Dear Members,

  The Board has reviewed changes to the Covenants & Restrictions recommended by the committee formed at the 2011 Annual Meeting.  The Board recommends to the membership that these be adopted by the membership in the near future.  The proposed changes are in bold and underlined below.  Please review these.   We will have a special meeting this fall to discuss these proposed changes to the C&Rs.  In the meantime, you are welcome to contact the Board members at the e-mail addresses above.

Thank you,

Mary Kane

President, HOA

STATE OF FLORIDA,

COUNTY OF LEON.

McBRIDE ESTATES DECLARATION

          OF COVENANTS AND RESTRICTIONS

That this Declaration of Covenants and Restrictions, made and entered into on this *18th.*

day of1988, by  McBRIDE ESTATES, LTD., a Florida limited partnership, whose sole general partner is UNIVERSAL EQUITIES, INC., a Florida corporation, hereinafter collectively referred to as "Developer".

STATEMENT OF BACKGROUND INFORMATION

Developer is the owner of the real property (the "Property") described in Article I of this Declaration and desires to create thereon a residential community (the "Community") with open

spaces and other common facilities for the benefit of the Community. Developer desires to provide for the preservation of the values and amenities in the Community and for the  maintenance of open spaces, roadways, drainage easements, ponds, lakes and other common areas and, to this end, desires to subject the Property together with such additions as may hereinafter be made thereto to the covenants, restrictions, easements, charges and liens, hereinafter set forth, each and all of which is and are for the benefit of the Property and each owner thereof.  Developer has deemed it desirable, for the efficient preservation of the values and amenities in the community, to create an agency to which should be delegated and assigned the powers of Imaintaining and administering the community properties, common areas and facilities and administering and enforcing the covenants and restrictions and collecting and disbursing the assessments and charges hereinafter created. Developer intends to incorporate under the laws of the State of Florida, as a nonprofit corporation, McBRIDE ESTATES OWNERS ASSOCIATION, INC. for the purpose of exercising the functions aforesaid.

                                                                  DECLARATION

The developer declares that the Property is and shall beheld, transferred, sold, conveyed and occupied subject to the covenants, restrictions, easements, charges and liens (sometimes referred to as "covenants and restrictions") hereinafter set forth.

ARTICLE I

                                       PROPERTY SUBJECT TO THIS DECLARATION

Section 1.         Existing Property.   The real property which is, and shall be, held, transferred, sold, conveyed, and occupied subject to this Declaration is located in Leon County, Florida, and is more particularly described on Exhibit "A" attached hereto and incorporated herein by reference.

Section 2.         Additional Property may be made subject to this Declaration by recordation of additional declarations referring to the instant indenture in the sole discretion of Developer.

ARTICLE II

         DEFINITIONS

Section 1.         The following words when used in this Declaration or any Supplemental Declaration (unless the context shall prohibit) shall have the following meanings:

(a)        "Association" shall mean and refer to the McBRIDE ESTATES OWNERS ASSOCIATION, INC.

(b)        "Board" shall mean and refer to the Board of Directors of the McBRIDE ESTATES OWNERS ASSOCIATION, INC.

(c)        "Common Properties and Common Areas" shall mean and refer to any real property, easements, or facilities which the Association owns or maintains for the common use and enjoyment of the owners, including but not limited to roadways, ponds, lakes and drainage easements.

(d)        "Living Area" shall mean and refer to those heated or air conditioned areas which are completely furnished as living area and which shall not include garages, carports, porches, patios, or storage areas.

(e)        "Lot" shall mean and refer to any plot of land shown upon any subdivision map of the Property with the exception of Common Properties as heretofore defined.

(f)         "Member" shall mean and refer to all those Owners who are members of the association as provided in Article XXVII, Section 2, hereof.

 (g)        "Living Unit " shall mean and refer to any portion of a building situated upon The Properties designed and intended for use and occupancy as a residence by a single family.

(h)        "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee simple title to any Lot situated upon the Property but, shall not mean or refer to a mortgagee unless and until such mortgagee has acquired

title pursuant to foreclosure or any proceeding in lieu of foreclosure.

(i)         "The "Property" shall mean and refer to all such existing properties, and additions thereto, as are subject to this Declaration or any Supplemental Declaration under the provisions of Article I, hereof.

