

THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC.

[Note: As of 01/02/01 a Title Search *has not* been done to verify the Documents]

DECLARATION OF COVENANTS AND RESTRICTIONS THE HAMMOCKS SUBDIVISION VOLUSIA COUNTY, FLORIDA AND NOTICE OF PROVISIONS OF THE HAMMOCKS HOMEOWNERS ASSOCIATION, INC. (O.R. Book 2895, Page 1136, Volusia County, Florida, on 11/05/86)

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29440031

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VOLUSIA COUNTY
FLORIDA

IN WITNESS WHEREOF, the Declarant has hereunto set its hand and seal this 16th day of December, 1936.

Witnesses:

[Signature]
Mary Samuels
[Signature]
[Signature]
[Signature]
Mary Samuels

THE HOMEOWNERS ASSOCIATION
OF THE HAMMOCKS, INC.

By: [Signature]
Robert W. Richmond
President and Director



ATTESTED:

By: [Signature]
Fred W. Clark
Secretary and Director

[Signature]
Dean Richmond
Director

WAYNECO, INC.

By: [Signature]
Robert W. Richmond
President

(Corporate Seal)



STATE OF FLORIDA
COUNTY OF VOLUSIA

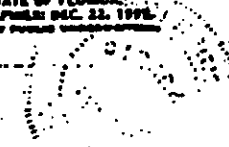
I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared ROBERT W. RICHMOND, well known to me to be the President and Director of THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC. and President of WAYNECO, INC., the Declarant in the foregoing Certificate of Amendment to Declaration of Covenants and Restrictions, and that he acknowledged executing the same as the act and deed of said corporations in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in him by said corporations and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal, this 29th day of December, 1936.

(SEAL)

[Signature]
Notary Public, State of Florida

My Commission Expires [Date]
NOTARY PUBLIC STATE OF FLORIDA
BY COMMISSION EXPIRES DEC. 21, 1936



29440032

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VOLUSIA COUNTY
FLORIDA

STATE OF FLORIDA
COUNTY OF VOLUSIA

I HEREBY CERTIFY that on this day, before me an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared DEAN RICHMOND, well known to me to be the Director of THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC., and that he acknowledged executing the same in the presence of two subscribing witnesses freely and voluntarily.

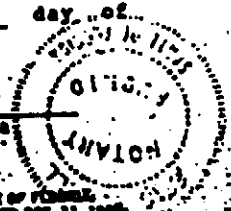
WITNESS my hand and official seal, this 29th day of December, 1986.

(SEAL)


Notary Public, State of Florida

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES DEC. 22, 1998



STATE OF WEST VIRGINIA
COUNTY OF Kanawha

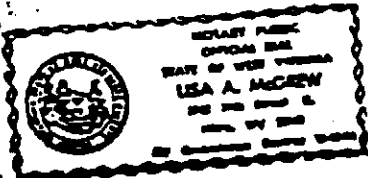
I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared FRED D. CLARK, well known to me to be the Secretary and Director of THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC. and that he acknowledged executing the same as the act and deed of said corporation in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in him by said corporation.

WITNESS my hand and official seal, this 12th day of December, 1986.

(SEAL)


Notary Public, State of West Virginia

My Commission Expires: 10/16/94



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VOLUSIA CO. FL

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CERTIFICATE OF AMENDMENT
TO DECLARATION OF COVENANTS AND RESTRICTIONS
THE HAMMOCKS SUBDIVISION

WHEREAS, WAYNECO, INC., is the Declarant as recited in the Declaration of Covenants and Restrictions and Notice of Provision, which were dated November 4, 1936 and recorded on November 5, 1936 in Official Records Book 2895, Page 1136 of the public records of Volusia County, Florida and as amended by Amendment dated December 17, 1966 and recorded on February 27, 1967 in Official Records Book 2944, Page 0030 of the public records of Volusia County, Florida.

WHEREAS, the Declarant is in the process of seeking financing through the Veterans Administration for new purchases in the Hammocks Subdivision and the Veterans Administration requires certain modifications to the present covenants and restrictions as a prerequisite to such financing.

NOW, THEREFORE, the Declaration of Covenants and Restrictions and Notice of Provisions as amended is hereby further amended as follows:

1. The provisions contained in Page 1155, in Official Records Book 2895, public records of Volusia County, Florida is amended to read:

"during the preceding assessment year whichever percentage is greater.

If an increase in the maximum annual assessment greater than that specified in the preceding paragraph is required, such an increase shall be approved by at least two-thirds (2/3) of the voting Members in attendance in person or by proxy at a duly constituted meeting called for that purpose.

The assessments provided for herein shall not be levied or enforced against the Declarant or any Lot owned by Declarant during the period of time Declarant shall fund any deficiency between assessment collected and actual expenses of the Association, except that during said period of time the Declarant shall pay to the Association at least twenty five percent (25%) of said assessments. After the end of the annual budget year during which the Class B membership is converted to Class A membership, the assessments provided for herein shall be levied and enforced against the Declarant on any Lot owned by Declarant. The obligation of the Declarant set forth above shall be secured by a lien upon all property owned by Declarant in The Hammocks Subdivision. Said lien shall be of the same nature, force and effect as the lien set forth in Section 5.9 below.

A written notice of the proposed annual assessment shall be sent to every record Owner each year at least thirty (30) days in advance of the annual assessment period.

In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Property, including fixtures and personal property related thereto, provided that any such

assessment shall have the assent of two-thirds (2/3) of the votes of each class of Members who are voting in person or by proxy at a duly constituted meeting called for this purpose. The annual assessment and special assessments described in this paragraph shall be assessed equally against each Lot.

Special assessments may be made against individual Units. In the event a Unit Owner shall fail to perform any repairs, maintenance or upkeep which are the responsibility of the Unit Owner as provided in this Declaration, the By-laws or the Rules and Regulations of the Association, the Association may give the Unit Owner ten (10) days written notice to perform the repair, maintenance or upkeep so required and in the event the Unit Owner shall fail to do so, the Association may at its expense cause such repair, maintenance or upkeep to be performed and shall levy an assessment against the Unit for the cost thereof plus a ten percent (10%) service charge."

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WRITTEN NOTICE OF
ANY DISCREPANCY
CHANGE 11/6 1 1/2

2. Pages 1161 and 1162 of Official Records Book 2895 of the public records of Volusia County, Florida is amended to read:

ARTICLE X

MISCELLANEOUS PROVISIONS

Section 10.1. The Association, the Declarant, a builder, or any Owner, shall have the right to enforce, by a proceeding at law or in equity, all covenants, restrictions, reservations, liens and charges now or hereafter imposed by these Covenants and Restrictions, and any amendments thereto.

The failure of the Association to enforce any rights, privileges, covenants or conditions granted to it by these Covenants and Restrictions, or any other mentioned document, shall not constitute a waiver of its right to enforce such of these Covenants and Restrictions in the future.

Section 10.2. In the event that any part of these Covenants and Restrictions be adjudged, for any reason, by a Court of competent jurisdiction to be null and void, such judgment shall not in any manner whatsoever affect, modify, change, abrogate or nullify any of the Covenant and Restrictions not so expressly held to be void and these covenants shall continue unimpaired and in full force and effect.

Section 10.3. As long as the Declarant has rights and obligations under this Declaration, The Hammocks Homeowners' Association may not use its resources to interfere with the Declarant's Plan of Development.

Section 10.4. Veterans Administration approval:

So long as there remains in existence, a Class "B" Membership in the Association, the Veterans Administration approval must be required prior to the following:

- (a) Annexation of Additional Land to this Condominium.
- (b) Mortgaging or dedication of the common areas.
- (c) Dissolution of the Homeowners' Association of The Hammocks, Inc.

(d) Amendment to the Articles of Incorporation of The Hammocks Association of The Hammocks, Inc.

(e) Amendment to the Declaration of Covenants and Restrictions of The Hammocks Subdivision.

IN WITNESS WHEREOF, the Declarant has hereunto set its hand and seal the day and year first above written.

WAYNECO, INC.
a Florida Corporation

ATTEST:

Dorinda V. Allen
Secretary

BY: Robert W. Richmond
ROBERT W. RICHMOND
President

(Corp. Seal)

The Homeowners' Association of The Hammocks, Inc., a Florida corporation hereby approves the foregoing amendment this 13th day of September, 1988.

THE HOMEOWNERS ASSOCIATION OF
THE HAMMOCKS, INC., a Florida
Corporation

ATTEST:

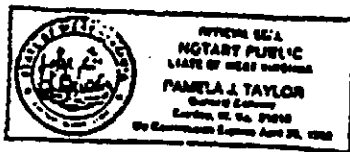
Dorinda V. Allen
Secretary

BY: Robert W. Richmond
ROBERT W. RICHMOND
President

STATE OF WEST VIRGINIA |
COUNTY OF Putnam | SS

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to administer oaths and to take acknowledgments, personally appeared ROBERT W. RICHMOND, well known to me to be the President of Wayneco, Inc., a Florida Corporation, and that he acknowledged executing the same as the act and deed of said corporation freely and voluntarily under authority duly vested in him by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the state and County last aforesaid, this 13th day of September, 1988.



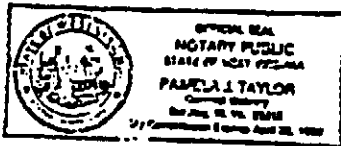
Pamela J. Taylor
Notary Public
My Commission Expires:

April 20, 1989

STATE OF WEST VIRGINIA)
COUNTY OF Salisbury) ss

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to administer oaths and to take acknowledgments, personally appeared ROBERT W. RICHMOND, well known to me to be the President of The Homeowners Association of The Hammocks, Inc., a Florida Corporation, and that he acknowledged executing the same as the act and deed of said corporation freely and voluntarily under authority duly vested in him by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the State and County last aforesaid, this 13th day of September, 1988.



Pamela L. Taylor
Notary Public
My Commission Expires:
April 20, 1988

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VOLUSIA CO. FL

JOINDER OF MORTGAGEE

SOUTHEAST BANK N.A., the owner and holder of the mortgage recorded on June 29, 1984 in Official Records Book 2583, Page 199, of the public records of Volusia County, Florida, encumbering the land described in the Declaration of Covenants and Restrictions of THE HANMOCKS SUBDIVISION, VOLUSIA COUNTY, FLORIDA AND NOTICE OF PROVISIONS OF THE HANMOCKS HOMEOWNERS ASSOCIATION, INC. according to the Declaration thereof which is dated the 4th day of November, 1986, recorded on November 5, 1986, in Official Records Book 2895, Pages 116 through 1165, inclusive, of the public records of Volusia County, Florida, hereby consents to and joins in the said Declaration thereof and agrees that the lien of its mortgage, to the extent of the encumbrances upon the land described in the Declaration of Covenants and Restrictions shall be upon all of THE HANMOCKS SUBDIVISION, according to the Declaration thereof, together with all of the appurtenances, including, but not limited to, any common elements appurtenant to the condominium parcels so encumbered and to the undivided shares of the common elements.

Nothing contained herein shall be deemed to or in any way limit or affect the mortgage held by SOUTHEAST BANK N.A. or the priority of the lien created thereby and the sole purpose of this Joinder is to acknowledge the consent of said Mortgagee to the Declaration of Covenants and Restrictions hereinabove provided.

This instrument is executed by the undersigned for the purpose of complying with and pursuant to Florida Statute 718.104.

EXECUTED this 14th day of September, 1988.

WITNESSES:

SOUTHEAST BANK N.A.

Lisa M. Batt

BY:

[Signature]
VICE PRESIDENT

Janet E. Hill

ATTEST:

[Signature]
NOTARY PUBLIC

STATE OF FLORIDA

COUNTY OF Orange

The foregoing Joinder of Mortgagee of Declaration of Covenants and Restrictions as acknowledged before me this 14th day of September, 1988, by J. Todd South and Edward Danciger, Jr., Vice President of SOUTHEAST BANK N.A. and Vice President on behalf of said corporation.

Lisa M. Appelka
Notary Public
My Commission Expires:

Notary Public, State Of Florida At Large
My Commission Expires Feb. 24, 1989
Issued by NOTAL, Successors of NOTAL

REC 115

BY-LAWS OF

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THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC.

ARTICLE I

NAME AND LOCATION

The name of the corporation is THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC. hereinafter referred to as the "Association". The principal office of the corporation shall be located at 1020 Madeline Avenue, Port Orange, Florida. Meetings of members and directors may be held at such places as may be designated by the Board of Directors of the Association from time to time.

ARTICLE II

SEAL

The corporate seal of the Association shall be in circular form and shall bear the name of the Association and such other language as is required by laws of the State of Florida.

ARTICLE III

DEFINITIONS

All terms and provisions in these By-Laws shall have the same meaning as in the Declaration of Covenants and Restrictions of The Hammocks Subdivision and its Exhibits ("Declaration") executed by Wayneco, Inc., a Florida corporation recorded in the Public Records of Volusia County, Florida. Wayneco is hereinafter referred to as "Declarant".

ARTICLE IV

PURPOSES

This Association is not organized for pecuniary gain or profit to the members thereof. The specific purposes for which it is formed are to provide for management, maintenance, preservation and architectural control of the lots and common areas within that certain tract of real property known as The Hammocks Subdivision, located in the City of Port Orange, Volusia County, Florida, as further described in the Declaration, and to promote the health, safety and welfare of the owners and residents within the

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VOLUSIA COUNTY, FLORIDA

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above-described property and any additions thereto as may hereafter be brought within the jurisdiction of this Association and for this purpose to:

- (a) exercise all of the powers and privileges and to perform all of the duties and obligations of the Association as set forth in the Articles of Incorporation, the Declaration, and all supplementary declarations thereto, applicable to the property and recorded in the Public Records of Volusia County, Florida and as the same may be amended from time to time.
- (b) fix, levy, collect, and enforce payment by any lawful means, of all charges or assessments pursuant to the terms of the Declaration; to pay all expenses in connection therewith and all office and other expenses incident to the conduct of the business of the Association, including all licenses, taxes or governmental charges levied or imposed against the property of the Association.
- (c) acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use or otherwise dispose of real property in connection with the affairs of the Association.
- (d) pledge, sell, lease, operate, maintain, transfer or otherwise dispose of any or all of its personal property.
- (e) mortgage any or all of the real property and improvements thereon owned by it, subject to the approval of two-thirds (2/3) of each class of members.
- (f) dedicate, sell or transfer all or any part of the real property and improvements thereon owned by it subject to the approval of two-thirds (2/3) of each class of members, except as otherwise provided in the Declaration.
- (g) participate in any mergers and/or consolidations with other corporations authorized by the laws of the State of Florida.
- (h) have all powers authorized by law and to have and exercise all powers necessary or convenient to effect any or all purposes for which the corporation is organized.

ARTICLE V

MEMBERSHIP AND VOTING

Section 1. Membership in the Association and voting rights of members shall be as set forth in the Articles of Incorporation of The Hammocks Homeowners Association, Inc.,

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and the Declaration of Covenants and Restrictions of The Hammocks Subdivision. The owner of each lot shall be liable for all assessments against said lot as provided in the Declaration.

Section 2. Declarant shall be a member of the Association so long as it holds title to any lots in The Hammocks Subdivision.

Section 3. Each member authorized or designated to vote may do so in person or by proxy. All proxies shall be in writing and filed with the Secretary. Every proxy shall be revocable and shall automatically cease, according to its terms, after one (1) year or upon the member's disqualification to vote, whichever occurs sooner.

ARTICLE VI

MEETING OF MEMBERS

Section 1. The Association shall have an annual meeting of its members. The first annual meeting of the members shall be held in the year in which the Class B membership is converted to Class A membership. The annual meeting shall be held between December 1 and December 15 on the day and at the time determined by the Board of Directors of the Association.

Section 2. Special meetings of the members may be called at any time by the President or by a majority of the Board of Directors, or upon the written request of one-fourth (1/4) of the members of the Association who are entitled to vote.

Section 3. Except as otherwise provided in these By-Laws, the presence at a meeting of members and proxies entitled to cast a majority of the votes of each class of members shall constitute a quorum. If, however, such quorum shall not be present or represented at a duly called meeting, the Board may call a second meeting within one (1) week of the first meeting at which the quorum shall be the number of votes of each class of membership present at the first meeting. The notice for the first meeting may include notice for the second meeting with the time and date for the second called meeting.

Section 4. Any notice required by the Declaration, supplementary declarations thereto, Articles of Incorporation of the Association, or by these By-Laws shall be provided in writing by personal delivery or by mailing a copy of such notice, first class postage prepaid, to the member at the address last appearing on the books of the

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Association or supplied by ~~another~~ member for the purpose of notice.

Notice of meetings for a referendum, where action by vote of the members for or against a matter is required, shall be provided to members at least thirty (30) days and no more than sixty (60) days prior to such meeting. The notice shall include the specific matter or matters to be voted upon. Notice of all other meetings of members shall be provided to members at least fifteen (15) days before such meeting.

Notice of meetings shall specify the place, day and hour. In the case of a special meeting, the notice shall state the purpose or purposes for which the meeting is called.

ARTICLE VII

BOARD OF DIRECTORS: SELECTION: TERM OF OFFICE

Section 1. The affairs of this Association shall be managed by a Board of Directors of three (3) persons initially, however, at such time as the Class B membership is converted to Class A membership, the Board of Directors shall be increased to five (5) persons.

Section 2. The Board of Directors shall have the powers necessary for the proper administration of the affairs of the Association and it may do all acts and things which are not specifically reserved to be exercised and done by the members in the Declaration, Articles of Incorporation or these By-Laws.

Section 3. In addition to the duties imposed by these By-Laws, the Declaration or by resolution of the Association, the Board of Directors shall be responsible for the following:

(a) to call special meetings of the members whenever it deems necessary; and it shall call a meeting at any time upon written request of twenty-five percent (25%) of the voting membership.

(b) to appoint and remove at its pleasure all officers, agents, and employees of the Association, prescribe their duties, fix their compensation, and require of them such security or fidelity bond as it may deem expedient. Nothing contained in these By-Laws shall be construed to prohibit the employment of any member, officer or director of the Association in any capacity.

- (c) to establish, assess, and collect the assessments or charges created or authorized by the Declaration and/or supplementary declarations.
- (d) to adopt and then distribute to the unit owners the rules and regulations governing the use of the property as needed to protect the health, comfort, safety and welfare of the members.
- (e) to exercise for the Association, all powers, duties and authority vested in or delegated to this Association, except those reserved to the members.
- (f) to make and collect assessments authorized by the Declaration and to lease, maintain, repair and replace the common elements.
- (g) to grant or contract for easements, licenses, and other privileges and duties on behalf of the members.
- (h) to cause to be kept a complete record of all its acts and corporate affairs and to present a summary thereof to the members at the annual meeting of the members or at any special meeting when such is requested in writing by twenty-five percent (25%) of the voting members.
- (i) to maintain a Book of Resolutions containing all resolutions of the Board of Directors for all rules and regulations adopted by the Board of Directors from time to time.
- (j) to maintain accounting records according to accepted accounting practices, which shall be available and open to inspection by members or their mortgagees during normal business hours.
- (k) to supervise all officers, agents and employees of the Association and see that their duties are properly performed.
- (l) to issue, upon the request of a member, a certificate stating whether or not the assessments against his unit have been paid, for which a reasonable charge may be made.
- (m) to designate depositories for Association funds, designate those officers, agents and/or employees who have authority to withdraw funds from such accounts on behalf of the Association, and cause such persons to be bonded, as it may deem appropriate.
- (n) to hold a general meeting for members for discussion of its proposed annual budget. Adoption of the

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annual budget shall be ^{VOLUSIA COUNTY} ~~an~~ affirmative vote of a majority of directors.

(o) by an affirmative vote of a majority of the directors, to set an annual assessment at an amount sufficient to pay the expenses of the Association and to meet the obligations imposed by the Declaration and any supplementary declarations.

(p) to send written notice of each assessment to every owner subject thereto at least thirty (30) days in advance of the due date of the annual assessment or first installment thereof. Monthly notice will not be sent. Monthly installments are due on the first day of each month in the amount specified in the one notice.

(q) to accelerate the payment of any assessment for the balance of the Association's fiscal year and declare the entire balance immediately due and payable in full if any installment remains unpaid thirty (30) days after the installment due date.

(r) to take action it deems appropriate for the best interests of the Association with regard to assessments, which may include the filing of a lien against the property, the bringing of an action at law or equity against the owner personally obligated to pay the same or to perfect, record and foreclosure a lien against the property.

(s) to procure and maintain adequate insurance policies to protect the Association, its employees and its personal properties.

(t) to enter into mortgage agreements and obtain capital debt financing subject to the provisions of the Declaration and Articles of Incorporation.

(u) to enter into mortgage agreements and obtain capital debt financing subject to the provisions of the Declaration and Articles of Incorporation.

(v) to exercise their powers and duties in good faith with a view to advancing the interest of the Association, and to this end, adopt appropriate guidelines for action on matters where a potential problem may exist.

Section 4. Declarant shall be vested with the power to appoint the initial Board of Directors, who need not be members of the Association. The initial Board shall serve until the Class B membership is converted to Class A membership. Vacancies in the original Board of Directors may be filled by Declarant. Subsequent to the first election of directors by the lot owners, vacancies in the Board of Directors occurring between annual meetings of the

membership shall be filled by the remaining members of the Board.

At such time as the Class B membership is converted to Class A membership, or at such earlier time as Declarant may determine, the lot owners shall be entitled to elect a new Board of Directors consisting of five (5) members, and the Board of Directors shall call a special meeting of the members for that purpose.

Section 5. Candidates for election to the Board of Directors of the Association shall file a petition of candidacy with an Elections Committee to be appointed by the Board at least three (3) weeks before the annual meeting. The Elections Committee shall provide all members with a ballot containing the names of all qualified candidates not less than ten (10) days before the annual meeting.

Section 6.

(a) Election of directors shall be held at the annual meeting of the Association. Balloting shall be by secret written ballot placed in the ballot box at the meeting or delivered in a sealed envelope to the Chairman or Secretary of the Elections Committee not more than 48 hours prior to the start of the meeting.

