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DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS

FOR THE VILLAGES OF SUMTER OAK BEND VILLAS

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THE VILLAGES OF LAKE-SUMTER, INC., a Florida Corporation, hereinafter called Declarant, is the owner in fee simple of certain real property located in Sumter County, Florida, known by official plat designation as the VILLAGES OF SUMTER OAK BEND VILLAS pursuant to a plat recorded in Official Plat Book 7 beginning at Page 10-15A of the Public Records of Sumter County, Florida.

For the purpose of enhancing and protecting the value, attractiveness and desirability of the lots or tracts constituting such Subdivision, Declarant hereby declares that all of the Homesites (as hereinafter defined), and each part thereof, but not the tracts within the Subdivision, shall be held, sold, and conveyed only subject to the following easements, covenants, conditions, and restrictions, which shall constitute covenants running with the land and shall be binding on all parties having any right, title, or interest in the above described property or any part thereof, their heirs, successors, and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I. DEFINITIONS

Section 1. "Declarant" shall mean THE VILLAGES OF LAKE-SUMTER, INC. and its successors and assigns.

Section 2. "District" shall mean the Village Community Development District No. 6, a community development district created pursuant to Chapter 190, Florida Statutes.

Section 3. "Homesite" shall mean any plot of land shown upon the Plat which bears numerical designation, but shall not include tracts or other areas not intended for a residence.

Section 4. "Maintenance" shall mean the exercise of reasonable care and repair to keep buildings, roads, landscaping, lighting, lawns, water and sewer distribution systems, storm water run off collection systems, and other related improvements and fixtures in good repair and condition. Maintenance of landscaping shall further mean the exercise of generally accepted garden-management practices necessary to promote a healthy, weed-free environment for optimum plant growth.

Section 5. "Mortgage" shall mean a conventional mortgage.

Section 6. "Institutional First Mortgage" shall mean a first lien mortgage granted by an Owner to a bank, savings and loan association, pension fund trust, real estate investment trust, or insurance company.

Section 7. "Owner" shall mean the record owner, whether one or more persons or entities, of a fee simple title to any Homesite which is a part of the Subdivision, and shall include contract sellers, but shall not include those holding title merely as security for performance of an obligation.

Section 8. "Subdivision" shall mean the subdivided real property hereinbefore described and such additions thereto as may be brought within the jurisdiction of these restrictions as hereinafter provided.

SUMTER COUNTY, FLORIDA
GLORIA HAYWARD, CLERK OF CIRCUIT COURT

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ARTICLE III. THE VILLAGES CONTRACTUAL AMENITIES FEE

Each Owner hereby agrees to pay a monthly fee or charge (the "Contractual Amenities Fee") against each Homesite for the benefit and use of the recreational and other amenities, in the amount per month set forth in such Owner's Deed. The Contractual Amenities Fee set forth is limited to the Owner named therein. In the event the Owner(s) transfers, assigns or in any way conveys their interest in and to the Homesite, the new Owner(s) shall be obligated to pay the prevalent Contractual Amenities Fee sum that is then in force and effect for new Owner(s) of Homesites in the most recent addition or unit. The monthly Contractual Amenities Fee as set forth in this section is based on the cost of living for the month of sale as reflected in the Consumer Price Index, U.S. Average of Items and Food, published by the Bureau of Labor Statistics of the U.S. Department of Labor (the "Index"). The month of sale shall be the date of the Contract for Purchase of the Homesite. There shall be an annual adjustment in the monthly Contractual Amenities Fee. The adjustments shall be proportional to the percentage increase or decrease in the Index. Each adjustment shall be in effect for the intervening one year period. Adjustments not used on any adjustment date may be made any time thereafter. Each Owner agrees that as additional facilities are requested by the Owner(s) of Homesites and the erection of such additional facilities is agreed to by the Declarant, that upon a vote of one half (½) of the Owners requesting such additional facilities and the commencement of charges therefor, the monthly Contractual Amenities Fee provided for in this section shall be increased accordingly without the limitations set forth herein. For the purpose of all votes the Declarant shall be entitled to one (1) vote for each Homesite owned by the Declarant. The monthly charges shall be paid to the Declarant or its designee each month to insure the provision of the services being paid for. The monthly charges for services described in this section shall be due and payable to Declarant and said charges once in effect will continue month to month whether or not said Homesite is vacant. Owner does hereby give and grant unto Declarant a continuing lien in the nature of a Mortgage upon the Homesite of the Owner superior to all other liens and encumbrances, except any Institutional First Mortgage. This lien shall be perfected by recording in the Public Records a notice of lien or similarly titled instrument and shall secure the payment of all monies due Declarant hereunder and may be foreclosed in a court of equity in the manner provided for the foreclosures of mortgages. In any such action or any other action to enforce the provision of this lien, including appeals, Declarant shall be entitled to recover attorney's fees incurred by it, abstract bills and court costs. Owner together with Owner's heirs, successors and assigns, agree to take title subject to and be bound by, and pay the charge set forth herein and acceptance of the deed shall further signify approval of said charge as being reasonable and fair, taking into consideration the nature of Declarant's project, Declarant's investment in the recreational area, and in view of all the other benefits to be derived by the Owners as provided herein. Purchasers of Homesites further agree, by the acceptance of their deeds and the payment of the purchase price therefor, acknowledge that the purchase price was solely for the purchase of their Homesite or Homesites, and that the Owners, their heirs, successors and assigns, do not have any right, title or claim or interest in and to the recreational, dedicated, or reserved areas or security facilities contained therein or appurtenant thereto, by reason of the purchase of their respective Homesites, it being specifically agreed that Declarant, its successors and assigns, is the sole and exclusive Owner of the areas and facilities, and the Contractual Amenities Fee is a fee for services and is in no way adjusted according to the cost of providing those services.