ARTICLE III

 GENERAL PROVISIONS

Section 1.            Duration.  This Declaration shall run with and bind the land, and shall inure to the benefit of and be enforceable by the Association, their respective legal representatives, heirs, successors, and assigns, for a term of twenty (20) years from the date this Declaration is recorded, after which time said covenants shall be automatically extended for successive periods of ten (10) years unless an instrument signed by the then Owners of two-thirds of the Lots has been recorded, agreeing to change said covenants and restrictions in whole or in part, provided, however, that no such agreement to change shall be effective unless made and recorded one (1) year in advance of the effective date of such change, and unless written notice of the proposed agreement is sent to every Owner at least ninety (90) days in advance of any action taken.

Section 2.          Notices. Any notice required to be sent to any Member or Owner, under the provisions of this Declaration shall be deemed to have been properly sent when mailed, postpaid, to the last known address of the person who appears as Member or Owner on the records of the Association at the time of such mailing.

Section 3.           Enforcement.  Enforcement of these covenants and restrictions shall be by any proceeding at law or in equity against any person or persons violating or attempting to violate any covenants or restrictions, either to restrain violation or to recover damages, and against the land to enforce any lien created by these covenants and failure by the Association or 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.

**Add to Art. III, General Provisions, Section 3, Enforcement:**

**If an Owner shall fail to comply with:**

**Article IX, Temporary Structures,**

**Article X, Boats, Trailers, Campers,**

**Article XVIII, Garbage and Refuse Disposal,**

**Article XXI, Signs,**

**Article XXIII, Sight Distance at Intersection,**

**Article XXVI, Livestock and Poultry,**

**Article XXVII, Nuisances,**

**the Association,  after not less than fifteen (15) days’ written notice to the Owner, shall have the right (but not the obligation) to enter upon such Lot and provide such maintenance or take such steps as it deems necessary or appropriate to bring the Owner closer to compliance with these above listed Articles, and the cost thereof shall be payable to the Association by such Owner within ten (10) days after delivery to the Owner of a written demand for payment due hereunder, which may be enforced and collected, together with interest and attorney’s fees in the manner provided in this Article III, Section 3.  For the purpose solely of performing the maintenance or taking such steps as deemed necessary authorized by this Article, Association’s agents shall have the right, after reasonable written notice to the Owner, to enter upon any such Lot between the hours of 7:00 a.m. and 6:00 p.m.**

Section 4.           Severability.   Invalidation of anyone of these covenants or restrictions by judgment or court order shall in no wise affect any other provision which shall remain in full force and effect.

ARTICLE IV

              AMENDMENT OF DECLARATION OF COVENANTS AND RESTRICTIONS

        The Developer reserves and shall have the sole right (a) to amend these covenants and restrictions for the purpose of curing any ambiguity in or any inconsistency between the provisions contained herein, (b) to include in any contract or deed or other instrument hereafter made any additional covenants and restrictions applicable to the said land which do not lower standards of the covenants and restrictions herein contained, and (c) to release any building plot from any part of the covenants and restrictions which have been violated (including, without

limiting the foregoing, violations of building restriction lines and provisions hereof relating hereto) if the developer, in its sole judgment, determines such violation to be a minor or in substantial violation.

ARTICLE V

ADDITIONAL COVENANTS AND RESTRICTIONS

No property owner, without the prior written approval of the Developer, may impose any additional covenants or restrictions on any part of the Property.

ARTICLE VI

         ARCHITECTURAL CONTROL

No building, fence, wall **roof (including re-roofing)** or other structure shall be commenced, erected **installed** or maintained on the Property nor shall any exterior addition to or change or alteration **(including  painting)**  therein be made until the plans and specifications showing the nature, kind, shape, height, materials, and location **and color ( a color scheme that draws on a color palette of earth tone shades such as muted browns, blues, greens, greys, white)**  of the same shall have been submitted in duplicate to and approved in writing as to harmony of the external design and location in relation to surrounding structures and topography by an architectural committee composed of the Developer and one member appointed by the Control Association. The Architectural Control committee shall have the absolute and exclusive right to refuse to approve any such building plans and specifications and lot grading and landscaping plans which are not suitable or desirable in its opinion for any reason, including purely aesthetic reasons connected with future development plans of the Developer.