(b) Each member entitled or designated to vote shall receive as many ballots as he has votes. Notwithstanding that a member may be entitled to several votes, he shall exercise only one (1) vote for each lot for each vacancy shown on the ballot.

(c) If a lot is owned by more than one (1) person, the owner entitled to cast the vote for the lot shall be designated by a certificate signed by all of the record owners of the lot and filed with the Secretary of the Association. If a lot is owned by a partnership, the person entitled to cast the vote for the lot shall be designated by a certificate signed by all of the partners, or if a limited partnership, by the general partner, and filed with the Secretary of the Association. If a lot is owned by a corporation, the person entitled to cast the vote for the lot shall be designated by a certificate signed by the President or Vice President and attested by the Secretary or Assistant Secretary of the corporation and filed with the Secretary of the Association. Such certificates shall be valid until revoked or until superseded by a subsequent certificate or until a change in the ownership of the unit concerned. A certificate designating the person entitled to cast the vote of a unit owned by more than one person may be revoked by any owner thereof. In the event no written designation is filed with the Association as required

herein, no attempted votes shall be counted on any matter voted on by the Association.

Section 7. The first meeting of the first Board of Directors shall be held at such place and at such time as determined by Declarant, and no notice shall be necessary in order to legally constitute such meeting and any action taken at such meeting.

Section 8. Regular meetings of the Board of Directors shall be held at least two times a year, and may be held without notice, at such place and hour as may be fixed from time to time by the Board.

Section 9. Special meetings of the Board of Directors shall be held when called by an officer of the Association or by any two (2) directors after not less than three (3) days notice to each director. Notice of special meetings may be waived provided it is waived in writing by all directors.

ARTICLE VIII

OFFICERS

Section 1. Enumeration of Offices. The officers of this Association shall be a president and vice-president, who shall at all times be members of the Board of Directors, a secretary, and a treasurer, and such other officers as the Board may from time to time by resolution create.

Section 2. Election of Officers. The election of officers shall take place at the first meeting of the Board of Directors following each annual meeting of the members.

Section 3. Term. The officers of the corporation shall be elected annually by the Board and each shall hold office for one (1) year, or until his successor is duly elected and qualified, unless he shall sooner resign, or shall be removed, or otherwise be disqualified to serve.

Section 4. Special Appointments. The Board may elect such other officers as the affairs of the Association may require, each of whom shall hold office for such period, have such authority, and perform such duties as the Board may, from time to time, determine.

Section 5. Resignation and Removal. Any officer may be removed from office with or without cause by the Board. Any officer may resign at any time by giving written notice to the Board, the President or the Secretary. Such resignation shall take effect on the date of receipt of such notice or at any later time specified therein, and unless

otherwise specified therein; the acceptance of such resignation shall not be necessary to make it effective.

Section 6. Vacancies. A vacancy in any office may be filled by appointment by the Board. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaces.

Section 7. Multiple Offices. The offices of Secretary and Treasurer may be held by the same person. No person shall simultaneously hold more than one of any of the other offices except in the case of special offices created pursuant to Section 4 of this Article.

Section 8. Duties. The duties of the officers are as follows:

President

(a) The President shall preside at all meetings of the Board of Directors; shall see that orders and resolutions of the Board are carried out; shall sign all leases, mortgages, deeds and other written instruments and if so directed by the Board of Directors shall co-sign all checks and promissory notes.

Vice-President

(b) The Vice-President shall act in the place and stead of the President in the event of his absence, inability or refusal to act, and shall exercise and discharge such other duties as may be required of him by the Board.

Secretary

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

Treasurer

(d) The Treasurer shall receive and deposit in the Association bank accounts all funds of the Association and shall disburse such funds as directed by the Board of Directors; shall sign all checks and promissory notes of the Association; shall keep proper books of account; shall cooperate with the Budget Committee in its review of the

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financial condition of the Association; shall cause an annual audit of the Association books to be made by a public accountant at the completion of each fiscal year; and shall work with the Budget Committee in the preparation of an annual budget and estimated statement of income and expenditures to be presented to the membership at its regular annual meeting. A copy of the proposed budget and estimated statement of income and expenses shall be delivered to each member prior to the annual meeting.

ARTICLE IX

OBLIGATIONS OF OWNERS

Section 1. All members are obligated to pay the periodic assessments imposed by the Board of Directors to meet the expenses of the Association.

Section 2. Consistent with the provisions of the Declaration of Covenants and Restrictions, every member must perform all maintenance, upkeep and repair work within his own lot including the paved parking area, and for those lots abutting The Hammocks Subdivision, the lawn area between the lot line and the edge of the pavement of the street, which, if omitted, would be detrimental to the aesthetic appearance of the subdivision of a part belonging to the other owners, being expressly responsible for the damages and liabilities that this failure to do so may engender. In the event a member shall fail to perform such work, the Association may after thirty (30) days written notice to the member cause such work to be done and assess the owner the cost thereof as a special assessment which shall be a lien upon the lot involved and enforced as other assessments.

A member shall reimburse the Association for any expenditure incurred in repairing or replacing any part of the communal facilities damaged through the fault of any agent, guest or lessee of such member, including damage to the driveway area.

Section 3. Usage of all property shall be limited to usage as described by duly adopted ordinances that are now in effect or may become in effect, in the City of Port Orange, Volusia County, Florida and further limited by the Declaration and these By-Laws.

Section 4. Conduct of members shall be governed by rules and regulations, which from time to time may be approved by the Board of Directors.

ARTICLE X

COMMITTEES

Section 1. The Board shall appoint the committees hereinafter named and such other committees as it deems appropriate to carry out its purposes. Committees shall consist of not less than five (5), nor more than nine (9) members and shall serve at the pleasure of the Board unless otherwise specified in the Declaration of these By-Laws.

(a) Budget Committee. The duties of this committee shall be for the purpose of reviewing the financial condition of the Association and reporting the same to the Board and recommending to the Board an annual budget.

(b) Elections Committee. The duties of this committee shall include designing and duplicating ballots for each election, designating and duplicating a form of proxy for members who wish to vote by proxy, receiving and verifying the authenticity of and recording proxies, controlling the distribution of ballots, verifying, counting and tabulating all ballots and certifying the results to the meeting. The chairman may receive ballots starting 48 hours prior to elections.

(c) The Hammocks Review Committee. The duties of this committee are set forth in Article XI of these By-Laws.

ARTICLE XI

ENFORCEMENT

Section 1. Review Committee. For the purposes of enforcing the terms and provisions of the Declaration of Covenants and Restrictions, the Articles of Incorporation of The Hammocks Homeowners Association, Inc., these By-Laws and the Rules and Regulations adopted by the Board of Directors, the The Hammocks Review Committee is hereby created and established.

a. Composition. The Hammocks Review Committee shall consist of five (5) members, all of whom shall be lot owners and at least one (1) of whom shall be a member of the Board of Directors of the Association. The members of the committee shall be appointed by the Board of Directors and shall serve for a term of one (1) year and thereafter until their successor is appointed. The committee shall elect from its members its own Chairman who shall preside over its meetings and its own Secretary who shall keep minutes of all proceedings of the committee.

b. Duty to Investigate. It shall be the duty of the committee to investigate any alleged violation of the terms and provisions of the Declaration of Covenants and Restrictions, the Articles of Incorporation of The Hammocks Homeowners Association, Inc., these By-Laws and the Rules and Regulations adopted by the Board of Directors of the Association. Alleged violations may be brought to the committee by a complaint in writing signed by a lot owner and referred to the committee by the Board of Directors, or the committee may act upon its own motion.

c. Written Complaint. An action under this Section may be initiated by filing with the Board of Directors a written complaint signed by any member of the Association or by any officer or member of the Board of Directors. The complaint shall identify the lot and identify the respondents as lot owner or owners and/or tenants, and shall be signed by the members of the Association making the charge or be signed by an officer of the new Association or Board member in his or her official capacity if he or she is so acting. The complaint shall contain a written statement of charges set forth in ordinary and concise language describing the acts or omissions with which the respondent is charged, to the end that the respondent will be able to prepare his defense. The complaint shall identify the specific provisions of the Declaration of Covenants and Restrictions, Articles of Incorporation, By-Laws or Rules and Regulations which the respondent is alleged to have violated, but shall not consist merely of charges phrased in the language of such provisions without supporting facts.

d. Service of Complaint. Upon the filing of the complaint, the Board shall serve a copy thereof on the respondent by any of the following means:

(1) personal delivery or (2) by registered or certified mail, return receipt requested, and addressed to respondent, at the address appearing on the books of the Association. Service by mailing shall be deemed delivered and effective two (2) days after such mailing in a regular depository of the United States mail. The complaint shall be accompanied by two (2) copies of a form entitled "Notice of Defense" which, when completed as hereinafter provided and the original signed by the respondent, or on behalf of the respondent and returned to the Board of Directors by personal delivery or by registered or certified mail, return receipt requested, within ten (10) days of the date the complaint was served on respondent shall constitute notice to the Board of Directors that the respondent will defend the complaint, does admit the allegations of the complaint, all or part of them, or will take other appropriate action provided for in these By-Laws. If the Notice of Defense is not received by the Board of Directors within the time provided above, the Board of Directors shall proceed as if

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the respondent has admitted all of the allegations of the complaint. No order adversely affecting the rights of the respondent shall be made in any case, unless the respondent shall have been served as provided herein. The matter shall then be referred to the Review Committee for hearing.

e. Notice of Hearing. Along with service of complaint, the committee shall serve a Notice of Hearing, as provided herein, on all parties at least fifteen (15) days prior to the hearing. The notice to the respondent shall be substantially in the following form, but may include other information.

"You are hereby notified that a hearing will be held before The Hammocks Review Committee at _____, on the _____ day of _____, 19____, at the hour of _____ upon the charges made in the complaint served upon you. You may be present at the hearing, may, but need not be, represented by counsel, may have a court reporter present at the hearing, may present any relevant evidence, and you will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to compel the attendance of witnesses and the production of books, documents or other items by applying to the Board of Directors of the Association."

If any of the parties can, within forty-eight (48) hours after receipt of notice, show good cause why they cannot attend the hearing on the date set and indicated reasonable times and dates on which they would be available, the committee may reset the time and date of hearing and promptly deliver notice of the new hearing date.

f. Notice of Defense. Service of complaint and Notice of Hearing shall be accompanied by a Notice of Defense.

The "Notice of Defense" form shall contain substantially the following information in substantially the following form:

TO: Board of Directors
The Hammocks Homeowners Association, Inc.

The undersigned owner(s)/occupant(s) of Lot _____, The Hammocks Subdivision acknowledge the receipt of complaint served on the undersigned the day of _____, 19____, and receipt of Notice of Hearing on said complaint setting a hearing thereon for _____ o'clock ____ M. on the _____ day of _____, 19____, at _____, Port Orange, Florida.

1. The Respondent does hereby object to the complaint because: (fill in items relied upon)

a. The complaint fails to allege facts or describe acts or omissions upon which the committee can act for the following reasons: (Explain)

b. The complaint is so indefinite or uncertain that the Respondent cannot prepare a defense for the following reasons: (Explain)

c. And/or the following reasons: (Explain any other reasons)

2. The Respondent does hereby admit all of the allegations of the complaint but states by way of defense or explanation the following: () Admits Allegations; () Denies Allegations, check one. (Explanation):

3. The Respondent does hereby admit only the following part of the allegations: (Quote portion admitted)

and state by way of defense or explanation the following: (Explanation):

DATED this ____ day of _____, 19__.

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VOLUSIA COUNTY
FLORIDA

Respondents mailing address:

Respondent

Respondent

NOTE:

Respondent must complete this form or respond in similar fashion within 10 days of receipt of the complaint. This form or other response must be served upon the Board by personal delivery or by registered or certified mail return receipt requested to the President, Vice-President or Secretary of the Association.

In the event all of the allegations of the complaint are admitted, the committee shall determine the appropriate action or penalty. Objections to the form or substance of the complaint shall be considered by the committee within ten (10) days of their receipt. The committee shall make its determination and notify all parties within said ten (10) day period. If the complaint is insufficient, the complaining party shall have seven (7) days within which to file an amended complaint. The same procedures as set forth above shall be followed with respect to an amended or supplemental complaint.

If it is determined by the committee that the complaint is still insufficient, then the matter shall be dismissed by the committee.

g. Cease and Desist Orders. The Board may, in its own discretion, issue a cease and desist order, and serve the order on the respondent with the complaint and Notice of Defense, such cease and desist order shall be substantially in the following form:

"The Board of Directors of The Hammocks Homeowners Association has received the attached complaint.

The Board hereby requests that you **CEASE AND DESIST** Commission of the acts or actions described in the complaint until such time as a ruling of this Board or a court of law permits.

Failure to comply with this request may result in the imposition of a penalty greater than that which would be imposed for a single violation."

h. Amended or Supplemental Complaints. At any time prior to the hearing date, the committee may file or permit the filing of an amended or supplemental complaint. All parties shall be provided copies thereof in the manner herein provided. If the amended or supplemental complaint presents new charges, the committee shall afford the respondent a reasonable opportunity to prepare and serve his defense thereto.

i. Discovery. Upon written request to the other party, made prior to the hearing and within fifteen (15) days after service of the complaint by the committee or within ten (10) days after service of any amended or supplemental complaint, either party is entitled to (1) obtain the names and addresses of witnesses to the extent known to the other party, and (2) inspect and make a copy of any statements, writings or investigative reports relevant to the subject matter of the hearing. Nothing in this Section, however, shall authorize the inspection or copying of any writing or thing which is privileged from disclosure by law or otherwise made confidential or protected as the attorney's work product. Any party claiming his request for discovery has not been complied with shall submit a petition to compel discovery to the committee. The committee shall make a determination and issue a written order setting forth the matters or parts thereof which the petitioner is entitled to discover.

j. Notarized Statements. At any time ten (10) or more days prior to a hearing or a continued hearing, a party shall mail or deliver to the opposing party a copy of any sworn statement which that party proposes to introduce in evidence, together with a cover letter identifying the one making the sworn statement and identifying the proceeding in which the sworn statement will be offered. Unless the opposing party, within seven (7) days after such mailing or delivery, mails or delivers to the proponent a request to cross-examine the statements' author, his right to cross-examine such author is waived and the statement may be introduced in evidence, and shall be given only the same effect as hearsay evidence.

k. Constraints on the Committee. It shall be incumbent upon each member of the committee to make a determination as to whether he is able to function in a disinterested and objective manner in consideration of the case before it. Any member incapable of such objective consideration of the case shall disclose such to the committee and remove himself from the proceedings and have it so recorded in the minutes.

In any event, the respondent may challenge any member of the committee for cause, where a fair and impartial hearing cannot be afforded, at any time prior to the taking

of evidence and testimony at the hearing. In the event of such a challenge, the committee shall meet to determine the sufficiency of the challenge. If a majority of the committee sustains the challenge, the President shall appoint a member to replace the challenged member of the committee.

1. Hearing.

(1) Whenever the committee has commenced to hear the matter and a member of the committee is forced to withdraw prior to a final determination, the remaining members shall continue to hear the case and the President shall replace the withdrawing member. Oral evidence shall be taken only on oath or affirmation administered by an officer of the Association.

(2) Each party shall have these rights: to call and examine witnesses; to introduce exhibits; to cross-examine opposing witnesses; and to rebut the evidence against him. Even if the respondent does not testify on his own behalf, he may still be called and examined as if under cross-examination.

(3) The hearing need not be conducted according to technical rules relating to evidence and witnesses. Generally, any relevant evidence shall be admitted if it is the sort of evidence on which responsible persons are accustomed to rely in the conduct of serious affairs, regardless of the existence of any common law or statutory rule which might make improper the admission of such evidence over objection in civil actions. Hearsay evidence may be used for the purpose of supplementing or explaining other evidence, but shall not be sufficient in itself to support a finding.

(4) The Chairman of the committee shall serve as hearing officer and preside over the hearing. At the beginning of the hearing, the hearing officer shall explain the rules and procedures by which the hearing is to be conducted. Generally, each principal is entitled to make an opening statement, starting with the complainant. Then each party is entitled to produce evidence, witnesses and testimony and to cross-examine the witnesses and opposing party. Then each party is entitled to make a closing statement. Any party may waive the rights to exercise any part of this process, and the committee is entitled to exercise its discretion as to the specific manner in which the hearing will be conducted, so long as the above rights are protected.

m. Authorized Action. At the conclusion of testimony, the committee shall deliberate the evidence. By a vote of its members, the committee shall determine whether

the allegations as presented constitute a violation. If the committee concludes that a violation has taken place, it may take the following action.

(1) Reprimand.

(2) Recommend to the Board of Directors the levying of a fine in such amount as may be reasonable under the circumstances but not exceed \$150.00, or such lesser maximum amount as may be set by the statutes of the State of Florida, for a single violation of the Declaration, Articles of Incorporation of the Association, these By-laws and the Rules and Regulations adopted by the Board. Each day a violation continues shall be a separate violation.

(3) Recommend to the Board of Directors the initiation of appropriate legal action.

n. Fines as Assessments. Fines recommended by the committee shall be automatically referred to the Board for review. The Board of Directors shall give written notice to the unit owner and other parties involved at least five (5) days prior to the meeting of the Board of Directors at which the matter will be heard, and shall give the unit owner and other parties involved an opportunity to appear and be heard by the Board of Directors. After allowing the respondent an opportunity to be heard, the Board may dismiss the matter, and approve the fine recommended by the committee or may levy a fine in an amount which it deems reasonable under the circumstances but not to exceed the sum of \$150.00, or such lesser maximum amount as may be set by the statutes of the State of Florida for a single violation. The amount of the fine shall be an assessment against the member, levied against the lot owned by the member involved in the violation, and shall be collected in the same manner as other assessments of the Association.

o. Appeals. In the event either party is aggrieved by the decision or actions of the committee, procedural or final, the aggrieved party may appeal the decision or action within ten (10) days of the action to the Board of Directors who shall review the matter on the record and render a decision within thirty (30) days from the receipt of the record of the hearing. This appeal provision shall not apply to fines levied and assessed by the Board of Directors.

ARTICLE XII

AMENDMENTS

Section 1. These By-Laws may be amended, with the consent of the record owners of all mortgages, at a regular

or special meeting of the members, by a vote of a majority of a quorum of members present in person or by proxy.

Section 2. Until such time as the unit owners are entitled to elect the Board of Directors, Wayne Enterprises, Inc., reserves the right, with the consent of the record owners of all mortgages, to amend, modify, alter or annul any of the provisions of these By-Laws without notice.

Section 3. In no event shall an amendment which modifies or terminates the obligation of the Association to maintain common areas be effective without the express written approval of the City of Port Orange.

Section 4. In the case of any conflict between the Articles of Incorporation and these By-Laws, the Articles shall control; and in the case of any conflict between the Declaration applicable to the Property and these By-Laws, the Declaration shall control.

ARTICLE XIII

INDEMNIFICATION

Each officer, director and committee member of the Association in consideration of his services as such, shall be indemnified by the Association to the full extent permitted by law against expenses and liabilities reasonably incurred by him in connection with the defense of any action, suit or proceeding, civil or criminal, to which he may be a party by reason of being or having been a director, officer or committee member of the Association. The foregoing right of indemnification shall not be exclusive of any other rights to which the director, officer, committee member or person may be entitled by law, or agreement, or vote of the members, or otherwise.

IN WITNESS WHEREOF, we, being all of the directors of THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC., have hereunto set our hands this 12th day of DECEMBER, 1984.

Robert W. Richmond

Robert W. Richmond

Dean Richmond

Dean Richmond

Prod D. Clark

Prod D. Clark

HOA OF THE HAMMOCK, INC.
RULES AND REGULATIONS

In accordance with ARTICLE II, RESTRICTIVE COVENANTS, Section 2.1, the Board of Directors has the right to set certain Rules and Regulations (R & R's) to help manage the Association in an efficient and responsible manner. The following R & R's are not meant to be an exhaustive list but representative of the problems most frequently encountered. For a more thorough understanding of the restrictions of the Association, please read the Declaration portion of your documents.

1. Board approval must be obtained before placing or constructing any "structure" on or to any unit. "Structure" refers to, but is not limited to, fences, barbecue grills, patios, satellite dishes, basketball courts or goals, shuffleboard courts, and law decorative objects such as statues, birdbaths, etc.
 - 1.1 Satellite dishes are permitted if they are no more than 18" in circumference, and they must be attached to the roof or within your screen room. They MAY NOT be attached to the sides of the building.
2. Nothing of any kind may be added to the outside of the building; specifically nothing can be attached to the siding. The ONLY exceptions are gutters and screen/storm doors, and approval of the Board of Directors must be obtained before adding either of these items. The warranty of the siding will not be good if anything is attached to it.
3. No structures of a temporary nature are allowed. This includes, but is not limited to: trailers, house trailers, mobile homes, campers, tents, shacks, sheds, barns or similar structures meant for storage or for living.
4. Pets are allowed but must be leashed if out of doors. It is also mandatory that you clean up after your pet. No dog, cat, or other type of animal feces may be dumped into the pond. This rule is true not only of the Association but is also a city ordinance.
5. No obnoxious or offensive activity may be conducted or permitted to exist on any lot or at any unit. In case of tenants, the owner of the unit as well as the tenant will be notified of infractions.
6. All lots/units shall be kept free of an accumulation of rubbish, trash, garbage, or other solid waste material. NOTHING is to be store outside of the units in plain view of any or all other units.
7. All garbage containers and trash containers must be kept inside the unit or out of sight of the street. With permission of the Board, a trash-hide may be constructed behind the unit for the sole purpose of storing garbage cans. On garbage and trash collection days, the garbage and trash in appropriate containers should be placed on the edge of the unit's parking area, NOT across the street or on one of the islands. Cans must be returned to the appropriate storage place at least by the end of the collection day.
8. All units will be kept free of unsightly weeds. This refers to the areas within the patio sections or adjacent to the units which have been planted by the owner. The general rule of thumb is, if the owner adds it with the approval of the Board, the owner maintains it and is responsible for any liability and upkeep.
9. All unit owners MUST supply a copy of their homeowner's insurance policy to the Board each year. All owners MUST keep their insurance policies current. The Association is responsible for repair or replacement of damage to units/roofs, etc., only after the insurance is exhausted. In the event the Association does have to do repairs, the owners will be assessed in the amount of the repairs to pay back the Association. See Section 2.17 of the Covenants and Restrictions for a more detailed explanation of this clause.

