CONDOMINIUM DECLARATION

OF

OXFORD FOREST CONDOMINIUM

WHEREAS, the undersigned HOOVER & MORRIS DEVELOPMENT CO., INC., a Georgia corporation qualified to do business in the State of Florida, hereinafter referred to as "Developer" owns certain real property in Duval County, Florida, and

WHEREAS, Developer desires to submit said real property to the provisions of the Florida Condominium Act.

NOW, THEREFORE, THIS DECLARATION is made this September 4, 1973, by the Developer, for itself, its successors, grantees, and assigns.

ARTICLE I
SUBMISSION OF PROPERTY

1.1 Statement of Intent and Purpose: The purpose of this Declaration is to submit the property hereinafter described and the improvements thereon to the condominium form of ownership and use in the manner provided by Chapter 711, Florida Statutes, commonly known as the Florida Condominium Act, and hereinafter referred to as the "Act".

The property owned by the Developer which is the subject of this Declaration is certain real property located in Duval County, Florida, known and described as part of the F. Bagley Grant, Section 48, Township 3 South, Range 27 East, being more particularly described in Schedule "A" attached hereto and made a part hereof, and hereinafter referred to as the "Property".

The Developer has commenced construction of fifteen (15) buildings containing eighty (80) residential units and related facilities upon a portion of the Property. The Developer has also constructed a swimming pool, club house, and other recreational facilities on a portion of the Property.

1.2 Name: The name by which this condominium shall be identified is OXFORD FOREST CONDOMINIUM, hereinafter referred to as the "Condominium".

1.3 Submission of Property: The Developer does hereby submit the Property and the improvements constructed thereon to the condominium form of ownership pursuant to the provisions of the Act and hereby publishes a plan for the individual ownership of the several separate units (as defined in the Act) together with the undivided interest of such individual and separate owner or owners in all of the remaining real property hereinafter defined as "common elements", to be effective upon the recording hereof in the public records of Duval County, Florida.

1.4 Covenants and Restrictions: The Developer, as owner of said Property further makes the following declarations as to division covenants, restrictions, limitations, conditions and uses to which said real property and the improvements thereon, may be put, specifying that this Declaration shall constitute covenants to run with the land, binding on the undersigned, its successors and assigns, and all subsequent owners of any part of said property and the improvements thereon, together with their grantees, successors, heirs, executors, administrators, devisees or assigns, all as provided by the Act.

ARTICLE II
DEFINITIONS

2.1 Statutory Definitions: The definitions and meanings of the terms set forth in Section 711.03 of the Act are hereby incorporated by reference in this Declaration.

2.2 Other Definitions: For the purposes of this Declaration all terms used herein and not specifically defined elsewhere shall have the following meanings:

(a) "Association" shall mean OXFORD FOREST CONDOMINIUM ASSOCIATION, an unincorporated association of Developer (until its withdrawal pursuant to this Declaration) and all of the owners acting as a group, in accordance with the condominium documents for the purpose of administering the affairs of the condominium.

(b) "Common Elements" shall be all the parts of the condominium property not included within the apartment boundaries as described in Schedule "B".

(c) "Common Expenses" include (1) expenses of administration; expenses of maintenance, operation, repair, or replacement of the common elements, and of the portions of units to be maintained by the Association; (2) expenses declared common expenses by provisions of this Declaration or by the Bylaws; and (3) any valid charge against the Condominium as a whole, such as ad valorem taxes for the year in which this Declaration is recorded.

(d) "Condominium Documents" shall mean the documents by which OXFORD FOREST CONDOMINIUM will be established, including this Declaration, the By-Laws of the Association, deeds by which Developer will convey units to purchasers thereof, and all plats and plans required to be recorded pursuant to the Florida Condominium Act, all of which documents are or will be attached to this Declaration and made a part hereof.

(e) "Owner" shall mean a unit owner as defined in the Act and shall include the record owner, whether one or more persons, of fee simple title to any unit and the portion of the common elements attributable to such unit ownership, excluding those persons having such interest merely as a security for the performance of an obligation or debt and excluding Developer.

(f) "Utility Services" as used in the Act and construed

with reference to the Condominium, and as used in this Declaration and the By-Laws, shall include but not be limited to electric power, gas, hot and cold water, heating, refrigeration, air conditioning, and garbage and sewage disposal.

ARTICLE III
PLAN OF DEVELOPMENT

3.1 General: The Developer has commenced construction upon and improvement of the Property in accordance with certain architectural and land use plans more particularly described in Schedule "C" of this Declaration. The Property shall be divided in 80 separate condominium parcels, each subject to the provisions of this Declaration. Each condominium parcel shall consist of a unit, its appurtenant percentage of undivided interest in the common elements and voting rights assigned to the unit.

3.2 Description of Units: There shall be five typical unit floor plans which are designated by the numerals 1, 2, 3, 4 and 5. The units are being constructed in contiguous groups located in 15 separate buildings containing varying numbers of units from 4 to 6, which groups are herein referred to as "buildings". The units are contained within the buildings depicted on the plot plan more particularly specified in Schedule "C" of this Declaration. The plot plan and drawings are accurate reflections of the improvements constructed on the Property. Some of the units are now under construction.

3.3 Covenant of Completion: The Developer hereby covenants and agrees to faithfully complete all such units not less than 2 years from the date this Declaration is filed for record. Upon the completion of each building, the Developer shall file an amendment to this Declaration showing the exact location of such building and the type and address of each unit within the building. In the event the Developer fails to complete any building, the Developer shall purchase and the owner shall sell any unit in the incompleted building for a price equivalent to that paid by the Owner. In the event of such purchase or purchases, the Developer shall thereafter and forever be absolved and relieved of any and all liability or responsibility relating to or derived from such incompleted building.

3.4 Right of Alteration: The Developer reserves the right to change the interior design and arrangement of all units, to alter the boundaries between units, and to otherwise revise, modify or change (in whole or in part) any of such units during the course of construction, provided (a) the Developer owns the units so altered, (b) such units are not under a valid contract of sale, and (c) the Developer adheres to the general scheme of development as depicted on the general plot plan recorded in the public records of Duval County, Florida, and referred to as Schedule "C" of this Declaration. Any such alteration permitted by the terms of this paragraph shall be reflected by an amendment to this Declaration which may be executed by the Developer alone, notwithstanding the

procedures for amendment described in Article VI, Section 2, of the By-Laws attached hereto as Schedule "D". However, no such change shall increase the number of units nor alter the boundaries of the common elements without amendment to this Declaration in the manner described in the aforesaid Article and Section of the By-Laws.

3.5 Reservation of Easement: The Developer owns certain other real property adjacent to the Property on which it may, in its sole discretion, construct improvements of any nature permitted by applicable zoning regulations. Therefore, the Developer does hereby reserve for itself, its successors and assigns, a perpetual non-exclusive easement, over, across, and through the Property for the purposes of providing access, ingress, and egress from Old Kings Highway to the other property of the Developer. The easement hereby reserved shall be 50 feet in width and shall lie adjacent, contiguous, and parallel to the easternmost boundary of the Property and run the full extent thereof. In the use of the easement hereby reserved, the Developer shall have the right to alter, modify and relocate the street; provided that any relocation shall not encroach on the remaining portion of the Property, and disruption of the street shall be temporary in nature and limited to the requirements of construction, and the street shall be repaired or reconstructed to conform to applicable requirements for public streets in Duval County, Florida.

ARTICLE IV
OPERATION AND MANAGEMENT

4.1 OXFORD FOREST CONDOMINIUM ASSOCIATION: The operation and management of the Condominium shall be by an association of owners known as OXFORD FOREST CONDOMINIUM ASSOCIATION (the "Association"), pursuant to the provisions, terms and conditions of By-Laws of the Association set forth as Schedule "D" of this Declaration. The Association may (but shall not be required to) incorporate as a non-profit corporation, upon approval by members of the Association holding at least seventy-five (75%) per cent of the total authorized votes at a meeting called for that purpose. The owner of each unit shall automatically, upon becoming the owner of such unit, be a member of the Association and shall remain a member of said Association until such time as his ownership ceases for any reason. Membership in the Association shall thus be an appurtenance to each unit and shall pass with the conveyance of the unit to each successive owner. Each owner, by the acceptance of a deed or other instrument evidencing his ownership interest, shall accept membership in the Association and shall be subject to the power and authority of the Association. No owner, whether one or more persons, shall have more than one membership per unit.

4.2 Effective Date: The Association shall come into being on the date that the first unit of the Condominium is conveyed by the Developer to a purchaser. Commencing on that date, each purchaser or owner of a unit shall be subject to all of the terms and conditions of this Declaration, the power and authority of the Association and to all assessments and charges levied by the Association pursuant to the provisions of the Declaration.