ARTICLE IV. PROPERTY RIGHTS

Section 1. Reciprocal Easements. There shall exist reciprocal appurtenant easements between adjacent Homesites and between Homesites and adjacent dedicated or reserved areas. Each Homesite may be both benefitted and burdened by side yard easements, driveway easements, easements for ingress and egress, and easements for maintenance, as described below:

(a) Side Yard Easements.

(1) **Scope and Duration.** There shall exist for the benefit and use of the dominant tenement side yard easements over and upon the servient tenement. The easements shall be perpetual and the holder of the dominant tenement shall have exclusive use of that portion of the servient tenement burdened by the side yard easement, except that the servient tenement shall retain the following rights:

- (i) The Owner of the servient tenement shall have the right at all reasonable times to enter upon the easement area, including the right to cross over the dominant tenement for such entry, in order to perform work related to the use and maintenance of the servient tenement. In exercising the right of entry upon the easement area as provided for above, the Owner of the servient tenement agrees to utilize reasonable care not to damage any landscaping or other items existing in the easement area.
- (ii) The servient tenement shall have the right of drainage over, across and upon the easement area for water draining from the roof of any dwelling or structure upon the servient tenement, the right to maintain eaves and appurtenances thereto and the portions of any dwelling structure upon the servient tenement as originally constructed or as constructed pursuant hereto.
- (iii) The Owner of the dominant tenement shall not attach any object to a wall, fence or dwelling belonging to the servient tenement or disturb the grading of the easement area or otherwise act with

respect to the easement area in any manner which would damage the servient tenement.

(2) Description of the Side Yard Easement. The dominant tenement shall be the property benefitted by the use of the side yard easement, and the servient tenement shall be the property burdened by the side yard easement. The side yard easement shall extend over that portion of the servient tenement, lying between the exterior of the side dwelling wall of the servient tenement (on the garage side) and adjoining side Homesite line of the adjoining dominant tenement; and also extending from the exterior of the said side dwelling wall of the servient tenement in a straight line with the exterior side wall to the rear Homesite lot line of servient tenement; and also that portion of the servient tenement lying between the driveway of the servient tenement as originally constructed by the declarant, and the adjoining side Homesite lot line of the dominant tenement. The dominant tenement shall be responsible for maintenance of the side yard easement.

(3) Lots Affected by the Side Yard Easement. The side yard easement shall benefit and burden the following Homesites:

- (i) Homesites both burdened and benefitted by side yard easements shall be Homesites 2 through 19, 25, 30 through 44, 48, 49, 55-66, and 71-82.
- (ii) Homesites burdened but not benefitted by side yard easements shall be Homesites 1, 22, 26, 45, 50, 53, 54 and 83.
- (iii) Homesites benefitted but not burdened by side yard easements shall be Homesites 20, 23, 24, 29, 47, 52, 67 and 70.