HOA OF THE HAMMOCK, INC.

RULES AND REGULATIONS

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 - 1.1. Satellite dishes are permitted if they are no more than 18" in circumference. They MAY NOT be attached to the front, sides or the roof of the building. It MAY NOT be placed in the front yards of the unit.
2. Nothing of any kind may be added to the outside of the building; specifically nothing can be attached to the siding. The ONLY exceptions are gutters and screen/storm doors, and approval of the Board of Directors must be obtained before adding either of these items. The warranty of the siding will not be good if anything is attached to it.
3. No structures of a temporary nature are allowed. This includes, but is not limited to: trailers, house trailers, mobile homes, campers, tents, shacks, sheds, barns or similar structures meant for storage or for living.
4. Parking: There are 2 spaces allocated per unit. The only "extra" parking is at the clubhouse/pool. Clubhouse/pool area parking is for guests and/or other short term use. Vehicles may NOT BE STORED at the clubhouse or anywhere else on the property. Vehicles without current registration tags will be considered as being stored and will be towed.
5. No livestock, poultry, or animals of any kind or shall be raised, bred, or kept on any Lot or in any Swelling Unit provided, however, that no more than two dogs, cats, or to her common domesticated household pets may be raised and kept provided such pets each do not exceed thirty (30) pounds in weight, unless prior approval has been given by the Board of Directors. Such pets will not be kept, bred, or maintained for any commercial purposes. Such permitted pets shall not be allowed to roam f in the neighborhood or on to any other Owner's property. No permitted pets shall be allowed to make noise in a manner or of such volume as to annoy or disturb other Owners.

No pets shall be permitted any place within the Hammocks property, other than on the owner's property, without being leashed. All pets' owners shall be responsible for any clean up or any area soiled by their pet. No dog, cat, or other type of animal feces may be dumped into the pond. This rule is true not only of the Association but is also a city ordinance.

The Board of Directors of the Association shall be entitled to make the sole determination as to whether a particular pet constitutes a nuisance. The owner shall discontinue keeping of any said pet immediately upon notification by the board of Directors of such determination. The owner shall have no recourse against any member of the Board of Directors of the Association or the Association itself, for any decision made regarding removal of pets. The owners will hold the Association harmless against any and all claims, debts, demands, obligations, costs and expenses which may be sustained by or asserted against the Association and the members of its Board, by reason of acts of said pet committed in or about the common area or property owned by the Association. Unit owners shall be responsible for the repair for all damage resulting from acts of pets owned, kept, or harbored by them, their tenants, or their

guests. ("Nuisance" shall be defined as "everything that endangers the life or health, gives offense to the senses, violates laws of decency, or obstructs the reasonable and comfortable use of property.")

6. No obnoxious or offensive activity may be conducted or permitted to exist on any lot or at any unit. In case of tenants, the owner of the unit as well as the tenant will be notified of infractions. If there is unreasonable noise or other offensive activity, the police may be called.
7. All lots/units shall be kept free of an accumulation of rubbish, trash, garbage, or other solid waste material. NOTHING is to be stored outside of the units in plain view of any or all other units. Please make sure your yards are free of rubbish and other unused articles. The Association has the right to clean the rubbish from your premises and charge you for the labor.
8. All garbage containers and trash containers must be kept inside the unit or out of sight of the street. With permission of the Board, a trash-hide may be constructed behind the unit for the sole purpose of storing garbage cans. On garbage and trash collection days, the garbage and trash in appropriate containers should be placed on the edge of the unit's parking area, NOT across the street or on one of the islands. Cans must be returned to the appropriate storage place at least by the end of the collection day.
9. All units will be kept free of unsightly weeds. This refers to the areas within the patio sections or adjacent to the units which have been planted by the owner. The general rule of thumb is, if the owner adds it with the approval of the Board, the owner maintains it and is responsible for any liability and upkeep.
10. All unit owners MUST supply a copy of their homeowner's insurance policy to the Board each year. All owners MUST keep their insurance policies current. The Association is responsible for repair or replacement of damage to units/roofs, etc., only after the insurance is exhausted. In the event the Association does have to do repairs, the owners will be assessed in the amount of the repairs to pay back the Association. See Section 2.17 of the Covenants and Restrictions for a more detailed explanation of this clause.
11. To use the pool, ANYBODY under the age of 16 must be accompanied by an Adult. NO key is to be given to this age group under any circumstances.

By signing below I acknowledge that I have read and agree to abide by the above rules. Send original with signatures to: Halifax management, P.O. Box 7301, Daytona Beach, FL 32116 within 10 days of signing.

All Renter's Signature _____ Date _____

Print Renter's Name _____ Unit # _____

PLEASE HELP KEEP THE HAMOCKS A PLEASANT, SAFE AND CLEAN NEIGHBORHOOD

State of Florida



Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation of THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC., a corporation organized under the laws of the State of Florida, filed on December 12, 1986, as shown by the records of this office.

The document number of this corporation is N18247.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Nineteenth day of January, 2001



CR2EO22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State

ARTICLES OF INCORPORATION
OF
THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC.
(A Florida Not For Profit Corporation)

ARTICLE I

NAME

The name of the corporation shall be The Homeowners Association of the Hammocks, Inc.

ARTICLE II

PURPOSE

The purposes for which this corporation is organized are:

- (a) To manage the Association of lot owners established by the Declaration of Covenants and Restrictions, The Hammocks Subdivision.
- (b) To enforce the Declaration of Covenants and Restrictions pertaining to The Hammocks Subdivision.
- (c) To carry out all duties placed upon it by the aforesaid Declaration, and in connection therewith, the corporation shall have all corporate powers permitted under said Declaration and under Florida law.
- (d) The corporation shall have a lien on all lots in the subdivision to secure the payment of all charges and assessments and the performance of all covenants under the terms of the said Articles of Incorporation, the By-Laws and the Declaration of Covenants and Restriction, The Hammocks Subdivision.

ARTICLE III

MEMBERSHIP

Every entity, including Wayneco, Inc., a Florida corporation, the Developer of the subdivision, who is or becomes a record owner of any lot or dwelling unit included in The Hammocks Subdivision, Port Orange, Florida, as those terms are defined in the Declaration of Covenants and Restrictions (Declaration) to be executed by Wayneco, Inc., and recorded in the Public Records of Volusia County, Florida, shall automatically become a member of the Association.

Membership is limited solely to those entities possessing a fee simple ownership interest and shall not be extended to any entities who hold an interest in real property merely as security for the performance of an obligation. Membership shall terminate automatically when an entity no longer owns any fee simple ownership interest in property in real property in The Hammocks Subdivision.

When a member is other than a natural person, the membership privilege shall be exercised by only one (1) individual being the one designated by the entity to cast its vote as hereinafter provided.

ARTICLE IV VOTING RIGHTS

The Association shall have two classes of membership:

Class A. Class A members shall be all owners, other than the Declarant (as defined in the Declaration), and shall be entitled to one vote for each lot owned. When more than one person holds an interest in a lot, all such persons shall be members, however, only one person shall be entitled to vote. All of the owners shall designate one of the owners to vote for such lot. Such designation shall be in writing and shall be filed with the Association. When a lot is owned by a corporation, partnership or any other entity, the entity shall designate one individual to vote for the lot. In the case of a corporation, the individual designated shall be an officer of the corporation, and in the case of a partnership, the individual designated shall be a general partner. Such designation shall be in writing and shall be filed with the Association. In the event no written designation is filed with the Association as required herein, no attempted vote shall be counted on any matter voted on by the Association. In no event shall more than one vote be cast for any lot.

Class B. The Class B member(s) shall be the Declarant, and shall be entitled to three (3) votes for each lot owned. The Class B membership shall cease and be converted to Class A membership upon the happening of either of the following events, whichever shall first occur.

(a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership; or

(b) three years following the date of conveyance of the first lot or dwelling unit by Declarant.

ARTICLE V
SUBSCRIBERS

The name and residence address of each subscriber to these Articles of Incorporation are:

<u>Name</u>	<u>Address</u>
1. Robert W. Richmond	P.O. Box 1685 Beckley, WV 25801
2. Dean Richmond	1020 Madeline Avenue Port Orange, FL 32019
3. Fred D. Clark	Suite 612, Peoples Bldg. Charleston, WV 25301

ARTICLE VI
MANAGEMENT

The affairs and property of this corporation shall be managed and governed by a Board of Directors composed of not less than three (3) nor more than five (5) persons.

The initial Board of Directors shall consist of three (3) persons, who need not be members entitled to vote in the Association and who shall be appointed by Declarant. The initial Board of Directors named in these Articles shall serve until Class B membership is converted to Class A membership and their successors are duly elected as provided below. Until such conversion, any vacancies occurring in the initial Board of Directors appointed by Declarant may be filled by Declarant without notice to other owners. Following the first election of the Board of Directors by all of the lot owners, vacancies occurring between annual meetings of the membership shall be filled by the remaining Directors.

At such time as Class B membership is converted to Class A membership, as provided in Article IV above, or at such earlier time as Declarant may determine, the number of persons on the Board of Directors shall automatically be increased to five (5) persons. In such event, the entire Board of Directors shall be elected by vote of the entire membership at a special meeting called for that purpose.

The Directors shall be elected by the voting membership at the annual meetings of the membership in the manner provided in the By-Laws. The Directors may be removed and vacancies in the Board filled in the manner provided in the By-Laws.

Directors shall be elected by the voting members in accordance with the By-Laws at the regular annual meeting of the membership of the corporation to be held between December 1 and December 15 of each year as determined by the Board of Directors.

All officers shall be elected by the Board of Directors in accordance with the By-Laws at the annual meeting of the Board of Directors to be held immediately following the annual meeting of the membership. The Board of Directors shall elect or appoint at the times and in the manner set forth in the By-Laws a President, Vice President, Secretary, Treasurer, and such other officers as it may deem desirable.

ARTICLE VII

BOARD OF DIRECTORS

The number of persons constituting the first Board of Directors shall be three (3). The names and addresses of the persons who are to serve as Directors until their successors are chosen are:

<u>Name</u>	<u>Address</u>
1. Robert W. Richmond	P.O. Box 1685 Beckley, WV 25801
2. Dean Richmond	1020 Madeline Avenue Port Orange, FL 32019
3. Fred D. Clark	Suite 612, Peoples Bldg. Charleston, WV 25301

ARTICLE VIII

FIRST OFFICERS

The names of the officers who are to serve until the first election or appointment under these Articles of Incorporation are:

<u>Name</u>	<u>Office</u>
Robert W. Richmond	President
Dean Richmond	Vice-President
Fred D. Clark	Secretary/Treasurer

ARTICLE IX

BY-LAWS

The initial By-Laws of this corporation may be adopted by the subscribers hereto and may be altered, amended or revised by recording such modification in the Public Records of Volusia County, Florida, signed by all of the subscribers to these Articles of Incorporation who are the initial Board of Directors or their successors as provided herein. In the event said subscribers shall no longer be directors, then alteration, amendment or revision shall be by the vote of a majority of the unit owners present in person or by proxy at any annual meeting or at a special meeting called for that purpose and such alteration, amendment or revision shall be approved in writing by all owners and holders of all mortgages or liens on any units.

ARTICLE X

AMENDMENT OF ARTICLES OF INCORPORATION

All of the subscribers to these Articles of Incorporation or their successors, as all of the members of the corporation, may amend the Articles of Incorporation provided that at such time as said subscribers no longer are directors, then these Articles of Incorporation may be amended by the vote of a majority of the unit owners present in person or by proxy at any annual meeting or at a special meeting called for that purpose and provided such alteration, amendment, or revision has been approved in writing by all owners and holders of all mortgages or liens on any units.

ARTICLE XI

DISSOLUTION

The Association may be dissolved only with the consent in writing by the owners and holders of all mortgages or liens on any lots and by two-thirds (2/3) of each class of members. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the association shall be dedicated to an appropriate public agency to be used for purposes similar to those for which this Association was created. In the event that such dedication is refused acceptance, such assets shall be granted, conveyed and assigned to any non-profit corporation, association, trust or other organization to be devoted to such similar purposes.

ARTICLE XII

SEVERABILITY

Invalidation of any of these Articles or portions thereof by judgment, court order, or operation of Law in no way affect other provisions, which shall remain full force and effect.

FILED
DEC 12 1986
3 51

ARTICLE XIII

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 1020 Madeline Avenue, Port Orange, Florida, and the name of the initial registered agent of this corporation is Eric V. Gill, Attorney at Law, 4393 Ridgewood Avenue, Suite 5, Port Orange, Florida, 32019.

ARTICLE XIV

INDEMNIFICATION

The Association shall indemnify any officer, director or committee member or any former officer, director or committee member to the full extent permitted by law.

WE, THE UNDERSIGNED, being each and all of the original subscribers to these Articles of Incorporation, do hereby make, subscribe, acknowledge and file these Articles, and have hereunto set our hands and seals this 4TH day of NOVEMBER, 1986.

Robert W. Richmond (SEAL)
Robert W. Richmond

Dean Richmond (SEAL)
Dean Richmond

Fred D. Clark (SEAL)
Fred D. Clark

FILED
DEC 12 PM 2:00
SEAL OF THE
STATE OF FLORIDA

STATE OF FLORIDA;
COUNTY OF VOLUSIA, To-Wit:

I HEREBY CERTIFY that before me this day, personally appeared Robert W. Richmond, Dean Richmond, and Brad D. Clark, to me known and shown to me to be the individuals described in and who executed the foregoing Articles of Incorporation and acknowledged before me that they executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the County and State named above this 4 day of Nov, 1986.

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES DEC 18 1986
BONDED THRU CENTRAL FLORIDA

Shelley H. G.
NOTARY PUBLIC

My Commission Expires:

The undersigned, having been named to accept service of process for the above-stated corporation, at the place designated in Article XIII of the Articles of Incorporation, hereby accepts to act in this capacity and agrees to comply with the provisions of Section 49.091, Florida Statutes, relative to keeping open said office.

Eric V. Gill
Eric V. Gill

4393 Ridgewood Ave, Suite 5
Port Orange, FL 32019

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES DEC 18 1986
BONDED THRU CENTRAL FLORIDA



Clayton & McCulloh
ATTORNEYS AT LAW

Attorneys:

Kenneth M. Clayton
Neal McCulloh

David G. Shields
Michael C. Caborn

Doricia Miller Rivas
Patricia A. Ladan

Russell E. Klemm
Arnold W. Schneider

M. Duane Coyle

September 14, 2001

G. Larry Sims, Esquire
Black, Sims, Hubka, et al.
P.O. Drawer 265669
Daytona Beach, FL 32126-5669

RE: The Homeowners Association of the Hammocks, Inc. vs. Lakevue Development of Ormond Beach, Inc.

Dear Larry:

Enclosed herewith please find two original Agreements between The Homeowners Association of the Hammocks, Inc. and Lakevue Development of Ormond Beach, Inc. These Agreements are delivered to you in trust and shall only become effective upon the return to my office of one of the original Agreements properly executed by your client together with the \$10,000.00 payment referenced therein. From our earlier conversations, we understand that the \$10,000.00 payment shall be made immediately which constitutes part of the consideration for the Association entering into this Agreement and resolving the disputes discussed therein. As such, we would appreciate receiving said payment and one of the properly executed Settlement Agreements on or before 5 days of the date hereof.

Sincerely,

CLAYTON & MCCULLOH

Neal McCulloh

NM/lm

Enclosures

cc: Halifax Management, Inc.

Web Site: www.clayton-mcculloh.com

Long Distance Toll Free: (888) 793-1486

Please Address Correspondence To: Main Office

St. Johns County Branch Office:
Indian Harbour Beach Professional Plaza
2040 S. R. A1A, Suite 201
Indian Harbour Beach, FL 32937
Tel: (321) 777-0866
Fax: (321) 773-9681

Main Office:
The Clayton & McCulloh Building
1065 Maitland Center Commons Blvd.
Maitland, FL 32751
Tel: (407) 875-2655
Fax: (407) 875-3363

Volusia County Branch Office:
The Charles Tindall Building
406 North Wild Olive Avenue
Daytona Beach, FL 32118
Tel: (386) 947-9996
Fax: (386) 255-6148

AGREEMENT

THIS AGREEMENT is made and entered to this 3/ day of August, 2001, by and between **THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC.**, hereinafter referred to as "**the Association**", and **LAKEVUE DEVELOPMENT OF ORMOND BEACH, INC.**, hereinafter referred to as "**Lakevue**".

RECITALS:

1. Lakevue became the owner of twenty-four (24) lots in The Hammocks, Phase I according to Map Book 41, Pages 37 and 38, Public Records of Volusia County, Florida by Deed dated December 30, 1997, recorded in Official Records Book 4265, Page 1683, Public Records of Volusia County, Florida.

2. The Association is a not-for-profit Florida corporation which was formed to manage the common property, collect assessments and generally provide for the orderly enjoyment of The Hammocks Subdivision as described in the Declaration of Covenants and Restrictions of The Hammocks Subdivision recorded in Official Records Book 2895, Page 1136, public records of Volusia County, Florida.

3. The Association asserts a claim against Lakevue in amounts exceeding \$40,696.74 as of February 28, 2001 as detailed in Exhibit "A" attached hereto, and as it may be adjusted from such date to the date hereof by additional claims and credits.

4. Lakevue disputes its obligation to pay such amounts based upon past practices of the Association and Lakevue in dealing with the assessments on vacant lots.

5. A First Amendment to Declaration of Covenants and Restrictions to The Hammocks Subdivision dated September 15, 1998, and recorded in Official Records Book 4354, at Page 2812, Public Records of Volusia County, Florida has been questioned by the Association but defended by Lakevue.

6. The Association and Lakevue have threatened litigation to resolve the disputes described above, but have agreed to resolve such disputes in order to avoid the costs and expenses, the expenditures of time, and the uncertainties which would result therefrom and have agreed to resolve such disputes by entering into this Agreement.

NOW, THEREFORE, the parties hereto agree as follows:

7. The recitations contained hereinabove are true and correct.

8. The Association and Lakevue desire to settle the issues described hereinabove regarding unpaid assessments on all lots owned by Lakevue since its original acquisition through the date of this Agreement, and desire to resolve the issue of vacating or setting aside the said First Amendment.

9. Lakevue agrees to pay to the Association the sum of **TEN THOUSAND AND NO/100 (\$10,000.00) DOLLARS** in full settlement of all claims by the Association against Lakevue for any lots which it has owned or currently owns through the date of this Agreement. The Association agrees to accept the sum of \$10,000.00 in full settlement of all prior claims to assessments from Lakevue with respect to lots it has owned or does own, and agrees to future assessments as described herein.

10. The Association agrees that it will not propose or file or maintain a declaratory action to cancel and void the First Amendment. Association agrees to this compromise and settlement agreement regarding its governing documents and acknowledges that its right to maintain such proceeding in the Circuit Court is hereby released, quit-claimed and discharged.

11. Each party shall bear its own costs and attorney's fees in its representation through the negotiation and execution of this Agreement.

IN WITNESS WHEREOF, Lakevue and the Association have signed this Agreement the day and year first above written.

WITNESSES:

THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC.

Dorothy L. Hall

BY: Jeffrey F. Marino (Pres. HOA)

DOROTHY HALL
(Printed Name of Witness)

TERRY HILD
(Printed Name of Witness)

LAKEVUE DEVELOPMENT OF ORMOND BEACH, INC.

(Printed Name of Witness)

BY: _____

(Printed Name of Witness)

**STATE OF FLORIDA
COUNTY OF VOLUSIA**

BEFORE ME the undersigned Notary Public, duly authorized to take oaths and acknowledgments, personally appeared JEFFREY MARINO, PRESIDENT of THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC., and he/she (a) is personally known to me; or (b) provided the following form of identification: _____, and he/she executed the foregoing instrument on behalf of the Association and for the purposes therein expressed and ~~did~~ did not take an oath this 31 day of AUGUST, 2001.



Notary Public
My Commission Expires:



Judith M. Buckley
MY COMMISSION # DD022350 EXPIRES
May 1, 2005
BONDED THRU TROY FAIR INSURANCE, INC.

**STATE OF FLORIDA
COUNTY OF VOLUSIA**

BEFORE ME the undersigned Notary Public, duly authorized to take oaths and acknowledgments, personally appeared _____, _____ of LAKEVUE DEVELOPMENT OF ORMOND BEACH, INC., and he/she (a) is personally known to me; or (b) provided the following form of identification: _____, and he/she executed the foregoing instrument on behalf of the Association and for the purposes therein expressed and did/did not take an oath this ___ day of _____, 2001.

Notary Public
My Commission Expires:

**THIS INSTRUMENT PREPARED
BY: G. LARRY SIMS, ESQUIRE
POST OFFICE DRAWER 265669
DAYTONA BEACH, FLORIDA 32126-5669**

AGREEMENT

THIS AGREEMENT is made and entered to this 31 day of August, 2001, by and between **THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC.**, hereinafter referred to as "**the Association**", and **LAKEVUE DEVELOPMENT OF ORMOND BEACH, INC.**, hereinafter referred to as "**Lakevue**".

RECITALS:

1. Lakevue became the owner of twenty-four (24) lots in The Hammocks, Phase I according to Map Book 41, Pages 37 and 38, Public Records of Volusia County, Florida by Deed dated December 30, 1997, recorded in Official Records Book 4265, Page 1683, Public Records of Volusia County, Florida.

2. The Association is a not-for-profit Florida corporation which was formed to manage the common property, collect assessments and generally provide for the orderly enjoyment of The Hammocks Subdivision as described in the Declaration of Covenants and Restrictions of The Hammocks Subdivision recorded in Official Records Book 2895, Page 1136, public records of Volusia County, Florida.

3. The Association asserts a claim against Lakevue in amounts exceeding \$40,696.74 as of February 28, 2001 as detailed in Exhibit "A" attached hereto, and as it may be adjusted from such date to the date hereof by additional claims and credits.

4. Lakevue disputes its obligation to pay such amounts based upon past practices of the Association and Lakevue in dealing with the assessments on vacant lots.

