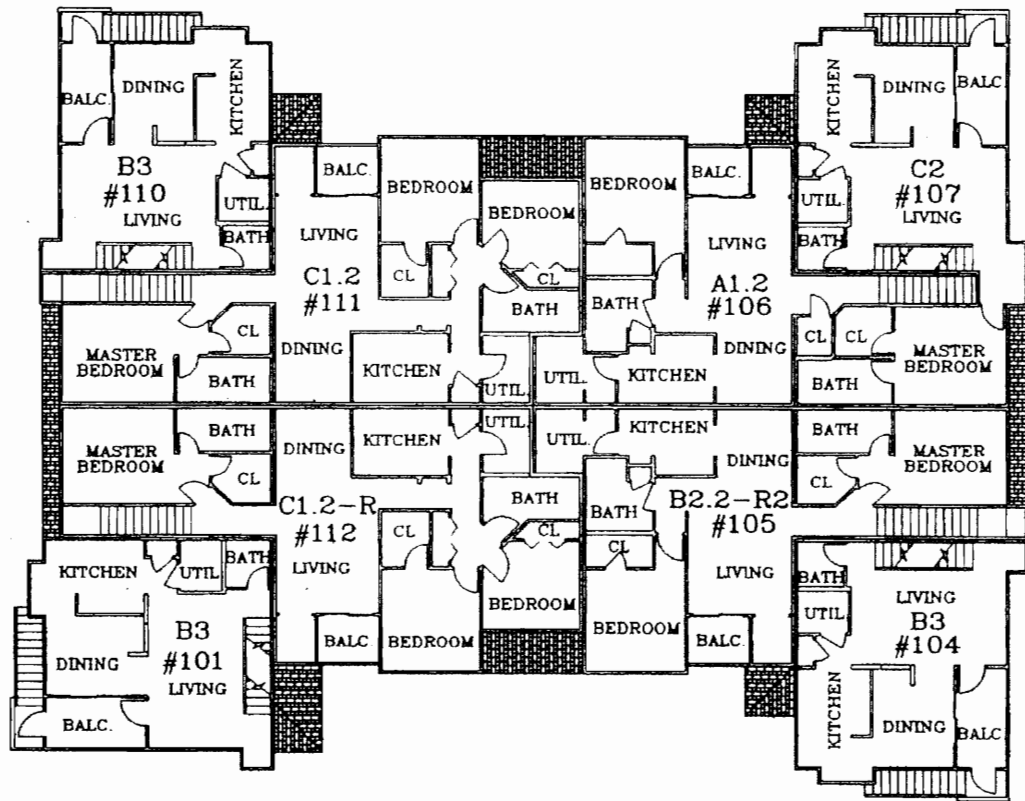
SHEET NAME:
 BUILDING
 TYPE II
 GROUND FLOOR
 FLOOR PLAN



SHEET 16 OF 50

JOB NUMBER
 SS34895_1

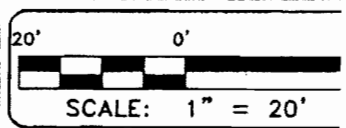
EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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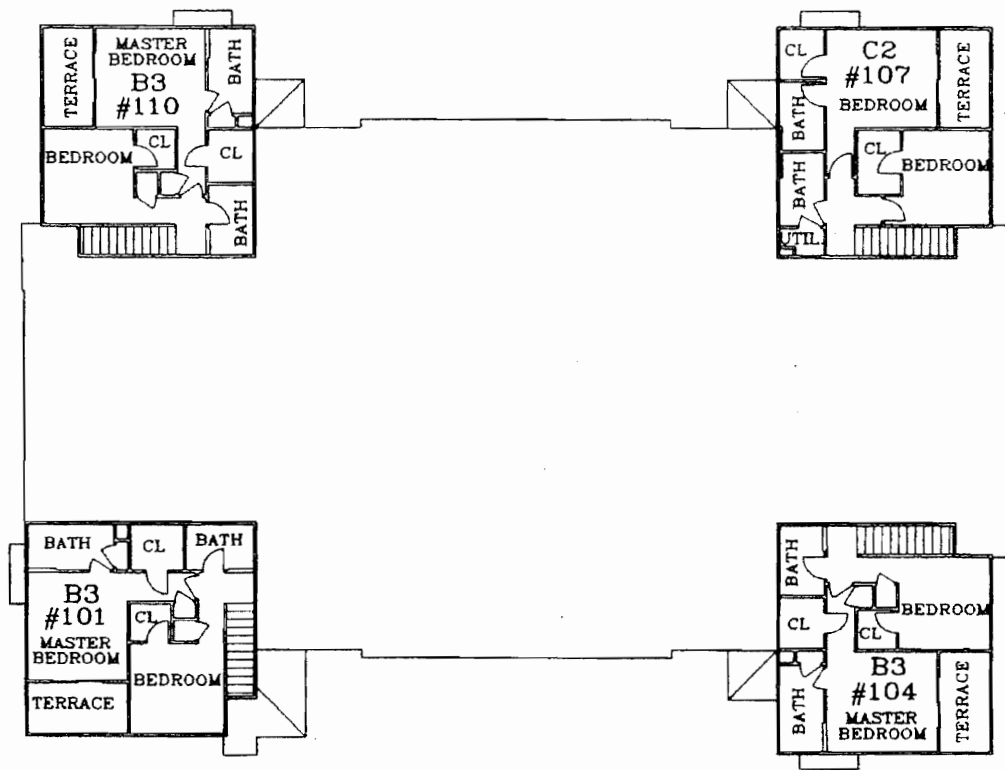
U.S. SURVEYOR
 1400 RIVERWIND POINTE DRIVE
 EVANSVILLE, INDIANA 47715
 1-800-TO-SURVEY

SHEET NAME:
**BUILDING
 TYPE II
 SECOND FLOOR
 FLOOR PLAN**



SHEET 17 OF 50
 JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



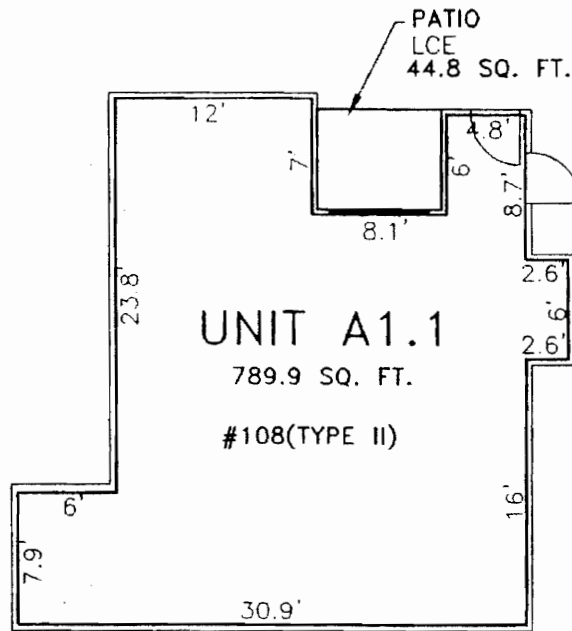
U.S. SURVEYOR®
 4000 RIVERWIND POINTS DRIVE
 EVANSVILLE, INDIANA 47715
 1-800-TO-SURVEY

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SHEET NAME:
 BUILDING
 TYPE II
 THIRD FLOOR
 FLOOR PLAN

20' 0' :
 SCALE: 1" = 20'
 SHEET 18 OF 50
 JOB NUMBER
 SS34895_1

EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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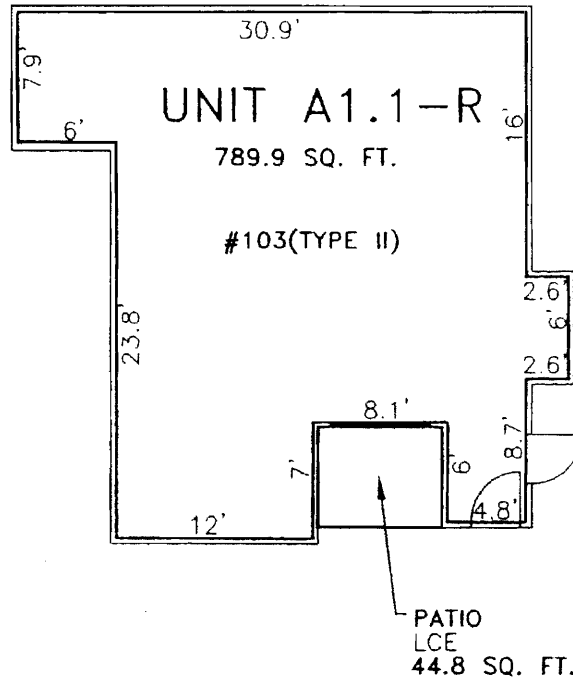
SHEET NAME:
TYPICAL
UNIT A1.1
DETAIL

10' 0'
SCALE: 1" = 10'

SHEET 19 OF 50

JOB NUMBER
SS34895_1

EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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EVANSVILLE, INDIANA 47716

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SHEET NAME:
TYPICAL
UNIT A1.1-R
DETAIL

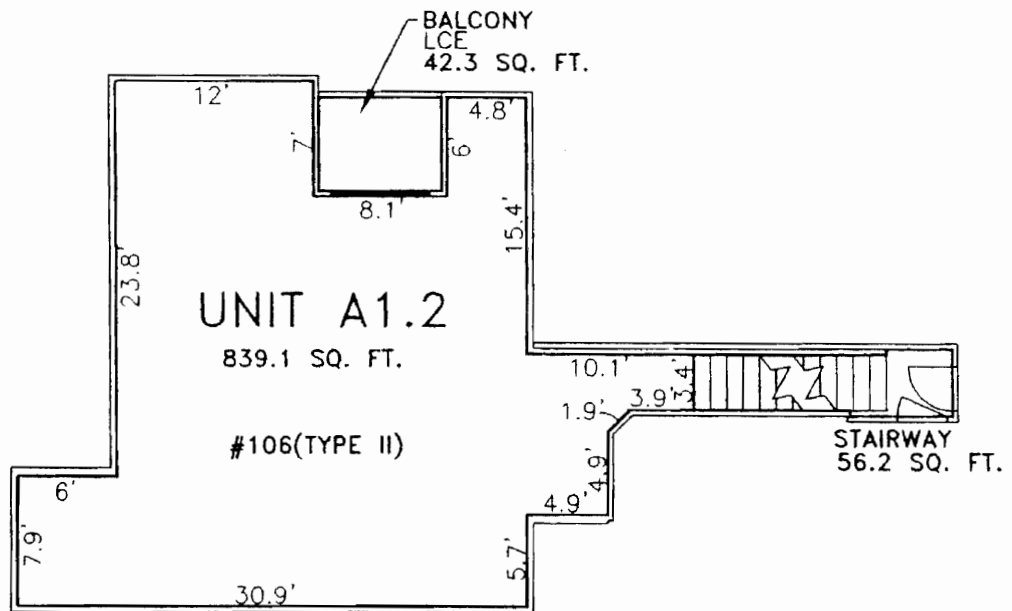
10' 0' 1

SCALE: 1" = 10'

SHEET 20 OF 50

JOB NUMBER:
SS34895_11

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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 EVANSVILLE, INDIANA 47716

1-800-TO-SURVEY

SHEET NAME:
 TYPICAL
 UNIT A1.2
 DETAIL

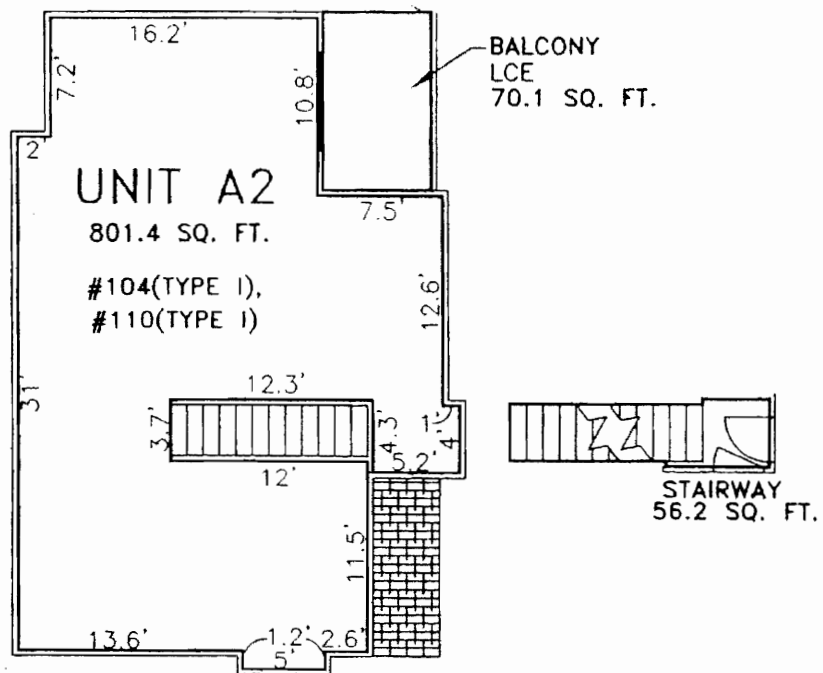
10' 0'

SCALE: 1" = 10'

SHEET 21 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



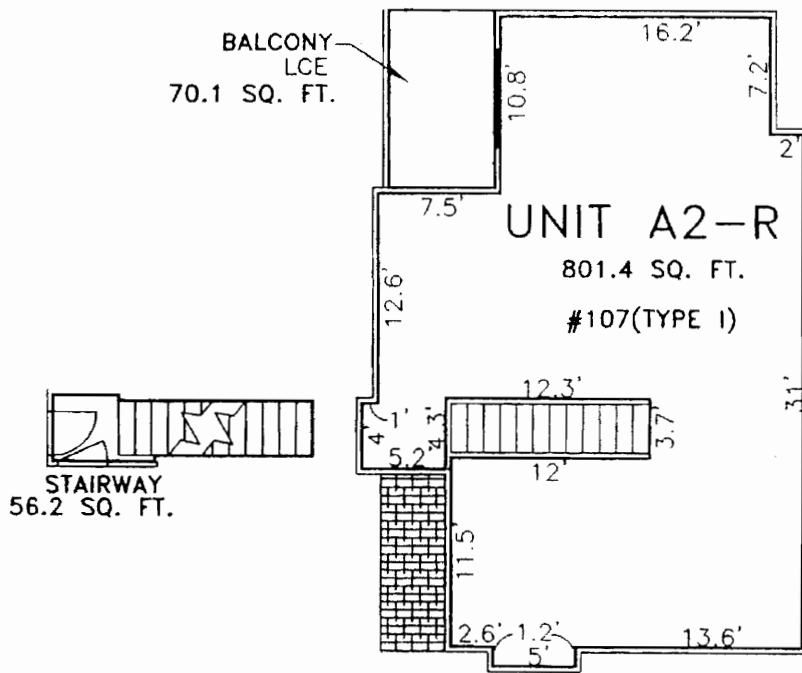
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 1889 RIVERWIND POINTS DRIVE
 EVANSVILLE, INDIANA 47718
 1-800-TO-SURVEY

USSURVEY@USSURVEYOR.COM

SHEET NAME:
 TYPICAL
 UNIT A2
 DETAIL

10' 0'
 SCALE: 1" = 10'
 SHEET 22 OF 50
 JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

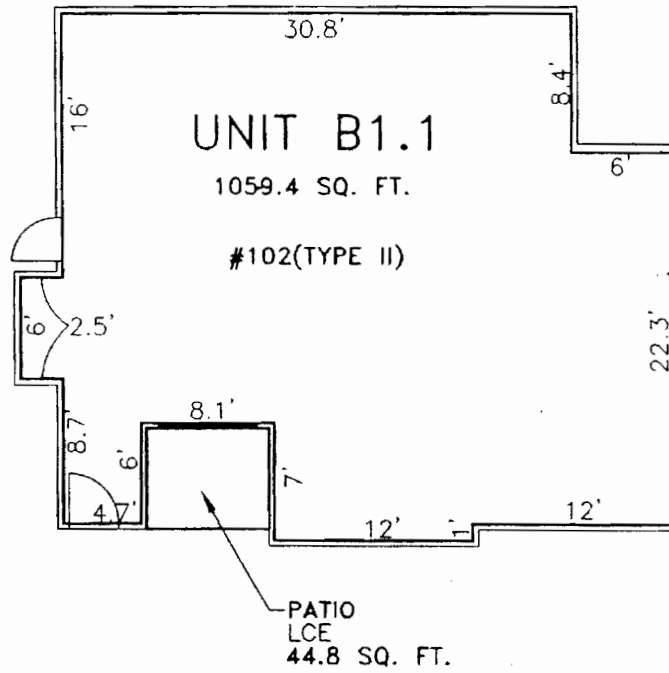


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 USSURVEY@USSURVEYOR.COM

SHEET NAME:
 TYPICAL
 UNIT A2-R
 DETAIL

10' 0'
 SCALE: 1" = 10'
 SHEET 23 OF 50
 JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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 EVANSVILLE, INDIANA 47716

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SHEET NAME:
 TYPICAL
 UNIT B1.1
 DETAIL

