

DECLARATION OF COVENANTS AND RESTRICTIONS
FOR
WESTMINSTER OAKS

**THIS DOCUMENT PREPARED BY and
RETURN TO:**

**JAX Opportunity Fund, LLC
161 Hampton Point Drive, Suite 1
St Augustine, FL 32092**

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FOR WESTMINSTER OAKS**

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**DECLARATION
OF
COVENANTS AND RESTRICTIONS
FOR
WESTMINSTER OAKS**

THIS DECLARATION is made this 2nd day of FEBRUARY, 2022, by **JAX OPPORTUNITY FUND, LLC**, a Florida limited liability company ("Declarant"), which declares that the real property described on the attached Exhibit "A" (the "Property"), shall be held, transferred, sold, conveyed and occupied subject to the covenants, restrictions, easements, charges, liens and all other matters set forth in this Declaration which shall be deemed to be covenants running with title to the Property and shall be binding upon the Declarant and all parties having or acquiring any right, title or interest in any portion of the Property.

ARTICLE I
MUTUALITY OF BENEFIT AND OBLIGATION

Section 1.1 **Mutuality**. The covenants, restrictions, and agreements set forth in this Declaration are made for the mutual and reciprocal benefit of every parcel within the Property, and are intended to create mutual equitable servitudes upon each such parcel in favor of the other parcels, to create reciprocal rights among the respective Owners, and to create privity of contract and an estate between the grantees of each and every parcel within the Property, their heirs, successors and assigns.

Section 1.2 **Benefits and Burdens**. Every person who is an Owner does by reason of taking title to land located within the Property agree to all the terms and provisions of this Declaration and shall be entitled to its benefits and subject to its burdens.

ARTICLE II
DEFINITIONS

The following words, when used in this Declaration shall have the following meanings:

Section 2.1 **Articles**. The Articles of Incorporation of Westminster Oaks Homeowners Association, Inc. filed with the Florida Secretary of State, as amended from time to time. A copy of the Articles is attached hereto as Exhibit "B".

Section 2.2 **Association**. Westminster Oaks Homeowners Association, Inc., a Florida corporation not-for-profit. This is the Declaration to which the Articles and Bylaws make reference.

Section 2.3 **Board**. The Board of Directors of the Association.

Section 2.4 **Builder**. Any person or entity other than the Declarant who (i) holds title to a Lot prior to, during and until completion of construction of residential dwellings thereon (as

evidenced by issuance of a certificate of occupancy) and the sale of such residential dwelling to a third party, (ii) is duly licensed, either itself or through an affiliated entity, to perform construction services, and (iii) is approved by the Declarant in writing as a Builder. The term "Builders" shall collectively mean to all persons or entities meeting the definition of "Builder" as provided herein. Adams Homes of Northwest Florida, Inc. is hereby approved by the Declarant as a "Builder."

Section 2.5 **Bylaws**. The Bylaws of the Association as approved by the Board, as amended from time to time. A copy of the initial Bylaws is attached as Exhibit "C".

Section 2.6 **Common Area**. All real property (including easements, licenses and rights to use real property) and personal property located within or adjacent to such property, if any, which (a) is owned by the Declarant or by the Association, and (b) the Declarant has designated for the common use of the Owners in this Section 2.6, or by recording a Supplementary Declaration, pursuant to the terms of Section 5.3 below. The Common Area initially designated by the Declarant (if any) shall consist of the real property (and interests therein) described on the attached Exhibit "D" together with all improvements constructed thereon by Declarant, but not owned or maintained by a public or private utility company.

Section 2.7 **Declarant**. JAX OPPORTUNITY FUND, LLC, a Florida limited liability company, and its successors and such of its assigns as to which the rights of the Declarant under this Agreement are specifically assigned, in full or in part. In the event of a partial assignment, the assignee may exercise such rights of the Declarant as are specifically assigned to it. Any such assignment may be made on a non-exclusive basis. Reference in this Declaration to Declarant as the developer of the Property is not intended and shall not be construed, to impose upon Declarant any obligations, legal or otherwise, for the acts or omissions of third parties who purchase lots or parcels within the Property from Declarant and develop and resell the same.

Section 2.8 **Declaration**. This Declaration of Covenants and Restrictions for Westminster Oaks as recorded in the Public Records of Duval County, Florida, as the same may be amended from time to time.

Section 2.9 **Limited Common Area**. The Limited Common Area of a Lot shall consist of (i) the portion of the Property between the front Lot line and the nearest edge of the paved road surface (as it may exist from time to time), and (ii) the portion of the Property between the rear Lot line and the nearest shoreline of any lake or other water body contiguous to or within twenty (20) feet of the Lot, within the area bounded by the extension of the side Lot lines, together with any portion of the Property contiguous to a Lot which, as a result of the natural configuration of the Property, is primarily of benefit to such Lot. Any question concerning the boundary of a limited common area shall be determined by the Board.

Section 2.10 **Lot**. Any platted lot or any other parcel of real property located within the Property, on which one or more residential dwellings have been or could be constructed.

Section 2.11 **Owner**. The record owner or owners of any Lot.

Section 2.12 **Property or Subdivision.** The real property described on the attached Exhibit "A" and such additions and withdrawals as may be made in accordance with the provisions of Sections 3.2 and 3.3 of this Declaration.

Section 2.13 **Surface Water or Stormwater Management System.** A system which is designed and constructed or implemented within the Property to control discharges which are necessitated by rainfall events, incorporating methods to collect, convey, store, absorb, inhibit, treat, use or reuse water to prevent or reduce flooding, overdrainage, environmental degradation, and water pollution or otherwise affect the quantity and quality of discharges. For purposes of this Declaration, the Surface Water or Stormwater Management System shall be deemed to be a part of the Common Area and shall include any drainage swales located within the Property.

ARTICLE III **PROPERTY SUBJECT TO THIS DECLARATION:** **ADDITIONS AND DELETIONS**

Section 3.1 **No Implied Extension of Covenants.** Each Owner, by becoming an Owner, shall be deemed to have agreed that (a) the real property described on Exhibit "A" and such additional property as may be annexed pursuant to Section 3.2 hereof shall be the only property subject to this Declaration, (b) that nothing contained in this Declaration or in any recorded or unrecorded plat, map, picture, drawing, brochure or other representation of a scheme of development, shall be construed as subjecting, or requiring the Declarant to subject any other property now or hereafter owned by the Declarant to this Declaration, and (c) that the only manner in which additional land may be subjected to this Declaration is by the procedure set forth in Section 3.2.

Section 3.2 **Additional Lands.** Declarant may, but shall not be obligated to, subject additional land to this Declaration (or to the assessment provisions of this Declaration) from time to time provided only that (a) any additional land subjected to this Declaration (or its assessment provisions) shall be contiguous to the Property then subject to this Declaration (for purposes of this Section 3.2, property separated only by public or private roads, water bodies, golf courses, or open space shall be deemed contiguous), and (b) the Owners of property within additional lands made subject to this Declaration (or its assessment provisions) shall be and become subject to this Declaration (or its assessment provisions), and shall be responsible for their pro rata share of common expenses for which assessments may be levied pursuant to the terms of Article VII of the Declaration. Addition of lands to this Declaration shall be made and evidenced by filing in the public records of Duval County, Florida, a Supplementary Declaration executed by the Declarant with respect to the lands to be added. Declarant reserves the right to supplement this Declaration to add land to this Declaration (or its assessment provisions) pursuant to the foregoing provisions without the consent or joinder of any Owner or mortgagee of land within the Property.

Section 3.3 **Withdrawal of Lands.** With the consent and joinder of Owners holding a majority of the votes in the Association, the Declarant may, but shall have no obligation to, withdraw at any time, or from time to time, portions of the Property from the terms and effect of this Declaration. Upon the Declarant's request, the consent and joinder of each and every Owner to such withdrawal shall not be unreasonably withheld. The withdrawal of lands as aforesaid shall

be made and evidenced by filing in the public records of Duval County, Florida, a Supplementary Declaration executed by the Declarant with respect to the lands to be withdrawn.

ARTICLE IV **THE ASSOCIATION**

Section 4.1 **Membership.** Each Owner, including the Declarant (at all times so long as it owns any part of the Property), shall be a member of the Association, provided that any such person or entity who holds such interest only as security for the performance of an obligation shall not be a member. Membership shall be appurtenant to, and may not be separated from, ownership of any Lot.

Section 4.2 **Classes and Voting.** The classes of membership in and voting rights respecting the Association shall be as set forth in the Articles.

ARTICLE V **COMMON AREA RIGHTS**

Section 5.1 **Conveyance of Common Area.** Declarant agrees that all of the Common Area owned by Declarant shall be conveyed or assigned to the Association, subject to covenants, easements, restrictions and other matters of record, before the date which is ninety (90) days following the conveyance of the last portion of the Property owned by the Declarant to any party. Upon the recordation of any deed or deeds conveying Common Area to the Association, the Association shall be conclusively deemed to have accepted the conveyance evidenced by such deed or deeds.

Section 5.2 **Owners' Easement of Enjoyment.** Each Owner shall have a non-exclusive easement of enjoyment in and to the Common Area for its intended purpose, which shall be appurtenant to, and shall pass with, the title to the land of such Owner, subject to the following:

(a) The right of the owner of the Common Area, with the consent of the Declarant (if different from such owner) to dedicate or transfer all or any part of the Common Area to any public agency, authority or utility; provided however, the Common Area may not be mortgaged or conveyed free and clear of the provisions of this Declaration without the approval of Members holding two-thirds (2/3) of the total votes that are allocated to the Association's members;

(b) All provisions of this Declaration, any plat of all or any parts of the Property and any other governmental restrictions applicable to the Property;

(c) Reasonable rules and regulations governing use and enjoyment of the Common Area adopted by the Declarant or the Association;

(d) The rights of the Declarant under Section 5.3 to add to or withdraw land from the Common Area; and

(e) Easements, restrictions, agreements and other matters of record.

The foregoing easement of enjoyment in favor of the Owners shall not be construed to create or imply any other easements or rights not expressly created by this Declaration, it being the intent hereof to limit the Owners' rights of use of specific portions of the Common Area to only the intended purposes of such portions of the Common Area. For example, the creation of each Owner's right to drain such Owner's Lot into the portions of the Common Area included within the Surface Water or Stormwater Management System, does not create any right of access by any Owner to such portions of the Common Area over any other Owner's Lot or other privately owned portions of the Property.

Section 5.3 Right of the Declarant to Designate Property as Common Area or to Withdraw Property from the Common Area. Notwithstanding anything to the contrary contained in this Declaration, the Declarant shall have the right, in its sole discretion, to designate land, easements, use rights and personal property owned by the Declarant as Common Area, provided only that such land shall be located within the Property or contiguous to the Property (for purposes of this Section 5.3, property separated only by public or private roads, water bodies, golf courses, or open space shall be deemed contiguous). During any time that Declarant shall own any portion of the Property, the Declarant may, at any time, withdraw, or cause to be withdrawn, land from the Common Area in the Declarant's sole discretion. The prior sentence notwithstanding, in the event such withdrawal of Common Area shall materially and adversely affect any Lot, or materially and adversely affect access, visibility, or drainage to or from any Lot, the Declarant shall not have the right to withdraw such Common Area without the consent and joinder of the Owner of the Lot which is so affected. Addition of land to and withdrawal of land from the Common Area shall be evidenced by recording a Supplementary Declaration in the public records of Duval County, Florida, which shall specifically reference such addition or withdrawal. Withdrawal of land from the Common Area by the Declarant shall terminate any and all easements and rights of use of the Owners in such land. No land owned by the Declarant shall be deemed to be Common Area unless such land is expressly referenced as such under Section 2.6, or subsequently designated as such by the Declarant pursuant to this Section 5.3, even if the Declarant consents or acquiesces to the use of such land by the Owners. In the event any land, easements, use rights, or personal property owned by the Association shall be withdrawn from the Common Area pursuant to this Section 5.3, upon the Declarant's written request, the Association shall promptly execute and deliver to the Declarant any and all deeds, bills of sale, assignments or other conveyance documents as may be necessary or appropriate to effectuate the withdrawal of such Common Area.

Section 5.4 Maintenance of Common Area and Compliance with Applicable Permits. The Association shall at all times maintain in good repair and manage, operate and insure, and shall replace as often as necessary, the Common Area, and any improvements and landscaping (except utilities owned and maintained by public or private utility companies providing water, sewer, electrical, fire protection, cable television, telephone, or similar utilities to the Property, or any portion thereof) situated on the Common Area, if any. The Association shall maintain all lakes, swales, drainage areas, drainage easements, and control structures, and shall preserve and protect all designated conservation areas and littoral zones located within, adjacent, or in near proximity to the Property, in accordance with all permit requirements and conditions contained in applicable dredge fill, consumptive use, surface water permits, or any other applicable permits issued by the United States Army Corps of Engineers ("ACOE"), Florida Department of

Environmental Protection ("FDEP"), St. Johns River Water Management District ("SJRWMD"), and Duval County, Florida and all statutes, rules, regulations and requirements pertaining to surface water management, drainage and water quality promulgated by the SJRWMD, the FDEP, and all other local, state and federal authorities having jurisdiction. The Association shall maintain those portions of the Common Area designated by applicable permit as conservation tracts, stormwater management tracts or similar designations, in accordance with all permit requirements, rules, and regulations promulgated by all local, state and federal authorities having jurisdiction. The Association shall be responsible for the maintenance, operation and repair of the Surface Water or Stormwater Management System. Maintenance of the Surface Water or Stormwater Management System shall mean the exercise of practices which allow the system to provide drainage, water storage, conveyance of other surface water, or stormwater management capabilities as permitted by the SJRWMD. Any repair or reconstruction of the Surface Water or Stormwater Management System shall be as permitted, or if modified, as approved by the SJRWMD. All maintenance obligations of the Association shall be performed as ordered by the Board, and all or any portion of the cost of such maintenance incurred by the Association pursuant to this Section 5.4, shall be a common expense of the Association to be collected and paid in the manner prescribed by this Declaration.

Section 5.5 **Easement for Maintenance Purposes.** Declarant reserves for itself and grants to the Association and its successors, assigns, agents, and contractors, a perpetual non-exclusive easement in, on, over and upon those portions of the Property as may be reasonably necessary for the purpose of maintaining the Common Area, including, without limitation, the Surface Water or Storm Water Management System, or other portions of Property to be maintained by the Association, in accordance with the requirements of this Declaration. By such easement, Declarant and the Association, and its successors, assigns, agents and contractors, shall have the right to enter upon any portion of any Lot which is included within the Surface Water or Storm Water Management System, at all reasonable times and in a reasonable manner, to operate, maintain or repair the Surface Water or Storm Water Management System as required by the SJRWMD. Additionally, the Association shall have a perpetual, non-exclusive easement for drainage over the entire Surface Water or Stormwater Management System. No Owner or other person shall alter the drainage flow of the Surface Water or Stormwater Management System, including buffer areas or swales, without the prior written approval of the SJRWMD. The easement granted hereby shall not be exercised by any party in a manner which unreasonably interferes with the use, occupancy, or enjoyment of any improved portion of the Property. Further, in the event that any portion of the Property shall be damaged or altered in any way as the result of the exercise of the easement rights granted hereby, such portions of the Property shall be immediately restored to the condition that existed immediately prior to such damage or alteration by the party exercising such rights.

