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PREPARED BY AND RETURN TO:
Erick D Langenbrunner, Esq.,agan
McLin Burnsed
1028 Lake Sumter Landing
The Villages, FL 32162

Unit 698
DISTRICT 1

**SECOND AMENDMENT TO THE DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS
FOR VILLAGES OF SUMTER VILLA LA PALOMA**

a Subdivision in Sumter County according to the Plat thereof as recorded
in Plat Book 4, Pages 140, 140A, and 140B, Public Records of Sumter
County, Florida.

RECITALS

A. On August 14, 1997, The Villages of Lake-Sumter, Inc., as Declarant, recorded in Official Records Book 646, Page 532 (315304), Public Records of Sumter County, Florida, a DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS for the subdivision known as VILLAGES OF SUMTER VILLA LA PALOMA ("Declaration"), according to the plat recorded in Plat Book 4, Pages 140, 140A, and 140B, Public Records of Sumter County, Florida.

B. On May 10, 2005, The Villages of Lake-Sumter, Inc., as Declarant, recorded in Official Records Book 1370, Page 233 (2005-15029), Public Records of Sumter County, Florida, an AMENDMENT TO COVENANTS, CONDITIONS AND RESTRICTIONS for the subdivision known as VILLAGES OF SUMTER VILLA LA PALOMA ("First Amendment").

C. At this time, pursuant to the rights reserved in Article X, Section 3 of the Declaration, Declarant hereby wishes to further amend the Declaration.

NOW, THEREFORE, the Declaration further is amended as follows:

The Declaration is further amended by amending and restating Article V, Section 9 as follows:

"Section 9. No outbuilding, tent, shack, garage, trailer, shed, utility building or temporary building of any kind shall be erected, except temporarily only for construction purposes. Clear (non-colored) concrete and driveway coatings are permitted. No colored coatings are permitted without the prior written consent of Declarant, its designee, or an architectural review committee appointed by Declarant or Declarant's designee."

Dated this 18th day of May, 2012.

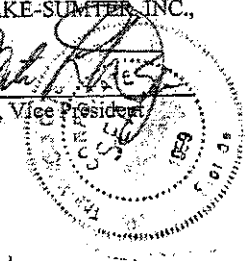
Witnesses:

Print Name: Vicki C. Varnon
Vicki C. Varnon

Print Name: Jennifer A. Eckels
Jennifer A. Eckels

THE VILLAGES OF LAKE-SUMTER, INC.,
a Florida corporation

By: Martin L. Dzuro
Martin L. Dzuro, Vice President



STATE OF FLORIDA
COUNTY OF SUMTER

The foregoing instrument was acknowledged before me the 18th day of May, 2012, by Martin L. Dzuro, the Vice President of The Villages of Lake-Sumter, Inc., a Florida corporation, who is personally known to me.

NOTARY PUBLIC - STATE OF FLORIDA

(Signature of Notary Public) Vicki C. Varnon
Vicki C. Varnon

(Print Name of Notary Public)

My Commission Expires: _____

Serial/Commission Number) _____



Age Amendment

Unit 698
DI

This instrument prepared by/return to
Gary Fuchs/amr
McLin & Burnsed PA ✓
P.O. Box 1299
The Villages, FL 32158-1299
LXN: 12.00
Rec: 13.00
TF: 14.00
39.00

SUMTER COUNTY, FLORIDA
GLORIA HAYWARD, CLERK OF CIRCUIT COURT

Amendment to Covenants, Conditions and Restrictions Relating to
The Villages of Sumter Rio Grande Villas, The Villages of Sumter San Pedro Villas,
The Villages of Sumter Villa De Laguna, The Villages of Sumter Villa De La Mesa,
The Villages of Sumter Patio Villas, The Villages of Sumter Villa De La Vista South,
The Villages of Sumter Villa De La Vista North, The Villages of Sumter Villa De Laguna
West, The Villages of Sumter Villa San Antonio, The Villages of Sumter Villa San
Miguel, The Villages of Sumter Villa Valdez, The Villages of Sumter Villa
De La Vista West, The Villages of Sumter Villa Tierra Grande, The Villages
of Sumter Villa La Paloma, and The Villages of Sumter Villa Vera Cruz