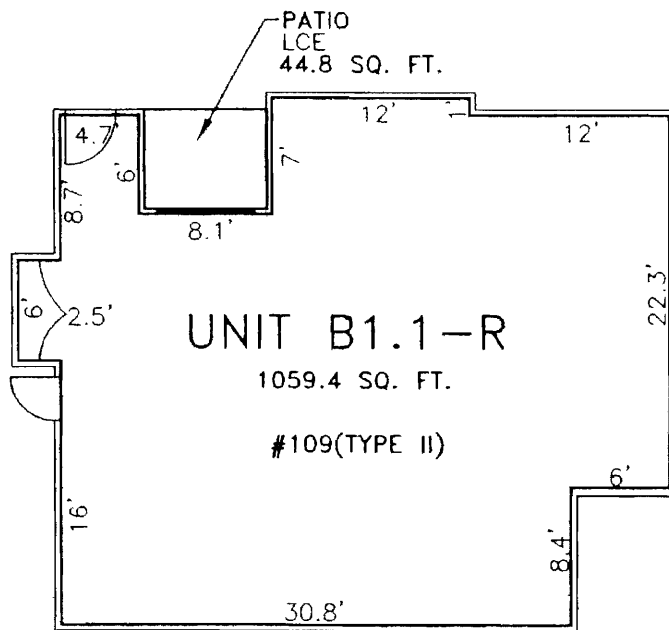
10' 0'

SCALE: 1" = 10'

SHEET 24 OF 50

JOB NUMBER
 SS34895_1

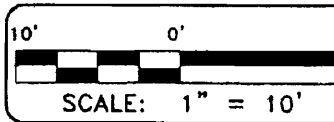
EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM.
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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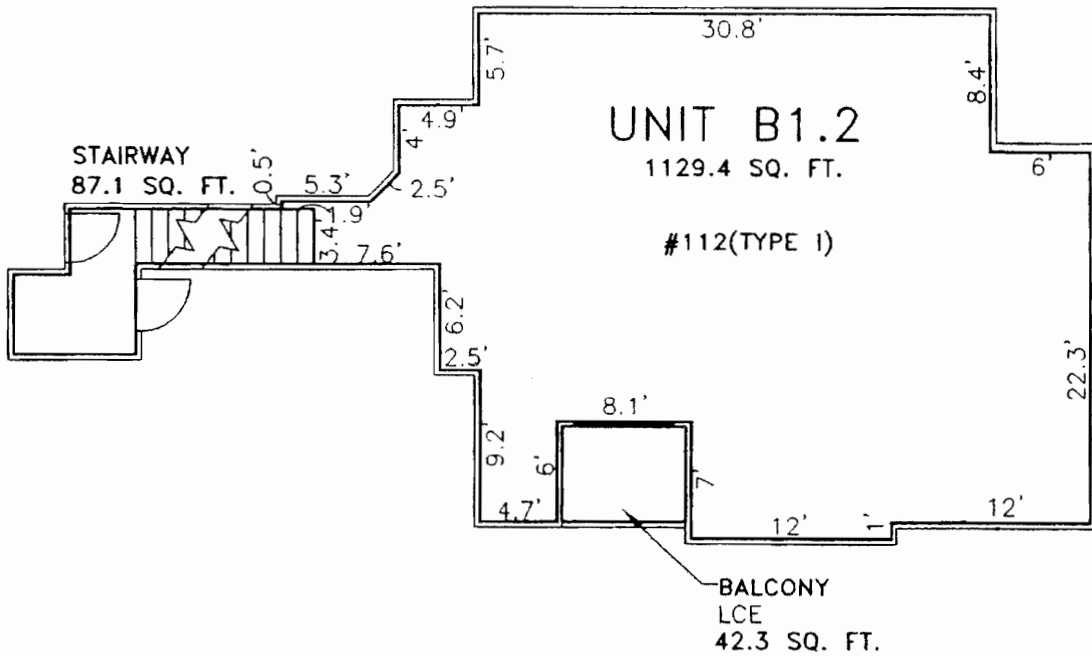
SHEET NAME:
 TYPICAL
 UNIT B1.1-R
 DETAIL



SHEET 25 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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SHEET NAME:
 TYPICAL
 UNIT B1.2
 DETAIL

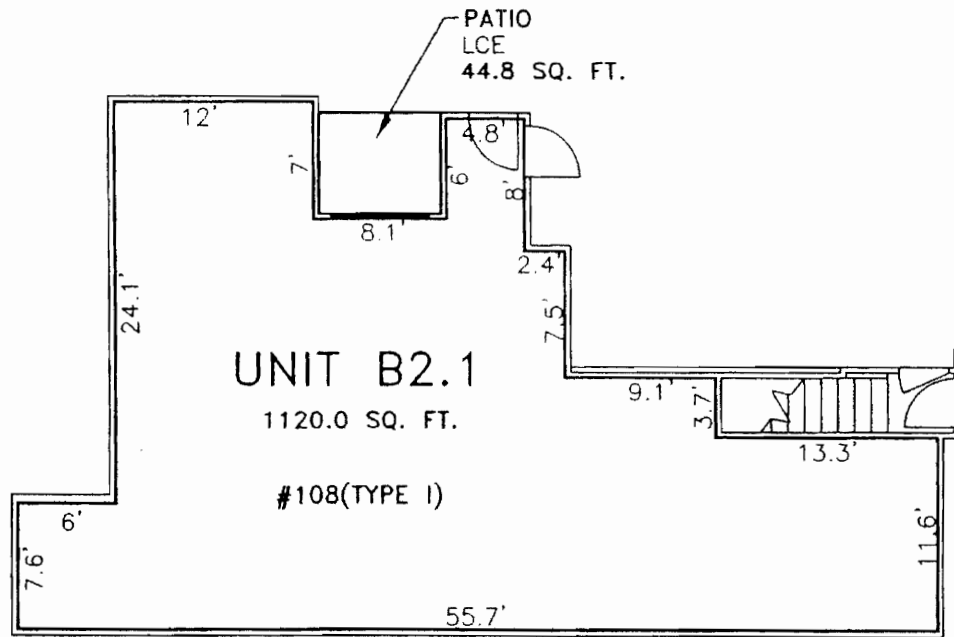
10' 0' 1

SCALE: 1" = 10'

SHEET 26 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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SHEET NAME:
 TYPICAL
 UNIT B2.1
 DETAIL

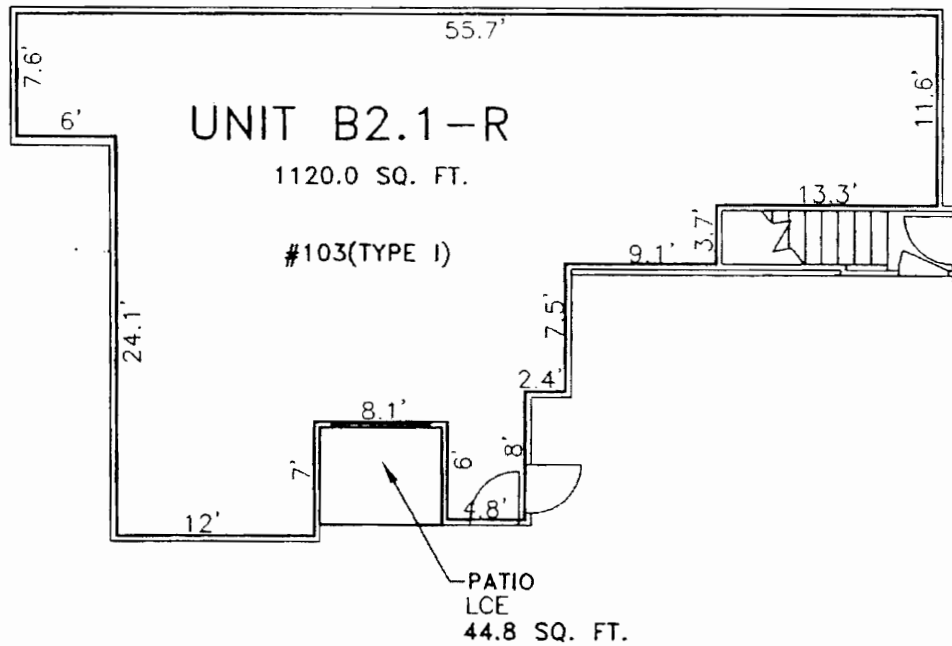
10' 0'

SCALE: 1" = 10'

SHEET 27 OF 50

JOB NUMBER
 SSJ4895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



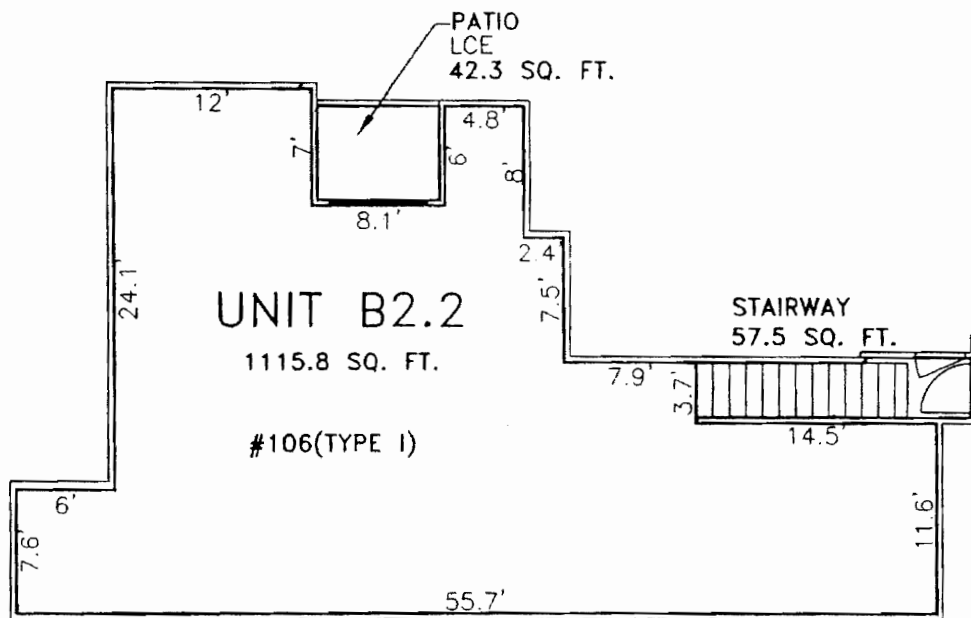
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SHEET NAME:
 TYPICAL
 UNIT B2.1-R
 DETAIL

10' 0'
 SCALE: 1" = 10'
 SHEET 28 OF 50
 JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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SHEET NAME:
 TYPICAL
 UNIT B2.2
 DETAIL

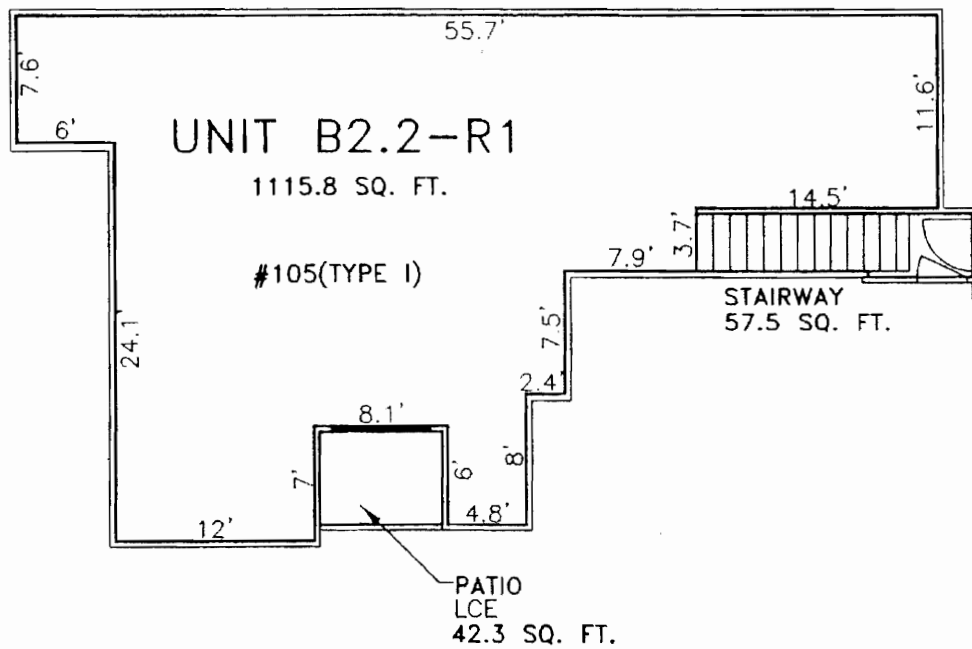
10' 0'

SCALE: 1" = 10'

SHEET 29 OF 50

JOB NUMBER
SS34895

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



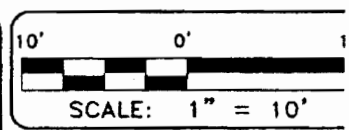
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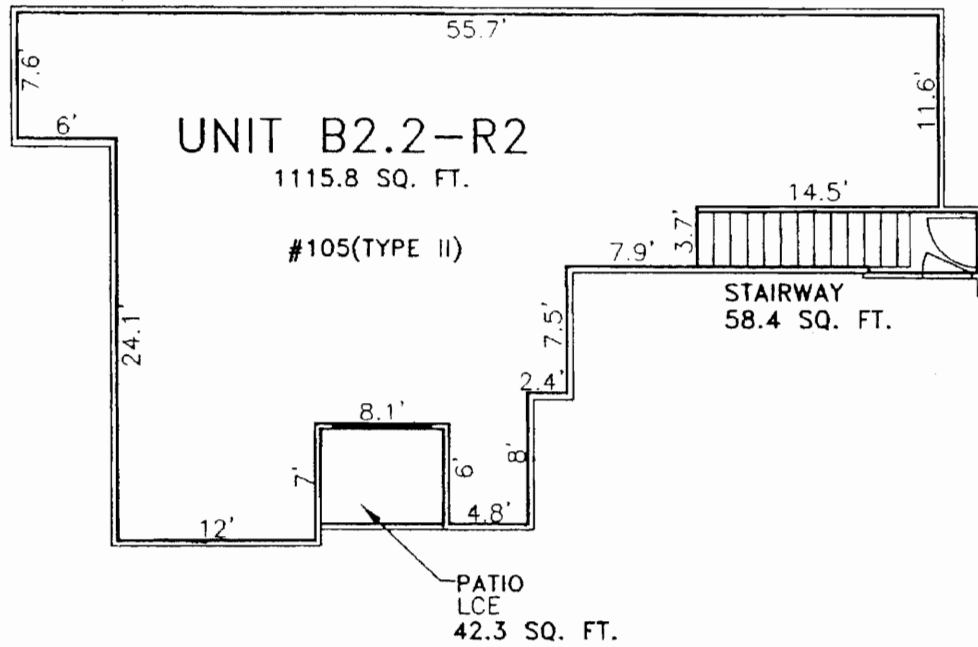
SHEET NAME:
 TYPICAL
 UNIT B2.2-R1
 BUILDING
 TYPE I DETAIL



SHEET 30 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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SHEET NAME:
 TYPICAL
 UNIT B2.2-R2
 BUILDING
 TYPE II DETAIL

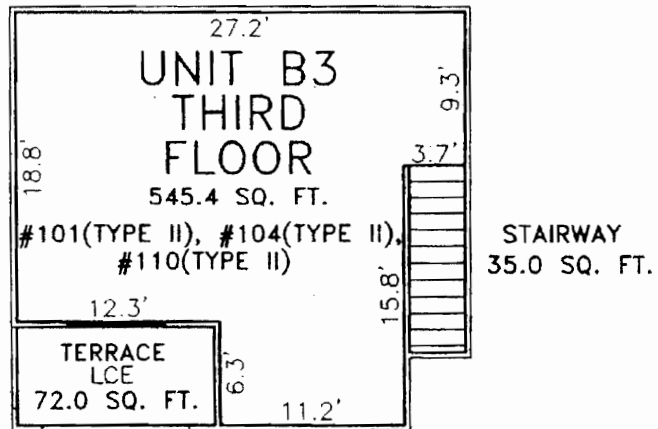
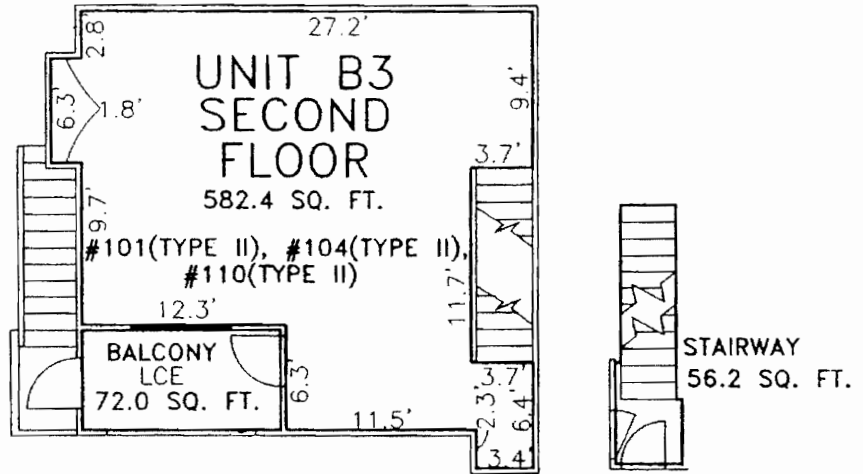
10' 0'

