

Section 13. Additional Land. The Declarants reserve the right to annex additional land, and such additional lands shall be included and be subject to the terms, covenants, and conditions of this Declaration without the approval of Class A membership. Upon filing of a supplemental Declaration, the Lot Owners of the annexed real property shall be Members of the Association and Master Association and shall enjoy all the rights and privileges thereto, including the use of Common Areas and recreational facilities, if any.

Section 14. Mortgage or conveyance of Common Area. The Common Areas, or any part of the Common Areas, cannot be mortgaged or conveyed without the consent of at least two-thirds (2/3) of each class of the Members.

ARTICLE IV USE RESTRICTIONS

Section 1. Use. No Lot shall be used except for residential purposes. No building, structure or improvements shall be erected, altered, placed or permitted to remain on any Lot other than one (1) single family dwelling not to exceed two (2) stories, patios, porches, garages, a swimming pool, hot tubs, spas, gazebos, landscaping, walls, driveways and sidewalks appurtenant thereto. Carports are not permitted. All such improvements must be approved in writing by the Architectural Review Committee prior to commencement of construction or addition of any landscaping.

Section 2. Outbuildings Prohibited. No structure of a temporary character, trailer, tent, shack, garage or other outbuilding shall be used on any Lot at any time as a residence, temporarily or permanently. No structure, including utility buildings, may be erected on any Lot for other than residential purposes, except a builder's temporary structure. No storage buildings shall be permitted. However, the provisions of Sections 26 and 27 of this Article shall supersede this section.

Section 3. Minimum Residence Size. No dwelling shall be erected or allowed to remain on any Lot unless the living area of the dwelling, exclusive of garage, porches, patios and lanais shall be not less than 1,077 square feet. Living area shall include screened porches with permanent roofs which are constructed as a component of the original roof structure.

Section 4. Minimum Lot Size. No Lot shall be divided, re-subdivided or reduced in size by any method whatsoever, unless all portions of said Lot be used to increase the size of adjacent Lot(s), or other adjacent property, and notwithstanding the foregoing, no Lot shall be divided, resubdivided or reduced in size by any method whatsoever, without the prior written consent of the Declarants. All plots formed as a result of the foregoing, shall thereupon be deemed and treated as original Lots, and may

not be further divided, subdivided or reduced in size by any method whatsoever, or changed back to the original configuration, without the prior written consent of Declarants.

Section 5. Setbacks. The minimum setback lines hereinafter imposed are not intended to engender uniformity of setbacks; they are meant to avoid overcrowding and monotony. It is intended that setbacks may be staggered as appropriate so as to preserve important trees, and assure vistas of water and open areas. No garage shall be erected closer to the front Lot line than twenty (20) feet. No dwelling or other structure shall be erected in violation of zoning ordinances. These setbacks may be decreased by up to 25% if approved by Hillsborough County and the Architectural Review Committee in accordance with adopted regulations.

Section 6. Nuisance Prohibited. No residence or other structure on any Lot shall be used for commercial or business purposes, except as set forth in Paragraphs 26 and 27 of this Article. Each Owner shall refrain from any act or use of his Lot or the Common Area, which could reasonably cause embarrassment, discomfort, annoyance or a nuisance to another Owner. No noxious, offensive or illegal activities shall be carried on upon any Lot. Without limiting the generality of the foregoing:

(a) The assembly or disassembly of motor vehicles and other mechanical devices which might cause disorderly, unsightly or unkempt conditions, the shooting of firearms, fireworks or pyrotechnic devices of any kind or size, and any other similar inherently dangerous activities, shall not be pursued or undertaken on any Lot.

(b) No rubbish of any character whatsoever, nor any substance, thing or material shall be kept upon any Lot which would be unsightly, or which will emit foul or noxious odors, or that will cause any loud noise that will or might disturb the peace and quiet of the occupants of surrounding Property.

Section 7. On Site Construction Required. No structure shall be moved onto any Lot, except a builder's temporary structure, which shall be used by a Declarant or builder in connection with construction work and activities engaged upon any Lot.