5. A First Amendment to Declaration of Covenants and Restrictions to The Hammocks Subdivision dated September 15, 1998, and recorded in Official Records Book 4354, at Page 2812, Public Records of Volusia County, Florida has been questioned by the Association but defended by Lakevue.

6. The Association and Lakevue have threatened litigation to resolve the disputes described above, but have agreed to resolve such disputes in order to avoid the costs and expenses, the expenditures of time, and the uncertainties which would result therefrom and have agreed to resolve such disputes by entering into this Agreement.

NOW, THEREFORE, the parties hereto agree as follows:

7. The recitations contained hereinabove are true and correct.

8. The Association and Lakevue desire to settle the issues described hereinabove regarding unpaid assessments on all lots owned by Lakevue since its original acquisition through the date of this Agreement, and desire to resolve the issue of vacating or setting aside the said First Amendment.

9. Lakevue agrees to pay to the Association the sum of **TEN THOUSAND AND NO/100 (\$10,000.00) DOLLARS** in full settlement of all claims by the Association against Lakevue for any lots which it has owned or currently owns through the date of this Agreement. The Association agrees to accept the sum of \$10,000.00 in full settlement of all prior claims to assessments from Lakevue with respect to lots it has owned or does own, and agrees to future assessments as described herein.

10. The Association agrees that it will not propose or file or maintain a declaratory action to cancel and void the First Amendment. Association agrees to this compromise and settlement agreement regarding its governing documents and acknowledges that its right to maintain such proceeding in the Circuit Court is hereby released, quit-claimed and discharged.

11. Each party shall bear its own costs and attorney's fees in its representation through the negotiation and execution of this Agreement.

IN WITNESS WHEREOF, Lakevue and the Association have signed this Agreement the day and year first above written.

WITNESSES:

THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC.

Dorothy L. Hall

BY: *Jeffrey F. Marino (President HOA)*

DOROTHY HALL
(Printed Name of Witness)

Mark Lamkin

* Mark Lamkin
(Printed Name of Witness)

LAKEVUE DEVELOPMENT OF ORMOND BEACH, INC.

BY: _____

(Printed Name of Witness)

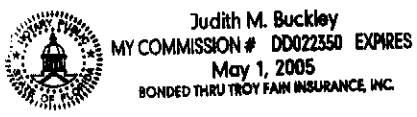
(Printed Name of Witness)

**STATE OF FLORIDA
COUNTY OF VOLUSIA**

BEFORE ME the undersigned Notary Public, duly authorized to take oaths and acknowledgments, personally appeared JEFFREY F. MARINO (President HOA) of **THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC.**, and he/she (a) is personally known to me; or (b) provided the following form of identification: _____, and (he/she) executed the foregoing instrument on behalf of the Association and for the purposes therein expressed and did/did not take an oath this 31 day of AUGUST, 2001.

Judith M Buckley

Notary Public
My Commission Expires:



**STATE OF FLORIDA
COUNTY OF VOLUSIA**

BEFORE ME the undersigned Notary Public, duly authorized to take oaths and acknowledgments, personally appeared _____, _____ of **LAKEVUE DEVELOPMENT OF ORMOND BEACH, INC.**, and he/she (a) is personally known to me; or (b) provided the following form of identification: _____, and he/she executed the foregoing instrument on behalf of the Association and for the purposes therein expressed and did/did not take an oath this ___ day of _____, 2001.

Notary Public
My Commission Expires:

**THIS INSTRUMENT PREPARED
BY: G. LARRY SIMS, ESQUIRE
POST OFFICE DRAWER 265669
DAYTONA BEACH, FLORIDA 32126-5669**

HOA OF THE HAMMOCK, INC.

POOL KEY AGREEMENT

Date: _____

On the date above, _____,
Name of Owner

Unit # _____, was given pool key # _____. By signing this agreement, I am agreeing to use the pool according to the pool rules. I understand that infractions of the rules may result in the loss of pool privileges.

1. Owners and guests only.
2. Two (2) guests per owner/tenant. (Unless prior arrangements have been made with management).
3. No glass at the pool
4. No alcoholic beverages at the pool.
5. No dogs, cats, or other animals in the pool or in the pool area.
6. No excessive noise. If you want to play a radio, be sure it is low enough to not bother others or use ear phones.
7. NO CHILDREN UNDER 16 IN THE POOL WITHOUT AN ADULT OF AT LEAST 18 YEARS OF AGE.
8. Babies must wear appropriate swim diapers or plastic pants. The pool will be closed immediately if body waste is discovered in the pool. This is state law!
9. Assessment fees must be kept current.

FOR OWNERS WHO LEASE THEIR UNITS:

The names of my tenants are _____

They have a copy of the pool rules and agree to abide by them. Should tenants change, I will notify management immediately with the names of the new tenants.

Signed: _____
Owner

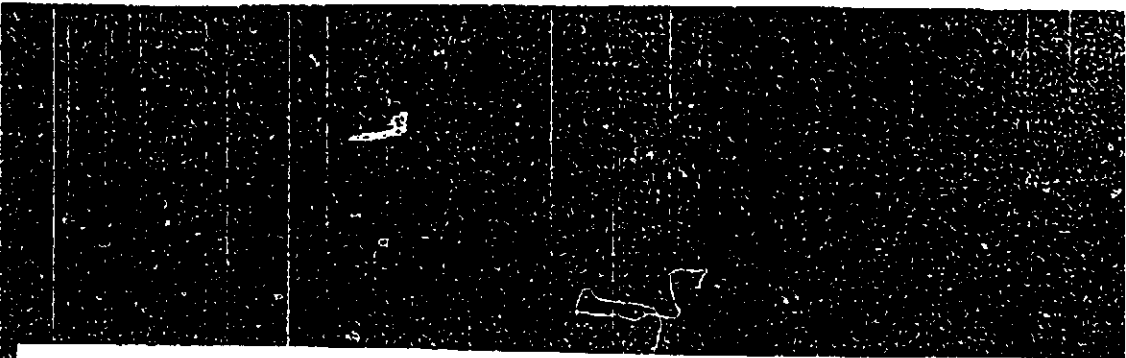
NOTICE

BOARD OF DIRECTORS MEETING AND BUDGET MEETING

NOVEMBER 5, 2001

A G E N D A

1. Call to order and establish quorum
2. Minutes of October 1st meeting
3. Financial Report
4. Old Business:
 - 4.1 Faircloth Roofing: repairs to #1005
 - 4.2 Repair to siding on unit \$1005
 - 4.3 Settlement with Lakevue Development
5. New Business: Adopt budget for presentation to membership at Annual Meeting on December 3, 2001.
5. Committee Reports:
Social Committee – Linda Sullivan
6. Open Forum
7. Adjourn



10/05/1998 14:19
Instrument : 98187568
Book : 4354
Page : 2810

**CERTIFICATE OF AMENDMENT TO DECLARATION OF
COVENANTS AND RESTRICTIONS
THE RAMSOCKS SUBDIVISION**

THIS CERTIFICATE is made this 24 day of September, 1998, by THE RAMSOCKS HOMEOWNER'S ASSOCIATION, INC. pursuant to Article IV of the Declaration of Covenants and Restrictions ("Declaration") recorded in Official Records Book 2895, Page 1136, Public Records of Volusia County, Florida. Attached to this Certificate is the First Amendment to the Declaration of Covenants and Restrictions approved by seventy-five percent (75%) of the record owners of lots subject to the Declaration. The meeting was held on May 24, 1998, at which time approval was obtained.

IN WITNESS WHEREOF, this Certificate of Amendment is executed this 24 day of September, 1998, by the President and Secretary of the Association.

WITNESSES:

THE RAMSOCKS HOMEOWNER'S
ASSOCIATION, INC.

Melody Santos
(Printed Name of Witness)

BY: TERRI LATTANZIO
TERRI LATTANZIO, PRESIDENT

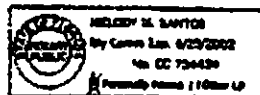
Terri Lattanzio
(Printed Name of Witness)

ATTEST: Barbara Kraus
BARBARA KRAUS, SECRETARY

STATE OF FLORIDA
COUNTY OF VOLUSIA

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared TERRI LATTANZIO, the President of THE RAMSOCKS HOMEOWNER'S ASSOCIATION, INC., a Florida Corporation, and she (a) X is personally known to me; or (b) provided the following form of identification: and she acknowledged that she executed the foregoing instrument on behalf of the corporation, and for the purposes therein intended and did/did not take an oath this 24 day of Sept, 1998.

Melody M. Santos
Notary Public
My Commission Expires:

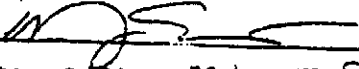




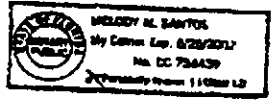
Book: 4354
Page: 2811

STATE OF FLORIDA
COUNTY OF VOLUSIA

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared BARBARA KRAUS, the Secretary of THE HANCOCKS HOMEOWNER'S ASSOCIATION, INC., a Florida Corporation, and she (a) is personally known to me; or (b) provided the following form of identification: _____ and she acknowledged that she executed the foregoing instrument on behalf of the corporation, and for the purposes therein intended and did/did not take an oath this 24 day of September, 1998.



Notary Public Melody M. Santos
My Commission Expires:



THIS INSTRUMENT PREPARED
BY: G. LARRY SIMS, ESQUIRE
POST OFFICE DRAWER 265669
DAYTONA BEACH, FL 32126-5669



Book: 4354
Page: 2812

**FIRST AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS
THE HAMMOCKS SUBDIVISION
VOLUSIA COUNTY, FLORIDA**

THIS FIRST AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS OF THE HAMMOCKS SUBDIVISION, is made and entered into this 15 day of September, 1998, to be effective upon recordation herein and is executed by seventy-five percent (75%) of the record Owners of Lots which are subject to the said Declaration of Covenants and Restrictions ("Declaration") as recorded in Official Records Book 2895, Page 1136, Public Records of Volusia County, Florida.

W I T N E S S E T H:

WHEREAS, Lakevue Development of Ormond Beach, Inc., a Florida Corporation, is the Owner of the following described Lots in The Hammocks Subdivision, to-wit:

Lots 1 through 8, inclusive, Block B, Lots 1 through 5, inclusive, Block G, Lots 1 through 6, inclusive, Block E, Lots 1 through 5, inclusive, Block I, The Hammocks, Phase I, according to the map or plat thereof, as recorded in Map Book 41, Pages 37 and 38, Public Records of Volusia County, Florida.

and

WHEREAS, seventy-five percent (75%) of the record Owners of Lots subject to the Declaration are required to agree to an amendment of such Declaration as described under Article VI thereof, and

WHEREAS, the Owners of twenty-five (25) Lots in addition to Lakevue Development of Ormond Beach, Inc. have joined in this First Amendment to the Declaration of Covenants and Restrictions, and in such First Amendment do hereby make the following amendments and modifications to the Declaration of Covenants and Restrictions of The Hammocks Subdivision.

1. At a meeting of the members duly called, two-thirds (2/3) of the Board of Directors of The Hammocks Homeowner's Association, Inc. proposed that the amendments described herein be approved by the record Owners of Lots subject to the Declaration. The said Amendment was approved by the undersigned comprising at least seventy-five percent (75%) of the record Owners of Lots.

BOOK: 4354
PAGE: 2813

2. Article V of the Declaration shall be amended to provide as follows:

Section 5.1 shall be deleted in its entirety, and in lieu thereof, shall be substituted the following:

Section 5.1. The Association shall segregate the costs of its obligation for maintenance and repair of the following described Lots from all other Lots subject to this Declaration. The Association shall keep separate records for the following Lots:

Lots 1 through 8, Block R, Lots 1 through 5, Block G, Lots 1 through 6, Block H and Lots 1 through 5, Block I.

These Lots shall be designated as "The Hammocks New Construction", and the remainder of the Lots subject to the Declaration shall be known as "The Hammocks Old Construction". The Association shall keep separate books and records on the maintenance, repair and renovation of The Hammocks New Construction as compared to that of The Hammocks Old Construction. The Owners of Lots in The Hammocks New Construction shall not be assessed for and shall not be obligated to pay for or contribute to the maintenance, upkeep, repair and renovation of The Hammocks Old Construction and vice versa. Separate reserve accounts for maintenance, repair and renovation of the Buildings as described in Section 4.2 above shall be maintained by the Association for Owners of Lots in The Hammocks New Construction and for Owners of Lots in The Hammocks Old Construction. As to all Common Property expenses, which include maintenance, operation and upkeep of the common elements, and maintenance of facilities which serve all units of The Hammocks Subdivision, all Owners shall be assessed therefor. Separate reserves and operating accounts for such maintenance, repair, and renovation shall also be maintained.

The Owner of each and every Lot and Dwelling Unit shall by acceptance of a deed or other instrument of conveyance therefor, whether or not it shall be so expressed in any such deed or instrument, be deemed to covenant and agree to all the terms, covenants, conditions, restrictions, and other provisions of this Declaration and to promptly pay to the Association or its successors or assigns the following:

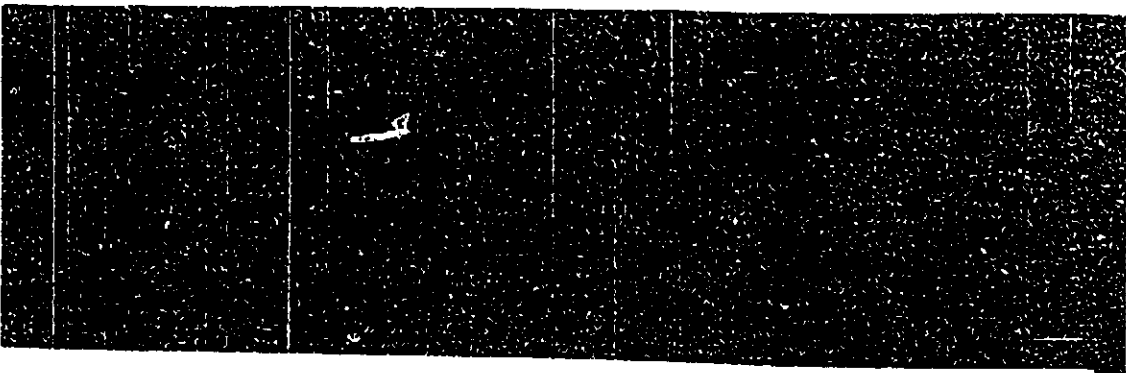
(a) All annual assessments or charges relating to the Common Areas and commonly shared expenses; and

Book: 4334
Page: 2814

(b) All repair, renovation, expense and maintenance charges relating to The Hammocks Old Construction as to those Units defined as being in The Hammocks Old Construction category, and those repair, renovation, expense and maintenance charges relating to The Hammocks New Construction as to those Units which are defined as being within The Hammocks New Construction definition; and

(c) All special assessments or charges for the purposes set forth herein.

All assessments or charges shall be fixed, established and levied by the Board of Directors and collected from time to time as hereinafter provided. Assessments against the Owners shall be made for the calendar year annually in advance on or before December 1st preceding the year for which the assessment is made and shall be payable in twelve (12) equal monthly installments on the 1st day of each month commencing January 1 of the year for which the assessment is made. If an annual assessment is not made as required, an assessment shall be presumed to have been made in the amount of the last prior assessment and monthly installments on such assessments shall be due upon each installment payment date until changed by an amended assessment. The annual and special assessments (together with such interest thereon and the cost of collection including reasonable attorneys' fees as hereinafter provided) shall be a charge and continuing lien on the real property and improvements thereon against which such assessment is made. However, in no event shall the Association assess a Unit in The Hammocks Old Construction for a renovation, repair, or maintenance expense which does not relate to a Unit in The Hammocks Old Construction, and in no event shall the Association assess a Unit in The Hammocks New Construction for a maintenance, repair, renovation expense for any Unit which does not lie within The Hammocks New Construction. Each assessment (together with interest thereon and the cost of collection including reasonable attorneys' fees) shall be the personal obligation of the person who was the "Owner" of such real property at the time when the assessment first became due and payable. Such personal obligation shall not pass to successors in title unless assumed by them. In the case of joint ownership of a residential lot or Dwelling Unit, each Owner shall be individually, jointly and severally liable for the entire amount of the assessment and the aforesaid interest, collection costs, and attorneys' fees.



Book: 4354
Page: 2815

IN WITNESS WHEREOF, the parties have hereunto set their hands and seals on the date indicated below.

WITNESSES:

Terri A. Lottario
Terri A. Lottario
(Printed Name of Witness)
Scott VanGaal
Scott VanGaal
(Printed Name of Witness)
DATE: 5-24-98

LAKEVUE DEVELOPMENT OF ORMOND
BEACH, INC. (as to 34 Lots)

BY: John Horton H535-478-53-128-0

ATTEST: Audrey W. Baird
Albee D. Bowie

Scott VanGaal
Scott VanGaal
(Printed Name of Witness)
John Horton
John Horton
(Printed Name of Witness)
DATE: 5-24-98

OWNERS OF LOTS BY NUMBER:

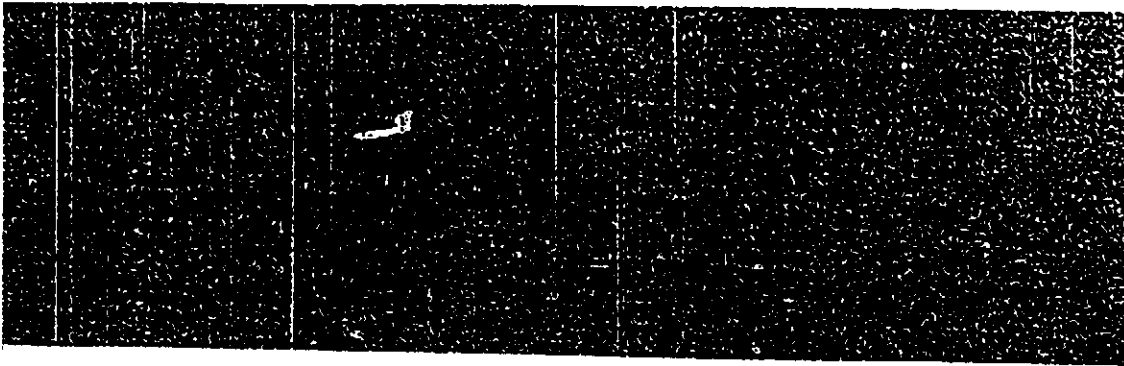
Norman A. Snow S 500-624-22-39-0
NORMAN A. SNOW

Loretta B. Snow S 500-527-31-62-0
LORETTA B. SNOW
OWNERS OF LOT # 1307

Dorothy L. Hall¹²⁰¹
Dorothy L. Hall
(Printed Name of Witness)
Norman A. Snow
NORMAN A. SNOW
(Printed Name of Witness)
DATE: 5-24-98

Terri A. Lottario L352-801-66-525-0
Terri A. Lottario

OWNERS OF LOT # 1105



Book: 4354
Page: 2816

IN WITNESS WHEREOF, the parties have hereunto set their hands and seals on the date indicated below.