SCALE: 1" = 10'

SHEET 31 OF 50

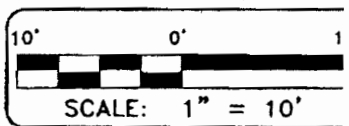
JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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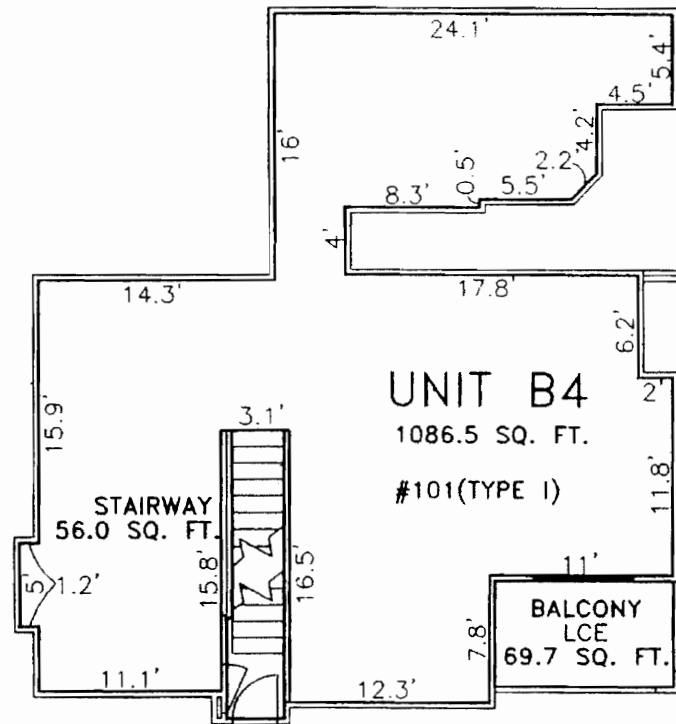
SHEET NAME:
 TYPICAL
 UNIT B3
 DETAIL



SHEET 32 OF 50

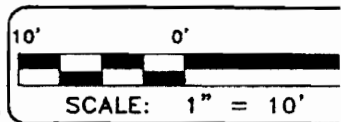
JOB NUMBER:
 SS34895_15

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
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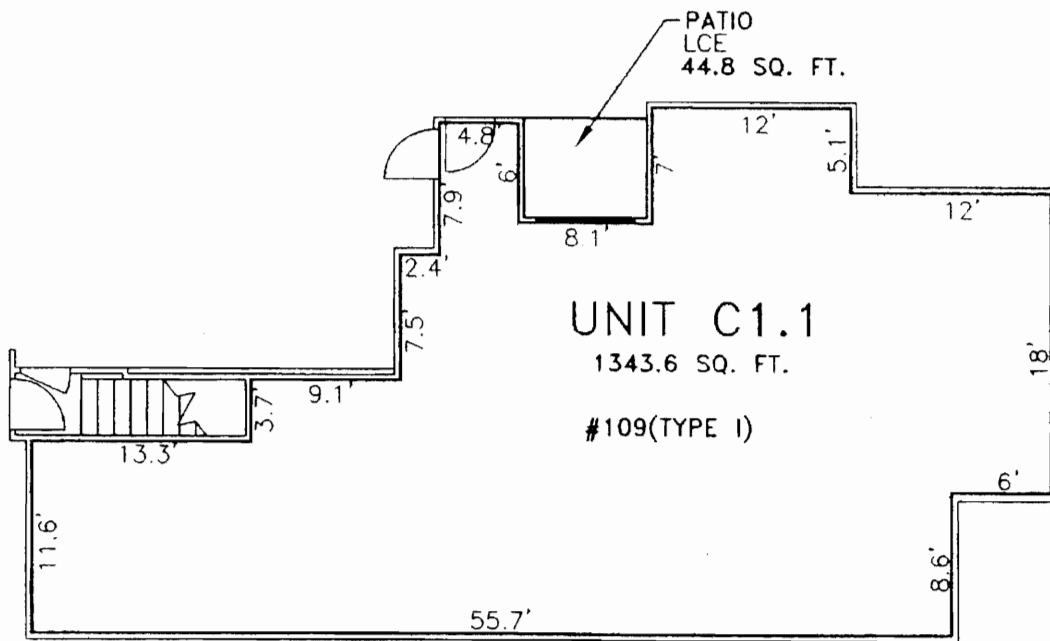
SHEET NAME:
 TYPICAL
 UNIT B4
 DETAIL



SHEET 33 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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SHEET NAME:
 TYPICAL
 UNIT C1.1
 DETAIL

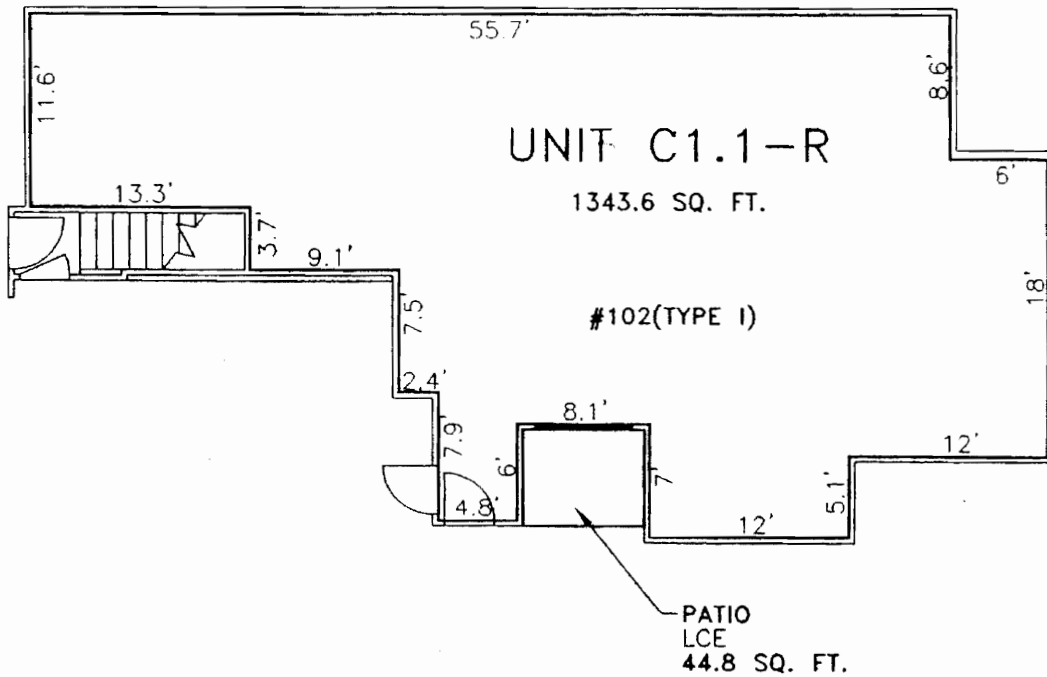
10' 0' 1'

SCALE: 1" = 10'

SHEET 34 OF 50

JOB NUMBER
 SS34895_11

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

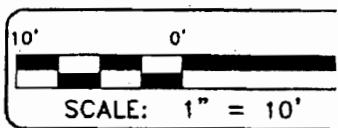


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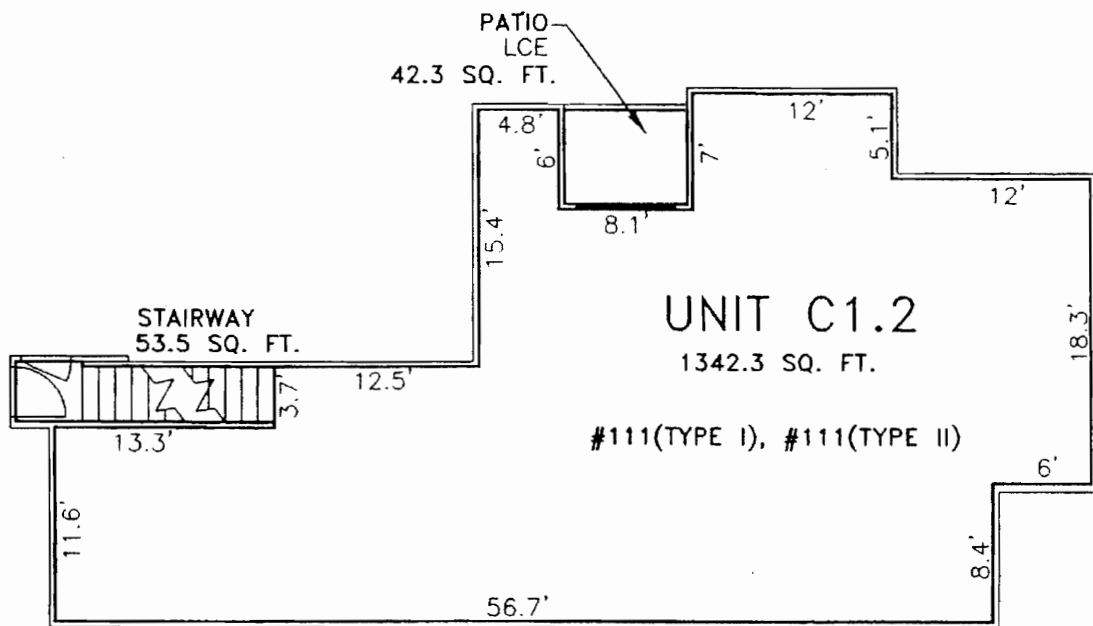
SHEET NAME:
 TYPICAL
 UNIT C1.1-R
 DETAIL



SHEET 35 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



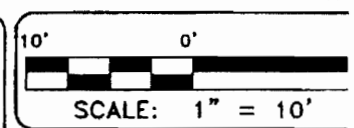
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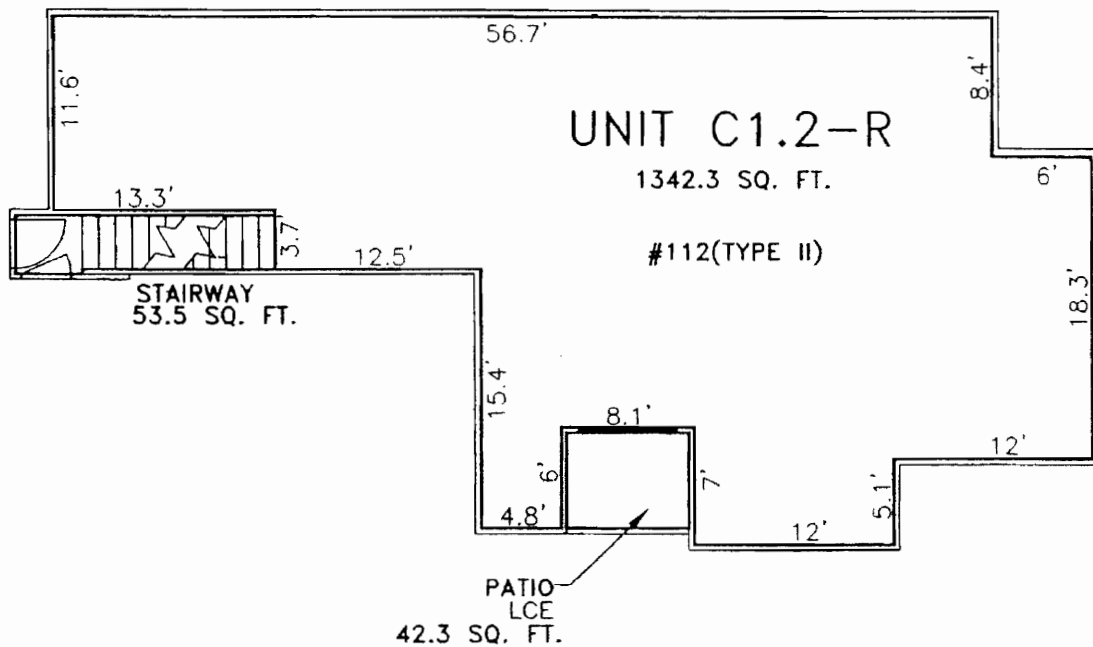
SHEET NAME:
 TYPICAL
 UNIT C1.2
 DETAIL



SHEET 36 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
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SHEET NAME:
 TYPICAL
 UNIT C1.2-R
 DETAIL

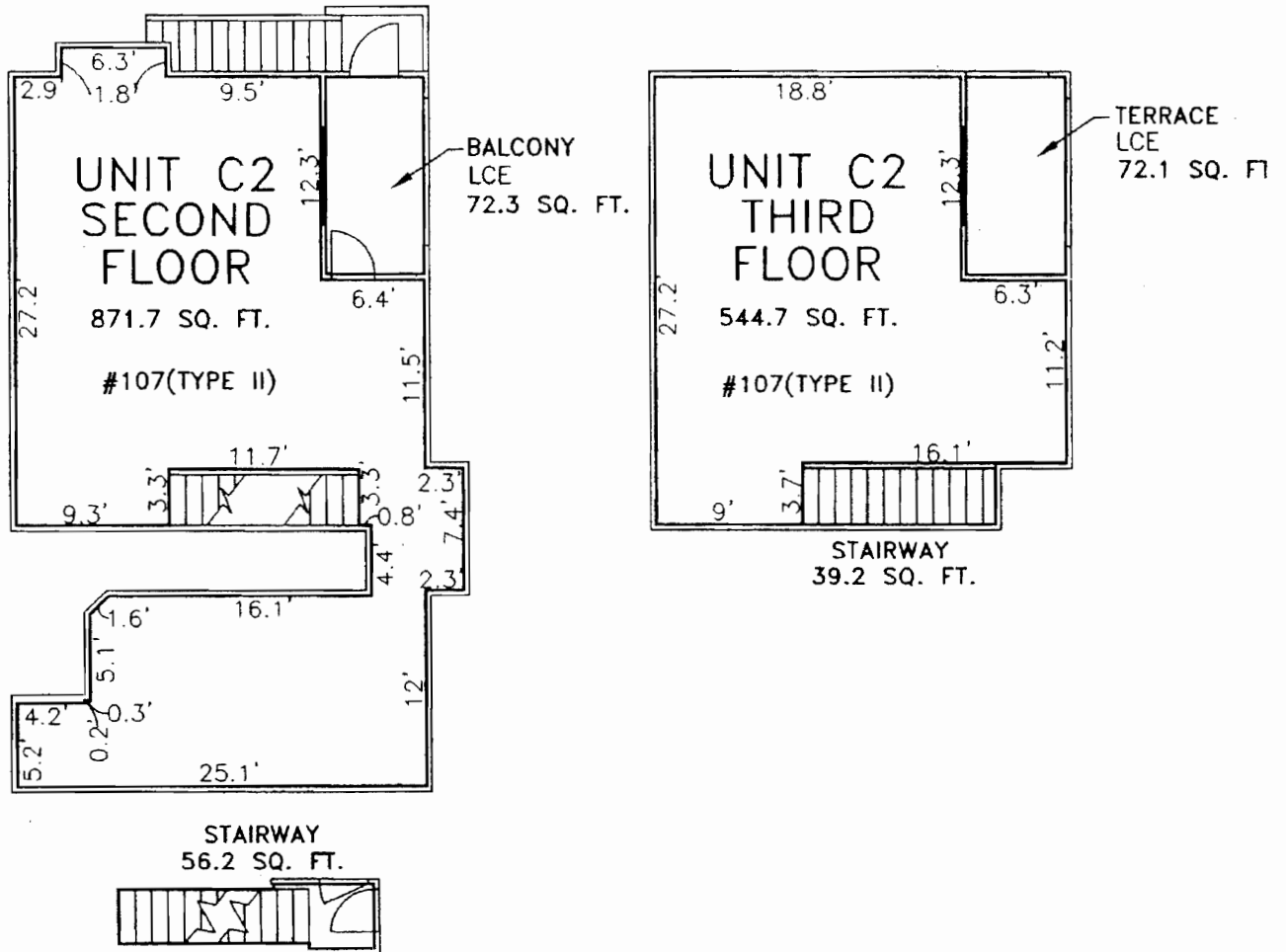
10' 0'

SCALE: 1" = 10'

SHEET 37 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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SHEET NAME:
 TYPICAL
 UNIT C2
 DETAIL