Section 2. Owner's Easements of Enjoyment in Dedicated or Reserved Areas. Every Owner of a Homesite shall have a right and easement of ingress and egress and enjoyment in and to the dedicated or reserved areas.

Section 3. Easements of Encroachment. There shall exist reciprocal appurtenant easements as between adjacent Homesites and between each Homesite and any portion or portions of reserved or dedicated areas adjacent thereto for any encroachment due to the nonwillful placement, settling, or shifting of the improvements constructed, reconstructed, or altered thereon, provided such construction, reconstruction, or alteration is in accordance with the terms of this Declaration. Such easement shall exist to a distance of not more than one (1) foot as measured from any point on the common boundary between adjacent Homesites, and between each Homesite and any adjacent portion of the dedicated or reserved areas. No easement for encroachment shall exist as to any encroachment occurring due to the willful conduct of an Owner. A certificate by Declarant recorded in the Public Records to the effect that an encroachment is not willful, shall be conclusive proof thereof.

Section 4. Other Easements.

(a) Easements for installation and maintenance of underground utilities, cable television, drainage and drainage facilities, are hereby reserved over reserved or dedicated areas, and over the rear 7 1/2 feet, the front 7 1/2 feet, and 5 feet along the side lot lines of each Homesite. Such easements over the rear of the Homesite shall also permit a community development district to enter upon such easement area to maintain the security wall on the Homesite or the adjoining property. Declarant reserves the right to remove, relocate, or reduce such easements lying along the front, rear or side lot lines of the Homesite by recording in the Public Records of Sumter County, Florida, an amendment to this Declaration which is duly executed by the Declarant. Within these easements, no structure, planting, or other material shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities, or which may damage, interfere with, or change the direction of flow of drainage facilities in the easements. The easement area of each Homesite and all improvements therein shall be continuously maintained by the Owner of such Homesite, except for improvements for maintenance of which a public authority or utility company is responsible. Declarant contemplates constructing patios and similar improvements. Utility providers utilizing such easement area covenant, as a condition of the right to use such easement, not to interfere or disturb such equipment installed within the easement area. In order to minimize damage to the property subject to such easement, utility providers are encouraged to install utilities pursuant to a Joint Trench Agreement. All utility providers are responsible for repairing the grading and landscape being disturbed pursuant to any utilization of such easements.

(b) No dwelling unit or other structure of any kind including fencing shall be built, erected, or maintained on any such easement either created in this Declaration or as shown on the plat, or by reservation or right or way, except that patios and walks may be constructed by the dominant tenement over the easements reserved over the strip of land running along the side Homesite lot line of each Homesite, and also except for the white picket fence as originally constructed by the Declarant. Such easements, reservations, and rights of way shall at all times be open and accessible to public and quasi-public utility corporations, their employees and contractors, and shall also be open and accessible to Declarant, its successors and assigns, all of whom shall have the right and privilege of doing whatever may be necessary in, on, under, and above such locations to carry out any of the purposes for which such easements, reservations, and rights of way are reserved.

Section 5. No Partition. There shall be no judicial partition of dedicated or reserved areas, nor shall Declarant, or any Owner or any other person acquiring any interest in the Subdivision or any part thereof, seek judicial partition thereof. However nothing contained herein shall be construed to prevent judicial partition of any Homesite owned in co-tenancy.

ARTICLE V. USE RESTRICTIONS

The Subdivision shall be occupied and used only as follows:

Section 1. The Subdivision is an adult community designed to provide housing for persons 55 years or age or older. All homes that are occupied must be occupied by at least one person who is at least fifty-five (55) years of age. No person under nineteen (19) years of age may be a permanent resident of a home, except that persons below the age of nineteen (19) years may be permitted to visit and temporarily reside for periods not exceeding thirty (30) days in total in any calendar year period. The Declarant or its designee in its sole discretion shall have the right to establish hardship exceptions to permit individuals between the ages of nineteen (19) and fifty-five (55) to permanently reside in a home even though there is not a permanent resident in the home who is fifty-five (55) years of age or over, providing that said exceptions shall not be permitted in situations where the granting of a hardship exception would result in less than 80% of the Homesites in the Subdivision having less than one resident fifty-five (55) years of age or older, it being the intent that at least 80% of the units shall at all times have at least one resident fifty-five (55) years of age or older. The Declarant shall establish rules, regulations policies and procedures for the purpose of assuring that the foregoing required percentages of adult occupancy are maintained at all times. The Declarant or its designee shall have the sole and absolute authority to deny occupancy of a home by any person(s) who would thereby create a violation of the aforesaid percentages of adult occupancy. Permanent occupancy or residency may be further defined in the Rules and Regulations of the Subdivision as may be promulgated by the Declarant or its designee from time to time. All residents shall certify from time to time as requested by the Declarant, the names and dates of birth of all occupants of a home.