 ARTICLE VII

           ARCHITECTURAL CONTROL COMMITTEE

Section 1.         Membership. The Architectural Control Committee is now composed of Richard J. Gardner, Jr. and Dallas A. Lambert,Jr., and a third party to be appointed by the Association. A majority of the committee may designate a representative to act for it. In the event of death or resignation of any member of the Committee, the .remaining members shall have full responsibility to designate a successor. Neither the members of the Committee nor its designated representative shall be entitled to any compensation for services performed pursuant to this covenant.

Section 2.         Procedure.The Committee \*\*\*\*\*\*\*\* (I can’t tell what this is..) disapproval, or waiver as required in these covenants shall be in writing. In the event the committee, or its designated representative, fails to approve or disapprove within 30 days after plans and specifications have been submitted to it, or in any event, if no suit to enjoin the construction has been commenced prior to the completion thereof, approval will not be required and the related covenants shall be deemed to have been fully complied with. At least ten days prior to the commencement of construction, such plans and specifications shall be submitted to the Committee and shall consist of not less than the following: foundations plans, floor plans of all floors, section details, elevation drawings of all exterior walls, roof plan and plot plan showing location and orientation of all buildings and other structures and improvements proposed to be constructed on the building plot, with all building restrictions lines shown.  In addition, there shall be submitted to the Architectural Control committee for approval a description of materials and such samples of building materials proposed to be used as the architectural Control Committee shall specify and require.

ARTICLE VIII

                 LAND USE AND BUILDING TYPE

No lot shall be used except for residential purposes. No building of any type shall be erected, altered, placed, or permitted to remain on any lot other than one detached family dwelling and related structures as approved by the Architectural control Committee. When the construction of any building is once begun, work thereon shall be prosecuted diligently and continuously until the full completion thereof. The main residence and attached structures shown on the plan and specifications approved by the Architectural Control Committee must be completed in accordance with said plans and specifications within eight months after the start of the first construction upon each building plot unless such completion is rendered impossible as the direct result of strikes, fires, national emergencies or natural calamities.

ARTICLE IX

           TEMPORARY STRUCTURES

No structure of a temporary character, basement, tent, shack, garage, barn or other outbuilding of any type shall be located on any lot at any time unless approved by the Architectural Control Committee.

                                                           ARTICLE X

         BOATS,TRAILERS,  CAMPERS

Boats, trailers, campers, or other vehicles shall be parked or stored within the garage or placed behind the residence; however, in no event shall any such vehicles be visible from the street which runs in front of the Owner's Lot nor shall any such vehicle be parked on the street.

ARTICLE XI

             LOT AREA AND WIDTH

No dwelling shall be erected or placed on any Lot having a width of less than 75 feet at the minimum building setback linen or shall any dwelling be erected or placed on any Lot having an area of less than one-quarter acre.

           ARTICLE XII

                                       DWELLING QUANTITY AND SIZE

The ground floor areas of the main structure, exclusive of one-story porches, garages, carports, and patios shall not be less than one thousand seven hundred. (1700) square feet. In the event a structure contains more than one story, the ground floor must contain not less than 1000 square feet and must be completely finished as living area, and at least 700 square feet of the second floor area must be completely finished as living area.

          ARTICLE XIII

             BUILDING LOCATION

(A)       No dwelling shall be erected on any lot nearer than thirty (30) feet to any street, seven and a half (7.5) feet to an interior lot line or twenty-five (25) feet of the rear lot line.  Any dwelling must be at least fifteen (15) feet from an existing adjacent house

(B)       For the purpose of this covenant, eaves and steps shall not be considered as a part of a building, provided, however, that this shall not be construed to permit any portion of a building to encroach upon another lot.

ARTICLE XIV

          GARAGES AND CARPORTS

Each Living unit shall have a functional two-car carport or garage attached to the residence which shall be screened on sides which are visible from the street which runs in front of the property, in such a manner that objects located within the carport shall present a broken and obscured view from the outside thereof.