The Villages of Lake-Sumter, Inc., a Florida corporation (the "Declarant"), whose post
office address is 1020 Lake Sumter Landing, The Villages, Florida 32162, recorded the following
Declaration of Restrictions ("Restrictions"):

Restrictions recorded in Official Records Book 467, Pages 462-484, and as amended in
Official Records Book 472, Page 395, affecting The Villages of Sumter Rio Grande Villas, in
Sumter County, Florida, as recorded in Plat Book 4, Page 98, Public Records of Sumter County,
Florida;

Restrictions recorded in Official Records Book 467, Page 486, and as amended in Official
Records Book 472, Page 393, affecting The Villages of Sumter San Pedro Villas, in Sumter County,
Florida, as recorded in Plat Book 4, Page 99, Public Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 481, Pages 228-250, affecting The Villages
of Sumter Villa De Laguna, in Sumter County, Florida, as recorded in Plat Book 4, Page 101, Public
Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 484, Pages 643-677, and as amended in
Official Records Book 505, Page 690 and Official Records Book 510, Page 388, affecting The
Villages of Sumter Villa De La Mesa, in Sumter County, Florida, as recorded in Plat Book 4, Page
102, Public Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 495, Pages 17-32, and as amended in Official
Records Book 497, Page 461, and Official Records Book 511, Page 166, affecting The Villages of
Sumter Patio Villas, in Sumter County, Florida, as recorded in Plat Book 4, Page 105, Public
Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 504, Pages 38-59, affecting The Villages of
Sumter Villa De La Vista South, in Sumter County, Florida, as recorded in Plat Book 4, Page 108,
Public Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 511, Pages 266-287, affecting The Villages
of Sumter Villa De La Vista North, in Sumter County, Florida, as recorded in Plat Book 4, Page 110-
110A, Public Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 518, Pages 121-142, affecting The Villages
of Sumter Villa De Laguna West, in Sumter County, Florida, as recorded in Plat Book 4, Page 111,
Public Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 540, Pages 361, and as amended in Official
Records Book 584, Page 400, affecting The Villages of Sumter Villa San Antonio, in Sumter
County, Florida, as recorded in Plat Book 4, Pages 120-120B, Public Records of Sumter County,
Florida;

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SUMTER COUNTY, FLORIDA
GLORIA HAYWARD, CLERK OF CIRCUIT COURT

Restrictions recorded in Official Records Book 540, Page 384, affecting The Villages of Sumter Villa San Miguel, in Sumter County, Florida, as recorded in Plat Book 4, Page 121, Public Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 540, Pages 342, affecting The Villages of Sumter Villa Valdez, in Sumter County, Florida, as recorded in Plat Book 4, Page 122, Public Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 564, Pages 111-127, affecting The Villages of Sumter Villa De La Vista West, in Sumter County, Florida, as recorded in Plat Book 4, Pages 127-127B, Public Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 613, Page 599, and as amended in Official Records Book 639, Page 563, affecting The Villages of Sumter Villa Tierra Grande, in Sumter County, Florida, as recorded in Plat Book 4, Page 137, Public Records of Sumter County, Florida;

Restrictions recorded in Official Records Book 646, Page 532, affecting The Villages of Sumter Villa La Paloma, in Sumter County, Florida, as recorded in Plat Book 4, Page 140, Public Records of Sumter County, Florida; and

Restrictions recorded in Official Records Book 612, Pages 671-681, and as amended in Official Records Book 615, Page 19, affecting The Villages of Sumter Villa Vera Cruz, in Sumter County, Florida, as recorded in Plat Book 4, Page 132, Public Records of Sumter County, Florida.

Background

The Declarant created this Subdivision with the intent of creating a community designed to provide housing for older persons and this Subdivision has always been occupied by residents using it for that same purpose. Since this Subdivision was created prior to Housing for Older Persons Act of 1995 and any federal or state laws specifically addressing housing for older persons, the Declarant accomplished this goal by prohibiting persons under 19 years of age from living in the Subdivision. Following the creation of this Subdivision the Housing for Older Persons Act of 1995 and other federal and state laws were enacted to created exemptions, for housing for older persons, to the newly created familial status laws. These new laws caused the Declarant to revise their Declaration of Restrictions on subdivisions created thereafter to include the language in Article VII, Section 19, referenced below, in order to continue to provide housing for older persons.