Section 2. No business of any kind shall be conducted on any residence with the exception of the business of Declarant and the transferees of Declarant in developing and selling all of the Homesites as provided herein.

Section 3. No noxious or offensive activity shall be carried on in or on any Homesite with the exception of the business of Declarant and the transferees of Declarant in developing all of the Homesites as provided herein.

Section 4. No sign of any kind shall be displayed to public view on a Homesite or any dedicated or reserved area without the prior written consent of the Declarant, except customary name and address signs and one sign advertising a property for sale or rent which shall be no larger than twelve (12) inches wide and twelve (12) inches high and which shall be located wholly within the residence and only visible through a window of the residence. Lawn ornaments are prohibited, except for seasonal displays not exceeding a thirty (30) day duration.

Section 5. Nothing shall be done or kept on a Homesite or on any dedicated or reserved area which would increase the rate of insurance relating thereto without the prior written consent of the Declarant, and no Owner shall permit anything to be done or kept on his Homesite or any dedicated or reserved area which would result in the cancellation of insurance on any residence or on any part of the dedicated or reserved area, or which would be in violation of any law.

Section 6. Birds, fish, dogs and cats shall be permitted, with a maximum of two (2) pets per Homesite. Each Owner shall be personally responsible for any damage caused to any dedicated or reserved area by any such pet and shall be responsible to immediately remove and dispose of any excrement of such pet and shall be responsible to keep such pet on a leash. No other animals, livestock, or poultry of any kind shall be raised, bred, or kept on any Homesite or on any dedicated or reserved area.

Section 7. No fence, hedge, wall, or other dividing instrumentality shall be constructed or maintained on any Homesite, except for any fencing originally constructed by the Declarant. In order to maintain a visible roadway, no bush, shrub, tree, or other similar plant may be placed within the road right-of-way. Concrete and driveway coatings are permitted providing that the design is harmonious with the Subdivision and that such coating is the same color as the home. No ingress or egress to or from any Homesite is permitted except pursuant to such driveways and sidewalks as originally constructed by Declarant.

Section 8. No outbuilding, tent, shack, garage, trailer, shed, utility building or temporary building of any kind shall be erected, except temporarily only for construction purposes. No arbor, trellis, gazebo, pergola (or similar item), awning, fence, barrier, wall or structure of any kind or nature shall be placed on the property without prior written approval of the Declarant.

Section 9. Nothing shall be altered in, constructed on, or removed from any dedicated or reserved areas except on the written consent of the Declarant, after the original development thereof by the Declarant.

Section 10. The hanging of clothes or clotheslines or placing of clothes poles is prohibited to the extent allowed by law. No aerials, satellite reception dishes, or antennas of any kind nor window air-conditioners or irrigation wells are permitted within the Subdivision, except as specifically allowed by law. The location of any improved device will be as previously approved by the Declarant in writing.

Section 11. Prior to being placed curbside for collection, no rubbish, trash, garbage, or other waste material shall be kept or permitted on any Homesite or on dedicated or reserved areas except in sanitary containers located in appropriate areas concealed from public view.

Section 12. Once placed curbside for collection, all garbage will be contained in plastic bags prescribed by Declarant and placed curbside no earlier than the day before scheduled pick-up. In the alternative, the Declarant shall

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have the right to require that garbage be placed in a dumpster and not placed curbside. In either event, all garbage must be contained in fully closed and sealed plastic bags prescribed by the Declarant. To maintain the Subdivision in a clean and sanitary condition and to minimize heavy commercial traffic within the subdivision, garbage and trash service shall be provided by a carrier selected by the Declarant, and charges paid separately by each Owner. Owner agrees that garbage and trash service shall commence on the closing date the Owner purchases Owner's Homesite and home. Owner acknowledges that garbage and trash services is provided, and the fee for such service is payable, on a year-round basis regardless of use or occupancy. Declarant reserves the right to require all Owner's to participate in a curbside recycling program if and when one is instituted.