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ARTICLE VI

ARCHITECTURAL CONTROL

Section 6.1 **Architectural Review and Approval.** Except for the initial construction of residential dwellings and related structures, landscaping, and other improvements ("Initial Construction"), no landscaping, improvement or structure of any kind, including without limitation, any building, fence, wall, pool, spa, ornamental statue, flag pole, play structure, screen enclosure, sewer, drain, disposal system, landscape device or object, driveway or other improvement shall be commenced, erected, placed or maintained upon any Lot, nor shall any addition, change or alteration therein or thereof be made, unless and until the plans, specifications and location of the same have been submitted to, and approved in writing by the Association. All plans and specifications shall be evaluated as to visual and acoustical privacy and as to the harmony of external design and location in relation to surrounding structures, topography, existing trees and other natural vegetation and as to specific conformance with architectural criteria which may be imposed from time to time by the Declarant or the Association. All plans and specifications submitted for review shall be evaluated for total effect and may be disapproved by the Association solely for aesthetic reasons, in the Association's sole and absolute discretion. No approval of plans and specifications for improvements constructed upon any Lot shall be construed to establish a precedent or otherwise obligate the Association to approve applications involving similar designs proposed for other Lots. It shall be the burden of each Owner to supply two (2) sets of completed plans and specifications to the Architectural Review Board ("ARB") and no plan or specification shall be deemed approved unless a written approval is granted by the ARB to the Owner submitting same. The ARB shall approve or disapprove plans and specifications properly submitted within thirty (30) days of each submission. Any change or modification to an approved plan shall not be deemed approved unless a written approval is granted by the ARB to the Owner submitting same.

Section 6.2 **Architectural Review Board.** The Declarant shall be the sole member of the ARB for the Association until the first to occur of (a) termination of the Class B Membership as provided in Section 4.2(b) above or (b) upon Declarant's delivery to the Association of a written termination of Declarant's rights under this Section 6.2. Upon such event, the architectural review and control functions of the Association shall be administered and performed by the ARB, which shall consist of three (3) or five (5) members who need not be members of the Association. The Board shall have the right to appoint all of the members of the ARB. A majority of the ARB shall constitute a quorum to transact business at any meeting of the ARB, and the action of a majority present at a meeting at which a quorum is present shall constitute the action of the ARB. Any vacancy occurring on the ARB because of death, resignation, or other termination of service of any member thereof shall be filled by the Board. Any termination of the Declarant's rights under this Section 6.2 shall not affect Declarant's right to approve any Initial Construction within the Subdivision.

Section 6.3 **Powers and Duties of the ARB.** The ARB shall have the following powers and duties:

(a) To recommend amendments to the architectural criteria to the Board at such time as the Board shall have the right to adopt or amend architectural criteria for the Property. For so long as the Declarant shall be entitled to elect or appoint a majority of the members of the Board,

only the Declarant shall have the right to promulgate, amend, eliminate, or replace architectural criteria applicable to architectural review to be conducted by the Association. At such time as members of the Association shall elect a majority of the members of the Board, such architectural criteria shall be promulgated, amended, eliminated, or replaced by the Board. Any amendment of the architectural criteria shall be consistent with the provisions of this Declaration. Notice of any amendment to the architectural criteria, which shall include a verbatim copy of such amendment, shall be delivered to each member of the Association. The delivery to each member of the Association of notice and a copy of any amendment to the architectural criteria shall not, however, constitute a condition precedent to the effectiveness or validity of such amendment. It shall not be necessary for the architectural criteria, or any amendment thereto, to be recorded.

(b) To require submission to the ARB of two (2) complete sets of all plans and specifications for any improvement or structure of any kind requiring review and approval of the ARB pursuant to this Article VI. The ARB may also require submission of samples of building materials proposed for use on any Lot, and may require tree surveys to show the effect of the proposed improvements on existing tree cover, and such additional information as reasonably may be necessary for the ARB to completely evaluate the proposed structure or improvement in accordance with this Declaration and applicable architectural criteria.

(c) To approve or disapprove in accordance with the provisions of this Article VI, any improvements or structures of any kind (other than Initial Construction), or any change or modification thereto, the construction, erection, performance or placement of which is proposed upon any Lot, and to approve or disapprove any exterior additions, changes, modifications or alterations therein or thereon. All decisions of the ARB may, but need not be evidenced by a certificate in recordable form executed under seal by the President or any Vice President of the Association. Any party aggrieved by a decision of the ARB shall have the right to make a written request to the Board, within thirty (30) days of such decision, for a review thereof. The determination of the Board upon review of any such decision shall be dispositive.

(d) To adopt a schedule of reasonable fees for processing requests for ARB approval of proposed improvements. Such fees, if any, shall be payable to the Association, in cash, at the time that plans and specifications are submitted to the ARB.

(e) To require each Owner to deposit a reasonable sum with the Association to secure such Owner's compliance with the terms of this Declaration and all plans and specifications approved in accordance with this Article VI.

Section 6.4 **Compensation of ARB.** The Board may, at its option, pay reasonable compensation to any or all members of the ARB.

Section 6.5 **Review of Initial Construction by Declarant.** No Initial Construction shall be commenced upon any Lot unless and until the plans, specifications and location of the same have been submitted to, and approved by, the Declarant in writing. All plans and specifications shall be evaluated as to visual and acoustical privacy, as to harmony of external design and location in relation to surrounding structures, if any, topography, existing trees and

other natural vegetation, and as to consistency with this Declaration and architectural criteria made applicable to Initial Construction by the Declarant from time to time.

Section 6.6 **Exemption.** Notwithstanding anything to the contrary contained herein, except subject to the Declarant's right to approve Initial Construction and the Declarant's right to approve for as long as the Declarant retains Class B Membership, any improvements of any nature made or to be made by Builders, including without limitation, improvements made or to be made to any Lot, shall not be subject to the review of the ARB, the Association, or the provisions this Declaration or the architectural criteria for the Property.

Section 6.7 **Variance.** The Declarant and the ARB may authorize variances from compliance with any architectural provisions this Declaration or applicable architectural criteria when circumstances such as topography, natural obstructions, hardships, or aesthetic or environmental considerations require same. Such a variance must be evidenced by a document signed by an authorized representative of the Declarant or ARB, as applicable. If such a variance was granted, no violation of the covenants, conditions and restrictions contained in this Declaration shall be deemed to have occurred with respect to the matters for which the variance was granted. The granting of such a variance shall not, however, operate to waive any of the terms and provisions of this Declaration for any purpose except as to the particular Lot and particular provisions of this Declaration or applicable architectural criteria covered by the variance, nor shall it effect in any way an Owner's obligation to comply with all governmental laws and regulations, including but not limited to, zoning ordinances and setback lines or requirements imposed by any governmental or municipal authority.

Section 6.8 **Limited Liability.** In connection with all reviews, acceptances, inspections, permissions, consents or required approvals by or from the Declarant, the ARB, or the Association as contemplated by this Article VI, neither the Declarant, the ARB, nor the Association shall be liable to any Owner or to any other person on account of any claim, liability, damage or expense suffered or incurred by or threatened against an Owner or such other person and arising out of or in any way related to the subject matter of any such reviews, acceptances, inspections, permissions, consents or required approvals, whether given, granted or withheld by the Declarant, the ARB, or the Association.

ARTICLE VII

COVENANTS FOR MAINTENANCE ASSESSMENTS

Section 7.1 **Creation of the Lien and Personal Obligation of Assessments.** Each Owner of a Lot within the Property hereby covenants, and by acceptance of a deed therefore, whether or not it shall be so expressed in any such deed or other conveyance, including any purchaser at a judicial sale, shall hereafter be deemed to covenant and agree to pay to the Association any annual assessments, and any special assessments established and levied pursuant to the terms of this Declaration. All such assessments, together with interest thereon from the due date at the highest lawful rate, late fees in an amount determined by the Board, and costs of collection thereof (including reasonable attorneys' fees), shall be a charge and continuing lien upon each Lot against which each such assessment is made, and shall also be the personal obligation of

each Owner. No Owner may avoid liability for the assessments by waiver of rights to use, or by non-use of, the Common Areas or by abandonment.

Section 7.2 **Purpose of Assessments.**

7.2.1 The annual assessments levied by the Association shall be used for the purposes of management and accounting fees, taxes, insurance, and utility charges relating to the Common Area, to fund the obligations of the Association set forth in Section 5.4, and for all other purposes reasonably contemplated by this Declaration, the Articles, the Bylaws, or any cost sharing or similar agreement to which the Association is or may become a party. Further, such annual assessments may be levied to fund reasonable reserves for deferred maintenance of, or non-recurring expenses related to, the Common Area including, the Surface Water or Stormwater Management System. The maintenance responsibilities of the Association payable through assessment of the Owners shall specifically include, but not be limited to, the perpetual maintenance of the Surface Water or Stormwater Management System, including but not limited to work within retention areas, drainage structures drainage easements, and all other improvements constituting a part of the Surface Water or Stormwater Management System permitted by the SJRWMD under Permit No. 51831-2 (the "Surface Water Permit"), including all operation, sampling, testing, monitoring and maintenance requirements as specified by the Surface Water Permit. Assessments collected by the Association to fund reserves, if any, shall be collected, accounted for, and disbursed as required by law, including without limitation, Section 720.303, Florida Statutes, as the same may be amended from time to time.

7.2.2 The Board may levy special assessments for any purpose relating to permissible or required activities of the Association pursuant to this Declaration, the Articles, or the Bylaws. Any funds collected pursuant to such a special assessment shall be used solely for the purpose or purposes identified by the Board at the time such special assessment is levied.

Section 7.3 **Calculation and Collection of Assessments.** Annual assessments shall be established by the Board based upon an annual budget. Each Owner's pro rata share of the total annual assessment or any special assessment shall be based upon the following calculations:

(a) Owners of Lots shall pay a pro rata share of annual and special assessments which shall be allocated among the Owners as provided in Section 7.3(b). Upon recording of the initial plat for all or any portion of the Property, the initial annual assessment amount shall be \$500.00 per Lot. The Board may increase or decrease the annual assessments at any time after December 31, 2021.

(b) All annual and special assessments shall be established at a uniform rate per Lot. Notwithstanding the foregoing, until the first plat of any portion of all or any portion of the Property is recorded in the Duval County public records, the initial assessments shall be prorated between the Owners of the Property by acreage.

(c) The assessment obligations of each Owner other than the Declarant shall commence upon the recordation of this Declaration in the public records of Duval County, Florida. Annual assessments shall be collectable in advance on a periodic basis established by the Board

from time to time, which periodic basis shall not be less frequent than annually. Special assessments shall be collectible in advance in the manner established by the Board at the time such special assessments are authorized.

(d) Annual assessments shall be payable to the Association biannually in each calendar year in two (2) six (6) month installments of the approved annual assessment which shall be divided equally and due on March 1 and September 1, respectively.

Section 7.4 Effect of Non-Payment of Assessment: Lien, Personal Obligation and Remedies of Declarant. Prior to recording a claim of lien against any Lot, the Association shall provide the applicable Owner with notice of delinquency as required by law, including without limitation, the notice required by Section 720.3085, Florida Statutes (2019), as the same may be amended from time to time. The lien of the Association shall be effective from and after recording in the public records of Duval County, Florida, a claim of lien stating the description of the Lot encumbered thereby, the name of the Owner, the amount and the due date. Such claim of lien shall include assessments which are due and payable when the claim of lien is recorded as well as assessments which may accrue thereafter, plus interest, late fees, costs, attorneys' fees, advances to pay taxes and prior encumbrances and interest thereon, all as herein provided. Upon full payment of all sums secured by such claim of lien, the same shall be satisfied of record, and the affected Owner shall pay the cost of such satisfaction. If any assessment installment is not paid within fifteen (15) days after the due date, the assessment shall bear interest from the due date at the highest lawful rate. The Association may bring an action to enforce the lien authorized hereby by appropriate foreclosure proceedings and/or a suit on the personal obligation against the Owner in the manner prescribed by law, including without limitation, Section 720.3085, Florida Statutes, as the same may be amended from time to time. There shall be added to the amount of such delinquent assessment the costs of collection incurred by the Association, or such Owner, which shall specifically include without limitation reasonable attorneys' fees for trial and appeal.

Section 7.5 Subordination of Lien to Mortgages. The lien of the assessments provided for by this Declaration shall be subordinate to the lien of any bona fide mortgage which is perfected by recording prior to the recording of the claim of lien for any such unpaid assessments. Such subordination shall apply only to the assessments which have become due and payable prior to a sale or transfer of the affected Lot by deed in lieu of foreclosure, pursuant to a decree of foreclosure, or pursuant to any other proceeding in lieu of foreclosure of such mortgage. No sale or other transfer shall release any Lot from liability for any assessments thereafter becoming due, nor from the lien of any such subsequent assessments. A written statement of the Association that the lien is subordinate to a mortgage, shall be dispositive of any question of subordination.

Section 7.6 Working Capital Fund. The Association shall establish a working capital fund which shall be funded as set forth in this Section 7.6. Upon the initial transfer of title of a Lot from the Declarant (or a successor in title to any portion of the Property who received a contemporaneous full or partial assignment of Declarant's rights as contemplated in Section 2.7) to an Owner other than a Builder, the Owner may be required by the Declarant to pay to the Association a working capital contribution of Three Hundred Fifty and No/100 Dollars (\$350.00). This working capital contribution shall not be considered an advance payment of any assessments

due pursuant to this Article VII. The working capital fund established by the Association may be used for any purpose for which the Board deems appropriate, including, without limitation, for operational expenses, reserves, capital improvements, or similar uses. Notwithstanding any other provision of this Declaration to the contrary, a Builder purchasing a Lot from the Declarant shall not be obligated to pay the working capital contribution required by this Section 7.6 to the Association, but shall be obligated to collect the working capital contribution and remit the same to the Association upon conveyance of a residential dwelling to an Owner other than a Builder. Additionally, upon transfer of a property to a subsequent owner, and each time thereafter a property ownership is transferred in the future, each new owner shall owe and be obligated to pay the Association a working capital contribution fee or transfer fee of \$350.00.

Section 7.7 **Declarant's Assessments.** Notwithstanding any provision of this Declaration to the contrary, the Lots and other portions of the Property owned by the Declarant shall not be subject to any annual or special assessments levied by the Association or to any lien for such assessments. Until Declarant elects otherwise, and in lieu of payment of any assessments to the Association, the Declarant shall pay the balance of the actual operating expenses of the Association (excluding the cost of funding deferred maintenance and reserve accounts) remaining after the levying of and payment of assessments due from Owners other than the Declarant pursuant to assessments levied by the Board of Directors pursuant to this Declaration (the "Operating Deficits"). The Declarant shall be entitled to use moneys in the working capital fund to fund the Operating Deficits. The Declarant shall be obligated to fund such Operating Deficits only as the expenses are actually incurred by the Association and shall continue until the Declarant shall notify the Association that it will no longer pay for Operating Deficits of the Association. Upon termination of the Declarant's agreement to pay Operating Deficits, the Declarant shall become obligated to pay assessments on Lots owned by it within the Property on the same basis as other Owners. In no event shall the Declarant be obligated to pay for Operating Deficits of the Association after the Declarant no longer owns any Lots within the Property.

ARTICLE VIII

EXTERIOR MAINTENANCE ASSESSMENT

Section 8.1 **Exterior Maintenance.** The Association may provide maintenance upon any Lot or Limited Common Area requiring same, when necessary in the opinion of the Board to preserve the beauty, quality, or value of any or all portions of the Property. Such maintenance shall include but not be limited to painting, roof repair and replacement, repair of gutters, downspouts, and exterior building surfaces, and yard clean-up and yard maintenance. Each affected Owner shall have thirty (30) days within which to perform the required maintenance after being notified in writing by the Association that such maintenance is necessary before the Association undertakes the maintenance.

