

Bedford At The Lakes Homeowners' Association Incorporated

Established
February 12 1990



Saint Lucie West Florida

**Digitally Signed By:
George H. Farrell, Esq.**

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 1 of 17 Issue Date: 1 February 2013

Issue Date: 1 February 2013
Copyright © MMXIII (2013) George H. Farrell, Esq.
All rights reserved.

Bedford At The Lakes Homeowners' Association
Complete set of Documents

1. Declaration of Covenants and Restrictions
2. By-Laws
3. Rules and Regulations
4. Articles of Incorporation

These Documents are not copies of copies.
They are 1st generation digital reproduction
Official Records of Saint Lucie County Florida
Displaying the Official Book and Page Number of Saint Lucie County.
Only documents displaying this information should be accepted
As Quasi Official in any proceedings.

To request a color laser printed bound and tabulated copy

Contact:

George H. Farrell, Esq.
1551 NW Amherst Drive
Port Saint Lucie, Florida 34986-2413
Telephone: (772) 446-8200
Email: George@Farrell.Net

Include the Issue Date along with your request.

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 2 of 17 Issue Date: 1 February 2013

Index

Computer Users:

This Index is fully interactive

Use your Search feature to find a topic

Use your Mouse to hover over a topic and click

You will be taken to the correct page

QUICK INDEX

Cover Page	Page: 001
Index	Page: 003
The Lakes at Saint Lucie West HOA Descriptions	Page: 018
The Lakes at Saint Lucie West Home Descriptions	Page: 019
Declaration of Covenants and Restrictions	Page: 020
Amendments to Declaration of Covenants and Restrictions	Page: 062
By-Laws	Page: 089
Amendments to By-Laws	Page: 108
Rules and Regulations	Page: 121
Articles of Incorporation	Page: 124

COMPLETE INDEX

TAB 001 -- Page: 020

**Declaration of Covenants and Restrictions -- Bedford At The Lakes
(7 February 1990)**

Section	Sub-Section	Page Number
Article I	Definitions	Page: 021
	1. Articles	Page: 021
	2. Assessment	Page: 021
	3. Association	Page: 021
	4. Association Expense	Page: 022
	5. Association Property	Page: 022
	6. Bedford At The Lakes	Page: 022
	7. Bedford At The Lakes H.O.A.	Page: 022
	8. Board	Page: 022
	9. By-Laws	Page: 022
	10. Common Area	Page: 022
	11. Community Development District	Page: 022
	12. County	Page: 022
	13. Community-Wide Standard	Page: 023
	14. Declaration	Page: 023

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 3 of 17 Issue Date: 1 February 2013

15. Developer	Page:	023
16. General Plan of Development	Page:	023
17. Homeowners Documents	Page:	023
18. Institutional Mortgagee	Page:	023
19. Lot	Page:	023
20. Member	Page:	023
21. Occupant	Page:	023
22. Owner	Page:	024
23. Person	Page:	024
24. Property	Page:	024
25. Roads	Page:	024
26. Rules and Regulations	Page:	024
27. St Lucie West Master Association, Inc.	Page:	024
28. Single Family	Page:	024
29. Special Assessment	Page:	024
30. Subsequent Amendment	Page:	024
31. The Lakes at St. Lucie West	Page:	025
32. The Lakes at St. Lucie West P.O.A.	Page:	025
33. Transfer Date	Page:	025
34. Unit	Page:	025
Article II	Property Subject To This Declaration	Page: 025
	1. Initial Property	Page: 025
	2. Additional Property	Page: 025
	ADDITIONAL PROPERTY PLAT 43 ADDED	Page: 068
	3. Phasing	Page: 026
Article III	Property Rights	Page: 026
	1. Use Of Common Area	Page: 026
	2. Developer Rights	Page: 026
Article IV	Membership And Voting Rights	Page: 027
	1. Membership	Page: 027
	2. Homeowners Association	Page: 027
	3. Property Owners Association	Page: 027
	4. Master Association	Page: 027
Article V	Use Of Property	Page: 028
	Single Family Residence	Page: 028
	1. Single Family Residence	Page: 028
	2. Use Restrictions	Page: 028
	A. Occupants Bound	Page: 028
	B. Business Use	Page: 028
	C. Nuisance	Page: 028
	D. Unsightly Conditions	Page: 029
	E. Vehicles	Page: 029
	AMMENDED: See TAB 001-D	Page: 077
	F. Parking and Garages	Page: 029
	G. Animals and Pets	Page: 029
	H. Subdivision of Unit	Page: 030
	I. Antennas	Page: 030
	J. Energy Conservation Equipment	Page: 030
	K. Windows	Page: 030

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

	L. Signs	Page: 030
	AMMENDED: See TAB 001-D	Page: 077
	M. Hurricane Season	Page: 030
	AMMENDED: See TAB 001-E	Page: 083
	N. Lighting	Page: 031
	O. Artificial Vegetation, Exterior Sculpture, and Similar Items	Page: 031
	P. Irrigation	Page: 031
	Q. Drainage and Septic Systems	Page: 031
	R. Tree Removal	Page: 031
	S. Sight Distance	Page: 031
	T. Lakes and Water Bodies	Page: 032
	U. Recreational Facilities	Page: 032
	V. Rules and Regulations	Page: 032
	W. Trellises	Page: 064
	TRELLISES ADDED: See TAB 001-A	Page: 064
Article VI	Common Areas	Page: 032
	1. Title to Common Area	Page: 032
	2. Annexation of Additional Property	Page: 032
	3. Rules and Regulations Governing Use of Common Areas	Page: 033
	4. Traffic Regulation	Page: 033
	5. Implied Rights	Page: 033
Article VII	Easements	Page: 033
	1. Easements for Owners	Page: 033
	2. Easements for Utilities	Page: 034
	3. Easements for Encroachments	Page: 034
	4. Easement to Master Association	Page: 034
Article VIII	Maintenance	Page: 035
	1. Association's Responsibility	Page: 035
	A. Common Areas	Page: 035
	B. Cost	Page: 035
	C. Front Yards and Public Property AMMENDED: See TAB 001-D	Page: 035 Page: 077
	2. Owner's Responsibility	Page: 035
	A. Maintenance of Exterior of Home AMMENDED: See TAB 001-E	Page: 035 Page: 084
	B. Maintenance of Rear Yard AMMENDED: See TAB 001-C AMMENDED: See TAB 001-D	Page: 036 Page: 072 Page: 078
	C. Lot Perimeter Walls	Page: 036
	D. Party Fences	Page: 036
	E. Failure to Maintain	Page: 037
Article IX	Assessments	Page: 037
	1. Creation of Assessments	Page: 038
	A. Equal Assessments	Page: 038
	B. Certificate of Payment	Page: 038
	C. Quarterly Payments	Page: 038
	D. No Waiver	Page: 038

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 5 of 17 Issue Date: 1 February 2013

	E. Developer Obligation	Page: 038
	F. Subsidy Contracts	Page: 039
2.	Computation of Assessments	Page: 039
	A. Taxes	Page: 039
	B. Utility Charges	Page: 039
	C. Insurance	Page: 039
	D. Insurance Trustee	Page: 040
	E. Maintenance, repair and replacement	Page: 040
	F. Property Owners Association	Page: 040
	G. Master Association	Page: 040
	H. Miscellaneous expenses	Page: 040
	I. Indemnification	Page: 041
	J. Reserve fund	Page: 041
3.	Special Assessments	Page: 041
	A. Consent of Members	Page: 041
	B. Repairs	Page: 042
	C. Reimbursements	Page: 042
4.	Date of Commencement of Annual Assessments	Page: 042
5.	Subordination of the Lien to First Mortgagees	Page: 042
6.	Exempt Property	Page: 043
	A. All Common Areas . . .	Page: 043
	B. All property dedicated . . .	Page: 043
Article X	Establishment And Enforcement Of Liens	Page: 043
	1. Lien for Assessments	Page: 043
	2. Effective Date of Lien	Page: 043
	3. Remedies	Page: 044
	A. Late Charge	Page: 044
	B. Acceleration of Assessments	Page: 044
	C. Attorney's Fees and Costs	Page: 044
	D. Action in Equity	Page: 044
	E. Action at Law	Page: 044
	4. Rights upon Foreclosure	Page: 044
Article XI	Insurance	Page: 045
	1. Casualty	Page: 045
	A. Policy Exclusion	Page: 045
	B. Policy Inclusions	Page: 045
	C. Waivers	Page: 045
	D. Other Provisions	Page: 046
	2. Reconstruction and Repair after Casualty	Page: 046
	A. Determination	Page: 046
	B. Plans and Specifications	Page: 046
	3. Public Liability Coverage	Page: 046
	4. Fidelity Bond Coverage	Page: 047
	A. Association as Oblige	Page: 047
	B. Amount of Fidelity Insurance	Page: 047
	C. Waivers	Page: 047
	D. Notice of Cancellation	Page: 047
	5. Flood Insurance	Page: 047
	6. Insurer	Page: 047
	7. Named Insured	Page: 047
	8. Premiums	Page: 048

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 6 of 17 Issue Date: 1 February 2013

	9. Insurance Proceeds	Page: 048
	10. First Mortgagees	Page: 048
	11. Policy Cancellation	Page: 048
	12. Association as Agent	
Article XII	Architectural Control	Page: 048
	1. Architectural Control Committee	Page: 048
	2. Community-wide Standard	Page: 048
	3. General Provisions	Page: 049
	A. Address of ACC	Page: 049
	B. Construction Time Limitations	Page: 049
	C. Defects in Plans, Specifications or Construction of Improvements	Page: 049
	4. Failure to Approve	Page: 049
	5. Disapproval	Page: 049
	6. Conditions	Page: 049
	A. Definitions	Page: 049
	B. Approval by ACC	Page: 050
	C. Additional Plantings	Page: 050
	D. Laundry	Page: 050
	E. Antennae	Page: 050
	F. Typical Completion Deadline	Page: 050
	G. Debris Deposit	Page: 050
	7. Variances	Page: 051
Article XIII	Developer's Rights	Page: 051
	1. Developer's Transfer Right	Page: 051
	2. Developer's Sales Office	Page: 051
	3. Right of Approval	Page: 051
	4. Termination of Developer's Rights	Page: 052
Article XIV	Mortgage Provisions	Page: 052
	1. Notices of Action	Page: 052
	A. Condemnation Loss	Page: 052
	B. Delinquent Assessments	Page: 052
	C. Insurance Lapse	Page: 052
	D. Actions Requiring Consent	Page: 052
	2. Special FHLMC Provision	Page: 052
	A. Common Areas	Page: 053
	B. Assessments	Page: 053
	C. Architectural Regulations	Page: 053
	D. Insurance Lapse	Page: 053
	E. Use of Insurance Proceeds	Page: 053
	3. No Priority	Page: 053
	4. Notice to Association	Page: 053
	5. Amendment by Board	Page: 054
	6. Failure of Mortgagee to Respond	Page: 054
	7. Financial Statements	Page: 054
Article XV	Enforcement Of Declaration	Page: 054

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 7 of 17 Issue Date: 1 February 2013

Article XVI	Amendments	Page: 054
	1. Amend Date	Page: 054
	2. Consent of Mortgagee	Page: 055
	AMMENDED: See TAB 001-E	Page: 084
	3. Limitation on Amendments	Page: 055
	4. Scrivener's Errors	Page: 055
	5. Effective Date of Amendments	Page: 055
Article XVII	Conveyances	Page: 055
	1. Notice to Association	Page: 055
	2. Lease Agreement Terms	Page: 056
	3. Association Approval	Page: 056
	4. Delinquent Unit Owners	Page: 056
Article XVIII	Termination	Page: 057
	1. Consent to Termination	Page: 057
	2. Termination Documents	Page: 057
	A. Use of Units	Page: 057
	B. Common Areas	Page: 057
	3. Limitation on Termination	Page: 057
	4. Water Management System	Page: 057
Article XIX	Miscellaneous	Page: 058
	1. No Waiver	Page: 058
	2. Headings	Page: 058
	3. Pronouns	Page: 058
	4. Severability	Page: 058
	5. Partition	Page: 058
	6. Homeowners Documents	Page: 058
	7. Street Lighting	Page: 058
	8. Cooperation with	Page: 059
	St. Lucie West Community Development	
	9. Supremacy of Master Declaration	Page: 059
	10. Cable Television	Page: 059
Signatures	Developer and Association	Page: 060
Exhibit A	PLAT Designation	Page: 061
	AMMENDED: See TAB 002-A	Page: 114

TAB 001-A – Page: 062

**Declaration of Covenants and Restrictions -- Bedford At The Lakes
Amendment 1 (10 September 1991)**

Article V	Trellises	Page: 063
	Trellises	Page: 064
	Signatures: Developer and Association	Page: 065
	Signatures: Developer and Sun Bank South Florida	Page: 066

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 8 of 17 Issue Date: 1 February 2013

TAB 001-B – Page: 067
Declaration of Covenants and Restrictions -- Bedford At The Lakes
Amendment 2 (24 April 1992)

Article II	Additional Property PLAT 43 Added	Page: 068
	Signatures: Developer and Association	Page: 069
	Signatures: Sun Bank South Florida	Page: 070

TAB 001-C – Page: 071
Declaration of Covenants and Restrictions -- Bedford At The Lakes
Amendment 3 (20 March 1996)

Article VIII	Maintenance	Page: 072
	2. Owner's Responsibility	Page: 072
	B. Maintenance of Rear Yard	Page: 072
	Signatures: Association	Page: 073
	Signatures: Association	Page: 074
	Signatures: Association	Page: 075

TAB 001-D – Page: 076
Declaration of Covenants and Restrictions -- Bedford At The Lakes
Amendment 4 (10 January 1997)

Article V	Use Of Property	Page: 077
	2. Use Restrictions	Page: 077
	E. Vehicles	Page: 077

Article VIII	Maintenance	Page: 078
	1. Association Responsibilities	Page: 078
	C. Front Yards and public property	Page: 078
	2. Association Responsibilities	Page: 078
	B. Maintenance of the rear yard	Page: 078
	Signatures: Association	Page: 079
	Signatures: Association	Page: 080
	Signatures: Notary Republic	Page: 081

TAB 001-E – Page: 082
Declaration of Covenants and Restrictions -- Bedford At The Lakes
Amendment 5 (27 February 2001)

Article V	Use Of Property	Page: 083
	2. Use Restrictions	Page: 083
	M. Hurricane Season	Page: 083

Article VIII	Maintenance	Page: 084
	2. Owner's Responsibility	Page: 084
	A. Maintenance of Exterior of Home	Page: 084

Article XVI	Amendments	Page: 084
	2. Consent of Mortgagee	Page: 084

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Signatures: Association	Page: 085
Signatures: Association	Page: 086
Signatures: Notary Republic	Page: 087
Signatures: Sun Trust Bank	Page: 088

TAB 002 – Page: 089
By-Laws -- Bedford At The Lakes
6 February 1990

Article I	Name, Principle Office, and Definitions	Page: 090
	1. Name	Page: 090
	2. Principal Office	Page: 090
	AMMENDED: See TAB 002-A	Page: 114
	3. Definitions	Page: 090
Article II	Association: Membership, Meetings, Quorum, Voting, and Proxies	Page: 090
	1. Membership	Page: 090
	2. Place of Meetings	Page: 090
	3. Annual Meetings	Page: 090
	AMMENDED: See TAB 002-A	Page: 109
	4. Special Meetings	Page: 090
	5. Notice of Meetings	Page: 091
	6. Waiver of Notice	Page: 091
	7. Adjournment of Meetings	Page: 091
	AMMENDED: See TAB 002-B	Page: 114
	8. Voting	Page: 092
	9. Proxies	Page: 093
	AMMENDED: See TAB 002-B	Page: 115
	10. Majority	Page: 093
	11. Quorum	Page: 093
AMMENDED: See TAB 002-B	Page: 115	
12. Conduct of Meetings	Page: 093	
13. Action Without A Meeting	Page: 094	
14. Voting Certificate and Ledger	Page: 094	
15. Secret Ballot	Page: 094	
AMMENDED: See TAB 002-B	Page: 115	
Article III	Board Of Directors: Number, Powers, And Meetings	Page: 094
	1. Composition and Selection	Page: 094
	A. Governing Body: Composition	Page: 094
	B. Number of Directors	Page: 094
	2. Nomination of Directors	Page: 094
	3. Election and Term of Office	Page: 095
	AMMENDED: See TAB 002-B	Page: 116
	4. Removal of Directors and Vacancies	Page: 095
	5. Meetings	Page: 096
	A. Organization Meetings	Page: 096
	B. Regular Meetings	Page: 096
AMMENDED: See TAB 002-B	Page: 116	
C. Special Meetings	Page: 096	
AMMENDED: See TAB 002-B	Page: 116	
D. Waiver of Notice	Page: 096	

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

	E. Quorum of the Board	Page: 097
	F. Compensation	Page: 097
	G. Conduct of Meetings	Page: 097
	AMMENDED: See TAB 002-B	Page: 116
	H. Open Meetings	Page: 097
	I. Action Without a Formal Meeting	Page: 098
	J. Workshops	Page: 117
	WORKSHOPS ADDED: See TAB 002-B	Page: 117
6.	Powers and Duties	Page: 098
	AMMENDED: See TAB 002-A	Page: 117
	A. AMMENDED: See TAB 002-B	Page: 117
	D. AMMENDED: See TAB 002-B	Page: 117
	E. AMMENDED: See TAB 002-B	Page: 117
	F. AMMENDED: See TAB 002-B	Page: 117
7.	Management Agent	Page: 099
8.	Accounts and Reports	Page: 100
9.	Borrowing	Page: 101
10.	Rights of the Association	Page: 101
11.	Enforcement	Page: 101
	A. Notice	Page: 101
	B. Hearing	Page: 102
	C. Appeal	Page: 102
	D. Additional Enforcement Rights	Page: 102
Article IV	Officers	Page: 102
	1. Officers	Page: 102
	Officers	Page: 103
	2. Election, Term of Office, and Vacancies	Page: 104
	3. Removal	Page: 104
	4. Resignation	Page: 104
	5. Agreements, Contracts, Deeds, Leases, Checks, Etc.	Page: 104
Article V	Committees	Page: 104
	1. General	Page: 104
	2. Covenants Committee	Page: 104
Article VI	Miscellaneous	Page: 104
	1. Fiscal Year	Page: 104
	2. Parliamentary Rules	Page: 105
	3. Conflicts	Page: 105
	4. Books and Records	Page: 105
	A. Inspection by Members and Mortgagees	Page: 105
	B. Rules of Inspection	Page: 105
	C. Inspection by Directors	Page: 105
	5. Notices	Page: 105
	6. Amendments	Page: 106
	7. Arbitration	Page: 106
	8. Captions and Headings	Page: 107
	9. Severability	Page: 107
	10. Number and Gender	Page: 107
	11. Governing Laws	Page: 107

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 11 of 17 Issue Date: 1 February 2013

TAB 002-A – Page: 108
By-Laws Amendment 1 -- Bedford At The Lakes
(24 January 1996)

Article II	Association: Membership Meeting,	
	Quorum, Voting, and Proxies	Page: 109
	3. Annual Meetings	Page: 109
	Signatures: Association	Page: 110
	Signatures: Association	Page: 111
	Signatures: Notary Republic	Page: 112

TAB 002-B – Page: 113
By-Laws Amendment 2 -- Bedford At The Lakes
10 January 1997

Article I	Name, Principal Office, And Definitions	Page: 114
	2. Principal Office	Page: 114
Article II	Association: Membership Meeting,	
	Quorum, Voting, and Proxies	Page: 114
	7. Adjournment of Meetings	Page: 114
	9. Proxies	Page: 115
	11. Quorum	Page: 115
	15. Secret Ballot	Page: 115
Article III	Board Of Directors:	
	Number, Powers, and Meetings	Page: 116
	3. Election and Term of Office	Page: 116
	5. Meetings	Page: 116
	B. Regular Meetings	Page: 116
	C. Special Meetings	Page: 116
	G. Meetings	Page: 116
	J. Workshops	Page: 117
	6. Powers and Duties	Page: 117
	Signatures: Association	Page: 118
	Signatures: Association	Page: 119
	Signatures: Notary Republic	Page: 120

TAB 003 – Page: 121
Rules and Regulations -- Bedford At The Lakes
8 November 1990

Rules and Regulations	Page: 122
1 Residents to abide by Covenants	Page: 122
2 Bicycles	Page: 122
3 Damages	Page: 122

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 12 of 17 Issue Date: 1 February 2013

4	Parking	Page:	122
5	Automobile Repairs	Page:	122
6	Antenna	Page:	122
7	Clothesline	Page:	122
8	Refuse	Page:	123
9	Vehicles	Page:	123
10	Garage Door	Page:	123
11	Complaints	Page:	123
12	Consent and Approval	Page:	123
13	Modification of Rules and Regulations	Page:	123

TAB 004 – Page: 124
Articles Of Incorporation -- Bedford At The Lakes
6 February 1990

Certificate of Incorporation		Page:	125
Article I	Name	Page:	126
	1. Name	Page:	126
	2. Definitions		
Article II	Purpose	Page:	126
Article III	Powers	Page:	126
	1. Common Law and Statutory Powers	Page:	127
	2. Necessary Powers	Page:	127
Article IV	Members	Page:	128
	1. Members	Page:	128
	2. Change of Membership	Page:	128
	3. Transfer of Membership	Page:	129
	4. Voting	Page:	129
Article V	Term	Page:	129
Article VI	Incorporators	Page:	129
Article VII	Officers	Page:	129
	1. Officers	Page:	129
	2. Election of Officers	Page:	130
Article VIII	Board Of Directors	Page:	130
	1. Directors	Page:	130
	2. Term of Directors	Page:	130
	3. Election of Directors	Page:	131
	4. Transfer Date	Page:	131
	5. First Board	Page:	131
Article IX	Indemnification	Page:	131
Article X	By-Laws	Page:	132
Article XI	Amendments	Page:	132
	1. Amendments Prior to Recording	Page:	132
	2. Amendments After Recording	Page:	132

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 13 of 17 Issue Date: 1 February 2013

3. Amendment by Reference to Title	Page: 133
4. Institutional Mortgagees	Page: 133
5. Developer	Page: 133
Signatures: Corporation Officers	Page: 134
Signatures: State of Florida	Page: 135

END OF INDEX

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 14 of 17 Issue Date: 1 February 2013

BLANK PAGE
RESERVED FOR FUTURE USE
DO NOT DISCARD

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 16 of 17 Issue Date: 1 February 2013

BLANK PAGE
RESERVED FOR FUTURE USE
DO NOT DISCARD

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Index Page 17 of 17 Issue Date: 1 February 2013

The Lakes At Saint Lucie West

Both new homeowners and longtime owners alike are sometimes confused about how our community is governed and the relationship between each of our 4 Corporations. Here is a generalized picture of who we are:

Name	Incorporation Date	Homes	Buildings	Type
Bedford At The Lakes	12 Feb 1990	148	148	1 (single)
Lakeside At Saint Lucie West	14 Nov 1991	160	80	2 (semi-attached)
Sun Terrace At Saint Lucie West	12 Feb 1990	208	52	4 (quad-attached)
The Lakes At Saint Lucie West Property Owners' Association	12 Feb 1990	0	1	Pool/Office
Totals:		516	281	

Bedford At The Lakes is a deed restricted community consisting of 148 detached single family homes with 2 car garage. Property surrounding those homes consists of roads, lights, grass areas, and the front entrance are incorporated into this association. Expenses for upkeep and maintenance of the front entrance are shared with the Lakeside HOA which uses Bedford's front entrance on Country Club Drive to access their community. The lakes behind the Bedford homes are owned by the Saint Lucie West Services District (Water Company) as well as the sloped area from the lakes up to the rear property line of the Bedford Homes. The Bedford HOA does not own any property behind homes adjacent to the lakes. Revenue for upkeep and maintenance of this community is generated by levying a quarterly dues assessment in the amount set by the Bedford HOA which consists of members elected to a Board of Directors by the 148 homeowner members. Part of this quarterly dues assessment includes an amount levied by the Property Owners Association Board of Directors that is paid to the Property Owners' Association for upkeep and maintenance of the common areas. (Pool, Tennis Courts, etc.)