Section 13. Owner(s) shall use his property in such a manner as to allow his neighbors to enjoy the use of their property. Radios, record players, television, voices and other sounds are to be kept on a moderate level from 10:00 p.m. to one (1) hour before daylight. These restrictions shall not apply to construction noises being made by the Declarant.

Section 14. The Declarant reserves the right to prohibit or control all peddling, soliciting, selling, delivery and vehicular traffic within the Subdivision.

Section 15. The Declarant reserves the right to establish such other reasonable rules and regulations covering the utilization of the Homesites by the Owner(s) in order to maintain the aesthetic qualities of this Subdivision, all of which apply equally to all of the parties in the Subdivision and the rules and regulations shall take effect within five (5) days from the sending of a notice to an Owner(s).

Section 16. Individual mailboxes may not be located upon a Homesite. Mailboxes are provided by the U.S. Postal Service at no cost to Owner, however, those boxes shall be housed by Declarant at a one time lifetime charge to Owner of \$190.00 per box. If title to a Homesite is transferred, a new charge shall be made to the new Owner at the then prevailing mailbox fee being charged to new Owners of Homesites in the most recent addition or unit of the VILLAGES OF SUMTER. Payment of this fee shall be a condition collectible in the same manner as the maintenance fee and shall constitute a lien against the Homesite until it is paid. The mailbox fee may be increased in the same percentages and manner as increases in The Villages Contractual Amenities Fee.

Section 17. Declarant or the transferees of Declarant shall undertake the work of developing all Homesites included within the Subdivision. The completion of that work, and the sale, rental, or other disposition of residential units is essential to the establishment and welfare of the Subdivision as an ongoing residential community. In order that such work may be completed and the Subdivision be established as a fully occupied residential community as soon as possible, nothing in this Declaration shall be understood or construed to:

(a) Prevent Declarant, Declarant's transferees, or the employees, contractors, or subcontractors of Declarant or Declarant's transferees from doing on any part or parts of the Subdivision owned or controlled by Declarant or Declarant's transferees or their representatives, whatever they determine may be reasonably necessary or advisable in connection with the completion of such work;

(b) Prevent Declarant, Declarant's transferees, or the employees, contractors, or subcontractors of Declarant or Declarant's transferees from constructing and maintaining on any part or parts of the Subdivision property owned or controlled by Declarant, Declarant's transferees, or their representatives such structures as may be reasonably necessary for the completion of such work, the establishment of the Subdivision as a residential community, and the disposition of Homesites by sale, lease, or otherwise;

(c) Prevent Declarant, Declarant's transferees, or the employees, contractors, or subcontractors of Declarant or Declarant's transferees from conducting on any part or parts of the Subdivision property owned or controlled by Declarant or Declarant's transferees or their representatives, the business of completing such work, of establishing the Subdivision as a residential community, and of disposing of Homesites by sale, lease, or otherwise; or

(d) Prevent Declarant, Declarant's transferees, or the employees, contractors, or subcontractors of Declarant or Declarant's transferees from maintaining such signs or signs on any of the Homesites owned or controlled by any of them as may be necessary in connection with the sale, lease or other disposition of Subdivision Homesites.

As used in this section, the words "its transferees" specifically exclude purchasers of Homesites improved with completed residences.

Section 18. No unauthorized person may enter onto any wildlife preserve set forth within the areas designated as such in the Development Order entered into in connection with the Villages of Sumter, a Development of Regional Impact, or as it may be amended from time to time.

Section 19. Each Owner shall ensure that any construction on the Homesite complies with the construction plans for the surface water management system pursuant to Chapter 40D-4, F.A.C., approved and on file with the Southwest Florida Water Management District (SWFWMD). No Owner of property within the Subdivision may construct or maintain any building, residence, or structure, or undertake or perform any activity in the wetlands, mitigation areas, buffer areas, and upland conservation areas described in the approved permit and recorded plat of the Subdivision unless prior written approval is received from the SWFWMD pursuant to Chapter 40D-4.