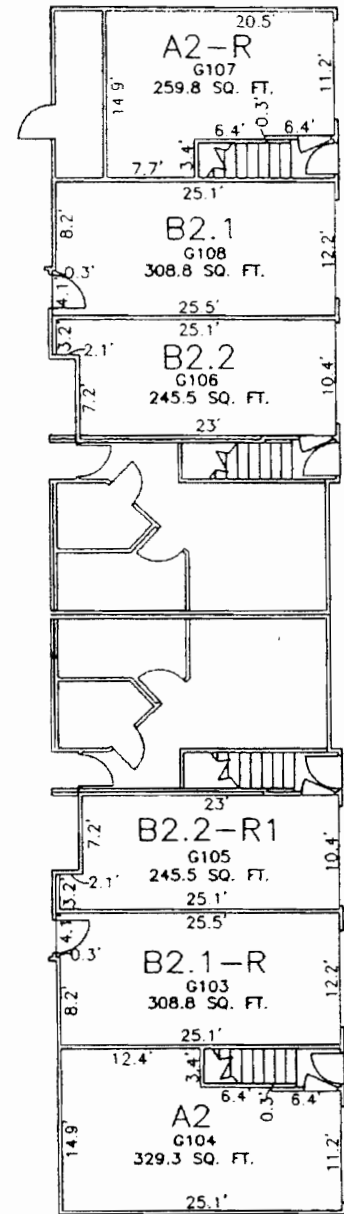
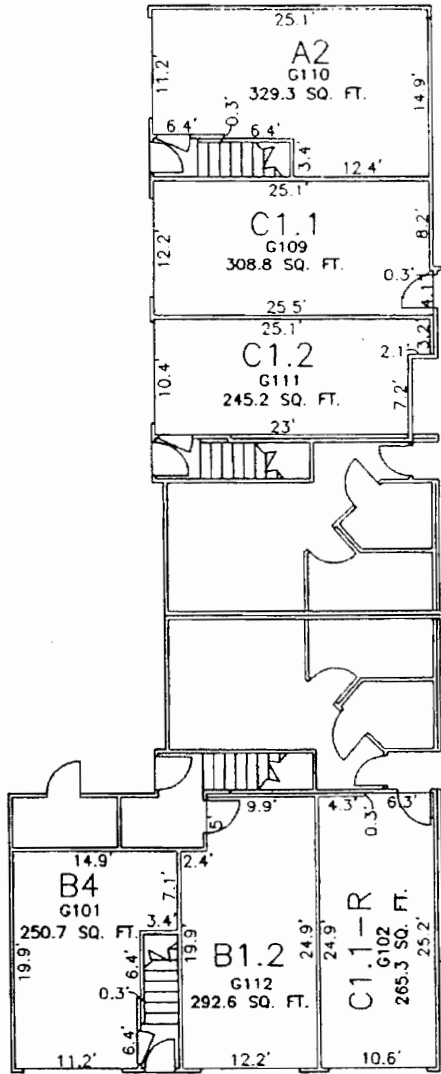
10' 0' 1'

SCALE: 1" = 10'

SHEET 38 OF 50

JOB NUMBER:
 SSJ4095_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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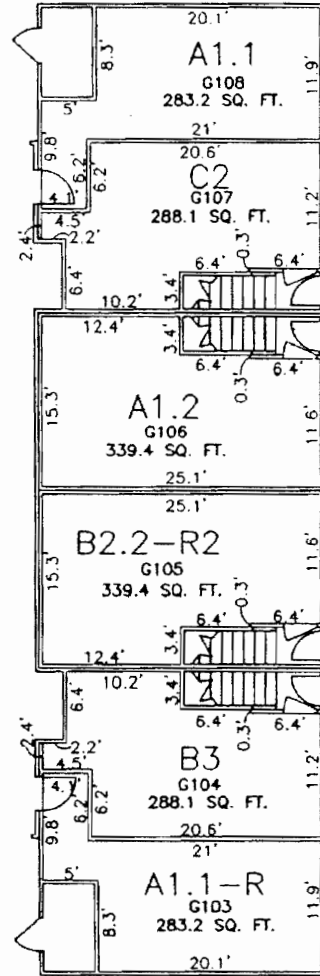
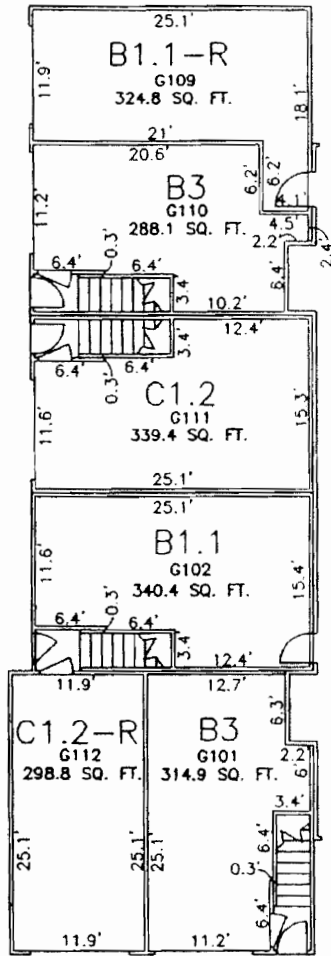
SHEET NAME:
**TYPICAL
 BUILDING
 TYPE I GARAGE
 DETAIL**

SCALE: 1" = 15'

SHEET 39 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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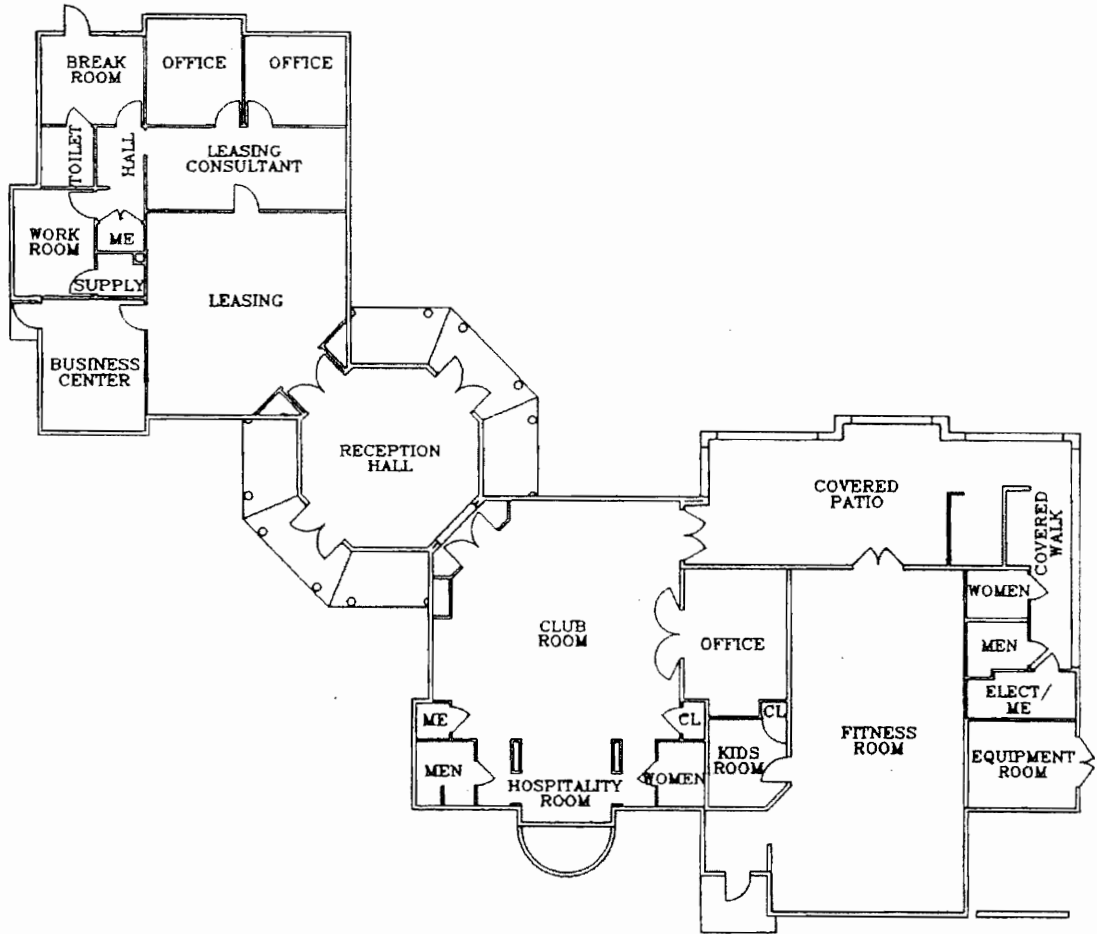
SHEET NAME:
 TYPICAL
 BUILDING
 TYPE II GARAGE
 DETAIL

SCALE: 1" = 15'

SHEET 40 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

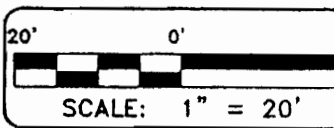


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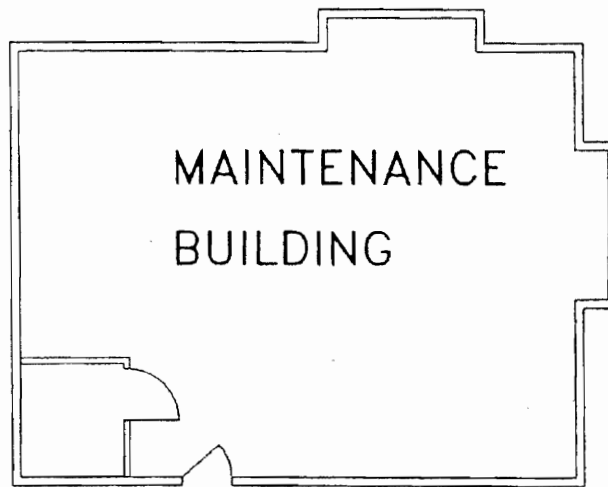
SHEET NAME:
**CLUBHOUSE
 GROUND FLOOR
 FLOOR PLAN**



SHEET 41 OF 50

JOB NUMBER
 SS34895_1

EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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SHEET NAME:
MAINTENANCE
BUILDING
FLOOR PLAN

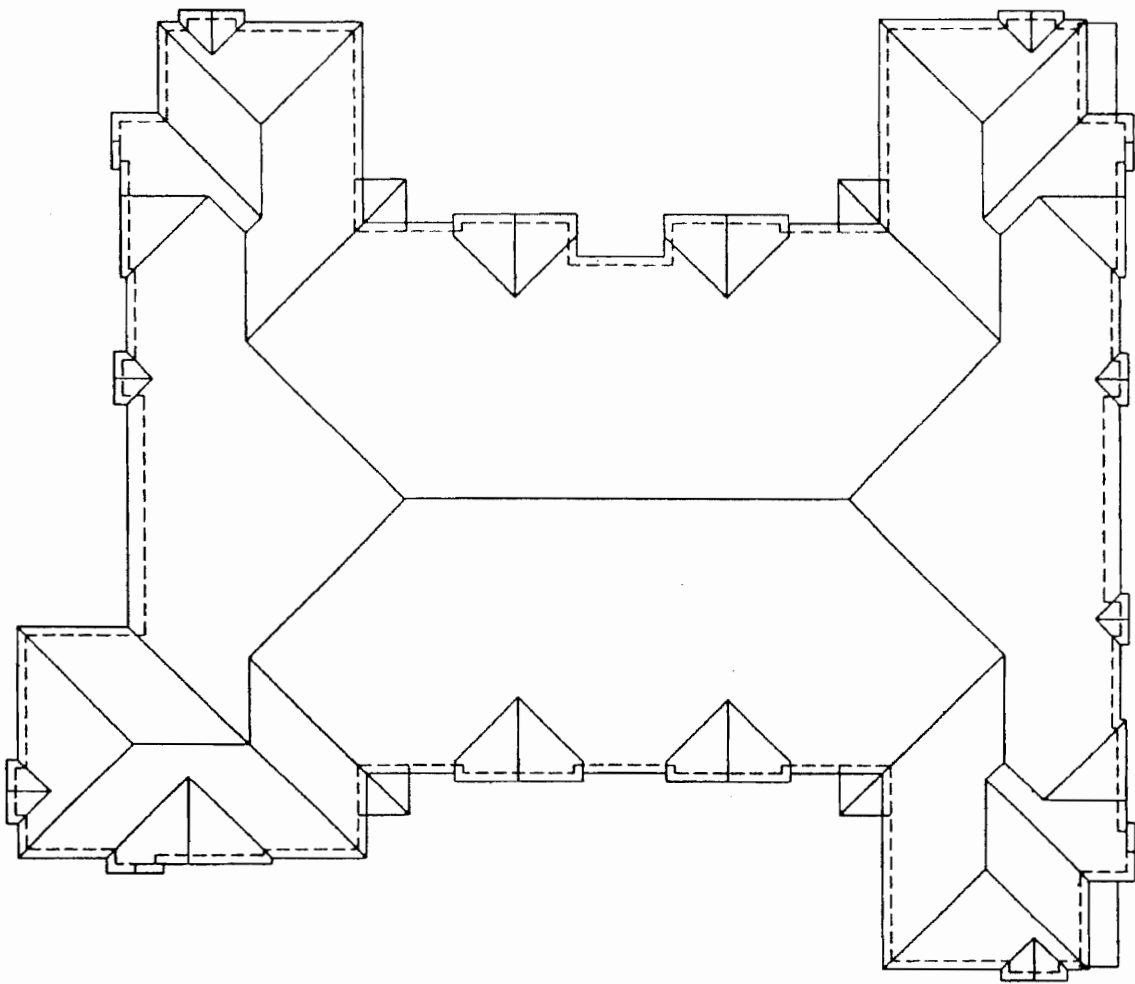
10' 0'

SCALE: 1" = 10'

SHEET 42 OF 50

JOB NUMBER
SS34895_1

EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



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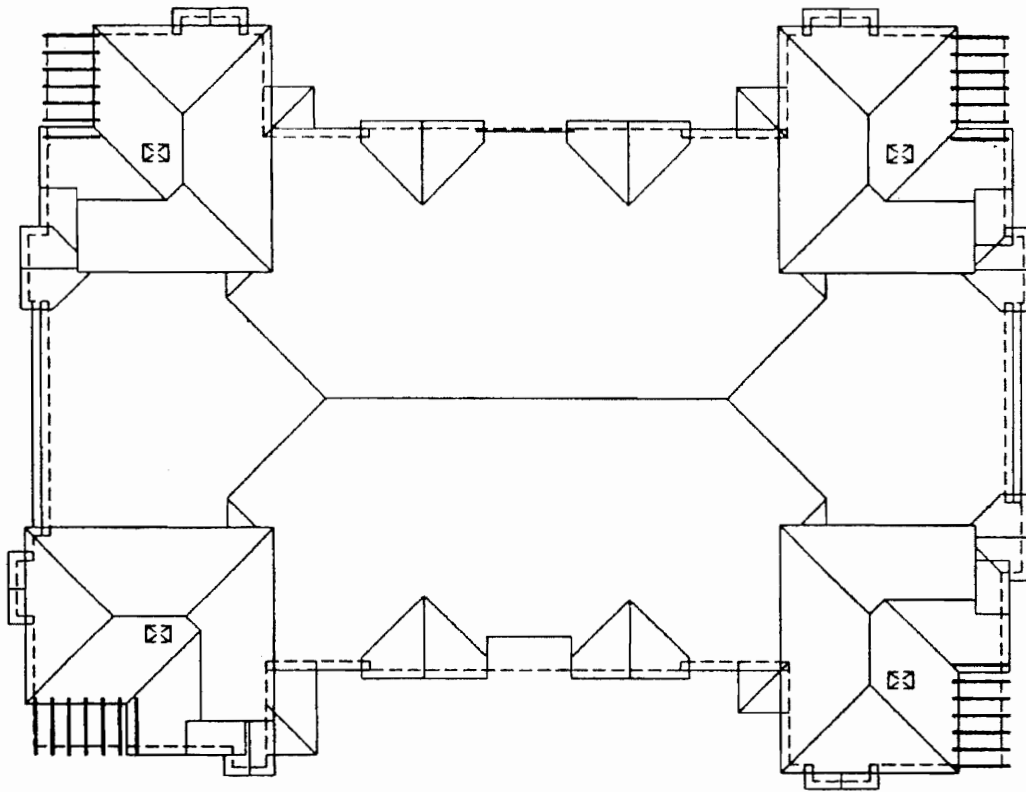
SHEET NAME:
BUILDING
TYPE I
ROOF PLAN

NOT TO SCALE

SHEET 43 OF 50

JOB NUMBER
SS34895_1

EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

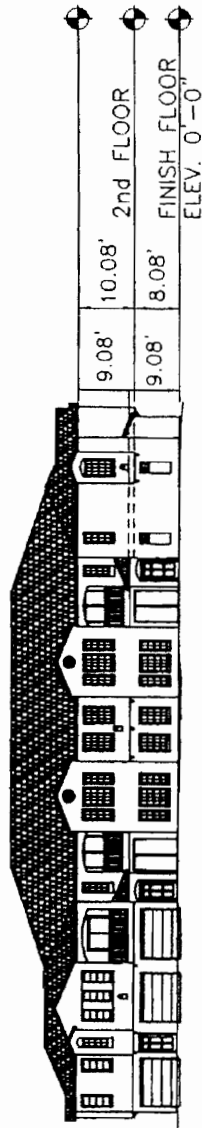


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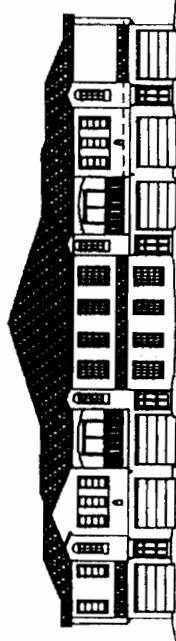
SHEET NAME:
BUILDING
TYPE II
ROOF PLAN

NOT TO SCALE
SHEET 44 OF 50
JOB NUMBER:
SS34895_1.