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Since this Subdivision was always intended to provide housing for older persons and has always provided housing for older persons, and since it complies with the Housing for Older Persons Act of 1995 and other federal and state laws exempting housing for older persons, it is necessary for the Declarant to amend these Restrictions so that this Subdivision shall be subject to Article VII, Section 19 below, in order to insure continued compliance with these new laws.

NOW, THEREFORE, the Restrictions are amended as follows:

USE RESTRICTIONS

Housing for Persons 55 Years of Age and Older is hereby added to the Restrictions to read as follows:

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.

This paragraph shall apply to all Owners and occupants of Homes that are in compliance with this paragraph as of the date of recording of this Amendment. A vacant Home shall also be deemed in compliance with this paragraph. However, this paragraph shall not apply to any Owner or occupants of a Home that is in violation of this paragraph as of the date of recording of this Amendment until such time as the Home becomes vacant, is transferred or otherwise comes into compliance with this paragraph, and from that day forward the Owner shall, at all times, comply with this paragraph.

Any provisions, terms or parts of the restrictions listed above not changed, modified or removed except as stated herein remain in full force and effect as they exist in the Restrictions recorded in the Public Records of Sumter County, Florida.

Dated this 22nd day of April, 2005.

Witnessed by:
[Signature]
Print Name: Gary Fuchs
[Signature]
Print Name: Alice M. Rivers

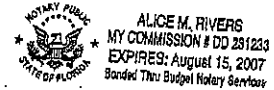
The Villages of Lake-Sumter, Inc., a Florida corporation
By: [Signature]
Its: [Signature]

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STATE OF FLORIDA
COUNTY OF SUMTER

The foregoing instrument was acknowledged before me this 22nd day of April, 2005, by Jennifer L. Parr, the Vice President of The Villages of Lake-Sumter, Inc., a Florida corporation, who X is personally known to me, or _____ produced _____ as identification.

[Signature]
NOTARY PUBLIC - STATE OF FLORIDA
(Signature of Notary Public)
Alice M. Rivers
(Print Name of Notary Public)
My Commission Expires: _____
Serial/Commission Number: _____



71.00
6.00 TF
13.00 CC
68.50

OFF REC. 646 PAGE 532

315304

RECORDED IN
PUBLIC RECORDS
SUMTER COUNTY, FLA.
97 AUG 14 PM 4 07

GLORIA R. HAYWARD
CLERK OF CIRCUIT COURT
BY *Dorothy Howard* D

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PREPARED BY AND RETURN TO:
Steven M. Roy/ger
Post Office Box 491357
Leesburg, Florida 34749-1357

DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE VILLAGES OF SUMTER VILLA LA PALOMA UN: 98-698

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 VILLA LA PALOMA pursuant to a plat recorded in Official Plat Book 4 beginning at page 140 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 real property described above and each part thereof 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. "Common area" shall mean all real property shown on the plat referenced above conveyed to the District and dedicated for the common use and enjoyment of the owners or residents of the District or the public, together with additions in accordance herewith. Title to the common area shall be conveyed to the District and dedicated for common use free and clear of any liens or encumbrances.

Section 2. "Declarant" shall mean THE VILLAGES OF LAKE-SUMTER, INC. and its successors and assigns.

Section 3. "District" shall mean the Village Community Development District No. 1, a community development district created pursuant to Chapter 190, Florida Statutes.

Section 4. "Institutional First Mortgage" shall mean a mortgage upon a lot and the improvements thereon granted to an owner by a bank, savings and loan association, pension fund, trust, real estate investment, insurance company or any other federally insured investment or financial institutional.

Section 5. "Lot" shall mean any unit of land designated as a lot on the recorded subdivision plat referred to above.

Section 6. "Maintenance" shall mean the exercise of reasonable care and repair to keep buildings, roads, landscaping, lighting, lawns, walls, fences, 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 7. "Mortgage" shall mean a conventional mortgage.

Section 8. "Mortgagee" shall mean a holder of a conventional mortgage.

Section 9. "Owner" shall mean the record owner, whether one or more persons or entities, of a fee simple title to any lot 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. Every "owner" shall be a "member".

Section 10. "Subdivision" shall mean the subdivided real property hereinbefore described and such additions thereto as may be brought within the jurisdiction of the association as hereinafter provided.