4.3 Management Pending Completion and Sale: During the course of construction of the condominium and until the sale of the last unit, the Developer shall have the right to exercise all voting rights of the owners of any units, to perform the functions of the Association and to manage the Condominium. Specifically, the Developer shall have the right to manage the Condominium and its common elements and facilities, to act as and exercise the powers of the Board of Directors, to select a managing agent, to set annual assessments, to determine repairs and reconstruction of any unit, and to adopt the rules and regulations governing the use of the Condominium. So long as the performance of the functions of the Association and the management of the Condominium is borne by the Developer, the right of the Association to manage the property and fix assessments shall be suspended. However, at any time after 80% of the units have been sold and occupied, the Developer shall have the right to transfer the management of the Condominium to the owners, if, in the judgment and discretion of the Developer, the affairs of the Association can be handled without undue difficulty and construction has progressed sufficiently that construction requirements will not interfere with the normal handling of the affairs of the Association.

4.4 Organization and Turnover: Unless the Developer transfers management at an earlier date as provided in the foregoing paragraph, the Developer's right to manage the Condominium shall expire when the last unit is sold. Within 45 days after the sale of the last unit, the Developer shall call, upon 10 days' written notice, a special meeting of the owners of all units for the following purposes:

(a) to fix the annual meeting of the Association;

(b) to receive the Developer's report of all receipts and disbursements of common expense funds and supplemental common expense funds, if any;

(c) to elect Directors of the Association; and

(d) to attend to such other and further business as the Developer may specify in its call.

Upon the adjournment of the meeting, the Developer shall turn over to the Directors of the Association, all books, records, and documents pertaining to the Association or the management of the Condominium.

ARTICLE V
USE RESTRICTIONS

5.1 Use Restrictions: In addition to the other covenants and conditions contained in this Declaration, the following specific use restrictions shall apply to the Condominium:

(a) All units at the Condominium shall be occupied and used by the respective owners only as a private residential property for the owner, his family, tenants and social guests, and for no other purpose.

(b) In order to preserve the architectural appearance

of the Condominium as the same was originally designed and constructed, no owner shall change, modify or alter in any way or manner whatsoever, the design and appearance of any of the exterior surfaces, facades and elevations from that of its original construction; nor shall any owner paint or decorate the surface of any exterior masonry or brick structure or member; nor change the color of any exterior surface or exterior door, gate or fence, nor change the color of the exterior lights; nor install, erect, or attach to any part of the exterior of his unit any sign of any kind whatsoever; nor install, erect or attach to any part of the exterior or roof of the unit any sort of radio or television aerial; nor shall any owner erect or construct any fence or exterior wall other than those constructed in the original construction, unless such owner shall have first obtained the consent in writing of at least fifty-one percentum (51%) of all of the other owners and such lenders as may have title or interest in any unit of the Condominium.

(c) All owners of units of the Condominium covenant and agree, by acceptance of their deeds of conveyance, that the administration of the Condominium shall in all respects be in accordance with the provisions of the Act pursuant to which this Declaration is made; this Declaration and its Schedules; and the By-Laws of the Association. The Declaration and By-Laws shall at all times be deemed to conform to the Act and any amendments thereto, but otherwise, the Declaration and By-Laws shall be amended only by the appropriate action of the Association as authorized by the By-Laws of such Association.

5.2 Confirmation of Use Restrictions: So long as Florida law limits the period during which covenants restricting lands to certain uses may run, it shall be the duty of the Board of Directors to cause this Declaration to be amended of record when necessary by filing a document bearing the signature of owners having a majority of voting interest of the Condominium reaffirming and newly adopting the Declaration and covenants then existing in order that the same may continue to be covenants running with the land. Such adoption by a majority shall be binding on all.

5.3 Regulations: Reasonable regulations concerning the use of the units, appurtenances thereto, and common elements and facilities may be made and amended from time to time by the Board of Directors of the Association; provided that copies of such regulations and amendments thereto shall be furnished by the Association to all unit owners. Such regulations shall be binding upon the owners, their families, visitors, guests, servants and agents, until and unless such regulations, rule or requirement be specifically overruled and cancelled in a regular or special meeting by the vote of owners holding a majority of the total votes.

5.4 Binding Effect: All agreements and determinations lawfully made by the Association in accordance with the voting percentages enumerated in Schedule "B" and established in the By-Laws hereto attached shall be deemed to be binding on all owners of units, their successors, assigns or others having an interest in the property or the privilege of possession and enjoyment of any part of the Property.

5.5 Enforcement: Each owner, tenant or occupant of a unit of the Condominium shall be bound to comply with the statutory or recorded provisions and the decisions or resolutions of the Association as the same may appear from time to time, and failure to do so, shall be grounds for an action to recover damages or obtain injunctive and equitable relief.

5.6 Failure of Enforcement: The failure of the Association or any unit owner to enforce any covenant or provision of the Act, Declaration, By-Laws or regulations affecting the Condominium shall not constitute a waiver of the right to do so thereafter.

ARTICLE VI
ASSESSMENTS, INSURANCE AND LIENS

6.1 Common Expense Fund: Within thirty (30) days prior to the beginning of each calendar year, the Board of Directors of the Association shall estimate the net charges to be paid during such year and the cash requirements to be assessed to the owners of the units in accordance with the respective percentage attributable to each unit. If the estimated sum proves inadequate for any reason, including non-payment of any owner's assessment, the Board of Directors may, at any time, levy a further assessment which shall be assessed to the owners in like proportions. Each owner shall be obligated to pay assessments made pursuant to the provisions of this paragraph to the Treasurer of the Association in equal monthly installments on or before the first day of each month during such year, or in such other reasonable manner as the Board of Directors may designate. The common expense fund shall be assessed to cover the following:

(a) Management fees and expenses of administration.

(b) Cost of insurance purchased for the benefit of all the owners and the Association as required by this Declaration including, but not limited to, fire and other hazard coverage; public liability coverage; and such other hazard coverage as the Board of Directors determine to be in the interest of the Association and the owners.

(c) The expense of maintenance, operation, repair or replacement of the common elements including, but not limited to, preservation of landscaping, employment of personnel needed, preservation or repair of walls, walks, drives, streets and building exteriors as the Board of Directors may, from time to time deem appropriate.

(d) The expense of utility services serving the Condominium.

(e) The expense of providing for protection and safety of persons and property.

(f) Establishment and maintenance of a reasonable operating reserve fund to cover unforseen contingencies or deficiencies arising from unpaid assessments or liens as well as emergency expenditures authorized by the Board of Directors.

6.2 Supplemental Common Expense Fund: The Board of Directors, for the benefit of the Association and the owners, shall be authorized to assess and provide a supplemental common expense fund for the redecorating, painting, maintenance and repair of all unit exteriors, and common elements except, however, that the Board of Directors shall not have the authority to pay for out of the supplemental common expense funds any sums for capital additional improvements or additions costing more than $5,000.00 without the prior approval of owners holding a majority of the total votes; provided, however, that so long as the Developer owns one or more units of the Condominium, no such assessments shall be made without prior written consent of the Developer.

6.3 No Exemptions: No owner of a unit may exempt himself from liability for his contributions to the common expense fund or the supplemental common expense fund by waiver of his right to use and enjoy any of the common elements or by the abandonment of his unit for which the assessments are made.

6.4 Delinquent Assessments: Any assessments not paid within 20 days after the due date shall bear interest from the date when due at the rate of 8% per annum, or such other lawful rate of interest set by the Board of Directors.

6.5 Liability of Grantee: A unit owner, regardless of how title is acquired, including without limitation a purchaser at a judicial sale, shall be liable for all assessments coming due while he is the owner of a unit. In a voluntary conveyance of a unit, the grantee shall be jointly and severally liable with the grantor for all unpaid assessments by the Association against the latter for his share of the common expenses up to the time of the grant or conveyance whether or not a claim of lien had theretofore been filed as provided by law. However, any such grantee shall be entitled to a statement from the manager or Board of Directors of the Association, as the case may be, setting forth the amount of the unpaid assessments against the grantor due the Association, if he shall so request, and once having been furnished with such a statement, such person shall not be liable for, nor shall the unit conveyed be subject to a lien for any unpaid assessments made by the Association against the grantor in excess of the amount therein set forth, plus costs of collection of such sums, if applicable.

6.6 Required Insurance Coverage: The fire and other hazard insurance purchased as aforesaid by the Board of Directors shall include provisions to meet the following requirements:

(a) All policies shall be written with a company licensed to do business in the State of Florida and holding a rating of "AAA" or better by Best's Insurance Reports, and

(b) Authority to adjust losses under policies in force for the Condominium shall be vested in the Board of Directors, and

(c) The amount which the Board of Directors, in behalf of the owners and the Association, may realize under any insurance policy solely because of the existence of a policy purchased by the owner at his own expense to provide additional coverage for himself, and

(d) Each policy shall be written in the name of the Board of Directors as insurance trustees to whom all proceeds covering losses shall be paid for the benefit of the Association the owners, and any mortgagee named in such policy, and

(e) Each policy includes a schedule of the units, the names of the owners, their mortgagee, if any, and the insured value of each dwelling.