Section 8.2 **Assessments of Costs.** The cost of any maintenance undertaken by the Association under the provisions of Section 8.1 shall be assessed against each Lot upon which such maintenance is performed or, in opinion of the Board, benefiting from same. Exterior maintenance assessments shall not be considered a part of the annual or special assessments imposed upon the Property pursuant to Article VII of this Declaration. Any exterior maintenance assessment shall be a lien upon each Lot assessed and the personal obligation of the Owner of each

such Lot and shall become due and payable in all respects, together with interest, attorneys' fees, and costs of collection, as provided for in Section 7.4, and shall be subordinate to mortgage liens to the extent provided by Section 7.5.

Section 8.3 **Access**. For the purpose of performing the maintenance authorized by this Article, the Association, through its duly authorized agents or employees, shall have the right, after the notice to the Owner provided under Section 8.1, to enter upon any Lot at reasonable hours on any day except Sunday. In the case of emergency repairs, access will be permitted at any time with only such notice as under the circumstances is practically affordable.

ARTICLE IX **UTILITY PROVISIONS**

Section 9.1 **Water System**. The central water supply system provided for the service of the Property shall be used as sole source of potable water for all water spigots and outlets located within or on all buildings and improvements located on each Lot. Each Owner shall pay water meter charges of the supplier thereof and shall maintain and repair all portions of the water lines serving the Owner's Lot in accordance with the requirements of the applicable utility supplier. No individual water supply system or well shall be permitted on any Lot or any other portion of the Property.

Section 9.2 **Sewage System**. The central sewage system provided for the service of the Property shall be used as the sole sewage system for each Lot. Each Owner shall maintain and repair all portions of the sewer lines serving the Owner's Lot in accordance with the requirements of the applicable utility provider, and shall pay when due the periodic charges or rates for the furnishing of such sewage collection and disposal services made by such utility provider. No sewage shall be discharged onto the open ground or into any wetland, lake, pond, park, ravine, drainage ditch or canal or roadway and no septic tank or drain field shall be placed or allowed within the Property.

Section 9.3 **Garbage Collection**. Garbage, trash and rubbish shall be removed from the Lots only by parties or companies approved by the Association, which approval shall not be unreasonably withheld. Each Owner shall pay when due the periodic charges or rate for such garbage collection service made by the party or company providing the same. Garbage or recycling bins or cans shall not be left at the curb for more than thirty six (36) hours. Owners shall not utilize dumpsters used by Builders or Declarant to place trash, rubbish, garbage, etc.

Section 9.4 **Utility Service**. It shall be the responsibility of the Owner or occupant of each Lot to make direct arrangements with the suppliers of electricity, water and any other utility services for service to such Lot.

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ARTICLE X
USE RESTRICTIONS AND RIGHTS AND
EASEMENTS RESERVED BY DECLARANT

Section 10.1 **Residential Use.** The Lots subject to this Declaration may be used for residential dwellings and for no other purpose except that one or more Lots may be used for model homes during the development and sale of Lots within the Property or other properties. No business or commercial building may be erected on any Lot and no business may be conducted on any part thereof. This shall not be construed to prohibit telecommuting or working out of a home office so long as the Owner is not receiving clients or customers at the Owner's dwelling or making or receiving frequent shipments. No Lot shall be divided, subdivided or reduced in size without the prior written consent of the Declarant. Assessments for common expenses attributable to any Lot which may be subdivided pursuant to this Section 10.1 shall be reallocated by the Declarant, in its sole discretion, at the time written consent for such subdivision is given by the Declarant.

Section 10.2 **No Detached Buildings.** No garages, tool or storage sheds, tents, trailers, tanks, temporary or accessory buildings or structures shall be erected or permitted to remain on any Lot without the prior written consent of the Declarant.

Section 10.3 **Setbacks.** All setbacks shall be in accordance with the laws, rules and regulations of the applicable zoning and land use as established from the City of Jacksonville.

10.3.1 **Easement Areas.** No dwelling shall be erected within any easement area shown on any plat of all or any portion of the Property or within any easement reserved by Section 11.1 of this Declaration.

10.3.2 **Measurement of Setbacks.** All setbacks shall be measured from the exterior wall of the dwelling to the applicable Lot or parcel boundary.

Section 10.4 **Landscaping.**

10.4.1 Except for landscaping installed by the Declarant, a landscaping plan for each Lot and Limited Common Area appurtenant to such Lot must be submitted to and approved by the Declarant at the time of Initial Construction of a residence on such Lot. Maximum utilization of existing trees and shrubs, and natural landscaping techniques shall be encouraged. All Lots and appurtenant Limited Common Areas that are not landscaped or left in a natural wooded state shall be grassed to the paved roadway and/or lake's edge where such Lot abuts a roadway and/or lake.

10.4.2 Subsequent to approval by the Declarant of landscaping plans submitted pursuant to Section 10.4.1 above, the Owner shall be obligated to complete the landscaping of his Lot and Limited Common Area in accordance with such plans and Section 10.4.1 above, within thirty (30) days following the issuance of a Certificate of Occupancy or similar final approval for the residence constructed on the Lot by Duval County, Florida, or other governmental authority having jurisdiction. In the event the landscaping is not timely completed, the Association shall have the right to enter the Lot and complete said landscaping in accordance

with the approved plans, in the same manner as exterior maintenance may be performed by the Association pursuant to Article VIII of this Declaration. The Association shall be entitled to a lien against the Lot in an amount equal to one hundred ten percent (110%) of the cost to complete landscaping on such Lot and Limited Common Area, which sum may be collected as provided in Article VII hereof.

Section 10.5 **Motor Vehicles and Boats.** No boats, recreation vehicles or other motor vehicles, except four wheel passenger automobiles, shall be placed, parked or stored upon any Lot, nor shall any maintenance or repair be performed upon any boat or motor vehicle upon any Lot, except within a building, or otherwise screened, so as to be totally isolated from public view. Commercial vehicles as defined in accordance with Florida Statute 320.01(25) at a minimum, shall not be parked within the Property within public view on a regular basis. Construction trailers may be parked only with the prior written consent of the Declarant and in an area designated by the Declarant. It is encouraged for Owners to park all vehicles within the garage of the Owner's home. No vehicle shall be permitted to park within the right of way for more than seven (7) consecutive days or ten (10) total days within a thirty (30) day period. No abandoned or immobile motor vehicles shall be placed, parked, or stored upon any Lot. Notwithstanding anything to the contrary, a motor vehicle may be placed, parked, or stored upon a Lot for a maximum period of one (1) month for the purpose of repairing such vehicle. Notwithstanding any other provision in this Declaration to the contrary, the restrictions set forth in Section 10.5 shall not apply to construction vehicles utilized in connection with construction, improvement, installation, or repair by Declarant, Builders or their agents.

Section 10.6 **Nuisances.** Nothing shall be done or maintained on any Lot which may be or become an annoyance or nuisance to any party. Any activity on a Lot which interferes with television, cable or radio reception on another Lot shall be deemed a nuisance and a prohibited activity. If a dispute or question arises as to what may be or become a nuisance, the issue shall be submitted to the Board, whose decision shall be dispositive of such dispute or question. No immoral, improper or unlawful use shall be made of any portion of the Property and all valid laws, zoning ordinances and regulations of governmental agencies having jurisdiction thereof shall be complied with. This Section 10.6 shall not apply to the sales, marketing, construction and development activities by Builders.

Section 10.7 **Antenna.** The installation of all aerials, antennae or satellite dishes shall be subject to the approval of the ARB in accordance with architectural criteria imposed by the Declarant or the Association from time to time and in accordance with all applicable rules and regulations of the Federal Communications Commission or other governmental authorities having jurisdiction.

Section 10.8 **Lakes, Creeks and Water Bodies – General Provisions.** Only the Declarant and the Association shall have the right to pump or otherwise remove any water from any lake, creek or other water body adjacent to or near to the Subdivision for the purpose of irrigation or other use, or to place any refuse in such lake or water bodies. The Declarant and the Association shall have the sole and absolute right (but no obligation) to control the water level of such lake or water bodies and to control the growth and eradication of plants, fowl, reptiles, animals, fish and fungi in or on any such water body. No gas or diesel driven boat shall be

permitted to be operated on any lake or water body. Lots which now or may hereafter be adjacent to or include a portion of a lake, creek or other water body ("Waterfront Lots"), shall be maintained so that such grass, planting or other lateral support to prevent erosion of the embankment adjacent to the lake and the height, grade and contour of the embankment shall not be changed without the prior written consent of the Association. Further, all shoreline vegetation, including cattails and the like, shall be maintained and controlled by the Owner of any Waterfront Lot pursuant to the requirements of Section 10.15 hereof. If the Owner of any Waterfront Lot fails to maintain the embankment or shoreline vegetation as part of its landscape maintenance obligations in accordance with the foregoing, the Association shall have the right, but not obligation, to enter upon any such Lot to perform such maintenance work which may be reasonably required, all at the expense of the Owner of such Lot pursuant to the provisions of Article VIII of this Declaration. Title to any Lot shall not include ownership of any riparian rights associated therewith. No docks, bulkheads or other structures shall be constructed on such embankments unless and until same shall have been approved by the Declarant and all applicable governmental agencies. The Association shall have the right to adopt reasonable rules and regulations from time to time in connection with use of the surface waters of any lake, creek or other water body adjacent to or nearby the Subdivision. The Association shall have the right to deny such use to any person who in the opinion of the Association may create or participate in the disturbance or nuisance on any part of the surface waters of any such water body. The use of the surface waters of any such water body shall be subject to rights granted to other persons pursuant to the rules and regulations of the Association.

WITH RESPECT TO WATER QUALITY, WATER LEVELS, WILDLIFE AND WATER BODY BANKS, SLOPES AND LAKE BOTTOMS, ALL PERSONS ARE REFERRED TO SECTION 12.10.

Section 10.9 **Insurance and Casualty Damages.** Each Owner shall be required to obtain and maintain in force and effect a policy of fire and other casualty insurance with coverage adequate to cover the full replacement cost of the dwelling and other improvements located on the Owner's Lot. In the event of damage or destruction by fire or other casualty to the improvements on any Lot, the Owner shall commence reconstruction of the improvements within six (6) months from date of casualty and shall repair or rebuild such damaged or destroyed improvements in a good workmanlike manner, within a reasonable time not to exceed one (1) year and in accordance with the provisions of this Declaration. The improvements shall be reconstructed in accordance with the original plans and specifications including color scheme, placement on Lot and materials. All debris must be removed immediately and the Lot shall be restored to an orderly condition within a reasonable time not to exceed sixty (60) days from the date of such damage or destruction.

Section 10.10 **Trees.** No tree or shrub, the trunk of which exceeds six (6) inches in diameter one (1) foot above the ground, shall be cut down, destroyed or removed from a Lot without the prior express written consent of the Declarant, except for trees located within an approved building pad, and the area within five (5) feet of such building pad.

Section 10.11 **Artificial Vegetation.** No artificial grass, plants or other artificial vegetation shall be placed or maintained upon the exterior portion of any Lot, unless approved by the ARB.

Section 10.12 **Signs**. No sign of any kind shall be displayed to the public view on any Lot except for a single "FOR SALE" sign which shall be no larger than twenty four inches by twenty four inches (24"x24"), or one small sign used to denote the name and address of the resident, which sign may refer only to the particular premises on which displayed, and shall be of materials, size, height, and design approved by the Association. Agents of the Association may enter upon any Lot and summarily remove any signs which do meet the provisions of this paragraph or as may be approved as to size and design and in accordance with criteria established by the Association. Additionally, Builders and nominees of the Declarant shall have the right to place a joint or shared sign containing the names and logos of each respective Builder or nominee(s) of the Declarant and shall be placed in an area designated by the Declarant at the Property's main entrance. The sign may be "wayfinding sign" and may contain the names and logos and direction of each Builder's or each nominee's model home(s). At no time shall a Builder display any sign advertising for another property or subdivision not affiliated with property in the Westminster Oaks subdivision. For the purposes of signage and advertising, the Builder(s) and nominee(s) of Declarant shall also have the right to operate no more than two (2) model homes at any given time while they still own Lots within the Property and may not continue to operate model homes after the remaining Lots are sold or conveyed to a third party. Upon the Lots that are operating model homes, the Builder(s) or nominee(s) shall have the right to advertise with signage not exceeding forty eight (48) square feet in total, as determined by the City of Jacksonville's standards, and no more than two banners or flags excluding one official flag pursuant to Florida Statute § 720.304. On all other Lots, Builders and nominees of the declarant shall be limited to a single thirty inch by twenty four inch (30"x24") sign per Lot. The Declarant is exempt from this Section 10.12; provided, further, the Declarant specifically reserves the right, for itself its respective agents, employees, nominees and assigns the right, for itself and its respective agents, employees, nominees and assigns the right, privilege and easement to construct, place and maintain upon any property within the Subdivision such signs as it deems appropriate in connection with the development, improvement, construction, marketing and sale of any Lots and homes; provided, however, the Declarant reserves the right to institute additional signage plans for the Subdivision, which such additional signage plans must be approved in writing by all Builders. In no event shall "For Rent" signs be placed or displayed on any Lot or Property.

Section 10.13 **Lighting**. No lighting shall be permitted which alters the residential character of the Subdivision. Any outdoor lighting fixture or element that remains in place for more than ninety (90) days, whether it is illuminated, must receive ARB approval or be removed.

Section 10.14 **Animals**. All animals shall be kept under control by each Owner at all times and leashed when outside the boundaries of the Owner's Lot. Animals shall be kept for the pleasure of Owners only and not for any commercial or breeding use or purposes. If, in the discretion of the Board, any animal shall become dangerous or an annoyance or nuisance to other Owners, or destructive of wildlife or property, such animal may not thereafter be kept on a Lot. Further, in the event any group of animals shall collectively become dangerous or an annoyance or nuisance to other Owners, or destructive to wildlife or property, the Board shall have the right to require the applicable Owner to reduce the number of animals kept on the Lot, or to take such other remedial action as the Board shall specify. Owners shall clean up or pick up after their animals at all times. The Board shall have the right to take remedial action against any Owner for failing to do so.

Section 10.15 **Maintenance of Lots and Limited Common Areas.** After construction of improvements on a Lot has commenced, no weeds, underbrush or other unsightly vegetation shall be permitted to grow or remain upon any Lot or Limited Common Area. No refuse pile or unsightly objects shall be allowed to be placed or suffered to remain anywhere within the Property. All such Lots and any improvements placed thereon, shall at all times be maintained in a neat and attractive condition and landscaping shall be maintained in a neat, attractive and orderly manner, including maintenance of grass, plants, plant beds, trees, turf, proper irrigation and lake edge maintenance, all in a manner with such frequency as is consistent with good property management. In order to implement effective control, the Association, its agents and assigns, shall have the right to enter upon any Lot for the purpose of mowing, pruning, removing, clearing, or cutting underbrush, weeds or other unsightly growth and trash which in the opinion of the Board distracts from the overall beauty and safety of the property in accordance with the provisions of Article VI hereof. During construction upon any Lot, any and all vehicles involved in the construction or delivery of materials and supplies to the site shall enter and exit the site only over the driveway or driveway subsurface and shall not park on any roadway or any Property other than the Lot on which construction is proceeding. During construction of the dwelling or other improvements, the Owner will be required to maintain his Lot in a clean condition, providing for trash and rubbish receptacles and disposal. Construction debris shall not be permitted to remain upon any Lot.