ARTICLE II. THE DISTRICT

Section 1. Services Provided by the District. The District shall have such authority and perform those services consistent with Chapter 190 of the Florida Statutes. Services shall include the following:

- (a) Maintenance and repair of the common areas held by the District or dedicated to the use and enjoyment of the residents of the District or the public;
- (b) Water, sewer, garbage, electrical, lighting, telephone, gas and other necessary utility service for the common areas;
- (c) Maintenance and repair to roads within the subdivision;
- (d) Maintenance and repair to water distribution and sewer collection systems within the subdivision;
- (e) Maintenance and repair of the storm water runoff drainage system including drainage easements and drain pipes.
- (f) Maintenance and repair to the top and exterior of the security wall fenced, running along San Marino Drive.

Section 2. District Assessments. The District shall have the authority to impose assessments pursuant to the authority granted under Chapter 190 of the Florida Statutes.

Section 3. No Maintenance by Sumter County. No maintenance services on the roadways, drainage easements, drain pipes, or any other maintenance services within the subdivision will be performed by county government of Sumter County, Florida.

ARTICLE III. THE VILLAGES AMENITIES FEE

Each owner hereby agrees to pay a monthly fee, or charge (the "Amenities Fee") against each lot for the use of the recreational and other amenities of The Villages of Lake and The Villages of Sumter in the amount per month set forth in such owner's Deed. The 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 lot, the new owner(s) shall be obligated to pay the prevalent Amenities Fee sum that is then in force and effect for new owner(s) of lots in the most recent addition or unit of The Villages of Lake or The Villages of Sumter. The monthly 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 month of sale shall be the date of the Contract for Purchase of the lot. There shall be an adjustment in the monthly Amenities Fee or charge in three years after such date and every year subsequent thereto. The adjustments shall be proportional to the percentage increase or decrease in the Index from the date of sale to three years from said date and each subsequent one year period thereafter. 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 lots in The Villages of Lake and/or The Villages of Sumter and the erection of such additional facilities is agreed to by the Declarant, that upon a vote of one half (1/2) of the owners in The Villages of Lake and The Villages of Sumter, including the owners in the Villa La Paloma, approving such additional facilities and commence with charges therefor, the monthly 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 lot owned by the Declarant. The monthly charges shall be paid to the Declarant or its designate 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 lot is vacant. Owner does hereby give and grant unto Declarant a continuing lien in the nature of a mortgage upon the lot of the owner superior to all other liens and

encumbrances, except any institutional first mortgage. This lien 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 Lots 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 Lot or Lots, and that the Owners, their heirs, successors and assigns, do not have any right, title or claim or interest in and to the recreational, common or security areas or facilities contained therein or appurtenant thereto, by reason of the purchase of their respective Lots, it being specifically agreed that Declarant, its successors and assigns, is the sole and exclusive owner of the areas and facilities, and (2) the 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 I. Reciprocal Easements. There shall exist reciprocal appurtenant easements between adjacent lots and between lots and adjacent common areas or reserved areas. Each lot 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 to Article IX hereof.

(iii) The owner of the dominant tenement shall not attach any object to a wall 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.**

(i) Lot 61 is benefitted by two side yard easements. The side yard easement burdening Lot 60 that benefits Lot 61 is described as that portion of Lot 60 lying between the side lot line of the dominant tenant and the building wall on Lot 60 and extending rearward to the fence wall. Lot 61 shall also be benefitted by a side yard easement, the burden of which is upon Lot 62 as described in (ii) below.

(ii) All other lots and the side yard easement benefitting Lot 61 and burdening Lot 62.

The side yard easement shall extend over that portion of the servient tenement lying between the side lot line of the dominant tenement and the building wall and extending fence wall located upon the adjacent servient tenement as originally constructed by Declarant. The side yard easement will extend from the interior of the rear fence wall to the exterior of the front gate fence wall. 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 lots:

(i) Lots both burdened and benefitted by side yard easements shall be Lots 2 through 16, 19 through 31, 34 through 46, 49 through 60, 62 through 65, and 68 through 80.

(ii) Lots burdened but not benefitted by side yard easements shall be Lots 17, 18, 47, 48, 66, and 67.