WITNESSES:

LAKEVIEW DEVELOPMENT OF ORMOND BEACH, INC. (As to 26 Lots)

(Printed Name of Witness)

BY: _____

(Printed Name of Witness)

ATTEST: MS
Melody M. Santos

DATE: 7-19-98

OWNERS BY LOTS BY NUMBER:

Notarized

(Printed Name of Witness)

Barbara Kravus

(Printed Name of Witness)

Barbara Kravus

DATE: 7-19-98

OWNERS OF LOT # 1306

Notarized

(Printed Name of Witness)

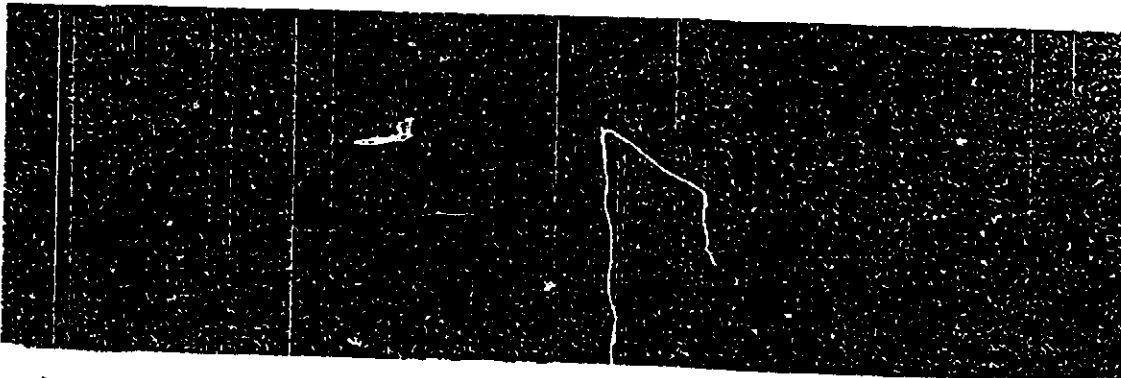
Michael Martin

(Printed Name of Witness)

Michael Martin

DATE: 7-19-98

OWNERS OF LOT # 1402



Book: 4354
Page: 2817

7-19-98
Notarized
(Printed Name of Witness)

Sally Heyva

(Printed Name of Witness)

SALLY HEYVA
OWNERS OF LOT # 1106

DATE: 7-19-98

Barbara Keaus
Barbara Keaus
(Printed Name of Witness)

Tommy Ford

Christine Fitzpatrick
Christine Fitzpatrick
(Printed Name of Witness)

Kenneth Smith
OWNERS OF LOT # 902

DATE: 7-19-98

Notarized
(Printed Name of Witness)

Margie Summers

(Printed Name of Witness)

MARGIE SUMMERS
OWNERS OF LOT # 1203

DATE: 7-19-98

Decided not to
Sign
(Printed Name of Witness)

[Signature]

(Printed Name of Witness)

[Signature]
OWNERS OF LOT # _____

DATE: _____

BOOK: 4354
PAGE: 2820

Arthur Kowitz
ARTHUR KOWITZ
(Printed Name of Witness)

Cheryl Craig
CHERYL CRAIG
(Printed Name of Witness)

DATE: 7-30-98

Arthur Kowitz
ARTHUR KOWITZ
(Printed Name of Witness)

Cheryl Craig
CHERYL CRAIG
(Printed Name of Witness)

DATE: 7-30-98

Arthur Kowitz
ARTHUR KOWITZ
(Printed Name of Witness)

Cheryl Craig
CHERYL CRAIG
(Printed Name of Witness)

DATE: 7-30-98

Arthur Kowitz
ARTHUR KOWITZ
(Printed Name of Witness)

Cheryl Craig
CHERYL CRAIG
(Printed Name of Witness)

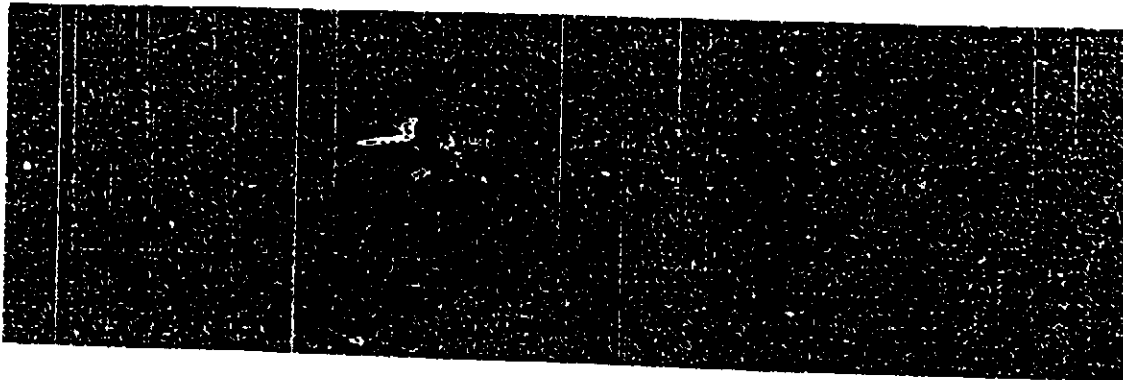
DATE: 7-30-98

* Janet L. Bernstein
OWNER OF LOT # 1403

* Janet L. Bernstein
OWNER OF LOT # 1405

* Janet L. Bernstein
OWNER OF LOT # 1404

* Janet L. Bernstein
OWNER OF LOT # 8C



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Barbara Keau
Barbara Keau
(Printed Name of Witness)

JEFF MARINO

[Signature]
(Printed Name of Witness)

Jeffrey F. Marino
OWNER OF LOT # 1305

DATE: _____

Melody M Santos
[Signature]
(Printed Name of Witness)

Lynette Moore Teresa N. Moore

8-18-98
Notarized
(Printed Name of Witness)

OWNER OF LOT # 1107

DATE: _____

(Printed Name of Witness)

(Printed Name of Witness)

OWNER OF LOT # _____

DATE: _____

(Printed Name of Witness)

(Printed Name of Witness)

OWNER OF LOT # _____

DATE: _____



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PAGE: 2819

Mari A. Sottasi

(Printed Name of Witness)

Mari A. Sottasi

Maria M. Rainone

(Printed Name of Witness)

Maria M. Rainone

DATE: 7/20/99

Frank J. Tringali

OWNER OF LOT # 1301

(Printed Name of Witness)

Notarized

(Printed Name of Witness)

DATE: 9-17-98

Shirley Faulhaber 1304

Shirley Faulhaber

OWNER OF LOT # 1304

Melody M. Santor

(Printed Name of Witness)

Notarized

(Printed Name of Witness)

DATE: 9-18-98

Frank F. Rainone III

Frank F. Rainone III

OWNER OF LOT # 904 + 905

(Printed Name of Witness)

(Printed Name of Witness)

DATE:

OWNER OF LOT #

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x Christine Fitzpatrick
Christine Fitzpatrick
(Printed Name of Witness)

David M. Day

x Norman A. Senter

DAVID M. DAY

NORMAN A. SENTER
(Printed Name of Witness)

OWNERS OF LOT # 1102-1104, 1203 & 1205

DATE: 7-19-98

David M. Day

Christine Fitzpatrick

DAVID M. DAY
(Printed Name of Witness)

Christine Fitzpatrick

Melody Santos
(Printed Name of Witness)

OWNERS OF LOT # 1302

DATE: 7-19-98

David M. Day

Dorothy L. Hall

DAVID M. DAY
(Printed Name of Witness)

Dorothy L. Hall

(Printed Name of Witness)

OWNERS OF LOT # 1201

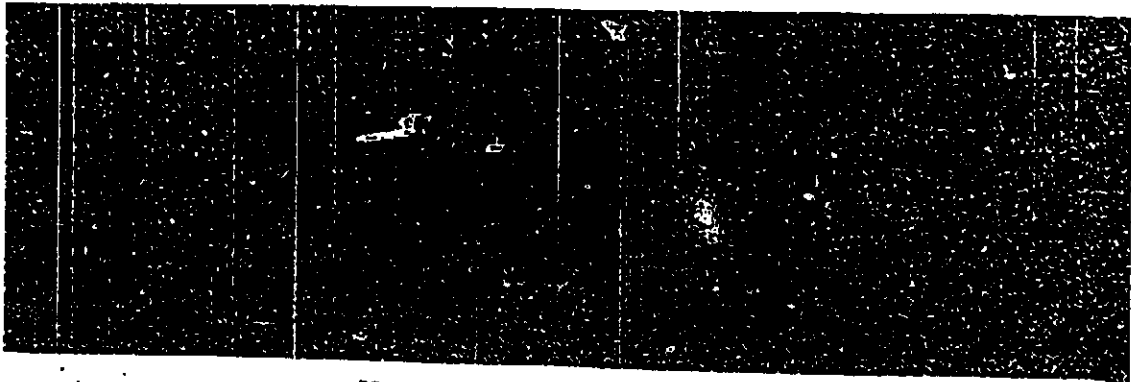
DATE: _____

(Printed Name of Witness)

(Printed Name of Witness)

DATE: _____

OWNERS OF LOT # _____



OFFLAND HIGH

190475664003

P. 102

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Barbara Kraus
Barbara Kraus
(Printed Name of Witness)

Bartholomew J. Patenaude
Bartholomew J. Patenaude

[Signature]
(Printed Name of Witness)

BARBAREE J. PATENAUDE
OWNERS OF LOT # 1561

DATE: _____

(Printed Name of Witness)

(Printed Name of Witness)

OWNERS OF LOT # _____

DATE: _____

(Printed Name of Witness)

(Printed Name of Witness)

OWNERS OF LOT # _____

DATE: _____

(Printed Name of Witness)

(Printed Name of Witness)

OWNERS OF LOT # _____

DATE: _____

BOOK: 4354
PAGE: 2823

The Hammock
1020 Madeline Ave
Pt Orange Fla
Rose Criscio
Michael Criscio

(Printed Name of Witness)

OWNERS OF LOT 8 1204

(Printed Name of Witness)

DATE:

(Printed Name of Witness)

OWNERS OF LOT 6

(Printed Name of Witness)

DATE:

(Printed Name of Witness)

OWNERS OF LOT 6

(Printed Name of Witness)

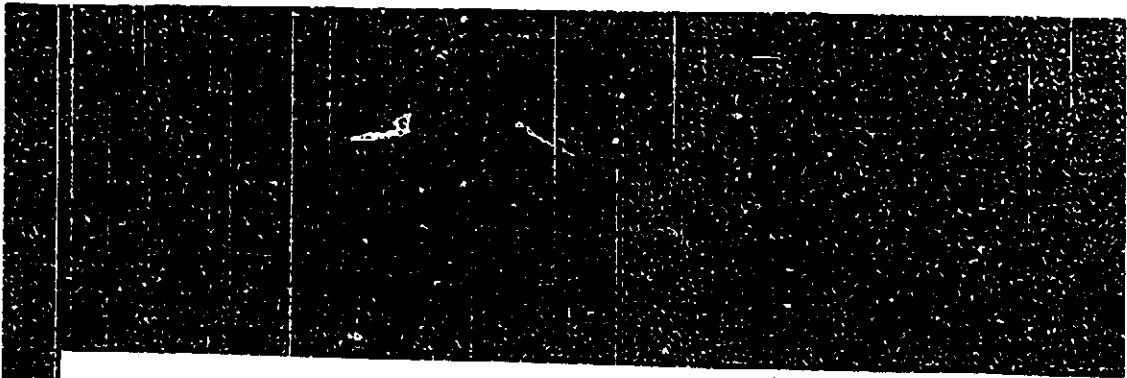
DATE:

(Printed Name of Witness)

OWNERS OF LOT 6

(Printed Name of Witness)

DATE:



BOOK: 4354
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(Printed Name of Witness)

She Hammaker
1020 Madeline Ave
St. Orange Florida

(Printed Name of Witness)

Teresa LaMesa
OWNERS OF LOT 8 *# 1002*

DATE: _____

(Printed Name of Witness)

OWNERS OF LOT 9 _____

(Printed Name of Witness)

DATE: _____

(Printed Name of Witness)

OWNERS OF LOT 8 _____

(Printed Name of Witness)

DATE: _____

(Printed Name of Witness)

OWNERS OF LOT 8 _____

(Printed Name of Witness)

DATE: _____

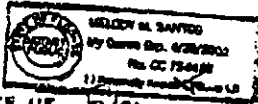


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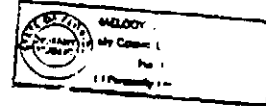
BOOK: 4354
PAGE: 2823

STATE OF Fla
COUNTY OF Volusia

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared [Signature] and [Signature], and they (a) are personally known to me, or (b) X provided the following form of identification: DL 12000-173-46-366 and they acknowledged that they executed the foregoing instrument for the purposes herein intended and did/did not take an oath this 17 day of July, 1998.



Notary Public Melody M. Santos
My Commission Expires:



STATE OF Fla
COUNTY OF Volusia

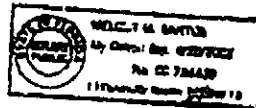
BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Christine F. Smith and [Signature], and they (a) are personally known to me, or (b) X provided the following form of identification: DL 321-115-74-636-0 and they acknowledged that they executed the foregoing instrument for the purposes herein intended and did/did not take an oath this 19 day of July, 1998.

Notary Public Melody M. Santos
My Commission Expires:

STATE OF Fla
COUNTY OF Volusia

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Dorothy Hall and [Signature], and they (a) are personally known to me, or (b) X provided the following form of identification: DL 400-192-19-502-0 and they acknowledged that they executed the foregoing instrument for the purposes herein intended and did/did not take an oath this 12 day of July, 1998.

Notary Public Melody M. Santos
My Commission Expires:



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JUN 08

PAGE 07

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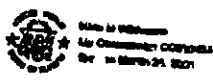
STATE OF FLORIDA
COUNTY OF DADE

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared John W. Finkbeiner and [redacted], and they (a) are personally known to me; or (b) [redacted] provided the following form of identification:

[redacted] and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 20 day of July, 1998.

Maria M. Kullback

Notary Public
My Commission Expires



STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared _____ and _____, and they (a) _____ are personally known to me; or (b) _____ provided the following form of identification:

_____ and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this _____ day of _____, 1998.

Notary Public
My Commission Expires

STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared _____ and _____, and they (a) _____ are personally known to me; or (b) _____ provided the following form of identification:

_____ and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this _____ day of _____, 1998.

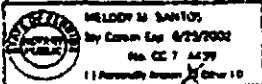
Notary Public
My Commission Expires

4827
2827
: 8827
1827

STATE OF Florida
COUNTY OF Polk

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Finley and Gibson and they (a) are personally known to me; or (b) X provided the following form of identification: FL 125-244-71-189 and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 18 day of Aug, 1998.

Melody M. Santos
Notary Public Melody M. Santos
My Commission Expires:



STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared _____ and _____, and they (a) _____ are personally known to me; or (b) _____ provided the following form of identification: _____ and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this _____ day of _____, 1998.

Notary Public
My Commission Expires:

STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared _____ and _____, and they (a) _____ are personally known to me; or (b) _____ provided the following form of identification: _____ and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this ... day of _____, 1998.


Notary Public
My Commission Expires:

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PAGE: 2828

STATE OF Florida
COUNTY OF Volusia

24 Lots -


BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared [Signature] and [Signature], and they (a) are personally known to me; or (b) X provided the following form of identification: FLA. DRIVER LICENSE 4535-404-53-122-1, and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/~~did not~~ take an oath this 24 day of MAY, 1998.

[Signature]
Audrey D. Bowte
Notary Public
My Commission Expires:  AUDREY D. BOWTE
COMMISSION # CC 486047
EXPIRES OCT 3, 1998
10-2828 Notary
ATLANTIC BONDING CO., INC.

STATE OF Florida
COUNTY OF Volusia

Lot 1307


BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Norman A. Saxe and Loisella B. Saxe, and they (a) are personally known to me; or (b) X provided the following form of identification: FLA. DRIVER LICENSE 22-391-0 AND 481500-327-848-0, and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/~~did not~~ take an oath this 24 day of May, 1998.

[Signature]
Audrey D. Bowte
Notary Public
My Commission Expires:  AUDREY D. BOWTE
COMMISSION # CC 486047
EXPIRES OCT 3, 1998
10-2828 Notary
ATLANTIC BONDING CO., INC.

STATE OF Florida
COUNTY OF Volusia

Lot 1001

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared [Signature] and [Signature], and they (a) are personally known to me; or (b) X provided the following form of identification: FLA. DRIVER LICENSE 650-201-46-325-0, and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/~~did not~~ take an oath this 24 day of May, 1998.

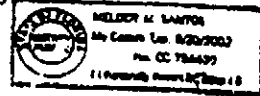
[Signature]
Audrey D. Bowte
Notary Public
My Commission Expires:  AUDREY D. BOWTE
COMMISSION # CC 486047
EXPIRES OCT 3, 1998
10-2828 Notary
ATLANTIC BONDING CO., INC.

BOOK: 4354
PAGE: 2829

STATE OF FL
COUNTY OF Volusia

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Michael Marbo and and the (a) are personally known to me or (b) X provided the following form of identification: Divers 334 143 291 view and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 19 day of July, 1998.

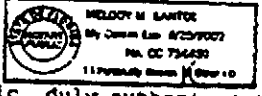
MMS
Notary Public Melody M. Santos
My Commission Expires:



STATE OF FL
COUNTY OF Volusia

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Brian Hunt and and the (a) are personally known to me or (b) X provided the following form of identification: FL 20-061-58-790-0 and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 19 day of July, 1998.

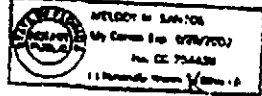
MMS
Notary Public Melody M. Santos
My Commission Expires:



STATE OF FL
COUNTY OF Volusia

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Salvador Leria and and the (a) are personally known to me or (b) X provided the following form of identification: Drivers license FL L100-787-25-878-0 and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 19 day of July, 1998.

MMS
Notary Public Melody M. Santos
My Commission Expires:



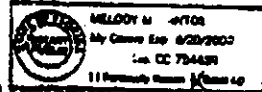
BOOK: 4354
PAGE: 2830

STATE OF FL
COUNTY OF Volusia

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Marcia Summers and [redacted] and they (a) are personally known to me or (b) X provided the following form of identification: driver's license FL 554-542-43-646-0 and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 17 day of July, 1998.

[Signature]
Notary Public Melody M. Santos
My Commission Expires:

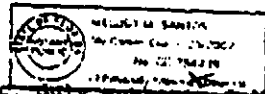
STATE OF FL
COUNTY OF Volusia



BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Ed Fisher and Shirley and they (a) are personally known to me or (b) X provided the following form of identification: FL 476 790 26 849 0 and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 17 day of Aug, 1998.

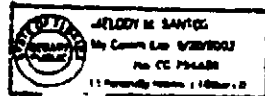
[Signature]
Notary Public Melody M. Santos
My Commission Expires:

STATE OF FL
COUNTY OF Volusia



BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Maria Meace and [redacted] and they (a) are personally known to me or (b) X provided the following form of identification: Mia 814 70 781 0 and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 17 day of Aug, 1998.

[Signature]
Notary Public Melody M. Santos
My Commission Expires:



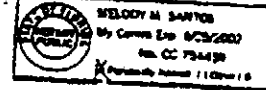
BOOK: 4354
PAGE: 2831

STATE OF FL
COUNTY OF County of Volusia

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Kenneth Smith and _____, and they (a) are personally known to me; or (b) _____ provided the following form of identification:

_____, and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 19 day of July, 1998.

Melody M. Santos
Notary Public
My Commission Expires:

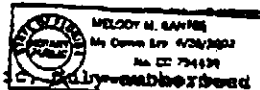


STATE OF FL
COUNTY OF Volusia

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Joe Marino and _____, and they (a) are personally known to me; or (b) _____ provided the following form of identification:

_____, and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 19 day of July, 1998.

Melody Santos
Notary Public
My Commission Expires:

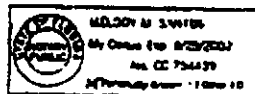


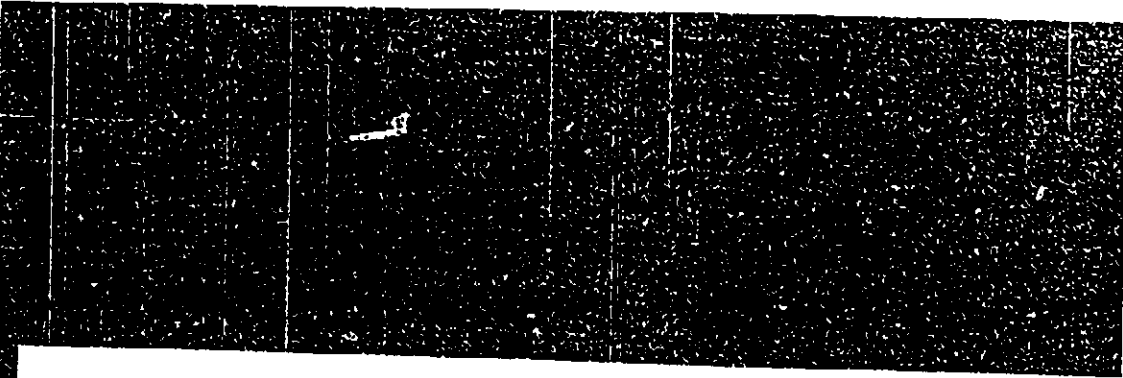
STATE OF FL
COUNTY OF Volusia

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Dorinda Palomares and _____, and they (a) are personally known to me; or (b) _____ provided the following form of identification:

_____, and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 19 day of July, 1998.

Melody M. Santos
Notary Public
My Commission Expires:





BOOK: 4365
PAGE: 2882

STATE OF New York
COUNTY OF Nassau

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Rose Marie and Mark, and they (a) are personally known to me; or (b) provided the following form of identification: and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 15 day of September, 1998.

Doree Fletcher
Notary Public

My Commission Expires:

DOREE FLETCHER
NOTARY PUBLIC, State of New York
No. 4443919
Qualified in Nassau County
Term Ends January 31, 1999

STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared _____ and _____, and they (a) _____ are personally known to me; or (b) _____ provided the following form of identification: _____ and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this _____ day of _____, 1998.

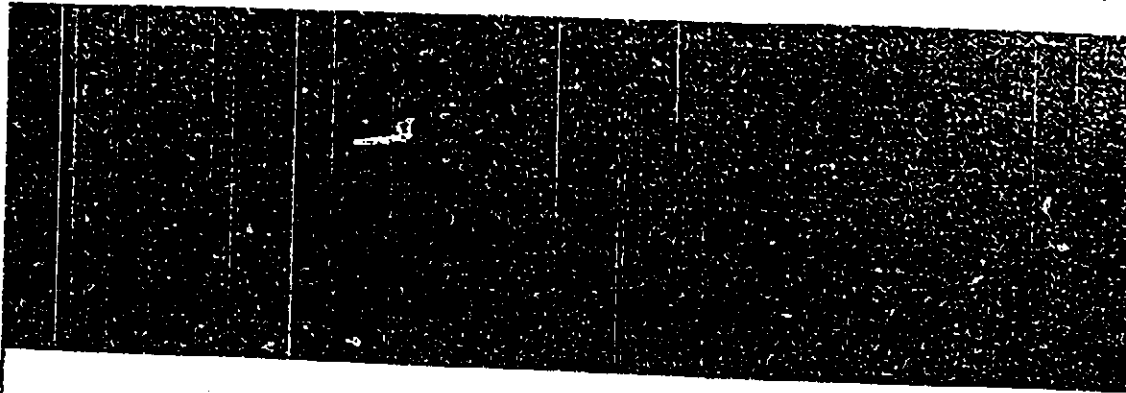
Notary Public
My Commission Expires:

STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared _____ and _____, and they (a) _____ are personally known to me; or (b) _____ provided the following form of identification: _____ and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this _____ day of _____, 1998.

Notary Public
My Commission Expires:





Book: 4354
Page: 2833
Diane M. Matoszek
Volusia County, Clerk of Court

STATE OF New York
COUNTY OF Nassau

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared Perez and Marca and they (a) are personally known to me; or (b) provided the following form of identification: _____ and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this 25 day of September, 1998.

Doris Fletcher
Notary Public

My Commission Expires: _____

DORIS FLETCHER
NOTARY PUBLIC, State of New York
No. 4665919
Qualified in Nassau County
Term Expires January 30, 1999

STATE OF _____
COUNTY OF _____

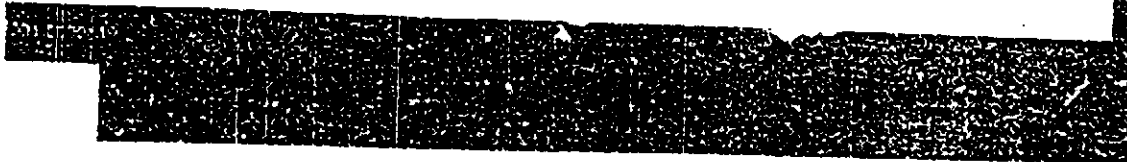
BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared _____ and they (a) are personally known to me; or (b) provided the following form of identification: _____ and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this _____ day of _____, 1998.