Section 10.16 **Fences.** Except as approved by the Declarant as part of Initial Construction, or as subsequently approved by the ARB, no fence, wall or other barrier shall be constructed upon any Lot or any other portion of the Property.

Section 10.17 **Maintenance of Driveways.** Each Lot Owner shall be responsible for maintenance of the driveway serving his Lot.

Section 10.18 **Window Air Conditioning.** No window air conditioning units shall be installed on any building within the Subdivision.

Section 10.19 **Compliance with Laws.** All Owners and other occupants of the Property shall at all times comply with the terms of all environmental, land use, marketing and consumer protection ordinances, statutes, regulations, and permits applicable to the Property or to any improvements constructed thereon.

Section 10.20 **Platting and Additional Restrictions.** The Declarant shall be entitled at any time, and from time to time, to plat or re-plat all or any part of the Property owned by it, and to file any covenants and restrictions, or amendments to this Declaration, with respect to any undeveloped portion or portions of the Property owned by the Declarant.

Section 10.21 **Builders Exempt.** This Declaration shall not be applied in a manner that would adversely affect the interests of Builders. Without limiting the foregoing, Builders and/or their assigns, shall have the right to: (i) develop and construct Lots, houses and related improvements within the Property only upon the Lots owned by each respective Builder, and make any additions, alterations, improvements, or changes thereto all in compliance with Builder's plans, specifications, the construction plans for the Property as approved by the City of Jacksonville and any other governmental or quasi-governmental agency with authority for review;

(ii) maintain sales offices (for the sale and re-sale of residential dwellings) and general sales offices and construction operations within the Property; (iii) place, erect or construct portable, temporary or accessory buildings or structures within the Property for sales, construction, storage or other purposes only upon the Lots owned by the respective Builder; (iv) temporarily deposit, dump or accumulate materials, trash, refuse and rubbish in connection with the development or construction of Lots, houses and related improvements only upon the Lots owned by each respective Builder and in no event shall this occur on any Common Area; and (v) undertake all activities which are necessary for the development and sale of any lands and improvements owned by a Builder within the Property. All provisions of this Declaration in conflict with this Section shall be deemed inoperative as to a Builder.

Section 10.22 **Jurisdictional Areas and Permits.** THE PROPERTY HAS BEEN OR WILL BE DEVELOPED IN ACCORDANCE WITH REQUIREMENTS OF PERMIT NUMBER 51831-2 ISSUED BY THE SJRWMD (THE "PERMITS"). THE PERMITS ARE OR WILL BE OWNED BY THE ASSOCIATION AND THE ASSOCIATION HAS THE OBLIGATION TO ASSURE THAT ALL TERMS AND CONDITIONS THEREOF ARE ENFORCED. THE ASSOCIATION SHALL HAVE THE RIGHT TO BRING AN ACTION, AT LAW OR IN EQUITY, AGAINST ANY OWNER VIOLATING ANY PROVISION OF THE PERMITS.

FURTHER, ANY OWNER OWNING A LOT WHICH CONTAINS OR IS ADJACENT TO JURISDICTIONAL WETLANDS OR CONSERVATION AREAS AS ESTABLISHED BY THE ACOE OR SJRWMD OR BY ANY APPLICABLE CONSERVATION EASEMENT SHALL BY ACCEPTANCE OF TITLE TO THE LOT, BE DEEMED TO HAVE ASSUMED THE OBLIGATION TO COMPLY WITH THE REQUIREMENTS OF THE PERMITS AS THE SAME RELATE TO SUCH OWNER'S LOT AND SHALL AGREE TO MAINTAIN SUCH JURISDICTIONAL WETLANDS AND CONSERVATION AREAS IN THE CONDITION REQUIRED UNDER THE PERMITS. IN THE EVENT THAT AN OWNER VIOLATES THE TERMS AND CONDITIONS OF THE PERMITS AND FOR ANY REASON THE DECLARANT OR THE ASSOCIATION IS CITED THEREFORE, THE OWNER AGREES TO INDEMNIFY AND HOLD THE DECLARANT AND THE ASSOCIATION HARMLESS FROM ALL COSTS ARISING IN CONNECTION THEREWITH, INCLUDING WITHOUT LIMITATION ALL COST AND ATTORNEYS' FEES, AS WELL AS ALL COSTS OF CURING SUCH VIOLATION.

NO PERSON SHALL ALTER THE DRAINAGE FLOW OF THE SURFACE WATER OR STORMWATER MANAGEMENT SYSTEM OR ANY PORTION OF THE JURISDICTIONAL WETLANDS OR CONSERVATION AREAS, INCLUDING WITHOUT LIMITATION, ANY BUFFER AREAS, SWALES, TREATMENT BERMS OR SWALES, WITHOUT THE PRIOR WRITTEN APPROVAL OF THE SJRWMD OR ACOE, AS APPLICABLE.

Section 10.23 **Clothes Lines and Outdoor Drying of Clothes.** The installation of exterior Clothes Lines that are plainly visible to any other Owner shall be prohibited. Owners shall not be permitted to dry clothes outside of the interior of their home if the clothes are plainly visible to any other Owner.

Section 10.24 **Coexisting With Wildlife.** In accordance with Rule: 68A-4.001 of the Florida Administrative Code and Register, members of the Community are prohibited from feeding Wildlife. Engaging in intentional or unintentional feeding of wildlife by handfeeding or leaving food which attracts animals can reduce their fear of humans which may result in aggression and the need for the animal to be removed or killed in order to protect public safety. In some cases, it is illegal to feed Wildlife in Florida. The Florida Fish and Wildlife Conservation Commission may be contacted for information, clarification and enforcement policies.

Section 10.25 **Flags.** Owners shall follow Section 720.304, Florida Statutes, regarding the display of flags in the Community. The United States of America official flag or the official flag of the State of Florida may be displayed and accompanied by an official military service branch flag to include the POW-MIA flag. All other flags are prohibited. Decorative ground displays resembling small flags that are approximately twelve (12) inches in height or less are not considered flags.

ARTICLE XI

RIGHTS AND EASEMENTS RESERVED BY DECLARANT

Section 11.1 **Easements for Ingress, Egress, Utilities and Drainage.** The Declarant reserves for itself, its successors, assigns and designees, a right-of-way and perpetual, nonexclusive easement for ingress and egress and to erect, maintain and use utilities, electric, telephone and street lighting poles, wires, cables, conduits, storm sewers, sanitary sewers, water mains, gas, sewer, water lines, storm water management facilities, drainage ways and structures, cable television and radio equipment or other public conveniences or utilities, on, in and over, (i) any portion of the Common Area; (ii) any area designated as an easement, private street or right-of-way area on any plat of all or any portion of the Property; and (iii) a strip of land within each Lot five (5) feet in width along the front, rear and sides of each Lot.

Section 11.2 **Drainage Flow.** Drainage flow shall not be obstructed or diverted from drainage easements. The Declarant or the Association may, but shall not be required to, cut drainways for surface water wherever and whenever such action may appear to be necessary to maintain reasonable aesthetic standards relative to the Property and surrounding properties. These easements include the right to cut any trees, bushes or shrubbery, make any grading of the land, or to take any other reasonable action necessary to install utilities and to maintain reasonable aesthetic standards, but shall not include the right to disturb any permanent improvements erected upon a Lot which are not located within the specific easement area designated on the plat or reserved in this Declaration. Except as provided herein, existing drainage shall not be altered so as to divert the flow of water onto an adjacent Lot or into sanitary sewer lines.

Section 11.3 **Future Easements.** Declarant reserves the right to impose further restrictions and to grant or dedicate additional easements and rights of way on any Lots within the Property owned by Declarant. In addition, Declarant hereby expressly reserves the right to grant easements and rights-of-way over, under and through the Common Area so long as Declarant shall own any portion of the Property. The easements granted by Declarant shall not materially or adversely affect any improvements or unreasonably interfere with the enjoyment of the Common Area.

Section 11.4 **Cable Television or Radio.** Declarant reserves for itself, and its successors and assigns, an exclusive easement for the installation, maintenance and supply of radio and television cables within the rights of way, Common Areas and easement areas depicted upon any plat of any portion of the Property or within any easement reserved by this Declaration.

Section 11.5 **Easements for Maintenance Purposes.** The Declarant reserves for itself, the Association, and their respective agents, employees, successors or assigns, easements, in, on, over and upon each Lot and the Common Area as may be reasonably necessary for the purpose of preserving, maintaining or improving roadways, landscaped areas, wetland areas, lakes, ponds, hammocks, wildlife preserves or other areas, the maintenance of which may be required to be performed by the Declarant or the Association.

Section 11.6 **Declarant Rights Re: Temporary Structures, Etc.** Declarant reserves the right for itself, its successors, assigns, nominees and grantees, to erect and maintain such temporary dwellings, model houses, signs and marketing displays and/or other structures upon Lots or Common Area owned by the Declarant, Declarant's assignees or the Association which it may deem advisable for development purposes and to do all acts reasonably necessary in connection with the construction and sale of improvements located on the Lots within the Subdivision. Nothing contained in this Declaration shall be construed to restrict the foregoing rights of Declarant.

Section 11.7 **Development Easement.** In addition to the rights reserved elsewhere herein, Declarant reserves an easement for itself or its nominees and creates an easement, over, upon, across, and under the Property as may be required in connection with the development of Lots and houses and to promote or otherwise facilitate the development, marketing, construction, and sales of Lots and houses. Without limiting the foregoing, the Declarant specifically reserves for itself, and creates an easement in favor of the Builders, for the right to use all paved roads, rights of way and common areas within the Property for vehicular and pedestrian ingress and egress to and from construction sites and for the construction and maintenance of any improvements constructed or installed by the Declarant and/or Builders. Specifically, each Owner acknowledges that construction vehicles and trucks may use portions of the Common Areas. Declarant has the right to use all portions of the Common Area in connection with its marketing activities, including, without limitation, allowing members of the general public to inspect model residential dwellings, installing signs and displays, holding promotional parties and events, and using the Common Area for every other type of promotional or sales activity that may be employed in the marketing of residential dwellings. The easements created by this Section, and the rights reserved herein in favor of Declarant and Builders, shall be construed as broadly as possible.

ARTICLE XII

GENERAL PROVISIONS

Section 12.1 Remedies for Violations.

12.1.1 If any Owner or other person shall violate or attempt to violate any of the covenants or restrictions herein set forth, it shall be lawful for the Association, the Declarant, or any Owner (i) to prosecute proceedings at law for the recovery of damages against those so

violating or attempting to violate any such covenant; or (ii) to maintain any proceeding against those so violating or attempting to violate any such covenant for the purpose of preventing or enjoining all or any such violations, including mandatory injunctions requiring compliance with the provisions of this Declaration. The SJRWMD shall have the right to enforce, by a proceeding at law or in equity, the provisions contained in this Declaration which relate to the maintenance, operation and repair of the Surface Water or Stormwater Management System and/or jurisdictional wetlands or conservation areas subject to the control of the SJRWMD, and it shall be the Association's responsibility to assist the SJRWMD in any such enforcement proceedings. In the event litigation shall be brought by any party to enforce any provisions of this Declaration, the prevailing party in such proceedings shall be entitled to recover from the non-prevailing party or parties, reasonable attorneys' fees for pre-trial preparation, trial, and appellate proceedings. The remedies in this section shall be construed as cumulative of all other remedies now or hereafter provided or made available elsewhere in this Declaration, or by law.

12.1.2 In addition to all other remedies, and to the maximum extent allowed by law, a fine or fines may be imposed upon an Owner for failure of an Owner, his family, guests, lessees, invitees or employees, to comply with any covenant or restriction herein contained, or rule of the Association, provided the following procedures are adhered to:

(a) For a first violation, the Association shall warn the Owner of the alleged infraction in writing.

(b) For a subsequent violation, the Association shall provide the Owner with a notice of its intent to impose a fine for such violation. Included in the notice shall be the date and time of a meeting of a committee appointed by the Board (the "Rules Enforcement Committee") at which time the Owner shall present argument as to why a fine should not be imposed. At least fourteen (14) days prior notice of such meeting shall be given.

(c) At the meeting, the alleged infractions shall be presented to the Rules Enforcement Committee, after which the Committee shall receive evidence and hear argument as to why a fine should not be imposed. A written decision of the Rules Enforcement Committee shall be submitted to the Owner not later than thirty (30) days after the Board meeting. At the meeting, the Owner shall have the right to be represented by counsel and to cross-examine witnesses.

(d) The Rules Enforcement Committee, by majority vote, may impose a fine not to exceed the maximum amount allowed by law from time to time.

(e) Fines shall be paid not later than five (5) days after notice of the imposition or assessment thereof.

(f) The payment of fines shall be secured by one or more liens encumbering the Lot or Lots owned by the offending Owner. Such fines and liens may be collected and enforced in the same manner as regular and special assessments are collected and enforced pursuant to Article VII hereof.

(g) All monies received from fines shall be allocated as directed by the Board.

(h) The imposition of fines shall not be construed to be an exclusive remedy, and shall exist in addition to all other rights and remedies to which the Association or any Owner may be otherwise legally entitled; provided, however, any fine paid by an offending Owner shall be deducted from or offset against any damages which may be otherwise recoverable from such Owner.

(i) The Rules Enforcement Committee shall be comprised of not less than one (1) member who is not an officer, director, or employee of the Association, or the spouse, an unrelated individual living on the same property, parent, child, brother or sister of an officer, director or employee. No member of the Rules Enforcement Committee shall participate in the review of any infraction in which such member is alleged to have participated.

Section 12.2 **Severability**. Invalidation of any of the provisions of this Declaration by judgment or court order shall not affect or modify any of the other provisions, which shall remain in full force and effect.

Section 12.3 **Additional Restrictions**. No Owner, without the prior written consent of the Declarant, may impose any additional covenants or restrictions on any part of the Property, but the Declarant may include in any contract or deed hereafter made and covering all or any part of the Property, any additional covenants or restrictions applicable to the Property so covered which are not inconsistent with and which do not lower standards established by this Declaration.

Section 12.4 **Titles**. The addition of titles to the various sections of this Declaration are for convenience and identification only and the use of such titles shall not be construed to limit, enlarge, change, or otherwise modify any of the provisions hereof, each and all of which shall be construed as if not entitled.

Section 12.5 **Termination or Amendment**. The covenants, restrictions, easements and other matters set forth herein shall run with the title to the Property and be binding upon each Owner, the Declarant, the Association, and their respective successors and assigns for a period of fifty (50) years, and shall be automatically renewed for successive ten (10) year periods unless terminated as herein provided. The Owners holding two-thirds (2/3) or more of the total votes of the Association may alter, amend or terminate these covenants. Any amendment to this Declaration which alters any provision relating to the Surface Water or Stormwater Management System or the Permits, beyond maintenance in its original condition, including the water management portion of the Common Areas, must have the prior written approval of the SJRWMD. This Declaration may not be terminated unless adequate provision for transferring perpetual maintenance responsibility for the Surface Water or Stormwater Management System obligation to the then Owners of the Lots is made, and said transfer obligation is permitted under the then existing requirements of the SJRWMD or its successors and Duval County, Florida, or any other governmental body that may have authority over such transfer. In the event that the Association is dissolved, prior to such dissolution, all responsibility relating to the Surface Water or Stormwater Management System and the Permits must be assigned to and accepted by an entity

approved by the SJRWMD. Any amendment to this Declaration shall be executed by the Association and Declarant, if applicable, and shall be recorded in the public records of Duval County, Florida. Notwithstanding any other provision of this Declaration, the Articles or the Bylaws to the contrary, no amendment to this Declaration, the Articles or the Bylaws shall affect the rights of Builders unless such amendment receives the prior written consent of the affected Builder(s) for a the shorter of a time period of Five (5) years after recording of this Declaration or for as long as the applicable Builder owns any Lots, as applicable, which consent may be withheld for any reason whatsoever.