(iii) Lots benefitted but not burdened by side yard easements shall be Lots 1, 32, 33, and 81.

(b) **Driveway Easements.**

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

(i) The owner of the servient tenement shall have the right of ingress and egress over the driveway easement to access the owner's side yard and the side yard easement benefitting the lot owner.

(ii) 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.

(iii) The servient tenement shall have the right of drainage over, across and upon the easement area for water drainage 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 to Article IX hereof.

(iv) The owner of the dominant tenement shall not attach any object to a wall 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 Driveway Easement.**

(i) Description for Lot 61: Lot 61 is burdened by two driveway easements. The driveway easement upon Lot 61 that benefits Lot 60 is described as that triangular shaped portion of Lot 61 lying between the rear wall fence on Lot 61 and the lot line between Lots 60 and 61 that adjoins Oviedo Road. Lot 61 is also burdened by a driveway easement which benefits Lot 62, which shall be as described under (ii) below.

(ii) All other lots and the driveway easement upon Lot 61 benefitting Lot 62.

Beginning at a point where the side lot line of the dominant tenement intersects the driveway of the dominant tenement; thence run along the side lot line away from the roadway to a point on the front gate fence wall; thence along the front gate fence wall to a point on the side wall of the servient tenement; thence along a line running along the side wall of the servient tenement towards the roadway to a point where the line intersects the driveway of the dominant tenement; thence along said driveway toward the roadway to a point where the driveway intersects the front lot line of the servient tenement; thence along the front lot line of the servient tenement to a point where the front lot line of the dominant and servient tenements intersect; thence along the side lot line between the dominant and servient tenements to the point of beginning and close. The dominant tenement shall be responsible for landscaping and maintenance of the driveway easement.

(3) **Lots Affected by Driveway Easements.** The driveway easement shall benefit and burden the following lots:

(i) Lots both burdened and benefitted by driveway easements shall be Lots 2 through 16, 19 through 31, 34 through 46, 49 through 60, 62 through 65, and 68 through 80.

(ii) Lots burdened but not benefitted by driveway easements shall be Lots 1, 32, 33 and 81.

(iii) Lots benefitted but not burdened by driveway easements shall be Lots 17, 18, 47, 48, 66 and 67.

(c) **Easement for Ingress and Egress.** There shall exist for the benefit and use of the dominant tenement a perpetual easement for ingress and egress over and upon the servient tenement for the limited purpose of allowing the dominant tenement to access his side yard and side yard easement through the front gate fence wall.

Section 2. Owner's Easements of Enjoyment in Common Areas. Every owner of a lot shall have a right and easement of ingress and egress and enjoyment in and to the common area.

Section 3. Easements of Encroachment. There shall exist reciprocal appurtenant easements as between adjacent lots and between each lot and any portion or portions of the common, reserved and 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 lots, and between each lot and any adjacent portion of the common area. 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 facilities, landscaping and wall fencing, are hereby reserved over the common, reserved and dedicated areas. 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 lot and all improvements therein shall be continuously maintained by the owner of such lot, except for improvements for maintenance of which a public authority or utility company is responsible.

(b) Easements for the installation and maintenance of wall fencing and easements for the installation and maintenance of a storm water runoff drainage system are hereby reserved over a strip of land five feet (5) wide running along the back lot line of each lot in the subdivision, together with that portion of each lot actually occupied by side fence walls and gate fence walls and the storm water runoff drainage system. Easements for the installation and maintenance of utilities is hereby granted to the providers of those utilities over and upon a 5 foot strip of land within each lot, running along the front lot line adjacent and contiguous to the road right-of-ways.

(c) No dwelling unit or other structure of any kind other than the aforementioned wall fence shall be built, erected, or maintained on any such easement, reservation, or right of way, except that patios and walks may be constructed over the easement reserved over the strip of land running along the back lot line of each lot. Equipment for pool or spa operation may be placed within the easement however. 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. Right of Entry. The Declarant and the District, through its duly authorized employees and contractors, shall have the right after reasonable notice to the owner thereof, to enter any lot at any reasonable hour on any day to perform such maintenance as may be authorized herein.

Section 6. No Partition. There shall be no judicial partition of the common area, 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 lot 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 of 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 Lots 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 lots as provided herein.