Lakeside At The Lakes is a deed restricted community consisting of 160 semi-attached (2 homes under one common roof shared by 2 homeowners) single family homes with 2 car garage. Property surrounding those homes consists of roads, lights, and grass areas are incorporated into this association. Access to this community is on Country Club Drive and through the Bedford HOA property. The lakes behind these homes are owned by the Saint Lucie West Services District (Water Company) as well as the sloped area from the lakes up to the rear property line of the Lakeside Homes. The Lakeside HOA does not own any property behind homes adjacent to the lakes. Revenue for upkeep and maintenance of this community is generated by levying a quarterly dues assessment in the amount set by the Lakeside HOA which consists of members elected to a Board of Directors by the 160 homeowner members. Part of this quarterly dues assessment includes an amount agreed to by the Property Owners Association Board of Directors that is paid to the Property Owners' Association for upkeep and maintenance of the common areas. (Pool, Tennis Courts, etc.)

Sun Terrace At The Lakes is a deed restricted community consisting of 208 quad attached homes (4 homes under one common roof shared by 4 homeowners). These homes have no garage and parking is provided on the road in front of the homes. Property surrounding those homes consists of roads, lights, and grass areas are incorporated into this association. A private main entrance for this community is accessed from Bethany Drive. Revenue for upkeep and maintenance of this community is generated by levying a quarterly dues assessment in the amount set by the Sun Terrace HOA which consists of members elected to a Board of Directors by the 208 homeowner members. Part of this quarterly dues assessment includes an amount agreed to by the Property Owners Association Board of Directors that is paid to the Property Owners' Association for upkeep and maintenance of the common areas. (Pool, Tennis Courts, etc.)

The Lakes At Saint Lucie West Property Owners' Association consists of no homes. The property of this association is the Pool, Pool Building, Tennis Courts, Parking Lot, Lights, Perimeter Wall surrounding all 3 HOAs, and a buffer grass areas outside the Perimeter Wall. The governing body of this corporation consists of the Presidents of Bedford, Lakeside, and Sun Terrace HOAs. These 3 Presidents from the 3 HOAs form a Board of Directors in positions of President, Vice President, and Treasurer and are charged with the responsibility of raising revenue for upkeep, maintenance, capitol expenses and the day to day running of the property. Revenue is generated by the Board agreeing to charge quarterly dues to each of the 516 homes that make up the 3 HOA properties. The amount of the dues is collected from each HOA who passes that cost on to its homeowner members.

TAB 001

Declaration of Covenants

7 February 1990

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 0715 Page 0883 -- 0923

**Complete Documents Maintained By:
George H. Farrell, Esquire
1551 NW Amherst Drive
Port Saint Lucie, Florida 34986-2413
Issue Date: 1 February 2013**

The Lakes At Saint Lucie West

Located in the upscale West section of Port Saint Lucie on the Treasure Coast in Saint Lucie County Florida, The Lakes At Saint Lucie West is a magnificently maintained community in the heart of popular Saint Lucie West. A DiVosta built community of Single, Duplex and Quad attached homes. Each home features poured concrete steel re-enforced construction finished with concrete tile roofs. Pools and tennis courts await, beautiful mature oak trees line the streets, and community lakes shimmer.

The Bedford Homeowners' Association

Detached Model Homes

Bedford model - 3 Bedrooms and 2 Full Baths - 2,329 Square Feet¹ 1604 square feet finished area²

Carmel model - 3 Bedrooms and 2 Full Baths - 2,528 Square Feet¹ 1849 square feet finished area²

Both types of homes may or may not have the optional pool and/or outdoor screen enclosure.

The Lakeside Homeowners' Association

Duplex Attached Model Homes

Capri model - 2 Bedrooms and 2 Full Baths - 2,194 square feet¹ 1525 square feet finished area²

This home may or may not have the optional pool and/or outdoor screen enclosure.

The Sun Terrace Homeowners' Association

Quad Attached Model Homes

Patio model - 2 Bedrooms and 2 Full Baths - 1,777 Square feet³ 1152 square feet finished area²

This home does not have a pool and does not have a garage

Entry to each unit is through the large screened patio

*Note 1: Total Square Footage Under Roof Footprint Includes
Areas Under A/C And Not Under A/C And Also Includes Garage*

Note 2: Total Square Footage Under A/C, Some models may vary slightly.

Note 3: Total Square Footage Under A/C And Includes Outside Screened-In Entrance Area.

The Lakes At Saint Lucie West is conveniently located
1 mile east of Interstate 95, Exit 121,
in Saint Lucie West Florida.

DECLARATION OF COVENANTS AND RESTRICTIONS FOR
BEDFORD AT THE LAKES

THIS DECLARATION OF COVENANTS AND RESTRICTIONS, is made this 7th day of February, 1990 by DIVOSTA AND COMPANY, INC., a Florida corporation, ("Developer"), and by the BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida corporation not-for-profit, ("Association"),

Developer is the owner of the real property described in Exhibit "A" attached to this Declaration, and incorporated into this Declaration by reference. The Developer intends by this Declaration to impose restrictions upon certain properties under a general plan of development to mutually benefit all owners of residential properties within the restricted property. The Developer desires to provide a flexible, manageable, and reasonable procedure for the overall development of the restricted property, and to establish a method for the administration, maintenance, preservation, use, and enjoyment of the restricted property.

Developer declares that the property restricted by this Declaration and any additional property which may be subjected to this Declaration by a subsequent amendment shall be held, sold, and conveyed subject to the following easements, restrictions, covenants, and conditions which are for the purpose of protecting the value and desirability of, and which shall run with, the real property subjected to this Declaration. The easements, covenants, conditions and restrictions found in this Declaration shall be binding on all persons or entities, and their heirs, successors, and assigns, having any right, title, or interest in the property subjected to this Declaration.

ARTICLE I

DEFINITIONS

1. "Articles" shall mean the Articles of Incorporation of the Association (hereinafter defined). A true and correct copy of the Articles is attached hereto, made a part hereof, and marked Exhibit "B".
2. "Assessment" means a share of the funds which are required for the payment of Association Expenses, which from time to time is assessed against the Members (hereinafter defined) of the Association.
3. "Association" shall mean and refer to the Bedford at The Lakes Homeowners Association, Inc., its successors and assigns.

Prepared by & Return to:
William E. Shannon, Jr.
10385 Ironwood Road
Palm Beach Gardens, FL 33410

1

D. R. BOOK 715 PAGE 883

4. "Association Expenses" shall mean and include the actual and estimated expenses of operating the Association and the Property Owners Association (hereinafter defined), including any reasonable reserve, all as may be found to be necessary and appropriate by the Board and by the Property Owners Association, where appropriate, pursuant to the Homeowners Documents (hereinafter defined).

5. "Association Property" shall mean all real and personal property transferred to the Association for the benefit of all Members.

6. "Bedford at The Lakes" is the name given to a planned unit development located in Port St. Lucie, Florida.

7. "Bedford at The Lakes Homeowners Association, Inc." shall mean that certain entity created to maintain, manage, and control the Common Areas. It shall be referred to as the "Association", but it may also be referred to as the "Homeowners Association" or "HOA".

8. "Board" shall mean the Board of Directors of the Association.

9. "By-Laws" shall mean and refer to the By-Laws of the Association, attached hereto, made a part hereof, and marked Exhibit "C".

10. "Common Area" shall mean those areas of real property shown on the plat of The Lakes at St. Lucie West (hereinafter defined), together with all improvements thereto, which are devoted to the common use and enjoyment of the Members of the Association. The term "Common Area" may sometimes be used interchangeably with the term "Association Property". The common area shall consist of:

A. All portions of the Property (hereinafter defined), which are submitted to this Declaration, and are dedicated to the Association, that are not Units;

B. All portions of the Property submitted to this Declaration that are not dedicated to any governmental entity or to the public for a public use, if any.

11. "Community Development District" shall mean and refer to the St. Lucie West Community Development District, a local unit of special-purpose government which may be created in accordance with Florida Statutes, Chapter 190, to provide certain community services to the area in which the Property is located.

12. "County" shall mean St. Lucie County, Florida.

13. "Community-Wide Standard" shall mean the standard of conduct, maintenance, or other activity generally prevailing throughout the Properties. Such standard may be reasonably and more specifically determined by the Board.

14. "Declaration" shall mean the easements, covenants, conditions, restrictions, and all other terms set forth in this document, and as may be amended from time to time.

15. "Developer" shall mean and refer to DiVosta and Company, Inc., a Florida corporation, its successors and assigns.

16. "General Plan of Development" shall mean that portion of the plat of The lakes at St. Lucie dedicated to the Association and submitted to this Declaration, initially or by subsequent Amendment (hereinafter defined), as approved by the appropriate governmental agencies, and which shall represent the development plan and general uses of the Property.

17. "Homeowners Documents" means in the aggregate this Declaration, the Articles, the By-Laws of the Association, as well as the Declaration of Covenants and Restrictions for The Lakes at St. Lucie, the Articles of Incorporation for the Lakes at St. Lucie Property Owners Association, Inc. ("Property Owners Association" or "POA"), the By-Laws of the Property Owners Association, the Declaration of Covenants, Conditions, and Restrictions for St. Lucie Master Association ("Master Association"), the Articles of Incorporation and the By-Laws of the Master Association, the St. Lucie West Hazardous Materials Management Plan (dated April 21, 1988), and all of the instruments executed in connection with the General Plan of Development.

18. "Institutional Mortgagee" shall mean any lending institution having a first lien on any property subject to this Declaration, including any of the following institutions: an insurance company or subsidiary thereof, a federal or state savings and loan association, a federal or state building and loan association, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, a federal or state banking association, the St. Lucie County Housing Authority or similar entity, a real estate investment trust, or any mortgage banking company authorized to do business in the State of Florida.

19. "Lot" shall mean a Unit as defined below.

20. "Member" shall mean a member of the Association.

21. "Occupant" shall mean the occupant of a Unit who shall be the owner, the lessee, or their respective guest(s).

22. "Owner" shall mean and refer to one (1) or more Persons (defined below) who hold the record title to any Lot which is created on the Property, but excluding any party holding an interest merely as security for the performance of an obligation.

23. "Person" means a natural person, a corporation, a partnership, a trustee, or other legal entity.

24. "Property" or "Properties" shall mean all of the real and personal property submitted to this Declaration. The real property initially submitted to this Declaration is described in Exhibit A.

25. "Roads" shall mean and refer to any street or thoroughfare which is constructed by Developer within the Common Areas, and which is dedicated to the Property Owners Association, whether same is designated, for example, by way of illustration and not as limitation, as a street, avenue, boulevard, drive, place, court, road, terrace, way, circle, lane, or similar designation.

26. "Rules and Regulations" shall mean the rules, regulations, and policies which are attached hereto, made a part hereof, and marked Exhibit "D", and as may be adopted by the Board, by the Property Owners Association, or by the Master Association from time to time by resolution or motion carried.

27. "St. Lucie West Master Association, Inc." shall mean that Florida not-for-profit corporation provided for in the Declaration of Covenants, Conditions, and Restrictions for St. Lucie West Master Association recorded in Official Record Book 576 at Page 2616, of the Public Records of St. Lucie County, Florida, (and as amended) which declaration shall be known as the "Master Declaration", and which association shall be known as the "Master Association". The purpose of the Master Declaration and the Master Association is to provide for surface water management for the community of St. Lucie West. If the Community Development District is created, then by its own terms, the Master Declaration will be revoked and the Master Association will be dissolved.

28. "Single Family" means one person or a group of two or more persons living together and interrelated by bonds of consanguinity, marriage, or legal adoption, or not more than two persons living together who may or may not be interrelated.

29. "Special Assessment" shall mean and refer to those assessments levied in accordance with the further terms of this Declaration.

30. "Subsequent Amendment" shall mean an amendment to this Declaration which subjects additional property to this Declaration, or which withdraws property previously submitted to

this Declaration. Such Subsequent Amendment may, but is not required to, impose, expressly or by reference, additional restrictions and obligations on any land submitted by a Subsequent Amendment to the provisions of this Declaration.

31. "The Lakes at St. Lucie West" is the name given to a planned unit development located in Port St. Lucie, Florida, which has been platted in the County under the same name.

32. "The Lakes at St. Lucie West Property Owners Association, Inc." shall mean that certain entity created to hold, maintain, manage, and control certain property for the benefit of the Members and other Persons. It shall be referred to as the "Property Owners Association" or "POA".

33. "Transfer Date" shall mean the date that the Developer relinquishes the right to appoint a majority of the Directors to the Board, and conveys legal title to the Common Area to the Association. The transfer date shall occur 120 days after the Developer has closed the sales of all of the Lots or Units contemplated by the General Plan of Development, or after the Developer elects to relinquish its control of the Association, whichever shall first occur.

34. "Unit" shall mean a finished portion of the Properties, for which a certificate of occupancy has been issued by the appropriate jurisdiction and which is intended for use and occupancy as an attached or detached residence for a single family. A Unit may also be referred to as a "single family home".

ARTICLE II

PROPERTY SUBJECT TO THIS DECLARATION

1. Initial Property. The Property which is initially subject to the easements, covenants, conditions, and restrictions imposed by this Declaration is described in Exhibit A.

2. Additional Property. The Developer may subject additional property to this Declaration, including without limitation, residential property, Common Areas, Roads, and properties of all types, including undeveloped lands and platted subdivisions, and lots by recording in the public records of the County a Subsequent Amendment to this Declaration setting forth any use restrictions, voting rights, maintenance requirements, user fees, dues, or other provisions pertaining to such additional property. Despite the fact that Developer's submission of additional property to this Declaration may result in an overall increase in the Association Expenses, and a resulting increase in the Assessments payable by each Unit, or may result in an increase in the total number of votes or Members

in the Association, the Developer shall not be required to obtain the joinder or consent of the Association, any Unit Owner, any other Person (except for the approval, if required, of municipal authorities for Port St. Lucie, Florida), or any mortgagee of any Unit. Any property submitted to this Declaration by Subsequent Amendment, shall be included in the term "Property". Likewise, the Developer reserves the right to withdraw any portion of the Property from the restrictions, covenants, and conditions of this Declaration, including, without limitation, any residential property, Roads, Common Areas or other areas that may have been submitted initially by this Declaration or by a Subsequent Amendment. The Developer shall have such rights until the Transfer Date. The Developer's right to withdraw any portion of the Property shall not be applicable to any portion of the Property that has been conveyed to an Owner.

3. Phasing. If sales response warrants the development, it is the intention of the Developer to develop the Units in two (2) phases. The development may not be completed in its entirety, but the Developer will complete any Unit for which a municipal building permit is obtained. Development shall be commenced within 90 days of the recording of this Declaration in the public records of the County. Developer reserves the right to modify the architectural appearance, dimensions, and site plan for Bedford at The Lakes. Developer's right to modify the architectural appearance, dimensions, and site plan shall not require the consent of any other person or entity, except for approval, if required, of the municipal authorities.

ARTICLE III

PROPERTY RIGHTS

1. Use of Common Area. Every Owner shall have a right and easement of enjoyment in and to the Common Area, subject to this Declaration as it may be amended from time to time, and subject to any restrictions or limitations contained in any deed conveying such property to the Association. Any Owner may delegate his or her right of enjoyment to the members of his or her family, tenants, and social invitees subject to reasonable regulation by the Board, and in accordance with procedures which it may adopt. An Owner who leases his or her Unit shall be deemed to have delegated all such rights to the Unit's lessee.

2. Developer Rights. The Developer reserves the right to amend this Declaration unilaterally prior to the Transfer Date, without prior notice and without the consent of any Person, provided such amendment is not unequivocally contrary to the General Plan of Development.

ARTICLE IV

MEMBERSHIP AND VOTING RIGHTS

1. Membership. The owner of the fee simple title of record of each Unit shall be a mandatory member of the Homeowners Association, the Property Owners Association, and the Master Association.

2. Homeowners Association. Each Unit owner shall become a member of the Homeowners Association upon acceptance of the special warranty deed to his Unit. As a member of the Homeowners Association, the Owner shall be governed by the Articles of Incorporation and the By-Laws of the Homeowners Association; and shall be entitled to one (1) vote for each Unit owned. The rights and privileges of membership may be exercised by a Member or the Member's spouse, subject to the provisions of this Declaration and the By-laws. The membership rights of a Unit owned by a corporation or partnership shall be exercised by the individual designated by the Owner in a written instrument provided to the secretary of the Homeowners Association. Provided, however, the Developer shall retain the right to appoint a majority of the directors to the Board of Directors of the Homeowners Association until the Transfer Date.

3. Property Owners Association. Each Unit Owner shall become a member of the Property Owners Association upon acceptance of the special warranty deed to his Unit. As a member of the Property Owners Association, the owner shall be governed by the Articles of Incorporation and the By-Laws of the Property Owners Association; and shall be entitled to one (1) vote for each Unit owned. The rights and privileges of membership may be exercised by a Member or the Member's spouse, subject to the provisions of this Declaration and the By-laws. The membership rights of a Unit owned by a corporation or partnership shall be exercised by the individual designated by the owner in a written instrument provided to the secretary of the Property Owners Association. Provided, however, the Developer shall retain the right to appoint a majority of the directors to the Board of Directors of the Property Owners Association until the Transfer Date.

4. Master Association. Each Unit Owner shall become a member of the Master Association upon acceptance of the special warranty deed to his Unit. As a member of the Master Association, the Owner shall be governed by the Declaration of Covenants, Conditions, and Restrictions for St. Lucie West Master Association, the Articles of Incorporation of the Master Association and the By-Laws of the Master Association; and shall be entitled to one (1) vote for each Unit owned. The rights and privileges of membership may be exercised by a Member or the Member's spouse, subject to the provisions of the Master

Declaration and the Master Association By-laws. The membership rights of a Unit owned by a corporation or partnership shall be exercised by the individual designated by the owner in a written instrument provided to the secretary of the Master Association.

ARTICLE V

USE OF PROPERTY

1. Single Family Residence. The Units shall be used solely as single family residences. Nothing herein shall be deemed to prevent an Owner from leasing an Unit to a single family, subject to the terms, conditions, and covenants contained in this Declaration.

2. Use Restrictions. The Board shall have the authority to make and enforce standards and restrictions governing the use of the Properties, in addition to those contained herein. Such regulations and use restrictions shall be binding upon all Owners and occupants until and unless overruled, canceled or modified in a regular or special meeting of the Association.

A. Occupants Bound. All provisions of the Homeowners Documents and of any Rules and Regulations or use restrictions promulgated pursuant thereto which govern the conduct of Owners, and which provide for sanctions against Owners, shall also apply to all occupants of any Unit.

B. Business Use. The Units shall be used solely for Single Family purposes. Nothing herein shall be deemed to prevent an Owner from leasing a home to a Single Family, subject to all of the terms, conditions and covenants contained in this Declaration. The Units shall not be used in any trade, business, professional or commercial capacity. Nothing contained herein shall prohibit the Developer from carrying on any and all types of construction activity necessary to accomplish the General Plan of Development, including the construction and operation of a sales model and office by the Developer until all of the Units have been sold.

C. Nuisance. No Unit shall be used, in whole or in part, for the storage of any property or thing that will cause such Unit to appear to be in an unclean or untidy condition or that will be obnoxious to the eye; nor shall any substance, thing, or material be kept in any Unit that will emit a foul or obnoxious odor or that will cause any noise or other condition that will or might disturb the peace, quiet, safety, comfort, or serenity of the occupants of surrounding property or to the development as a whole. No noxious or offensive activity shall be carried on in any unit, nor shall anything be done thereon tending to cause a nuisance to any person using any property adjacent to the Unit. There shall not be maintained any plants,

animals, devices, or things of any sort whose activities or existence in any way is noxious, dangerous, unsightly, unpleasant, or of a nature as may diminish or destroy the enjoyment of the Properties.