                                                           ARTICLE XV

  DRIVEWAY AND WALKWAY CONSTRUCTION

All driveways shall be constructed of concrete or "hot mix" asphalt unless specifically waived by the Architectural Control Committee. All walkways and sidewalks shall be constructed of concrete or brick and have a minimum width of 30 inches.

                                    ARTICLE  XVI

                    UTILITY CONNECTIONS AND TELEVISION ANTENNAS

All house connections for all utilities including, but not limited to, water, sewerage, electricity, telephone and television shall be run underground from the proper connecting points to the dwelling structure in such manner to be acceptable to the governing utility authority. Exterior radio and television antenna installations must be approved in writing by the Architectural Control Committee. No satellite disk shall be installed unless it is placed behind the residence; however. In no event shall said satellite dish be visible from the street which runs in front of the Property.

              ARTICLE XVII

                     SEWAGE DISPOSAL

Any individual sewage disposal system shall be designed, located and constructed in accordance with the requirements, standards and recommendations of The State of Florida and Leon County Health Departments. Approval of such system as installed shall be obtained from such department or departments.

  ARTICLE XVIII

                    GARBAGE AND REFUSE DISPOSAL

No Lot shall be used, maintained, or allowed to become a dumping ground for scraps, litter, leaves, limbs, or rubbish.  Trash, garbage or other waste shall not be allowed to accumulate on the Property and shall not be kept except in sanitary containers in such a manner to be acceptable to the Architectural Control Committee. All equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition and shall be located so as not to be visible from a street.

   ARTICLE XIX

                                         WINDOW AIR-CONDITIONING UNITS

No window air-conditioning units shall be installed in the front or any side of a building, and all exterior heating and/or air-conditioning compressors or other machinery shall be located

to the rear of the residence and not be visible from the street in such a manner to be acceptable to the Architectural Control Committee.

   ARTICLE XX

                                                              MAIL BOXES

No mail box or paper box or other receptacle of any kind for use in the delivery of mail or newspapers or magazines or similar material shall be erected or located on any building plot unless and until the size, location, design and type of materials of said boxes or receptacles shall have been approved by the Architectural Control Committee.  If and when the United States mail service or the newspaper or newspapers involved shall indicate a willingness to make delivery to wall receptacles attached to the residence, each property owner, on the request of the Architectural Control Committee, shall replace the boxes or receptacles previously employed for such purpose or purposes with wall receptacles attached to the residence.

                                                           ARTICLE XXI

                                                                  SIGNS

No sign of any kind shall be displayed to the public view on any lot except one sign of not more than five square feet advertising the property for sale or rent. All signs must be approved in writing by the Architectural Control Committee.

                                                        ARTICLE XXII

             PROTECTIVE SCREENING

Protective screening areas are or shall be established as shown on the preliminary plat. Except as otherwise provided herein regarding street intersections under "Sight Distance At Intersections" planting, fences or walls shall be maintained throughout the entire length of such areas by the owner or owners of the lots at their own expense to form an effective screen for the protection of the residential area. No building or structure except a screen fence or wall or utilities or drainage facilities shall be placed or permitted to remain in such area. No vehicular access over the area shall be permitted except for purpose of installation and maintenance of screening, utilities and drainage facilities.

                                                           ARTICLE XXIII

                                        SIGHT DISTANCE AT INTERSECTION

No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between 2 and 6 feet above the roadways shall be placed or permitted to remain on any corner lot within

the triangular area formed by the street property lines and a line connecting them at points 25 feet from the intersection of the street lines or, in the case of a rounded property corner, from the intersection of the property lines extended. The same sightline limitations shall apply on any lot within 10 feet from the intersection of a street property line with the edge of a driveway or alley pavement. No tree shall. be permitted to remain within such distances of such intersections unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines.

                                                            ARTICLE XXIV

                          EASEMENTS

Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the plat of the community. 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 change the direction of flow of drainage channels in the easements, or which may obstruct or retard 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 owner of the lot, except for those improvements for which a public authority, utility company, or owners' Association is responsible.

                                                       ARTICLE XXV

                                             OIL AND MINING OPERATIONS

No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any lot, nor shall oil wells, tanks, tunnels, mineral excavations or shafts be permitted upon or in any lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, or maintained for any commercial purpose.