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

Section 4. No sign of any kind shall be displayed to public view on a lot or the common area without the prior written consent of the Declarant or the association, except customary name and address signs. Professional signs advertising a property for sale or rent shall be permitted.

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

Section 6. Birds, fish, small dogs and cats under 40 pounds shall be permitted, with a maximum of two (2) pets per lot. Each owner shall be personally responsible for any damage caused the common 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 lot or on the common area.

Section 7. No rubbish, trash, garbage, or other waste material shall be kept or permitted on any lot or on the common area except in sanitary containers located in appropriate areas concealed from public view.

Section 8. No fence, hedge, wall, or other dividing instrumentality shall be constructed or maintained on any lot, except that Declarant and the transferees of Declarant may construct fences in accordance with existing architectural plans. In order to maintain a visible roadway, no bush, shrub, tree, or other similar plant may be placed within the road right-of-way.

Section 9. No outbuilding, tent, shack, garage, trailer, shed, utility building or temporary building of any kind shall be erected, except temporarily only for construction purposes.

Section 10. Nothing shall be altered in, constructed on, or removed from the common area except on the written consent of the Declarant or the association, after the original development thereof by the Declarant. Landscaping maintenance in the common areas shall be the duty of the Declarant or the association and no other person shall attempt to alter or maintain it.

Section 11. The hanging of clothes or clotheslines or placing of clothes poles is prohibited to the extent allowed by law.

Section 12. 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 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.

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 lots 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 Villa La Paloma. The rules and regulations shall take affect within five (5) days from the sending of a notice to an owner(s).

Section 16. 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 \$100.00 per box. If title to a lot is transferred, a new charge shall be made to the new owner. Payment of this fee shall be a condition collectible in the same manner as the maintenance fee and shall constitute a lien against the lot until it is paid. The mailbox fee may be increased in the same percentages and manner as increases in the Orange Blossom Gardens Assessment.

Section 17. Declarant or the transferees of Declarant shall undertake the work of developing all lots 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 establishes 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 lots 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 lots 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 sign or signs on any of the lots owned or controlled by any of them as may be necessary in connection with the sale, lease or other disposition of subdivision lots.

As used in this section, the words "its transferees" specifically exclude purchasers of lots 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 in connection with Tri-County Villages of Sumter Development of Regional Impact, or as it may be amended from time to time. No owner of the property within the subdivision may construct or maintain any building, residence, or structure, or undertake or perform any activity in the wetlands, buffer areas, and

upland conservation areas described in the approved permit and recorded plat of the subdivision, unless prior approval is received from the District pursuant to Chapter 40D-4, F.A.C. No owner of a Lot within the subdivision which is subject to a Special Easement for Landscaping, as shown on the Plat, shall take any action to prevent the Landscaped Buffer from complying with those provisions of the Sumter County Subdivision regulations governing Landscaped Buffer areas, however the owner of a lot subject to a Special Easement shall be responsible for the maintenance of the landscaping located thereon.

ARTICLE VI. OWNER'S OBLIGATIONS OF MAINTENANCE AND REPAIR

Section 1. Maintenance Obligations.

(a) **Home, Lot and adjoining areas.** Subject to Article IX, 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 lot owner shall be responsible for maintaining in a mowed, edged, neat and clean manner:

- (i) that portion of his Lot not subject to side yard or driveway easements,
- (ii) his side yard easement area, driveway easement area and driveway, whether on his lot or on an adjacent lot, common or dedicated area, and
- (iii) the unpaved area between an adjacent roadway and the owner's front and side lot lines.

(b) **Walls, Fences and Gates.** Owners shall be responsible for all Wall and Fence maintenance not assumed by the District in ARTICLE II, Section 1. Subject to Article IX each owner shall paint and keep clean all fence walls. The gate on the gate fence wall shall be maintained by the owner enjoying the use of the adjacent side yard area. The exterior of the gate fence wall, and the exterior of the non-gate front wall on Lot 1, will be painted and kept clean by the party having the responsibility for maintaining the adjacent landscaped yard area. Owners shall be responsible for maintenance and repair of the structural integrity of all walls and fences serving the Owners' lots whether on the Owner's lot or on an adjacent lot, common or dedicated area. Where a wall serves more than one Lot, the cost of maintaining and repairing the structural integrity of the wall shall be shared among the respective Owners served by such wall. In addition, the Owners of Lots 18, 32, 33, 47, 48, 61, 66, and 81 shall clean and paint the exterior portion of the wall upon their Lot facing the adjoining road right of way or parking area. Owners of Lots on the perimeter of the subdivision are encouraged to maintain the exterior of the fence on their lots in a cooperative and uniform manner with other adjacent lot owners so as to present to the public a uniform well maintained appearance of the subdivision as a whole.