6.7 Additional Insurance Coverage: Each owner who purchases separate or additional insurance coverage on his unit for other than personal property shall furnish a memorandum copy of the policy to the Board of Directors within thirty (30) days after purchase of such insurance.

6.8 Insurance Review: The Board of Directors of the Association shall annually conduct an insurance review for the purpose of determining the full insurable value of the entire property including all units and common elements, and shall for the benefit of all the owners and the Association purchase a policy or policies of fire insurance with extended coverage endorsement for the full insurable value; or such other hazard insurance coverage as the Board of Directors may determine gives substantially equal or greater protection to the owners and their lender (if any) as their respective interests may appear, and which policy or policies shall provide for separate loss payable endorsements in favor of each lender, if any. The Board of Directors shall likewise annually purchase and provide public liability insurance incident to the ownership and/or use of the property. The liability policy shall be issued on a comprehensive liability basis and shall provide cross liability endorsement wherein the rights of named unit owners under the policy or policies shall not be prejudiced as respects such owners action against another owner or named insured. Whenever needed to comply with statutory requirements, the Board of Directors shall likewise purchase workmen's compensation insurance covering the employees of the Association.

ARTICLE VII
REPAIRS AND RESTORATIONS

7.1 Intent: Repair, reconstruction and rebuilding of the units and/or common elements as used in this Declaration means restoring the units to substantially the same condition in which they existed prior to the fire, casualty or other disaster, with each unit and the common elements having the same vertical and horizontal boundaries as before.

7.2 Common Elements: The maintenance and operation of the common elements shall be the responsibility and the expense of the Association.

After the completion of the improvements included in the common elements which are contemplated by this Declaration, there shall be no alteration or further improvements of the real property constituting the common elements without prior approval in

writing by the owners of not less than 75% of the common elements except as provided by the By-Laws, but any such alteration or improvement shall not interfere with the rights of any unit owner. There shall be no change in the shares and rights of a unit owner in the common elements which are altered or further improved, whether or not the unit owner contributes to the cost thereof.

7.3 Units; Association Responsibility: The Association shall maintain, repair and replace

(1) all portions of a unit, (except interior surfaces,) contributing to the support of the building, which portions shall include but not be limited to the outside walls of the building and all fixtures on the exterior thereof; boundary walls of units; floor and ceiling slabs; and load-bearing columns and load-bearing walls; and

(2) all conduits, ducts, plumbing, wiring, and other facilities for the furnishing of utility services which are contained in the portions of a unit maintained by the Association; and all such facilities contained within a unit which service part or parts of the condominium other than the unit within which contained.

All incidental damage caused to a unit by such work shall be promptly repaired at the expense of the Association.

7.4 Units; Owner Responsibility: The responsibility of the unit owner shall be

(1) To maintain, repair, and replace at his expense all portions of his unit except the portions to be maintained, repaired and replaced by the Association;

(2) To keep his unit in a clean and sanitary condition and do all the redecorating and painting which may at any time be necessary to maintain the good condition of his unit;

(3) Not to paint or otherwise decorate or change the appearance of any portion of the exterior of the building; and

(4) To promptly report to the Association any defect or need for repairs the responsibility for which is that of the Association.

7.5 Repairs After Total or Partial Destruction:

(a) Unit Repairs: In the event any unit or units of the Condominium are damaged or totally destroyed by fire, casualty, or other disaster, the repair and reconstruction thereof shall be mandatory unless all the owners unanimously agree in writing not to repair, reconstruct or rebuild the property. If the cost of repair or reconstruction or rebuilding is greater than the insurance funds available for such purpose, the deficiency shall be provided by the unit owner whose unit is affected and damaged. Such deficiency shall be and become an assessment against the unit subject only to pre-existing mortgages on the unit and taxes due, and shall be

paid by the unit owner at such time and under such conditions as the Board of Directors may prescribe. The failure to so pay shall constitute a failure to pay assessments constituting a lien on such unit.

(b) Building Repairs: In the event any building is damaged or totally destroyed by fire, casualty or other disaster, the insurance proceeds, if sufficient to reconstruct the buildings, shall be applied to such reconstruction. If the insurance proceeds are insufficient to reconstruct the building, damage to or destruction of the building shall be promptly repaired and restored using proceeds of insurance, if any, on the buildings for that purpose, and the unit owners shall be liable for assessment for any deficiency.

Reconstruction of units or buildings, as used in this paragraph means restoring the buildings to substantially the same condition in which they existed prior to the fire, casualty or other disaster, with each unit and the common elements having the same vertical and horizontal boundaries as before. Such reconstruction, in any event, shall be accomplished by direction and authority of the Association.

However, if three-fourths or more of the buildings are destroyed or substantially damaged and if the owners, by a vote of at least three-fourths of the voting power, do not voluntarily within 90 days after such destruction or damage, make provision for reconstruction, the Association shall record a notice setting forth such facts, and upon the recording of such notice:

(1) the property shall be deemed to be owned in common by the owners;

(2) the undivided interest in the property owned in common which shall appertain to each owner shall be the percentage of undivided interest previously owned by such owner in the common elements;

(3) any liens affecting any of the units shall be deemed to be transferred in accordance with the existing priorities to the undivided interest of the owner in the property; and

(4) the property shall be subject to an action for partition at the suit of any owner, in which event the net proceeds of sale, together with the net proceeds of the insurance on the property, if any, shall be considered as one fund and shall be divided among all the owners in a percentage equal to the percentage of undivided interest owned by each owner in the common elements, after first paying out of the respective shares of the owners, to the extent sufficient for the purposes, all liens on the undivided interest in the property owned by each owner.

Notwithstanding all other provisions hereof, the owners may, by an affirmative vote of at least three-fourths of the voting power, at a meeting of unit owners duly called for such purpose, elect to sell or otherwise dispose of the property. Such action

shall be binding upon all unit owners and it shall thereupon become the duty of every unit owner to execute and deliver such instruments and to perform all acts as in manner and form may be necessary to effect the sale.

(c) Common Elements: If common elements are destroyed or damaged, they shall be reconstructed or repaired.

7.6 Easement of Association: The Association shall have an easement for access to all units of the Condominium for ingress and egress as required by its officers, directors, employees and their agents and independent contractors, in order to perform its obligations and duties prescribed in this Declaration. This easement is also reserved for the Developer so long as the Developer owns any unit of the Condominium.

ARTICLE VIII
RIGHTS OF DEVELOPER

8.1 Construction and Sale Period: Notwithstanding any provisions contained herein to the contrary, it shall be expressly permissible for the Developer or the builder of the units and structures to maintain, during the period of construction and sale of the units, upon such portion of the property as the Developer may deem necessary, such facilities as in the sole opinion of the Developer may be reasonably required, or be convenient or incidental to the construction and sale of the units, including, but not limited to, storage areas, construction yards, signs, model residences, construction offices, sales offices and business offices.

8.2 Use of Property: Developer reserves the right to grant easements for utilities and other reasonable purposes across common elements, to use any of the units as models and to sell, assign or conduct other businesses in connection with the construction and development of the project from any of such units prior to their being sold. This reservation of right or privilege in the Developer includes, but is not limited to, the right to maintain a model, erect signs, maintain an office, staff the office with employees, and to use any and all of the common elements and to show the units then unsold. Any improvements placed on the Property for the purpose of such sales, such as signs, sales and other signs, telephones, or any other promotional items shall not be considered common elements nor attachments to the Property, but shall remain the property of the Developer and may be removed at any time convenient to the Developer.

8.3 Amendments: The Declaration or By-Laws shall not be revoked or amended with respect to selection of a management agent, fixing of assessments, repairs or reconstruction of any unit, or adoption of rules concerning conduct and use of the common elements, without the written ratification or approval of the Developer so long as the Developer owns one or more of the units of the Condominium.

8.4 Specific Exclusions During Construction and Sale: In no event shall paragraphs 5.1, 5.3, 5.4, and 5.5 be binding upon the Developer or be applicable in connection with the ownership of any one or more units by the Developer.

ARTICLE IX
SALE, LEASE OR MORTGAGE OF UNIT

9.1 Sales and Leases; Right of First Refusal: In order to assure a community of congenial owners and thus protect the value of the units, the sale or leasing of a unit by any owner other than the Developer shall be subject to the following provisions:

(a) Notice to Association. An owner intending to sell or lease his unit shall give notice in writing to the Board of Directors of such intention, stating the name and address of the intended purchaser or lessee, the terms of the proposed transaction and such other information as the Board may reasonably require ["owner's notice"].