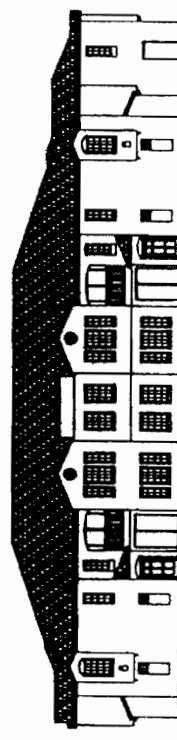
EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



FRONT ELEVATION
 BUILDING TYPE 1



RIGHT ELEVATION
 BUILDING TYPE 1



REAR ELEVATION
 BUILDING TYPE 1



LEFT ELEVATION
 BUILDING TYPE 1

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SHEET NAME:
 BUILDING TYPE 1
 ELEVATIONS

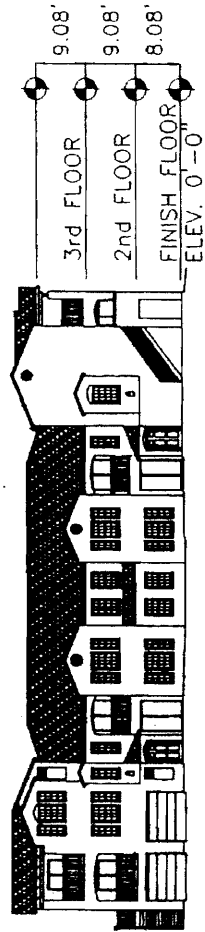
30' 0' 30'

SCALE: 1" = 30'

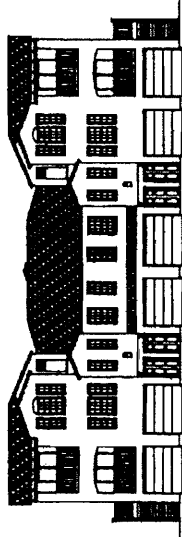
SHEET 45 OF 50

JOB NUMBER:
 SSSJ+895_14

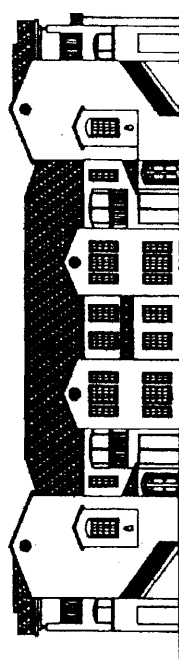
EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



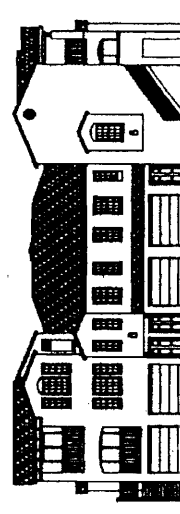
FRONT ELEVATION
 BUILDING TYPE 2



RIGHT ELEVATION
 BUILDING TYPE 2



REAR ELEVATION
 BUILDING TYPE 2



LEFT ELEVATION
 BUILDING TYPE 2

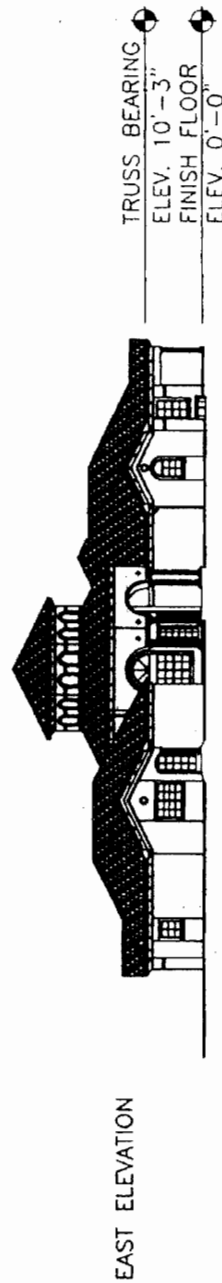
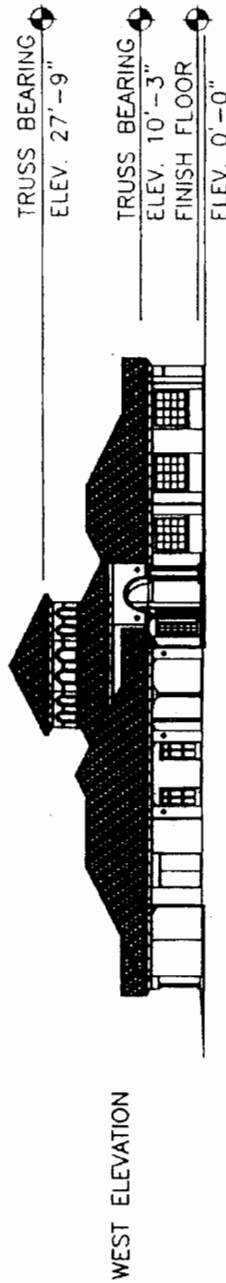
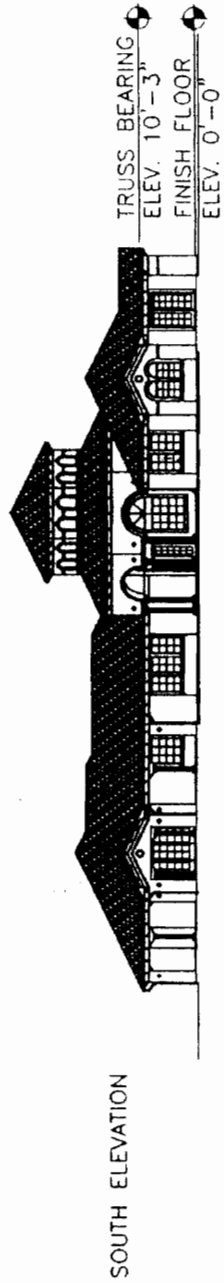
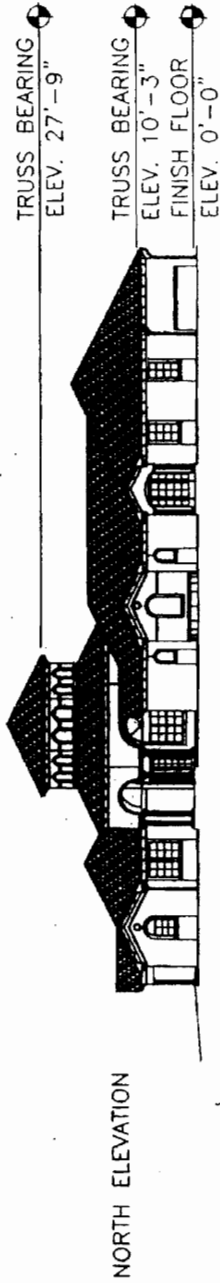
U.S. SURVEYOR®
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 RYANSVILLE, INDIANA 47716

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SHEET NAME:
 BUILDING TYPE 2
 ELEVATIONS

30' 0' 30'
 SCALE: 1" = 30'
 SHEET 46 OF 50
 JOB NUMBER:
 SS3+895_14

EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



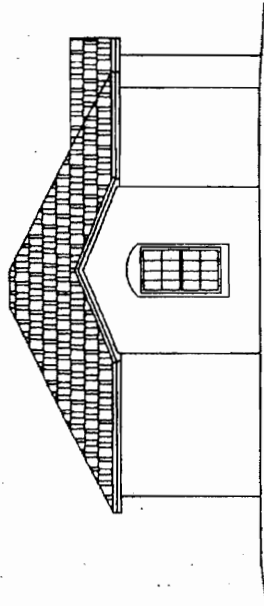
SHEET NAME:
 COMMUNITY
 CENTER
 ELEVATIONS

U.S. SURVEYOR®
 4800 RIVERBEND POINTS DRIVE
 EVANSTON, INDIANA 47710

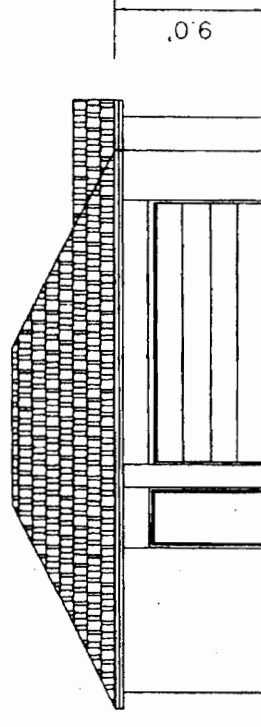
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EXHIBIT "A"
 VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA



RIGHT, REAR ELEVATION, SIM.
 MAINTENANCE BUILDING



SIDE ELEVATION
 MAINTENANCE BUILDING

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SHEET NAME:
 MAINTENANCE
 BUILDING
 ELEVATIONS

10' 0' 10'

SCALE: 1" = 10'

SHEET 48 OF 50

JOB NUMBER:
 SS34895_14

EXHIBIT "A"
VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM
 SECTION 29, TOWNSHIP 24 SOUTH, RANGE 29 EAST, ORANGE COUNTY, FLORIDA

BUILDING TYPE I BUILDING # (1, 3, 9, 11, 12, 13, 14, 15, 16, 17, 19, 20, 22, 25)

UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	BALCONY SQ. FT.	NUMBER OF TYPE A2 UNITS	TOTAL TYPE A2 UNIT SQ. FT.	TOTAL TYPE A2 PATIO/BALCONY SQ. FT.
UNIT A2 & A2-R	857.6	.24146	70.1	3	2572.8	210.3
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	BALCONY SQ. FT.	NUMBER OF TYPE B1.2 UNITS	TOTAL TYPE B1.2 UNIT SQ. FT.	TOTAL TYPE B1.2 PATIO/BALCONY SQ. FT.
UNIT B1.2	1216.5	.34252	42.3	1	1216.5	42.3
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	PATIO SQ. FT.	NUMBER OF TYPE B2.1 UNITS	TOTAL TYPE B2.1 UNIT SQ. FT.	TOTAL TYPE B2.1 PATIO/BALCONY SQ. FT.
UNIT B2.1 & B2.1-R	1120	.31534	44.8	2	2240	89.6
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	BALCONY SQ. FT.	NUMBER OF TYPE B2.2 UNITS	TOTAL TYPE B2.2 UNIT SQ. FT.	TOTAL TYPE B2.2 PATIO/BALCONY SQ. FT.
UNIT B2.2 & B2.2-R1	1173.3	.33035	42.3	2	2346.6	84.6
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	BALCONY SQ. FT.	NUMBER OF TYPE B4 UNITS	TOTAL TYPE B4 UNIT SQ. FT.	TOTAL TYPE B4 PATIO/BALCONY SQ. FT.
UNIT B4	1142.5	.32168	69.7	1	1142.5	69.7
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	PATIO SQ. FT.	NUMBER OF TYPE C1.1 UNITS	TOTAL TYPE C1.1 UNIT SQ. FT.	TOTAL TYPE C1.1 PATIO/BALCONY SQ. FT.
UNIT C1.1 & C1.1-R	1343.6	.37830	44.8	2	2687.2	89.6
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	BALCONY SQ. FT.	NUMBER OF TYPE C1.2 UNITS	TOTAL TYPE C1.2 UNIT SQ. FT.	TOTAL TYPE C1.2 PATIO/BALCONY SQ. FT.
UNIT C1.2	1395.8	.39300	42.3	1	1395.8	42.3

UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G104	UNIT A2	329.3
G110	UNIT A2	329.3
G107	UNIT A2-R	259.8
G112	UNIT B1.2	292.6
G108	UNIT B2.1	308.8
G103	UNIT B2.1-R	308.8

UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G106	UNIT B2.2	245.5
G105	UNIT B2.2-R1	245.5
G101	UNIT B4	250.7
G109	UNIT C1.1	308.8
G102	UNIT C1.1-R	265.3
G111	UNIT C1.2	245.2


U.S.SURVEYOR@USSURVEYOR.COM



U.S. SURVEYOR[®]
 1880 RIVERWIND POINTE DRIVE
 EVANSVILLE, INDIANA 47716
1-800-TO-SURVEY

SHEET NAME:
**BUILDING
 TYPE I SQUARE
 FOOTAGE
 CHART**

30' 0'



SCALE: 1" = 30'

SHEET 49 OF 50 JOB NUMBE
SS34895_

EXHIBIT "A"
THE AVALON AT CLEARWATER, A CONDOMINIUM
 SECTION 22, TOWNSHIP 29 SOUTH, RANGE 15 EAST, CLEARWATER, FLORIDA

BUILDING TYPE II BUILDING # (2, 4, 5, 6, 7, 8, 10, 18, 21, 23, 24, 26)

UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	PATIO SQ. FT.	NUMBER OF TYPE A1.1 UNITS	TOTAL TYPE A1.1 UNIT SQ. FT.	TOTAL TYPE A1.1 PATIO/BALCONY SQ. FT.
UNIT A1.1 & A1.1-R	789.9	.22240	44.8	2	1579.8	89.6
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	BALCONY SQ. FT.	NUMBER OF TYPE A1.2 UNITS	TOTAL TYPE A1.2 UNIT SQ. FT.	TOTAL TYPE A1.2 PATIO/BALCONY SQ. FT.
UNIT A1.2	895.3	.25208	42.3	1	895.3	42.3
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	PATIO SQ. FT.	NUMBER OF TYPE B1.1 UNITS	TOTAL TYPE B1.1 UNIT SQ. FT.	TOTAL TYPE B1.1 PATIO/BALCONY SQ. FT.
UNIT B1.1 & B1.1-R	1059.4	.29828	44.8	2	2118.8	89.6
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	BALCONY SQ. FT.	NUMBER OF TYPE B2.2 UNITS	TOTAL TYPE B2.2 UNIT SQ. FT.	TOTAL TYPE B2.2 PATIO/BALCONY SQ. FT.
UNIT B2.2-R2	1174.2	.33061	42.3	1	1174.2	42.3
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	BALCONY SQ. FT.	NUMBER OF TYPE B3 UNITS	TOTAL TYPE B3 UNIT SQ. FT.	TOTAL TYPE B3 PATIO/BALCONY SQ. FT.
UNIT B3	1219	.34322	144	3	3657	432
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	BALCONY SQ. FT.	NUMBER OF TYPE C1.2 UNITS	TOTAL TYPE C1.2 UNIT SQ. FT.	TOTAL TYPE C1.2 PATIO/BALCONY SQ. FT.
UNIT C1.2 & C1.2-R	1395.8	.39300	42.3	2	2791.6	84.6
UNIT TYPE	UNIT SQ. FT.	SQ. FT. REGIME (%)	BALCONY SQ. FT.	NUMBER OF TYPE C2 UNITS	TOTAL TYPE C2 UNIT SQ. FT.	TOTAL TYPE C2 PATIO/BALCONY SQ. FT.
UNIT C2	1511.8	.42566	144.4	1	1511.8	144.4

UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G108	UNIT A1.1	283.2
UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G103	UNIT A1.1-R	283.2
UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G106	UNIT A1.2	339.4
UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G102	UNIT B1.1	340.4
UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G109	UNIT B1.1-R	324.8
UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G105	UNIT B2.2-R2	339.4


UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G101	UNIT B3	314.9
UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G104	UNIT B3	288.1
UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G110	UNIT B3	288.1
UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G111	UNIT C1.2	339.4
UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G112	UNIT C1.2-R	298.8
UNIT NUMBER	UNIT TYPE	UNIT GARAGE SQ. FT.
G107	UNIT C2	288.1

TOTAL NUMBER OF UNITS	TOTAL UNIT SQ. FT.
312	355,161.6

TOTAL GARAGE SQ. FT.	TOTAL PATIO/BALCONY SQ. FT.	TOTAL LIMITED COMMON AREA
92,188	19,895.2	112,083.2

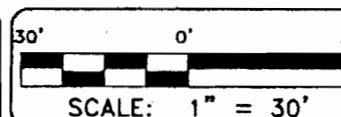
CLUBHOUSE COMMON AREA	MAINTENANCE COMMON AREA	TOTAL COMMON AREA
5208.7	964.6	27,559.1

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U.S. SURVEYOR
 1889 RIVERWIND POINTE DRIVE
 EVANSVILLE, INDIANA 47716
 1-800-TO-SURVEY

SHEET NAME:
BUILDING TYPE II SQUARE FOOTAGE CHART



SHEET 50 OF 50 JOB NUMBER SS34895_1

EXHIBIT "B"

VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM

UNIT OWNERS UNDIVIDED SHARE IN THE COMMON ELEMENTS
AND PERCENTAGE OF SHARING COMMON EXPENSES
AND OWNING COMMON SURPLUS

VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM

PERCENTAGE SHARES OF OWNERSHIP
OF COMMON ELEMENTS AND COMMON SURPLUS
AND SHARING OF COMMON EXPENSES

Both the percentages of ownership of Common Elements and the Common Expenses of the Units were apportioned by grouping the Units into Types and allocating points to each type as follows. The ownership share of the Common Elements and Common Expenses assigned to each unit shall be based upon the total square footage of each unit in uniform relationship to the total square footage of each other unit in the condominium.

The percentages for each Unit were arrived at as follows

UNIT TYPE	NUMBER OF UNITS	PERCENTAGE EACH UNIT TYPE	TOTAL PERCENTAGE UNIT TYPE
A1.1-R	28	0.222259734413684%	6.003272563583150%
A1.2	14	0.251800585190187%	3.525208192662620%
A2-R	36	0.241390952059419%	8.690074274139080%
B1.1-R	28	0.297940580688724%	8.342336259284270%
B1.2	12	0.342392527571461%	4.108710330857530%
B2.1-R	24	0.315102408282692%	7.562457798784610%
B2.2-R1	24	0.330013504388926%	7.920324105334220%
B2.2-R2	14	0.330294845824893%	4.624127841548500%
B3	42	0.342955210443394%	14.404118838622500%
B4	12	0.321573261309926%	3.858879135719110%
C1.1-R	24	0.378122889939230%	9.074949358541520%
C1.2R	40	0.392752644609498%	15.710105784379900%
C2	14	0.425388251181634%	5.955435516542880%
TOTAL	312		100.000000000%

EXHIBIT "C"

VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM

ARTICLES OF INCORPORATION OF
VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC.