Notary Public
My Commission Expires: _____

STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned notary public, duly authorized in the State and County named above, appeared _____ and they (a) are personally known to me; or (b) provided the following form of identification: _____ and they acknowledged that they executed the foregoing instrument for the purposes therein intended and did/did not take an oath this _____ day of _____, 1998.

Notary Public
My Commission Expires: _____

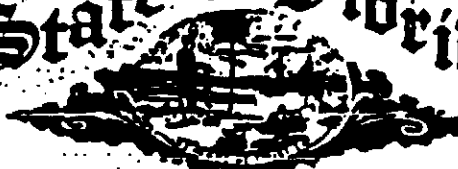


29480549

BOOK PAGE
VOLUSIA 11-11-87

029693

State of Florida



FILED FOR RECORD
RECORD VERIFIED

MAR 9 11 19 AM '87

Department of State

CLERK OF CIRCUIT COURT
VOLUSIA COUNTY, FLORIDA

I certify the attached is a true and correct copy of the Articles of Incorporation of THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC., a corporation organized under the laws of the State of Florida, filed on December 12, 1986, as shown by the records of this office.

The document number of this corporation is N18247.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
4th day of March, 1987.



CP2802 (10-85)

George Firestone
Secretary of State

29480550

BOOK PAGE
VOLUSIA COUNTY
FLORIDA

ARTICLES OF INCORPORATION
OF
THE HAMMOCK ASSOCIATION OF THE HAMMOCKS, INC.
(A Florida Not For Profit Corporation)

ARTICLE I

NAME

The name of the corporation shall be The Hammock Association of the Hammocks, Inc.

ARTICLE II

PURPOSE

The purposes for which this corporation is organized are:

- (a) To manage the Association of lot owners established by the Declaration of Covenants and Restrictions, The Hammocks Subdivision.
- (b) To enforce the Declaration of Covenants and Restrictions pertaining to The Hammocks Subdivision.
- (c) To carry out all duties placed upon it by the aforesaid Declaration, and in connection therewith, the corporation shall have all corporate powers permitted under said Declaration and under Florida law.
- (d) The corporation shall have a lien on all lots in the subdivision to secure the payment of all charges and assessments and the performance of all covenants under the terms of the said Articles of Incorporation, the By-Laws and the Declaration of Covenants and Restriction, The Hammocks Subdivision.

ARTICLE III

MEMBERSHIP

Every entity, including Waynes, Inc., a Florida corporation, the developer of the subdivision, who is or becomes a record owner of any lot or dwelling unit included in the Hammocks Subdivision, Port Orange, Florida, or whose name is defined in the Declaration of Covenants and Restrictions (Declaration) to be executed by Waynes, Inc., and recorded in the Public Records of Volusia County, Florida, shall automatically become a member of the Association.

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Membership is limited solely to those entities possessing a fee simple ownership interest in real property. Membership shall not be extended to any entities who hold an interest in real property merely as security for the performance of an obligation. Membership shall terminate automatically when an entity no longer owns any fee simple ownership interest in property in real property in The Kamnocks Subdivision.

When a member is other than a natural person, the membership privilege shall be exercised by only one (1) individual being the one designated by the entity to cast its vote as hereinafter provided.

ARTICLE IV

VOTING RIGHTS

The Association shall have two classes of membership:

Class A. Class A members shall be all owners, other than the Declarant (as defined in the Declaration), and shall be entitled to one vote for each lot owned. When more than one person holds an interest in a lot, all such persons shall be members, however, only one person shall be entitled to vote. All of the owners shall designate one of the owners to vote for each lot. Such designation shall be in writing and shall be filed with the Association. When a lot is owned by a corporation, partnership or any other entity, the entity shall designate one individual to vote for the lot. In the case of a corporation, the individual designated shall be an officer of the corporation, and in the case of a partnership, the individual designated shall be a general partner. Such designation shall be in writing and shall be filed with the Association. In the event no written designation is filed with the Association as required herein, no accepted vote shall be counted on any matter voted on by the Association. In no event shall more than one vote be cast for any lot.

Class B. The Class B member(s) shall be the Declarant, and shall be entitled to three (3) votes for each lot owned. The Class B membership shall cease and be converted to Class A membership upon the happening of either of the following events, whichever shall first occur.

(a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership; or

(b) three years following the date of conveyance of the first lot or dwelling unit by Declarant.

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VOLUNTARY COUNTY

ARTICLE V
SUBSCRIBERS

The name and residence address of each subscriber to these Articles of Incorporation are:

<u>Name</u>	<u>Address</u>
1. Robert W. Richmond	P.O. Box 1685 Beckley, WV 25801
2. Dean Richmond	1820 Madeline Avenue Fort Orange, FL 32019
3. Fred B. Clark	Suite 812, Peoples Bldg. Charleston, WV 25301

ARTICLE VI
MANAGEMENT

The affairs and property of this corporation shall be managed and governed by a Board of Directors composed of not less than three (3) nor more than five (5) persons.

The initial Board of Directors shall consist of three (3) persons, who need not be members entitled to vote in the Association and who shall be appointed by Declarant. The initial Board of Directors named in these Articles shall serve until Class B membership is converted to Class A membership and their successors are duly elected as provided below. Until such conversion, any vacancies occurring in the initial Board of Directors appointed by Declarant may be filled by Declarant without notice to other owners. Following the first election of the Board of Directors by all of the lot owners, vacancies occurring between annual meetings of the membership shall be filled by the remaining Directors.

At such time as Class B membership is converted to Class A membership, as provided in Article IV above, or at such earlier time as Declarant may determine, the number of persons on the Board of Directors shall automatically be increased to five (5) persons. In such event, the entire Board of Directors shall be elected by vote of the entire membership at a special meeting called for that purpose.

The Directors shall be elected by the voting membership at the annual meetings of the membership in the manner provided in the By-Laws. The Directors may be removed and vacancies in the Board filled in the manner provided in the By-Laws.

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Directors shall be elected by the ~~share~~^{stock} holders in accordance with the By-Laws at the ~~first~~^{first} annual meeting of the membership of the corporation to be held between December 1 and December 15 of each year as determined by the Board of Directors.

All officers shall be elected by the Board of Directors in accordance with the By-Laws at the annual meeting of the Board of Directors to be held immediately following the annual meeting of the membership. The Board of Directors shall elect or appoint at the time and in the manner set forth in the By-Laws a President, Vice President, Secretary, Treasurer, and such other officers as it may deem desirable.

ARTICLE VII

BOARD OF DIRECTORS

The number of persons constituting the first Board of Directors shall be three (3). The names and addresses of the persons who are to serve as Directors until their successors are chosen are:

<u>Name</u>	<u>Address</u>
1. Robert W. Richmond	P.O. Box 1685 Rockley, WV 25801
2. Dean Richmond	1020 Madeline Avenue Fort Orange, FL 32019
3. Fred B. Clark	Suite 612, Peoples Bldg. Charleston, WV 25301

ARTICLE VIII

FIRST OFFICERS

The names of the officers who are to serve until the first election or appointment under these Articles of Incorporation are:

<u>Name</u>	<u>Office</u>
Robert W. Richmond	President
Dean Richmond	Vice-President
Fred B. Clark	Secretary/Treasurer

ARTICLE IX 29480554

BY-LAWS BOOK PAGE

The initial By-Laws of this corporation may be adopted by the subscribers hereto and may be altered, amended or revised by recording such modification in the Public Records of Volusia County, Florida, signed by all of the subscribers to these Articles of Incorporation who are the initial Board of Directors or their successors as provided herein. In the event said subscribers shall no longer be directors, then alteration, amendment or revision shall be by the vote of a majority of the unit owners present in person or by proxy at any annual meeting or at a special meeting called for that purpose and such alteration, amendment or revision shall be approved in writing by all owners and holders of all mortgages or liens on any units.

ARTICLE X

AMENDMENT OF ARTICLES OF INCORPORATION

All of the subscribers to these Articles of Incorporation or their successors, as all of the members of the corporation, may amend the Articles of Incorporation provided that at such time as said subscribers no longer are directors, then these Articles of Incorporation may be amended by the vote of a majority of the unit owners present in person or by proxy at any annual meeting or at a special meeting called for that purpose and provided such alteration, amendment, or revision has been approved in writing by all owners and holders of all mortgages or liens on any units.

ARTICLE XI

DISSOLUTION

The Association may be dissolved only with the consent in writing by the owners and holders of all mortgages or liens on any lots and by two-thirds (2/3) of each class of members. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the association shall be dedicated to an appropriate public agency to be used for purposes similar to those for which this Association was created. In the event that such dedication is refused acceptance, such assets shall be granted, conveyed and assigned to any non-profit corporation, association, trust or other organization to be devoted to such similar purposes.

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VOLUME COUNTY

ARTICLE XII

SEVERABILITY

Invalidation of any of these Articles or portions thereof by judgment, court order, or operation of law shall in no way affect other provisions, which shall remain in full force and effect.

ARTICLE XIII

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 1020 Madeline Avenue, Port Orange, Florida, and the name of the initial registered agent of this corporation is Eric V. Gill, Attorney at Law, 4393 Ridgewood Avenue, Suite 5, Port Orange, Florida, 32019.

ARTICLE XIV

INDEMNIFICATION

The Association shall indemnify any officer, director or committee member or any former officer, director or committee member to the full extent permitted by law.

WE, THE UNDERSIGNED, being each and all of the original subscribers to these Articles of Incorporation, do hereby make, subscribe, acknowledge and file these Articles, and have hereunto set our hands and seals this 4TH day of NOVEMBER, 1986.

Robert W. Richmond (SEAL)
Robert W. Richmond

Dean Richmond (SEAL)
Dean Richmond

Fred B. Clark (SEAL)
Fred B. Clark

29480556

STATE OF FLORIDA, DOOK PAGE
VOLUSIA COUNTY VOLUSIA COUNTY
COUNTY OF VOLUSIA, To-Wit: FLORIDA

I HEREBY CERTIFY that before me this day, personally appeared Robert W. Richmond, Dean Richmond, and Fred D. Clark, to me known and shown to me to be the individuals described in and who executed the foregoing Articles of Incorporation and acknowledged before me that they executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the County and State named above this 1 day of Nov, 1986.

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES

[Signature]
NOTARY PUBLIC

My Commission Expires:

The undersigned, having been named to accept service of process for the above-stated corporation, at the place designated in Article XIII of the Articles of Incorporation, hereby accepts to act in this capacity and agrees to comply with the provisions of Section 49.091, Florida Statutes, relative to keeping open said office.

[Signature]

Er. V. Gill

708 Ridgewood Ave. S.W. 5
Panama City FL 32119

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES

029693

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(l) Owner	3
(m) Party Wall	3
(n) Subdivision	4
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CERTIFICATE OF AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS THE HAMMOCKS SUBDIVISION, VOLUSIA COUNTY, FLORIDA AND NOTICE OF PROVISIONS OF THE HAMMOCKS HOMEOWNERS ASSOCIATION, INC.

(O.R. Book 2944, Page 30, Volusia County, Florida on 02/27/87)

- 1. Name changes from The Hammocks Homeowners Association, Inc. to "The Homeowners Association of the Hammocks, Inc."**
- 2. Article II, Section 2.12 adds provision to prohibit meters from being closed or unaccessible by Florida Power and Light Company agents**

See Tab Amend 2

CERTIFICATE OF AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS THE HAMMOCKS SUBDIVISION

(O.R. Book 3194, Page 1416, Volusia County, Florida on 09/13/88)

- 1. Article V, Section 5.3 - Amends assessment provision**
- 2. Article X, Sections 10.1 - 10.4 - Amends "Miscellaneous Provisions"**

See Tab Amend 3

CERTIFICATE OF AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS THE HAMMOCKS SUBDIVISION

(O.R. Book 4354, Page 2810, Volusia County, Florida on 10/05/98)

- 1. Article V, Section 5.1, Sections (a - c) - Amends assessment provision**
- 2. Article X, Sections 10.1 - 10.4 - Amends "Miscellaneous Provisions"**

**ARTICLES OF INCORPORATION OF THE HOMEOWNERS
ASSOCIATION OF THE HAMMOCKS, INC.**

**(Filed with the Florida Secretary of State on 12/12/86; O.R. Book 2948, Page 549.
Volusia County, Florida on 03/09/87)**

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ARTICLE II -	Purpose	1
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	Class "B" - Declarant	2
	1. when total number of votes in Class A membership equals the total votes in Class B membership	2
	2. three years following the date of conveyance of the first lot or dwelling unit by Declarant	2
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HAMMOCKS, INC.**

(O.R. Book 2938, Page 817, Volusia County, Florida on 02/13/87)

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(e)	mortgage any or all real property and improvements	2
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(h)	cause a complete records to be kept	5
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(k)	supervise all officers of the Association	5
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(u)	enter into mortgage agreements	6
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**HOA OF THE HAMMOCK, INC.
RULES AND REGULATIONS**

1. **Board approval required before placing any "structure" on a unit**
 - 1.1 **Satellite dishes are permitted if they are no more than 18" in circumference**
2. **Nothing may be added to outside of the building**
3. **No temporary structures allowed**
4. **Pets**
5. **No obnoxious activity allowed**
6. **All lots/units must be kept free of rubbish and trash**
7. **Storage of garbage and trash containers**
8. **All units must be kept free of unsightly weeds**
9. **All unit owners MUST supply a copy of their homeowner's insurance policy to the Board each year**

**ARTICLES OF INCORPORATION
OF
THE HOMEOWNERS ASSOCIATION
OF THE HAMMOCKS, INC.
(Filed with the Florida Secretary of State on 12/12/86)**

ARTICLE I -	Name	1
ARTICLE II -	Purpose	1
ARTICLE III -	Membership	1
ARTICLE IV -	Voting Rights	2
	Class "A" - All Owners	
	Class "B" - Declarant	2

1.	when total number of votes in Class A membership equals the total votes in Class B membership	2
2.	three years following the date of conveyance of the first lot or dwelling unit by Declarant	2
ARTICLE V -	Subscribers	3
ARTICLE VI -	Management	3
ARTICLE VII -	Board of Directors	4
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DECLARATION OF COVENANTS AND RESTRICTIONS
THE HAMMOCKS SUBDIVISION
VOLUSIA COUNTY, FLORIDA

BOOK PAGE
COUNTY

RECORD
NOTICE OF PROVISIONS OF
THE HAMMOCKS HOMEOWNERS ASSOCIATION, INC.

Nov 5 3 45 PM '96

THIS DECLARATION is made this 4th day of NOVEMBER,
~~1996~~, by WAYNECO, INC., a Florida corporation (hereinafter
referred to as the "Declarant").
CLERK OF CIRCUIT COURT
VOLUSIA COUNTY, FLORIDA

W I T N E S S E T H:

WHEREAS, the Declarant is the record Owner in fee simple absolute of certain real property located in Volusia County, Florida, more particularly described in Exhibit A, being: All of The Hammocks Subdivision, as shown on plat recorded in Map Book 41, Pages 37 and 38, of the Public Records of Volusia County, Florida, a copy of which is attached hereto as Exhibit B; and

WHEREAS, Declarant intends to develop said property as a planned residential community of single family attached housing consisting of multiple townhouse buildings and with each Dwelling Unit being situated on an individual platted residential Lot; and

WHEREAS, Declarant desires to minimize deterioration in the appearance of the residences and of the development as a whole, and to minimize deterioration in the stability and other physical conditions of the multiple townhouse building residences in particular; and

WHEREAS, there is a need to specify and impose covenants, and to grant necessary easements for the proper use of the overall development, and to provide for the effective administration of the Common Property in the overall development; and

WHEREAS, the Declarant has caused to be incorporated in Florida a non-profit corporation under the name The Hammocks Homeowners Association, Inc., which has been formed to manage the Common Property, collect assessments, and generally provide for the orderly enjoyment of The Hammocks Subdivision.

NOW, THEREFORE, this Declaration is made, filed and recorded by the Declarant so that from the effective date hereof, the real property described hereinabove is and shall be held, transferred, sold, conveyed, given, donated, leased, occupied, used, mortgaged or otherwise encumbered subject to the covenants, restrictions, conditions, easements, assessments, affirmative obligations, and liens

BOOK PAGE
VOLUSIA COUNTY FLORIDA

(all hereinafter sometimes referred to as the "covenants") hereinafter set forth. This Declaration shall become effective on the date it is recorded in the Public Records of Volusia County, Florida.

These Covenants and Restrictions are set forth in the following Articles:

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ARTICLE I

DEFINITIONS

The following words and terms when used in this Declaration and any supplemental Declaration shall have the following meanings, unless the context shall clearly indicate otherwise:

(a) "Association" shall mean the The Hammocks Homeowners Association, Inc., a Florida corporation not for profit, and its successors and assigns.

(b) "Board" shall mean the Board of Directors of the Association.

(c) "Building" shall mean any structure having a roof supported by columns or walls for the housing or enclosure

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of persons or chattels, and shall include any contiguous groups of dwelling units connected by party walls.

(d) "City" shall mean the City of Port Orange, Florida.

(e) "Common Property" shall mean any and all real and personal property and easements and other interest therein, together with the facilities located thereon, now or hereafter owned by the Association for the common use and enjoyment of the Owners.

(f) "Declarant" shall mean Wayneco, Inc., a Florida Corporation, its successors and assigns.

(g) "Dwelling Unit" or "Unit" shall mean an improved parcel of ground designed for use as a single family residence.

(h) "Family" shall mean one or more persons related by blood, adoption or marriage living and cooking together as a single housekeeping unit, exclusive of household servants. Two (2) persons living and cooking together as a single housekeeping unit, though not related by blood, adoption or marriage, shall be deemed to constitute a family for purposes of this Declaration.

(i) "Lot" or "Lots" shall mean and refer to any plot or parcel of land shown upon any recorded plat for the entire property or portion thereof, intended for use as a site for a single family residential dwelling unit, along with any improvement constructed thereon.

(j) "Member" shall mean a member of the Association and shall include any Owner of a Unit. Membership in the Association and attendant voting rights shall automatically vest upon acquiring ownership of a Unit and shall terminate in the former owner upon transfer of said ownership to a new owner.

(k) "Occupant" shall mean the occupant of a dwelling unit, who shall be either the Owner or one who, to the exclusion of and with the permission of the Owner, holds possession of a dwelling unit.

(l) "Owner" shall mean and refer to the record title holder, whether one or more Persons, to any "Lot" or "Dwelling Unit" which is a part of the property. Every "Owner" shall automatically be a member of the Association.

(m) "Party Wall" shall mean the entire wall, all or a portion of which is used for support or as fire wall foundation, situated on the boundary line of adjoining lots or dwelling units.

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(n) "Subdivision" shall mean The Hammocks Subdivision, as recorded in the Public Records of Volusia County, Florida.

(o) "Book of Resolutions" shall mean and refer to the document containing rules and regulations and policies adopted by the Board of Directors of the Association, as the same may be amended from time to time.

ARTICLE II

RESTRICTIVE COVENANTS

Section 2.1. General. The Board of Directors may, from time to time, without consent of the Members, promulgate, modify, or delete use restrictions and rules and regulations applicable to the Units and the Common Property. This authority shall include, but shall not be limited to, the right to limit the type and size and to set the maximum and minimum speeds of vehicles within the Community. The Association shall also have the authority to impose all other necessary traffic and parking regulations and to restrict the maximum noise levels of vehicles in the Community. Such regulations and use restrictions shall be binding upon all Owners and occupants until and unless overruled, cancelled, or modified in a regular or special meeting by the vote of Class "A" Members holding a Majority of the total votes in the Association and by the vote of the Class "B" Member, so long as such membership shall exist.

Section 2.2. No Unit constructed in the subdivision shall be used for any purpose except for a single family residential dwelling. The term "residential" is intended to prohibit any commercial use, including professional or commercial office use, of any portion of any dwelling.

Section 2.3. The areas included within the Lot line of each individual Lot, but not included with the Dwelling Unit constructed on such Lot (such areas being hereafter referred to as "Grounds"), shall be used only for normal and customary lawn or patio purposes. Any portions of the Grounds which are not included within the area of the original enclosed rear patio or porch (which shall be similar to the illustration shown on the recorded plat of the Subdivision and shall be shown on any plat of survey delivered to the Purchaser at the time of original conveyance by Declarant), shall be treated by the Owner and the Association as if they are a part of adjacent or proximate Common Property owned by the Association. The Association shall have the exclusive right to regulate the use of such portion or portions of the Grounds, so long as such regulation is consistent with the restrictions placed upon adjacent or proximate Common Property. In order to

effectuate this use restriction and power of regulation the portions of the Grounds which are not included within the area originally covered by the enclosed rear patio or porch are hereby subjected to a blanket easement of access and use in favor of the Association.

No trees over three inches in diameter measured three feet above the ground shall be killed, cut down or removed without the written approval of the Board.

No structure, including an addition to a Dwelling Unit, shall be constructed or placed on the Grounds without the written approval of the Board, except that the Declarant need not obtain such approval for any Lots owned by it. The term "structure" as used herein shall include, but is not limited to, fences, barbecue grills, patios, satellite dish antennas, recreation facilities such as basketball courts or goals, shuffleboard courts, other type courts, and lawn decorative objects such as statues, bird baths, etc.

Section 2.4. No structure of a temporary nature or character, including but not limited to, a trailer, house trailer, mobile home, camper, tent, shack, shed, barn or other similar structure or vehicle, shall be used or permitted to remain on any Lot as a storage facility or residence, or other living quarters whether temporary or permanent, except those used as temporary construction and sales offices during construction by Declarant or by a contractor or builder so authorized.

Section 2.5. No trucks or commercial vehicles (except during the period of approved construction), campers, mobile homes, motor homes, boats, house trailers, boat trailers, or trailers of every other description shall be permitted to be parked or to be stored at any place on the Lots or Common Property, except in approved areas designated by the Association. This prohibition against parking shall not apply to temporary parking of trucks or commercial vehicles for repair services, pick-up, delivery and other commercial services, and shall not apply to business or commercial automobiles or to panel or pick-up trucks with not over 3/4 ton capacity when such vehicles are used as personal transportation by the Owner or occupant of a dwelling.