(b) Alternatives of Association. Within 30 days after receipt of owner's notice, the Board of Directors shall notify such owner in writing ["Board's notice"] that: (i) the transaction is approved; (ii) the Association will furnish a purchaser or lessee approved by the Board of Directors who will purchase or lease the unit upon terms as favorable to the owner as the terms stated in the owner's notice, except that the Board's purchaser or lessee shall have 30 days subsequent to the date of the Board's notice in which to close the transaction; or (iii) the Association will purchase or lease the unit upon the terms and conditions contained within the owner's notice, provided that the Association may obtain an appraisal of the value of the unit for purchase or lease, as the case may be, and if such appraised value is less than the amount at which the owner intends to sell or lease, then the purchase or lease price to the Association shall be determined by the appraisal. Should the Board of Directors fail to respond to owner's notice within 30 days, the transaction shall be deemed approved.

(c) No Waiver. Approval by the Association's Board of Directors of any sale or lease shall not constitute a waiver of the right of approval of any other conveyance or lease or to any assignment of subletting of any previously approved leasing. The approval by the Board shall be in recordable form and shall be delivered to the purchaser or lessee who shall record same.

(d) Sale by Mortgagee. Should the holder of a first mortgage on any unit become the fee simple owner of such unit through foreclosure or any other means pursuant to the satisfaction of the indebtedness secured by such mortgage or desire to sell under the power of sale contained in its mortgage, the sale of such fee simple interest or any lease or disposition of any interest in the unit by such mortgagee pursuant to the satisfaction of the indebtedness secured thereby may be accomplished without regard to the restrictions contained in this section provided, however, that the purchaser or lessee of such unit from such mortgagee shall take subject to this Declaration and the Act.

9.2 Mortgaging. No owner may mortgage his unit or any interest therein without the approval of the association's Board of Directors, except to the person from whom such unit was purchased or to a bank, insurance company, a federal savings and loan association or a corporation or partnership acting as a mortgage broker whose primary interest in making any such mortgage is the placement and servicing of same with and on behalf of one of such other lending institutions described above. The existence of a "permanent commitment" from any such lending institution to purchase any such mortgage from such mortgage broker shall be conclusive evidence of such mortgage broker's intent to place any such mortgage with one of such other lending institutions whether or not such commitment is ultimately fulfilled. The approval of any mortgagee as provided for above may be upon conditions determined by the Board of Directors or may be arbitrarily withheld.

9.3 Rights of Mortgagees. So long as any mortgagee shall hold a valid mortgage covering any unit of the Condominium, such mortgagee shall have the following rights:

(a) To attend and observe, without voice or vote, all meetings of owners, but not meetings of Board of Directors.

(b) To receive copies of annual financial reports furnished to owners.

(c) To inspect books and records of the Association as required to be available for owners.

(d) To exercise the voting right of the owner of any unit covered by the mortgage or mortgages held by the mortgagee with respect to any question of revoking or amending in any particular the Declaration or the By-Laws of the Association. For this purpose, a mortgagee (or its successors or assigns) shall be given no less than ten (10) days notice of any meeting at which any such issue shall be raised. Upon the failure of said mortgagee (or its successors or assigns) to participate in the vote on any such issue, the owner of the unit or units subject to the mortgage of a mortgagee (or its successors or assigns) shall be vested with full voting rights as to such issue.

In order to insure its rights under this paragraph, the mortgagee shall have first filed a written request with the Board of Directors that notice of meetings and copies of reports be sent to a named agent or representative of the mortgagee at the address stated in the request.

9.4 Void Transactions. Any sale, mortgage or lease which is not authorized pursuant to the terms of this Declaration shall be voidable at the option of any owner or the Board of Directors until such time as same shall be approved by the Board of Directors.

ARTICLE X
MISCELLANEOUS PROVISIONS

10.1 Conveyances: All conveyances of title in the consummation of the sale of any unit shall be by general warranty

deed, which shall include the following particulars:

(a) Description: A description of the property conveyed in the following form:

> "___ (Street Address) _____, being Unit (Unit Number) of OXFORD FOREST CONDOMINIUM, hereinafter referred to as the "Condominium", according to a Condominium Declaration dated September 4, 1973, filed for record _____, 1973, under Clerks No. _____, and recorded in the public records of Duval County, Florida; together with the undivided interest in the common elements designated in the Condominium Declaration to be appurtenant to such Unit."

(b) Use: A statement of the use for which the unit is intended and restrictions on its use:

(c) Other Matters: Any other and further matters which the grantor and grantee may deem desirable to set forth consistent with the Declaration, By-Laws, and the Act.

10.2 Notices; Agent for Service: All notices, stipulations, writing, or process to be served upon the Association, or upon the Board of Directors shall be delivered to the authorized Agent of the Association and of the Board of Directors. Said Agent shall be the then incumbent President of the Association whose name and address as appears in the minutes of the Association shall by this reference be a matter of record as part of this paragraph and Declaration. From time to time as new persons serve in the office of President, the Secretary shall certify and record an amendment to this paragraph. Amending and recording for the purpose of this paragraph shall not require any formal Association action, it being intended to meet at all time the statutory requirement to disclose the name and address of a person to receive service of process.

Until the election of the first president, Elizabeth W. Phelan, whose address is 4823 Windrush Lane, Jacksonville, Florida, shall be considered the authorized agent.

10.3 Easements and Licenses:

(a) Encroachments: Each unit and the common elements shall be subject to an easement for encroachments created by construction, settling and overhangs designed or constructed by Developer. A valid easement for said encroachments and for the maintenance of same, so long as they stand, shall and does exist. In the event that any building is partially or totally destroyed and then rebuilt, the owners of the units so affected agree that minor encroachments of parts of the adjacent unit or common elements due to construction shall be permitted and that a valid easement for said encroachments and the maintenance thereof shall exist.

(b) Utilities and Public Service Facilities: There is hereby granted a general easement upon, across, over and under

all of the property for ingress, egress, installation, replacing, repairing and maintaining all utilities including, but not limited to, water, sewers, telephones, gas and electricity. By virtue of this easement, it shall be expressly permissible for the providing utility company to erect and maintain the necessary poles and other equipment on the property and to affix and maintain utility wires, circuits and conduits on, above, across and under the roofs and exterior walls of the units. After the Period of Development, however, no sewers, gas lines, electrical lines, water lines or other utilities may be added to or relocated on the property except as approved by the Board of Directors. Should any utility furnishing a service by the general easement herein provided request a specific easement by separate recordable document, Developer shall have the right to grant such easement on the property, prior to its withdrawal, without conflicting with the terms hereof; thereafter, such easement shall be granted by the President of the Association upon proper action of the Board of Directors. The easements provided for in this Article shall in no way affect any recorded easement on the Property.

10.4 Captions: The captions of the various Articles and paragraphs of this Declaration shall not be deemed a part of this Declaration and shall not be construed in any way to limit the content of such Articles and Paragraphs, but are inserted herein only for reference and convenience.

10.5 Gender: The use of the masculine gender in this Declaration shall be deemed to include the feminine and neuter gender and the use of the singular shall include the plural, and vice versa, whenever the context so requires.

10.6 Severability: If any provisions of this Declaration, By-Laws or other Schedules attached hereto, or any paragraph, sentence, clause, phrase or word appearing therein, or herein be judicially held invalid or unenforceable for any reason whatsoever, such holding shall not be deemed to affect, alter, modify, or impair in any manner whatsoever any other term, provisions, paragraph, sentence, clause, phrase or word appearing in said documents.

ARTICLE XI
AMENDMENT

11.1 By Developer: Amendments to this Declaration for the purpose of further identifying and locating the Units contemplated in the Development shall be made as and when the construction of each of the Buildings is completed. Each such amendment shall be approved by the Developer and filed for record

in the public records of Duval County, Florida; at which time the same shall become effective. Other amendments which are authorized by this Declaration and the Act and made prior to the date on which the Developer delivers management of the Development to the Association shall become effective when approved and recorded in the manner hereinabove provided; however, such amendments shall not affect materially any rights of any then existing mortgage holder or Owners. In the event that such an amendment does affect materially any rights of any then existing mortgage holders or owners, the amendment shall be valid only upon the written consent thereto of all the then existing mortgage holders and a majority of the then existing Owners. Such amendments shall be certified by the Developer as having been duly approved and shall be effective when recorded in the public records of Duval County, Florida.

11.2 By Association: Amendments to this Declaration other than those provided for in the preceding paragraph which are authorized by this Declaration and the Act, shall be proposed and adopted in the following manner:

(a) Notice. Notice of the subject matter of the proposed amendment shall be included in the notice of any meeting of the Association at which a proposed amendment shall be considered.