D. Unsightly Conditions. All weeds, rubbish, debris, or unsightly materials or objects of any kind shall be regularly removed from the Units and shall not be allowed to accumulate thereon. All refuse containers (except on scheduled trash pick-up days), all machinery and recreational equipment, and other similar items of personal property shall be obscured from view of adjoining streets, Units or Common Areas.

E. Vehicles. No motorcycle, all-terrain vehicle (including passenger cars with four-wheel drive, i.e. Jeeps, Broncos, and similar vehicles), truck, trailer, boat, van, camper, motorhome, bus, or similar vehicle shall be parked on any part of the Properties, any driveway, or designated parking space within the Properties except: (1) within a garage, (2) commercial vehicles, vans, or trucks delivering goods or furnishing services temporarily during daylight hours, and (3) upon such portions of the Properties as the Board may jointly, in their discretion, allow. In the event that there is a dispute concerning the type of vehicle, then the State of Florida vehicle registration shall control. The Association shall have the right to authorize the towing away of any vehicles in violation of this rule with the costs and fees, including attorneys' fees, if any, to be borne by the vehicle owner or violator.

F. Parking and Garages. Vehicles shall be parked only in the garages or in the driveways serving the Units or in the appropriate spaces or designated areas in which parking may be assigned, and then subject to the reasonable rules and regulations adopted by the Board. Vehicles shall not be parked overnight on Roads or swales. All commercial vehicles, recreational vehicles, trailers, campers, camper trailers, boats, watercraft, motorcycles, atvs, and boat trailers must be parked entirely within a garage unless otherwise approved by the Board. No garage shall be used as a living area. No garage shall be altered in such a manner that the number of automobiles which may be parked therein after the alteration is less than the number of automobiles that could have reasonably been parked in the garage as originally constructed.

G. Animals and Pets. No animals shall be raised, bred, or kept in any Unit, except that dogs, cats, or other household pets may be kept in the Unit, provided they are not kept, bred or maintained for any commercial purpose, or in numbers deemed unreasonable by the Board. Notwithstanding the foregoing, no animal may be kept in the Unit, which in the judgment of the Board results in a nuisance or is obnoxious to the residents in the vicinity. No Owner shall be permitted to maintain in his or her Unit a bull terrier (pit bull) or any dog

or dogs of mean or of violent temperament or otherwise evidencing such temperament. Pets shall not be permitted in any of the Common Areas unless under leash. Each pet owner shall be required to clean up after his or her pet. Each Owner by acquiring a Unit agrees to indemnify the Association, and hold it harmless against any loss or liability resulting from his or her, his or her family member's, or his or her lessee's ownership of a pet. If a dog or any other animal becomes obnoxious to other Unit Owners by barking or otherwise, the Owner shall remedy the problem, or upon written notice from the Association, he or she will be required to dispose of the pet.

H. Subdivision of Unit. Units shall not be further subdivided or separated by any Owner; and no portion less than all of any such Unit, nor any easement shall be conveyed or transferred by an Owner; provided, however, that this shall not prevent corrective deeds, deeds to resolve boundary disputes and other similar corrective instruments. Developer, however, hereby expressly reserves the right to subdivide, replat, or otherwise modify the boundary lines of any Unit or Units owned by the Developer. Any such division, boundary line change, or replatting shall not be in violation of the applicable municipal subdivision and zoning regulations.

I. Antennas. No exterior antennas, aerials, satellite dishes, or other apparatus for the reception or transmission of television, radio, or other signals of any kind shall be placed, allowed, or maintained upon any portion of the Properties, including any Unit, without the prior written approval of the ACC.

J. Energy Conservation Equipment. No solar energy collector panels or attendant hardware or other energy conservation equipment shall be constructed or installed unless it is an integral and harmonious part of the architectural design of a structure, as reasonably determined by the ACC.

K. Windows. All draperies, curtains, shades, or other window coverings installed in a Unit, and which are visible from the exterior of a Unit shall have a white backing, unless otherwise approved by the ACC.

L. Signs. No sign, symbol, name, address, notice, or advertisement shall be inscribed or exposed on or at any window or other part of a Unit or Common Areas without the prior written approval of the Board. The Board or the Developer shall have the right to erect signs as they, in their sole discretion, deem appropriate.

M. Hurricane Season. Each Unit Owner who intends to be absent from his home during the hurricane season (June 1 - November 30 of each year) shall prepare his Unit prior to his departure by doing the following:

i. Removing all furniture, potted plants, and other movable objects from his yard; and

ii. Designating a responsible person or firm, satisfactory to the Association, to care for his Unit should it suffer hurricane damage. Such person or firm shall also contact the Association for permission to install temporary hurricane shutters, which must be removed when no longer necessary for storm protection. At no time shall hurricane shutters be permanently installed, without the consent of the ACC.

N. Lighting. Except for seasonal Christmas decorative lights, which may be displayed between December 1 and January 10 only, all exterior lights must be approved by the ACC.

O. Artificial Vegetation, Exterior Sculpture, and Similar Items. No artificial vegetation shall be permitted on the exterior of any portion of the Properties. Exterior sculpture, fountains, flags, and similar items must be approved by the ACC.

P. Irrigation. Except for sprinkler or irrigation systems installed by the Developer, no sprinkler or irrigation systems of any type which draw water from lakes, rivers, ponds, canals or other ground or surface waters within the Properties shall be installed, constructed or operated within the Properties unless prior written approval from the ACC has been obtained.

Q. Drainage and Septic Systems. Catch basins and drainage areas are for the purpose of natural flow of water only. No obstructions or debris shall be placed in these areas. No Person, other than the Developer, or the South Florida Water Management District, may obstruct or rechannel the drainage flows after location and installation of drainage swales, storm sewers, or storm drains. Developer hereby reserves a perpetual easement across the properties for the purpose of altering drainage and water flow. Septic systems are prohibited on the Properties.

R. Tree Removal. No trees shall be removed, except for diseased or dead trees and trees needing to be removed to promote the growth of other trees or for safety reasons, unless approved by the ACC.

S. Sight Distance. All property located at street intersections shall be landscaped so as to permit safe sight across street corners. No fence, wall, hedge, shrub or planting shall be placed or permitted to remain where it would create a traffic or sight problem.

T. Lakes and Water Bodies. All lakes, ponds, and streams within the Properties shall be aesthetic amenities only, and no other use thereof, including, without limitation, fishing, boating, swimming, playing, or use of personal flotation devices, shall be permitted. The Association shall not be responsible for any loss, damage, or injury to any person or property arising out of the authorized or unauthorized use of lakes, ponds, or streams within the Properties.

U. Recreational Facilities. All recreational facilities and playgrounds furnished by the Property Owners Association or erected within the Properties, if any, shall be used at the risk of the user, and neither the Association nor the POA shall be held liable to any Person for any claim, damage, or injury occurring thereon or related to use thereof.

V. Rules and Regulations. The Unit Owners shall abide by each and every rule and regulation promulgated from time to time by the Board and by the Property Owners Association. The Board shall give an owner in violation of the Rules and Regulations of the Association, written notice of the violation by U.S. Certified Mail, return receipt requested, and fifteen (15) days in which to cure the violation. Should the Association be required to seek enforcement of any provision of this Declaration or the Rules and Regulations and prevail in such action, then the offending Unit Owner (for himself or for his family, guests, invitees, or lessees) shall be liable to the Association for all costs incurred in the enforcement action, including reasonable attorneys' fees, whether incurred in trial or appellate proceedings or otherwise.

ARTICLE VI

COMMON AREAS

1. Title to Common Area. The Developer shall not be required to convey title to the Common Area or any portion thereof to the Association until the Transfer Date. Notwithstanding the manner in which title is held, the Association shall be responsible for the management, maintenance, and operation of the Common Areas, and for the payment of all real estate taxes and other assessments which are liens against the Common Area, from and after the recording of this Declaration. On or before the Transfer Date, the Developer shall convey the Common Area to the Association by quitclaim deed. The Developer shall not be required to provide any title insurance or other related title documents to the Association in connection with the conveyance of the Common Areas.

2. Annexation of Additional Property. The Association shall have the power and authority to acquire and annex to the Common Areas other interests in real and personal property as it

may deem beneficial to the Members. Any property acquired pursuant to this section shall be annexed to the Common Areas by means of an instrument in writing recorded in the public records of the County.

3. Rules and Regulations Governing Use of Common Areas. The Board shall promulgate rules and regulations governing the use of the Common Areas. Such rules and regulations, and all provisions, restrictions, and covenants as now or hereinafter provided, including, without limitation, all architectural and use restrictions contained in this Declaration, may be enforced by legal or equitable action as provided in this Declaration.

4. Traffic Regulation. The Board of the Property Owners Association shall have the right to post motor vehicle speed limits throughout the Common Areas, and to promulgate other traffic regulations. The Board may also promulgate rules and procedures for the enforcement of the traffic regulations, including, without limitation, the assessment of fines against Owners who violate the traffic regulations and against Owners whose family members, guests, invitees, licensees, employees, or agents violate the traffic regulations. The fines shall be collected as an individual assessment from the Owner who violates the traffic regulations, or from the Owner whose family members, guests, invitees, licensees, employees, or agents violate the traffic regulations. Before any fine shall be effective, the Owner shall be entitled to notice and an opportunity to be heard before the Board.

5. Implied Rights. The Association may exercise any other right or privilege given to it expressly by this Declaration or the By-Laws, and every other right or privilege reasonably to be implied from the existence of any right or privilege given to it herein or reasonably necessary to effectuate any such right or privilege.

ARTICLE VII

EASEMENTS

1. Easements for Owners. The Developer hereby grants a perpetual non-exclusive easement to the Association and to the Unit Owners, their families, guests, invitees, licensees and lessees upon, over, and across the sidewalks, walkways, rights-of-way and other Common Areas. The Developer hereby grants an additional perpetual non-exclusive easement to the Association over, across, through, and under all portions of the General Plan of Development for the purpose of performing the maintenance and repair requirements of the Association as described in this Declaration.

2. Easements for Utilities. The Developer hereby also grants a perpetual non-exclusive easement to all utility or service companies servicing the Property upon, over, across, through, and under the Common Areas and such other portions of the Property or Lots on which utility facilities may be located for ingress, egress, installation, replacement, repair, and maintenance of all utility and service lines and systems including, but not limited to water, irrigation, sewer, gas, telephone, electricity, television cable or communication lines and systems. It shall be expressly permissible for the Developer or the providing utility or service company to install and maintain facilities and equipment on said property, to excavate for such purposes and to affix and maintain wires, circuits and conduits on, in and under the Common Areas, providing such company restores any disturbed area substantially to the condition existing prior to their activity; provided, however, that no utility service line or system may be installed or relocated within the Common Areas without the consent of the Association.

3. Easements for Encroachments. The Developer hereby grants an easement for encroachment in the event any improvements upon the Common Areas now or hereafter encroaches upon an Unit, or in the event that any Unit now or hereafter encroaches upon the Common Area, as a result of minor inaccuracies in survey, construction, reconstruction, or due to settlement or movement or otherwise. The encroaching improvements shall remain undisturbed as long as the encroachment exists. This easement for encroachment shall also include an easement for the maintenance and use of the encroaching improvements. Provided, however, that at no time shall there be any encroachment onto the surface water management systems, without the written consent of the South Florida Water Management District.

4. Easement to Master Association. The officers, agents, employees, and independent contractors of the Master Association shall have a nonexclusive easement to enter upon any portion of the Common Areas for the purpose of performing or satisfying the duties and obligations of the Master Association, as set forth in the Master Declaration and in the By-Laws and rules and regulations of the Master Association.

ARTICLE VIII

MAINTENANCE

1. Association's Responsibility.

A. Common Areas. The Association shall maintain and keep in good repair the Common Areas. The maintenance of the Common Areas shall include, without limitation, maintenance, repair, and replacement, subject to any insurance then in effect, of all plantings and sodding of Common Area road rights-of-way; all perimeter plantings and sod; right-of-way, perimeter, and other Association irrigation facilities and pumps; perimeter walls; bridges; lakes; water features; drainage easements and other easements; road and identification signage; Common Area security facilities and equipment (if any); drainage facilities and water control structures; water and lake treatment facilities; Association parking facilities; sidewalks; sod, landscaping and other flora located on the Common Areas; and other structures and improvements situated upon the Common Area.

B. Cost. The cost to the Association of maintaining the Common Areas shall be assessed equally among the Unit Owners, as part of the Association Expenses pursuant to the provisions of this Declaration.

C. Front Yards and Public Property. The Association may maintain property which it does not own, including, without limitation, the front yards (street side) of the Units and property dedicated to the public, if the Board determines that such public property maintenance is necessary or desirable to maintain the Community-Wide Standard.

2. Owner's Responsibility. Each Owner shall maintain his or her own Unit and structures, parking areas, and other improvements comprising the Unit in a manner consistent with the Community-Wide Standard, and all applicable covenants.

A. Maintenance of Exterior of Home. Each owner shall maintain the exterior of his Unit, including the walls (excluding the "Lot Perimeter Wall" as defined herein) and fences in good condition and repair and in like condition, appearance and quality as originally constructed. The Lot Perimeter Wall shall be defined to mean and refer to that exterior wall of a zero-lot-line single family home which is located approximately three (3) feet from the lot line or boundary. Notwithstanding the foregoing, the Association shall be responsible for the normal and routine painting of the exterior walls of such single family home. The Board shall determine the need for such painting from time to time. All costs reasonably related to said painting by the Association shall be borne by the Association as an Association Expense.

B. Maintenance of Rear Yard. Each Owner shall maintain his own lawn, landscaping, and the sprinkler system located in the rear yard of his Lot, which shall include all portions of the Lot behind an imaginary line extending from the front exterior wall of the breakfast nook to the wall of the Unit or lot perimeter wall closest to the breakfast nook. The Association shall maintain the lawn, landscaping, and the sprinkler system located in the front yard (street side) of each Lot, the Common Areas, and the drainage and other easements shown on the General Plan of Development.

C. Lot Perimeter Walls. Maintenance of the Lot Perimeter Wall shall be the obligation of the Owner of the lot adjacent to the Lot Perimeter Wall. The adjacent lot owner shall have an easement over that portion of the adjacent lot on which a Lot Perimeter Wall has been located, as specified herein, in order to maintain and to make superficial repairs to said Lot Perimeter Wall. However, in no event, shall any Person make any structural or other changes in the walls, including, but not limited to, change of paint color, without the express written approval of the Architectural Control Committee. Structural repairs to the Lot Perimeter Wall shall be performed solely by the Association or its assigns. In the event the Board shall determine that the Lot Perimeter Wall has been damaged by the adjacent lot owner, that owner shall be responsible for repairing such damage in a timely manner and in accordance with the standards established by the Board. In the event such repair is not so accomplished by said adjacent lot owner within thirty (30) days, unless extended by the Board, the Association shall have the right at reasonable times to enter the adjacent lot to effect such repair, and the cost thereof shall be assessed to the adjacent lot owner, and, if not paid in a timely manner, shall become an Special Assessment upon such adjacent Lot.

D. Party Fences. Those walls or fences which are constructed between two adjoining Lots and are to be shared by the Owners of said adjoining Lots are to be known as and are hereby declared to be "Party Fences". Party Fences shall be the joint maintenance obligation of the Owners of the Lots bordering the fences. Each Owner shall have the right to full use of said fence subject to the limitation that such use shall not infringe on the rights of the Owner of the adjacent Lot or in any manner impair the value of said fence. Each Owner shall have the right and duty to maintain and to perform superficial repairs to that portion of a Party Fence which faces such Owner's Lot. The cost of said maintenance and superficial repairs shall be borne solely by said Owner. In the event of damage or destruction of the Party Fence from any cause whatsoever, other than negligence or willful misconduct of one of the adjacent Lot owners, the Owners of the adjacent Lots shall, at their joint expense, repair and rebuild said fence within 30 days, unless extended by the Board. In the event it is necessary to repair or rebuild a Party Fence, the Owners shall agree on the cost of such repairs or rebuilding,

and shall agree on the person or entity to perform such repairs, provided however, all such repairs must be performed by a qualified contractor. If the Owners cannot agree on the cost of such repairs or on the person or entity to perform such repairs, each Owner shall choose a member of the Board to act as their arbiter. The Board members so chosen shall agree upon and choose a third Board member to act as an additional arbiter. All of the said Board members shall thereafter choose the person or entity to perform the repairs and shall assess the costs of such repairs in equal shares to the Owners. Whenever any such fence or any part thereof shall be rebuilt, it shall be erected in the same manner and be of the same size and of the same or similar materials and of like quality and color and at the same location where it was initially constructed. Provided, that if such maintenance, repair or construction is brought about solely by the neglect or the willful misconduct of one Lot Owner, any expense incidental thereto shall be borne solely by such wrongdoer. If the Lot Owner shall refuse to repair or reconstruct the fence within 30 days, unless extended by the Board, and to pay his share, all or part of such cost in the case of negligence or willful misconduct, the Association may have such fence repaired or reconstructed and shall be entitled to a lien on the Lot of the Owner so failing to pay for the amount of such defaulting Owner's share of the repair or replacement. In the event repairs or reconstruction shall be necessary, all necessary entries on the adjacent Lots shall not be deemed a trespass so long as the repairs and reconstruction shall be done in a workmanlike manner, and consent is hereby given to enter on the adjacent lots to effect necessary repairs and reconstruction.

E. Failure to Maintain. In the event an Owner of any Lot shall fail to maintain the premises and the improvements thereon, as provided herein and in accordance with the Community-Wide Standard, the Association, after notice to the Owner, shall have the right to enter upon any Lot to correct drainage and to repair, maintain and restore the exterior of the Unit and party fences and any other improvements erected thereon. All costs related to such correction, repair or restoration shall become an Special Assessment against such Lot; provided, however, except when entry is required due to an emergency situation, the Association shall afford the Owner reasonable notice and an opportunity to cure the failure to maintain prior to entry.

ARTICLE IX

ASSESSMENTS

1. Creation of Assessments. There are hereby created assessments for Association Expenses as may from time to time specifically be authorized by the Board to be commenced at the time and in the manner set forth in this Article. There shall be two (2) types of assessments: (a) Assessments to fund

Association Expenses for the benefit of all Members of the Association; and (b) Special Assessments as described in paragraph 3 below.

A. Equal Assessments. Assessments shall be levied equally on all Units. Special Assessments shall be levied as provided in paragraph 3 below. Each Owner, by acceptance of his or her deed is deemed to covenant and agree to pay these assessments.

B. Certificate of Payment. The Association shall, upon demand at any time, furnish to any Owner liable for any type of assessment a certificate in writing signed by an officer of the Association setting forth whether such assessment has been paid as to any particular Unit. Such certificate shall be conclusive evidence of payment to the Association of such assessment. The Association may require the advance payment of a nominal processing fee for the issuance of such certificate.

C. Quarterly Payments. Assessments shall be paid in such manner and on such dates as may be fixed by the Board of Directors which may include, without limitation, acceleration of the annual Assessment for delinquent Members. Unless the Board otherwise provides, the Assessments shall be payable not less frequently than quarter-annually in advance on the first day of January, April, July, and October.

D. No Waiver. No Owner may waive or otherwise exempt himself from liability for the assessments provided for herein, including, by way of illustration and not limitation, by non-use of Common Areas or abandonment of the Unit. The obligation to pay assessments is a separate and independent covenant on the part of each Owner. No diminution of abatement of assessment or set-off shall be claimed or allowed by reason of any alleged failure of the Association or Board to take some action or perform some function required to be taken or performed by the Association or Board under this Declaration or the By-Laws, or for inconvenience or discomfort arising from the making of repairs or improvements which are the responsibility of the Association, or from any action taken to comply with any law, ordinance, or with any order or directive of the County or other governmental authority.

E. Developer Obligation. So long as the Developer has the right unilaterally to subject additional property to this Declaration, then on all Units on which assessments have commenced, and which are subject to this Declaration as of the first day of any fiscal year, the Developer shall be obligated for the difference between the amount of assessments levied on such Units, and the amount of actual expenditures required to operate the Association during the fiscal year. This obligation

may be satisfied in the form of a cash subsidy or by "in kind" contributions of services or materials, or a combination of these.

F. Subsidy Contracts. The Association is specifically authorized to enter into subsidy contracts or contracts for "in kind" contribution of services or materials or a combination of services and materials with the Developer or other entities for the payment of some portion of the common expenses.

2. Computation of Assessments. It shall be the duty of the Board, at least sixty (60) days before the beginning of the fiscal year, to prepare a budget covering the estimated costs of operating the Association during the coming year. The budget shall include and shall separately list Association Expenses. The Board shall cause a copy of the budget and the amount of assessments to be levied against each Unit for the following year to be delivered to each Owner at least thirty (30) days prior to the end of the current fiscal year. There shall be no obligation to call a meeting for the purpose of considering the budget except on petition of the Members as provided for special meetings in the By-Laws.

Notwithstanding the foregoing, however, in the event the proposed budget is disapproved or the Board fails for any reason so to determine the budget for any year, then and until such time as a budget shall have been determined as provided herein, the budget in effect for the immediately preceding year shall continue for the current year.

The budget shall include, without limitation, the following listed line items:

A. Taxes. All taxes levied or assessed upon the Common Areas, if any, by any and all taxing authorities, including all taxes, charges and assessments, imposition and liens for public improvements, special charges and assessments; and, in general, all taxes on personal property and improvements which are now and which hereinafter may be placed in the Common Area, including any interest penalties and other charges which may accrue on such taxes.