Section 8. Animals. No animals, livestock or poultry of any kind shall be kept, raised or bred on any Lot except that pets of the customary household variety such as cats, dogs, pet birds and fish may be kept by an Owner, but only if such pets do not cause a disturbance or a nuisance on the Property. Notwithstanding the foregoing, no pit bulls or rottweilers shall be permitted and the following shall apply with regard to any pet which is allowed to be kept in or on a Lot:

(a) Owners of a cat or dog shall be required to keep same on a leash at all times unless kept in an enclosed area.

(b) Owners of a cat or dog shall be required to remove immediately all forms of cat waste and dog waste from the Property, including but not limited to lawns, walks, driveways, and parking areas, and such pets shall not be allowed to deposit waste in any manner, or in any place, that would in any manner change or deface the Property, including any alteration in the uniformity of appearance of the lawn or landscaped areas.

(c) No pet will be allowed which creates excessive noise, emits noxious odors, creates unsafe or unhealthy living conditions, or other disturbances of any kind, whether on a continuous or intermittent basis, and regardless of the time of day or night.

(d) Any Owner of a pet allowed hereunder who is the subject of three (3) justifiable complaints of violation hereunder shall permanently remove the pet from the Owner's Lot upon notice of same from the Board of Directors or the Association's management company, and said owner shall not be allowed to have any pets within the Lot at any time thereafter, except upon the express written consent of the Board of Directors.

(e) No more than a total of two (2) cats, dogs, or birds may be kept on any Lot.

Section 9. Signs. No signs of any kind, including "For Rent", "For Sale", or any other similar signs shall be displayed to the public view, erected or maintained on any Lot (including within windows of improvements), except for one (1) professionally lettered sign not more than four square feet in size, which shall only advertise the property for sale; and except for signs approved by Declarants used by a builder to advertise the Lot(s) or dwellings during the construction and sales period; or except as may be required by legal proceedings. Signs permitted pursuant to Paragraph 26 herein are exempt from this Section 9.

Section 10. Exterior Attachments. No exterior radio, television, electronic or like antennas, aerials, satellite dishes or transmission or receiving tower(s), apparatus or devices, or other similar or dissimilar exterior attachments, shall be installed, permitted or located on any Lot. Notwithstanding the above, satellite dishes or other devices for the reception of television signals are permitted provided they have received prior approval from the Architectural Review Committee and otherwise comply with Federal regulation and limitation thereof. Owners shall attempt to screen such devices from view, if possible, in order to keep the Property free from unsightly television reception devices.

Section 11. Utility Easements. Easements for installation and maintenance of utilities are reserved as shown on the Plat of the Property. Within these easements, no structure, walls, fences, trees or bushes or other material or plantings shall be placed or

permitted to remain which may damage or interfere with the installation or maintenance of utilities, or which may impede the flow of water through drainage channels in the easements. The easement area of each Lot and all improvements in it shall be maintained continuously by the Association, except for those improvements for which a public authority or utility company is responsible.

Section 12. Trees. In connection with the development of any Lot for residential purposes, or the construction of improvements thereon, reasonable care shall be used to preserve and retain as many trees as is reasonably possible. No excavation, fill, removal, or cutting of trees shall be performed in violation of law or of this Declaration or without the prior approval of the Architectural Review Committee.

Section 13. Fences, Walls, and Hedges. Fences of any kind are not permitted within the Property. Walls and hedges may be constructed or installed only by the Declarant and no other party may install a wall or hedge.

Section 14. Sidewalks. Simultaneously with the construction of a dwelling on any Lot, a four (4) foot wide concrete sidewalk shall be installed at the expense of the Lot Owner according to the specifications of Hillsborough County, Florida, the line and grade of said sidewalk to be in accordance with site plan of such Lot approved by the Architectural Review Committee.

Section 15. Commercial Uses. No trade, business, profession or other type of commercial activity shall be carried on upon any Lot unless permitted by Hillsborough County as a home occupation, except that real estate brokers, Owners and their agents may show dwellings and Lots for sale or lease, and except as set forth in Paragraphs 26 and 27 of this Article.