(b) Resolution. A resolution adopting a proposed amendment may be proposed by either the Board of Directors of the Association or by the membership of the Association, and after being proposed and approved by one of such bodies it must be approved by the other. Directors and members not present at the meetings considering the amendment may express their approval in writing. Such approvals must be by all of the Directors and, unless otherwise specified in this Declaration or the Act, by not less than ninety percent (90%) of the total vote of the Association; provided, however, that in the event the proposed amendment should affect materially any rights of any then existing mortgage holders, such amendment shall also require the written consent thereto of all of the then existing mortgage holders, and, provided further, that if the Association shall vote to amend the By-Laws in any respect, such By-Laws amendment shall be set forth in an amendment to this Declaration as required by the Act, and such amendment to this Declaration shall be valid when approved by a Majority of the total vote of the Association.

(c) Recording. A copy of each amendment provided for in this Article XI shall be certified by the Board of Directors of the Association as having been duly adopted and shall be effective when filed for record in the public records

of Duval County, Florida.

IN WITNESS WHEREOF, this Condominium Declaration has been executed and attested by officers duly authorized to act on behalf of HOOVER & MORRIS DEVELOPMENT CO., INC, and its corporate seal affixed, as of the day and year first written above.

HOOVER & MORRIS DEVELOPMENT CO., INC.

By: Duane L. Hoover
Name: Duane L. Hoover
Title: President

Signed, sealed & delivered in the presence of:

Virginia Ridgeway
Witness

Sherry M. Clark
Witness

Linda P. Standley
Notary Public
My Commission Expires Mar. 8, 1976

(CORPORATE SEAL)

ATTEST: Albert Sidney Johnson
Name: Albert Sidney Johnson
Title: Assistant Secretary

STATE OF GEORGIA
COUNTY OF FULTON

Before me personally appeared DUANE L. HOOVER and ALBERT SIDNEY JOHNSON, to me well known and known to me to be the President and Assistant Secretary respectively of HOOVER & MORRIS DEVELOPMENT CO., INC., the corporation named in the foregoing Instrument, and known to me to be the persons who as such officers of said corporation, executed the same, and then and there the said DUANE L. HOOVER and ALBERT SIDNEY JOHNSON did acknowledge before me that said instrument is the free act and deed of said corporation by them respectively executed as such officers for the purposes therein expressed, that the seal thereunto attached is the corporate seal by them in like capacity affixed, all under authority duly vested in them by the Board of Directors of said corporation.

WITNESS my hand and official seal, this 4th day of September, 1973.

Linda P. Standley
Notary Public in and for the County and State aforesaid.

My Commission Expires Mar. 8, 1976

SCHEDULE "A"

Attached to and Made a Part of
CONDOMINIUM DECLARATION FOR OXFORD FOREST CONDOMINIUM

Part of the F. Bagley Grant, Section 48, Township 3 South, Range 27 East, Duval County, Florida, being more particularly described as follows:

Commence at the intersection of the easterly line of said F. Bagley Grant with the southerly right-of-way line of Old Kings Road as established for a width of 66 feet; thence north 73 degrees 34 minutes 25 seconds west along the said southerly right-of-way line of Old Kings Road, 286.65 feet to the point of beginning; thence continue north 73 degrees 34 minutes 25 seconds west along the said southerly right-of-way line of Old Kings Road, 286.40 feet; thence south 23 degrees 54 minutes 55 seconds west, 658.93 feet; thence south 30 degrees 18 minutes 50 seconds east, 543.33 feet; thence due east, 253.6 feet; thence north 6 degrees 22 minutes east, 441.1 feet; thence north 3 degrees 37 minutes 10 seconds west, 553.13 feet, more or less, to the POINT OF BEGINNING; subject, however, to an easement in favor of the Developer, Hoover & Morris Development Co., Inc., its successors, assigns and representatives, which easement shall be fifty (50) feet in width and shall lie adjacent, contiguous, and parallel to the easternmost boundary of the Property and run the full extent thereof, as more fully and completely provided in Paragraph 3.5 of the Declaration.

SCHEDULE "B"

Attached to and Made a Part of
CONDOMINIUM DECLARATION FOR OXFORD FOREST CONDOMINIUM

DESCRIPTION OF UNITS

B-1. Typical Units: Each of the buildings in which the units are located has two stories, no basement, and is principally of brick veneer construction. The units are more particularly shown by the architectural drawings enumerated in Schedule "C" and are generally described as follows:

Typical Unit #1 is designated the "Windsor" and contains a living room, dining room, family room, kitchen, 3 bedrooms, 2 1/2 baths, and patio, with approximately 1622 square feet.

Typical Unit #2 is designated the "Parliament" and contains a living room, dining room, family room, kitchen, 3 bedrooms, 2 1/2 baths, and patio, with approximately 1550 square feet.

Typical Unit #3 is designated the "Dover" and contains a living room, dining room, kitchen, 2 bedrooms, 1 3/4 baths, patio, with approximately 1284 square feet.

Typical Unit #4 is designated the "Cambridge" and contains a living room, dining area, kitchen, 2 bedrooms, 1 3/4 baths, and patio, with approximatley 1282 square feet.

Typical Unit #5 is designated the "Tudor" and contains a living-dining room, family room, kitchen, 3 bedrooms, 2 1/2 baths, and patio with approximately 1342 square feet.

B-2. Percentage Interest: As set out in Paragraph 3.1 of this Declaration, the Property is divided in 80 separate condominium parcels. The Units are contained in 15 buildings as depicted by the plot plan described in Schedule "C". The table below sets forth (1) the building number and street address of each unit, (2) the type of each unit, and (3) the percentage of the common elements, share of common surplus, liability for common expenses, and voting weight which are appurtenant to each of the units, as shown under the column headed "Percentage Interest".

Building	Building Unit	Street Address	Unit Type	Interest
A-1	A-1-A	4809 Evenlode Lane	Windsor	1.4070
A-1	A-1-B	4811 Evenlode Lane	Windsor	1.4070
A-1	A-1-C	4813 Evenlode Lane	Cambridge	1.1110
A-1	A-1-D	4815 Evenlode Lane	Cambridge	1.1110
A-1	A-1-E	4817 Evenlode Lane	Windsor	1.4070
A-1	A-1-F	4819 Evenlode Lane	Windsor	1.4070
A-2	A-2-A	4801 Windrush Lane	Windsor	1.4070
A-2	A-2-B	4803 Windrush Lane	Windsor	1.4070
A-2	A-2-C	4805 Windrush Lane	Cambridge	1.1110
A-2	A-2-D	4807 Windrush Lane	Cambridge	1.1110
A-2	A-2-E	4809 Windrush Lane	Windsor	1.4070
A-2	A-2-F	4811 Windrush Lane	Windsor	1.4070

OXFORD FOREST CONDOMINIUM OFFICIAL RECORDS.
Schedule "B"
Page 2.

A-3	A-3-A	4834 Windrush Lane	Windsor	1.4070
A-3	A-3-B	4832 Windrush Lane	Windsor	1.4070
A-3	A-3-C	4830 Windrush Lane	Cambridge	1.1110
A-3	A-3-D	4828 Windrush Lane	Cambridge	1.1110
A-3	A-3-E	4826 Windrush Lane	Windsor	1.4070
A-3	A-3-F	4824 Windrush Lane	Windsor	1.4070
A-4	A-4-A	4822 Windrush Lane	Windsor	1.4070
A-4	A-4-B	4820 Windrush Lane	Windsor	1.4070
A-4	A-4-C	4818 Windrush Lane	Cambridge	1.1110
A-4	A-4-D	4816 Windrush Lane	Cambridge	1.1110
A-4	A-4-E	4814 Windrush Lane	Windsor	1.4070
A-4	A-4-F	4812 Windrush Lane	Windsor	1.4070
A-5	A-5-A	4810 Cherwell Lane	Windsor	1.4070
A-5	A-5-B	4808 Cherwell Lane	Windsor	1.4070
A-5	A-5-C	4806 Cherwell Lane	Cambridge	1.1110
A-5	A-5-D	4804 Cherwell Lane	Cambridge	1.1110
A-5	A-5-E	4802 Cherwell Lane	Windsor	1.4070
A-5	A-5-F	4800 Cherwell Lane	Windsor	1.4070
B-1	B-1-A	4801 Evenlode Lane	Tudor	1.1640
B-1	B-1-B	4803 Evenlode Lane	Dover	1.1130
B-1	B-1-C	4805 Evenlode Lane	Dover	1.1130
B-1	B-1-D	4807 Evenlode Lane	Tudor	1.1640
B-2	B-2-A	4806 Evenlode Lane	Tudor	1.1640
B-2	B-2-B	4804 Evenlode Lane	Dover	1.1130
B-2	B-2-C	4802 Evenlode Lane	Dover	1.1130
B-2	B-2-D	4800 Evenlode Lane	Tudor	1.1640
B-3	B-3-A	8206 Oxford Forest Dr.	Tudor	1.1640
B-3	B-3-B	8204 Oxford Forest Dr.	Dover	1.1130
B-3	B-3-C	8202 Oxford Forest Dr.	Dover	1.1130
B-3	B-3-D	8200 Oxford Forest Dr.	Tudor	1.1640
B-4	B-4-A	4809 Cherwell Lane	Tudor	1.1640
B-4	B-4-B	4811 Cherwell Lane	Dover	1.1130
B-4	B-4-C	4813 Cherwell Lane	Dover	1.1130
B-4	B-4-D	4815 Cherwell Lane	Tudor	1.1640
B-5	B-5-A	4801 Cherwell Lane	Tudor	1.1640
B-5	B-5-B	4803 Cherwell Lane	Dover	1.1130
B-5	B-5-C	4805 Cherwell Lane	Dover	1.1130
B-5	B-5-D	4807 Cherwell Lane	Tudor	1.1640
C-1	C-1-A	4818 Evenlode Lane	Parliament	1.3435
C-1	C-1-B	4816 Evenlode Lane	Parliament	1.3435
C-1	C-1-C	4814 Evenlode Lane	Cambridge	1.1110
C-1	C-1-D	4812 Evenlode Lane	Cambridge	1.1110
C-1	C-1-E	4810 Evenlode Lane	Parliament	1.3435
C-1	C-1-F	4808 Evenlode Lane	Parliament	1.3435
C-2	C-2-A	4825 Windrush Lane	Parliament	1.3435
C-2	C-2-B	4827 Windrush Lane	Parliament	1.3435
C-2	C-2-C	4829 Windrush Lane	Cambridge	1.1110
C-2	C-2-D	4831 Windrush Lane	Cambridge	1.1110
C-2	C-2-E	4833 Windrush Lane	Parliament	1.3435
C-2	C-2-F	4835 Windrush Lane	Parliament	1.3435