B. Utility Charges. All charges levied for utility services to the Common Areas, whether supplied by a private or public firm including, without limitation, all charges for water, gas, electricity, telephone, sewer and any other type of utility or service charge.

C. Insurance. The premiums on any policy or policies of insurance required under this Declaration, together with the costs of such other policies of insurance, as the Board, with the consent of the Unit Owners at any meeting thereof, shall determine to be in the best interest of the Association.

D. Insurance Trustee. All expenses necessary to retain and continue to retain a lending institution in the County, having a trust department to act as "Insurance Trustee". The functions of the Insurance Trustee shall include holding all original policies purchased by the Association, being named as loss payee, distributing proceeds of such insurance, assisting in the reconstruction of improvements from insurance premiums and performing such other functions as shall be agreed upon.

E. Maintenance, repair and replacement. All expenses necessary to meet the Association's responsibility to maintain the Common Areas in accordance with the requirements of this Declaration.

F. Property Owners Association. Certain recreational facilities have been constructed by the Developer for the joint use and benefit of the Unit Owners and for the use and benefit of the Unit owners located in a planned unit development known as The Lakes at St. Lucie West. These recreational facilities shall be owned, operated, and maintained by the Property Owners Association. All Unit Owners, as well as all Unit owners shall be assessed and shall pay on an equal basis the expenses of the Property Owners Association. The POA assessments shall be paid by the Unit Owners to the Association, which shall thereafter remit such assessments to the Property Owners Association.

G. Master Association. The Association, on behalf of all Units subject to assessment hereunder, shall pay assessments to the Master Association as provided in the Master Declaration. All Unit Owners shall be assessed and shall pay on an equal basis the assessments levied by the Master Association. The Master Association assessments shall be paid by the Unit Owners to the Association, which shall thereafter remit such assessments to the Master Association.

H. Miscellaneous expenses. The costs of administration for the Association, including any secretaries, bookkeepers and other employees necessary to carry out the obligations and covenants of the Association under the Declaration, including the collection of sums owed by a particular Unit. Bulk rate charges for cable television may be assessed as Association Expenses, if the Association becomes a party to a single billing service for cable television services. In addition, the Association may retain a managing company or contractors to assist in the operation of the Association and to perform or assist in the performance of certain obligations of the Association hereunder. The fees or costs of any management company or contractor so retained shall be deemed to be part of the Association's expense.

I. Indemnification. The costs to the Association to indemnify and save harmless Developer, from and against any and all claims, suits, actions, damages and/or causes of action arising from any personal injury, loss of life and/or damage to property in or about the Common Areas, if any, from and against all costs, counsel fees, expenses, liabilities occurring in and about such claim, the investigation thereof, or the defense at any level of any action or proceeding brought which may enter therein. Included in the foregoing provisions for indemnification are any expenses the Developer may be compelled to incur and bring suit for the purposes of enforcing rights thereunder, or for the purpose of compelling the specific enforcement of the provisions, conditions, covenants and restrictions, contained in this Declaration to be kept and performed by the Association and/or the Owners, including the payment of Association Expenses.

Included also is the cost to the Association to indemnify its officers and members of the Board for all costs and expenses whatsoever incurred in pursuance of their duties, obligations and functions hereunder. Nothing in the provisions of this subparagraph shall require any Institutional Mortgagee to pay the Association expenses or portion thereof attributable to costs of the Association to indemnify and save harmless Developer in accordance with such paragraph. Any such Association expense shall be reallocated amongst the Unit Owners and not the Institutional Mortgagees.

J. Reserve funds. The costs to establish an adequate reserve fund for replacement and/or capital refurbishment of the Common Areas and the payment of other common expenses (the "capital contributions") in the amounts determined proper and sufficient by the Board, if any. Each owner acknowledges, understands and consents that capital contributions are the exclusive property of the Association as a whole, and that no Owner shall have any interest, claim or right to any such capital contributions or funds composed of the same. The Association shall be responsible for maintaining the capital contribution in a separate reserve account and to use such funds only for capital costs and expenses as aforesaid.

3. Special Assessments.

A. Consent of Members. In addition to the assessments authorized in paragraph 1 of this Article, the Association may levy a Special Assessment or Special Assessments; provided, such assessment shall have the affirmative vote or written consent of at least fifty-one (51%) percent of the Members of the Association. Special Assessments shall be payable in such manner and at such times as determined by the Board, and may be payable in installments extending beyond the fiscal year in which the Special Assessment is approved, if the Board so determines.

B. Repairs. The Association may levy a Special Assessment to obtain all sums necessary to repair, replace, construct or reconstruct ("repair") any buildings or improvements located in the Common Areas damaged by any casualty to the extent insurance proceeds are insufficient for repair. Any difference between the amount of insurance proceeds received on behalf of the Association with respect to repair and the actual cost of the repair ("repair sums") shall be an Association Expense for which the Association shall levy a Special Assessment against all Unit Owners to obtain the funds necessary to pay for such repair sums within ninety (90) days from the date such damage was incurred. The Association shall establish an account with an Institutional Mortgagee located in the County, and deposit into such account all repair sums and all insurance proceeds collected by the Insurance Trustee so that the amounts on deposit will equal the costs of repair. The Association shall proceed so that repairs shall be completed within one (1) year from the date of damage, if possible.

C. Reimbursements. The Association may also levy a Special Assessment against any Member to reimburse the Association for costs incurred in bringing a Member and his Unit into compliance with the provisions of the Declaration, any amendments thereto, the Articles, By-Laws, and the Rules and Regulations, which Special Assessment may be levied upon the vote of the Board after notice to the Member and an opportunity for a hearing.

4. Date of Commencement of Annual Assessments. The annual assessments provided for herein shall commence as to each Unit at the time that a certificate of occupancy is issued for the Unit by the appropriate governmental authority. Assessments shall be due and payable in a manner and on a schedule as the Board of Directors may provide. The first annual assessment shall be adjusted according to the number of days remaining in the fiscal year at the time assessments commence on a Unit.

5. Subordination of the Lien to First Mortgagees. The lien of assessments, including interest, late charges, and costs (including attorney's fees) provided for herein, shall be subordinate to the lien of any first Mortgage upon any Unit as provided in this Declaration. The sale or transfer of any Unit shall not affect the assessment lien. However, the sale or transfer of any Unit pursuant to judicial or nonjudicial foreclosure of a first Mortgage shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Unit from lien rights for any assessments thereafter becoming due. Where the Mortgagee holding a first Mortgage of record or other purchaser of a Unit obtains title pursuant to remedies under the Mortgage, its successors and assigns shall not be liable for the share of the Association Expenses or assessments by the Association chargeable to such Unit which became due prior to the acquisition

of title to such Unit by such acquirer. Such unpaid share of Association Expenses or assessments shall be deemed to be Association Expenses collectible from Owners of all the Units, including such acquirer, its successors and assigns.

6. Exempt Property. Notwithstanding anything to the contrary herein, the following property shall be exempt from the payment of Assessments and Special Assessments:

A. All Common Areas; and

B. All property dedicated to and accepted by any governmental authority or public utility.

ARTICLE X

ESTABLISHMENT AND ENFORCEMENT OF LIENS

1. Lien for Assessments. All assessments, together with interest at a rate not to exceed the highest rate allowed by Florida law as computed from the date the delinquency first occurs, costs, and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the Unit against which each assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the Person who was the Owner of such Unit at the time the assessment arose, and his or her grantee shall be jointly and severally liable for such portion thereof as may be due and payable at the time of conveyance, except no first Mortgagee who obtains title to a Unit pursuant to the remedies provided in the Mortgage shall be liable for unpaid assessments which accrued prior to such acquisition of title. Under no circumstances shall the Board suspend the voting rights of a Member for nonpayment of any assessment.

2. Effective Date of Lien. Said lien shall be effective only from and after the time of recordation amongst the Public Records of the County, of a written, acknowledged statement by the Association setting forth the amount due to the Association as of the date the statement is signed. Upon recording, there shall exist a perfected lien for unpaid assessments prior and superior to all other liens, except (1) all taxes, bonds, assessments, and other levies which by law would be superior thereto, and (2) the lien or charge of any first Mortgage of record (meaning any recorded Mortgage with first priority over other Mortgages) made in good faith and for value. Upon full payment of all sums secured by that lien and costs and fees accrued, the party making payment shall be entitled to a recordable Satisfaction of Lien.

3. Remedies. In the event any Owner shall fail to pay his or her assessments within (15) days after the same becomes due, the Association, through its Board, shall have all of the following remedies to the extent permitted by law.

A. Late Charge. To impose a late charge not in excess of \$25.00.

B. Acceleration of Assessments. To accelerate the entire amount of any assessments for the remainder of the year notwithstanding any provisions for the payment thereof in installments.

C. Attorneys Fees and Costs. To advance on behalf of the Owner funds to accomplish the needs of the Association and the amount or amounts of money so advanced, including reasonable attorneys' fees and expenses which might have been reasonably incurred because of or in connection with such advance, including costs and expenses of the Association if it must borrow to pay expenses because of said Owner, together with interest at the highest rate allowable by law, may thereupon be collected or enforced by the Association and such advance or loan by the Association shall not waive the default.

D. Action in Equity. To file an action in equity to foreclose its lien at any time after the effective date thereof. The lien may be foreclosed by an action in the name of the Association in a like manner as the foreclosure of a mortgage on real property.

E. Action at Law. To file an action at law to collect said assessments, plus interest at the highest rate allowable by law plus costs and attorneys' fees, without waiving any lien rights or rights of foreclosure by the Association.

4. Rights upon Foreclosure. The Association, acting on behalf of the Owners, shall have the power to bid for the Unit at foreclosure sale and to acquire and hold, lease, mortgage, and convey the same. During the period in which the Unit is owned by the Association following foreclosure: (a) no right to vote shall be exercised on its behalf; (b) no assessment shall be assessed or levied on it; and (c) each other Unit shall be charged, in addition to its usual assessment, its equal pro rata share of the assessment that would have been charged such Unit had it not been acquired by the Association as a result of foreclosure. Suit to recover a money judgment for unpaid common expenses and attorney's fees shall be maintainable without foreclosing or waiving the lien securing the same.

ARTICLE XI

INSURANCE

1. Casualty. The Association shall maintain a master policy or policies to insure all Association property, if any, against casualty loss. This coverage shall insure 100% of the current replacement cost of the Common Area improvements, personal property, and supplies. It shall be in such amounts so that the insured will not be a co-insurer except under deductible clauses required to obtain coverages at a reasonable cost.

A. Policy Exclusion. The coverages will EXCLUDE the following:

(i) Land, foundations, excavations or other items that are usually excluded from insurance coverage; and

(ii) Any increase in the value of Association property as a result of special improvements or alterations.

B. Policy Inclusions. The coverage will INCLUDE the following:

(i) Loss or damage by fire or other hazards covered by a standard extended coverage endorsement;

(ii) All other perils customarily covered for similar types of projects, including those covered by the standard "all risk" endorsement;

(iii) Agreed Amount and Inflation Guard Endorsement, when it can be obtained;

(iv) Demolition Cost Endorsements, Contingent Liability from Operation of Building Laws Endorsement, and Increased Cost of Construction Endorsement;

(v) Steam Boiler Endorsement, if applicable, providing at least \$50,000.00 coverage for each accident at each location;

C. Policy Waivers. When appropriate and possible, the policies shall waive the insurer's right to:

(i) Subrogation against the Association and against the Unit Owners, individually and as a group;

(ii) The prorata clause that reserves to the insurer the right to pay only a fraction of any loss if other insurance carriers have issued coverage upon the same risk; and

(iii) Avoid liability for a loss that is caused by an act of the Board, or by a member of the Board or by one or more Unit Owners.

D. Other Provisions. In addition, the policy shall provide that:

(i) Any Insurance Trust Agreement will be recognized;

(ii) The policy shall be primary, even if the Association has other insurance that covers the same loss; and

(iii) The named insured shall be the Association. The "loss payable" clause should show said Association or the designated insurance trustee.

2. Reconstruction and Repair after Casualty.

A. Determination. Under ordinary circumstances Association property which is damaged by casualty shall be reconstructed and repaired. If a dispute arises as to whether the Association property should be repaired or reconstructed, the Board shall make the determination to repair or reconstruct. All Owners shall be bound by this determination.

B. Plans and Specifications. Although it is impossible to anticipate all problems which may arise from a casualty the intent is to try to assure that the Community-Wide Standard is maintained by requiring damaged Association property to be rebuilt or repaired and that unsightly and dangerous conditions are remedied as soon as possible. Any reconstruction and repair must be substantially in accordance with the plans and specifications for such property as originally constructed, or if none, then according to plans and specifications approved by the Board. If the proceeds of insurance are not sufficient to defray the estimated costs of reconstruction and repair for which the Association is responsible, or if at any time during that work or upon completion of the work the funds available for payment of the costs are insufficient, assessments shall be made by the Association against all Unit Owners in sufficient amounts to provide funds for the payment of those costs.

3. Public Liability Coverage. The Association shall obtain comprehensive general liability coverage insuring the Association against any and all claims and demands made by any person or persons for injuries received in connection with the operation and maintenance of the Common Areas and improvements located thereon, or for any other risk insured against by such policies which the Association, in its sole discretion, determines to insure against. Each policy purchased by the Association shall have limits of not less than \$1,000,000.00 covering all claims for personal injury and property damage arising out of a single

occurrence. The liability coverage shall include protection against liability for non-owned and hired automobiles, and liability for hazards related to usage. In addition, the coverage shall include protection against liability that results from actions related to employment contracts in which the association is a party. All such policies will name the Association (and the Developer until the Transfer Date), as their respective interests may appear, as insured parties under such policy or policies. The original of each policy shall be held by the Board or in the office of the Insurance Trustee.

4. Fidelity Bond Coverage. The Association shall obtain Fidelity Bonds (or insurance) covering officers, directors, employees and other persons who handle or are responsible for handling Association funds. The Fidelity Bonds (or insurance) shall meet the following requirements.

A. Association as Obligee. All such fidelity insurance or bonds shall name the Association as an obligee; and

B. Amount of Fidelity Insurance. Such fidelity insurance or bonds shall be written in the amount equal to at least 150% of three months operating expenses of the Association, and the amount in reserve as of the end of each fiscal year of the Association; and

C. Waivers. Such fidelity insurance or bonds shall contain waivers of any defense based upon the exclusion of persons who serve without compensation from any definition of "employee" or a similar expression; and

D. Notice of Cancellation. Such insurance or bonds shall provide that they may not be canceled or substantially modified (including cancellation for nonpayment of premiums) without at least thirty (30) days prior written notice of the servicer or the insured.

5. Flood Insurance. If any Association property is in a special flood hazard area, as defined by the Federal Emergency Management Agency, the Association shall insure same. The coverage shall be 100% of the current replacement cost of any improvements or buildings and other insurable common property, or the maximum coverage available for such improvements, buildings, or property under the National Flood Insurance Program.

6. Insurer. All insurance shall be issued by a company authorized to do business in the State of Florida.

7. Named Insured. The named insured shall be the Association individually and as trustee for the Unit Owners without naming them, and shall include Institutional Mortgagees who hold mortgages upon Units covered by the policy whether or

not such mortgagees are named. The Board may authorize the Insurance Trustee to maintain the policies and receive any proceeds of such policies.

8. Premiums. Premiums on policies purchased by the Association shall be paid as an Association Expense. The Association will furnish evidence of premium payment to each mortgagee upon request.

9. Insurance Proceeds. All insurance policies purchased by the Association shall be for the benefit of the Association and shall provide that all proceeds covering property losses shall be paid to the Association as trustee or to such institution in Florida with trust powers as may be designated as Insurance Trustee by the Board.

10. First Mortgagees. This Article is additionally for the benefit of first mortgagees of Units and may not be amended without the consent of all such mortgagees.

11. Policy Cancellation. All insurance policies purchased by the Association shall require the insurer to notify in writing the Association or the designated Insurance Trustee and each first mortgagee named in any mortgage clause at least 10 days before it cancels or substantially changes the coverage.

12. Association as Agent. The Association is irrevocably appointed agent to adjust all claims arising under insurance policies purchased by the Association and to execute and deliver releases upon the payment of claims.

ARTICLE XII

ARCHITECTURAL CONTROL

1. Architectural Control Committee. The Architectural Control Committee (hereinafter referred to as "ACC") shall consist of three (3) or more persons appointed by the Board. The Board shall have the authority and standing, on behalf of the Association, to enforce in courts of competent jurisdiction the decisions of the ACC. This Article may not be amended without the Developer's written consent so long as the Developer owns any property subject to this Declaration or subject to annexation to this Declaration.

2. Community-Wide Standard. The ACC shall regulate the external appearance, use, and maintenance of the General Plan of Development and of improvements thereon in such a manner as to comply with and meet the Community-Wide Standard, to best preserve and enhance values and to maintain a harmonious relationship among structures and the natural vegetation and topography. As regards the Developer, or any successor

Developer, nothing herein shall give to the ACC the authority to regulate, control or determine external appearance, use or maintenance of property to be developed or under development, or dwellings to be constructed or under construction.

3. General Provisions.

A. Address of ACC. The address of the ACC shall be the principal office of the Association as designated by the Board. Such address shall be the place for the submittal of plans and specifications and the place where the current architectural standards, if any, shall be kept.

B. Construction Time Limitations. The ACC shall establish time limitations for the completion of any architectural improvements for which approval is required.

C. Defects in Plans, Specifications or Construction of Improvements. Plans and specifications are not approved for engineering design, and by approving such plans and specifications, neither the ACC, the members thereof, the Association, its members, the Board or the Developer assumes liability or responsibility therefor, or for any defect in any structure constructed from such plans and specifications.

4. Failure to Approve. In the event the ACC fails to approve, modify or disapprove in writing an application within thirty (30) days after plans and specifications in writing have been submitted to it, in accordance with adopted procedures, if any, approval will be deemed granted.

5. Disapproval. In the event plans and specifications submitted to the ACC are disapproved, the party or parties making such submission may appeal in writing to the Board. The written request must be received by the Board not more than thirty (30) days following the final decision of the ACC. The Board shall have forty-five (45) days following receipt of the request for appeal to render its written decision. The Board may reverse or modify the ACC decision by a majority vote of the Directors. The failure of the Board to render a decision within the forty-five (45) day period shall be deemed a decision in favor of the appellant.

6. Conditions.

A. Definitions. No construction, which term shall include, without limitation, within its definition, staking, clearing, excavation, grading, and other site work, and no plantings or removal of plants, trees, or shrubs shall take place except in strict compliance with this Article, until the requirements of this Article have been fully met, and until the approval of the ACC has been obtained.

B. Approval by ACC. No construction of improvements (including without limitation, pools, saunas, spas, jacuzzis, screened enclosures, buildings, mailboxes, dog runs, animal pens, or fences), decorations, attachments, fixtures, alterations, repairs, change of paint or stain color, pressure cleaning, or other work shall be erected, constructed, affixed, placed, or altered on any Unit until the proposed plans, specifications, exterior colors and/or finishes, landscaping plan, and plot plan showing the proposed location of such improvements shall have been approved by the ACC, its successors or assigns. Refusal of approval of plans, location, or specifications may be based by the ACC upon any reason, including purely aesthetic conditions, which in the sole discretion of the ACC shall be deemed sufficient. One (1) copy of all plans and specifications shall be furnished to the ACC for its records. No permission or approval shall be required to repaint in accordance with the originally approved color scheme, or to rebuild in accordance with originally approved plans and specifications. Nothing herein shall be construed to limit the right of an Owner to remodel the interior of his Unit, or to paint the interior of his Unit any color desired.

C. Additional Plantings. No additional plantings shall be permitted on that portion of any Unit which may be maintained by the Association except as may be approved by the Association.

D. Laundry. No clothing, laundry or wash shall be aired or dried on any portion of the Units in an area exposed to view from any other Unit. Drying areas will be permitted only in locations approved by the ACC and only when protected from view by approved screening or fencing.

E. Antennae. No television or other outside antenna system or facility shall be erected or maintained on any Unit to which cable television service is then currently available except with the specific consent of the ACC.

F. Typical Completion Deadline. Unless specifically excepted by the ACC, all improvements for which an approval of the ACC is required under this Declaration shall be completed within twelve (12) months from the date of commencement of said improvements.

G. Debris Deposit. No construction shall be commenced unless and until a returnable debris deposit of \$500.00 has been posted by the Unit Owner with the Association. The debris deposit shall be used to correct any damage to the common areas resulting from the construction activity. If no damage is done to the common areas by the construction activity, the debris deposit will be returned to the Unit Owner.

7. Variances. The ACC may authorize variances from compliance with any of the provisions of the current architectural standards, if any, when circumstances such as topography, natural obstructions, hardship, aesthetic, or environmental considerations require, but only in accordance with duly adopted rules and regulations. Such variances may only be granted, however, when unique circumstances dictate, and no variance shall be effective unless in writing, unless in compliance with the restrictions set forth in this Declaration, and unless such variance will not estop the Association from denying a variance in other circumstances. For the purposes of this paragraph, the inability to obtain approval of any governmental agency; the issuance of any permit; or the terms of any financing shall not be considered a hardship warranting a variance.

ARTICLE XIII

DEVELOPER'S RIGHTS

1. Developer's Transfer Right. Any or all of the special rights and obligations of the Developer may be transferred or assigned to other Persons, provided that the transfer or assignment shall not reduce an obligation nor enlarge a right beyond that contained herein, and provided further, no such transfer shall be effective unless it is in a written instrument signed by the Developer and duly recorded in the Public Records of the County. Nothing in this Declaration shall be construed to require Developer or any successor or assign to develop any property other than the property described in in Exhibit "A".