Section 20. Except as originally constructed by the Declarant, no driveways, walkways, carparks or access shall be located on or permitted on any road right-of-way, walkway or carpark.

ARTICLE VI. WATER RESOURCES

Water Resources. In order to preserve, conserve and efficiently utilize precious water resources, all Homes within the Subdivision have been designed and constructed with two completely separate water systems. One system provides strictly irrigation water and the other system provides potable water for drinking and all other uses.

Section 1. Potable water and wastewater utility systems. All Homes will contain modern plumbing facilities connected to the wastewater and potable water systems provided by North Sumter Utility Company, L.L.C., its successors and assigns ("NSU"). Upon acquiring any interest as an Owner of a Homesite in the Subdivision, each Owner hereby agrees to pay for water and sewer services provided by NSU. The charges for such services shall be billed and paid on a monthly basis. Private wells are prohibited.

Section 2. Irrigation Water Utility Systems. The Villages Water Conservation Authority, L.L.C., its successors and assigns ("VWCA"), is the provider of all irrigation water within the Subdivision. Upon acquiring any interest as an Owner of a Homesite in the Subdivision, each Owner hereby agrees to pay for irrigation water services provided by VWCA. The charges for such services shall be billed and paid on a monthly basis. Owners are prohibited from utilizing or constructing private wells or other sources of irrigation water within the Subdivision. Potable water may not be used for irrigation, except that supplemental irrigation with potable water is limited to annuals and the isolated treatment of heat stressed areas. All supplemental irrigation utilizing potable water must be done with a hose with an automatic shutoff nozzle. Use of sprinklers on a hose connection is not permitted.

(i) **Irrigation Use Only.** The irrigation water provided by VWCA is suitable for irrigation purposes only. The irrigation water can not be used for human or pet consumption, bathing, washing, car washing or any other use except for irrigation. Owners covenants to ensure that no one on the Homesite uses irrigation water for any non-irrigation purpose. The Owner agrees to indemnify and hold the Declarant, VWCA, and their officers, directors, and related entities harmless from any injury or damage resulting in whole or in part from the use of irrigation water or the irrigation system prohibited by Article VI.

(ii) **Operation of the Irrigation System.** The irrigation water distribution system is not a water on demand system. Upon purchasing a Home from Declarant, Owner will receive a schedule of dates and times during which irrigation water service will be available for the Homesite ("Irrigation Water Service Schedule"). The Irrigation Water Service Schedule shall continue unaltered until such time as Owner is notified of changes to the Irrigation Water Service Schedule with Owner's monthly bill for irrigation water service or otherwise. The Irrigation Water Service Schedule shall be determined solely by VWCA, based upon many factors including environmental concerns and conditions, recent precipitation, and any water restrictions that may be instituted.

The Owner of the Homesite shall regulate the irrigation water service to the Homesite and will be responsible for complying with the Irrigation Water Service Schedule. If Owner repeatedly fails to comply with the Irrigation Water Service Schedule, VWCA may enter onto the Homesite, over and upon easements hereby reserved in favor of VWCA, and install a control valve to compel Owner's compliance with the Irrigation Water Service Schedule, with all costs related thereto being charged to Owner.

If new landscaping is installed on a Homesite, the Owner may allow additional irrigation water service at the Homesite to supplement the Irrigation Water Service Schedule ("Supplemental Irrigation Water Service"), during the grow-in period, which is typically thirty (30) days. Supplemental Irrigation Water Service at a Homesite may not exceed thirty (30) minutes of irrigation water service per day, during the grow-in period, in addition to the Irrigation Water Service Schedule. VWCA reserves the right to suspend Supplemental Irrigation Water Service at Homesites. Unless the Owner is notified of suspension or termination of the Supplemental Irrigation Water Service, Owner need not notify VWCA of their intention to utilize Supplemental Irrigation Water Service.

(iii) **Ownership and Maintenance.** The Owner of a Homesite shall own and maintain the irrigation water distribution system downstream from the water meter measuring the amount of irrigation water supplied to the Homesite. VWCA shall own and maintain the irrigation water supply system upstream from, and including, the water meter measuring the amount of irrigation water supplied to the Homesite (the "VWCA Water Supply System"). Prior to commencing any underground activity which could damage the VWCA Water Supply System, the Owner shall contact VWCA to determine the location of the VWCA Water Supply System. Any damage to the VWCA Water Supply System shall be repaired by VWCA at the sole cost of the Owner.