C-3	C-3-A	4813 Windrush Lane	Parliament	1.3435
C-3	C-3-B	4815 Windrush Lane	Parliament	1.3435
C-3	C-3-C	4817 Windrush Lane	Cambridge	1.1110
C-3	C-3-D	4819 Windrush Lane	Cambridge	1.1110
C-3	C-3-E	4821 Windrush Lane	Parliament	1.3435
C-3	C-3-F	4823 Windrush Lane	Parliament	1.3435
C-4	C-4-A	4810 Windrush Lane	Parliament	1.3435
C-4	C-4-B	4808 Windrush Lane	Parliament	1.3435
C-4	C-4-C	4806 Windrush Lane	Cambridge	1.1110
C-4	C-4-D	4804 Windrush Lane	Cambridge	1.1110
C-4	C-4-E	4802 Windrush Lane	Parliament	1.3435
C-4	C-4-F	4800 Windrush Lane	Parliament	1.3435
C-5	C-5-A	4822 Cherwell Lane	Parliament	1.3435
C-5	C-5-B	4820 Cherwell Lane	Parliament	1.3435
C-5	C-5-C	4818 Cherwell Lane	Cambridge	1.1110
C-5	C-5-D	4816 Cherwell Lane	Cambridge	1.1110
C-5	C-5-E	4814 Cherwell Lane	Parliament	1.3435
C-5	C-5-F	4812 Cherwell Lane	Parliament	1.3435

The assigned percentages of interest and voting may not, and need not, be mathematically accurate and equal to the proportionate assigned values. No opinions, appraisals, sale or market value transaction shall be interpreted as requiring or permitting any change in the assinged percentages of undivided interest and voting rights.

B-3. Vertical Boundaries of Units: The vertical boundaries of each unit shall be the exterior of the outside walls of the units as the same may exist upon completion of construction, having the dimensions and locations shown on the plot plans, foundation plans, and elevation drawings identified in Schedule "C" hereof. Where there may be attached to such outside wall a balcony, loggia, terrace, patio, a stairway, a stoop, landing steps, projecting cornices and copings, of other portion of the building, serving only the unit being bounded, such boundary shall be deemed to include all of such structures and fixtures thereon. However, as respects an interior wall, or walls between units, the vertical boundary of each unit shall be fixed at the center line of such walls between units, provided that such walls are not to be deemed party walls, but instead are part of the limited common elements as defined elsewhere in this Declaration, serving only the units affected. The vertical boundaries of each unit shall also embrace any garden courtyard or terrace appurtenant to the unit as bounded by exterior privacy or garden walls as shown on the architectural exhibits enumerated in Schedule "C". In these instances, the vertical boundary shall go to the center of such walls as may divide the courtyard of one unit from the courtyard of another unit. Every portion of a dwelling contributing to the support of an abutting unit shall be burdened with an easement of support for the benefit of such abutting unit.

B-4. Horizontal Boundaries of Units: The horizontal boundaries of each unit shall be the following boundaries as extended to an intersection with the vertical boundaries:

(a) the upper boundaries shall be a horizontal plane the elevation of which coincides with the elevation of the exterior surface of the top story interior ceiling, including the dry wall.

(b) the lower boundaries shall be a horizontal plane the elevation of which coincides with the upper surface of the floor slab, if there be a floor slab; otherwise, the lowest surface of the unfinished subfloor.

B-5. Encroachments and Variances: In the event any horizontal or vertical boundary line as shown on the architectural exhibits enumerated in Schedule "C" does not coincide with the actual location of the respective wall, floor or ceiling surface of the unit because of construction, or for any other reasons, the boundary lines of each unit shall be deemed to be and shall be treated for purposes of occupancy, possession, maintenance, decoration, use and enjoyment, as in accordance with the actual existing construction and/or condition. In such case easements for his exclusive use shall exist in favor of the owner of each unit in and to such space lying outside of the actual boundary line of the unit but within the appropriate wall, floor or ceiling surfaces of the dwelling. Any apparatus, ducts, conduits, lines, mains, wires, or other items which extend beyond the boundaries of a unit but which serve solely that unit, shall be deemed a part of the unit and appurtenant thereto, and title thereto and the responsibility for maintenance thereof shall pass with the unit. "use"

B-6. "Limited" Common Elements: Limited common elements reserved for the exclusive use of unit owners, their families, servants and invitees, are the paved approach from the sidewalk to the unit, the front porch or stoop, the lawn space between the front of each unit and the sidewalk or driveway, the patio at the rear of the unit, one to two parking spaces per unit in front of each building, and all common walls. The "limited" common elements here made appurtenant to the respective units, shall not be altered, diminished, or enlarged by any custom or practice of the owners and their neighbors. Should any owner cause his property to be surveyed and the limited common elements included by demarcation with any stake, pin, or other monument, such stake, pin or monument shall not be placed, located, altered or permitted to remain without the continuing approval of the Board of Directors. Limited common elements shall not be construed or interpreted to be separate and apart from common elements, in general, being "limited" only with respect to the reserved use thereof to such units.

SCHEDULE "C"

Attached to and Made a Part of
CONDOMINIUM DECLARATION FOR OXFORD FOREST CONDOMINIUM

This Schedule identifies the surveys, drawings, and architectural exhibits showing conditions of the Property as-built, unless otherwise specified, and numbered as set forth below:

Document	Description
Exhibit C-1	SURVEY: Prepared by Max Garcia & Associates dated April 25, 1973, revised August 16, 1973, to locate additional improvements, bearing seal and certification of Max Garcia, Registered Land Surveyor No. 462, Florida.
Exhibit C-2	FLOOR PLANS: Architectural drawings prepared by A. Robert Broadfoot, Architect, showing first floor plan and second floor plan of Typical Unit #1.
Exhibit C-3	FLOOR PLANS: Architectural drawings prepared by A. Robert Broadfoot, Architect, showing first floor plan and second floor plan of Typical Unit #4.
Exhibit C-4	FLOOR PLANS: Architectural drawings prepared by A. Robert Broadfoot, Architect, showing first floor plan and second floor plan of Typical Unit #3 and Typical Unit #5.
Exhibit C-5	FLOOR PLANS: Architectural drawings prepared by A. Robert Broadfoot, Architect, showing first floor plan and second floor plan of Typical Unit #2.
Exhibit C-6	CERTIFICATE of A. ROBERT BROADFOOT, ARCHITECT, required by Section 711.08 (1)(e) of the Florida Condominium Act.