2. Developer's Sales Offices. Notwithstanding any provisions contained in the Declaration to the contrary, so long as construction and sales of Units shall continue, it shall be expressly permissible for Developer to maintain and carry on upon portions of the Common Area such facilities and activities as, in the sole opinion of Developer, may be reasonably required, convenient, or incidental to the construction or sale of such Units, including, but not limited to, business offices, signs, model units, and sales offices, and the Developer shall have an easement for access to such facilities. The right to maintain and carry on such facilities and activities shall include specifically the right to use Units owned by the Developer and any facility which may be owned by the Association, as models and sales offices, respectively.

3. Right of Approval. So long as Developer continues to have rights under this Article, no Person shall record any declaration of covenants, conditions and restrictions, or declaration of condominium or similar instrument affecting any portion of the Properties without Developer's review and written consent thereto, and any attempted recordation without compliance

herewith shall result in such declaration of covenants, conditions and restrictions, or declaration of condominium or similar instrument being void and of no force and effect unless subsequently approved by recorded consent signed by the Developer.

4. Termination of Developer's Rights. This Article may not be amended without the express written consent of the Developer; provided, however, the rights contained in this Article shall terminate upon the Transfer Date.

ARTICLE XIV

MORTGAGEE PROVISIONS

The following provisions are for the benefit of holders of first Mortgages on Units in the Properties.

1. Notices of Action. An institutional holder, insurer, or guarantor of a first Mortgage who provides written request to the Association (such request to state the name and address of such holder, insurer, or guarantor and the Unit number, therefore becoming an "eligible holder"), will be entitled to timely written notice of:

A. Condemnation Loss. Any condemnation loss or any casualty loss which affects a material portion of the Properties or which affects any Unit on which there is a first Mortgage held, insured, or guaranteed by such eligible holder;

B. Delinquent Assessments. Any delinquency in the payment of Assessments or charges owed by an Owner of a Unit subject to the Mortgage of such eligible holder, where such delinquency has continued for a period of sixty (60) days; provided, however, notwithstanding this provision, any holder of a first Mortgage, upon request, is entitled to written notice from the Association of any default in the performance by an Owner of a Unit of any obligation under the Homeowners Documents which is not cured within sixty (60) days;

C. Insurance Lapse. Any lapse, cancellation, or material modification of any insurance policy maintained by the Association; or

D. Actions Requiring Consent. Any proposed action which would require the consent of a specified percentage of eligible holders of first mortgages.

2. Special FHLMC Provision. So long as required by the Federal Home Loan Mortgage Corporation, the following provisions apply in addition to and not in lieu of the foregoing. Unless at least two-thirds (2/3) of the first Mortgagees or Members

representing at least two-thirds (2/3) of the total Association vote entitled to be cast thereon consent, the Association shall not:

A. Common Areas. By act or omission seek to abandon, partition, subdivide, encumber, sell or transfer all or any portion of the real property comprising the Common Area which the Association owns, directly or indirectly (the granting of easements for public utilities or other similar purposes consistent with the intended use of the Common Area shall not be deemed a transfer within the meaning of this subsection).

B. Assessments. Change the method of determining the obligations, assessments, or other charges which may be levied against an Unit.

C. Architectural Regulations. By act or omission change, waive, or abandon any scheme of regulations or enforcement thereof pertaining to the architectural design or the exterior appearance and maintenance of Units and of the Common Area. (The issuance and amendment of architectural standards, procedures, rules and regulations, or use restrictions shall not constitute a change, waiver, or abandonment within the meaning of this provision.)

D. Insurance Lapse. Fail to maintain insurance, as required by this Declaration.

E. Use of Insurance Proceeds. Use hazard insurance proceeds for any Common Area losses for other than the repair, replacement or reconstruction of such property.

First Mortgagees may, jointly or singly, pay taxes or other charges which are in default and which may or have become a charge against the Common Area and may pay overdue premiums on casualty insurance policies or secure new casualty insurance coverage upon the lapse of an Association policy, and first Mortgagees making such payments shall be entitled to immediate reimbursement from the Association.

3. No Priority. No provision of the Homeowners Documents gives or shall be construed as giving any Owner or other party priority over any rights of the first Mortgagee of any Unit in the case of distribution to such Owner of insurance proceeds or condemnation awards for losses to or a taking of the Common Areas.

4. Notice to Association. Upon request, each Owner shall be obligated to furnish to the Association the name and address of the holder of any Mortgage encumbering such Owner's Unit.

5. Amendment by Board. Should the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation subsequently delete any of their respective requirements which necessitate the provisions of this Article or make any such requirements less stringent, the Board, without approval of the Owners, may cause an amendment to this Article to be recorded to reflect such changes.

6. Failure of Mortgagee to Respond. Any Mortgagee who receives a written request from the Board to respond to or consent to any action shall be deemed to have approved such action if the Association does not receive a written response from the Mortgagee within thirty (30) days of the date of the Association's request.

7. Financial Statements. Any holder of a first mortgage shall be entitled, upon written request after reasonable notice, to a financial statement of the Association for the immediately preceding fiscal year.

ARTICLE XV

ENFORCEMENT OF DECLARATION

The enforcement of this Declaration may be by proceeding at law for damages or in equity to compel compliance with its terms or to prevent violation or breach of any of the covenants or terms herein. The Developer, the Association, or any Unit Owner may, but shall not be required to, seek enforcement of the Declaration. Any Unit Owner who seeks enforcement of this Declaration shall by his actions be deemed to have indemnified the Developer and the Association from all liabilities resulting from his actions. Should the party seeking enforcement be the prevailing party in any action, then the person against whom enforcement has been sought shall pay all costs and reasonable attorneys' fees at all trial and appellate levels to the prevailing party.

ARTICLE XVI

AMENDMENTS

1. Amendment Date. Until the closing of the first conveyance of an Unit by Developer to an owner, other than Developer, (Amendment Date), any amendment may be made by Developer with consent of any mortgagee who has advanced funds for construction or who is under contract to advance construction funds, if any.

2. Consent of Mortgagees. With the exception of Subsequent Amendments, which may be made at any time; after the Amendment Date, this Declaration may be amended only by consent of fifty-one percent (51%) of all Unit owners together with the consent of the institutional mortgagee with the highest aggregate mortgage indebtedness on the Units. The aforementioned consent shall be in writing and affixed to the Amendment to this Declaration.

3. Limitation on Amendments. No amendment to the Article entitled "Assessments" or the Article entitled "Enforcement and Establishment of Liens", and no other amendment shall be effective which shall, in a material fashion impair or prejudice the rights or priorities of any owner, the Developer, or any institutional mortgagee under this Declaration without the specific written approval of the owner, the Developer or institutional mortgagee affected thereby. In addition, any amendment which would affect the surface water management system, including the water management portions of the Common Areas, must have the prior approval of the South Florida Water Management District.

4. Scrivener's Errors. Prior to the transfer date, the Developer may amend this Declaration in order to correct a scrivener's error or other defect or omission without the consent of the owners or the Board; provided that such amendment is reasonable and does not adversely affect in a material manner an owner's property rights. This amendment shall be signed by the Developer alone and a copy of the amendment shall be furnished to each owner, the Association and all institutional mortgagees as soon after recording thereof amongst the public records of the County, as is practicable.

5. Effective Date of Amendments. An amendment to the Declaration shall become effective upon the recordation amongst the public records of the County.

ARTICLE XVII

CONVEYANCES

In order to assure a community of congenial residents and thus protect the value of the Units in Bedford at The Lakes, the sale or lease of Units shall be subject to the following provisions:

1. Notice to Association. The Unit Owner shall notify the Association in writing of his or her intention to sell or lease his or her Unit and furnish with such notification a copy of the contract for purchase and sale or a copy of the lease, whichever is applicable. Except as provided below, it is not the intention of this Article to grant to the Association a right of

approval or disapproval of purchasers or lessees. It is, however, the intent of this paragraph to impose an affirmative duty on the Unit Owners to keep the Association fully advised of any changes in occupancy or ownership for the purposes of facilitating the management of the Association's membership records. As this Article is a portion of the Declaration which runs with the land, any transaction which is conducted without compliance with this Article may be voidable by the Association.

2. Lease Agreement Terms. Any and all lease agreements between an Owner and a lessee of such Owner shall be in writing, shall provide for a term of not less than twelve (12) months, and must provide that the lessee shall be subject in all respects to the terms and provisions of this Declaration and that any failure by the lessee under such lease agreement to comply with such terms and conditions shall be a material default and breach of the lease agreement. The lease agreement shall also state the party who will be responsible for the assessments as stated above, and it shall be the obligation of all Unit Owners to supply the Board with a copy of said written agreement prior to the lessee occupying the premises. Unless provided to the contrary in a lease agreement, an Unit Owner, by leasing his Unit, automatically delegates his right of use and enjoyment of the Common Areas and facilities to his lessee; and in so doing, said Owner relinquishes said rights during the term of the lease agreement.

3. Association Approval. Upon receipt of a copy of the contract for purchase and sale or a copy of the lease, the Association shall within ten (10) business days, issue a Certificate indicating the Association's approval of the transaction. In the event of a sale it shall then be the responsibility of the purchaser to furnish the Association with a recorded copy of the deed of conveyance indicating the owner's mailing address for all future assessments and other correspondence from the Association. Provided, however, prior to the issuance by the Association of a Certificate indicating the Association's approval of the transaction, the purchaser or lessee shall be required to agree to comply with the the Rules and Regulations of the Association.

4. Delinquent Unit Owners. Notwithstanding the provisions above, in the event that an Unit Owner is delinquent in paying any assessment, or the Owner or his buyer, family, guests, agents, licensees or invitees are not in compliance with any provisions of the Homeowners Documents, the Association has the right to disapprove of any sale; and in the case of a lease, the right to disapprove of and to void any lease at any time prior to or during the leasehold tenancy until any delinquent assessment is paid and/or until any violation of the Homeowners Documents is corrected.

ARTICLE XVIII

TERMINATION

1. Consent to Termination. This Declaration may be terminated upon the affirmative written consent of eighty percent (80%) of all Unit Owners, and upon the affirmative written consent of all Institutional Mortgagees holding mortgages encumbering Units.

2. Termination Documents. If this Declaration is terminated in accordance herewith, it is hereby declared by the Developer, and each and every Owner of a Unit by acquiring title to his Unit covenants and agrees, that the termination documents shall require:

A. Use of Units. That all Units shall continue to be used solely as Single Family residences.

B. Common Areas. All Common Areas shall be owned and held in equal shares by the Unit Owners as tenants in common, and each Unit Owner shall remain obligated to pay his pro rata share of expenses to continually maintain the Common Areas.

3. Limitation on Termination. The Unit Owners and their grantees, successors, and assigns by acquiring title to a Unit covenant and agree that no termination of this Declaration shall be made for a period of twenty-five (25) years from the date of recordation of this Declaration. This Declaration and the terms, provisions, conditions, covenants, restrictions, reservations, regulations, burdens and liens contained herein shall run with and bind the subject property and inure to the benefit of Developer, the Association, the Owners, Institutional Mortgagees and their respective legal representatives, heirs, successors, and assigns for said period. After this period, the Declaration shall be automatically renewed and extended for successive periods of ten (10) years each unless at least one (1) year prior to the termination of such twenty-five (25) year term or any such ten (10) year extension there is recorded amongst the Public Records of the County, an instrument signed by at least eighty percent (80%) of all Institutional Mortgagees holding mortgages encumbering the Units agreeing to terminate this Declaration, upon which event this Declaration shall be terminated upon the expiration of twenty-five (25) years or the ten (10) year extension thereof during which the termination instrument is recorded.

4. Water Management System. If the Association is terminated, the property consisting of the surface water management system operated and maintained as part of the Common Areas shall be conveyed to an appropriate agency of local government, and if not accepted thereby, then it must be conveyed to a similar non-profit corporation.

ARTICLE XIX

MISCELLANEOUS

1. No Waiver. The failure of the Developer, the Association, or any Owner to object to an Owner's or another person's failure to comply with the Covenants and Restrictions contained herein shall in no event be deemed a waiver of any right to object to same and to seek compliance therewith in accordance with the provisions herein.

2. Headings. Article and paragraph captions inserted throughout this Declaration are intended only as a matter of convenience and for reference only and in no way shall such captions or headings define, limit or in any way affect any of the terms and provisions of this Declaration.

3. Pronouns. Whenever the context requires, any pronoun used herein may be deemed to mean the corresponding masculine, feminine or neuter form thereof, and the singular form of any nouns or pronouns herein may be deemed to mean the corresponding plural form thereof and vice versa.

4. Severability. In the event any one of the provisions of this Declaration shall be deemed invalid by a court of competent jurisdiction, said judicial determination shall in no way affect any of the other provisions hereof, which shall remain in full force and effect.

5. Partition. The Association may not convey, encumber, abandon, partition or subdivide any of the Common Areas without the approval of all Institutional Mortgagees.

6. Homeowners Documents. The Association is required to make available to Owners, to Institutional Mortgagees, and to holders, insurers or guarantors of any first mortgage, current copies of the Declaration, Articles of Incorporation, By-Laws, Rules and Regulations and other such documents governing the Association, as well as the books, records, and financial statements of the Association. "Available" shall be defined as obtainable for inspection, upon written request after reasonable notice, during normal business hours or under such other reasonable circumstances. Any holder of a first mortgage shall be entitled, upon written request after reasonable notice, to a financial statement of the Association for the immediately preceding fiscal year.

7. Street Lighting. The Common Area street lighting will be obtained by the Developer from Florida Power & Light Company. The Developer shall secure, by a letter of credit or other acceptable financial assurance, the street lighting for a period of not more than one (1) year after the Transfer Date. The

Association shall be responsible and liable for any financial assurances required by Florida Power & Light Company at the expiration of said period.

8. Cooperation With St. Lucie West Community Development District. The Association shall have the power and is hereby authorized to contract with an to cooperate with the Community Development District in order to ensure that their respective responsibilities are discharged. The Association is further authorized to act on behalf of its Members to ensure that the level of services provided by the Community Development District is acceptable. Each Unit Owner, by acceptance of his or her deed, is deemed to covenant and consent to the creation of the Community Development District, and to executing a separate instrument so consenting to the creation of the Community Development District, if requested to do so by the Developer.

9. Supremacy of Master Declaration. In addition to all of the rights and obligations which have been conferred or imposed upon the Association pursuant to this Declaration, the Articles and the By-Laws of the Association, the Association shall be entitled to exercise any of the rights conferred upon it and shall be subject to all of the obligations imposed upon it pursuant to the Master Declaration, and the Articles of Incorporation and the By-Laws of the Master Association.

10. Cable Television. Each Unit shall be wired for connection to cable television. Each Unit Owner shall have the obligation to remit to the Association, a monthly charge (initially not less than \$14.95 plus applicable tax, copyright, and franchise fees) for basic cable television services, which charge shall be part of the assessments levied on the Unit. If the Association is or becomes a party to an agreement for single bill ("bulk") service, such bulk rate charges shall be an Association Expense to included in the assessments levied on all patio homes. To the extent that a bulk rate service arrangement is not available to the Unit Owner, the Owner shall have the obligation to remit cablevision charges directly to the cablevision company.

IN WITNESS WHEREOF, the Declaration of Covenants and Restrictions for Bedford at The Lakes has been signed by the Developer and the Association on the day and year first above set forth. The Developer and the Association have caused these presents to be executed in their names and their corporate seals to be hereunto affixed by their duly authorized officers.



DIVOSTA AND COMPANY, INC.

By: [Signature]
Otto B. Divosta, President



BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.

By: [Signature]
Charles H. Hathaway, President

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 7th day of February, 1990 by OTTO B. DIVOSTA, President of DIVOSTA AND COMPANY, INC., a Florida corporation, on behalf of the corporation.

[Signature]
Notary Public
My Commission expires: 10-28-92



STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 10th day of February, 1990 by CHARLES H. HATHAWAY, President of BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida corporation, on behalf of the corporation.

[Signature]
Notary Public
My Commission expires: 10-28-92



ALL OF THE PLAT OF THE LAKES AT ST. LUCIE WEST, PLAT 22,
ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 29,
PAGES 9, 9A-9H, PUBLIC RECORDS OF ST. LUCIE COUNTY, FLORIDA.

EXHIBIT "A"

PAGE 1 OF 1 PAGES

P.R. 715 NOV 022

TAB 001-A

Certificate of Ammendment

10 September 1991

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 0760 Page 1764 -- 1767

**Complete Documents Maintained By:
George H. Farrell, Esquire
1551 NW Amherst Drive
Port Saint Lucie, Florida 34986-2413
Issue Date: 1 February 2013**

1141503

Prepared By and Return To:
William E. Shannon, Esq.
4500 PGA Boulevard, Ste. 400
Palm Beach Gardens, Florida 33418

Rec Fee	\$ 19.50	RECORDS DIVISION
Doc Assump	\$	ST. LUCIE COUNTY
Doc Tax	\$	ST. LUCIE COUNTY
Int Tax	\$	ST. LUCIE COUNTY
Total	\$ 19.50	DEPT. CLERK

FIRST AMENDMENT TO
THE DECLARATION OF COVENANTS AND RESTRICTIONS
FOR BEDFORD AT THE LAKES

THIS FIRST AMENDMENT to the Declaration of Covenants and Restrictions for Bedford at the Lakes is made this 12th day of September, 1991 by DIVOSTA AND COMPANY, INC., a Florida corporation ("Developer"), and by the BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida corporation not-for-profit, ("Association").

RECITALS

WHEREAS, the Developer and the Association have recorded in Official Record Book 715, commencing at Page 883, of the public records of St. Lucie County, Florida, the original Declaration of Covenants and Restrictions for Bedford at the Lakes ("Declaration"), which submits all of the following described property to the covenants, conditions, and restrictions of the Declaration:

All of the plat of The LAKES AT ST. LUCIE WEST, PLAT 22, according to the plat thereof, recorded in Plat Book 29, Pages 9, 9A-9H, Public Records of St. Lucie County, Florida, and

WHEREAS, the Developer as the owner and holder of more than fifty-one percent (51%) of all zero-lot-line single family homes in Bedford at the Lakes has the right pursuant to Article XVI of the Declaration to amend the Declaration,

NOW THEREFORE, the Developer, with the consent and joinder of the Association, does hereby make the following amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes:

1. There is hereby added to Article V of the Declaration the following additional provision:

077-11764

W. Trellises. All trellises constructed between single family homes shall comply with the following listed restrictions:

1. All trellises shall be constructed of non-combustible materials;
2. No trellis shall be permitted to have a solid roof;
3. No trellis shall be enclosed by any means;
4. No trellis shall be closer than 2.5' from the adjacent property line, or exceed 10' in height when measured from the finished floor elevation) and
5. All trellises shall be approved by the Architectural Control Committee, and shall be maintained by the Owner of the Unit to which the trellis is attached and by which it is supported.

2. This amendment will be binding on all persons, their heirs, successors, and assigns having any right, title, or interest in or to the property previously submitted to the Declaration, and shall inure to the benefit of each Owner (as defined in the Declaration).

3. All terms, conditions, covenants, restrictions, and provisions of the Declaration of Covenants and Restrictions for Bedford at the Lakes, which are not hereby modified shall be and remain in full force and effect.

DIVOSTA AND COMPANY, INC.

(Corporate Seal)

By: [Signature]
Otto S. Divosta, Pres.

BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.

(Corporate Seal)

By: [Signature]
Charles H. Hathaway, Pres.

0750 11765

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 10th
day of September, 1991 by OTTO B. DIVOSTA, President of DIVOSTA AND
COMPANY, INC., a Florida corporation, on behalf of the corporation.

My Commission Expires:

Randee S. Seigel
Notary Public

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 9th
day of September, 1991 by CHARLES H. HATHAWAY, President of the
BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida
corporation, on behalf of the corporation.

My Commission Expires:

Randee S. Seigel
Notary Public



0760 001766

JOINDER OF MORTGAGE

SUNBANK/SOUTH FLORIDA, NATIONAL ASSOCIATION hereby joins in the First Amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes for the purpose of acknowledging and consenting to the specific provisions hereunder relating to Bedford at the Lakes.

IN WITNESS WHEREOF, the undersigned has set its hand and seal this 25th day of September, 1991.

Carol Stallings
Carol Stallings
Jennifer M. Jones
Jennifer M. Jones

SUNBANK/SOUTH FLORIDA,
NATIONAL ASSOCIATION

By: *Jeffrey I. Sulman* V.P.
Vice President
JEFFREY I. SULMAN

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 25 day of September, 1991, by Jeffrey I. Sulman, Vice President of SunBank/South Florida, National Association, behalf of the association.

Judy A. Thomas
Notary Public

My Commission Expires:

NOTARY PUBLIC, STATE OF FLORIDA.
MY COMMISSION EXPIRES: AUG. 2, 1994.
BUNDLED THRU NOTARY PUBLIC UNDERWRITERS.

