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DECLARATION OF COVENANTS, CONDITIONS

AND RESTRICTIONS

RELATING TO:

SPARTINA VILLAS

RP FENNEY, LLC, a Florida limited liability company, whose post office address is 5850 T.G. Lee Boulevard, Suite 200, Orlando, Florida 32822 ("Declarant"), is the owner in fee simple of certain real property located in Sumter County, Florida, known by official plat designation as the VILLAGE OF FENNEY SPARTINA VILLAS pursuant to a plat recorded in Official Plat Book 16 beginning at Page 37-37A of the Public Records of Sumter County, Florida (the "Plat").

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 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 RP FENNEY, LLC, a Florida limited liability company, and its successors and assigns.

Section 2. "Developer" shall mean The Villages of Lake-Sumter, Inc., a Florida corporation, its successors, designees and assigns.

Section 3. "District" shall mean the Village Community Development District No. 12 (formerly known as Wildwood Springs Community Development District), a community development district created pursuant to Chapter 190, Florida Statutes, as amended.

Section 4. "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 5. "Maintenance" shall mean the exercise of reasonable care and repair to keep buildings, roads, landscaping, lighting, lawns, water and sewer distribution systems, storm water runoff 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 6. "Mortgage" shall mean a conventional mortgage.

Section 7. "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 8. "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 9. "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.

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, but not be limited to the following:

(a) Maintenance and repair of areas owned by the District or dedicated to the use and enjoyment of the residents of the District, the Subdivision, or the public;

(b) Pay for the cost of water and sewer provided by the City of Wildwood or its assigns (the "City"), together with the cost of garbage, electrical, lighting, telephone, gas and other necessary utility service for areas owned by the District or dedicated to the use and enjoyment of the residents of the District, Subdivision, or the public;

(c) Maintenance and repair of the storm water runoff drainage system including drainage easements and drain pipes not maintained by the City; and

(d) Maintenance and repair, including structural repair, to that portion of the wall and/or fence on or abutting Tract D of the Subdivision.

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.

ARTICLE III. THE VILLAGES CONTRACTUAL AMENITIES FEE

Each Owner hereby agrees to pay to the Developer, or its assignee, 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 from the Developer. 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 between the Developer and the Owner. 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 Developer, 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 Developer shall be entitled to one (1) vote for each Homesite owned by the Developer. The monthly charges shall be paid to the Developer, 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 Developer 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 Developer 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 Developer 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, Developer 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 Developer's project, Developer'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 Developer, 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.

Notwithstanding anything contained herein, Developer shall not be liable to pay the Contractual Amenities Fees for any Homesites owned by Developer, unless such Homesites are actually and physically occupied and used by individuals for residential dwellings.

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 lot 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 extending from the exterior side dwelling wall of the servient tenement in a straight line to the front lot line of the servient tenement, 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 3 through 19, 22 through 25, 29 through 36, 41 through 44, 50 through 57, and 60 through 67.

(ii) Homesites burdened but not benefitted by side yard easements shall be Homesites 20, 21, 28, 45, 58 and 59.

(iii) Homesites benefitted but not burdened by side yard easements shall be Homesites 2, 26, 37, 40, 49 and 68.

(iv) Homesites that are neither burdened nor benefitted by side yard easements shall be Homesites 1, 27, 38, 39, 46, 47, 48, and 69.

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 subject to limitations and conditions set forth in the dedications and restrictions found in the Plat of the Subdivision.

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 non-willful 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 Developer 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, and sanitary sewer and storm drainage facilities, are hereby reserved over reserved or dedicated areas, and over the rear 7½ feet, the front 7½ 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. Developer 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 Developer. 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. Developer 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; and,

(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 Developer. 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 Developer, 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 Developer, 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 fifty-five (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 Developer, 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 Developer 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 Developer, 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 Developer, or its designee, from time to time. All residents shall certify from time to time as requested by the Developer, 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 Developer and the transferees of Developer in developing and selling all of the Homesites as provided herein.

Section 3. No noxious or offensive activity shall be conducted on or in any Homesite with the exception of the business of Developer and the transferees of Developer 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 Developer, 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 Developer, 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 or the Developer. 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 provided 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 or the Developer.

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 Developer, nor shall any Owner paint or attach any object to any wall and/or fence without prior architectural review committee approval.

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

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 Developer 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. The solid waste hauler shall be a City of Wildwood Franchised Hauler designated by the Developer. Once placed curbside for collection, all garbage will be contained in plastic bags prescribed by Developer and placed curbside no earlier than the day before scheduled pick-up. In the alternative, the Developer 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 Developer. 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 hauler designated by Developer, 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. Developer 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 Developer.

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

Section 15. The Developer is hereby given, and 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 the Developer at a one-time charge of $190.00 per box, payable at the time of the initial sale of the Homesite from Developer to Owner.