OFFICIAL RECORDS

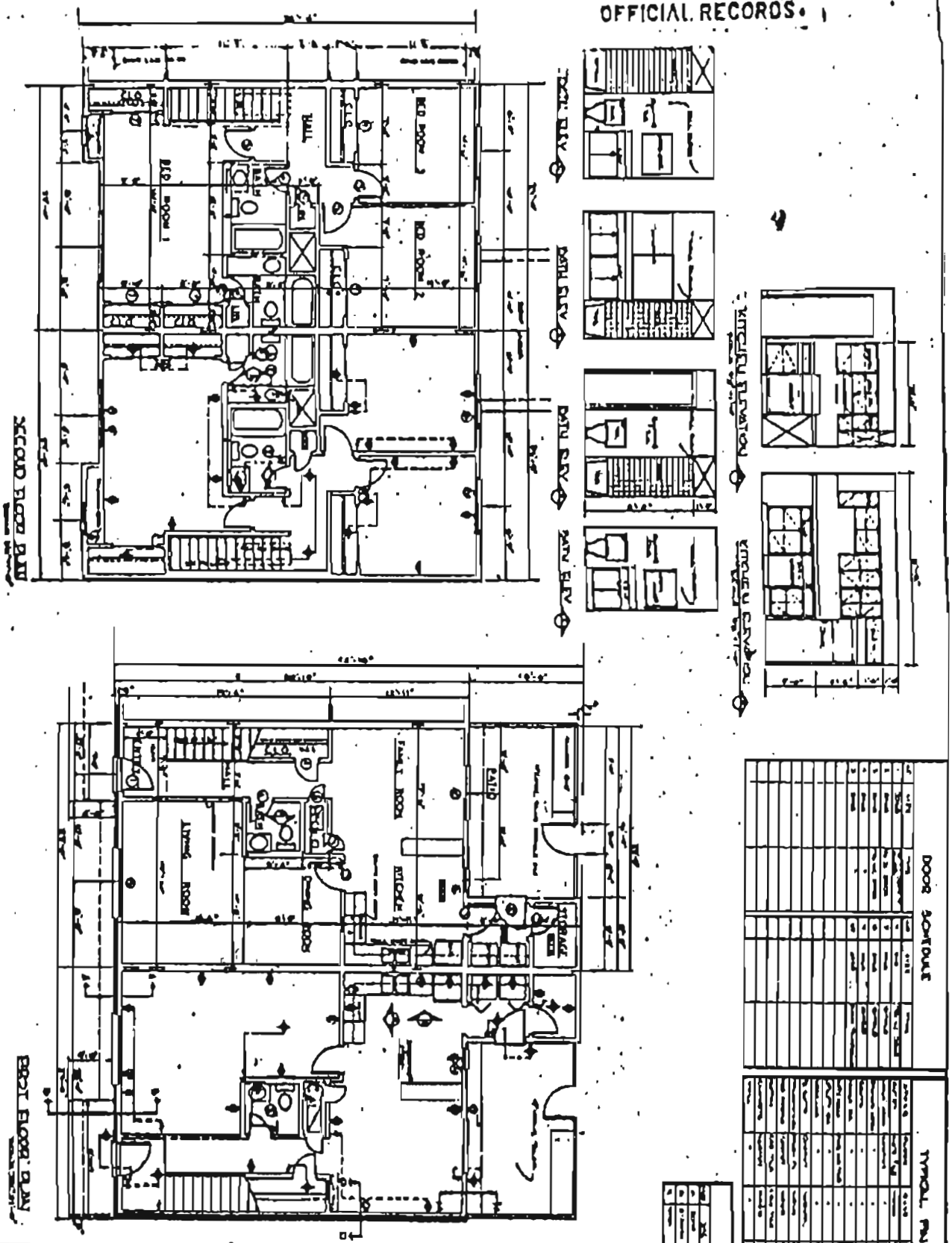


EXHIBIT C-2

PAGE 1 OF 1

OFFICIAL RECORDS

EXHIBIT C-3

PAGE 1 OF 1

OFFICIAL RECORDS

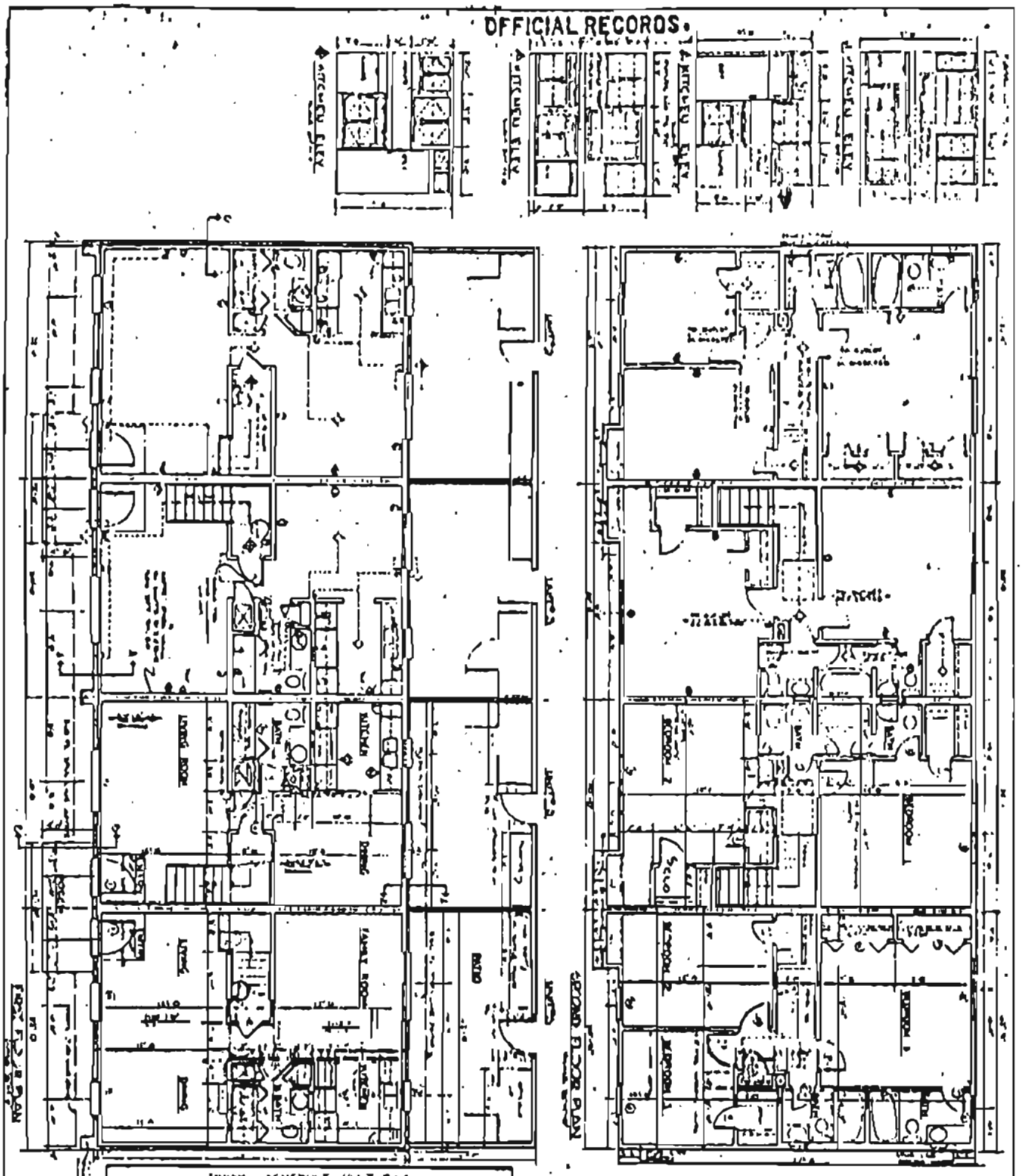


EXHIBIT C-4

PAGE 1 OF 1

EXHIBIT C-5
PAGE 1 OF 1

EXHIBIT C-6

Attached to and Made a Part of
Schedule "C"
CONDOMINIUM DECLARATION FOR OXFORD FOREST CONDOMINIUM

ARCHITECT'S CERTIFICATE

THIS IS TO CERTIFY THAT:

1. The floor plans of units located at each address and contained in each building of OXFORD FOREST CONDOMINIUM as described and enumerated in Schedule "B" of the Condominium Declaration of OXFORD FOREST CONDOMINIUM were built in compliance with and according to typical unit floor plans enumerated in Schedule "C" of said Declaration and made a part hereof.

2. The unit type and corresponding street number address contained in each building as identified and set forth in the aforesaid Schedule "B" is a true and correct representation of each typical unit as determined with reference to the aforesaid floor plans and corresponding street address.

3. The survey, plot plan, building plans, floor plans, and other architectural and engineering drawings enumerated in Schedule "C" of the Declaration, together with the wording of the Declaration, constitutes a correct representation of the improvements described, and there can be determined therefrom the identification, location, dimensions and size of the common elements and each unit.

A. Robert Broadfoot

A. Robert Broadfoot, Architect

terms of the Declaration of Condominium, as amended hereby.