1141503
91 OCT 24 A9:27

FILED AND RECORDED
DOUG A. DIXON CLERK
ST. LOUIS COUNTY, FL

0780 001767

TAB 001-B

Certificate of Ammendment

24 April 1992

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 0787 Page 2976 -- 2978

**Complete Documents Maintained By:
George H. Farrell, Esquire
1551 NW Amherst Drive
Port Saint Lucie, Florida 34986-2413
Issue Date: 1 February 2013**

mail Return to: Landmark Title of # 1178061

Prepared By and Return To:
William E. Shannon, Esq.
4500 PGA Boulevard, Ste. 400
Palm Beach Gardens, Florida 33418

Rec Fee \$ 15.90 DOUGLAS DIXON
Doc Assmt \$ _____ St. Lucie County
Doc Fee \$ _____ Clerk Circuit Court
Int Tax \$ _____ By gls
Total \$ 15.90 Deputy Clerk

SECOND AMENDMENT TO
THE DECLARATION OF COVENANTS AND RESTRICTIONS
FOR BEDFORD AT THE LAKES

THIS SECOND AMENDMENT to the Declaration of Covenants and Restrictions for Bedford at the Lakes is made this 24 day of April, 1992 by DIVOSTA AND COMPANY, INC., a Florida corporation ("Developer"), and by the BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida corporation not-for-profit ("Association")

RECITALS

WHEREAS, the Developer and the Association have recorded in Official Record Book 715, commencing at Page 883, of the public records of St. Lucie County, Florida, the original Declaration of Covenants and Restrictions for Bedford at the Lakes ("Declaration"), and

WHEREAS, the Developer and the Association have recorded in Official Record Book 760, commencing at Page 1764, of the public records of St. Lucie County, Florida, the First Amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes ("Declaration"), and

WHEREAS, pursuant to Article II of the Declaration, the Developer has the right to submit additional property to the Declaration without the consent or joinder of any Owner (as such term is defined in the Declaration),

NOW THEREFORE, the Developer, with the consent and joinder of the Association, does hereby make the following amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes:

1. The property described below is hereby submitted and subjected to the easements, covenants, conditions, and restrictions imposed by the Declaration:

THE LAKES AT ST. LUCIE WEST, PLAT #43,
ACCORDING TO THE PLAT THEREOF, RECORDED IN
PLAT BOOK 30, PAGE 14, PUBLIC RECORDS OF ST.
LUCIE COUNTY, FLORIDA,

2. This amendment will be binding on all persons, their heirs, successors, and assigns having any right, title, or interest in or to the property previously submitted to the Declaration, and shall inure to the benefit of each Owner (as defined in the Declaration).

3. All terms, conditions, covenants, restrictions, and provisions of the Declaration of Covenants and Restrictions for Bedford at The Lakes, which are not hereby modified shall be and remain in full force and effect.

DIVOSTA AND COMPANY, INC.

By: Robert S. Kairalla, Exec. VP
Robert S. Kairalla, Exec. VP

BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.

By: Charles H. Hathaway, Pres.
Charles H. Hathaway, Pres.

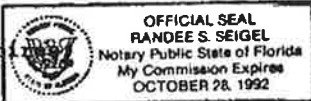
(Corporate Seal)

(Corporate Seal)

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 24th day of April, 1992 by Robert S. Kairalla, Executive Vice President of DIVOSTA AND COMPANY, INC., a Florida corporation, on behalf of the corporation. He is personally known to me.

My Commission Expires



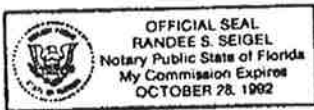
Randee S. Seigel
Notary Public
Name: RANDEE S. SEIGEL
Commission #: AA1612169

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 24th day of April, 1992 by CHARLES H. HATHAWAY, President of BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida corporation, on behalf of the corporation. He is personally known to me.

My Commission Expires:

Randee S. Seigel
Notary Public
Name: RANDEE S. SEIGEL
Commission #: AA1612169



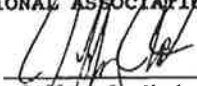
JOINDER OF MORTGAGEE

SUNBANK/SOUTH FLORIDA, NATIONAL ASSOCIATION hereby joins in the Second Amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes for the purpose of acknowledging and consenting to the specific provisions hereunder relating to Bedford at the Lakes.

IN WITNESS WHEREOF, the undersigned has set its hand and seal this 29 day of APRIL, 1992.

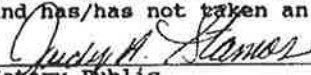

Carol A. Stallings

SUNBANK/SOUTH FLORIDA,
NATIONAL ASSOCIATION

By:  V.P.
Jeffrey I. Shulman, V.P.

STATE OF FLORIDA
COUNTY OF Palm Beach

The foregoing instrument was acknowledged before me this 29 day of April, 1992, by Jeffrey I. Shulman, Vice President of SunBank/South Florida, National Association, on behalf of the association. He is personally known to me or has produced _____ as identification and has/has not taken an oath.


Notary Public
Name: Judy A. Stamos
Commission #: CC 035814

My Commission Expires:

NOTARY PUBLIC, STATE OF FLORIDA.
MY COMMISSION EXPIRES: AUG. 2, 1994.
NOTARY PUBLIC UNDERWRITER.

1178061

'92 APR 30 P2:13

FR: EN
OCU: [unclear]
ST LUC: [unclear]

TAB 001-C

Certificate of Ammendment

20 March 1996

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 1004 Page 2885 -- 2888

Complete Documents Maintained By:
George H. Farrell, Esquire
1551 NW Amherst Drive
Port Saint Lucie, Florida 34986-2413
Issue Date: 1 February 2013

CERTIFICATE OF AMENDMENT
TO THE
COVENANTS AND RESTRICTIONS
OF
BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC.

The Covenants and Restrictions of Bedford at the Lakes Homeowners Association, Inc., are recorded in the Public Records of St. Lucie County, Florida, at Official Records Book 715, Page 897. The same Covenants and Restrictions are hereby amended as approved by the owners at a meeting held January 29, 1996.

1. Article VIII, Paragraph 2 (B) of the Covenants and Restrictions is amended as follows:

ARTICLE VIII

MAINTENANCE

2. Owner's Responsibility

B. Maintenance of Rear Yard. Each owner shall maintain his own lawn, landscaping, and the sprinkler system located in the rear yard of his lot, which shall include all portion of the lot behind the developer installed sidewalk. The Association shall maintain the lawn, landscaping, and the speinkler system located in the front yard (street side) of each lot, the Common Areas, and the drainage and other easements shown on the General Plan of Development.

2. The foregoing amendment to the Covenants and Restrictions was adopted by the owners of Bedford at the Lakes Homeowners Association, Inc. at a meeting held on January 29, 1996.

3. The adoption of this amendment appears upon the minutes of

Return to: ¹
Wacker, Cornett

JoAnne Holman, Clerk of the Circuit Court - St. Lucie County
File Number: 1460360 OR BOOK 1004 PAGE 2885
Recorded: 03-20-96 01:21 P.M.

said meeting and is unrevoked.

4. All provisions of the Covenants and Restrictions are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 14 day of February, 1996.

OR BOOK 1004 PAGE 2886

WITNESSES:

Bedford at the Lakes
Homeowners Association, Inc.

William L. Weber
Witness signature

By: Edmond J. Benoit
Edmond J. Benoit, President

William L. WEBER
Printed Name of Witness

Amy Krest
Witness signature

Amy Krest
Printed Name of Witness

William L. Weber
Witness signature

By: Paul A. Karba
Its Secretary

William L. WEBER
Printed Name of Witness

Amy Krest
Witness signature

Amy Krest
Printed Name of Witness

STATE OF FLORIDA
COUNTY OF _____



ESTHER DE JESUS
My Comm Exp. 9/26/98
Bonded By Service Ins S E A
No. CC388131
 Florida Notary Notary L.D.



OR BOOK 1004 PAGE 203

The foregoing instrument was acknowledged before me this 15th day of February, 1996, by Edmond J. Benoit, President and _____, Secretary [] who are personally known to me or who have produced identification [Type of Identification: DRIVERS LICENSE].

Esther De Jesus
Signature

ESTHER DE JESUS
Printed Name

Commission Stamp/Seal: ESTHER DE JESUS
My Comm Exp. 9/26/98
Commission Exp. _____ Bonded By Service Ins
Commission No: _____ No. CC388131
 Florida Notary Notary L.D.

CERTIFICATE

Bedford at the Lakes Homeowners Association, Inc., by its duly authorized officers, hereby certifies that the amendment to the Covenants and Restrictions, a copy to which this is attached, was duly and regularly adopted and passed by the owners of Bedford at the Lakes at a meeting held on January 29, 1996.

EXECUTED this 12 day of February, 1996.

WITNESSES:

William L. Weber
Witness signature

William L. Weber
Printed Name of Witness

Bedford at the Lakes
Homeowners Association, Inc.

By: *Edmond J. Benoit*
Edmond J. Benoit, President

TAB 001-D

Certificate of Ammendment

10 January 1997

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 1055 Page 0182 -- 0186

**Complete Documents Maintained By:
George H. Farrell, Esquire
1551 NW Amherst Drive
Port Saint Lucie, Florida 34986-2413
Issue Date: 1 February 2013**

Witness signature

William L. Weber
Printed Name of Witness

William L. Weber
Witness signature

By: Edmond J. Benoit
Its Secretary

Amy Krest
Printed Name of Witness

Amy Krest
Witness signature

Printed Name of Witness

STATE OF FLORIDA
COUNTY OF _____



ESTHER DE JESUS
My Comm Exp. 9/26/98
Bonded By Service Ins
No. CC388131
 Personally Known Other I.D.



The foregoing instrument was acknowledged before me this 15th day of February, 1996, by Edmond J. Benoit, President and _____, Secretary [] who are personally known to me or who have produced identification [Type of Identification: DRIVERS LICENSE].

Esther De Jesus
Signature

ESTHER DE JESUS
Printed Name

Commission Stamp/Seal ESTHER DE JESUS
Commission Expires: My Comm Exp. 9/26/98
Commission No. CC388131
Bonded By Service Ins
No. CC388131
 Personally Known Other I.D.

This Document Prepared By: Wackeen, Cornett & Googe, P.A.
Post Office Box 66, Stuart, FL 34995

Record and Return To:
Wackeen, Cornett & Googe, P.A.
P.O. Box 66
Stuart, FL 34995

**CERTIFICATE OF AMENDMENT
TO THE
DECLARATION OF COVENANTS AND RESTRICTIONS FOR
BEDFORD AT THE LAKES**

The Declaration Of Covenants and Restrictions for Bedford at the Lakes, is recorded in the Public Records of St. Lucie County, Florida, at Official Records Book 715, Page 883 and subsequently amended at Official Records Book 760, Page 1764, Official Record Book 787, Page 2976 and Official Records Book 1004, Page 2885. The same Declaration Of Covenants and Restrictions is hereby amended as approved by the owners at a meeting held October 16, 1996.

1. Article V, Section 2, Subsections E and L, of the Declaration Of Covenants and Restrictions are amended as follows:

ARTICLE V

USE OF PROPERTY

2. E. Vehicles. No motorcycle, all-terrain vehicle, truck, trailer, boat, van, camper, motorhome, bus, or similar vehicle shall be parked on any part of the Properties, any driveway, or designated parking space within the Properties except: (1) within a garage, (2) commercial vehicles, vans, or trucks delivering goods or furnishing services temporarily during daylight hours and (3) upon such portions of the Properties as the Board may jointly, in their discretion, allow. In the event that there is a dispute concerning the type of vehicle, then the State of Florida vehicle registration shall control. The Association shall have the right to authorize the towing away of any vehicles in violation of this rule with the costs and fees, including attorneys' fees, if any, to be borne by the vehicle owner or violator.

2. L. Signs. No sign, symbol, name, address, notice, or advertisement shall be inscribed or exposed on or at any window or other part of a Unit or Common Areas without the prior written approval of the Board. Only one sign per street frontage

JoAnne Holman, Clerk of the Circuit Court - St. Lucie County
File Number: 1524032 OR BOOK 1055 PAGE 0182
Recorded: 01-10-97 09:14 A.M.

advertising the sale, lease, or rental may be placed on the property. Said signs shall not exceed four (4) square feet and shall be located within the property line and have a ten (10) foot setback from adjacent property lines. The Board or the Developer shall have the right to erect signs as they, in their sole discretion, deem appropriate.

ARTICLE VIII

MAINTENANCE

1.C Front yards and public property. The Association may maintain property which it does not own, including, without limitation, the front (street side) and back yards of the Units and property dedicated to the public, if the Board determines that such public property maintenance is necessary or desirable to maintain the Community-Wide Standard.

2.B Maintenance of the rear yard. The Association shall maintain the lawn, landscaping, and the sprinkler system located in the front yard (street side) and rear yard of each lot, the common areas, and the drainage and other easements shown on the General Plan of Development. The owner shall maintain all trees, ornamental and other shrubs on the owner's lot that were not planted or installed by the Developer or the Association.

2. The foregoing amendments to the Declaration Of Covenants and Restrictions were adopted by the owners of Bedford at the Lakes at a meeting held on October 16, 1996.

3. The adoption of these amendments appear upon the minutes of said meeting and is unrevoked.

4. All provisions of the Declaration Of Covenants and Restrictions are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 31st day of December, 1996.

OR BOOK 1055 PAGE 0183

WITNESSES:

Bedford at the Lakes
Homeowners Association, Inc.

By: Edmond J. Benoit
President

OR BOOK 1055 PAGE 0184

William L. Weber
Witness Signature
William L. Weber
Printed Name of Witness

Linda Montogiannis
Witness Signature
Linda Montogiannis
Printed Name of Witness

William L. Weber
Witness Signature
William L. Weber
Printed Name of Witness

By: Marion P. Kelly
Secretary

Linda Montogiannis
Witness Signature
Linda Montogiannis
Printed Name of Witness

CORPORATE
SEAL

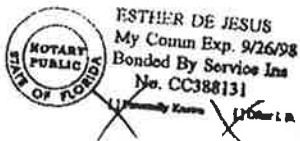


STATE OF FLORIDA
COUNTY OF ST. LUCIE

The foregoing instrument was acknowledged before me this 31st day of December, 1996, by Ed Benoit, President and Marion Kelly, Secretary [] who are personally known to me or [] who have produced identification [Type of Identification: Drivers License].

Esther De Jesus
Signature
ESTHER DE JESUS
Printed Name

SEAL



CERTIFICATE

Bedford at the Lakes Homeowners Association, Inc., by its duly authorized officers, hereby certifies that the amendments to the Declaration Of Covenants and Restrictions, a copy to which this is attached, were duly and regularly adopted and passed by the owners of Bedford at the Lakes at a meeting held on October 16, 1996.

OR BOOK 1055 PAGE 0185

EXECUTED this 31st day of December, 1996.

WITNESSES:

Bedford at the Lakes
Homeowners Association, Inc.

William L. Weber
Witness Signature
William L. Weber
Printed Name of Witness

By: Edmond J. Benit
President

Linda Montogianis
Witness Signature
Linda Montogianis
Printed Name of Witness

William L. Weber
Witness Signature
William L. Weber
Printed Name of Witness

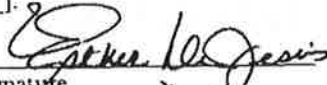
By: Marion L. Kelly
Secretary

Linda Montogianis
Witness Signature
Linda Montogianis
Printed Name of Witness



STATE OF FLORIDA
COUNTY OF ST. LUCIE

The foregoing instrument was acknowledged before me this 31st day of December, 1996, by Ed Benoit, President and Marion Kelley Secretary who are personally known to me or who have produced identification [Type of Identification: DRIVERS LICENSE].


Signature
ESTHER DE JESUS
Printed Name

SEAL



ESTHER DE JESUS
My Comm Exp. 9/26/98
Bonded By Service Ins
No. CC388131
 Personally Known Other I.D.

OR BOOK 1055 PAGE 0186

LAST PAGE

TAB 001-E

Certificate of Ammendment

27 February 2001

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 1366 Page 2461 -- 2466

**Complete Documents Maintained By:
George H. Farrell, Esquire
1551 NW Amherst Drive
Port Saint Lucie, Florida 34986-2413
Issue Date: 1 February 2013**

**CERTIFICATE OF AMENDMENTS
TO THE
DECLARATION OF COVENANTS AND RESTRICTIONS FOR
BEDFORD AT THE LAKES**

The Declaration Of Covenants and Restrictions for Bedford at the Lakes was recorded in the Public Records of St. Lucie County, Florida at Official Records Book 715, Page 883 et. seq., and amended at Official Records Book 760, Page 1764 et. seq., Official Record Book 787, Page 2976 et. seq., Official Records Book 1004, Page 2885 et. seq., and Official Records Book 1055, Page 0182, et. seq. The same Declaration of Covenants and Restrictions is hereby amended by vote sufficient for approval by the written consent of more than 51% of the total votes of the membership of the Association.

1. Article V, Section 2 (M)(ii), Article VIII, Section 2 A and Article XVI, Section 2 of the Declaration Of Covenants and Restrictions are amended as follows:

ARTICLE V

USE OF PROPERTY

2. Use Restrictions. The Board shall have the authority to make and enforce standards and restrictions governing the use of the Properties, in addition to those contained herein. Such regulations and use restrictions shall be binding upon all Owners and occupants until and unless overruled, canceled or modified in a regular or special meeting of the Association.

M. Hurricane Season. Each Unit Owner who intends to be absent from his home during the hurricane season (June 1 - November 30 of each year) shall prepare his Unit prior to his departure by doing the following:

(E) Record and Return to:
Cornett, Googe, Ross & Earle, P.A.
PO Box 88
Stuart, Florida 34995

i. Removing all furniture, potted plants, and other movable objects from his yard; and

ii Designating a responsible person or firm, satisfactory to the Association, to care for his Unit should it suffer hurricane damage. Such person or firm, shall also contact the Association for permission to install temporary hurricane shutters, which must be removed when no longer necessary for storm protection. In the alternative, a Unit Owner may, with the consent of the ACC, install permanent hurricane shutters in accordance with the specifications adopted by the ACC about the design, color and style of the shutters. The permanent hurricane shutters may be closed during the entire hurricane season (from June 1 through November 30 of each year) or any portion thereof.

(The balance of Article V remains unchanged)

ARTICLE VIII

MAINTENANCE

2. Owner's Responsibility. Each Owner shall maintain his or her own Unit and structures, parking areas, and other improvements comprising the Unit in a manner consistent with the Community-Wide Standard, and all applicable covenants.

A. Maintenance of Exterior of Home. Each owner shall maintain the exterior of his Unit, including the walls (excluding the "Lot Perimeter Wall" as defined herein) and fences in good condition and repair and in like condition, appearance and quality as originally constructed. The Lot Perimeter Wall shall be defined to mean and refer to that exterior wall of a zero-lot-line single family home which is located approximately three (3) feet from the lot line or boundary. Furthermore, each Owner shall be responsible for the normal and routine painting of the exterior of such single family home.

(The balance of Article VIII remains unchanged)

ARTICLE XVI

AMENDMENTS

2. Consent of Mortgagee. With the exception of Subsequent Amendments, which may be made at any time; after the Amendment Date, this Declaration may be amended only by affirmative approval of fifty-one percent (51%) of all Unit owners.

(The balance of Article XVI remains unchanged)

2. The foregoing amendments to the Declaration of Covenants and Restrictions were adopted by vote sufficient for approval by the written consent of more than 51% of the total votes of the membership of the Association.

3. All provisions of the Declaration of Covenants and Restrictions are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 21 day of FEB, 2001.

WITNESSES:

Bedford at the Lakes
Homeowners Association, Inc.

George Blekas
Witness Signature

By: William Harrison
William Harrison, Its President

George Blekas
Printed Name of Witness

Frank Di Cresce
Witness Signature

FRANK DI CRESCE
Printed Name of Witness

By: Donna Freeman
Donna Freeman, Its Secretary

Carol Gabriel
Witness Signature

Carol Gabriel
Printed Name of Witness

CORPORATE
SEAL

Larry Higler
Witness Signature

Larry Higler
Printed Name of Witness

CERTIFICATE

Bedford at the Lakes Homeowners Association, Inc., by its duly authorized officers, hereby certifies that the Amendments to the Declaration of Covenants and Restrictions, a copy to which this is attached, were duly and regularly adopted and passed by vote sufficient for approval by the written consent of more than 51% of the total votes of the membership of the Association.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 21 day of FEB, 2001.

WITNESSES:

George Blekas
Witness Signature

George BLEKAS
Printed Name of Witness

Frank Di Cresce
Witness Signature

FRANK DI CRESCIE
Printed Name of Witness

Nancy Ball
Witness Signature

Nancy Ball
Printed Name of Witness

Jessica L. Bontell
Witness Signature

Jessica Bontell
Printed Name of Witness

Bedford at the Lakes
Homeowners Association, Inc.

By: William Harrison
William Harrison, Its President

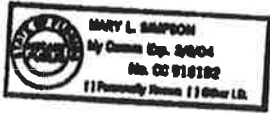
By: Donna Freeman
Donna Freeman, Its Secretary

**CORPORATE
SEAL**

STATE OF FLORIDA
COUNTY OF ST. LUCIE

The foregoing instrument was acknowledged before me this 21 day of July, 2001, by William Harrison, President [] who is personally known to me, or [] who has produced identification [Type of Identification: _____].

Notarial Seal



Mary Simpson
Notary Public
Printed Name: MARY Simpson

STATE OF FLORIDA
COUNTY OF ST. LUCIE

The foregoing instrument was acknowledged before me this 20th day of February, 2001, by Donna Freeman, Secretary [] who is personally known to me, or [] who has produced identification [Type of Identification: _____].



Eileen Fahey
Notary Public
Printed Name: Eileen Fahey

CONSENT AND JOINDER

SUN TRUST BANK, as the highest aggregate Institutional mortgage holder at Bedford at the Lakes, hereby joins in and consents to the Amendments to the Declaration of Covenants and Restrictions for Bedford at the Lakes, recorded in the Public Records of St. Lucie County, Florida at Official Records Book 715, Page 883, as set forth in Article XVI, Section 2 of the Declaration of Covenants and Restrictions.

By signature below, SUN TRUST BANK consents to the Amendments to the Protective Covenants for Bedford at the Lakes Homeowners Association, Inc.

Dated this 26th day of January, 2001

SUN TRUST BANK, Mortgagee

By: [Signature]
Printed Name and Title:

Ronald L. Murfin, Senior Vice President

STATE OF Florida
COUNTY OF Broward

The foregoing instrument was acknowledged before me this 26 day of January, 2001 by Ronald L. Murfin, as Senior Vice President of SUN TRUST BANK [x] who is personally known to me, or [] who has produced identification [Type of Identification: _____].