Section 2.6. No livestock, poultry or fowl, or other type of animal shall be raised, bred or kept on any Lot, except that dogs, cats and other usual household pets may be kept provided they are not kept or bred for commercial purposes. The keeping of dogs, cats and other household pets will be subject to rules adopted by the Association. No Lot Owner shall engage in any activity which is or may become a nuisance or an annoyance to the neighborhood.

Section 2.7. No outdoor clothes drying activity shall be conducted on any of the Lots.

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Section 2.8. No sign of any kind shall be erected, permitted to remain on or displayed to public view on or from any Lot, except a sign which has been approved by the Board. The Board may approve a sign giving the name of the occupant of the residence located on a Lot or may approve a sign advertising the premises for sale or rent.

Section 2.9. No obnoxious or offensive activity shall be conducted or permitted to exist upon any Lot, nor shall anything be done or permitted to exist on any Lot that may be or may become an annoyance or a private or public nuisance.

Section 2.10. No Lot shall be used or maintained for dumping or for the discharge of rubbish, trash, garbage, or other solid waste material. All Lots shall be kept free of an accumulation of rubbish, trash, garbage, or other solid waste material and free of unsightly weeds and underbrush. No incinerator or other fixed equipment shall be used for the collection, storage or disposal of waste material.

Section 2.11. All garbage containers and trash containers shall be kept in the Unit Interior areas except on the day of collection. On garbage and trash collection days, the garbage and trash in appropriate containers shall be moved to the edge of the access driveway adjacent to the Unit.

Section 2.12. Easements for the installation and maintenance of utilities and stormwater retention and drainage facilities are created as shown and described on the recorded plat. Within these easements, no structure, planting or other material shall be placed or permitted to remain that may damage or interfere with the installation and maintenance of utilities, change the direction of flow of drainage in the easements or obstruct or retard the flow of water drainage in the easement unless authorized in writing by the proper authorities, such as a city, county or state agency. The easement area of each Lot and all improvements in it shall be maintained continuously by the Association, except where a public authority, governmental agency, or utility company is responsible for such maintenance.

Section 2.13. A franchise cable television system is authorized to operate and to make a reasonable charge to each Unit for the service. Service shall be by underground cable and an easement shall exist in order to allow the installation and service of such antenna system to each Unit. Outdoor antennas to individual Dwelling Units for television or radio are not permitted.

Section 2.14. No wall or fence other than those included in the original construction shall be erected,

placed, altered, maintained, enlarged, or permitted to remain on any Lot unless and until the height, type of construction and materials to be used and the location thereof have been approved by the Board.

Section 2.15. No septic tank, drainfield, mobile home storage tank, or other similar container shall be permitted to exist on any Lot.

Section 2.16. No parking area or driveway shall be constructed, maintained, altered or permitted to exist on any Lot except in the areas specified for such use on the recorded subdivision plat.

Section 2.17. The Owner or Owners of each Lot or Dwelling Unit agrees to maintain in full force and effect a policy of insurance against loss by fire, with extended coverage, including vandalism, malicious mischief and fire liability coverage on the improvements on said Lot, or on said Dwelling Unit, with full replacement cost coverage. All proceeds thereof shall be used to promptly repair or replace any damage to or destruction of improvements to their original condition. In the event of damage to a Dwelling Unit, if there is no insurance on the dwelling or the insurance on the dwelling is not sufficient to repair or replace the roof, Party Walls, exterior walls, windows and doors, including trim, to their original condition, then it shall be the duty of the Association to fully repair or replace the exterior of the Building and to provide the additional funds necessary to fully repair or replace the roof, Party Walls, exterior walls, windows and doors, including trim, to their original condition and shall assess the cost thereof against the Unit or Lot and its Owner, which shall be a lien on the Lot, as provided in this Declaration, and the Association shall collect the same as in the case of other assessments. Each such policy shall name the holder of any mortgage on the Unit covered by the policy as a loss payee as the interest of such mortgagee may appear. Unless prohibited by law, the Association shall be named as an additional insured in each policy as its interest may appear. Each policy shall provide for at least ten (10) days advance notice to the mortgagee, if any, and to the Association of the lapse or termination of such insurance. The Association shall maintain a policy of public liability insurance covering the access driveways and all property owned by the Association with such limits as may be determined by the Board of Directors.

Section 2.18. There is hereby created and established a blanket easement upon, across, over, through, and under the above described real property to ingress, egress, installation, replacement, building maintenance and repair, lawn maintenance, grass cutting, shrubbery trimming, tree trimming, sprinkling, fertilizing, spraying, and maintenance

of utility and service lines and systems, including but not limited to, drainage, water, sewer, gas, telephones, electricity, television cable or communication lines and systems. This easement shall in no way affect any other recorded easements on said premises. The Association through its Board of Directors is hereby vested with the authority to grant permits, licenses, and easements over the Common Property for utilities, roads and other purposes reasonably necessary or useful for the proper maintenance or operation of the development.

Section 2.19. For a period of three (3) years after the date of conveyance of the first Lot, the Declarant reserves a blanket easement and right on, over and under the ground within the subdivision for the express purpose of construction of additional units, as well as, to make corrective changes in order to maintain drainage for the property and to maintain reasonable standards of health, safety and appearance. Such right expressly includes the right to cut trees, bushes or shrubbery, grade the soil, or to take any other similar corrective action reasonably necessary to accomplish such purpose, and following such work, the Declarant shall restore the affected property to its original condition as nearly as practicable.

Section 2.20. Easement for Encroachment and Overhang: If any portion of any structure erected by the Declarant, or by Declarant's successor developer, including a Building foundation, a boundary line wall or a Party Wall protrudes or extends across the boundary of a Lot upon which the structure is erected and over an adjoining Lot or Common Property, the Building foundation, structure, boundary line wall, or Party Wall, shall not be deemed a prohibited encroachment upon the adjoining lands. If there is a protrusion, the landowner of the property over which the protrusion extends shall be deemed to have granted a perpetual easement, appurtenant to the Lot from which the protrusion extends, to the Owner of the protruding structure for the continuing use and maintenance of the Building foundation, structure, Party Wall, or boundary line wall, including the replacement thereof.

ARTICLE III

USE OF COMMON AREAS

Section 3.1. The Common Property, as hereinabove specifically described, shown on the plat of The Hammocks Subdivision, shall be, and the same is hereby declared to be, subject to a perpetual non-exclusive easement in favor of all of the Owners or occupants of Lots and Dwelling Units lying within The Hammocks Subdivision as hereinabove described, for the use of such Owners or occupants and the

use of their immediate families, guests, lessees, invitees, and other similarly situated, for all proper and normal residential purposes, for the furnishing of services and facilities for which the same are reasonably intended, and for the quiet enjoyment of said Owners. The Common Property may not be sold by the Association and has no value except for use to the Lot Owners. The use value of the Common Property is part of the value of each Unit.

Section 3.2. By accepting any instrument of conveyance or by taking possession or occupancy of any Dwelling Unit or Lot, each such person does agree to abide by and comply with the Declaration and its exhibits and all rules and regulations promulgated by the Association, the Board or its committees now in effect or which may hereafter be adopted, it being understood that such compliance is necessary for the orderly enjoyment of all Common Property and recreational facilities now existing or which may hereafter be established.

Section 3.3. The Common Property and any other property of the Association shall be transferred to the Association at or prior to the time the majority of the Board of Directors of the Association are elected by the Unit Owners other than the Declarant.

ARTICLE IV

HOMEOWNER'S ASSOCIATION - GENERAL PROVISIONS

Section 4.1. To effectively provide for the administration of the Common Property by the Owners of Lots or Dwelling Units in The Hammocks Subdivision, a non-profit corporation, The Hammocks Homeowners Association, Inc., a non-profit Florida corporation, has been created. Copy of the Articles of Incorporation of The Hammocks Homeowners Association, Inc., is attached hereto as Exhibit C. The Association shall own, operate, manage and maintain the common areas, enforce the restrictions and covenants contained herein, the By-Laws of the Association and the Rules and Regulations adopted by the Association, and shall perform all acts necessary and incident to such duties, all in accordance with the provisions of this Declaration and the Articles of Incorporation and By-Laws of said Association. Copy of the By-Laws of The Hammocks Homeowners Association, Inc., is attached hereto as Exhibit D.

Section 4.2. The Association shall maintain and keep in good repair the Common Property. This maintenance shall include, without limitation, maintenance, repair, and replacement, subject to any insurance then in effect, of all landscaping and improvements including mailboxes situated on the Common Property. The Association shall maintain and

keep in good repair all landscaped areas within the boundaries of Units, except for landscaping, if any, contained within patio areas. The association shall maintain and keep in good repair all paved or concrete walkways, driveways, parking areas and patios, even though located partially or wholly within the boundaries of a Unit. The Association shall maintain and keep in good repair all water and sewer pipes or facilities which serve more than one (1) Unit, whether located within or without a Unit's boundaries.

The Association shall provide exterior maintenance upon Unit improvements as follows: paint, stain, repair, replace, and care for roof surfaces and roof systems, gutters, downspouts, chimneys, and with the exception of entry doors, garage doors, glass and their appurtenant hardware, all exterior building surfaces.

The Association shall have the right, but not the obligation, to maintain property not owned by the Association where the Board has determined that such maintenance would benefit all Owners.

The Association shall maintain and keep any street lights in operation and shall pay for the electric power required to operate them. Said items of maintenance are declared to be operating expenses and the Association is obligated to make and collect assessments sufficient to pay for said items of maintenance as part of the annual regular assessment.

Section 4.3. The Owner or Owners of each Lot or Dwelling Unit shall be responsible for the maintenance and repair of the windows and doors including garage doors. The roof of each Building is a common roof shared by all of the Units in each Building. The exterior of the Building is designed to appear as one Building, and is painted as one Building. In order to preserve the aesthetic value and to provide maintenance and protection for each Unit Owner in each Building, the following covenants are provided:

4.3.a. Party Wall Covenants. Each Owner of a Unit agrees with the Owner of each adjoining Unit or Units with respect to the Party Wall between such adjoining Units as follows:

- A. The Party Wall between their Units shall be kept in good state of maintenance and repair and the cost of maintenance of said wall over and above the total proceeds of all insurance coverage attributable thereto shall be borne equally by the Owners of the adjoining Units

served by the wall upon which ~~maintained~~ ^{BOOK} ~~maintained~~ ^{PAGE} ~~maintained~~ ^{FOR} repair is required.
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- B. No change or alterations shall be made in said wall that shall weaken it in any way or interfere with the respective parties' use thereof as a party wall. No alterations, etc., shall be made in any party wall without the written consent of the adjoining Owner and of any person, firm or corporation holding any lien, mortgage, or other encumbrance upon any Lot upon which any parties of the Party Wall to be altered is located.
- C. In the event that it shall be necessary at any time to repair or rebuild said wall or any portion thereof as constructed; the cost of such repairing and/or rebuilding and thereafter maintaining such wall over and above the total proceeds of all insurance coverages attributable thereto shall be borne equally by the Owners of the adjoining Units served by the wall upon which maintenance or repair is required.
- D. This agreement shall be perpetual or for so long as the Building now constructed shall stand and shall be a covenant running with the land, provided, however, that nothing herein shall be construed as a conveyance by the respective parties in fee of the land upon which said Party Wall is located.
- E. Notwithstanding any other provisions of this Section, an Owner who by his negligence or willful act causes the Party Wall to be damaged or exposed to the elements shall bear the whole cost of repairing same and furnishing protection against such elements.

4.3.b. Roof Covenants. Each Owner of a Unit agrees that the roof of each Building is a common roof shared by all the Units in the building and each Owner of Unit agrees with the Owners of each other Unit in the same Building as follows:

- A. The roof of the Building shall be kept in a state of maintenance and repair and the cost of the maintenance of the roof over and above the total proceeds of all insurance coverages attributable thereto shall be borne by the Association.

- B. In the event it shall be necessary at any time to repair, rebuild or replace the roof or any portion thereof, the cost of such repairing, rebuilding or replacement over and above the total proceeds of all insurance coverages attributable thereto shall be borne by the Association.
- C. This agreement shall be perpetual or for so long as the Building now constructed shall stand and shall be a covenant running with the land.
- D. Notwithstanding any other provisions of this Section, an owner who by his negligent or willful act causes the roof to be damaged or any of the Units in the Building to be exposed to the elements through the roof, that Owner shall bear the whole cost of repair and of furnishing protection against such elements.

4.3.c. Building Exterior Maintenance and Painting Covenants. The exterior of each Building is to be painted and maintained as one Building, including window casings and framing, but not window glass, doors, trim, screening fences, and exterior wall and foundation surfaces, and each Owner of a Unit agrees with the Owners of each other Unit in the same Building as follows:

- A. The cost of painting and maintaining the exterior of the Building over and above the total proceeds of all insurance coverages attributable thereto shall be borne by the Association.
- B. The exterior of each Building shall be painted at least every four (4) years or more frequently, if in the opinion of the Board the condition of the exterior is in a deteriorating condition or its appearance detracts from the neighborhood.
- C. The exterior of each Unit in the same Building shall be painted the exact same basic color and the trim on each Unit in the same Building shall be in a consistent trim color and trim pattern. The paint on each Unit in the same Building shall be of the same texture and finish.
- D. The color or finish of the exterior or trim of any Building may be changed only with the

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 consent of the Board. A majority of the Unit Owners in a Building may petition the Board for permission to change the color submitting therewith samples of the color and finish proposed. The Board shall act on such petition within forty-five (45) days of its receipt.

4.3.d. Provisions Cumulative. The provisions of Sections 4.3.a., b., and c. do not supersede the provisions of Section 2.21. of this Declaration but are a supplement thereto.

4.3.e. Enforcement of the Party Wall, Roof and Exterior Maintenance and Painting Covenants. The Board shall investigate any cases brought to its attention in which a Party Wall or roof is in need of maintenance, repair or rebuilding or a Building is in need of exterior painting, maintenance or repair or in which there is a violation of the provisions of this Section. In the event the Board finds that a Party Wall or roof is in need of maintenance, repair or a Building is in need of maintenance, repair or is otherwise not in compliance with this Section, the Board shall send to all of the Unit Owners in the Building and also to the occupants if occupied by other than the Unit Owner, a Notice of Non-Compliance or Violation specifically describing the non-compliance or violation and giving not less than ten (10) days nor more than forty-five (45) days within which the non-compliance or violation shall be corrected. The Board, for good cause shown, may extend the forty-five days. In the event thereof, the Board shall notify the Unit Owners, and, if appropriate, the occupants, that the Board will hold a hearing on the non-compliance or violation stating the date, place and time of the hearing. At the hearing, all interested parties may be heard. A record will be made of the proceedings and ruling of the Board. In the event the Board shall determine that there is no violation or non-compliance, the matter shall be dismissed; however, if the Board shall determine that there is a violation or non-compliance, then the Board may:

- A. Issue an order that the violation or non-compliance be corrected within a reasonable time certain (not less than ten (10) days), and if not corrected within the time set then may impose a fine assessed against the Units in the Building involved in an amount not to exceed \$150.00, and each day the violation

continues after the day set for action may be considered to be a separate violation and the fine reimposed each day until the matter is corrected;

- B. Issue an order that corrective action be taken and specifying a reasonable time certain within which corrective action shall be taken and if not taken with the time set, direct that the Association shall, through its agents and employees, enter upon the Lot and Unit as necessary and to accomplish the maintenance, repair or other corrective action as ordered and the cost thereof plus a ten (10%) percent service charge shall be added to and become part of the assessment to which the Unit is subject.
- C. Issue an order that a structure or a portion of a structure which constitutes the violation or non-compliance be removed within a reasonable time certain and in the event that the same is not removed within the time set, direct that the Association remove the structure at the expense of the Association and impose an assessment against the Unit involved in the amount of the cost of the removal plus a ten (10%) percent service charge; or
- D. The Board may take such other action as it deems appropriate.

4.3.f. Emergency Action By Board.

Notwithstanding any other provision of this Section, the Board may in the event of an emergency in which a Unit or Units are being damaged or in imminent peril of being damaged by the elements, electrical wiring or plumbing failure, fire, hurricane, falling trees or limbs or other casualty, the Board may take immediate action and through its agents and employees enter upon the Lots and Units as necessary and to take such action as it deems appropriate to preserve the Units and the property of the Unit Owners.

Section 4.4. The Owner or Owners of each Lot or Dwelling Unit in The Hammocks Subdivision shall automatically become Members of the Association upon his, her or their acquisition of an ownership interest in the title to any Lot or Dwelling Unit. The membership of each owner shall terminate automatically at the time that such Owner is divested of such ownership interest or title to such Lot or Dwelling Unit, regardless of the means by which

such ownership may have been divested, corporation, or other business entity holding any lien, mortgage or other encumbrance upon any Lot or Dwelling Unit shall be entitled, by virtue of such lien, mortgage, or other encumbrance, to membership in the Association or to any of the rights and privileges, or be charged with any of the duties of such membership; provided, however, that nothing contained herein shall be construed as prohibiting membership in the Association of a person, corporation, or other business entity which acquires title to a Lot or Dwelling Unit either by foreclosure or by voluntary conveyance from a mortgagor, his successor or assign.

Section 4.5. In the administration, operation and management of the Association, the Common Property and the enforcement of these covenants and restrictions, the Board of Directors of the Association shall have and is hereby granted the full power and authority to adopt reasonable rules and regulations pertaining to the use of the common elements, Common Property and recreation facilities and the conduct of Unit Owners and their guests to maintain peace and harmony within the Subdivision, and shall have the full power and authority to enforce all the provisions of this Declaration, the By-Laws and Rules and Regulations adopted pursuant to these documents, to levy and collect assessments in accordance herewith, and to adopt, promulgate, and enforce such rules and regulations governing the use and enjoyment of the Common Property and the administration of the aforesaid covenants and restrictions as the Board may from time to time deem appropriate and in the best interests of the Association. The Board of Directors of the Association is hereby granted the authority to appoint committees of Unit Owners for the purpose of regulating the Association, which committees may include Budget, Elections and a Review Committee for the purpose of enforcing the terms of these documents, the Rules and Regulations of the Association, and the Rules and Regulations of the committees, all in accordance with the procedure contained in the By-Laws. The authority hereby granted includes the power for the review committee to punish for violations, including the authority to issue reprimands, recommend to the Board of Directors fines which may be imposed by the Board of Directors of the Association in such reasonable sums as it may deem appropriate but not to exceed any limitation on the amount of such fines set by the statutes of the State of Florida, and may be assessed only after written notice to the Unit Owner and other parties and an opportunity for them to appear and be heard before the Board of Directors, which fines when imposed by the Board are an assessment against the Lot involved and its Owners and shall be enforced as other assessments, and to take other lawful and appropriate action.

Section 4.6. As long as the Declarant has rights and obligations under this Declaration, the Association shall not use its resources in opposition to the Declarant's Plan of Development.

Section 4.7. Every Owner of a Lot which is subject to assessment shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of a Lot which is subject to assessment.

The Association shall have two classes of voting membership:

Class A. Class A Members shall be all Owners, with the exception of the Declarant, and shall be entitled to one vote for each Lot owned. When more than one person owns an interest in a Lot, all such persons shall be Members. The vote for such Lot shall be exercised by one Owner designated in writing by all Owners, but in no event shall more than one vote be cast for any Lot. The voting right of a Class A Member is automatically suspended if any assessment against the Lot owned shall be delinquent and unpaid.

Class B. The Class B Member shall be the Declarant and it shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

- (a) when the total votes outstanding in the Class A membership exceed the total votes outstanding in the Class B membership, or
- (b) three years following the date of conveyance of the first Lot or Dwelling Unit by Declarant.

Section 4.8. It shall be the responsibility of the Association to see that liability and hazard insurance on all Common Property owned or maintained by the Association, directors and officers liability insurance and fidelity bonding of those officers and directors handling funds of the Association is obtained and in effect at all times. All insurance policies purchased by the Association shall be for the benefit of the Association and the Unit Owners and shall provide that all proceeds covering property losses shall be paid to the Association. Such insurance policies shall contain a provision that the proceeds covering property losses shall be paid over to the Association only after the Association has provided proof that the fidelity bonding of the officers and directors of the Association has been increased by the amount of such proceeds as provided in

Section 5.7 of this Declaration, ^{BOOK} ~~VOLUME~~ ^{PAGE} ~~NUMBER~~ of the Association shall be to receive and hold the insurance proceeds and other funds that are paid to it in trust for the purposes elsewhere stated in this instrument and for the benefit of the Unit Owners. In the event of any casualty or loss to any of the Common Property, the association shall receive all insurance proceeds therefrom for the benefit of itself and the Lot Owners, which proceeds shall be used to the extent needed solely to reconstruct, replace or repair promptly the facilities so damaged. Any excess insurance proceeds not required for the aforesaid reconstruction, replacement or repairs shall be transferred to the general funds of the Association.

Section 4.9. In the administration, operation and management of the Common Property and the enforcement of these Covenants and Restrictions, the Association shall have and is hereby granted full power and authority to enforce all the provisions of this Declaration to levy and collect assessments in accordance herewith, and to adopt, promulgate, and enforce such rules and regulations governing the use and enjoyment of the Common Property and the administration of the aforesaid Covenants and Restrictions as the Board may from time to time deem appropriate and in the best interests of the Association.

Section 4.10. Owners are required to provide the Association with information regarding the name and address of all mortgages. Owners shall report any changes in this information to the Association.

Section 4.11. Any agreement for professional management of the Common Property or recreational areas or any other contract providing for services of the Declarant, sponsor or builder, may not exceed three (3) years. Any such agreement must provide for termination by either party without cause and without payment of a termination fee by written notice delivered no less than ninety (90) days prior to the termination date.

Section 4.12 The Association may dedicate or transfer all or any part of the Common Property to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the Members. No such dedication or transfer shall be effective unless an instrument has been signed by two-thirds (2/3) of each class of Members agreeing to such dedication, sale or transfer.

The Association may also acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use or otherwise dispose of real or personal property in connection with the affairs of the Association.