                                                  ARTICLE XXVI

          LIVESTOCK AND POULTRY

No animals, livestock, or poultry of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets may be kept, provided they are not kept, bred or maintained for any commercial purpose and, further, provided that they are not allowed to wander or roam freely about the neighborhood. The Architectural Control Committee may, in its

discretion, establish a reasonable limitation for the number of household pets allowable for each residence.

                                                      ARTICLE XXVII

                       NUISANCES

No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood or tend to damage or destroy either private or public property.

     ARTICLE XXVIII

        ASSOCIATION

Section 1.         Formation and Purpose.  Developer has deemed it desirable for the efficient preservation of the values and amenities in McBRIDE ESTATES to create an agency to which should be delegated and assigned the powers of administering and enforcing the covenants and restrictions, collecting and disbursing the assessments and charges hereinafter established, and for the purpose of promoting the common interests of property owners in McBRIDE ESTATES in general. Pursuant thereto, Developer has caused to be incorporated under the laws of the State of Florida, a non-profit corporation, McBRIDE ESTATES OWNERS ASSOCIATION, INC., for the purpose of exercising the aforesaid powers. The Association shall have such powers in the furtherance of its purposes as are set forth in its Articles of Incorporation and Bylaws, and may be considered as promoting the common interest of McBRIDE ESTATES residents.  The Developer, or its appointee, shall serve as the Administrator until such time as the Developer has conveyed title to all of the lots to persons other than affiliates or Subsidiaries of Developer, at which time there shall be an election by the membership to choose officers of the Association.  The Developer may retain the legal title to the Common Properties until such time as it has completed improvements thereon and until such time as, in the opinion of the developer, the Association is able to maintain the same.  The Association shall be responsible for the perpetual maintenance of the roadway easements conveyed unless or until the appropriate governmental body of Leon County, Florida, accepts this responsibility from the Association. The Association shall also be responsible for drainage easements, ponds, lakes, etc.

Section 2.         Membership.       Every person or entity who is a record owner of a fee or undivided fee, interest in any Lot which is subject, by covenants of record, to assessments by the

Association shall be a member of the Association.

Section 3.         Voting Rights.   The Association shall have two classes of voting membership.

Class A.           Class A Members shall be all those owners as defined in section 2

with the exception of the Developer. Class A Members shall be entitled to one vote for each Lot in which they hold the interests required for membership by Section 2.   When more than one person holds such interest or interest in any Lot, all such persons shall be Members, and the vote for such Lot shall be exercised as they among themselves determine, out in no event shall more than one vote be cast with respect to any such Lot.

Class B.           Class B Members shall be the Developer. The Class B Member shall be entitled to three votes for each Lot in which it holds the interest required for membership by section 1, provided that the Class B membership shall cease and become converted to Class A membership when the total votes outstanding

in the Class A membership equals 75 % of the total votes outstanding in both the Class A and Class B memberships, at which time the Class B membership shall be determined to be a Class A membership and entitled to vote as such.

No member shall be entitled to vote unless such member has fully paid all assessments as provided herein as shown by the books of the Association.

Section 4.         Assessments.  Creation of Lien and Owners Obligation.   Each owner by the acceptance of a deed therefor, whether or not it shall be so expressed in any such deed or other conveyance, covenants and agrees to pay to the Association annual assessment and special assessments to be fixed, established and collected from time to time as herein provided. The annual and special assessments, together with such interest thereon and costs of collection thereof as herein provided, shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made. Each such assessment, together with such interest and costs of collection thereof as herein provided, shall also be the personal obligation of the person who is the record owner of such time when the assessment becomes due.

Section 5.         Purpose of Assessments.  The assessments levied by the Association shall be exclusively for the purpose of promoting the recreation, health, safety, and welfare of the owners in the Property and in particular for the improvement and maintenance of properties, services, and facilities devoted to the purpose and related to the use and enjoyment of the Common Properties and of the homes situated upon the Property, including, but not limited to, the payment of taxes and insurance thereon and repair, replacement, and additions thereto, and or

the cost of labor, equipment, materials, management and supervision thereof and for the  maintenance and operation of the Association and expenses incurred in the normal course of its

affairs. In addition to the purposes mentioned above, the assessments shall also be used for the purposes of  constructing, repairing, maintaining and improving all roads and road right-of- way, streets, thoroughfares, ponds and easements now or hereafter situated upon the Property or  serving any portion of the Property or the Common Properties, including costs of all labor, material, equipment, management, supervision, supplies, equipment rental and other matters relating to such repair, maintenance, improvement and construction.