SIGNED this 19th day of April, 1977, by the owners of the following described condominium parcels.

Units A-1-A, A-1-B, A-1-C, A-1-D, A-1-E, A-1-F, A-2-A, A-2-B, A-2-C, A-2-D, A-2-E, A-2-F, A-3-A, A-3-B, A-3-C, A-3-D, A-3-E, A-3-F, A-4-A, A-4-B, A-4-C, A-4-D, A-4-E, A-4-F, A-5-A, A-5-B, A-5-C, A-5-D, A-5-E, A-5-F, B-1-A, B-1-B, B-1-C, B-1-D, B-2-A, B-2-B, B-2-C, B-2-D, B-3-A, B-3-B, B-3-C, B-3-D, B-4-A, B-4-B, B-4-C, B-4-D, B-5-A, B-5-B, B-5-C, B-5-D, C-1-A, C-1-B, C-1-C, C-1-D, C-1-E, C-1-F, C-2-A, C-2-B, C-2-C, C-2-D, C-2-E, C-2-F, C-3-A, C-3-B, C-3-C, C-3-D, C-3-E, C-3-F, C-4-A, C-4-B, C-4-C, C-4-D, C-4-E, C-4-F, C-5-A, C-5-B, C-5-C, C-5-D, C-5-E, C-5-F.

Signed, sealed and delivered in the presence of:

Richard B. Blumenfeld

CITIZENS AND SOUTHERN REALTY INVESTORS

By: James B. Harrison
Not individually but in his capacity as its Executive Representative

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 19th day of April, 1977, by James B. Harrison as Executive Representative of Citizens and Southern Realty Investors, a Maryland trust, on behalf of the Trust.

Notary Public
Notary Public, State of Florida at Large
My commission expires Mar. 18, 1980

My Commission Expires: _____

Unit No. A-2-C

Signed, sealed and delivered in the presence of:

Richard B. Blumenfeld

James B. Harrison

Phyllis D O'Sullivan
Phyllis D. O'Sullivan

STATE OF FLORIDA
COUNTY OF Duval

The foregoing instrument was acknowledged before me this 19th day of April, 1977, by Phyllis D. O'Sullivan.

Notary Public
Notary Public, State of Florida at Large
My commission expires Mar. 18, 1980

My Commission Expires: _____

Unit No. A-3-F

Signed, sealed and delivered
in the presence of:

Richard S Blumenfeld
James B. Hutchison

William J. Cross

Richard S Blumenfeld
James B. Hutchison

Patricia K. Cross

STATE OF FLORIDA

COUNTY OF Duval

The foregoing instrument was acknowledged before me this 19th day of April, 1977, by William J. Cross and Patricia K. Cross.

Notary Public
Notary Public, State of Florida at Large
My commission expires Mar. 18, 1980

My Commission Expires: _____

Unit No. C-1-F

Signed, sealed and delivered
in the presence of:

Richard S Blumenfeld
James B. Hutchison

James A. Willis

Richard S Blumenfeld
James B. Hutchison

Elaine W. Willis

STATE OF FLORIDA

COUNTY OF Duval

The foregoing instrument was acknowledged before me this 19th day of April, 1977, by James A. Willis and Elaine W. Willis.

Notary Public
Notary Public, State of Florida at Large
My commission expires Mar. 18, 1980

My Commission Expires: _____

Unit No. C-4-F

Signed, sealed and delivered
in the presence of:

Richard S Blumenfeld
James B. Hutchison

James A. Paige

Richard S Blumenfeld

Patricia A. Paige

STATE OF FLORIDA

COUNTY OF Duval

The foregoing instrument was acknowledged before me this 19th day of April, 1977, by James A. Paige and Juliana A. Paige.

Notary Public
Notary Public, State of Florida at Large
My commission expires Mar. 18, 1980

My Commission Expires: _____

Unit No.A-2-F

Signed, sealed and delivered
in the presence of:

Richard S Blumenfeld
James B. Harrison
Richard S Blumenfeld
James B. Harrison

James J. Toone
Elizabeth A. Toone

STATE OF FLORIDA
COUNTY OF Duval

The foregoing instrument was acknowledged before me this 19th day of April, 1977, by James J. Toone and Elizabeth A. Toone.

Notary Public
Notary Public, State of Florida at Large
My commission expires Mar. 18, 1980

My Commission Expires: _____

Unit Nos. A-4-F and A-5-D

Signed, sealed and delivered
in the presence of:

James B. Harrison
Donna Jo Weiland

Citizens and Southern Mortgage Company
now known as Citizens and Southern
Financial Corporation

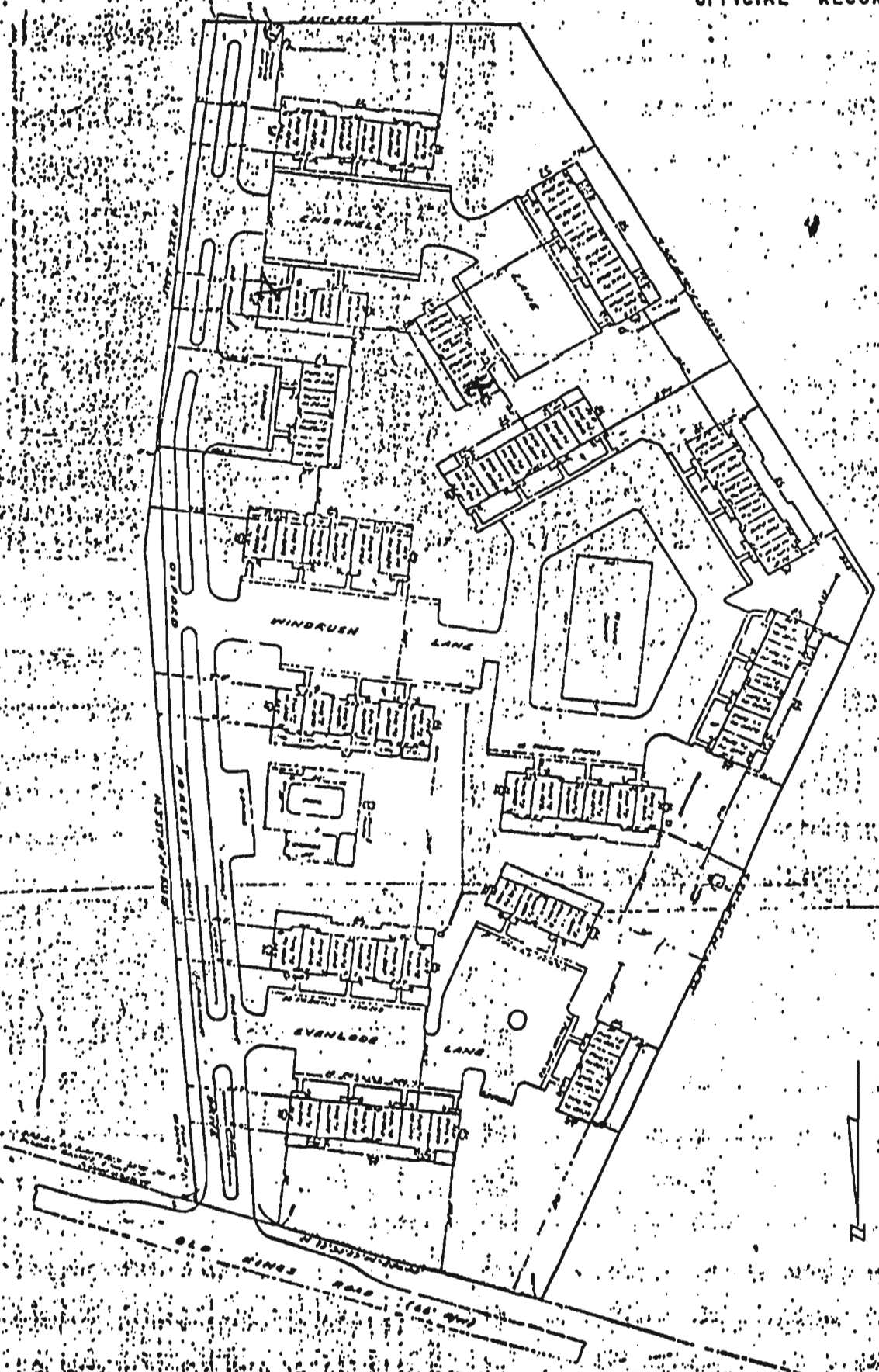
By: _____
Its ASSISTANT VICE PRESIDENT

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 19th day of April, 1977, by Will Smith as Assistant Vice President of Citizens and Southern Mortgage Company now known as Citizens and Southern Financial Corporation, a Georgia corporation, on behalf of said corporation.

Notary Public, State of Florida at Large
My commission expires Mar. 18, 1980

My Commission Expires: _____



Amended Exhibit C-1