Section 12.6 **Assignment of Permit Responsibilities and Indemnification.** In connection with the platting and development of the Property, the Declarant assumed certain obligations in connection with the maintenance of the Surface Water or Stormwater Management System and the SJRWMD permit. The Declarant hereby assigns to the Association, and the Association shall be solely responsible for, all of the Declarant's obligations and responsibilities for maintenance of the Surface Water or Stormwater Management System pursuant to all applicable Permits and the plat of the Subdivision. Subsequent to the termination of the Class B Membership, the Association shall indemnify, defend and hold the Declarant harmless from all suits, actions, damages, liability and expenses in connection with loss of life, bodily or personal injury or property damage, or any other damage arising from or out of an occurrence in, upon, at or resulting from the operation or maintenance of the Surface Water or Stormwater Management System, occasioned wholly or in part by any act or omission of the Association or its agents, contractors, employees, servants or licensees.

Section 12.7 **Conflict or Ambiguity in Documents.** To the extent of any conflict, ambiguity, or inconsistency between this Declaration, the Articles, or the Bylaws, the terms of this Declaration shall control both the Articles and Bylaws.

Section 12.8 **Usage.** Whenever used, the singular shall include the plural and the singular, and the use of any gender shall include all genders.

Section 12.9 **Effective Date.** This Declaration shall become effective upon its recordation in the public records of Duval County, Florida.

Section 12.10 **Disclaimers as to Water Bodies.** NEITHER THE DECLARANT, THE ASSOCIATION, NOR ANY OF THEIR SUCCESSORS, ASSIGNS, OFFICERS, DIRECTORS, COMMITTEE MEMBERS, EMPLOYEES, MANAGEMENT AGENTS, CONTRACTORS OR SUB-CONTRACTORS (COLLECTIVELY, THE "LISTED PARTIES") SHALL BE LIABLE OR RESPONSIBLE FOR MAINTAINING OR ASSURING THE WATER QUALITY OR LEVEL IN ANY LAKE, POND, CANAL, CREEK, STREAM OR OTHER WATER BODY ADJACENT TO OR WITHIN THE PROPERTY, EXCEPT AS SUCH RESPONSIBILITY MAY BE SPECIFICALLY IMPOSED BY AN APPLICABLE GOVERNMENTAL OR QUASI-GOVERNMENTAL AGENCY OR AUTHORITY. FURTHER, ALL OWNERS AND USERS OF ANY PORTION OF THE PROPERTY LOCATED ADJACENT TO OR HAVING A VIEW OF ANY OF THE AFORESAID WATER BODIES SHALL BE DEEMED, BY VIRTUE OF THEIR ACCEPTANCE OF THE DEED TO OR USE OF, SUCH PROPERTY, TO HAVE

AGREED TO HOLD HARMLESS THE LISTED PARTIES FOR ANY AND ALL CHANGES IN THE QUALITY AND LEVEL OF THE WATER IN SUCH BODIES.

ALL PERSONS ARE HEREBY NOTIFIED THAT FROM TIME TO TIME ALLIGATORS, POISONOUS SNAKES, AND OTHER WILDLIFE MAY INHABIT OR ENTER INTO WATER BODIES AND NATURAL AREAS WITHIN THE PROPERTY AND MAY POSE A THREAT TO PERSONS, PETS AND PROPERTY, BUT THAT THE LISTED PARTIES ARE UNDER NO DUTY TO PROTECT AGAINST, AND DO NOT IN ANY MANNER WARRANT AGAINST, ANY DEATH, INJURY OR DAMAGE CAUSED BY SUCH WILDLIFE.

ALL PERSONS ARE HEREBY NOTIFIED THAT WATER BODY BANKS AND SLOPES WITHIN CERTAIN AREAS OF THE PROPERTY MAY BE STEEP AND THAT DEPTHS NEAR SHORE MAY DROP OFF SHARPLY. BY ACCEPTANCE OF A DEED TO, OR USE OF, ANY LOT OR OTHER PORTION OF THE PROPERTY, ALL OWNERS OR USERS OF SUCH PROPERTY SHALL BE DEEMED TO HAVE AGREED TO HOLD HARMLESS THE LISTED PARTIES FROM ANY AND ALL LIABILITY OR DAMAGES ARISING FROM THE DESIGN, CONSTRUCTION, OR TOPOGRAPHY OF ANY WATER BODY BANKS, SLOPES, OR LAKE BOTTOMS LOCATED THEREIN.

Section 12.11 **Dispute Resolution.** ANY AND ALL CLAIMS, CONTROVERSIES, BREACHES OR DISPUTES BY OR BETWEEN ANY OWNER AND THE ASSOCIATION AND/OR DECLARANT (COLLECTIVELY REFERRED TO AS THE "BOUND PARTIES" AND INDIVIDUALLY AS A "BOUND PARTY"), ARISING OUT OF OR RELATED TO THE PROPERTY, THE SUBDIVISION OR COMMUNITY OF WHICH THE PROPERTY IS A PART, THE SALE OF THE PROPERTY BY DECLARANT, OR ANY TRANSACTION RELATED THERETO, WHETHER SUCH DISPUTE IS BASED ON CONTRACT, TORT, STATUTE, OR EQUITY INCLUDING, WITHOUT LIMITATION, ANY DISPUTE OVER (a) BREACH OF CONTRACT, (b) NEGLIGENT OR INTENTIONAL MISREPRESENTATION OR FRAUD, (c) NONDISCLOSURE, (d) BREACH OF ANY ALLEGED DUTY OF GOOD FAITH AND FAIR DEALING, (e) ALLEGATIONS OF LATENT OR PATENT DESIGN OR CONSTRUCTION DEFECTS INCLUDING, WITHOUT LIMITATION, PURSUANT TO THE PROVISIONS OF CHAPTER 558, FLORIDA STATUTES, (f) THE PROPERTY INCLUDING, WITHOUT LIMITATION, THE PLANNING, SURVEYING, DESIGN ENGINEERING, GRADING, SPECIFICATIONS, CONSTRUCTION OR OTHER DEVELOPMENT OF THE PROPERTY, THE PARCEL/TRACT OF THE ISAAC CARTER DONATION OF WHICH THE PROPERTY IS A PART, (g) DECEPTIVE TRADE PRACTICES, OR (h) ANY OTHER MATTER ARISING OUT OF OR RELATED TO THE INTERPRETATION OF ANY TERM OR PROVISION OF THIS DECLARATION, OR ANY DEFENSE GOING TO THE FORMATION OR VALIDITY OF THIS DECLARATION, OR ANY PROVISION OF THIS DECLARATION OR ANY EXHIBITS HERETO (EACH A "DISPUTE"), SHALL BE ARBITRATED PURSUANT OT THE FEDERAL ARBITRATION ACT AND SUBJECT TO THE PROCEDURES SET FORTH AS FOLLOWS:

a. THIS AGREEMENT TO ARBITRATION SHALL BE DEEMED TO BE A SELF-EXECUTING ARBITRATION AGREEMENT. ANY DISPUTE CONCERNING THE

INTERPRETATION OR THE ENFORCEABILITY OF THIS ARBITRATION AGREEMENT INCLUDING, WITHOUT LIMITATION, ITS REVOCABILITY OR VOIDABILITY FOR ANY CAUSE, ANY CHALLENGES TO THE ENFORCEMENT OF THIS ARBITRATION AGREEMENT, OR THE SCOPE OF ARBITRABLE ISSUES UNDER THIS ARITRATION AGREEMENT, AND ANY DEFENSE RELATING TO THE ENFORCEMENT OF THIS ARBITRATION AGREEMENT INCLUDING, WITHOUT LIMITATION, WAIVER, ESTOPPEL OR LACHES, SHALL BE DECIDED BY AN ARBITRATOR IN ACCORDANCE WITH THIS ARBITRATION AGREEMENT AND NOT BY A COURT OF LAW.

b. IN THE EVENT THAT A DISPUTE ARISES BETWEEN THE BOUND PARTIES, SUCH DISPUTE SHALL BE RESOLVED BY AND PURSUANT TO THE ARBITRATION RULES AND PROCEDURES OF JUDICIAL ARBITRATION AND MEDIATION SERVICES ("JAMS") IN EFFECT AT THE TIME THE REQUEST FOR ARBITRATION IS SUBMITTED. IN THE EVENT JAMS IS FOR ANY REASON UNWILLING OR UNABLE TO SERVE AS THE ARBITRATION SERVICE, THE BOUND PARTIES SHALL SELECT ANOTHER REPUTABLE ARBITRATION SERVICE. IF THE BOUND PARTIES ARE UNABLE TO AGREE ON AN ALTERNATIVE SERVICE, THEN EITHER BOUND PARTY MAY PETITION ANY COURT OF COMPETENT JURISDICTION IN THE COUNTY IN WHICH THE PROPERTY IS LOCATED TO APPOINT SUCH AN ALTERNATIVE SERVICE, WHICH SHALL BE BINDING ON THE BOUND PARTIES. THE RULES AND PROCEDURES OF SUCH ALTERNATIVE SERVICE IN EFFECT AT THE TIME THE REQUEST FOR ARBITRATION IS SUBMITTED SHALL BE FOLLOWED.

c. The Bound Parties expressly agree and acknowledge that this Declaration involves and concerns interstate commerce and is governed by the provisions of the Federal Arbitration Act (9 U.S.C. §1, *et seq.*) now in effect and as the same may from time to time be amended, to the exclusion of any different or inconsistent state or local law, ordinance, regulation or judicial rule. Accordingly, any and all Disputes shall be arbitrated – which arbitration shall be mandatory and binding – pursuant to the Federal Arbitration Act.

d. This arbitration agreement shall inure to the benefit of, and be enforceable by, each Owner, Declarant and Declarant's Affiliates and related entities, the Association, and each of their respective employees, officers, directors, agents, representatives, contractors, subcontractors, agents, vendors, suppliers, design professionals, insurers and any other person whom any Owner or the Association contends is responsible for any alleged defect in or to the Property or any improvement or appurtenance thereto. The Bound Parties contemplate the inclusion of such Bound Parties in any arbitration of a Dispute and agree that the inclusion of such Bound Parties will not affect the enforceability of this arbitration agreement.

e. In the event any Dispute arises under the terms of this Declaration or in the event of the bringing of any arbitration action by a Bound Party hereto against another Bound Party hereunder by reason of any breach of any of the covenants, agreements or provisions on the Bound Party of the other Bound Party arising out of this Declaration, then in that event the prevailing party shall be awarded from the other party all costs and expenses in any way related to the Dispute, including actual attorney and paralegals' fees, accounting and engineering fees, and any other professional fees resulting therefrom as awarded by court or arbitrator.

f. The arbitrator shall be authorized to provide all recognized remedies available in law or in equity for any cause of action that is the basis of the arbitration.

g. The decision of the arbitrator shall be final and binding. The Bound Parties expressly agree that an application to confirm, vacate, modify or correct an award rendered by the arbitrator shall be filed in any court of competent jurisdiction in the County in which the Property is located.

h. To the extent that any state or local law, ordinance, regulation or judicial rule is inconsistent with any provision of the rules of the arbitration service under which the arbitration proceeding shall be conducted, the latter rules shall govern the conduct of the proceeding.

i. The participation by any party, or any party whom the Association or any Owner contends is responsible for a Dispute, in any judicial proceeding concerning this arbitration agreement or any matter arbitrable hereunder shall not be asserted or accepted as a reason to delay, to refuse to participate in arbitration, or to refuse to compel arbitration, including instances in which the judicial proceeding involves parties not subject to this arbitration agreement and/or who cannot otherwise be compelled to arbitrate.

j. Fees and costs of the arbitration and/or the arbitrator shall be borne equally by the Bound Parties to the arbitration; provided, however, that the fees and costs of the arbitration and/or the arbitrator ultimately shall be allocated and borne as determined by the arbitrator. Notwithstanding the foregoing, the Bound Parties shall each be solely responsible for their own attorney fees and expert witness costs.

k. The arbitrator appointed to serve shall be a neutral and impartial individual.

l. The venue of the arbitration shall be in the County where the Property is located unless the parties agree in writing to another location.

m. If any provision of this arbitration agreement shall be determined to be unenforceable or to have been waived, the remaining provisions shall be deemed to be severable therefrom and enforceable according to their terms.

n. The parties to the arbitration shall have the right to conduct a reasonable amount of discovery, including written discovery, depositions and inspections and testing, all as approved and coordinated by the arbitrator.

o. Any and all Disputes between Declarant and the Association arising from or related to Westminster Oaks, this Declaration or any other agreements between Declarant and the Association shall be resolved in accordance with this Declaration.

p. Pre-Arbitration Dispute Resolution Provision. For all Disputes, the Bound Parties agree to follow the pre-arbitration procedures set forth below. The Dispute resolution provisions of this Declaration are intended to grant certain rights to Declarant and/or the Association which are in addition to those rights provided in Chapter 558, Florida Statutes ("Chapter 558 Notice of Claim"), as it exists at the time this Declaration is recorded. If a court of law should determine

that any of the terms of this Declaration conflict with any of the terms of Chapter 558 Notice of Claim, the terms of Chapter 558 Notice of Claim shall supersede and control to the extent of such conflict.

q. Notification. The Association and all Owners agree to provide Declarant, with written notice of any matters relating to a Dispute as soon as is reasonably possible after the Association or any Owner becomes aware, or should have become aware, of such matters and Dispute. Additionally, in accordance with the requirements of Chapter 558 Notice of Claim, the Association and all Owners must comply with and is hereby advised of the following:

ANY CLAIMS OR CONSTRUCTION DEFECTS ARE SUBJECT TO THE NOTICE AND CURE PROVISIONS OF CHAPTER 557, FLORIDA STATUTES.

r. Cooperation; Access; Repair. The Association and each Owner agree to provide Declarant and its representatives, contractors, and others as Declarant may request, with prompt, reasonable cooperation, which may, for example, include access to all portions of the Property, in order to facilitate Declarant's investigation regarding a Dispute including, without limitation, for purposes of inspecting, testing, repairing, replacing, correcting, or otherwise addressing matters related to the Dispute. If the Dispute arises out of or relates to the planning, surveying, design, engineering, grading, specifications, construction or other development of the Property, Declarant is hereby granted the irrevocable right, but is under no obligation, to inspect, repair and/or replace any and all affected parts of the Property.