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

July 20, 2005

VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, IN
12001 VILLANOVA DRIVE
ORLANDO, FL 32837

The Articles of Incorporation for VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC. were filed on July 19, 2005, and assigned document number H0500007379. Please refer to this number whenever corresponding with this office.

Enclosed is the certification requested. To be official, the certification for a certified copy must be attached to the original document that was electronically submitted and filed under FAX audit number H05000171830.

A corporation annual report/uniform business report will be due this office between January 1 and May 1 of the year following the calendar year of the file/effective date year. A Federal Employer Identification (FEI) number will be required before this report can be filed. Please apply NOW with the Internal Revenue Service by calling 1-800-829-3676 and requesting form SS-4.

Please be aware if the corporate address changes, it is the responsibility of the corporation to notify this office.

Should you have questions regarding corporations, please contact this office at the address given below.

Valerie Ingram
Document Specialist
New Filings Section
Division of Corporations

Letter Number: 405A00047585

Division of Corporations - P.O. BOX 6327 - Tallahassee, Florida 32314

State of Florida



Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation of VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC., a Florida corporation, filed on July 19, 2005, as shown by the records of this office.

I further certify the document was electronically received under FAX audit number H05000171830. This certificate is issued in accordance with section 15.16, Florida Statutes, and authenticated by the code noted below.


The document number of this corporation is N05000007379.

Authentication Code: 405A00047585-072005-N05000007379-1/1

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Twentieth day of July, 2005



Glenda E. Hood
Glenda E. Hood
Secretary of State



State of Florida
Department of State

I certify from the records of this office that VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC. is a corporation organized under the laws of the State of Florida, filed on July 19, 2005.

The document number of this corporation is N05000007379.

I further certify that said corporation has paid all fees due this office through December 31, 2005, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

I further certify that this is an electronically transmitted certificate authorized by section 15.16, Florida Statutes, and authenticated by the code, 405A00047585-072005-N05000007379-1/1, noted below.

Authentication Code: 405A00047585-072005-N05000007379-1/1

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Twentieth day of July, 2005



Glenda E. Hood
Glenda E. Hood
Secretary of State

ARTICLES OF INCORPORATION
OF
VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC.

(A FLORIDA CORPORATION NOT-FOR-PROFIT)

In order to form a corporation not-for-profit under and in accordance with Chapter 617 of the Florida Statutes, we, the undersigned, hereby associate ourselves into a corporation not-for-profit for the purposes and with the powers hereinafter set forth and to that end, we do, by these Articles of Incorporation, certify as follows:

EXPLANATION OF TERMINOLOGY

The terms contained in these Articles which are contained in the Declaration of Condominium ("Declaration") creating VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM, shall have the meaning of such terms set forth in the Declaration.

ARTICLE I

NAME

The name of this Association shall be VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC., whose present address is 12001 Villanova Drive, Orlando, Florida 32837.

ARTICLE II

PURPOSE OF ASSOCIATION

The purpose for which this Association is organized is to maintain, operate and manage the Condominium and to operate, lease, trade, sell and otherwise deal with the personal and real property thereof.

ARTICLE III

POWERS

The Association shall have the following powers which shall be governed by the following provisions:

A. The Association shall have all of the common law and statutory powers of a corporation not-for-profit and all powers set forth in the Florida Statutes Chapter 718, Florida Statutes Chapter 607, and Florida Statutes Chapter 617 which are not in conflict with or limit the terms of the Declaration, these Articles and the By-Laws of the Act.

B. The Association shall have all of the powers of an owners association under the Act and shall have all of the powers reasonably necessary to implement the purposes of the Association, including, but not limited to, the following:

1. to make, establish and enforce reasonable Rules and Regulations governing the Condominium and the use of Units;
2. to make, levy, collect and enforce Special Assessments and Annual Assessments against Owners and to provide funds to pay for the expenses of the Association and the maintenance, operation and management of the Condominium in the manner provided in the Declaration, these Articles, the By-Laws and the Condominium Act and to use and expend the proceeds of such Assessments in the exercise of the powers and duties of the Association;
3. to maintain, repair, replace and operate the Condominium in accordance with the Declaration, these Articles, the By-Laws and the Act;
4. to reconstruct improvements of the Condominium in the event of casualty or other loss in accordance with the Declaration;
5. to enforce by legal means the provisions of the Declaration, these Articles, the By-Laws and the Act, and,
6. to employ personnel, retain independent contractors and professional personnel and enter into service contracts to provide for the maintenance, operation and management of the Condominium and to enter into such other agreements that are consistent with the purpose of the Association

ARTICLE IV

MEMBERS

The qualification of Members, the manner of their admission to membership in the Association, the manner of the termination of such membership and voting by Members shall be as follows:

A. Until such time as the recordation of the Declaration, the Members of this Association shall be comprised solely of the Subscribers ("Subscriber Members") to these Articles; and in the event of the resignation or termination of any Subscriber Member, the remaining Subscriber Members may nominate and designate a successor Subscriber Member. Each of the Subscriber Members shall be entitled to cast one (1) vote on all matters requiring a vote of the Members.

B. Upon the recordation of the Declaration, the Subscriber Members' rights and interests shall be automatically terminated and the Owners, which in the first instance means Developer as the owner of the Units, shall be entitled to exercise all of the rights and privileges of Members.

C. Membership in the Association shall be established by the acquisition of ownership of a Condominium Unit in the property as evidenced by the recording of an instrument of conveyance amongst the Public Records of Orange County Florida, whereupon, the membership in the Association of the prior Owner thereof, if any shall terminate. New Members shall deliver a trust copy of the recorded deed or other instrument of acquisition of title to the Association.

D. No Member may assign, hypothecate or transfer in any manner his membership in the Association or his share in the funds and assets of the Association except as an appurtenance to his Condominium Unit.

E. With respect to voting, the Members as a whole shall vote. Each Condominium Unit with respect to all matters upon which Owners (other than the Developer) are permitted or required to vote as set forth in the Declaration, these Articles or By-Laws shall be entitled to one vote for each Unit owned (unless altered pursuant to Article V of the Declaration) which vote shall be exercised and cast in accordance with the Declaration, these Articles and the By-Laws.

ARTICLE V

TERM

The term for which this Association is to exist shall be perpetual.

ARTICLE VI

SUBSCRIBERS

The name and address of the Subscriber to these Articles is as follows:

<u>NAME</u>	<u>ADDRESS</u>
OREN D. LIEBER	555 NE 15 th Street, Suite 100 Miami, Florida 33132

ARTICLE VI

OFFICERS

A. The affairs of the Association shall be managed by a President, one (1) or several Vice Presidents, a Secretary and a Treasurer and, if elected by the Board, an Assistant Secretary and an Assistant Treasurer, which officers shall be subject to the directions of the Board.

B. The Board shall elect the President, the Vice President, the Secretary, the Treasurer and as many other Vice Presidents, Assistant Secretaries and Assistant Treasurers as the Board shall from time to time determine appropriate. Such officers shall be elected annually by the Board at the first meeting of the Board, provided, however, such officers may be removed by such Board and other persons may be elected by the Board as such officers in the manner provided in the By-Laws. The President shall be a Director of the Association, but no other officer need be a Director. The same person may hold two (2) offices, the duties of which are not incompatible.

ARTICLE VIII

FIRST OFFICERS

The names of the officers who are to serve until the first election of officers by the Board are as follows:

President	ROBERT WOLF
Vice President/Secretary	JOSEPH GOLDBERG
Treasurer	AARON KLEIN

The street address of the initial office of this corporation is: c/o Ritter, Ritter and Zaretsky, LLP, Suite 100, 555 Northeast 15 Street, Miami, Florida 33132 and the name of the initial resident agent of this Corporation is Oren D. Lieber, Esq.

ARTICLE IX

BOARD OF DIRECTORS

A. The form of administration of the Association shall be by a Board of three (3) Directors.

B. The names and addresses of the persons who are to serve as the first Board of Directors ("First Board") are as follows:

<u>NAME</u>	<u>ADDRESS</u>
ROBERT WOLF	4706 18 TH Avenue, Suite 200 Brooklyn, New York 11204
JOSEPH GOLDBERD	1381 51 ST Street Brooklyn, New York 11219
AARON KLEIN	4706 18 TH Avenue, Suite 200 Brooklyn, New York 11204

Developer reserves the right to designate successor Directors to serve on the First Board for so long as the First Board is to serve, as hereinafter provided

C The First Board shall serve until the "Initial Election Meeting," as hereinafter described, which shall be held sixty (60) days after the sending of notice by Developer to the Association that Developer voluntarily waives its right to continue to designate the members of the First Board, whereupon the First Board shall resign and be succeeded by the "Initial Elected Board" (as hereinafter defined). Notwithstanding the foregoing, however, when unit owners other than the Developer own more than 15% of the units in the condominium, they shall be entitled to elect one-third (1/3) of the Board

D Within seventy-five (75) days after the Unit Owners, other than the Developer, are entitled to elect a member of the Board of Administration (Directors) of the Association, the Association shall call, and give not less than sixty (60) days notice of an election for the members of the Board of Administration. The election shall proceed as provided in Florida Statutes Chapter 718, 112(2)(d). The notice may be given by any Unit Owner if the Association fails to do so. Upon election of the first Unit Owner, other than Developer, to the Board of Administration, the Developer shall forward to the Bureau of Condominiums the name and mailing address of the Unit Owner Board Member

ARTICLE X

INDEMNIFICATION

Every Director and every officer of the Association (and the Directors and/or officers as a group) shall be indemnified by the Association against all expenses and liabilities, including counsel fees (at all trial and appellate levels), reasonably incurred by or imposed upon him or them in connection with any proceeding, litigation or settlement in which he may become involved by reason of his being or having been a Director or officer of the Association. The foregoing provisions for indemnification shall apply whether or not he is a Director or officer at the time such expenses are incurred. Notwithstanding the above, in instances where a Director or officer admits or is adjudged guilty of willful misfeasance or malfeasance in the performance of his duties, the indemnification provisions of these Articles shall not apply. Otherwise the foregoing rights to indemnification shall be in addition to and not exclusive of any and all rights of indemnification to which a Director or officer may be entitled whether by statute or common law

ARTICLE XI

BY-LAWS

The By-Laws of the Association shall be adopted by the First Board, and thereafter may be altered, amended or rescinded in the manner provided for in the By-Laws and the Act. As is set forth in the By-Laws, the By-Laws may be amended by the affirmative vote of not less than a majority of the Members present at an Annual Members Meeting or a special meeting of the Members and the affirmative approval of a majority of the Board at a regular or special meeting of the Board. Subject to 718, 110(4), and (8) Florida Statutes, notwithstanding anything contained herein to the contrary, while the Developer is entitled to appoint a majority of the Board of Directors, the By-Laws may be amended by a Majority of the Board of Directors, provided that such Amendment shall not increase the proportion of common expenses nor increase the ownership of Common Elements borne by the Unit Owners or change a Unit Owner's voting rights without the consent of the affected by Unit Owners. Subject to 718, 110(4) and (8) Florida Statutes, said Amendment need only be executed and acknowledged by the Developer and the consent of the Unit Owners, the Association, the owner and holder of any lien encumbering a Unit in this Condominium, or any others, shall not be required

ARTICLE XII

AMENDMENTS

A Prior to the recording of the Declaration amongst the Public Records of Orange County, Florida, these Articles may be amended only by an instrument in writing signed by all of the Directors and filed in the office of the Secretary of State of the State of Florida. The instrument amending these Articles shall identify the particular Article or Articles being amended and give the exact language of such amendment, and a certified copy of such amendment shall always be attached to any certified copy of these articles and shall be an exhibit to the Declaration upon the recording of any such Declaration

B After the recording of the Declaration amongst the Public Records of Orange County, Florida, these Articles may be amended in the following manner:

1 Notice of the subject matter of the proposed amendment shall be included in the notice of any meeting (whether of the Board or of the Members) at which such proposed amendment is to be considered, and

2 A resolution approving the proposed amendment may be first passed by either the Board or the Members. After such approval of a proposed amendment by one of said bodies, such proposed amendment must be submitted and approved by the other of said bodies. Approval by the Members must be by a vote of a majority of the Members present at a meeting of the membership at which a quorum (as determined in accordance with the By-Laws) is present and approval by the Board must be by a majority of the Directors present at any meeting of the Directors at which a quorum (as determined in accordance with the By-Laws) is present

C A copy of each amendment shall be certified by the Secretary of State and recorded amongst the Public Records of Orange County, Florida

D Notwithstanding the foregoing provisions of this Article XII, there shall be no amendment to these Articles which shall abridge, amend or alter the rights of Developer, including the right to designate and select the Directors as provided in Article IX hereof, or the provisions of this Article XII, without the prior written consent therefore by Developer

E Except as otherwise provided in Section 718.110(4) and 718.110(8), notwithstanding anything contained herein to the contrary, while the Developer is entitled to appoint a majority of the Board of Directors, these Articles may be amended by a majority of the Board of Directors evidenced by a certificate of the association, provided that such Amendment shall not increase the proportion of common expenses nor decrease the ownership of Common Elements borne by the Unit Owners or change a Unit Owner's voting rights without the consent of the affected Unit Owners. Said Amendment need only be executed and acknowledged by the Association and the consent of the Unit Owners, the owner and holder of any lien encumbering a Unit in this Condominium (or any others), shall not be required

ARTICLE XIII

REGISTERED AGENT

The name and address of the initial Registered Agent is

Oren D. Lieber, Esq
555 NE 15th Street, Suite #100
Miami, FL 33132

IN WITNESS WHEREOF, the Subscriber has hereunto affixed his signature the day and year set forth below

Dated July 15, 2005

[Signature]
Oren D. Lieber, Esq

STATE OF FLORIDA)
) SS
COUNTY OF MIAMI-DADE)

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgements, personally appeared, to me personally known to be the persons described as the Subscribers in and who executed the foregoing Articles of Incorporation, and they acknowledged before me that they executed the same of the purposes therein expressed, and who did take oaths

WITNESS my hand and official seal in the County and State aforesaid, this Sunday of July, 2005

[Signature]
Notary Public, State of Florida

My commission expires: 4-17-09



ACKNOWLEDGMENT BY DESIGNATED (REGISTERED) AGENT

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED NON-PROFIT CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT TO ACT IN THIS CAPACITY, AND AGREE TO COMPLY WITH THE PROVISION OF SAID ACT RELATIVE TO KEEPING OPEN SAID OFFICE

DATED THIS 15th DAY OF July, 2005

Oren D. Lieber, Esq
BY *[Signature]*
(Registered Agent)

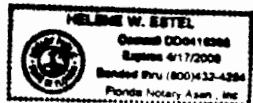
STATE OF FLORIDA)
COUNTY OF MIAMI-DADE)

I HEREBY CERTIFY that on this 15th day of July, 2005, personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements, OREN D. LIEBER, ESQ., to me known to be the individual described in and who executed the foregoing instrument as registered agent to the Articles of Incorporation of VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC., a Florida non-profit corporation, and he severally acknowledged to me that he signed and executed such instrument for the uses and purposes therein stated

IN WITNESS WHEREOF, I have set my hand and official seal in the County and State aforesaid on the day and year last above written

[Signature]
Notary Public, State of Florida

My commission expires: 4-17-09



A1-4

EXHIBIT "D"

VILLANOVA AT HUNTER S CREEK, A CONDOMINIUM

BY-LAWS OF
VILLANOVA AT HUNTER S CREEK CONDOMINIUM ASSOCIATION, INC.

BY-LAWS
OF
VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC.

A Florida Corporation Not for Profit

* * *

ARTICLE ONE

Organization

Section 1 The name of this organization shall be VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC.

Section 2 The organization may, by a vote of the Unit Owners, change its name.

ARTICLE TWO

Purposes

The following are the purposes for which this organization has been established:

Section 1 To serve the recreational and maintenance needs of the Owners of the Condominium Units constructed upon the real property described on Exhibit "A" of the Declaration of Condominium to which this Exhibit "D" is attached.

Section 2 To maintain, manage, operate, administer and improve the real property upon which the recreational facilities are to be constructed, and further, to maintain the facilities and improvements, including personal property thereon.

Section 3 For the purposes set forth in the Articles of Incorporation of this organization and the Declaration of Condominium of VILLANOVA AT HUNTER'S CREEK, A CONDOMINIUM.

Section 4 For such other purpose as the Board of Directors may from time to time deem necessary for the efficient operation of the recreational facilities and Common Elements and Limited Common Elements contemplated hereby.

ARTICLE THREE

Meetings of Membership

Section 1 Place All meetings of the Association membership shall be held at the office of the Association or such other place as may be designated in the notice.

Section 2 Annual Meeting

(a) The first Annual Meeting shall occur within one hundred (100) days of the recordation of the Declaration of Condominium and annually thereafter. All members of the Board of Directors to be elected by Unit Owners, other than the Developer, shall be elected by plurality vote. The Developer shall have the right to appoint all members of the Board of Directors, unless and until required otherwise by the provisions of the Declaration of Condominium and Florida Statutes.