Notarial Seal



[Signature]
Notary Public
Printed Name: Karen Matthews
Commission Expires: April 12, 2001

TAB 002

By-Laws

7 February 1990

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 0715 Page 0935 -- 0952

Complete Documents Maintained By:

George H. Farrell, Esquire

1551 NW Amherst Drive

Port Saint Lucie, Florida 34986-2413

Issue Date: 1 February 2013

BY-LAWS
OF
BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.

ARTICLE I

NAME, PRINCIPAL OFFICE, AND DEFINITIONS

1. Name. The name of the Association shall be Bedford at The Lakes Homeowners Association, Inc. ("Association").
2. Principal Office. The initial office of the Association shall be located in Palm Beach County, Florida. The Association may have such other offices, either within or without the State of Florida, as the Board of Directors may determine or as the affairs of the Association may require.
3. Definitions. The words used in these By-Laws shall have the same meaning as set forth in the Declaration of Covenants and Restrictions for Bedford at The Lakes, ("Declaration"), unless the context shall prohibit.

ARTICLE II

ASSOCIATION: MEMBERSHIP, MEETINGS, QUORUM, VOTING, AND PROXIES

1. Membership. The qualification of Members, the manner of their admission to membership, and the termination of such membership shall be as set forth in the Articles.
2. Place of Meetings. Meetings of the Association shall be held at the principal office of the Association or at such other suitable place convenient to the Members as may be designated by the Board either within the Property or as convenient thereto as possible and practical.
3. Annual Meetings. The first meeting of the Members, whether a regular or special meeting, shall be held within one (1) year from the date of incorporation of the Association. Subsequent regular annual meetings shall be set by the Board so as to occur at least thirty (30) but not more than ninety (90) days before the close of the Association's fiscal year on a date and at a time set by the Board.
4. Special Meetings. Special meetings of the Membership shall be held at any place within the County, whenever called by the President or Vice President or by a majority of the Board. In addition, it shall be the duty of the President to call a special meeting upon a petition signed by the Members representing at least ten (10%) percent of the total votes of the

1

O R BOOK 715 PAGE 935

EXHIBIT C
PAGE 1 OF 18 PAGE

Association. The notice of any special meeting shall state the date, time, and place of such meeting and the purpose thereof. No business shall be transacted at a special meeting except as stated in the notice.

5. Notice of Meetings. Written or printed notice stating the place, day, and hour of any meeting of the Members shall be delivered, either personally or by mail, to each Member entitled to vote at such meeting, not less than ten (10) nor more than sixty (60) days before the date of such meeting, by or at the direction of the President or the Secretary or the officers or persons calling the meeting. If mailed, the notice of the meeting shall be deemed to be delivered when deposited in the United States mail addressed to the Member at his address as it appears on the records of the Association. The post office certificate of mailing shall be retained as proof of such mailing. The notice shall be signed by an officer of the Association. In the case of a special meeting or when required by statute or these By-Laws, the purpose or purposes for which the meeting is called shall be stated in the notice.

6. Waiver of Notice. Waiver of notice of a meeting of the Members shall be deemed the equivalent of proper notice. Any Member may, in writing, waive notice of any meeting of the Members, either before or after such meeting. Attendance at a meeting by a Member or alternate shall be deemed waiver by such Member of notice of the time, date, and place thereof, unless such Member specifically objects to lack of proper notice at the time the meeting is called to order. Attendance at a special meeting shall also be deemed waiver of notice of all business transacted thereat unless objection to the calling or convening of the meeting, of which proper notice was not given, is raised before the business is put to a vote.

7. Adjournment of Meetings. If any meeting of the Association cannot be held because a quorum is not present, a majority of the Members who are present at such meeting, either in person or by alternate, may adjourn the meeting to a time not less than five (5) nor more than thirty (30) days from the time the original meeting was called. At the reconvened meeting, if a quorum is present, any business which might have been transacted at the meeting originally called may be transacted. If a time and place for reconvening the meeting is not fixed by those in attendance at the original meeting or if for any reason a new date is fixed for reconvening the meeting after adjournment, notice of the time and place for reconvening the meeting shall be given to Members in the manner prescribed for regular meetings.

The Members present at a duly called or held meeting at which a quorum is present may continue to do business until adjournment, notwithstanding the withdrawal of enough Members to leave less than a quorum, provided that Members or their alternates representing at least twenty-five (25%) percent of the

total votes of the Association remain in attendance, and provided further that any action taken is approved by at least a majority of the Members required to constitute a quorum.

8. **Voting.** Each Unit shall be entitled to one (1) vote on any Association matter requiring a vote of the Members. The vote to which any Unit is entitled shall not be divisible, and shall be cast by the Member designated and entitled to cast the vote according to the terms and provisions of this Section. In no event shall more than one vote be cast with respect to any one Unit. Except as otherwise provided in this Article, each Member who is designated and entitled to cast the vote for any lot shall be named in a voting certificate signed by all Owners of such Unit and filed with the Association. In the event any such voting certificate is not filed with the Association, the vote to which such Unit is entitled shall not be considered in determining whether a quorum is present, or for any other purpose, and the total number of authorized votes in the Association shall be reduced accordingly until such certificate is filed, except if the Unit is owned jointly by a husband and wife. If the Unit is owned jointly by a husband and wife, the provisions of subsection (D) below shall be applicable. A voting certificate shall be valid until revoked by the Owners of, or until a transfer of title to, the Unit to which the voting certificate pertains.

Voting rights shall be established as follows:

A. In the event an Owner is one person, that person's right to vote shall be established by the recorded title to his Unit.

B. In the event a Unit is owned by more than one person or entity, those persons or entities shall sign a voting certificate designating one of them for the purpose of casting the vote that is appurtenant to their Unit.

C. In the event a Unit is owned by an entity, or an entity is designated as the Owner entitled to cast the vote for a Unit, such entity shall designate a partner, officer, fiduciary, or employee of the entity to cast the vote that is appurtenant to the Unit. The voting certificate for such Unit shall be signed by any duly authorized partner or officer of the entity.

D. Notwithstanding anything to the contrary contained in these Bylaws, in the event a Unit is owned jointly by a husband and wife, the following provisions shall be applicable to the casting of the vote that is appurtenant to their Unit:

(i) The husband and wife may, but shall not be required to, designate one of them as the voting member;

(ii) In the event the husband and wife do not designate either of them as the person entitled to cast the vote that is appurtenant to their Unit, and if both persons are present at any regular or special meeting of the Members and are unable to concur in their decision upon any subject requiring a vote of the Members, such husband and wife shall lose their right to vote on that particular subject at that particular meeting; and

(iii) In the event the husband and wife do not designate as the person entitled to cast the vote appurtenant to their Unit, and only one of them is present at any meeting, the member present may cast the vote to which their Unit is entitled, without establishing the concurrence of the absent member.

9. Proxies. "Proxy" is defined to mean an instrument containing the appointment of a person who is substituted by a Member to vote for him, and in the Member's place and stead. Proxies shall be in writing and shall be valid only for the particular meeting designated in the proxy and any adjournments of such meeting. In no event shall any proxy be valid for a period longer than 90 days after the date of the meeting designated in the proxy. A proxy must be filed with the Secretary before the appointed time of the meeting in order to be effective. Any proxy may be revoked prior to the time a vote is cast according to such proxy.

10. Majority. As used in these By-Laws, the term "Majority" shall mean those votes, owners, or other group as the context may indicate totaling more than fifty (50%) percent of the total number.

11. Quorum. Except as otherwise provided in these By-Laws or in the Declaration, the presence in person, by alternate, or by proxy of the Members representing one-third (1/3) of the total vote of the Association shall constitute a quorum at all meetings of the Association. Any provision in the Declaration concerning quorums is specifically incorporated herein. If any meeting of the Membership cannot be organized because a quorum is not in attendance, the Members who are present, either in person or by Proxy, may adjourn the meeting from time to time until a quorum is present. In the case of the meeting being postponed, the notice provisions for the adjournment shall be as determined by the Board.

12. Conduct of Meetings. The President, or his designated alternate, shall preside over all meetings of the Association, and the Secretary, or his designated alternate, shall keep the minutes of the meeting, record in a minute book all resolutions adopted at the meeting, and record all transactions occurring at the meeting. Minutes of all meetings shall be kept in a businesslike manner and shall be available for inspection by the Members and the Board at all reasonable times.

13. Action Without A Meeting. Any action required by law to be taken at a meeting of the Members, or any action which may be taken at a meeting of the Members, may be taken by written agreement in lieu of a meeting, provided written notice of the matter or matters to be agreed upon is given to the Membership at the addresses and within the time periods set forth herein or duly waived in accordance herewith. The decision of the majority of the Membership (as evidenced by written response to be solicited in the notice) shall be binding on the Membership, provided a quorum of the Membership submits a response. The notice shall set forth a time period during which time a response must be made by a Member.

14. Voting Certificate and Ledger. All voting certificates shall be filed with the Secretary. The Secretary shall keep all voting certificates and shall prepare and maintain a ledger listing, by Unit, each Member who is designated to vote on behalf of such Unit.

15. Secret Ballot. At any time prior to a vote upon any matter at any meeting of Members, any Member may require that a vote be made by secret written ballot.

ARTICLE III

BOARD OF DIRECTORS: NUMBER, POWERS, AND MEETINGS

1. Composition and Selection.

A. Governing Body; Composition. The affairs of the Association shall be governed by a Board of Directors, each of whom shall have one (1) vote. After the Transfer Date, the Directors shall be members or spouses of such Members; provided, however, no person and his or her spouse may serve on the Board at the same time. In the case of an Owner which is a corporation or partnership, the person designated in writing to the secretary of the Association as the representative of such corporation or partnership shall be eligible to serve as a Director.

B. Number of Directors. The number of Directors in the Association shall be not less than three (3) nor more than five (5), as provided below. The initial Board shall consist of three (3) members as identified in the Articles. The Board shall determine the number of Directorships for the succeeding year at the Board meeting prior to the annual Members' meeting.

2. Nomination of Directors. Nominations for election to the Board of Directors shall be made by a Nominating Committee. The Nominating Committee shall be appointed by the Board not less than thirty (30) days prior to each annual Members' meeting. The Nominating Committee shall make as many nominations for election

to the Board as it shall in its discretion determine, but in no event less than the number of positions to be filled. Nominations shall be permitted from the floor. All nominees and candidates shall have a reasonable opportunity to communicate their qualifications to the Members and to solicit votes.

3. Election and Term of Office. The provisions of the Articles setting forth the terms of the Directors service is incorporated herein be reference. The Directors shall hold office until their respective successors have been elected by the Association. Directors may be elected to serve any number of consecutive terms.

4. Removal of Directors and Vacancies.

A. A Director elected by the Membership may be removed from office for any reason deemed by the members to be in the best interests of the Association, upon the affirmative vote or the agreement in writing of a majority of the Members at a special meeting of the Members. A meeting of Members to so remove a Director elected by them shall be held, subject to the notice provisions hereof, upon the written request of ten percent (10%) of the Members. However, before any Director is removed from office, he shall be notified in writing at least two (2) days prior to the meeting at which the motion to remove him will be made, and such Director shall be given an opportunity to be heard at such meeting, should he be present, prior to the vote on his removal.

B. The Members shall elect, at a special meeting or at the Annual Members' Meeting, persons to fill vacancies on the Board caused by the removal of a Director elected by the Members.

C. A Director designated by the Developer as provided in the Articles may be removed only by the Developer in its sole discretion and without any need for a meeting or vote. The Developer shall have the unqualified right to name a successor for any Director designated and thereafter removed by it or for any vacancy on the Board as to a Director designated by it, and the Developer shall notify the Board as to any such removal or vacancy and the name of the successor Director and of the commencement date for the term of such successor Director.

D. Any Director elected by the Membership who has three consecutive unexcused absences from Board meetings or who is delinquent in the payment of any assessment or other charge due the Association for more than thirty (30) days may be removed by a majority of the Directors present at a regular or special meeting at which a quorum is present, and a successor may be appointed by the Board to fill the vacancy for the remainder of the term. In the event of the death, disability, or resignation of a Director, a vacancy may be declared by the Board and it may appoint a successor.

5. Meetings.

A. Organization Meetings. The first meeting of the Board following each annual meeting of the Membership shall be held within ten (10) days thereafter at such time and place as shall be fixed by the Board. No further notice of the organizational meeting shall be necessary, providing that a quorum shall be present at such organizational meeting.

B. Regular Meetings. Regular meetings of the Board may be held at such time and place as shall be determined from time to time by a majority of the Directors. Notice of the time and place of the meeting shall be communicated to Directors not less than two (2) days prior to the meeting; provided, however, notice of a meeting need not be given to any Director who has signed a waiver or a written consent to holding of the meeting. Notice of any meeting where assessments against Members are to be considered for any reason shall specifically contain a statement that assessments will be considered and the nature of any such assessments.

C. Special Meetings. Special meetings of the Board shall be held when called by written notice signed by the President or Vice President of the Association or by any three (3) Directors. The notice shall specify the time and place of the meeting and the nature of any special business to be considered. The notice shall be given to each Director by one of the following methods: (a) by personal delivery; (b) written notice by first class mail, postage prepaid; (c) by telephone communication, either directly to the Director or to a person at the Director's office or home who would reasonably be expected to communicate such notice promptly to the Director; or (d) by telegram, charges prepaid. All such notices shall be given at the Director's telephone number or sent to the Director's address as shown on the records of the Association. Notices sent by first class mail shall be deposited into a United States mailbox at least two days (2) before the time set for the meeting. Notices given by personal delivery, telephone, or telegraph shall be delivered, telephoned, or given to the telegraph company at least twenty-four (24) hours before the time set for the meeting.

D. Waiver of Notice. The transactions of any meetings of the Board, however called and noticed or wherever held, shall be as valid as though taken at a meeting duly held after regular call and notice if (a) a quorum is present, and (b) either before or after the meeting each of the Directors not present signs a written waiver of notice, a consent to holding the meeting, or an approval of the minutes. The waiver of notice or consent need not specify the purpose of the meeting. Notice of a meeting shall also be deemed given to any Director who attends the meeting without protesting before or at its commencement about the lack of adequate notice.

E. Quorum of the Board. At all meetings of the Board, a majority of the Directors shall constitute a quorum for the transaction of business, and the votes of a majority of the Directors present at a meeting at which a quorum is present shall constitute the decision of the Board. A meeting at which a quorum is initially present may continue to transact business, notwithstanding the withdrawal of Directors, if any action taken is approved by at least a majority of the required quorum for that meeting. If any meeting of the Board cannot be held because a quorum is not present, a majority of the Directors who are present at such meeting may adjourn the meeting to a time not less than five (5) nor more than thirty (30) days from the date the original meeting was called. At the reconvened meeting, if a quorum is present, any business which might have been transacted at the meeting originally called may be transacted without further notice. The notice provisions for the reconvened meeting shall be as determined by the Board.

F. Compensation. No Director shall receive any compensation from the Association for acting as such unless approved by Members representing a majority of the total vote of the Association at a regular or special meeting of the Association; provided any Director may be reimbursed for expenses incurred on behalf of the Association upon approval of a majority of the other Directors.

G. Conduct of Meetings. The President shall preside over all meetings of the Board, and the Secretary shall keep a minute book of meetings of the Board, recording therein all resolutions adopted by the Board, and all transactions and proceedings occurring at such meetings. Minutes of all Board meetings shall be kept in a businesslike manner and shall be available for inspection by the Members and the Board at all reasonable times.

H. Open Meetings. Except for actions taken without a formal meeting, all meetings of the Board shall be open to all Members, but Members other than Directors may not participate in any discussions or deliberation unless permission to speak is requested on his or her behalf by a Director. In such case, the President may limit the time any Member may speak. In the event a Member not serving as a Director or not otherwise invited by the Directors to participate in the meeting attempts to become more than a mere observer at the meetings or conducts himself in a manner detrimental to the carrying on of the meeting, then any Director may expel said Member from the meeting by any reasonable means which may be necessary to accomplish said Member's expulsion. Also, any Director shall have the right to exclude from any meeting of the Board any person who is not able to provide sufficient proof that he is a Member, unless said person has been specifically invited by any of the Directors to participate in such meeting.

I. Action Without a Formal Meeting. Any action to be taken at a meeting of the Directors or any action that may be taken at a meeting of the Directors may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the Directors, and such consent shall have the same force and effect as a unanimous vote.

6. Powers and Duties. The Board shall be responsible for the affairs of the Association and shall have all of the powers and duties necessary for the administration of the Association's affairs and, as provided by law, may do all acts and things as are not by the Declaration, Articles, or these By-Laws directed to be done and exercised exclusively by the Members or the Membership generally.

The Board shall delegate to one of the Directors the authority to act on behalf of the Board on all matters relating to the duties of the managing agent or manager, if any, which might arise between meetings of the Board.

In addition to the duties imposed by these By-Laws or by any resolution of the Association that may hereafter be adopted, the Board shall have the power to and shall be responsible for the following, in way of explanation, but not limitation:

A. Preparation and adoption of an annual budget in which there shall be established the contribution of each Owner to the Common Expenses;

B. Making assessments to defray the Common Expenses, establishing the means and methods of collecting such assessments, and establishing the period of the installment payments of the annual assessment; provided, unless otherwise determined by the Board, the annual assessment for each Member's proportionate share of the Common Expenses shall be payable in equal quarterly installments, each such installment to be due and payable in advance on the first day of each quarter for said quarter;

C. Providing for the operation, care, upkeep, and maintenance of all of the Common Areas, and maintaining and operating the surface water management system as permitted by the South Florida Water Management District including all lakes, retention areas, culverts and related appurtenances, if any;

D. Designating, hiring, and dismissing the personnel necessary for the maintenance, operation, repair, and replacement of the Association, its property, and the Common Areas and, where appropriate, providing for the compensation of such personnel and for the purchase of equipment, supplies, and materials to be used by such personnel in the performance of their duties;

E. Collecting the assessments, depositing the proceeds thereof in a bank depository which it shall approve, and using the proceeds to administer the Association; provided, any reserve fund may be deposited, in the Directors' best business judgment, in depositories other than banks;

F. Making and amending rules and regulations;

G. Opening of bank accounts on behalf of the Association and designating the signatories required;

H. Making or contracting for the making of repairs, additions, and improvements to or alterations of the Common Areas in accordance with the other provisions of the Declaration and these By-Laws after damage or destruction by fire or other casualty;

I. Enforcing by legal means the provisions of the Declaration, these By-Laws, and the rules and regulations adopted by it and bringing any proceedings which may be instituted on behalf of or against the Owners concerning the Association;

J. Obtaining and carrying insurance against casualties and liabilities, as provided in the Declaration, and paying the premium cost thereof;

K. Paying the cost of all services rendered to the Association or its Members and not chargeable directly to specific Owners;

L. Keeping books with detailed accounts of the receipts and expenditures affecting the Association and its administration, specifying the maintenance and repair expenses and any other expenses incurred;

M. Making available to any prospective purchaser of a Unit, any Owner of a Unit, any first Mortgagee, and the holders, insurers, and guarantors of a first Mortgage on any Unit, current copies of the Declaration, the Articles of Incorporation, the By-Laws, rules governing the Unit and all other books, records, and financial statements of the Association; and

N. Permitting utility suppliers to use portions of the Common Area reasonably necessary to the ongoing development or operation of the Property.

7. Management Agent.

A. The Board may employ for the Association a professional management agent or agents at a compensation established by the Board to perform such duties and services as the Board shall authorize. The Board may delegate to the

managing agent or manager, subject to the Board's supervision, all of the powers granted to the Board by these By-Laws, other than the powers set forth above. The Developer, or an affiliate of the Developer, may be employed as managing agent or manager.

B. No management contract may have a term in excess of one (1) year and must permit termination by either party without cause and without termination fee on ninety (90) days' or less written notice.

8. Accounts and Reports. The following management standards of performance will be followed unless the Board by resolution specifically determines otherwise:

A. Accrual accounting, as defined by generally accepted accounting principles, shall be employed;

B. Accounting and controls should conform to the federal income tax basis of accounting;

C. Cash accounts of the Association shall not be commingled with any other accounts;

D. No remuneration shall be accepted by the managing agent from vendors, independent contractors, or others providing goods or services to the Association, whether in the form of commissions, finder's fees, service fees, prizes, gifts, or otherwise; anything of value received shall benefit the Association;

E. Any financial or other interest which the managing agent may have in any firm providing goods or services to the Association shall be disclosed promptly to the Board;

F. Commencing at the end of the month in which the first Unit is sold and closed, financial reports shall be prepared for the Association at least quarterly containing:

(i) An income statement reflecting all income and expense activity for the preceding period on an accrual basis;

(ii) A statement reflecting all cash receipts and disbursements for the preceding period;

(iii) A variance report reflecting the status of all accounts in an "actual" versus "approved" budget format;

(iv) A balance sheet as of the last day of the preceding period; and

(v) A delinquency report listing all Owners who are delinquent in paying the quarterly installments of assessments at the time of the report and describing the status

of any action to collect such installments which remain delinquent (A quarterly installment of the assessment shall be considered to be delinquent on the fifteenth (15th) day of the first month of each quarter unless otherwise determined by the Board of Directors).

9. Borrowing. The Board shall have the power to borrow money for the purpose of maintenance, repair or restoration of the Common Areas without the approval of the Members. The Board shall also have the power to borrow money for other purposes; provided, the Board shall obtain Member approval in the same manner provided in the Declaration for special assessments in the event that the proposed borrowing is for the purpose of modifying, improving, or adding amenities and the total amount of such borrowing exceeds or would exceed five (5%) percent of the budgeted gross expenses of the Association for that fiscal year.

10. Rights of the Association. In accordance with the Articles and By-Laws, the Association shall have the right to contract with any person for the performance of various duties and functions. Such agreements shall require the consent of a majority of all the Directors.