NOTICE: THE BOUND PARTIES AGREE TO HAVE ANY DISPUTE ARISING OUT OF THE MATTERS INCLUDED IN THIS ARBITRATION AGREEMENT (SECTION 12.11 OF THIS DECLARATION) ENTITLED, "DISPUTE RESOLUTION – ARBITRATION" DECIDED BY NEUTRAL ARBITRATION IN ACCORDANCE WITH THE FEDERAL ARBITRATION ACT, AND THE BOUND PARTIES ARE GIVING UP ANY RIGHTS THE BOUND PARTIES MIGHT POSSESS TO HAVE THE DISPUTE LITIGATED IN A COURT OR JURY TRIAL. THE BOUND PARTIES ARE GIVING UP THEIR RESPECTIVE JUDICIAL RIGHTS TO DISCOVERY AND APPEAL, UNLESS THOSE RIGHTS ARE SPECIFICALLY INCLUDED IN THIS ARBITRATION AGREEMENT. IF ANY OWNER OR DECLARANT AND/OR THE ASSOCIATION REFUSE TO SUBMIT TO ARBITRATION AFTER AGREEING TO THIS PROVISION, THE OWNER, DECLARANT AND/OR THE ASSOCIATION MAY BE COMPELLED TO ARBITRATE UNDER THE FEDERAL ARBITRATION ACT. THE BOUND PARTIES' AGREEMENT TO THIS ARBITRATION PROVISION IS VOLUNTARY.

THIS DECLARATION PROVIDES THAT ALL DISPUTES BETWEEN THE BOUND PARTIES WILL BE RESOLVED BY ARBITRATION IN ACCORDANCE WITH THE PROVISIONS SET FORTH ABOVE. THIS MEANS THAT THE BOUND PARTIES EACH GIVE UP THE RIGHT TO GO TO COURT OR TO A JURY TO ASSERT OR DEFEND RIGHTS UNDER THIS DECLARATION. THE BOUND PARTIES RIGHTS WILL BE DETERMINED BY A NEUTRAL ARBITRATOR AND NOT BY A JUDGE OR JURY. THE BOUND PARTIES ARE ENTITLED TO A FAIR HEARING, BUT THE ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN THE RULES FOLLOWED IN

A COURT. ARBITRATOR DECISIONS ARE AS ENFORCEABLE AS ANY COURT ORDER AND ARE SUBJECT TO VERY LIMITED REVIEW BY A COURT.

THE BOUND PARTIES UNDERSTAND THE FOREGOING AND AGREE TO SUBMIT ALL DISPUTES ARISING OUT OF THE MATTERS INCLUDED IN THIS ARTICLE ENTITLED "DISPUTE RESOLUTION – ARBITRATION" TO NEUTRAL, BINDING ARBITRATION.

Section 12.12 **Construction Activities**. All Owners, occupants, tenants and users of Lots are hereby placed on notice that Declarant, builders and/or their respective agents, contractors, subcontractors, licensees, and other designees, successors, or assigns, shall continue, from time to time, to conduct construction activities within the Property. By the acceptance of a deed or other conveyance or mortgage, leasehold, license, or other interest in a Lot, and/or by using any portion of a Lot or the Property generally, Owners, occupants, tenants and users of Lots acknowledge, stipulate, and agree: (a) such activities shall not be deemed nuisances, or noxious or offensive activities, under any applicable covenants or at law generally; (b) not to enter upon, or allow their children or other Persons under their control or direction to enter upon (regardless of whether such entry is a trespass or otherwise), any property within or in proximity to the Lot or any other portion of the Property where such activities are being conducted (even if not being actively conducted at the time of entry, such as at night, a holiday or otherwise during non-working hours); (c) that Declarant, builders and all of their respective agents, contractors, subcontractors, licensees, and other designees, successors, and assigns, shall not be liable for any losses, damages (compensatory, consequential, punitive, or otherwise), injuries, or deaths arising from and/or relating to any breach of this covenant; (d) that any purchase or use of any portion of a Lot has been and will be made with full knowledge of the foregoing; and (e) this acknowledgment and agreement is a material inducement to Declarant to sell, convey, lease, and/or allow the use of Lots within the Property.

INTENTIONALLY BLANK

IN WITNESS WHEREOF, the Declarant has caused this instrument to be execute under seal this 2ND day of FEBRUARY, 2022.

Signed, sealed and delivered
in the presence of:

JAX OPPORTUNITY FUND, LLC,
a Florida limited liability company

Christine Towers
(Print Name)

By: Samuel B. Crozier
Samuel B. Crozier, Manager

Jeanne Shultz
(Print Name)

Address: 161 Hampton Point Drive, Suite 1
St. Augustine, Florida 32092

STATE OF FLORIDA)
)SS
COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me this 2ND day of FEBRUARY, 2022, by Samuel B. Crozier, the Manager of **JAX OPPORTUNITY FUND, LLC**, a Florida limited liability company, on behalf of the company.



Jeanne Shultz
Print Name JEANNE SHULTZ
NOTARY PUBLIC, State of Florida at Large
Commission # _____
My Commission Expires: _____
Personally Known ✓
or Produced I.D. _____
[check one of the above]
Type of Identification Produced _____

EXHIBIT "A"

Description of Property

A PORTION OF THE ISAAC CARTER DONATION, SECTION 42, TOWNSHIP 1 SOUTH, RANGE 26 EAST, DUVAL COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS

BEGIN AT THE MOST NORTHEASTERLY CORNER OF THOSE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 5177, PAGE 582 OF THE CURRENT PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA, SAID POINT ALSO BEING ON THE SOUTHEASTERLY RIGHT-OF-WAY LINE OF GILCHRIST ROAD (A 80-FOOT RIGHT-OF-WAY); THENCE NORTH $69^{\circ}36'47''$ EAST, ALONG SAID SOUTHEASTERLY RIGHT-OF-WAY, A DISTANCE OF 128.95 FEET TO THE NORTHWEST CORNER OF THOSE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 8057, PAGE 879 OF SAID CURRENT PUBLIC RECORDS; THENCE SOUTH $20^{\circ}16'03''$ EAST, ALONG THE WEST LINE OF LAST SAID LANDS, A DISTANCE OF 355.05 FEET TO THE SOUTHWEST CORNER OF LAST SAID LANDS; THENCE NORTH $69^{\circ}43'55''$ EAST, ALONG THE SOUTH LINE OF LAST SAID LANDS, A DISTANCE OF 122.86 FEET TO THE SOUTHEAST CORNER OF LAST SAID LANDS, SAID POINT BEING ON THE WESTERLY LINE OF THOSE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 8650, PAGE 1131 OF SAID CURRENT PUBLIC RECORDS; THENCE SOUTH $20^{\circ}20'37''$ EAST, ALONG THE WEST LINE OF LAST SAID LANDS, A DISTANCE OF 504.46 FEET TO THE SOUTHWEST CORNER OF LAST SAID LANDS, SAID POINT ALSO BEING ON THE NORTH BOUNDARY LINE OF CARVER MANOR UNIT NO.7, AS RECORDED IN PLAT BOOK 34, PAGES 30 & 30A OF SAID CURRENT PUBLIC RECORDS; THENCE SOUTH $69^{\circ}41'22''$ WEST, ALONG SAID NORTH BOUNDARY LINE, A DISTANCE OF 419.87 FEET; THENCE SOUTH $39^{\circ}41'04''$ WEST, ALONG SAID NORTH BOUNDARY LINE, A DISTANCE OF 344.14 FEET; THENCE SOUTH $22^{\circ}34'49''$ WEST, ALONG SAID NORTH BOUNDARY LINE, A DISTANCE OF 276.06 FEET TO A POINT SITUATE ON THE EAST LINE OF THOSE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 8410, PAGE 2460 OF SAID CURRENT PUBLIC RECORDS; THENCE NORTH $25^{\circ}40'23''$ WEST, ALONG THE WEST LINE OF LAST SAID LANDS, A DISTANCE OF 236.20 FEET TO THE NORTHEAST CORNER OF LAST SAID LANDS AND THE SOUTHEAST CORNER OF THOSE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 17355, PAGE 947 OF SAID CURRENT PUBLIC RECORDS; THENCE NORTH $26^{\circ}12'47''$ WEST, ALONG THE EAST LINE OF LAST SAID LANDS, A DISTANCE OF 296.03 FEET TO THE NORTHEAST CORNER OF LAST SAID LANDS AND THE SOUTHEAST CORNER OF THOSE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 11903, PAGE 1226 OF SAID CURRENT PUBLIC RECORDS; THENCE NORTH $25^{\circ}26'18''$ WEST, ALONG THE EAST LINE OF LAST SAID LANDS AND A PORTION OF THOSE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 8307, PAGE 203 OF SAID CURRENT PUBLIC RECORDS, A DISTANCE OF 274.68 FEET; THENCE NORTH $69^{\circ}35'05''$ EAST, DEPARTING LAST SAID LINE AND ALONG THE WESTERLY PROJECTION OF THE SOUTH LINE OF THOSE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 6223, PAGE 1429, THE SOUTH LINE OF LAST SAID LANDS, LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 6871, PAGE 2100 AND OFFICIAL RECORDS BOOK 8576, PAGE 626, ALL OF SAID CURRENT PUBLIC RECORDS, A DISTANCE OF 563.93 FEET TO THE SOUTHEAST CORNER OF SAID LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 8576, PAGE 626; THENCE NORTH $20^{\circ}16'13''$ WEST, ALONG A PORTION OF THE EAST LINE OF LAST SAID LANDS, A DISTANCE OF 74.90 FEET TO THE SOUTHWEST CORNER OF SAID LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 5177, PAGE 582; THENCE NORTH $69^{\circ}46'11''$ EAST, ALONG THE SOUTH LINE OF LAST SAID LANDS, A DISTANCE OF 166.76 FEET TO THE SOUTHEAST CORNER OF LAST SAID LANDS; THENCE NORTH $20^{\circ}16'03''$ WEST, ALONG THE EAST LINE OF LAST SAID LANDS, A DISTANCE OF 354.88 FEET TO THE NORTHEAST CORNER OF LAST SAID LANDS AND THE POINT OF BEGINNING.

Approved: 12/2/2022
Date: 12/2/2022
By: [Signature]
for Director of Public Works
for District Council

WESTMINSTER OAKS

A PORTION OF THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA.

CAPTION

DUVAL COUNTY, FLORIDA, BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA. THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA, WAS PLATTED AND RECORDED IN PLAT BOOK 78, PAGE 143, OF THE PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA, ON JULY 1, 2022. THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA, IS A PLANNED SUBDIVISION OF THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA, AND IS A PORTION OF THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA. THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA, IS A PLANNED SUBDIVISION OF THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA, AND IS A PORTION OF THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA.

APPROVED FOR THE RECORD

THIS IS TO CERTIFY THAT THE ABOVE PLAT HAS BEEN EXAMINED AND APPROVED BY THE CLERK OF THE COURT OF DUVAL COUNTY, FLORIDA, FOR RECORDING.

[Signature]
CLERK OF THE COURT

PLAT CONFORMITY REVIEW

THE PLAT HAS BEEN REVIEWED BY THE CLERK OF THE COURT OF DUVAL COUNTY, FLORIDA, AND IS IN CONFORMITY WITH THE REQUIREMENTS OF THE FLORIDA PLAT ACT, CHAPTER 173, F.S., AND THE FLORIDA PLAT RULES, CHAPTER 61, F.A.C.

SURVEYOR'S CERTIFICATE

THE SURVEYOR HAS REVIEWED THE PLAT AND HAS DETERMINED THAT THE PLAT IS IN CONFORMITY WITH THE REQUIREMENTS OF THE FLORIDA PLAT ACT, CHAPTER 173, F.S., AND THE FLORIDA PLAT RULES, CHAPTER 61, F.A.C. THE SURVEYOR HAS DETERMINED THAT THE PLAT IS IN CONFORMITY WITH THE REQUIREMENTS OF THE FLORIDA PLAT ACT, CHAPTER 173, F.S., AND THE FLORIDA PLAT RULES, CHAPTER 61, F.A.C.

ADOPTION AND DEDICATION

THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA, IS A PLANNED SUBDIVISION OF THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA, AND IS A PORTION OF THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA. THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA, IS A PLANNED SUBDIVISION OF THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA, AND IS A PORTION OF THE BEACON GUARD PLANNED SUBDIVISION, SECTION 49, TOWNSHIP 1 SOUTH, RANGE 28 EAST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA.

CLERK'S CERTIFICATE

THIS IS TO CERTIFY THAT THE ABOVE PLAT HAS BEEN EXAMINED AND APPROVED BY THE CLERK OF THE COURT OF DUVAL COUNTY, FLORIDA, FOR RECORDING.

[Signature]
CLERK OF THE COURT

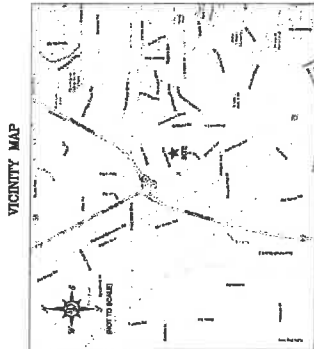
STATE OF FLORIDA, COUNTY OF DUVAL

THE CLERK OF THE COURT OF DUVAL COUNTY, FLORIDA, HAS REVIEWED THE PLAT AND HAS DETERMINED THAT THE PLAT IS IN CONFORMITY WITH THE REQUIREMENTS OF THE FLORIDA PLAT ACT, CHAPTER 173, F.S., AND THE FLORIDA PLAT RULES, CHAPTER 61, F.A.C.

[Signature]
CLERK OF THE COURT

PREPARED BY:
PERRET AND ASSOCIATES, INC.
1604 MONTICELLO ROAD
JACKSONVILLE, FLORIDA 32207
PHONE (904) 906-0000
FAX (904) 906-0000

PLAT CITY DESIG: 1740.000 PLAT CITY DESIG: 1740.000



WESTMINSTER OAKS

A PORTION OF THE ISAC CLUSTER BOUNDARY, SECTION 48, TOWNSHIP 1 SOUTH, RANGE 88 WEST, CITY OF JACKSONVILLE, DUVAL COUNTY, FLORIDA

PLAT BOOK 78 PAGE 144

SHEET 2 OF 3 SHEETS

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NOTES

1. ALL DISTANCES SHOWN ON THIS MAP ARE IN FEET AND DECIMALS THEREOF.

2. THE DISTANCES SHOWN ON THIS MAP ARE THE DISTANCES BETWEEN THE CORNERS OF THE LOTS AND ARE NOT NECESSARILY THE DISTANCES BETWEEN THE CORNERS OF THE LOTS AND THE CORNERS OF THE ADJACENT LOTS.

3. THE DISTANCES SHOWN ON THIS MAP ARE THE DISTANCES BETWEEN THE CORNERS OF THE LOTS AND ARE NOT NECESSARILY THE DISTANCES BETWEEN THE CORNERS OF THE LOTS AND THE CORNERS OF THE ADJACENT LOTS.