(b) Subsequent to the first Annual Meeting, regular Annual Meetings shall be held in the month of November of each year upon date appointed by the Board of Directors. No meeting shall be held on a legal holiday. At least fourteen (14) days prior to the Annual Meeting, unless a Unit Owner waives, in writing, the right to receive notice of the Annual Meeting by mail, written notice including an agenda, shall be mailed by regular mail to each member of the Association at the address which the Developer initially identifies for that purpose. Where the Unit is owned by more than one person, the Association shall provide notice, for meetings and all other purposes, to the address initially identified by the Developer and thereafter, as one or more of the Unit Owners shall so advise the Association in writing, or if no address given or the Unit Owners do not agree to the address provided on the deed of record. An officer of the Association or the manager or other person providing notice of the Association meeting shall provide an affidavit or United States Postal Service certificate of mailing, to be included in the official records of the Association, affirming that the notice was mailed or hand delivered in accordance herewith, to each Unit Owner at the address last furnished to the Association. Notice shall be posted in a conspicuous place on the condominium property at least fourteen (14) continuous days preceding the annual meeting. Upon notice to the Unit Owners, the Board shall, by duly adopted rule, designate a specific location on the condominium property upon which all notices of Unit Owners' meetings shall be posted.

(c) At the Annual Meetings, the membership of the Association shall elect, by plurality vote, a Board of Directors and transact such other business as may properly come before the meeting. The Directors so elected at the Annual Meeting shall constitute the Board of Directors until the next Annual Meeting of the members of the Association and the election and qualification of their successors.

Section 3 Membership List: At least fifteen (15) days before every election of the Directors, a complete list of members entitled to vote at said election, arranged numerically by Condominium Units, shall be produced and kept for said fifteen (15) day period and during the election at the office of the Association and shall be open to examination by any member during such period.

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Section 4 Special Meetings

(a) Special Meetings of the members, for any purpose or purposes, unless otherwise prescribed by statute (including, but not limited to, the provisions of Chapter 718, 112 (2) (e) and (j), Florida Statutes, regarding the percentage required to call certain special meetings, regarding budget and recall of Board Members), or Secretary at the request, in writing, of members holding not less than twenty five (25%) percent of the voting interest in the Association. Such request shall state the purpose, or purposes, of the proposed meeting.

(b) Written notice of a Special Meeting of members, stating time, place and object thereof, shall be mailed by regular mail to each member entitled to vote thereat, at such address as appears on the books of the Association, at least five (5) days before such meeting. However, written notice of any meeting at which non-emergency special assessments or at which amendments to rules regarding Units will be proposed, discussed or approved shall be mailed or delivered to the Unit Owners and posted conspicuously on the Condominium Property no less than fourteen (14) days prior to the meeting. Evidence of compliance with this fourteen (14) day notice shall be made by an Affidavit executed by the Secretary and filed among the official records of the Association.

(c) Business transaction at all Special Meetings shall be confined to the purposes stated in the notice thereof.

Section 5 Proxies. Votes may be cast in person or by proxy in accordance with applicable law. Proxies must be filed with the Secretary of the Association prior to the meeting. If more than one (1) person owns a Condominium Unit (such as husband and wife), all must sign the proxy for it to be valid.

Section 6 Quorum. The presence in person or representation by written proxy of the members holding at least fifty (50%) percent of the total voting interest in the Association shall be requisite to and shall constitute a quorum at all meetings of the members for the transaction of business, except as otherwise provided by statute, or by these By-Laws. If, however, such quorum shall not be present, the President, or in his absence, the Vice President, or in his absence, any other appropriate officer or director may adjourn the meeting to a time within fifteen (15) days thereof at the same place to be announced at the meeting by the person adjourning same and a notice of such new meeting to be posted conspicuously upon the Condominium Property forty eight (48) continuous hours preceding the meeting. The meeting shall continue to be adjourned in this manner until a quorum shall be present or represented. Notwithstanding anything contained herein to the contrary, at such new meeting or meetings (if additional meetings are necessary in order to obtain the reduced quorum as hereinafter provided), the presence in person or representation by written proxy of the members holding at least one-third (1/3) of the voting interest of the Association shall be requisite to and shall constitute a quorum at such new meetings, it being intended that, in the event a majority quorum cannot be obtained at any meeting of the members, the quorum requirement be reduced for the purposes of the new meeting or meetings to which the original meeting is adjourned only. At such new meeting or meetings, if necessary, at which a quorum (at least one-third (1/3) of the voting interest of the Association present in person or represented by proxy) exists, any business may be transacted which might have been transacted at the meeting originally called. Although any proxy shall be valid at the original meeting and any lawful adjourned meeting or meetings thereof, the Condominium Act shall control (in the event it limits the validity of proxies as it presently does for a period no longer than ninety (90) days after the date of the first meeting for which it was given). F.S. 718.112(2)(b)(2).

Section 7 Vote Required to Transact Business. When a quorum is present at any meeting, a majority of the Unit Owners' total votes present in person or represented by written proxy (subject to the restrictions below) at such meeting shall decide any question brought before the meeting, unless the question is one upon which, by express provisions of the statutes of the Declaration of Condominium or by these By-Laws, a different vote is required, in which case such express provisions shall govern and control the voting on such issue. Notwithstanding the foregoing or anything to the contrary in these Bylaws, the use of proxies shall be restricted as follows: Limited proxies must be used for votes taken to waive or reduce reserves, to waive financial statement requirements, to amend the declaration, articles or bylaws, to elect board members in the case of recall, and for any other matter for which this chapter requires or permits a vote of the unit owners. General proxies may also be used for the purpose of obtaining a quorum.

Section 8 Right to Vote and Designation of Voting Member. If a Condominium Unit is owned by one person, his right to vote shall be established by the recorded title to the Unit. If a Condominium Unit is owned by more than one person, the person entitled to cast the vote for the Unit shall be designated in a certificate, signed by all of the recorded Owners of the Unit and filed with the Secretary of the Association. If a Condominium Unit is owned by a corporation, the officer or employee thereof entitled to cast the vote of the Unit for the corporation shall be designated in a certificate for this purpose, signed by the President or Vice President, attested to by the Secretary or Assistant Secretary of the corporation and filed with the Secretary of the Association. The person designated in such certificate who is entitled to cast the vote for a Unit shall be known as the "voting member." If such a certificate is not on file with the Secretary of the Association for a Unit owned by more than one person or by a corporation, the vote of the Unit owned by more than one person or by a corporation, the vote of the Unit concerned shall not be considered in determining the requirement for a quorum, or for any purpose requiring the approval of a person entitled to cast the vote for the Unit, except if said Unit is owned by a husband and wife. Such certificates shall be valid until revoked or until superseded by a subsequent certificate, or until change in the ownership of the Unit concerned. If a Condominium Unit is owned jointly by a husband and wife, the following three (3) provisions are applicable thereto:

(a) They may, but they shall not be required to, designate a voting member.

(b) If they do not designate a voting member, and if both are present at a meeting and are unable to concur in their decision upon any subject requiring a vote, they shall lose their right to vote on that subject at that meeting. (As provided herein, the vote of a Unit is not divisible.)

(c) Where they do not designate a voting member, and only one is present at a meeting, the person present may cast the Unit vote just as though he or she owned the Unit individually and without establishing the concurrence of the absent person.

Section 9 Waiver and Consent. Whenever the vote of a member at a meeting is required or permitted by any provision of the statutes or these By-Laws to be taken in connection with any action of the Association, the meeting and vote of members may be dispensed with if the members holding a majority of the Unit Owners' total votes which would have been entitled to vote upon the action, if such meeting were held, shall consent in writing to such action being taken, however, notice of such action shall be given to all members unless all members approve such action.

Section 10 Order of Business Other than the Annual Meeting, the proposed order of business at all meetings of the Association will be:

- (a) Determination of Quorum;
- (b) Proof of Notice of Meeting or Waiver of Notice;
- (c) Reading of Minutes of Prior Meeting;
- (d) Officers' Reports;
- (e) Committee Reports;
- (f) Unfinished Business;
- (g) New Business; and
- (h) Adjournment.

The first order of business at the Annual Meeting shall be the collection of election ballots, as required by rule 61B-23.0021(10)(a), FAC.

Section 11 Election of Board: The members of the Board of Administration shall be elected by written ballot or voting machine. Except in the case of recall, proxies shall not be used in electing the Board of Administration, either in general elections or elections to fill vacancies caused by resignation, or otherwise, unless otherwise provided in Chapter 718, Florida Statutes. Limited proxies may be used to elect or replace board members in the event of recall. Not less than 60 days before a scheduled election, the Association shall mail or deliver, whether by separate Association mailing or included in another Association mailing or delivery including regularly published newsletters, to each Unit Owner entitled to vote, a first notice of the date of the election. Any Unit Owner or other eligible person desiring to be a candidate for the board of administration must give written notice to the Association not less than 40 days before a scheduled election. Together with the written notice and agenda, the Association shall then mail or deliver a second notice of the election meeting to all Unit Owners entitled to vote therein, together with a ballot which shall list all candidates. Upon request of a candidate, the Association shall include an information sheet, no larger than 8 1/2 inches by 11 inches, which must be furnished by the candidate not less than 35 days before the election, to be included with the mailing of the ballot, with the costs of mailing and copying to be borne by the Association. However, the Association has no liability for the contents of the information sheets prepared by the candidates. The division shall by rule establish voting procedures consistent with the provisions contained herein, including rules providing for the secrecy of ballots. Elections shall be decided by a plurality of those ballots cast. There shall be no quorum requirement, however, at least 20 percent of the eligible votes must cast a ballot in order to have a valid election of members of the Board of Administration. No Unit Owner shall permit any other person to vote his ballot, and any such ballots improperly cast shall be deemed invalid. A Unit Owner who needs assistance in casting the ballot for the reasons stated in Section 101.051, Florida Statutes, may obtain assistance in casting the ballot. Any Unit Owner violating this provision may be fined by the Association in accordance with Section 718.303, Florida Statutes. The regular election shall occur on the date of the annual meeting. Notwithstanding the provisions of this paragraph, an election and balloting are not required unless more candidates file notices of intent to run or are nominated than vacancies exist on the board.

Section 12 Unit Owner Participation: Unit Owners shall have the right to participate in meetings of Unit Owners with reference to all designated agenda items. However, the Association may adopt reasonable rules governing the frequency, duration and manner of Unit Owner participation. Any Unit Owner may tape record or videotape a meeting of the Unit Owners, subject to rules adopted by the Division.

ARTICLE FOUR

Voting

Section 1 The Owners(s) of each Condominium Unit shall be entitled to one (1) vote. If a Condominium Unit Owner owns more than one (1) Unit, he shall be entitled to vote for each Unit owned. The vote of a Condominium Unit shall not be divisible.

Section 2 For the election of Directors, voting shall be by secret ballot. When voting by ballot (for Director or otherwise) the Chairman of the meeting, immediately prior to the commencement of balloting, shall appoint a committee of three (3) members who will act as "Inspectors of Election" and who shall, at the conclusion of the balloting, certify in writing the results, and such certificate shall be annexed to the Minutes of the meeting.

ARTICLE FIVE

Board of Directors

Section 1 The business of this Association shall be governed by a Board of Directors consisting of three (3) persons. All Directors, other than the Developer or his designated agents, shall be members of the Association.

Section 2 The Directors to be chosen for the ensuing year shall be chosen at the Annual Meeting of this Association by plurality vote, and they shall serve for a term of one (1) year.

Section 3 The Board of Directors shall have the control and management of the affairs and business of this Association and shall have the right to establish reserves or Assessments for betterment of the Condominium Property. Said Board of Directors shall only act in the name of the Association when it shall be regularly convened by its Chairman and after due notice to all Directors of such meeting.

Section 4 All meetings of the Board of Directors of the Association shall be open to the members of the Association and notices of such meetings, stating the place and time thereof and including an identification of agenda items, shall be posted conspicuously, on the condominium property, at least forty eight (48) continuous hours prior to any such meeting to call the members' attention thereto provided, however, in the event of an emergency, said notice shall not be required. Any item not included on the notice may be taken up on an emergency basis by at least a majority plus one of the members of the Board of Administration. Such emergency action shall be noticed and ratified at the next regular meeting of the Board of Administration.

Section 5 The organizational meeting of a newly elected Board of Directors (at which meeting officers for the coming year shall be elected) shall be held within ten (10) days of the election of the new Board at such time and place as shall be fixed by the Chairman of the meeting at which they were elected.

Section 6 A majority of the members of the Board of Directors shall constitute a quorum and the meetings of the Board of Directors shall be held regularly at such time and place as the Board of Directors shall designate

Section 7 Each Director shall have one (1) vote, and such voting may not be by proxy

Section 8 The Board of Directors may make such rules and regulations covering its meeting as it may, in its discretion, determine necessary

Section 9 The Board of Directors may establish a schedule of regular meetings to be held at such time and place as the Board of Directors may designate. Notice of such regular meetings shall, nevertheless, be given to each Director personally or by mail, telephone or telegraph, at least five (5) days prior to the day named for such meeting

Section 10 Special meetings of the Board of Directors may be called by the President, or, in his absence, by the vice president, or by a majority of the members of the Board of Directors, by giving five (5) days notice, in writing, to all of the members of the Board of Directors of the time and place of said meeting. All notices of Special Meetings shall state the purpose of the meeting

Section 11 Before or at any meeting of the Board of Directors, any Director may waive notice of such meeting, and such waiver shall be deemed equivalent to the giving of notice. Attendance by a Director at any meeting of the Board, shall be a waiver of notice by him of the time and place thereof. If all the Directors are present at any meeting of the Board, no notice to Directors shall be required and any business may be transacted at such meeting, however, the notice required under Article Five, Section 4, shall still be posted

Section 12 Vacancies in the Board of Directors shall be filled as follows:

(a) If the vacancy is for a Board member appointed by the Developer, the Developer shall have the right to designate the replacement Director

(b) Any vacancy occurring on the board of directors prior to the expiration of a term, except in the case of a vacancy caused by recall, may be filled by the affirmative vote of the majority of the remaining directors, even if the remaining directors constitute less than a quorum, or by the sole remaining director

Section 13 The President of the Association by virtue of his office shall be Chairman of the Board of Directors and preside at meetings of the membership. The removal process of Directors herein described shall not apply to Directors elected, appointed or designated by the Developer who may remove any such Director in its sole discretion and who shall thereafter designate the successive Director

Section 14 Subject to the provisions of sections 718.301 and 718.112(2)(g), Florida Statutes, a Director may be removed from office, with or without cause at any time by a vote or agreement in writing by a majority of all the voting interests (except for the first Board of Directors) provided that before any Director is removed from office, he shall be notified in writing that a motion to remove him will be made prior to the meeting at which said motion is made, and such Director is given an opportunity to be heard at such meeting should he be present prior to the vote of this removal

A special meeting of the unit owners to recall a member or members of the board of administration may be called by 10 percent of the voting interests giving notice of the meeting as required for a meeting of unit owners, and the notice shall state the purpose of the meeting. Electronic transmission may not be used as a method of giving notice of a meeting called in whole or in part for this purpose

Section 15 The first Board of Directors as designated by the Developers shall consist of

ROBERT WOLF	4706 18 TH Avenue, Suite 200 Brooklyn, New York 11204
JOSEPH GOLDBERD	1381 51 TH Street Brooklyn, New York 11219
AARON KLEIN	4706 18 TH Avenue, Suite 200 Brooklyn, New York 11204

who shall hold office and exercise all powers of the Board of Directors until the first membership meeting as set forth in Article Three, Section 2(a) of these By-Laws, provided any and all of said Directors shall be subject to replacement by the Developer

Section 16 Power and Duties: The Board of Directors of the Association shall have the powers and duties necessary for the administration of the affairs of the Association and may do all such acts and things as are not prohibited by law or by the Declaration of Condominium, this Association's Articles of Incorporation, or these By-Laws, or directed to be exercised and done by Unit Owners. These powers shall specifically include, but shall not be limited to, the following:

(a) To exercise all powers specifically set forth in the Declaration of Condominium, this Association's Articles of Incorporation, these By-Laws, and in the Condominium Act, and all powers incidental thereto

(b) To make and levy special and regular Assessments, collect said Assessments, and use and expend the Assessments to carry out the purposes and powers of the Association

(c) To employ, dismiss and control the personnel necessary for the maintenance and operation of the project, and of the Common Elements and facilities, including the right and power to employ attorneys, accountants, contractors and other professional as the need arises

(d) To make and amend regulations respecting the operation and use of the Common Elements and Condominium Property and facilities, and the use and maintenance of the Condominium Units therein, and the recreational area and facilities

(e) To contract for the management and maintenance of the Condominium Property and to authorize a management agent to assist the Association in carrying out its powers and duties by performing such functions as the submission of proposals, collection of Assessment, preparation of records, enforcement of rules and maintenance, repair and replacement of the Common Elements with funds as shall be made available by the Association for such purposes. The Association and its officers shall, however, retain at all times the powers and duties granted by the Condominium documents and the Condominium Act, including, but not limited to, the making of Assessment, promulgation of rules and execution of contracts on behalf of the Association.