(iv) **Identification of Irrigation System.** The irrigation water distribution pipes are color-coded for identification with Pantone Purple 522C, which is lavender in color, or a similar colorant. Owner hereby covenants and agrees not to paint any portion of the Owner's Irrigation System so as to obscure the color-coding.

ARTICLE VII. OWNER'S OBLIGATIONS OF MAINTENANCE AND REPAIR

Section 1. Subject to the requirements set forth herein, each Owner shall, at his sole cost and expense, repair his residence, other than as otherwise provided for herein, keeping the same in condition comparable to the condition of such residence at the time of its initial construction, excepting only normal wear and tear. Each Homesite Owner shall be responsible for maintaining his driveway. Owners of Homesites subject to a Special Easement for Landscaping, as shown on the Plat or described in Article IV above, shall perpetually maintain the vegetation located thereon, consistent with good horticultural practice. No owner of a Homesite which is subject to a Special Easement for Landscaping shall take any action to prevent the Landscaped Buffer from complying with those provisions of the Sumter County

Subdivision regulations requiring Landscaped Buffer areas. Additionally, Owners of Homesites adjoining perimeter security walls shall maintain the interior surface of such wall. Owners of Homesites maintaining the interior surface of a perimeter security wall are encouraged to do so in a cooperative and uniform manner with adjacent Homesite Owners so as to present to the public a uniform wall maintained appearance of the Subdivision as a whole.

Section 2. The party responsible for maintenance must contact the Declarant or the Architectural Control Committee for paint specifications.

Section 3. Each Owner shall keep his Homesite neat and clean and the grass cut and edged at all times and shall also maintain the unpaved area between an adjacent roadway or walkway located in the road right of way and the Owner's Homesite.

Section 4. If an Owner does not adhere to the above regulation, then the work may be performed on behalf of the Owner by the Declarant or its designee, but the Declarant or its designee shall not be obligated to perform such work, and the cost shall be charged to the Owner.

ARTICLE VIII. OWNER'S OBLIGATION TO REBUILD

If all or any portion of a residence is damaged or destroyed by fire or other casualty, it shall be the duty of the Owner thereof, with all due diligence, to rebuild, repair, or reconstruct such residence in a manner which will substantially restore it to its appearance and condition immediately prior to the casualty. Reconstruction shall be undertaken within two (2) months after the damage occurs, and shall be completed within six (6) months after the damage occurs, unless prevented by governmental authority. Such reconstruction is subject to the provisions of these Restrictions.

ARTICLE IX. PARKING RESTRICTIONS

No Owner of a Homesite shall park, store, or keep any vehicle except wholly within his driveway or garage. No truck in excess of 3/4 ton, camper, boat, trailer, or aircraft, or any vehicle other than a private non-commercial vehicle may be parked in a parking space except a boat may be kept in the garage with the garage door closed. No Owner of a Homesite shall repair or restore any motor vehicle, boat, trailer, aircraft, or other vehicle on any portion of any Homesite, or on dedicated or reserved areas, except for emergency repairs, and then only to the extent necessary to enable movement thereat to a proper repair facility.

ARTICLE X. ARCHITECTURAL CONTROL

Section 1. Alterations, additions, and Improvements of Residences. No Owner, other than Declarant or its transferees, shall make any structural alteration, or shall undertake any exterior repainting or repair of, or addition to his residence, which would substantially alter the exterior appearance thereof, without the prior written approval of the plans and specifications therefor by the Declarant or an architectural review committee appointed by the Declarant. The Declarant or an architectural review committee designated by the Declarant shall grant its approval only in the event the proposed work (a) will benefit and enhance the entire Subdivision in a manner generally consistent with the plan of development thereof and (b) complies with the construction plans for the surface water management system pursuant to Chapter 40 D-4, F.A.C. approved and on file with the Southwest Florida Water Management District.

Section 2. Waiver and Release. When a building or other structure has been erected or its construction substantially advanced and the building is located on any Homesite or building plot in a manner that constitutes a violation of these covenants and restrictions, the Declarant or an architectural review committee appointed by the Declarant may release the Homesite or building plot, or parts of it, from any part of the covenants and restrictions that are violated. The Declarant or the architectural review committee shall not give such a release except for a violation that it determines to be a minor or insubstantial violation in its sole judgment.