Section 16. Appearance of Lots. No Lot, Common Area or any part thereof shall be used as a dumping ground for rubbish. Each Lot, whether improved or unimproved, and whether occupied or not, shall be maintained reasonably clean from refuse, debris, rubbish, unsightly growth and fire hazard. No stripped, unsightly, offensive, wrecked, junked, dismantled, inoperative or unlicensed vehicles or portions thereof, or similar unsightly items; nor any furniture or appliance designed for normal use or operation within (as distinguished from outside of) a dwelling; shall be parked, permitted, stored or located upon any Lot in any such manner or location as to be visible from the public streets or neighboring Lots.

However, the foregoing shall not be construed to prohibit temporary deposits of trash, rubbish and other such debris for pickup by garbage and trash removal services, if placed in a neat and sanitary manner curbside within twelve (12) hours of such expected removal. All containers placed curbside shall be removed within twelve (12) hours of pickup and stored in a manner or location as not to be visible from any public street or

neighboring Lot. No lumber, brick, stone, cinder block, concrete or other building materials, mechanical devices or any other thing used for building purposes shall be stored on any Lot, except for the purpose of construction on such Lot and shall not be stored on such Lot for longer than the length of time reasonably necessary for the construction to completion of the improvement in which same is to be used.

Section 17. Lot Upkeep and Maintenance. Except for the maintenance responsibilities of the Association, all Lot Owners with completed residences thereon shall keep and maintain the exterior of all buildings, structures and improvements located on the Owner's Lot, in a first class, neat, attractive, sanitary and substantial condition and repair, including without limitation the painting, repairing, replacing and caring for gutters, downspouts, exterior building surfaces, lighting fixtures, driveways and other paved areas, and all other exterior improvements, such as to keep the same in a condition comparable to their original condition, normal wear and tear excepted.

Section 18. Mailboxes. The mailboxes and support, if any, which is provided by a Declarant at the time of conveyance by a Declarant, shall remain the same color, structure, and design as it was at the time of conveyance by a Declarant.

Section 19. Vehicles.

(a) Except as hereinafter expressly provided, no boat, boat trailer, camper, mobile home, travel trailer, aircraft, glider, trailer, or bus shall be permitted to remain on any Lot or street within the Property, unless inside a garage or otherwise parked, stored or located in such manner and location so as not to be visible from the public streets and neighboring Lots. Commercial vehicles as defined herein and any truck or vehicle which has signage or other advertising or commercial displays affixed thereto are not permitted to be parked within the Property except on a temporary, short-term basis as defined herein. All motor vehicles permitted to be on a Lot must park at all times on pavement, and shall not park on the grass or non-paved area of the Lot.

(b) No motorcycle, motor bike, motor scooter, moped, dual axel vehicle, ATV (all terrain vehicles) or other two-wheeled, three-wheeled or four-wheeled ATV or go-cart, or the like, shall be permitted to be parked or stored on any Lot, or other residential property, street, road or any other part of the Property, unless the same shall be stored entirely within and fully enclosed by a garage. No such vehicles may be operated within the Property except for entering and leaving the Property and then only if such vehicle is licensed or registered by the State of Florida to operate on public roads. This section shall not be applicable to Declarants.

(c) "Parking on a Temporary, Short-Term Basis" shall mean parking, on a non-recurring basis and for a single period not exceeding twenty-four (24) hours in duration, of commercial or recreational vehicles belonging to guests of Owners, and it shall also

mean parking of commercial vehicles used in connection with the furnishing of services and/or the routine pickup and delivery, respectively, of materials from and to dwelling units (including those commercial vehicles used in connection with bona fide current on-going construction of improvements on Lots, other residential property or Common Areas) and commercial and recreational vehicles belonging to or being used by Owners for loading or unloading purposes only.

(d) "Commercial Vehicle" shall mean a truck, motor home, bus or van of greater than three-quarter (3/4) ton capacity and any vehicle, including a passenger automobile, with a sign displayed on any part thereof advertising any kind of business or within which any commercial materials and/or tools are visible. Commercial vehicles shall be parked on a temporary, short-term basis only.