(f) Designate one (1) or more committees which, to the extent provided in the resolution designating said committee, shall have the powers of the Board of Directors in the management and affairs and business of the Association, provided, however, that the powers of a committee shall be limited, and no committee shall be entitled to assume all the powers of the Board of Directors. Such committee(s) shall consist of at least three (3) members of the Association, one (1) of whom shall be a director. The committee or committees shall have such name or names as may be determined from time to time by the Board of Directors, and said committee(s) shall keep regular Minutes of their proceedings and report the same to the Board of Directors as required.

(g) To enter into and upon the Condominium Units when necessary and at as little inconvenience as practical in connection with the maintenance, care and preservation of Common Elements and Condominium owned personal property.

(h) To use and to expend the Assessment collected to maintain, care for and preserve the Condominium Units, the Common Elements, the Limited Common Elements over which the Association is obligated to maintain, care for and preserve, and the Condominium Property (other than the interiors of the Condominium Units which are to be maintained, cared for and preserved by the individual Condominium Unit Owners).

(i) To pay taxes and assessments levied and assessed against any real property the corporation might own and to pay for such equipment and tools, supplies and other personal property purchased for use in such maintained, care and preservation.

(j) The Association has an irrevocable right of access to enter each unit at any reasonable time when necessary for maintenance, repair or replacement of any common elements or of any portion of a unit to be maintained by the association pursuant to the declaration or as necessary to prevent damage to the common elements or to a unit or units.

(k) To repair and replace Common Element and Limited Common Element facilities, machinery and equipment.

(l) To insure and keep insured the Owners against loss from public liability and to carry such other insurance as the Board of Directors may deem advisable, and in the event of damage or destruction of property real or personal, covered by such insurance, to use the proceeds for repairs and replacements, all in accordance with the provisions of the Declaration of Condominium.

(m) To review all complaints, grievances or claims of violations of the Declaration of Condominium, Exhibits thereto, the Condominium Act and the Rules and Regulations promulgated by the Association, and to levy fines in accordance with the Condominium Act and establish a uniform procedure for determining whether such violations occurred and whether fines should be levied. Such procedure may be set forth in the Rules and Regulations promulgated by the Board of Directors. At a minimum, such Rules and Regulations shall provide that:

(1) The party against whom the fine is sought to be levied shall be afforded an opportunity for hearing, to be held before a committee of other unit owners, after reasonable notice of not less than fourteen (14) days and said notice shall include:

- a. A statement of the date, time and place of the hearing.
- b. A statement of the provisions of the declaration, association bylaws, or association rules which have allegedly been violated, and
- c. A short and plain statement of the matters asserted by the association.

(2) The party against whom the fine may be levied shall have an opportunity to respond, to present evidence, and to provide written and oral argument on all issues involved and shall have an opportunity at the hearing to review, challenge, and respond to any material considered by the Association.

(n) To collect delinquent assessments by suit or otherwise to abate nuisances and to enjoin or seek damages from Unit Owners for violations of the Declaration of Condominium, these By-Laws or Rules and Regulations adopted by the Board of Administration.

(o) To adopt hurricane shutter specifications which shall include color, styles, and other factors deemed relevant by the Board. All specifications adopted by the Board shall comply with the applicable building code. The Board shall not refuse to approve the installation or replacement of hurricane shutters conforming to the previously approved specifications by the Board. The installation, replacement and maintenance of such shutters in accordance with the procedures set forth herein shall not be deemed a material alteration to the Common Elements within the meaning of this section.

Section 17 Upon notice to the Unit Owners, the Board shall by duly adopted rule designate a specific location on the Condominium Property upon which all notices of Board meetings shall be posted.

ARTICLE SIX

Officers

Section 1 The principal officers of the Association shall be as follows

President	ROBERT WOLF
Vice President/Secretary	JOSEPH GOLDBERD
Treasurer	AARON KLEIN

Section 2 The President shall preside at all membership meetings. He shall be a Director and shall, by virtue of his office, be Chairman of the Board of Directors. He shall present at each Annual Meeting of the Association an Annual Report of the work of the Association. He shall appoint all committees, temporary or permanent. He shall see to it that all books, reports and certificates, as required by law, are properly kept or filed. He shall be one of the officers who may sign the checks or drafts of the Association. He shall have such reasons as may be reasonably construed as belonging to the chief executive of any organization.

Section 3 The Vice President shall be a Director and shall, in the event of the absence or inability of the President to exercise his office, become acting President of the Association with all the rights, privileges and powers of said office.

Section 4 The Secretary shall

- (a) Keep the Minutes and records of the Association in appropriate books
- (b) File any certificate required by any statute, Federal or State
- (c) Give and serve all notices to members of this Association
- (d) Be the official custodian of the records and seal, if any, of this Association
- (e) Be one of the officers required to sign the checks and drafts of the Association
- (f) Present to the membership at any meetings any communications addressed to him as Secretary of the Association
- (g) Submit to the Board of Directors any communications which shall be addressed to him as Secretary of the Association
- (h) Attend to all correspondence of the Association and exercise all duties incident to the office of the Secretary

Section 5 The Treasurer shall

- (a) Have the care and custody of all monies belonging to the Association and shall be solely responsible for such monies or securities of the Association. He shall cause to be deposited in a regular business bank or trust company a sum not exceeding an amount authorized by the Board of Directors and the balance of the funds of the Association shall be deposited in a savings bank, except that the Board of Directors may cause such funds to be invested in such investments as shall be legal for a savings bank in the State of Florida.
- (b) Be one of the officers who shall be authorized to sign checks or drafts of the Association, no special fund may be set aside that shall make it unnecessary for the Treasurer to sign the checks issued upon it.
- (c) Render at stated periods as the Board of Directors shall determine a written account of the finances of the Association, and such report shall be physically affixed to the Minutes of the Board of Directors at such meeting.
- (d) All or a portion of the duties of the Treasurer may be fulfilled by a management company in the discretion of the Board of Directors.

Section 6 No officer or Director shall, for reason of his office, be entitled to receive any salary or compensation, but nothing herein shall be construed to prevent an officer or Director from receiving any compensation from the Association for duties other than as Director or officer.

ARTICLE SEVEN

Salaries

The Board of Directors shall hire and fix the compensation of any and all employees which they, in their discretion, may determine to be necessary in the conduct of the business of the Association. However, no member of the Board of Directors or an officer of the Association shall be paid any compensation for carrying out their duties.

ARTICLE EIGHT

Committees

All committees of this Association shall be appointed by the majority of the Board of Directors for whatever period of time is designated by said board of Directors.

ARTICLE NINE

Finances and Assessments

Section 1 Depositories The funds of the Association shall be deposited in such banks and depositories as may be determined by the Board of Directors from time to time upon resolutions approved by the Board of Directors and shall be withdrawn only upon checks and demands for money signed by two (2) officers of the Association as may be designated by the Board of Directors. Obligations of the Association shall be signed by at least two (2) officers of the Association.

Section 2 Fiscal Year The fiscal year for the Association shall begin on the first day of January each year, provided, however, that the Board of Directors is expressly authorized to change to a different fiscal year in accordance with the provisions and regulations from time to time prescribed by the Internal Revenue Code of the United States of America at such time as the Board of Directors deems it advisable.

Section 3 Determination of Assessment

(a) The Board of Directors of the Association shall fix and determine from time to time the sum or sums necessary and adequate for the Common Expenses of the Condominium. Common Expenses shall include expenses for the operation, maintenance, repair or replacement of the Common Elements and the Limited Common Elements, costs of carrying out the powers and duties of the Association, all insurance premiums and expenses relating thereto, including fire insurance and extended coverage, and any other expenses designated as Common Expenses from time to time by the Declaration of the Association or under the provisions of the Declaration of Condominium to which these By-Laws are attached. The Board of Directors is specifically empowered, on behalf of the Association to make and collect Assessments, and to lease, maintain, repair and replace the Common Elements and Limited Common Elements of the Condominium and recreation facilities. Funds for the payment of Common Expenses shall be assessed against the Unit Owners in the proportions and percentages of sharing Common Expenses as provided in the Declaration of Condominium. Said Assessments shall be payable monthly in advance unless otherwise ordered by the Board of Directors. Special Assessments, should such be required by the Board of Directors, shall be levied in the same manner as herein before provided for regular assessments, and shall be payable in the manner determined by the Board of Directors.

(b) When the Board of Directors has determined the amount of any Assessment, the Treasurer of the Association shall mail or present to each Unit Owner a statement of said Unit Owner's Assessment. All Assessments shall be payable to the Treasurer of the Association and upon request, said Treasurer shall give a receipt for each payment made to him.

(c) The Board of Directors shall adopt an operating budget for each fiscal year.

Section 4 Application of Payments and Commingling of Funds All funds shall be maintained separately in the Association's name. Reserve and operating funds of the Association shall not be commingled, except where such funds are used for investment purposes. All Assessment payments by a Unit Owner shall be applied as to interest, delinquencies, costs and attorneys' fees, other charges, expenses and advances, as provided herein and in the Declaration of Condominium, and general or Special Assessments, in such manner and amounts as the Board of Directors determines in its sole discretion. No managers or business entity required to be licensed or registered under Section 468.432, Florida Statutes, and no agent, employee, officer or director of the Association shall commingle any Association funds with the funds of any other condominium association or community association as defined in Section 468.431, Florida Statutes.

ARTICLE TEN

Minutes

Minutes of all meetings of the Association and the Board of Directors shall be kept in a businesslike manner and be made available for inspection by Unit Owners and Board members at all reasonable times.

ARTICLE ELEVEN

Compliance and Default

Section 1 If the Declaration of Condominium or these By-Laws so provides, the Association may levy a reasonable fine against a unit owner for failure of the unit owner to comply with any provision of the Declaration, these By-Laws or reasonable rule of the Association (other than the nonpayment of an Assessment). The Association, by direction of its Board of Directors, may notify the Unit Owner by written notice of said breach, transmitted by mail, and if such violation shall continue for a period of thirty (30) days from date of the notice, the Association, through its Board of Directors, shall have the right to treat such violation as an intentional, inexcusable and material breach of the Declaration of the By-Laws and reasonable rules of the Association, and the Association may then, at its option, have the following elections:

(a) An action at law to recover for its damage on behalf of the Association or on behalf of the other Unit Owners;

(b) An action in equity for such equitable relief as may be necessary under the circumstances including injunctive relief;

(c) An action in equity to enforce performance on the part of the Unit Owner, or

(d) A fine which shall be imposed by the Board of Directors in an amount and manner set forth in the Rules and Regulations promulgated by the Board of Directors. Notwithstanding anything contained herein to the contrary, a fine shall not become a lien on the Unit.

Any remedy contained in the Declaration of Condominium, Exhibits thereto, the Condominium Act and/or the Rules and Regulations promulgated (including, but not limited to the foregoing) shall be cumulative and in addition to any and all other remedies provided by such documents or the law of the State of Florida.

Section 2 All Unit Owners shall be liable for the cost of any maintenance, repair or replacement rendered necessary by his act, neglect or carelessness, or by that of any member of his family, of his or their guests, employees, agents or lessees, but only to the extent that such expense is not met by the proceeds of insurance earned by the Association. Nothing herein contained, however, shall be construed so as to modify any waiver by an insurance company. Any rights or replacements required, as provided in this section, shall be charged to said Unit Owner as a specific item and the Association shall have a right to collect said charges.

Section 3 In any proceeding arising because of an alleged default by a Unit Owner, the Association shall be entitled to recover the costs of the proceeding and such reasonable attorney's fees as may be determined by the Court. In addition, the parties to a proceeding shall have any right to attorney's fees that may accrue under Section 718.303 and 718.125.

Section 4 The failure of the Association or of a Unit Owner to enforce any right, provision, covenant or condition which may be granted by the Condominium, documents shall not constitute a waiver of the right of the Association or Unit Owner to enforce such right, provisions, covenant or condition of the future.

Section 5 In the event of any internal dispute arising from the operation of the Condominium among Unit Owners, the Association, and their agents and assigns, any party may apply for mandatory non-binding arbitration in accordance with Section 718.1255, Florida Statutes. Venue for any such proceedings shall be in Orange County, Florida.

ARTICLE TWELVE

Indemnification

The Association shall indemnify every Director and every officer, their heirs, personal representatives and administrators, against all loss, cost and expense reasonably incurred by them in connection with any action, suite or proceedings to which they may be made a party by reason of their being or having been a Director and officer of the Association, including reasonable counsel fees to be approved by the Association, except as to matters wherein they shall be finally adjudged in such action, suit or proceeding to be liable for or guilty of gross negligence or willful misconduct. The foregoing rights shall be in addition to, and not exclusive of, all other rights to which such Director and officer may be entitled.

ARTICLE THIRTEEN

Liability Survives Termination of Membership

The termination of ownership in the Condominium shall not relieve or release any such former Owner or member from any liability or obligations incurred under or in any way connected with the Condominium during the period of such ownership and membership, or impair any rights or remedies which the Association may have against such former Owner and member arising out of or in any way connected with such ownership and membership and the covenants and obligations incident thereto.

ARTICLE FOURTEEN

Liens

Section 1 All liens against a Condominium Unit, other than for permitted mortgages, taxes or special Assessments, shall be satisfied or otherwise removed within thirty (30) days of the date the lien attaches. All taxes and Special Assessments upon a Condominium Unit shall be paid before becoming delinquent as provided in these Condominium documents or by law, whichever is sooner.

Section 2 A Unit Owner shall give notice to the Association of every lien upon his Unit, other than for permitted mortgages, taxes and Special Assessments, within five (5) days after the attaching of the lien.

Section 3 Unit Owners shall give notice to the Association of every suit or other proceedings which will or may affect title to his Unit or any part of the property, such notice to be given within five (5) days after the Unit Owner received notice thereof.

Section 4 Failure to comply with this Article Fourteen concerning liens will not affect the validity of any judicial sale.

Section 5 The Association may maintain a register of all permitted mortgages, and at the request of a mortgagee, the Association shall forward copies of all notices for unpaid Assessments or violations served upon a Unit Owner to said mortgagee. If a register is maintained, the Board of Directors of the Association may make such changes as it deems appropriate against the applicable Unit for supplying the information provided herein.

ARTICLE FIFTEEN

Amendments to the By-Laws

The By-Laws may be altered, amended or added to at any duly called meeting of the Unit Owners provided that

- (a) Notice of the meeting shall contain a statement of the proposed amendment.
- (b) If the amendment has received the unanimous approval of the full Board of Directors, then it shall be approved upon the affirmative vote of the voting members casting a majority of the total votes of the Unit Owners present in person or by proxy at such meeting.
- (c) If the amendment has not been approved by the unanimous vote of the Board of Directors, then the amendment shall be approved by the affirmative vote of the voting members casting not less than two thirds (2/3) of the total votes of the Unit Owners present in person or by proxy at the meeting.

(d) Said amendment shall be recorded and certified as required by the Condominium Act. Notwithstanding anything above to the contrary, until one of the events in Article XXIII, Section 23.01 of the Declaration of Condominium occurs, these By-Laws may not be amended without a prior resolution requesting the said amendment from the Board of Directors.

(e) Except as otherwise provided in Section 718.110(4) Florida Statutes, notwithstanding anything contained herein to the contrary, while the Developer is entitled to appoint a majority of the Board of Directors, the By-Laws may be amended by a majority of the Board of Directors, provided that such an Amendment shall not increase the proportion of common expenses nor decrease the ownership of Common Elements borne by the Unit Owners or change a Unit Owner's voting rights without the consent of the affected Unit Owners. Said Amendments need only be executed and acknowledged by the Association and the consent of the Unit Owners; the owner and holder of any lien encumbering a Unit in this Condominium, or any others, shall not be required.

ARTICLE SIXTEEN

Construction

Wherever the masculine singular form of the pronoun is used in these By-Laws, it shall be construed to mean the masculine, feminine or neuter, singular or plural, wherever the context so requires.

Should any of the covenants herein imposed be void or become unenforceable at law or in equity, the remaining provisions for portions thereof of this instruments shall nevertheless be and remain in full force and effect.

Headings are provided herein for convenience purposes only and shall not be construed for interpreting the meaning of any provisions of these By-Laws.

ARTICLE SEVENTEEN

Mandatory Arbitration

All internal disputes arising from the operation of the Condominium among the Unit Owners, Association and their guests and assigns shall be subject to mandatory non-binding arbitration in accordance with Section 718.1255, Florida Statutes.

ARTICLE EIGHTEEN

Fidelity Bonds

The Association shall obtain and maintain adequate fidelity bonding of all persons who control or disburse funds of the Association. The insurance policy or fidelity bond must cover the maximum funds that will be in the custody of the Association or its management agent at any one time. As used in this section, the term "persons who control or disburse funds of the association" includes, but is not limited to, those individuals authorized to sign checks, and the president, secretary and treasurer of the Association. The Association shall bear the cost of bonding.

ARTICLE NINETEEN

Certificates of Compliance

A Certificate of Compliance from a licensed electrical contractor or electrician may be accepted by the Association as evidence of compliance of the condominium units to the applicable fire and life safety code.

ARTICLE TWENTY

Special Provisions and Disclosures

All provisions of Section 718.112(2)(a) through (m) Florida Statutes are deemed to be included in these bylaws.

The foregoing was adopted as the By-Laws of VILLANOVA AT HUNTER'S CREEK CONDOMINIUM ASSOCIATION, INC., at the first meeting of its Board of Directors.

Approved

Secretary

President

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