Section 17. Developer or the transferees of Developer 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 Developer, Developer's transferees, or the employees, contractors, or subcontractors of Developer or Developer's transferees from doing on any part or parts of the Subdivision owned or controlled by Developer or Developer's transferees or their representatives, whatever they determine may be reasonably necessary or advisable in connection with the completion of such work;

(b) Prevent Developer, Developer's transferees, or the employees, contractors, or subcontractors of Developer or Developer's transferees from constructing and maintaining on any part or parts of the Subdivision property owned or controlled by Developer, Developer'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 Developer, Developer's transferees, or the employees, contractors, or subcontractors of Developer or Developer's transferees from conducting on any part or parts of the Subdivision property owned or controlled by Developer or Developer'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 Developer, Developer's transferees, or the employees, contractors, or subcontractors of Developer or Developer's transferees from maintaining such sign 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 Wildwood Springs 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 or the Developer, no driveways, walkways, cart paths or access shall be located on or permitted on any road right of way, walkway or cart path.

Section 21. Temporary parking depicted on the Plat of the Subdivision, if any, is not for Owner's use but is for the use of Owner's invitees or guests.

Section 22. In an effort to protect limited natural resources, all Homesites shall remain finished with the same quantity and style of water-conservative, drought-tolerant sod and landscape as originally provided by the Developer.

Notwithstanding: (a) the construction, installation, and maintenance of structures, additions, and other improvements to Owner's Homes and Homesites shall not be deemed a violation of the foregoing sentence if such improvements and activities are first approved by the Developer, in accordance with the other provisions set forth in this Declaration; and (b) Owners are encouraged to and may add and replace landscape that is more water-conservative and drought-tolerant than originally provided, however, any such alterations to areas visible from roadways or golf courses must receive the prior written approval from the Developer.

ARTICLE VI. 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 the City. 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 the City. Wells are prohibited.

Section 2. Irrigation Water Utility Systems. If non-potable water is available from a private utility company then 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 such entity. 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 pursuant to Section 2 above is suitable for irrigation purposes only. The irrigation water cannot be used for human or pet consumption, bathing, washing, car washing or any other use except for irrigation. Owners covenant to ensure that no one on the Homesite uses irrigation water for any non-irrigation purpose. The Owner agrees to indemnify and hold the irrigation water supplier, 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 in a manner prohibited by Section Article VI, Section 2. above.

(ii) **Operation of the Irrigation System.** The irrigation water distribution system is not a water on demand system. Upon purchasing a Home from Developer, 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 Fenney Water Conservation Authority, LLC ("FWCA"), 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, FWCA may enter onto the Homesite, over and upon easements hereby created and reserved in favor of FWCA, 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. FWCA 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 FWCA 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. FWCA 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 "FWCA Water Supply System"). Prior to commencing any underground activity which could damage the FWCA Water Supply System, the Owner shall contact FWCA to determine the location of the FWCA Water Supply System. Any damage to the FWCA Water Supply System shall be repaired by FWCA at the sole cost of the Owner.

(iv) **Identification of Irrigation System.** The irrigation water distribution pipes are color-coded for identification. 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 City of Wildwood Subdivision regulations requiring Landscaped Buffer areas. Additionally, for those Owners of Homesites adjoining walls and/or fences originally constructed by the Declarant or the Developer, Owners shall be responsible for maintenance and repairs of the surface and structural integrity of the walls and/or fences adjoining the Owners Homesite whether on the Owners Homesite or on an adjacent Homesite, reserved area or dedicated area. Where a wall and/or fence adjoins more than one Homesite, the cost of maintaining and repairing the surface and the structural integrity of the wall and/or fence shall be shared among the respective Owners served by such wall and/or fence. Such Owners are encouraged to maintain the walls and fences in a cooperative and uniform manner with the adjacent Homesite Owners so as to present to the public a uniform and well-maintained appearance of the Subdivision as a whole. The Homesite Owner must contact the Developer or the architectural review committee for paint specifications. Owners of Homesites adjoining stack block wall, walls and/or fences or landscaped buffers shall maintain up to such wall, fence or landscaped buffer whether or not such area is within or outside of the Homesite. If an Owner's Homesite has a wall and/or fence between the Homesite and an adjoining roadway, the Owner will maintain the interior, exterior and structural integrity of the wall and/or fence and the landscaping lying between the wall and/or fence and adjoining roadway, unless the maintenance is performed by the District pursuant to Article II.

Section 2. The party responsible for maintenance must contact the Developer 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.

The Owners of Homesites 20 and 21, 27 and 28, and 38 and 39 shall mow and maintain in a neat and clean manner the area located between such Owners Homesites to the centerline of the unpaved right of way adjoining such Homesites.