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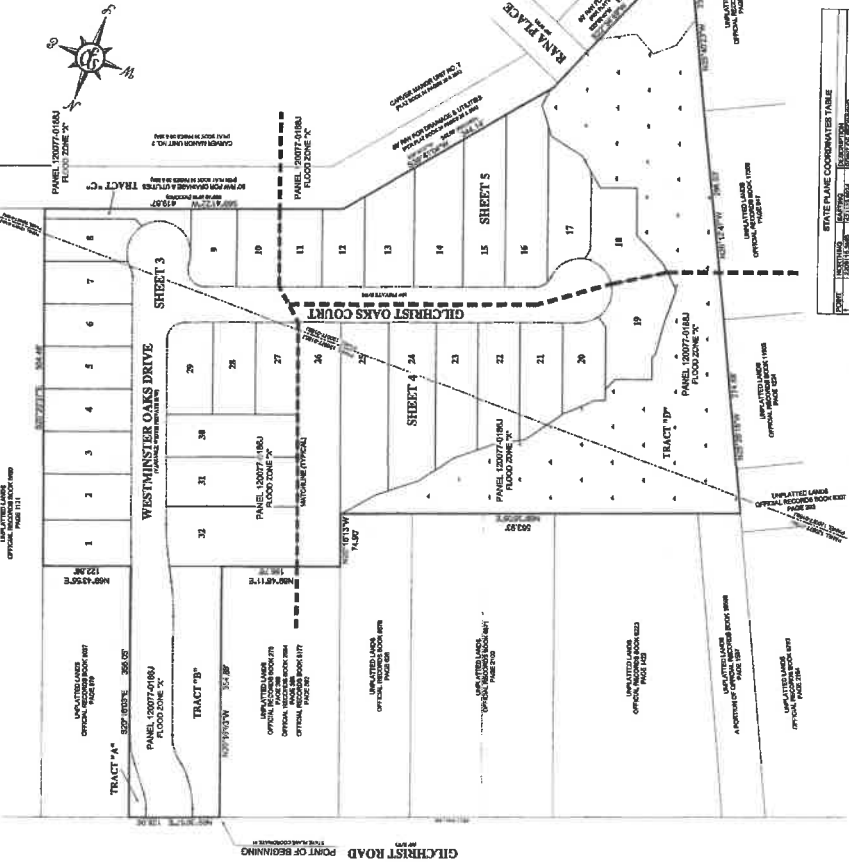
6. THE DISTANCES SHOWN ON THIS MAP ARE THE DISTANCES BETWEEN THE CORNERS OF THE LOTS AND ARE NOT NECESSARILY THE DISTANCES BETWEEN THE CORNERS OF THE LOTS AND THE CORNERS OF THE ADJACENT LOTS.

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9. THE DISTANCES SHOWN ON THIS MAP ARE THE DISTANCES BETWEEN THE CORNERS OF THE LOTS AND ARE NOT NECESSARILY THE DISTANCES BETWEEN THE CORNERS OF THE LOTS AND THE CORNERS OF THE ADJACENT LOTS.

10. THE DISTANCES SHOWN ON THIS MAP ARE THE DISTANCES BETWEEN THE CORNERS OF THE LOTS AND ARE NOT NECESSARILY THE DISTANCES BETWEEN THE CORNERS OF THE LOTS AND THE CORNERS OF THE ADJACENT LOTS.



PREPARED BY:
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FAX (904) 866-0030
L.S. NO. 8715

PLAT CITY DIVISION: 1746.000 PLAT CITY DIVISION: 1746.000

EXHIBIT "B"

Articles of Incorporation

ARTICLES OF INCORPORATION

OF

WESTMINSTER OAKS HOMEOWNERS ASSOCIATION INC.

(a corporation not-for-profit)

I. NAME AND DEFINITIONS.

A. The Name of this corporation shall be Westminster Oaks Homeowners Association, Inc. All defined terms contained in these Articles shall have the same meanings as such terms are defined by the Declaration of Covenants and Restriction for Westminster Oaks to be recorded in the public records of the City of Jacksonville, Duval County, Florida (the "Declaration").

II. PRINCIPAL OFFICE AND MAILING ADDRESS.

A. The Location of the corporation's principal office and its mailing address shall be 161 Hampton Point Drive, Suite 1, St. Augustine, FL 32092, or at such other place as may be established by resolution of the Association's Board of Directors from time to time.

III. PURPOSES.

The general nature, objects and purposes of the Association are:

A. To promote matters of common interest and concern of the Owners of property within the real property subject to the terms and provisions of the Declaration.

B. To own, maintain, repair and replace the Common Area, including without limitation the structures, landscaping and other improvements located thereon, for which the obligation to maintain and repair has been delegated to and accepted by the Association.

C. To operate, maintain and manage the Surface Water or Stormwater Management System in a manner consistent with permit number 51831-2 and any and all permits issued by the St. Johns River Water Management District and the United States Army Corps of Engineers, and all requirements, rules, laws and regulations pertaining thereto, and in the enforcement of the Declaration of Covenants and Restrictions for Westminster Oaks which relate to Surface Water or Stormwater Management System.

D. To cooperate with other associations responsible for administration of adjacent or contiguous properties in matters of common interest to the Association and such other associations and to contribute to such common maintenance interests whether within or without the Property.

E. To provide, purchase, acquire, replace, improve, maintain, operate and repair such buildings, structure, landscaping, equipment, and to provide such other services for the benefit of the members of the Association, as the Board of Directors in its discretion determines necessary, appropriate, and/or convenient.

F. To operate without profit for the sole exclusive benefit of its Members.

G. To perform all of the functions contemplated for the Association and undertaken by the Board of Directors pursuant to the terms and conditions of the Declaration.

IV. GENERAL POWERS.

The general powers that the Association shall have are as follows:

A. To hold funds solely and exclusively for the benefit of the Members for the purposes set forth in these Articles of Incorporation.

B. To promulgate and enforce rules, regulations, bylaws, covenants, restrictions and agreements to effectuate the purpose for which the Association is organized.

C. To delegate power or powers where such is deemed in the interest of the Association.

D. To purchase, lease, hold, sell, mortgage, or otherwise acquire or dispose of real or personal property, to enter into, make, perform or carry out contracts of every kind with any person, firm, corporation or association (including without limitation contracts for services to provide for operation and routine custodial maintenance of the Surface Water or Stormwater Management System); to do any and all acts necessary or expedient for carrying on any and all of the activities and pursuing any and all of the objects and purposes set forth in the Declaration and these Articles of Incorporation and not forbidden by the laws of the State of Florida.

E. To fix assessments to be levied against all or any portion of the Property to defray expenses and costs of effectuating the objects and purposes of the Association and to create reasonable reserves for such expenditures, and to authorize its Board of Directors to enter into agreements with other property owners associations or maintenance entities for the collection of such assessments. The foregoing shall include the power to levy and collect adequate assessments against the Members for the costs of maintenance and operation of the Surface Water or Stormwater Management System. Such assessments shall be used for the maintenance and repair

of the Surface Water or Stormwater Management System, including but not limited to, work with retention areas, drainage structures and drainage easements.

F. To charge recipients for services rendered by the Association and the users of the Association property where such is deemed appropriate by the Board of Directors of the Association and permitted by the Declaration.

G. To pay taxes and other charges, if any on or against property owned, accepted, or maintained by the Association.

H. To borrow money and, from time to time, to make accept, endorse, execute, and issue debentures, promissory notes or other obligations of the Association for monies borrowed or in payment for property acquired, or for any other purposes of the Association, and to secure the payment of such obligations by mortgage, pledge, or other instrument of trust, or by lien upon, assignment of or agreement in regard to all or any part of the property rights or privileges of the Association wherever situated.

I. To merge with any other association which may perform similar functions located within the same general vicinity of the Property.

J. In general, to have all powers conferred upon a corporation by the laws of the State of Florida, except as prohibited herein and by the terms and conditions set forth in the Declaration.

V. MEMBERS.

A. The members (the "Members") shall consist of the Developer and each Owner.

VI. VOTING AND ASSESSMENTS.

A. Subject to the restrictions and limitations hereinafter set forth, each Member shall be entitled to the number of votes in the Association computed as follows:

1. The Members, other than the Developer, who are Owners shall have one (1) vote for each Lot owned by them. The votes of Members who are Owners shall be exercised directly by such Owners or their authorize representatives.

2. The Developer shall have the number of votes equal to the number of votes allocated to the Members other than the Developer, plus (1) vote. The Developer shall have such voting rights until the first to occur of: (i) three (3) months after ninety percent (90%) of the Lots in all phases of Property (including any lands which may be annexed into the Property pursuant to the Declaration) have been conveyed to Members other than builders, contractors, or others who purchase a Lot for the Purpose of constructing improvements thereon for resale, or (ii) such earlier date as the Developer may elect to

terminate such voting rights by notice to the Association. Thereafter, the Developer shall have one (1) vote for each Lot owned by the Developer.

B. When an Owner who is a Member is comprised of one or more person or entities, all such persons shall be Members, and the vote(s) for the applicable portions of the Property shall be exercised as they among themselves shall determine. The votes allocated to any Subassociation or Owner pursuant to these Articles, cannot be divided for any issue and must be voted as a whole, except where otherwise required by law. The affirmative vote of a majority of the votes allocated to the Members cast at any meeting of the Members duly called at which a quorum is present, or cast by written ballot by a quorum of membership, shall be binding upon the Members and the Association.

C. The Association will obtain funds with which to operate by assessment of the Owners in accordance with the provisions of the Declaration, as supplemented by the provisions of the Articles and Bylaws of the Association relating thereto. Any Member who is delinquent in the payment of assessments due the Association shall be deemed to be not in good standing with the Association for the period of time that such delinquency shall continue.

VII. BOARD OF DIRECTORS.

A. The affairs of the Association shall be managed by a Board of Directors consisting of a minimum of three (3) Directors. Directors need not be Members of the Association and need not be residents of the State of Florida. The initial members of the Board of Directors shall be appointed by the Developer.

B. Elections shall be by plurality vote. At the first annual election of the Board of Directors, the terms of office of the elected Directors shall be established at one (1) year. In no event can a Board member appointed by the Developer be removed except by action of the Developer. Any Director appointed by the Developer shall serve at the pleasure of the Developer, and may be removed from office, and a successor Director may be appointed, at any time by the Developer.

C. The names and addresses of the members of the first Board of Directors who shall hold office until the first annual meeting of the Members and until their successors are elected or appointed and have qualified, are as follows:

L. Randall Towers
161 Hampton Point Drive, Suite 1
St. Augustine, FL 32092

Christopher Ward
161 Hampton Point Drive, Suite 1
St. Augustine, FL 32092

Douglas Smiley
161 Hampton Point Drive, Suite 1
St. Augustine, FL 32092

VIII. OFFICERS.

A. The Officers of the Association shall be a President, a Vice President, a Secretary and a Treasurer, and such other officers as the Board may from time to time by resolution create. Any two (2) or more offices may be held by the same person except the offices of the President and the Secretary. Officers shall be elected for one (1) year terms in accordance with the procedure set forth in the Bylaws. The names of the officers who are to manage the affairs of the Association until the first annual meeting of the Members and until their successors are duly elected and qualified are:

President	L. Randall Towers
Vice President	Christopher Ward
Treasurer	Samuel Crozier
Secretary	Christine Towers

IX. CORPORATE EXISTENCE.

The Association shall have perpetual existence. These articles shall become effective upon filing as prescribed by law.

X. BYLAWS.

The Board of Directors shall adopt the Bylaws consistent with these Articles. Such Bylaws may be altered, amended, or repealed by resolution of the Board of Directors.

XI. AMENDMENTS TO ARTICLES OF INCORPORATION AND BYLAWS.

These Articles may be altered, amended or repealed upon the affirmative vote of Members holding a majority of the total votes allocated to the Members pursuant to these Articles.

XII. INCORPORATOR.

The name and address of the Incorporator is as follows:

L. Randall Towers
161 Hampton Point Drive, Suite 1
St. Augustine, FL 32092

XIII. INDEMNIFICATION OF OFFICERS AND DIRECTORS.

A. To the Extent allowed by law, the Association hereby indemnifies any Director or Officer made a party or threatened to be made a party to any threatened, pending or completed action, suit or proceeding:

1. Whether civil, criminal, administrative, or investigative, other than one by or in the right of the association to procure a judgment in its favor, brought to impose a liability or penalty on such person for an act alleged to have been committed by such person in his capacity as a Director or Officer of the Association or as a Director, Officer, employee or agent of any other corporation, partnership, joint venture, trust or other enterprise which he served at the request of the Association, against judgments, fines, amounts paid in settlement and reasonable expenses, including attorneys' fees, actually and necessarily incurred as a result of such action, suit or proceeding or any appeal thereof, if such person acted in good faith in the reasonable belief that such action was in the best interests of the Association, and in criminal actions or proceedings, without reasonable grounds for belief that such action was unlawful. The termination of any such action, suit or proceeding by judgment, order, settlement, conviction or a plea of nolo contendere or its equivalent shall not in itself create a presumption that any such Director or Officer did not act in good faith in the reasonable belief that such action was in the best interest of the Association or that he had reasonable grounds for belief that such action was unlawful.

2. By or in the right of the Association to procure a judgment in its favor by reason of his being or having been a Director or Officer of the Association, or by reason of his being or having been a Director, Officer, employee or agent of any other corporation, partnership, joint venture, trust or other enterprise which he served at the request of the Association, against the reasonable expenses including attorneys' fees, actually and necessarily incurred by him in connection with the defense or settlement of such action, or in connection with an appeal therein if such person acted in good faith in the reasonable belief that such action was in the best interest of the Association. Such person shall not be entitled to indemnification in relation to matters to which such person has been adjudged to have been guilty of gross negligence or misconduct in the performance of his duty to the Association unless, and only to the extent that, the court, administrative agency, or investigative body before which such action, suit or proceeding is held shall determine upon application that, despite the adjudication of liability but in view of all circumstances of the case, such person is fairly and reasonably entitled to indemnification for such expenses which such tribunal shall deem proper.

B. The Board of Directors shall determine whether amounts for which a Director or Officer seek indemnification were properly incurred and whether such Director or Officer acted in good faith in a manner he reasonably believed to be in the best interests of the Association, and whether, with respect to any criminal action or proceeding, he had no reasonable ground for belief that such action was unlawful. Such determination shall be made by the Board of Directors by a

majority vote of a quorum consisting of Directors who were not parties to such action, suit or proceeding.

C. The foregoing rights of indemnification shall not be deemed to limit in any way the powers of the Association to indemnify under applicable law.

XIV. TRANSACTION IN WHICH DIRECTORS OR OFFICERS ARE INTERESTED.

A. No contract or transaction between the Association and one or more of its Directors or Officers, or between the Association of any other corporation, partnership, association or other organization in which one or more of its Directors or Officers are Directors or Officers, or in which they have a financial interest, shall be invalid, void or voidable solely for this reason, or solely because the Director or Officer is present at or participates in the meeting of the Board or committee thereof which authorizes the contract or transaction, or solely because his or their vote(s) are counted for such purpose. All such contracts or transactions shall, however, be fair and reasonable and upon terms reasonable comparable to those which could be obtained in arms-length transactions with unrelated entities. No Director or Officer of the Association shall incur liability by reason of the fact that he is or may be interested in any such contract or transaction.

B. Interested Directors may be counted in determining the presence of a quorum at a meeting of the Board of Directors or of a committee which authorized the contract or transaction.

XV. DISSOLUTION OF THE ASSOCIATION.

A. Upon dissolution of the Association, all of its assets remaining after provisions for creditors and payment of all costs and expenses of such dissolution shall be distributed in the following manner:

1. Dedication to any applicable municipal or other governmental authority of any property determined by the Board of Directors of the Association to be appropriate for such dedication and which the authority is willing to accept.

2. Remaining assets shall be distributed among the Members, subject to the limitation set forth below, each Member's share of the assets to be determined by multiplying such remaining asset by a fraction the numerator of which is all amounts assessed by the Association since its organization against the portion of Property which is owned by the Member at that time, and the denominator of which is the total amount (excluding penalties and interest) assessed by the Association against all properties which at the time of dissolution are party of the Property. The year of dissolution shall count as a whole year for the purposes of the preceding fractions.