Section 4.13. A quorum of any duly constituted meeting of the Members of the Homeowner's Association shall be a majority of all the votes of each class of membership present at the meeting, or represented by proxy. If a quorum is not present at any meeting when first called, the Board may call a second meeting within one (1) week of the first meeting at which the quorum shall be the number of votes of each class of membership present at the first meeting. The notice for the first called meeting may include the calling of and date for the second called meeting.

ARTICLE V

HOMEOWNER'S ASSOCIATION - MAINTENANCE ASSESSMENTS

Section 5.1. The Owner of each and every Lot and Dwelling Unit shall be acceptance of a deed or other instrument of conveyance therefor, whether or not it shall be so expressed in any such deed or instrument, be deemed to covenant and agree to all the terms, covenants, conditions, restrictions, and other provisions of this Declaration and to promptly pay to the Association or its successors or assigns the following:

- (a) All annual assessments or charges, and
- (b) All special assessments or charges for the purposes set forth herein.

All assessments or charges shall be fixed, established and levied by the Board of Directors, and collected from time to time as hereinafter provided. Assessments against the Owners shall be made for the calendar year annually in advance on or before December 1st preceding the year for which the assessment is made and shall be payable in twelve (12) equal monthly installments on the 1st day of each month commencing January 1 of the year for which the assessment is made commencing in January, 1987. If an annual assessment is not made as required, an assessment shall be presumed to have been made in the amount of the last prior assessment and monthly installment on such assessments shall be due upon each installment payment date until changed by an amended assessment. The annual and special assessments (together with such interest thereon and the cost of collection including reasonable attorneys' fees as hereinafter provided) shall be a charge and continuing lien on the real property and improvements thereon against which such assessment is made. Each assessment (together with interest thereon and the cost of collection including reasonable attorneys' fees) shall be the personal obligation of the person who was the "Owner" of such real property at the time when the assessment first became due and payable.

Such personal obligation shall not pass to successors in title unless assumed by them. In the case of joint ownership of a residential Lot or Dwelling Unit, each Owner shall be individually, jointly and severally liable for the entire amount of the assessment and the aforesaid interest, collection costs, and attorneys' fees.

Section 5.2. The assessments levied by the Association shall be used exclusively for the improvement, maintenance, enhancement, and operation of the common areas and properties and to provide services which the Association is authorized to provide including, but not limited to, the payment of taxes, governmental assessments and insurance thereon, construction of improvements, repairs, replacements, payment of the cost of labor, services, equipment, materials, management, and other supervision necessary to carry out the authorized functions of the Association, and for the payment of principal, interest and other charges connected with loans made to or assumed by the Association for the purpose of enabling the Association to perform its authorized functions. No initiation fee may be charged to Members as a pre-condition to use of the common facilities. The Association shall not be bound in setting assessments in subsequent years by the amount of the assessments set in earlier years. Notwithstanding any of the provisions of this Article, in no event shall the assessments and other revenues collected by the Association exceed its expenses and other revenues collected by the Association exceed its expenses and reasonable reserves to an extent which would violate the Association's non-profit status.

Each Unit purchaser shall at the time of closing pay to the Association the sum of \$70.00 as a contribution to working capital in order to establish a working capital fund. Said payment is not to be considered as an advance payment of regular assessments. The Developer shall have the responsibility to see that said working capital fund is maintained for the use and benefit of the Association and is turned over to the Association at the time control thereof passes to the Unit Owners other than Developer.

Section 5.3. The maximum assessment to be paid monthly to the Association shall not exceed \$35.00 per Dwelling Unit per month for a period of one (1) year from the first day of the month following the month in which the first Unit is closed or at the option of Declarant until the Unit Owners other than Declarant elect a majority of the Board of Directors. Thereafter the Board, without concurrence of the Members, may increase the maximum annual assessment above that of the previous year by ten (10%) percent, or by the percentage by which the Index of Consumer Prices as published monthly by the Federal Reserve System, increased

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during the preceding assessment year whichever percentage
is greater.

If an increase in the maximum annual assessment greater than that specified in the preceding paragraph is required, such an increase shall be approved by at least two-thirds (2/3) of the voting Members in attendance in person or proxy at a duly constituted meeting called for that purpose.

The assessments provided for herein shall not be or enforced against the Declarant or any Lot owned by Declarant during the period of time Declarant shall fund any deficiency between assessments collected and actual expenses of the Association. After the end of the annual budget year during which the Class B membership is converted to Class A membership, the assessments provided for herein shall be levied and enforced against the Declarant on any Lot owned by Declarant. The obligation of the Declarant set forth above shall be secured by a lien upon all property owned by Declarant in The Hammocks Subdivision. Said lien shall be of the same nature, force and effect as the lien set forth in Section 5.9 below.

A written notice of the proposed annual assessment shall be sent to every record Owner each year at least thirty (30) days in advance of the annual assessment period.

In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Property, including fixtures and personal property related thereto, provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of each class of Members who are voting in person or by proxy at a duly constituted meeting called for this purpose. The annual assessment and special assessments described in this paragraph shall be assessed equally against each Lot.

Special assessments may be made against individual Units. In the event a Unit Owner shall fail to perform any repairs, maintenance or upkeep which are the responsibility of the Unit Owner as provided in this Declaration, the By-Laws or the Rules and Regulations of the Association, the Association may give the Unit Owner ten (10) days written notice to perform the repair, maintenance or upkeep so required and in the event the Unit Owner shall fail to do so, the Association may at its expense cause such repair, maintenance of upkeep to be performed and shall levy an assessment against the Unit for the cost thereof plus a ten (10%) percent service charge.

Section 5.4. Nothing herein shall prohibit the Owner of a Dwelling Unit from leasing or renting such Dwelling Unit. In the event the Dwelling Unit is leased or rented, however, the Owner retains the right to vote, and is prohibited from transferring the right to vote to the tenant. On the first day of each tenancy, the Owner of any Dwelling Unit which has been leased or rented shall certify in writing to the secretary of the Association the names of all tenants and persons authorized to reside in the Dwelling Unit as of that date and the length of the tenancy.

Section 5.5. Assessments which are not paid on or before the date the same shall become due shall be delinquent, and such delinquent assessment shall bear interest at twelve (12%) percent per annum until it is paid in full. In addition to the accrual of interest, when an assessment becomes delinquent in payment, the Association may file a claim of lien against the Lot and Dwelling Unit to perfect the lien for such assessment. There shall be no exemption from the payment of any assessment or installment thereof by waiver of the use of the Common Property by abandonment of the Lot or Dwelling Unit, by extended absence from the Subdivision or by or for any other reason, except as provided in Section 5.3.

Section 5.6. Upon written request of an Owner, or a mortgagee, the Association shall furnish to a mortgagee or to one designated in the request of the Owner such as a prospective purchaser or prospective mortgagee or other authorized person, a statement of the current status of the assessments on such Owner's Lot or Dwelling Unit. When executed by the treasurer or other designated officer of the Association, the statement shall be binding on the Association, and any purchaser or mortgagee may rely upon such statement as an accurate statement of the status of assessments.

Section 5.7. All revenue collected by the Association shall be segregated, held and used as the property of the Association, and such revenue may be applied by the Association, at the discretion of the Board, towards the payment of any expenses of operation and maintenance of the Common Property. Revenue collected by the Association from an Owner of a Lot or Dwelling Unit may be commingled with monies collected from other Owners.

Section 5.8. Although all funds and other assets of the Association, and any profits derived therefrom, shall be held for the benefit of the Members of the Association, no Member of said Association shall have the right to assign, encumber, hypothecate, pledge, or in any manner transfer his membership or interest in or to said funds and assets, except as an appurtenance to his Lot or Dwelling Unit. When an Owner of a Lot or Dwelling Unit shall cease to be a

Member of the Association by reason of the divestment of ownership of said Lot or Dwelling Unit, by whatever means, the Association shall not be required to account to such Owner for any share of the funds or assets of the Association.

Section 5.9. Recognizing that proper management and operation of the Common Property (including improvements thereto) and carrying out the duties of the Association as set forth in this Declaration, the By-Laws and Rules and Regulations of the Association result in benefit to all Members of the Association, the Association is hereby granted a lien upon all real property within The Hammocks Subdivision and the interests of each Member of the Association in the Common Property and improvements thereto, to secure the prompt payment of each and every assessment made and levied in accordance with this Declaration and each Owner shall be liable for, and the lien created herein shall secure the full amount of said assessment, and the costs and expenses, including attorneys' fees, which may be incurred by the Association in enforcing this lien or the provisions of this Declaration.

Section 5.10. The lien herein established may be foreclosed in the same manner as real estate mortgages may be foreclosed in the State of Florida. The lien granted herein shall also secure the payment of or advances for taxes and payments on superior mortgages, liens, or encumbrances, insurance premiums and other sums which may be required to be advanced by the Association in order to protect its lien, and the Association shall be entitled to interest computed on the basis of advances made from time to time at the highest legal rate of interest on all such advances.

Section 5.11. All persons, firms, corporations, and other business entities, which shall acquire, by whatever means, any interest in the ownership of a Lot or Dwelling Unit, or who may be given or who may acquire a mortgage, lien or other encumbrance on a Lot or Dwelling Unit are hereby placed on notice of the lien rights granted to the Association under this Declaration, and all such persons, firms, corporations, and other business entities shall acquire their rights, title and interest in and to said Lot or Dwelling Unit expressly subject to the lien rights provided herein.

Section 5.12. The lien created pursuant to this Declaration shall be effective from and after the recording in the public Records of Volusia County, Florida, of a "Claim of Lien" stating the description of the property encumbered by the lien, the name of the record Owner of the property, the amounts due and the date when the same become due. The lien shall continue in effect until all sums

secured by the lien have been ^{VOLUSIA COUNTY} fully paid. The claim of lien may include assessments which are due and payable when the claim is made and recorded, plus interest, collection costs, attorneys' fees, and advances such as those to pay taxes and prior encumbrances and interest thereon, all as provided herein. The claim of lien shall be in the name of and under the seal of the Association and shall be signed and verified by the president or vice president of the Association. When full payment of all sums secured by such lien is made, the claim of lien shall be satisfied of record by the Association. A claim of lien filed by the Association shall be subordinate to the lien of any mortgage or any claim of lien if the said mortgage or claim of lien is recorded prior to the recording of the Association's claim of lien.

ARTICLE VI

AMENDMENT AND TERMINATION

The Board of Directors of The Hammocks Homeowners Association, Inc. by a two-thirds (2/3) vote may, by special resolution, propose changes or amendments to these Covenants and Restrictions. In addition, the record Owners of fifty-one (51%) percent of Lots or Dwelling Units by written petition, may propose that changes be made to these Covenants and Restrictions. Such proposed amendment shall be presented at the next regular or at a special meeting of the Members duly called. Approval requires the affirmative vote of at least seventy-five (75%) percent of the then record Owners of Lots or Dwelling Units. Until such time as the Class B membership is converted to Class A membership, Declarant reserves the right to amend, modify, alter or annul any of the provisions of this Declaration and its Exhibits without prior notice to the other Owners. The right to amend shall include the right to remove part of the real property from the operation of the Covenants and Restrictions by amending the legal description of the property subject to the Declaration. No amendment to this Declaration shall be effective which shall impair or prejudice the rights of the Declarant, the Association or of any institutional mortgagee under this Declaration or its Exhibits. Immediately after approval by Members or amendment by Declarant, a certificate executed in the name of the Association by its president and secretary containing the approved amendment shall be recorded in the Public Records of Volusia County, Florida.

Notwithstanding the foregoing paragraphs of this Article, no amendment which modifies or terminates the obligation of the Association to maintain the Common Property shall be effective without the approval of the City in which the Subdivision is located.

COVENANTS AGAINST PARTITION
AND
SEPARATE TRANSFER OF MEMBERSHIP RIGHTS

Recognizing that the full use and enjoyment of any Lot or Dwelling Unit within The Hammocks Subdivision is dependent upon the use and enjoyment of the Common Property and the improvements made thereto, and that it is in the best interest of all of the Owners that membership rights in the use of the Common Property be retained by the Owners of Lots and Dwelling Units, it is therefore declared that the membership rights of any Owner to use the Common Property or areas shall remain undivided, and such Owners shall have no right at law or equity to seek partition or severance of such membership rights to use the Common Property. In addition, there shall exist no right to transfer the membership rights to use the Common Property in any other manner than as an appurtenance to and in the same transaction with, a transfer of title to or lease of the Lot or Dwelling Unit provided, however, that nothing herein shall preclude a conveyance by the Declarant herein of any undivided interest in the Common Property to the Owners of Lots or Dwelling Units within the Subdivision for the purpose of effectuating the intent of this Declaration. Any conveyance or transfer of a Lot or Dwelling Unit in The Hammocks Subdivision shall include the membership rights and the use of the Common Property appurtenances to such Unit whether or not such membership rights shall have been described or referred to in the deed by which said Lot or Unit is conveyed.

ARTICLE VIII

COVENANTS FOR BENEFIT OF MORTGAGEES

Section 8.1. Notice to Association. An Owner who mortgages a Unit shall notify the Association through its Secretary of the name and address of the mortgagee; and the Association shall maintain such information in a book entitled "Mortgagees of Units".

Section 8.2. Notice of Unpaid Assessments. The Association shall, upon the request of a mortgagee, report any unpaid assessment due from the Owner of a Unit upon which such mortgagee holds a mortgage.

Section 8.3. Availability of Information. The Association shall make available to Unit Owners and lenders, and to holders, insurers or guarantors of any first mortgage, current copies of the Declaration and all amendments, the Articles of Incorporation of the Association

and its By-Laws with all amendments, Regulations with amendments, and the accounts and financial statements of the Association. "Available" means available for inspection, upon request, during normal business hours at the Association office or under other reasonable circumstances.

Section 8.4. Financial Statements. Any holder, insurer or guarantor of an institutional mortgage or of a first mortgage is entitled, upon written request, to a copy of the financial statement of the Association for the immediately preceding fiscal year.

Section 8.5. Lender's Notices. Upon written request to the Association identifying the name and address of the holder, insurer or guarantor of a mortgage and identifying the Unit covered by the mortgage, any mortgage holder, or the insurer or guarantor of a mortgage shall be entitled to timely written notice of:

- a. Any condemnation or casualty loss that affects either a material portion of the project or the Unit securing its mortgage.
- b. Any delinquency of sixty (60) days in the payment of an assessment or charges owed by the Owner of any Unit upon which it holds a mortgage.
- c. A lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Association.
- d. Any proposed action that requires the consent of a specified percentage of mortgage holders.

Section 8.6. Benefit or Mortgagees. All of the provisions of this Article VIII are for the benefit of mortgagees, may be enforced by a mortgagee and may be amended or repealed only with the written consent of all mortgagees; however, additional provisions for the benefit of mortgagees may be added without such consent.

ARTICLE IX

COVENANTS TO RUN WITH LAND

The restrictions and burdens imposed by the provisions and covenants of this Declaration shall constitute covenants running with the land, and each shall constitute an equitable servitude upon the Owner of each Lot and Dwelling Unit and the appurtenant undivided interest in the Common Property and upon the heirs, personal representatives, successors, and assigns of each Owner, and the same shall

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 likewise be binding upon the Declarant and its successors and assigns. This Declaration shall be binding and in full force and effect for a period of thirty (30) years from the date this Declaration is recorded, after which time this Declaration shall be automatically extended for successive ten-year periods, unless an instrument, signed by ninety (90%) percent of the then record Owners of the Lots or Dwelling Units in The Hammocks Subdivision is recorded prior to the expiration of the original thirty (30) year period or any successive ten (10) year period containing an agreement of the said Owners which alters, changes, modifies, or repeals, in whole or in part, the provisions of this Declaration, then and in that event the alteration, change, modification or repeal shall take effect upon the expiration of the period and be effective for subsequent periods unless this Declaration is repealed completely.

ARTICLE X

MISCELLANEOUS PROVISIONS

Section 10.1. The Association, the Declarant, a builder, or any Owner, shall have the right to enforce, by a proceeding at law or in equity, all covenants, restrictions, reservations, liens and charges now or hereafter imposed by these Covenants and Restrictions, and any amendments thereto.

The failure of the Association to enforce any rights, privileges, covenants or conditions granted to it by these Covenants and Restrictions, or any other mentioned document, shall not constitute a waiver of its right to enforce such of these Covenants and Restrictions in the future.

Section 10.2. In the event that any part of these Covenants and Restrictions be adjudged, for any reason, by a Court of competent jurisdiction to be null and void, such judgment shall not in any manner whatsoever affect, modify, change, abrogate, or nullify any of the Covenants and Restrictions not so expressly held to be void and these covenants shall continue unimpaired and in full force and effect.

Section 10.3. As long as the Declarant has rights and obligations under this Declaration, The Hammocks Homeowners Association may not use its resources to interfere with the Declarant's Plan of Development.

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IN WITNESS WHEREOF, the Decree of the Court hereunto set its
hand and seal the day and year first above written.

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Witnesses:

WAYNECO, INC.

[Signature]
[Signature]

By:

Robert W. Richmond
Robert W. Richmond
President

(Corporate Seal)



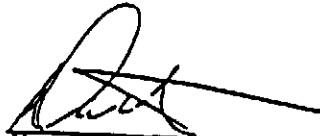
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STATE OF FLORIDA
COUNTY OF VOLUSIA

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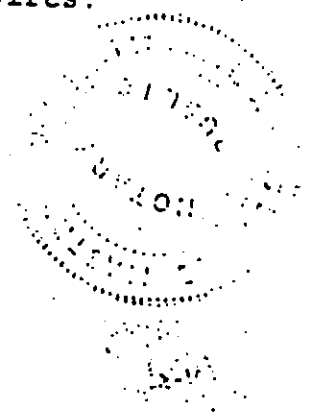
I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to administer oaths and to take acknowledgements, personally appeared ROBERT W. RICHMOND, well known to me to be the President of Wayneco, Inc. a West Virginia Corporation, the Declarant in the foregoing Declaration of Covenants and Restrictions, The Hammocks Subdivision, Volusia County, Florida, and Notice of Provisions of The Hammocks Homeowners Association, Inc., and that he acknowledged executing the same as the act and deed of said corporation in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in him by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the State and Count last aforesaid, this 9 day of Nov, 1976.



Notary Public, State of Florida at Large. My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES DEC 18 1986
ISSUED thru GENERAL INSURANCE UNIT



28951164

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A portion of Section 5 and 37, Township 16 South, Range 33 east, Volusia County, Florida and a portion of Lot 1, Block 16, Dunlawton, as recorded in Map Book M, Page 187, of the Public Records of Volusia County, Florida, described as follows:

From the southwest corner of said Lot 1, Block 16 as the POINT OF BEGINNING, run S70°51'29"W a distance of 184.90 feet; thence N18°28'43"W a distance of 529.68 feet; thence N10°59'40"E a distance of 167.56 feet to a point on the arc of a curve, concave southerly, having a radius of 259.29 feet, central angle of 2°18'57", and a chord bearing of S82°48'52"E; thence run easterly along the arc of said curve a distance of 10.48 feet; thence S81°39'23"E a distance of 72.34 feet to the P.C. of a curve, concave northerly, having a radius of 465.69 feet and a central angle of 27°54'44"; thence run easterly along the arc of said curve a distance of 226.87 feet to a point on the south right-of-way of Madeline Ave. as shown on the plat of said Dunlawton; thence N70°25'53"E a distance of 181.12 feet; thence departing said right-of-way, run S19°09'17"E a distance of 645.32 feet to the south line of said Lot 1, Block 16, thence S70°51'29"W along said south line a distance of 379.27 feet to the POINT OF BEGINNING.

Containing 8.53 acres.

29440030

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VOLUSIA COUNTY

CERTIFICATE OF
AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS
THE HAMMOCKS SUBDIVISION
VOLUSIA COUNTY, FLORIDA,
AND NOTICE OF PROVISIONS OF
THE HAMMOCKS HOMEOWNERS ASSOCIATION, INC.

WHEREAS, WAYNECO, INC., is the declarant as recited in the Declaration of Covenants and Restrictions and Notice of Provisions, which were dated November 4, 1986, and recorded November 5, 1986, in Official Records Book 2893, at Page 1136, and

WHEREAS, an error exists with respect to the correct name of the non-profit corporation which has been formed to manage the Common Property, collect assessments, and generally provide for the orderly enjoyment of The Hammocks Subdivision, which name is set forth in said Declaration of Covenants and Restrictions as "THE HAMMOCKS HOMEOWNERS ASSOCIATION, INC.",

WHEREAS, there exists no Florida corporation by the name of "The Hammocks Homeowners Association, Inc.", and the Florida Secretary of State has indicated that the name "The Hammocks Homeowners Association, Inc." is deceptively similar to another existing Florida corporation and will not allow the use thereof, and

WHEREAS, Wayneco, Inc., the declarant in the Declaration of Covenants and Restrictions has caused to be incorporated in Florida, a non-profit corporation under the name of "THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC.", which has been formed to manage the Common Property, collect assessments, and generally provide for the orderly enjoyment of The Hammocks Subdivision, and

WHEREAS, "The Homeowners Association of the Hammocks, Inc." by its Board of Directors, who are set forth below, are empowered to modify, alter, and change the covenants by special resolution and have by unanimous vote specifically resolved to amend same as hereinafter set forth, which changes have also been approved by the 100% of the record owners of lots or dwelling units, and

WHEREAS, other amendments are necessary to the covenants and restrictions.

THEREFORE, the aforesaid Declaration of Covenants and Restrictions and Notice of Provisions is amended as follows:

1. "THE HOMEOWNERS ASSOCIATION OF THE HAMMOCKS, INC." shall be and is substituted in place and stead of "The Hammocks Homeowners Association, Inc." wherever the latter is recited in the Declaration of Covenants and Restrictions and Notice of Provisions.

2. As to Article II, Section 2.12 as set forth in the Covenants and Restrictions in Official Records Book 2893, at Page 1141, Public Records of Volusia County, Florida, the following shall be added thereto and become part thereof:

"No meter on any lot shall be enclosed in or by any structure or vegetation which would deny or prevent access to said meter by Florida Power and Light Company and its agent, servants and employees."

FILED FOR RECORD
RECORD VERIFIED
FEB 21 8 07 AM '87
CLERK OF COUNTY COURT
VOLUSIA COUNTY, FLORIDA

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