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 Developer, or its designee, but the Developer, 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 Developer 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 Developer or an architectural review committee appointed by the Developer. The Developer or an architectural review committee designated by the Developer 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 Developer or an architectural review committee appointed by the Developer may release the Homesite or building plot, or parts of it, from any part of the covenants and restrictions that are violated. The Developer 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 fluctuation due to droughts, floods, excessive rain, and/or distribution due to irrigation activities. 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 Developer shall also have the right but not the duty to enforce any such covenants, conditions or restrictions as though Developer were the Owner of the Homesite, including the right to recover reasonable attorney's fees and costs. Developer 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. The Developer shall have the right to amend these restrictions from time to time by duly recording an instrument executed and acknowledged by the Developer in the public records of the county where the Subdivision is located. Developer is an intended third party beneficiary of the restrictions, coupled with an interest, and no amendment or modification of these restrictions shall be effective or binding without the proper signature of the Developer.

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 Developer, or any Owner until the first day of January, 2047 (except as elsewhere herein expressly provided otherwise). After the first day of January, 2047, said covenants, restrictions, reservations and servitudes shall be automatically extended for successive periods of ten (10) years unless an instrument signed by the Developer, 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 13th day of September 2017.

DECLARANT

RF FENNEY, LLC,
a Florida limited liability company

BY: Reader & Partners, LLC,
a Florida limited liability company,
its Manager

By: _____
Dean Barberree, President

WITNESSES:

_____
Print Name Christi G. Jacquay

_____
Print Name Amy L. Young

STATE OF FLORIDA
COUNTY OF SUMTER

The foregoing Declaration of Covenants, Conditions and Restrictions was acknowledged before me this 13th day of September, 2017, by Dean Barberree, as President of and on behalf of Reader & Partners, LLC, the Manager of RF FENNEY, LLC, who is personally known to me and who did not take an oath.

_____
NOTARY PUBLIC - STATE OF FLORIDA
Print Name Christi G. Jacquay
My Commission Expires _____
Serial/Commission Number _____

[NOTARY SEAL]
CHRISTI G. JACQUAY
Commission # FF 190143
Expires July 29, 2018

DEVELOPER

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

By: _____
Martin L. Dzuro, Vice President

WITNESSES:

_____
Print Name Vicki C. Suber

_____
Print Name Christi G. Jacquay

STATE OF FLORIDA
COUNTY OF SUMTER

The foregoing Declaration of Covenants, Conditions and Restrictions was acknowledged before me this 18th day of September, 2017, by Martin L. Dzuro, as Vice President of and on behalf of THE VILLAGES OF LAKE-SUMTER, INC., who is personally known to me and who did not take an oath.

_____
NOTARY PUBLIC - STATE OF FLORIDA
Vicki C. Suber
Print Name _____
My Commission Expires _____
Serial/Commission Number _____

[NOTARY SEAL]
VICKI C. SUBER
MY COMMISSION EXPIRES SEPTEMBER 22, 2018
NOTARY PUBLIC, STATE OF FLORIDA

Inst:201760031429 Date:9/27/2017 Time:3:15 PM
DC,Gloria R. Hayward,Sumter County Page 10 of 10 B:3311 P:553

SUBORDINATION OF MORTGAGE

Citizens First Bank ("Lender") is the holder of a security interest in the property subject to this Declaration of Covenants, Conditions and Restrictions, by virtue of (i) that certain Mortgage, Assignment of Rents and Security Agreement dated April 29, 2016, from RP Fenney, LLC executed in favor of Citizens First Bank, recorded in O.R. Book 3096, Page 129 (document number 201660012240) within the Public Records of Sumter County, Florida, and (ii) any and all other documents and instruments evidencing, securing, or in any manner relating to the indebtedness secured by the above documents (collectively the "Security Documents"). Lender hereby irrevocably subordinates the lien of the Security Documents to the Declaration of Covenants, Conditions and Restrictions described above so that the Declaration of Covenants, Conditions and Restrictions, together with all amendments thereto, shall be paramount and superior to the interest of Lender in and to the property described in the Security Documents. Except as subordinated hereby, the Security Documents shall remain in full force and effect until specifically released by a separate instrument.

IN WITNESS WHEREOF, Lender has executed this Subordination of Mortgage this 13 day of Sept, 2017.

WITNESSES:

Linda G. Goodman
Print Name Linda G. Goodman

Nicole Lombard
Print Name Nicole Lombard

CITIZENS FIRST BANK

By: _____
Print Name: Brad Weber
Title: Exec. Vice President

STATE OF FLORIDA
COUNTY OF SUMTER

The foregoing instrument was acknowledged before me this 13 day of Sept, 2017, by Brad Weber, as Exec. Vice Pres. of and on behalf of Citizens First Bank, who is personally known to me and who did not take an oath.

Linda G. Goodman
NOTARY PUBLIC - STATE OF FLORIDA
Print Name Linda G. Goodman
Commission Expires _____
Commission No. _____

[NOTARY SEAL]

LINDA G. GOODMAN
MY COMMISSION # FF 086620
EXPIRES: June 18, 2018
Bonded Thru Notary Public Underwriters

THIS INSTRUMENT PREPARED BY / RETURN TO:

Erick D. Langenbrunner, Esq.
1020 Lake Sumter Landing
The Villages, Florida 32162