(e) Any commercial, recreational or other vehicle parked, stored, repaired, serviced, painted, dismantled, rebuilt, constructed or operated in violation of the restrictions provided in this section or in violation of any reasonable rules and regulations adopted by the Association from time to time may be towed away or otherwise removed by or at the request of the Association, and the Owner of the Lot or dwelling unit to whom such vehicle belongs or to whom the operator of such vehicle is a family member, guest or invitee shall reimburse the Association for any costs incurred by the Association and the Association shall have a lien right against such Lot or dwelling unit to enforce collection of such reimbursement. Any cost or expense necessary to recovery of the towed or removed vehicle shall be borne by the owner or operator of the towed or removed vehicle.

Section 20. Initial Construction, Repair and Rebuilding. Construction of any dwelling or other structure or improvement shall be completed within nine (9) months from the commencement of construction thereof. Every building, structure or other improvement, the construction, repair, rebuilding, or reconstruction of which is begun on any Lot, shall be diligently and continuously prosecuted after the beginning of such construction, repair, rebuilding or reconstruction until the same shall be fully completed, except to the extent prevented by strikes, lockouts, boycotts, the elements, war, inability to obtain materials, acts of God and other similar causes.

No building, structure or improvement which has been partially or totally destroyed by fire or casualty shall be permitted to remain in such state for more than nine (9) months from the date of such damage or destruction. If reconstruction or repair of any such building, structure or improvement is not so commenced within nine (9) months, the owner thereof shall raze or remove the same promptly from such Lot. Any Owner who has suffered damage to his residence by reason of fire or any other casualty may apply to the Architectural Review Committee for approval for reconstruction, rebuilding or repair in a manner which will provide for an exterior appearance and design different from that which existed prior to the date of the casualty.

Section 21. Front Yards. No Owner shall be permitted to install any additional landscaping anywhere on the Property unless such landscaping is installed within a fully enclosed front or rear patio, or a fully enclosed entry area. The front yard of each residence constructed on a Lot shall remain grass, and no such front yard shall be paved over (either concrete, asphalt or otherwise), nor covered with rock, gravel or other similar material, unless the initial construction by a Declarant utilized an alternate plant ground cover due to heavy shade on the Lot. Thereafter the same type of plant ground cover shall be utilized unless otherwise approved by the Architectural Control Committee. Nothing herein shall be deemed to prohibit the use of Xeriscape as defined in the Florida Statutes.

Section 22. Window Air Conditioners. No window air conditioning unit shall be installed in any window.

Section 23. Street Lighting. Each Lot is subject to the power and authority of any lighting district created by Hillsborough County. If at any time hereafter Declarants request that a separate street lighting district be organized pursuant to Hillsborough County Ordinance, or as otherwise provided by law, all Owners of such Lots will upon written request by Declarants: (i) join in any petition to the Board of County Commissioners requesting the formation of a street lighting district; (ii) grant any easement rights which may be required therefore, without payment of any compensation; (iii) pay any assessments imposed on their Lots by such street lighting district, and, (iv) join in any petition to annex contiguous property to the street lighting district.

Section 24. Basketball Goals/Playground Equipment. Basketball goals, hoops and standards, either temporary or permanent, or playground equipment may not be installed, located, or used within the Property.

Section 25. Holiday Lights and Other Lighting. Holiday lighting and decoration shall be permitted to be placed upon the exterior portions of a residence and upon the lot in the manner permitted hereunder during a period commencing on Thanksgiving and continuing through January 15 of the following year, after which such lighting shall be removed. Lighting and decoration for any holiday other than that referenced above shall be permitted commencing 15 days prior to said holiday and continuing for 15 days following said holiday, after which time said lighting and decoration shall be removed. The ACC may establish standards for holiday lights and may require the removal of any lighting that creates a nuisance.