Section 6.         Annual Assessments.   The initial assessment commencing with the calendar year 1988 shall be $100.00 per lot and shall be due and payable upon conveyance of Property by the Developer. The first annual assessment for the initial purchaser shall be prorated as of the date of closing.  Each annual assessment thereafter shall be due and payable on the first day of January. The annual assessment may be increased by not more than $200 per lot at the Board of Director's discretion.  Thereafter the annual assessment may be increased by the Board

not to exceed ten percent (10%) over the assessment of the previous year. The Board shall provide written notice of any change in the amount or due date of the assessment at least thirty (30) days in advance of such due date.

Section 7.         Special Assessments. In addition to the annual assessments authorized herein. the Association may levy a special assessment. in any assessment year for that year only for the purpose of defraying, in whole or in part, the cost of any construction or reconstruction, unexpected repair or replacement of a capital improvement on the common areas, and any extraordinary expense of operation or maintenance provided that any such assessment shall have the assent of two thirds (2/3) of the votes of members who are voting in person or by proxy at a

meeting duly called for such purpose. written notice of which shall be sent to all members at least thirty (30) days in advance of said meeting. The due date of any special assessment           levied shall be fixed in the resolution authorizing such assessment.

Section 8.         Change in Maximum Annual Assessment Increase.  The Association may change the maximum amount of the annual assessment increase fixed herein ($200.00) provided that such change shall be approved by two-thirds (2/3) of the votes of members who are voting in person or by proxy at a meeting duly called for such propose, written notice of which shall be sent to all members at least thirty (30) days in advance of said meeting and which notice shall set forth the purpose of the meeting.

Section 9.         Quorum.           The quorum required for any action authorized by the Change in Maximum Annual Assessment Increase provision or special Assessment provision shall be as follows:  At the first meeting called, as provided in those provisions, the presence at the meeting of members of or proxies, entitled to cast a majority of all votes of the membership shall constitute a quorum. If the required is not forthcoming at said meeting, another meeting may be called, subject to the notice requirements, and the required quorum at any such subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting.

Section 10.       Duties of the Board and the Association.  The Board shall cause to be prepared a roster of the properties and assessments applicable thereto, which roster shall be kept at the principal address of the Association. The Association shall, upon request, furnish to any Owner liable for the payment of certificate in writing setting forth whether said assessments against the owners lot has been paid and the due date of the next assessment. Such certificate shall be conclusive evidence of payment of any assessment therein stated to have been paid.

Section 11.       Rights of Developer.     Developer shall be exempt from the payment of annual assessments against lots owned by Developer and held for sale in the normal course of business. Developer covenants and agrees that so long as this exemption is in effect, Developer shall pay on behalf of or reimburse to the Association all expenses incurred by the Association, in performance of duties hereunder in excess of the amount of assessment levied against owners other than Developer; provided, however, that in no event shall Developer be liable for payment of an amount in excess of the amount Developer would be obligated to pay for lots owned at the time of the expense, if this exemption from payment of annual assessments had not been in effect.

Section 12:       Effect of Nonpayment of Assessments.  If the assessments are not paid on the date when due then such assessments shall become delinquent and shall, together with such interest thereon and cost of collection thereof, including reasonable attorneys fees, as hereinafter provided, thereupon become a continuing lien on the property which shall bind such property in the hands of the then owner, his heirs, devisees, personal representatives and assigns. The personal obligation of the then owner to pay such assessment, however, shall remain his personal obligation for the statutory period and shall not pass to his successors in title unless expressly assumed by them.

If the assessment is not paid within thirty (30) days after the delinquency date, the assessment shall bear interest from the date of delinquency at the rate of twelve (12) percent per annum, **the Board may impose a late fee not to exceed 20% of annual dues,** and the Association may bring an action at law against the owner personally obligated to pay the same or to foreclose the lien against the property, and there shall be added to the amount of such assessment the cost of such action. In the event a judgment is obtained, such judgment shall include interest on the assessment as above provided and a reasonable attorneys fee to be fixed by the Court, together with the costs of the action.