ARTICLE XI. GENERAL PROVISIONS

Section 1. Water Features. Owner recognizes that lakes, ponds, basins, retention and detention areas, marsh areas or other water related areas (hereafter, "Water Features") within or outside of the Subdivision are designed to detain, or retain stormwater runoff and are not necessarily recharged by springs, creeks, rivers or other bodies of water. In many instances, the Water Features are designed to retain more water than may exist from ordinary rainstorms in order to accommodate major flood events. The level of water contained within such Water Features at any given time is also subject to naturally occurring events such as drought, floods, or excessive rain. Owner acknowledges that from time to time there may be no water in a Water Feature and that no representation has been made that the water depth or height will be at any particular level.

Section 2. Enforcement. All Owners shall have the right and duty to prosecute in proceedings at law or in equity against any person or persons violating or attempting to violate any covenants, conditions or restrictions, either to prevent him or them from so doing, or to recover damages or any property charges for such violation. The cost of such proceedings, including a reasonable attorney's fee, shall be paid by the party losing said suit. In addition, the Declarant shall also have the right but not the duty to enforce any such covenants, conditions or restrictions as though Declarant were the Owner of the Homesite, including the right to recover reasonable attorney's fees and costs. Declarant may assign its right to enforce these covenants, conditions or reservations and to recover reasonable attorney's fees and costs to a person, committee or governmental entity.

Section 3. **Severability.** Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provisions, which shall remain in full force and effect.

Section 4. **Amendments.** Covenants and restrictions of this Declaration may be amended by duly recording an instrument executed and acknowledged by the Declarant.

Section 5. **Subordination.** No breach of any of the conditions herein contained or reentry by reason of such breach shall defeat or render invalid the lien of any mortgage made in good faith and for value as to the Subdivision or any Homesite therein; provided, however, that such conditions shall be binding on any Owner whose title is acquired by foreclosure, trustee's sale, or otherwise.

Section 6. **Duration.** The covenants and restrictions of this Declaration shall run with and bind the land, and shall inure to the benefit of and be enforceable by the Declarant, or any Owner until the first day of January 2035 (except as elsewhere herein expressly provided otherwise). After the first day of January 2035, said covenants, restrictions, reservations and servitudes shall be automatically extended for successive periods of ten (10) years unless an instrument signed by the Declarant or his assignee shall be recorded, which instrument shall alter, amend, enlarge, extend or repeal, in whole or in part, said covenants, restrictions, reservations and servitude.

EXECUTED this 22nd day of March, 2005.

Signed Sealed and Delivered
in the presence of

Jay Lewis

AMY L. LEWIS

(Printed Name)

Julie A. Chavis

Julie A. Chavis

(Printed Name)

THE VILLAGES OF LAKE-SUMTER, INC.

By John R. Grant

John R. Grant, Vice President

Address of The Villages of Lake-Sumter, Inc.:
1020 Lake Sumter Landing, The Villages, FL 32162

STATE OF FLORIDA
COUNTY OF SUMTER

Before me, the undersigned authority, personally appeared John R. Grant as the Vice President of The Villages of Lake-Sumter, Inc., to me known to be the person in and who executed the foregoing instrument with full authority of said corporation.

WITNESS my hand and official seal in the County and State aforesaid, this 22nd day of March, 2005.

Jay Lewis
NOTARY PUBLIC

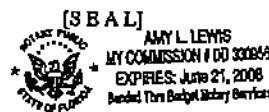
Printed Name: AMY L. LEWIS

My Commission Expires: 6/21/08

Serial/Commission Number: DD330956

Personally Known SL or Produced Identification _____

Type of Identification Produced: _____



THIS INSTRUMENT PREPARED BY:

Brian D. Hudson, Esq. /all
McLin & Burnsed P.A.
PO Box 1299
The Villages, Florida 32158-1299

RETURN TO:

Martin L. Dzuro, PSM
Grant & Dzuro
1071 Canal Street
The Villages, Florida 32162
O:\User\TRVLS\Restrictions\Oak Bend Villas.wpd/March 21, 2005