Section 26. Exemption of Declarants. Nothing contained in this Declaration shall be interpreted or construed to prevent a Declarant, or its designated assigns, contractors, or subcontractors, from doing or performing on all or any part of the Property owned or controlled by such Declarant, or its designated assigns, whatever they

determine to be reasonably necessary or advisable in connection with the completion of the development, including, without limitation:

(a) Erecting, constructing and maintaining thereon such structures as may be reasonably necessary for the conduct of a Declarant's business of completing the final development and establishing the Property as a residential community and disposing of the same in Lots by sale, lease or otherwise; or

(b) Erecting and maintaining such signs thereon as may be reasonably necessary in connection with the sale, lease or other transfer of any portion of the Property. All provisions of this Declaration in conflict with this Paragraph shall be deemed inoperative as to a Declarant and its designated assigns.

Section 27. Exemption of Declarants and Designated Builders. Every person, firm or corporation purchasing a Lot recognizes that Declarants or home builders designated as approved builders within the Property (hereafter, a "designated builder") shall have the right to:

(a) Use of Lots, residences, and garages erected thereon for sales offices, field construction offices, storage facilities, general business offices;

(b) Maintain furnished model homes on the Lots which are open to the public for inspection seven (7) days per week for such hours as deemed necessary or convenient by a Declarant or designated builder; and

(c) Erect and maintain such signs on the Lot in connection with the uses permitted in Subsections 27(a) and (b) above.

(d) Declarants and designated builder's rights under the preceding sentence shall terminate when the last Lot is sold by a Declarant or a builder to a homeowner, unless prior thereto any such party has indicated its intention to abandon such rights by a written instrument duly recorded. It is the express intention of this paragraph that the rights granted herein to maintain sales offices, general business offices, furnished or unfurnished model homes and signs shall not be restricted or limited to a Declarant's or builder's sales activity relating to the Property, but shall benefit Declarants or builder in the construction, development and sale of such other property and Lot which a Declarant or builder may own. All provisions of this Declaration in conflict with this section shall be deemed inoperative as to a Declarant or a designated builder.

Section 28. Front Doors. The front door of each residence constructed on a Lot shall be maintained in an attractive manner.

Section 29. Window Coverings. All interior window coverings which are visible from any street shall be of a color and material consistent with the outside color of the residence.

Section 30. Swimming Pools and Porch Enclosures. In the event any Owner constructs a swimming pool on a Lot, such pool must be entirely in-ground. The Owner of the Lot must erect a screen enclosure in accordance with Hillsborough County requirements around the entire perimeter of the pool area so as to prevent access to such swimming pool from adjoining Lots or public areas. The term swimming pool shall also include any spa, whirlpool bath, or similar device as determined by the Architectural Review Committee. No fences shall be permitted on the Property, including as a pool enclosure. All porch enclosures must be approved by the Architectural Review Committee and shall be constructed with aluminum supports or block, in such color as approved by the Architectural Review Committee.

Section 31. Outdoor Clotheslines. No outdoor clothesline, of any kind whatsoever, temporary or permanent shall be permitted on any Lot, unless the lines are not visible from the exterior of the Lot.

Section 32. Damage to Buildings. In the event a dwelling unit located on a Lot is damaged through an act of God or other casualty, the Lot Owner upon which the dwelling unit is located shall promptly cause his dwelling unit to be repaired and rebuilt substantially in accordance with the original architectural plans and specifications. It shall be the duty of the Association to enforce this provision so that each Lot Owner complies with this responsibility to repair and rebuild. To accomplish the requirements of this Section, each Owner shall insure his dwelling unit at the highest insurable value.

Section 33. Leases. In order to keep the Property from becoming a transient community and to assure enforcement of this Declaration, the following provisions apply to leases of Lots:

(a) Lease of a Lot is not prohibited, provided that any Lease shall comply with the remaining provisions of this Section 33. All leases shall be in writing.

(b) An Owner desiring to enter into a Lease of his Lot shall provide a copy of the lease form to the Association, and the Association shall have the right to approve the lease form prior to its use. In order for a lease to be approved, it shall have at a minimum, the following terms and conditions: (i) the lease term shall not be for less than seven (7) months; (ii) the lease shall be only for the entire Lot and associated garage; (iii) no tenant shall be permitted the use of more than two parking spaces (including the garage); (iv) every lease shall provide that the tenant shall be bound by and subject to all of the obligations of the Owner under this Declaration.