Section 13.       Subordination of the Lien to the Mortgage.  The lien of the assessment provided for herein shall be absolutely subordinate to the lien of any first mortgage now or hereafter placed upon the properties subject to assessments now or hereafter due and payable, but the lien thereby created shall be secondary and subordinate to any first mortgage as if said lien were a second mortgage, irrespective of when such first mortgage was executed and reported.

ARTICLE XXIX

             JOINDER BY ASSOCIATION

The Association joins with the Developer and agrees to accept all of the Association responsibilities which are described herein, including but not limited to maintenance of roads and other common improvements.

            ARTICLE XXX

        LIMITATION OF LIABILITY OF ASSOCIATION

Notwithstanding the duties of the Association specifically including but not limited to its duty to maintain and repair portions of the subdivision property, the Association shall not be liable to owners for personal injury or property damaged caused by a latent defect or condition of the property to be maintained and repaired by the Association or caused by acts of God or by third persons. As a member of the Association, each individual property owner specifically agrees and consents to this article.

IN WITNESS WHEREOF, the Developer has executed this instrument this  \_\_\_\_\_\_\_\_\_\_ day of

October, 1988.

Signed, sealed and delivered                                                     McBRIDE ESTATES, LTD.

in our presence as witnesses:                                                     By:  Universal Equities, Inc.

                                                                                                General Partner

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_                                    By:  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

                                                                                                            Richard J. Gardner, Jr.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_                                                 Vice-President

STATE OF FLORIDA

COUNTY OF LEON

**Prepared by: James R. Cuerino, Esq.**

3045 Tower Court

Tallahassee. FL 32303

EXHIBIT **"A"**

Commence at a point marking the Southwest corner of section 16, Township 2 North, Range 1 East, Leon County, Florida, and run thence south 89 degrees 50 minutes 22 seconds East along the section Line a distance of 2241.63 feet, thence North 00 degrees 29 minutes 33 seconds East 1232.38 feet, thence North 23 degrees 06 minutes 24 seconds West 463.34 feet, thence North 19 degrees 11 minutes 32 seconds East 638.23 feet, thence North 09 degrees 30 minutes 09 seconds

East 708. 11 feet to the Point of Beginning.  From said Point of Beginning thence continue North 09 degrees 30 minutes 09 seconds East 758.03 feet, thence North 60 degrees 50 minutes 01 second West 525.00 feet, thence North 09 degrees 30 minutes 09 seconds East 881.10 feet to the Southerly maintained right of way boundary of Bannerman Road, thence North 60 degrees 50 minutes 01 second West along said southerly maintained right of way boundary 359.92 feet to a

point of curve to the right, thence Northwesterly along said maintained right of way boundary and said curve with a radius if 3511.89 feet, through a central angle of 08 degrees 23 minutes 24 seconds for an arc distance of 514.26 feet (the chord of said arc being North 56 degrees 38minutes 19 seconds West 513.80 feet), thence North 52 degrees 26 minutes 37 seconds West 24.05 feet, thence North 89 degrees 17 minutes 42 seconds West 59.71 feet, thence south 00 degrees 45 minutes 12 seconds West 2700.60 feet, thence South 00 degrees 38 minutes 23 seconds East 260.13 feet to a point on the Southerly boundary of a proposed 60 foot roadway, said point being on a curve concave to the Northwesterly, thence Northeasterly along said Southerly right of way boundary and said curve with a radius of 260.00 feet, through a central angle of 35 degrees 08 minutes 00 seconds, for an arc distance of 159.43 feet (the chord of said arc being North 73 degrees 04 minutes 22 seconds East 156.94 feet), thence South 34 degrees 29 minutes 38 seconds East 161.94 feet, thence North 38 degrees 01 minute 01 second East 232.43 feet, thence North 02 degrees 21 minutes 51 seconds East 62.68 feet, thence North 19 degrees 11

minutes 32 seconds East 233.96 feet, thence North 00 degrees 45 minutes 12 seconds East  44.60 feet, thence South 89 degrees 07 minutes 30 seconds East 580.77 feet to the Point of Beginning;

containing 50.00 acres, more or less.