All gates, walls and fences must be of a uniform color and type of paint. Owners intending to paint must contact the Declarant or the District for paint specifications.

Section 2. If an owner does not adhere to the above regulations, then the work may be performed on behalf of the owner by the Declarant or the District and the cost shall be charged to the owner.

ARTICLE VII. 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 and walls 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 Article IX.

ARTICLE VIII. PARKING RESTRICTIONS

No owner of a lot shall park, store, or keep any vehicle except wholly within his driveway, garage or other non-visitor parking spaces. 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 lot shall repair or restore any motor vehicle, boat, trailer, aircraft, or other vehicle on any portion of any lot, or on the common area, except for emergency repairs, and then only to the extent necessary to enable movement thereof to a proper repair facility.

ARTICLE IX. 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 architectural committee appointed by the Declarant. The architectural committee shall grant its approval only in the event the proposed work will benefit and enhance the entire subdivision in a manner generally consistent with the plan of development thereof. All Fences and Walls must be of a uniform color and type of paint. Owners intending to paint their fence walls must contact the Declarant or the District for paint specifications.

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 Lot or building plot in a manner that constitutes a violation of these covenants and restrictions, the Declarant may release the Lot or building plot, or parts of it, from any part of the covenants and restrictions that are violated. The architectural 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 X. GENERAL PROVISIONS

Section 1. Enforcement. Declarant, or any owner shall have the right to enforce, by and proceeding at law or in equity, all restrictions, conditions, covenants, easements, reservations, liens, and charges now or hereafter imposed by the provisions of this declaration. Failure by Declarant, the association, or by any owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 2. 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 3. Amendments. Covenants and restrictions of this declaration may be amended by duly recording an instrument executed and acknowledged by the Declarant.

Section 4. 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 lot therein; provided, however, that such conditions shall be binding on any owner whose title is acquired by foreclosure, trustee's sale, or otherwise.

Section 5. 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, the association or any owner for a period or ninety-nine (99) years from the date hereof. Thereafter, they shall be automatically extended for additional periods of ten (10) years unless otherwise agreed to in writing by the then owners of at least three-quarters (3/4) of the subdivision lots.

Executed this 14th day of August, 1997.

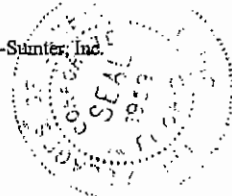
Signed Sealed and Delivered in the presence of:

Marty L. Davis
Name:
Rita Deitrich
Name:

THE VILLAGES OF LAKE-SUMTER, INC.

By: Jennifer L. Parr
Jennifer L. Parr, Vice President

Address of The Villages of Lake-Sumter, Inc.
1100 Main Street
Lady Lake, FL 32159



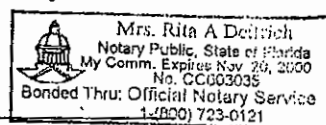
STATE OF FLORIDA
COUNTY OF LAKE

Before Me, the undersigned authority, personally appeared Jennifer L. Parr as the Vice President of Declarant, to me known to be the person in and who executed the foregoing instrument with full authority of Declarant corporation.

WITNESS my hand and official seal in the County and State aforesaid, this 14th day of August, 1997.

Mrs. Rita A. Deitrich
NOTARY PUBLIC
Name: Mrs. Rita A. Deitrich
My Commission Expires: 11-20-00

[SEAL]



Serial/Commission Number _____
Personally Known or Produced Identification _____
Type of Identification Produced: _____

s:obh:lepaloma
07/15/97



STATE OF FLORIDA, COUNTY OF SUMTER
I HEREBY CERTIFY, that the above and foregoing is a true copy of the original
GLORIA H. HAYWARD, Clerk of Circuit Court

By: Gloria H. Hayward
Deputy Clerk

Dated: 8-14-97