(c) Any Owner who has leased his or her Lot shall provide to the Association the name, address and telephone number of the tenant and a copy of the signed Lease not later than the date of occupancy by the tenant.

(d) No tenant shall be entitled to use the Common Areas or any recreational facilities of the Association until the Owner has complied with this Section 33.

(e) The use of the Common Areas and any recreational facilities is limited to the benefit of one (1) family per residence and grant of such rights to a tenant excludes the right of the Owner to use such Common Areas and recreational facilities during the period of the lease.

(f) The Owner shall be responsible to the Association for compliance by his or her tenant with the terms and conditions of this Declaration.

(g) No more than two (2) leases shall be approved within a twelve-month period.

Section 34. Utility Connections. All Lots are served by a sanitary sewer system and public water system. No septic tank or well of any kind may be installed on any Lot, except for wells installed by Declarants or the Association for irrigation of the Lots and/or Common Areas.

Section 35. Master Association Restrictions. The covenants contained in the Master Declaration, the "Development-Wide Standards" (as defined therein), and any additional use restrictions from time to time adopted by the Master Association which are applicable to the Property (collectively, the "Master Association Restrictions"), are incorporated herein by reference and shall govern the use of the Property. In the event of a conflict between the provisions of this Declaration and the Master Association Restrictions incorporated herein by reference, the more restrictive restriction as determined by the Association in its sole discretion shall control for purposes of this Declaration.

Section 36. Drainage Easements. The Plat reflects certain areas as "Drainage Easement." The Plat provides the following in regard to these areas and each Owner of a Lot is subject thereto:

"Drainage Easements labeled as "public" shall not contain permanent improvements, including but not limited to sidewalks, driveways, impervious surfaces, patios, decks, pools, air conditioners, structures, utility sheds, poles, fences, sprinkler systems, trees, shrubs, hedges and landscaping plants, other than grass, except for landscaping of stormwater detention and retention ponds as required by the Land Development Code."

Section 37. Wetland Conservation/Mitigation/Preservation Areas. The Plat reflects certain areas as "Wetland Conservation/Mitigation Area. The Plat provides the following in regard to these areas and each Owner of a Lot is subject thereto:

"The Wetland (Conservation/Preservation) Area as shown hereon shall be retained in a natural state pursuant to Hillsborough County Land Development Code (LDC) as amended; the Hillsborough County Environmental Protection Act, Chapter 84-446; and Chapter 1-11, Rules of the Hillsborough County Environmental Protection Commission. In addition, a 30-foot setback from the Wetland Conservation Area is required and shall conform to the provisions stipulated within the Hillsborough County Land Development Code."

ARTICLE V INSURANCE AND CASUALTY LOSSES; CONDEMNATION

Section I. Insurance. Insurance, other than title insurance, which shall be carried upon the Common Areas, shall be governed by the following provisions.

(a) Authority to Purchase. All insurance policies upon the Common Areas shall be purchased by the Association for the benefit of the Association. It shall not be the responsibility or the duty of the Association to obtain insurance coverage for personal liability, personal dwelling unit, personal property or living expenses of any Owner but the Owner may obtain such insurance at his own expense provided such insurance may not be of a nature to affect policies purchased by the Association.

(b) Coverage.

1. Casualty. All buildings and improvements in the Common Areas, if any, and any personal property included in the Common Areas, shall be insured in an amount equal to the maximum insurable replacement value, excluding foundation and excavation costs, as determined by the Board of Directors of the Association. Such coverage shall afford protection against: (i) loss or damage by fire, flood (if necessary), hurricane, tornado, windstorm and other hazards covered by a standard extended coverage endorsement; and (ii) such other risks as from time to time shall be customarily covered with respect to buildings similar in construction, location and use as the buildings within the Property, including but not limited to vandalism and malicious mischief.

2. Public Liability. In such amounts and such coverage as may be required by the Board of Directors of the Association.