B. The Association may be dissolved upon a resolution to that effect being approved by a majority of the Board of Directors and by two-thirds (2/3) of the Members. In the event of

incorporation by annexation or otherwise, of all or part of the Property by a political subdivision of the State of Florida, the Association may be dissolved in the manner set forth above.

C. In the event of termination, dissolution or final liquidation of this Association, the responsibility for the operation maintenance of the Stormwater Management System must be transferred to and accepted by an entity which would comply with Section Rule 62-330.310 Florida Administrative Code, and Applicant's Handbook Volume I, Section 12.3, and be approved by the St. Johns River Water Management District prior to such termination, dissolution or liquidation.

XVI. MERGERS AND CONSOLIDATIONS.

Subject to the provisions of the Declaration applicable to the Property and to the extent permitted by law, the Association may participate in mergers and consolidations with other nonprofit corporations organized for the same purposes, provided that any such merger or consolidation shall be approved in the manner provided by Chapter 617, Florida Statutes as the same may be amended from time to time. For purposes of any vote of the Members required pursuant to said statutes, for so long as the Developer shall own any portion of the Property, any such merger of consolidation shall require the Developer's prior approval.

[Signature Page Following]

IN WITNESS WHEREOF, the Incorporator has hereto set his hand and seal this
2nd day of FEBRUARY, 20 22.


Name: L. Randall Towers

IN COMPLIANCE WITH SECTION 617.0501, FLORIDA STATUTES, THE
FOLLOWING IS SUBMITTED:

WESTMINSTER OAKS HOMEOWNERS ASSOCIATION, INC., DESIRING TO ORGANIZE
UNDER THE LAWS OF THE STATE OF FLORIDA WITH ITS PRINCIPAL PLACE OF
BUSINESS AT 161 HAMPTON POINT DRIVE, SUITE 1, ST. AUGUSTINE, FL 32092, HAS
NAMED L. RANDALL TOWERS, WHOSE ADDRESS IS 161 HAMPTON POINT DRIVE,
SUITE 1, ST. AUGUSTINE, FL 32902, AS ITS REGISTERED AGENT TO ACCEPT
SERVICE OF PROCESS WITHIN THE STATE OF FLORIDA. SAID REGISTERED
AGENT'S ADDRESS IS THE CORPORATION'S REGISTERED OFFICE.

WESTMINSTER OAKS
HOMEOWNERS ASSOCIATION, INC.

By: 
Name: L. Randall Towers
Title: President

Dated: FEBRUARY 2, 20 22

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE NAMED
CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY
AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE
PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPERTY AND COMPLETE
PERFORMANCE OF MY DUTIES.


L. Randall Towers
Registered Agent

Dated: FEBRUARY 2, 20 22

EXHIBIT "C"

Bylaws

BYLAWS OF

WESTMINSTER OAKS HOMEOWNERS ASSOCIATION, INC.

I. DEFINITIONS.

All defined terms contained herein which are defined in the Declaration of Covenants and Restrictions for Westminster Oaks (the "declaration") to be recorded in the public records of the City of Jacksonville, Duval County, Florida, and in the Articles of Incorporation of the Association, shall have the same meanings as such terms are defined in the Declaration and Articles of Incorporation.

II. LOCATION OF PRINCIPLE OFFICE.

The office of the Westminster Oaks Homeowners Association Inc. (the "Association") shall be at 161 Hampton Point Drive, Suite 1, St. Augustine, FL 32092 or at such other place as may be established by resolution of the Board of Directors of the Association from time to time.

III. VOTING RIGHTS AND ASSESSMENTS.

A. The Owners, and the Declarant, as long as it owns any Property subject to Declaration shall be Members of the Association as provided in the Articles of Incorporation of the Association, and shall have the voting rights as set forth in the Articles of Incorporation, provided that any person or entity who holds any interest in a Lot or Building Site only as a security for the performance of an obligation shall not be a Member. Membership shall be appurtenant to, and may not be separated from, ownership of any Lot within the Property.

B. Assessments and installments thereon not paid when due shall bear interest from the date when due until paid at the highest lawful rate and shall result in the suspension of voting privileges during any period of such non-payments.

IV. BOARD OF DIRECTORS.

A. A majority of the Board of Directors of the Association (the "Board") shall constitute a quorum to transact business at any meeting of the Board, and the action of the majority present at a meeting at which a quorum is present shall constitute the action of the Board.

B. Any vacancy occurring on the Board because of death, resignation or other termination of services of any Director, shall be filled by the Board, except that the Declarant, to the exclusion of other Members and/or the Board itself, shall fill any vacancy created by the death,

resignation, removal or other termination of services of any Director appointed by the Declarant. A Director elected or appointed to fill a vacancy shall be elected or appointed by the unexpired term of his predecessor in office and thereafter until his successor shall have been elected or appointed and qualified.

V. ELECTION OF DIRECTORS.

A. Nominations for the election of Board members (other than Board members appointed by the Declarant) shall be made by the Nomination Committee described in Article 9 hereof, or upon petition in accordance with Section "C" of this Article 5. The Nomination Committee shall make as many nominations as it shall in its discretion determine necessary.

B. The Declarant shall, within fourteen (14) days of the date set for the annual meetings of the Association, notify the Secretary of the names of the Directors that it is appointing to the Board.

C. Petitions for nominees shall be accepted if signed by Members representing one-third (1/3) of the total votes held by the Members other than the Declarant, and if received by the Secretary of the Association not less than thirty (30) days prior to the date fixed for the annual meetings of the Members. Nominations and notification of the vacancies being filled by the Declarant shall be placed on the written ballot referenced in Section "E" of this Article 5.

D. No Member who is not in good standing with the Association may be nominated to serve as a Director. All questions as to the good standing of any Member shall be determined by the Board in its sole discretion.

E. All elections to the Board shall be made on written ballots to be voted at the annual meeting, or in the discretion of the Board, by mail provided such ballots are mailed to the Members not less than fifteen (15) days prior to the date fixed for the annual meeting. The ballots shall (i) describe the vacancies to be filled by the Members other than the Declarant, (ii) set forth the names of those nominated for each such vacancy, and (iii) set forth the names of those appointed to the Board by the Declarant. Each Member may cast the number of votes to which such Member is entitled as set forth in the Articles of Incorporation.

F. In order for an election of Members of the Board to be valid and binding, the election must occur at a meeting of the Members at which a quorum is present; or if the election is conducted by mail, the Association must receive as of the date established by the Board for receipt of ballots, a number of ballots representing not less than a quorum of the Members.

G. The members of the Board elected or appointed in accordance with the procedures set for in this Article 5 shall be deemed elected or appointed as of the date of the annual meeting of the Members.

VI. POWERS AND DUTIES OF THE BOARD OF DIRECTORS.

A. The Board of Directors shall have the power to:

1. Call meetings of the Members.

2. Appoint and remove at its pleasure all officers, agents, and employees of the Association; and to prescribe their duties, fix their compensation, and require of them such security or fidelity bond as it may deem expedient. Nothing contained in these Bylaws shall be construed to prohibit the employment of any Member, Officer or Director of the Association in any capacity whatsoever.

3. To establish, levy and assess, and collect the annual and special assessments necessary to operate the Association and carry on its activities, and to create such reserves as may be deemed appropriate by the Board.

4. To collect assessments on behalf of any other property owners association entitled to establish, levy and collect assessments from the Members of the Association.

5. To appoint committees, adopt and publish rules and regulations governing matters of common interest to the Members, including without limitation, the use of the Common Areas or any portion thereof and the personal conduct of the Members and their guests thereon, including reasonable admission charges if deemed appropriate.

6. To authorize and cause the Association to enter into contracts for the day-to-day operation of the Association and the discharge of its responsibilities and obligations.

7. To cause the financial records of the Association to be compiled, reviewed, or audited by independent certified public accountant annually, and will include actual, total receipts of mandatory maintenance of amenity fees received by it, and an itemized listing of the expenditures made by it from such fees, for that year.

8. To supervise the enforcement of the provisions of any covenants and restrictions enforceable by the Association, including without limitation, the administration of any provisions for the imposition of fines contained therein.

9. To exercise for the Association all powers, duties and authority vested in or delegated to the Association, except those reserved to Members in the Declaration of the Articles of Incorporation of the Association.

B. It shall be the duty of the Board of Directors:

1. To cause to be kept complete record of all of its acts and corporate affairs.

2. To supervise all officers, agents and employees of this Association to ensure that their duties are properly performed.

3. With reference to assessments of the Association:

i. To fix the amount of annual assessments against each Member for each annual assessment period at least thirty (30) days in advance of such date or period;

ii. To prepare and maintain a roster of the Members and assessments applicable thereto which shall be kept in the office of the Association and shall be open to inspection by any Member; and

iii. To send written notice of each assessment to every Member subject thereto.

VII. DIRECTOR'S MEETINGS.

A. Regular meetings of the Board shall be held yearly on such date and at such time as the Board may establish. Notice of such meetings is hereby waived.

B. Special meeting of the Board shall be held when called by the President or Vice President of the Association or by any two (2) Directors, after not less than three (3) days notice to each Director.

C. Meetings of the Board of Directors shall be open to all Members and notices of meetings shall be posted in a conspicuous place within the Property at least forty-eight (48) hours in advance, except in an emergency. Notice of any meeting of the Board during which assessments are to be established, shall specifically contain a statement that the assessments shall be considered and a statement of the nature of such assessments.

D. The transaction of any business at any such meeting of the Board, however called and noticed or wherever held shall be as valid as though made at a meeting duly held after a regular call and notice, if a quorum is present and, if either before or after the meeting, each of the Directors not present signs a waiver of notice, or a consent to the holdings of such meeting, or an approval of the minutes thereof. All such waivers, consents and approvals shall be filed with the corporate records of the Association and made a part of the minutes of the meeting.

VIII. OFFICERS.

A. The Officers of the Association shall be a President, a Vice President, a Secretary and a Treasurer, and such other officers as may be determined from time to time by the Board, in accordance with the Articles of Incorporation of the Association (the "Officers"). The President shall be a member of the Board, but the other Officers need not be.

B. The Officers shall be elected by the Board at the annual meetings of the Board, which shall be held immediately following the annual meeting of the Association. New offices may be created and filled at any meeting of the Board. Each Officer shall hold office until his successor shall have been duly elected.

C. A vacancy in any office because of death, resignation, or other termination of service, may be filled by the Board for the unexpired portion of the term.

D. All Officers shall hold office for terms as provided in the Articles of Incorporation.

E. The President shall preside at all meetings of the Board, shall see that orders and resolutions of the Board are carried out and shall sign all notes, checks, leases, mortgage, deeds and all other written instruments including checks written other than for ordinary operating expenses.

F. The Vice President, or the Vice Presidents if so designated by the Board if there is more than one Vice President, shall perform all the duties of the President in his absence. The Vice President(s) shall perform such other acts and duties as may be assigned by the Board.

G. The Secretary shall be ex officio the Secretary of the Board, shall record the votes and keep the minutes of all meetings of the Members and of the Board in a book to be kept for that purpose. The secretary shall keep all records of the Association and shall record in the book, kept for that purpose, all the names of the Members of the Association together with their addresses as registered by such members.

H. The Treasurer shall receive and deposit in appropriate bank accounts all monies of the Association, and shall disburse such funds as directed by resolution of the Board, provided however, that a resolution of the Board shall not be necessary for the disbursement made in the ordinary course of business conducted within the limits of a budget adopted by the Board. The Treasurer may be, but need not, be a required signatory on check and notes of the Association.

I. The Treasurer, or his appointed agent, shall keep proper books of account and cause to be prepared at the completion of each fiscal year and annual budget and an annual balance sheet statement, and the budget and balance sheet statement shall be open for inspection upon reasonable request by any Member.

J. With the approval of the Board, any or all of the Officers of the Association may delegate their respective duties and functions to a licensed and qualified property manager, provided, however, such property manager shall at all times be subject to the supervision and control of the Board.

IX. COMMITTEES.

A. The standing committee of the Association shall be the Nominating Committee. The Nominating Committee shall have the duties, authority and functions as described elsewhere in these Bylaws.

B. The Board shall have the power and authority to appoint such other committees as it deems advisable. Any committee appointed by the Board shall consist of a Chairman and two (2) or more other members and shall include a member of the Board or an Officer of the

Association. Committee members shall serve at the pleasure of the Board, and shall perform such duties and functions as the Board may direct.

X. BOOKS AND RECORDS.

The Books, records and papers of the Association shall at all times, during reasonable business hours, be subject to inspection by any Members. The association shall retain the minutes of all meetings of the Members and the Board for not less than seven (7) years.

XI. MEETINGS OF MEMBERS.

A. The annual meetings of the Members shall be held between October 1 of the preceding year to April 30th of that year, at such time as the Board may designate, or at such other date and time as may be selected by the Board.

B. Special meetings of the Members for any purpose may be called at any time by the President, the Vice President(s), the Secretary, Treasurer, by any two (2) or more members of the Board or upon the written request of members holding a majority of all the votes allocated to the entire Membership.

C. Notice to all meetings of the Members shall be given to the Members by the Secretary. Notice may be given to the Member either personally or by sending a copy of the notice through the mail, postage fully prepaid, to his address appearing on the books of the Association. Each Member shall be responsible for registering his address and telephone number with the Secretary and notice of the meeting shall be mailed to him at such address. Notice of the annual meeting of the Members shall be delivered at least thirty (30) days in advance. Notice of any other meeting, regular or special, shall be mailed at least seven (7) days in advance of the meeting and shall set forth in general the nature of the business to be transacted; provided, however that if the business of any meeting shall involve any action as governed by the Articles of Incorporation or the Declaration in which other notice provisions are provided for, notice shall be given or sent as therein provided.

D. The presence, in person or by proxy, of the Members holding thirty percent (30%) of the total votes in the Association established by the Articles of Incorporation shall constitute a quorum of the Membership for any action governed by the Declaration, the Articles of Incorporation, or these Bylaws.

XII. PROXIES.

A. Except for election of the Board of Directors, at all meetings of the Members, each Member may vote in person or by limited, but not general, proxy. Limited proxies and general proxies may be used to establish a quorum. Limited proxies may also be used for votes taken to amend the Articles of Incorporation or these Bylaws, or for any other matter that requires or permits a vote of the Members.

B. All proxies shall be in writing and filed with the Secretary. No proxy shall extend beyond a period of ninety (90) days from the date of the meeting for which it was original given, and every proxy shall automatically cease upon the sale of the Member of his interest in the Property.

C. For elections of the Board, the Members shall vote in person at a meeting of the Members, or by a written ballot that each Member personally casts.

XIII. AMENDMENTS.

These Bylaws may be altered, amended or rescinded by majority vote of the Board at a duly constituted meeting of the Board. Amendments shall be effective on the date of passage by the Board and no amendment need be recorded in the public records of Duval County, Florida.

XIV. INCONSISTENCIES.

In the event of any inconsistency between the provisions of these Bylaws and Declaration or Articles of Incorporation, the provisions of the Declaration and Articles of Incorporation shall control.

XV. SEVERABILITY.

If any term of these Bylaws is to any extent invalid, illegal, or incapable of being enforced, such term shall be excluded to the extent of such invalidity, illegality, or unenforceability; all other terms hereof shall remain in full force and effect. In the event of this occurrence, the Board shall call a Special Meeting, as described above, to remedy and provide substitute legal, valid or enforceable terms to these Bylaws.

EXHIBIT "D"

Common Area

Those areas and parcels shown on any plat of Westminster Oaks as being dedicated to Westminster Oaks Homeowners Association, Inc.