11. Enforcement. The Board shall have the power to impose reasonable fines, which shall constitute a lien upon the property of the violating Owner, and to suspend an Owner's right to vote for violation of any duty imposed under the Declaration, these By-Laws, or any rules and regulations duly adopted hereunder; provided, however, nothing herein shall authorize the Association or the Board of Directors to limit ingress and egress to or from a Unit or to suspend an Owner's right to vote for nonpayment of assessments. In the event that any occupant of a Unit violates the Declaration, By-Laws, or a rule or regulation and a fine is imposed, the fine shall first be assessed against the occupant; provided, however, if the fine is not paid by the occupant within the time period set by the Board, the Owner shall pay the fine upon notice from the Association. The failure of the Board to enforce any provision of the Declaration, By-Laws, or any rule or regulation shall not be deemed a waiver of the right of the Board to do so thereafter.

A. Notice. Prior to imposition of any sanction hereunder, the Board or its delegate shall serve the alleged violator with written notice describing (i) the nature of the alleged violation, (ii) the proposed sanction to be imposed, (iii) a period of not less than ten (10) days within which the alleged violator may present a written request to the Covenants Committee, if any, or Board of Directors for a hearing; and (iv) a statement that the proposed sanction shall be imposed as contained in the notice unless a challenge is begun within ten (10) days of the notice. If a timely challenge is not made, the sanction stated in the notice shall be imposed.

B. Hearing. If a hearing is requested in a timely manner, the hearing shall be held by the body seeking to impose the sanction affording the Owner a reasonable opportunity to be heard. Prior to the effectiveness of any sanction hereunder, proof of proper notice shall be placed in the minutes of the meeting. Such proof shall be deemed adequate if a copy of the notice, together with a statement of the date and manner of delivery, is entered by the officer, Director, or delegate who delivered such notice. The notice requirement shall be deemed satisfied if the alleged violator appears at the meeting. The minutes of the meeting shall contain a written statement of the results of the hearing and the sanction, if any, imposed. The Board or the Covenants Committee may, but shall not be obligated to, suspend any proposed sanction if the violation is cured within the ten (10) day period. Such suspension shall not constitute a waiver of the right to sanction future violations of the same or other provisions and rules by any person.

C. Appeal. Following a hearing before the Covenants Committee, the violator shall have the right to appeal the decision to the Board. To perfect this right, a written notice of appeal must be received by the manager, President or Secretary of the Association within thirty (30) days after the hearing before the Covenants Committee.

D. Additional Enforcement Rights. Notwithstanding anything to the contrary herein contained, the Association, acting through the Board, may elect to enforce any provision of the Declaration, these By-Laws, or the rules and regulations of the Association by self-help (specifically including, but not limited to, the towing of vehicles that are in violation of parking rules and regulations) or by suit at law or in equity to enjoin any violation or to recover monetary damages or both without the necessity of compliance with the procedure set forth above. In any such action, to the maximum extent permissible, the Owner or occupant responsible for the violation of which abatement is sought shall pay all costs, including reasonable attorney's fees actually incurred.

ARTICLE IV

OFFICERS

1. Officers. Executive officers of the Association shall be the President, who shall be a Director, one or more Vice Presidents, a Treasurer, a Secretary and, if the Board so determines, an Assistant Secretary and an Assistant Treasurer, all of whom shall be elected annually by the Board. Any officer may be removed without cause from office by vote of the Directors at any meeting of the Board. The Board shall, from time to time, elect such other officers and assistant officers and designate

their powers and duties as the Board shall find to be required to manage the affairs of the Association. Officers shall not receive compensation for their services. The compensation, if any, of all other employees of the Association shall be fixed by the Board. This provision shall be preclude the Board from employing an officer as an employee of the Association or preclude the contracting with an officer for the management of the Association.

A. The President, who shall be a Director, shall be the chief executive officer of the Association. He shall have all of the powers and duties which are usually vested in the office of the President of a corporation not-for-profit including, but not limited to, the power to appoint committees from among the Members at such times as he may, in his discretion, determine appropriate to assist in conducting the affairs of the Association. He shall preside at all meetings of the Board and the Membership.

B. The absence or disability of the President, a Vice President shall exercise the powers and perform the duties of the President. The Vice President(s) shall also generally assist the President and exercise such other powers and perform such other duties as shall be prescribed by the Board. In the event there shall be more than one Vice President elected by the Board, then they shall be designated "First", "Second", etc. and shall exercise the powers and perform the duties of the Presidency in such order.

C. The Secretary shall cause to be kept the minutes of all meetings of the Board and the Membership, which minutes shall be kept in a businesslike manner and shall be available for inspection by Members and Directors at all reasonable times. He shall have custody of the seal of the Association and shall affix the same to instruments requiring a seal when duly signed. He shall keep the records of the Association, except those of the Treasurer, and shall perform all of the duties incident to the office of Secretary of the Association as may be required by the Board or the President. The Assistant Secretary, if any, shall perform the duties of the Secretary when the Secretary is absent and shall assist the Secretary.

D. Treasurer shall have custody of all of the property of the Association, including funds, securities and evidences of indebtedness. He shall keep the assessment rolls and accounts of the Members; he shall keep the books of the Association in accordance with good accounting practices; and he shall perform all of the duties incident to the office of the Treasurer. The Assistant Treasurer, if any, shall perform the duties of the Treasurer whenever the Treasurer is absent and shall otherwise assist the Treasurer.

2. Election, Term of Office, and Vacancies. The officers of the Association shall be elected annually by the Board at the first meeting of the Board following each annual meeting of the Members. A vacancy in any office arising because of death, resignation, removal, or otherwise may be filled by the Board for the unexpired portion of the term.

3. Removal. Any officer may be removed by the Board whenever in its judgment the best interests of the Association will be served thereby.

4. Resignation. Any officer may resign at any time by giving written notice to the Board, the President, or the Secretary. Such resignation shall take effect on the date of the receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

5. Agreements, Contracts, Deeds, Leases, Checks, Etc. All agreements, contracts, deeds, leases, checks, and other instruments of the Association shall be executed by at least one (1) officer or by such other person or persons as may be designated by resolution of the Board.

ARTICLE V

COMMITTEES

1. General. Committees are hereby authorized to perform such tasks and to serve for such periods as may be designated by a resolution adopted by a majority of the Directors present at a meeting at which a quorum is present. Each committee shall operate in accordance with the terms of the resolution of the Board of Directors designating the committee or with rules adopted by the Board.

2. Covenants Committee. In addition to any other committees which may be established, the Board may appoint a Covenants Committee consisting of at least three (3) and no more than seven (7) members. Acting in accordance with the provisions of the Declaration, these By-Laws, and resolutions the Board may adopt, the Covenants Committee, if established, shall be the hearing tribunal of the Association and shall conduct all hearings pursuant to these By-Laws.

ARTICLE VI

MISCELLANEOUS

1. Fiscal Year. The fiscal year of the Association shall be determined by the Board.

2. Parliamentary Rules. Except as may be modified by Board resolution, Robert's Rules of Order (current edition) shall govern the conduct of Association proceedings when not in conflict with Florida law, the Articles, the Declaration, or these By-Laws.

3. Conflicts. If there are conflicts between the provisions of Florida law, the Articles, the Declaration, and these By-Laws, the provisions of Florida law, the Declaration, the Articles, and the By-Laws (in that order) shall prevail.

4. Books and Records.

A. Inspection by Members and Mortgagees. The Declaration and By-Laws, membership register, books of account, and minutes of meetings of the Members, the Board, and committees shall be made available for inspection and copying by any Mortgagee, Member, or by his or her duly appointed representative at any reasonable time and for a purpose reasonably related to his or her interest as a Member at the office of the Association or at such other place within the Property as the Board shall prescribe.

B. Rules of Inspection. The Board shall establish reasonable rules with respect to:

(i) Notice to be given to the custodian of the records;

(ii) Hours and days of the week when such an inspection may be made; and

(iii) Payment of the cost of reproducing copies of documents requested.

C. Inspection by Directors. Every Director shall have the absolute right at any reasonable time to inspect all books, records, and documents of the Association and the physical properties owned or controlled by the Association. The right of inspection by a Director includes the right to make extracts and a copy of relevant documents at the expense of the Association.

5. Notices. Unless otherwise provided in these By-Laws, all notices, demands, bills, statements, or other communications under these By-Laws shall be in writing and shall be deemed to have been duly given if delivered personally or if sent by United States Mail, first class postage prepaid:

A. If to a Member, at the address which the Member has designated in writing and filed with the Secretary or, if no such address has been designated, at the address of the Unit of such Member; or

O. R. BOOK 715 PAGE 950

16

EXHIBIT c
PAGE 16 OF 18 PAGES

B. If to the Association, the Board, or the managing agent, at the principal office of the Association or the managing agent, if any, or at such other address as shall be designated by notice in writing to the Members pursuant to this paragraph.

6. Amendments.

A. Prior to the conveyance of the first Unit, Developer may unilaterally amend these By-Laws. After such conveyance, the Developer may unilaterally amend these By-Laws so long as it still owns property submitted to the Declaration for development as part of the Property and so long as the amendment has no material adverse effect upon any right of any Member.

B. Thereafter and otherwise, these By-Laws may be amended only by the affirmative vote (in person or by alternate) or written consent, or any combination thereof, of voting Members representing a majority of the total votes of the Association. However, the percentage of votes necessary to amend a specific clause shall not be less than the prescribed percentage of affirmative votes required for action to be taken under that clause.

C. No By-Law shall be revised or amended by reference to its title or number only. Proposals to amend existing By-Laws shall contain the full text of the By-Laws to be amended; new words shall be inserted in the text underlined, and words to be deleted shall be lined through with hyphens. However, if the proposed change is so extensive that this procedure would hinder, rather than assist, the understanding of the proposed amendment, it is not necessary to use underlining and hyphens as indicators of words added or deleted, but instead a notation must be inserted immediately preceding the proposed amendment in substantially the following language: "Substantial re-wording of By-Law. See By-Law _____ for present text." Nonmaterial errors or omissions in the By-Law amendment process shall not invalidate an otherwise properly promulgated amendment.

D. No modification or amendment to these By-Laws shall be adopted which would affect or impair the priority of any Mortgagee, the validity of the mortgage held by such Mortgagee, or any of the rights of the Developer, without their prior written consent.

7. Arbitration. Internal disputes arising from the operation of the Association among Owners, the Board, or their agents and assigns may be resolved by voluntary binding arbitration. Any party to such an arbitration may seek enforcement of the final decision of the arbitrator in a court of competent jurisdiction.

8. Captions and Headings. The captions and headings pertaining to the articles and sections of these By-laws are solely used for ease of reference and in no way shall such captions or headings define, limit or in any way affect the substance of any provisions contained in these By-laws.

9. Severability. In the event any of the terms or provisions contained in these By-laws shall be deemed invalid by a court of competent jurisdiction, such term or provision shall be severable from these By-laws and the invalidity or unenforceability of any such term or provision shall not affect or impair any other term or provision contained in these By-laws.

10. Number and Gender. Whenever used in these By-laws, the singular number shall include the plural, the plural number shall include the singular, and the use of any one gender shall be applicable to all genders.

11. Governing Laws. The terms and provisions contained in these By-laws shall be construed in accordance with and governed by the laws of the State of Florida.

BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.

(Seal)

By: Charles H. Washburn, Pres.

Attest: William E. Shuman, Sec.

TAB 002-A

Certificate of Ammendment

24 January 1996

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 0995 Page 2218 -- 2221

**Complete Documents Maintained By:
George H. Farrell, Esquire
1551 NW Amherst Drive
Port Saint Lucie, Florida 34986-2413
Issue Date: 1 February 2013**

CERTIFICATE OF AMENDMENT
TO THE
BY-LAWS
OF
BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC.

The By-Laws of Bedford at the Lakes Homeowners Association, Inc., are recorded in the Public Records of St. Lucie County, Florida, at Official Records Book 715, Page 883. The same By-Laws are hereby amended as approved by the owners at a meeting held October 18, 1995.

1. Article II, Number 3 of the By-Laws is amended as follows:

ARTICLE II

ASSOCIATION: MEMBERSHIP, MEETINGS, QUORUM, VOTING, AND PROXIES

3. Annual Meetings. The annual meetings of the members shall be held during the month of January each year. The location, time and date will be set by the Board at least 60 days prior to the scheduled meeting date.

2. The foregoing amendment to the By-Laws was adopted by the owners of Bedford at the Lakes Homeowners Association, Inc. at a meeting held on October 18, 1995.

3. The adoption of this amendment appears upon the minutes of said meeting and is unrevoked.

4. All provisions of the By-Laws are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

*Bylaws
attached to report
10/18/95*

1

Dev. Lic _____ 1.

Andrea D. Kotch
Signature

Printed Name

Commission Stamp/Seal:

Commission Exp

Commission No:



ANDREA D. KOTCH
MY COMMISSION # 0035526 EXPIRES
June 19, 1998
ARMED TRUSTEY FAN INSURANCE, INC

OR BOOK 9995 PAGE 2219

CERTIFICATE

Bedford at the Lakes Homeowners Association, Inc., by its duly authorized officers, hereby certifies that the amendment to the By-Laws, a copy to which this is attached, was duly and regularly adopted and passed by the owners of Bedford at the Lakes at a meeting held on October 18, 1995.

EXECUTED this 27 day of December, 1995.

WITNESSES:

Bedford at the Lakes
Homeowners Association, Inc.

William L. Weber
Witness signature

By: Edmond J. Benoit
Edmond J. Benoit, President

William L. Weber
Printed Name of Witness

William L. Weber
Witness signature

William L. Weber
Printed Name of Witness

Andrea D. Kotch
Witness signature

By: Andrea D. Kotch
Its Secretary

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 29th day of December, 1995.

OR BOOK 0995 PAGE 2220

WITNESSES:

Bedford at the Lakes
Homeowners Association, Inc.

William L. Weber
Witness signature

By: Edmond J. Benoit
Edmond J. Benoit, President

William L. Weber
Printed Name of Witness

Andrea D. Kotch
Witness signature

Andrea D. Kotch
Printed Name of Witness

William L. Weber
Witness signature

By: Joseph J. Karly
Its Secretary

William L. Weber
Printed Name of Witness

Andrea D. Kotch
Witness signature

Andrea D. Kotch
Printed Name of Witness

S E A L

STATE OF FLORIDA
COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me this 29th day of December, 1995, by Edmond J. Benoit, President and Joseph J. Karly, Secretary () who are personally known to me or (X) who have produced identification [Type of Identification:

OR BOOK 0995 PAGE 2221

ANDREA D. KOTCH
Printed Name of Witness

Witness signature

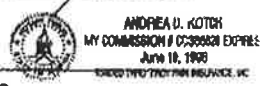
Printed Name of Witness

S E A L

STATE OF FLORIDA
COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me this 29 day of December, 1995, by Edmond J. Benoit, President and Joseph J. SARLYN, Secretary [] who are personally known to me or [] who have produced identification [Type of Identification: Driv. Lic].

Andrea D. Kotch
Signature



Printed Name

Commission Stamp/Seal:
Commission Expires:
Commission No:

This Document Prepared By: Wackeen, Cornett & Googe, P.A.
Post Office Box 66, Stuart, FL 34995

TAB 002-B

Certificate of Ammendment

10 January 1997

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 1055 Page 0187 -- 0193

Complete Documents Maintained By:

George H. Farrell, Esquire

1551 NW Amherst Drive

Port Saint Lucie, Florida 34986-2413

Issue Date: 1 February 2013

Record and Return To:
Wackeen, Cornett & Gange, P.A.
P.O. Box 66
Stuart, FL 34995

**CERTIFICATE OF AMENDMENT
TO THE BY-LAWS
OF
BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.**

Johnne Holman, Clerk of the Circuit Court - St. Lucie County
File Number: 1524033 OR BOOK 1055 PAGE 0187
Recorded: 01-30-97 09:14 A.M.

The By-Laws of Bedford at the Lakes Homeowners Association, Inc., are recorded in the Public Records of St. Lucie County, Florida, at Official Records Book 715, Page 935, and subsequently amended at Official Records Book 995, Page 2218. The same By-Laws are hereby amended as approved by the owners at a meeting held October 16, 1996.

A. Article I, Section 2, of the By-Laws is amended as follows:

ARTICLE I

NAME, PRINCIPAL OFFICE, AND DEFINITIONS

2. Principal Office. The initial office of the Association shall be located at 113 North West Bentley Circle, Port St. Lucie, Florida 34986. The Association may have such other offices, either within or without the State of Florida, as the Board of Directors may determine or as the affairs of the Association may require.

B. Article II, Section 7, of the By-Laws is amended as follows:

ARTICLE II

ASSOCIATION: MEMBERSHIP MEETINGS, QUORUM, VOTING, AND PROXIES

7. Adjournment of Meetings. If any meeting of the Association cannot be held because a quorum is not present, a majority of the Members who are present at such meeting, either in person or by alternate, may adjourn the meeting to a time not less than five (5) nor more than thirty (30) days from the time the original meeting was called. At the reconvened meeting, if a quorum is present, any business which might

have been transacted at the meeting originally called may be transacted. Notice of the time and place for reconvening the meeting shall be given to Members in the manner prescribed for regular meetings, including those homeowners who were not owners at the time of the original notice.

The Members present at a duly called or held meeting at which a quorum is present may continue to do business until adjournment, notwithstanding the withdrawal of enough Members to leave less than a quorum, provided that Members or their alternates representing at least twenty (20%) percent of the total votes of the Association remain in attendance, and provided further that any action taken is approved by at least a majority of the Members required to constitute a quorum.

9. Proxies. "Proxy" is defined to mean an instrument containing the appointment of a person who is substituted by a Member to vote for him, and in the Member's place and stead. Proxies shall be in writing and shall be valid only for the particular meeting at a date, time and place designated in the proxy, and any adjournments of such meeting. In no event shall any proxy be valid for a period longer than 90 days after the date of the meeting designated in the proxy. A proxy signed by the authorized member, must be filed with the Secretary before the appointed time of the meeting in order to be effective. Any proxy may be revoked prior to the time a vote is cast according to such proxy.

11. Quorum. Except as otherwise provided in these By-Laws or in the Declaration, the presence in person, by alternate, or by proxy of the Members representing thirty percent (30%) of the total vote of the Association shall constitute a quorum at all meetings of the Association. Any provision in the Declaration concerning quorums is specifically incorporate herein. If any meeting of the Membership cannot be organized because a quorum is not in attendance, the Members who are present, either in person or by Proxy, may adjourn the meeting from time to time until a quorum is present. In the case of the meeting being postponed, the notice provisions for the adjournment shall be as determined by the Board.

15. Secret Ballot. At any time prior to a vote upon any matter at any meeting of Members, any Member may require that a vote be made by secret written ballot. Directors may not vote by secret ballot, except during the election of officers. This subsection also applies to the meetings of any committee, or other similar body, including any body vested with the power to approve or disapprove architectural decisions with respect to a specific parcel of residential property owned by a member of the community.

C. Article III, Sections 3, 5B, 5J and 6A of the By-Laws are amended as follows:

ARTICLE III

BOARD OF DIRECTORS: NUMBER, POWERS, AND MEETINGS

OR BOOK 1055 PAGE 0189

3. Election and Term of Office. The provisions of the Articles setting forth the terms of the Directors service is incorporated herein for reference. The Directors shall hold office until their respective successors have been elected by the Association. Directors may be elected to serve any number of consecutive terms.

5. Meetings.

B. Regular Meetings. Regular meetings of the Board may be held at such time and place as shall be determined from time to time by a majority of the Board of Directors. Notice of regular meetings must be posted in a conspicuous place in the community at least 48 hours in advance of the meeting, except in an emergency. In the alternative, if notice is not posted in a conspicuous place in the community, notice of each meeting must be mailed or delivered to each member at least seven (7) days before the meeting, except in an emergency. Notice of the time and place of the meeting shall be communicated to Directors not less than two (2) days prior to the meeting; provided, however, notice of a meeting need not be given to any Director who has signed a waiver or a written consent to holding of the meeting. Notice of any meeting where assessments against Members are to be considered for any reason shall specifically contain a statement that assessments will be considered and the nature of any such assessments.

C. Special Meetings. Special meetings of the Board shall be held when called by written notice signed by the President of the Association or by any three (3) Directors. The notice shall specify the time and place of the meeting and the nature of any special business to be considered. The notice shall be given to each Director by one of the following methods: (a) by personal delivery; (b) written notice by first class mail, postage prepaid; (c) by telephone communication, either directly to the Director or to a person at the Director's office or home who would reasonably be expected to communicate such notice promptly to the Director; or (d) by telegram, charges prepaid. All such notices shall be given at the Director's telephone number or sent to the Director's address as shown on the records of the Association. Notices sent by first class mail shall be deposited into a United States mailbox at least two (2) days before the time set for the meeting. Notices given by personal delivery, telephone, or telegraph shall be delivered, telephoned, or given to the telegraph company at least twenty-four (24) hours before the time set for the meeting. Notice must also be posted in a conspicuous place in the community forty-eight (48) hours in advance of the meeting.

G. Meetings. The President shall preside over all meetings of the Board,

and the Secretary shall keep a minute book of meetings of the Board, recording therein all resolutions adopted by the Minutes of all Board meetings shall be kept in a businesslike manner and shall be available for inspection by the Members and the Board at all reasonable times. All votes must be recorded, including abstentions. The Board shall also be responsible to retain and have available its Minutes for a period of seven (7) years, as well as its financial records and its insurance policies.

J. Workshops. When members of the Board meet for educational or informational purposes and no board decisions are formally made, then a workshop, not a Board meeting has been held. Workshops do not have to be open to all members.

6. Powers and Duties. The Board shall be responsible for the affairs of the Association and shall have all of the powers and duties necessary for the administration of the Association's affairs and, as provided by law, may do all acts and things as are not by the Declaration, Articles, or these By-Laws directed to be done and exercised exclusively by the Members or the Membership generally.

A. Preparation and adoption of an annual budget reflecting estimated revenues and expenses and estimated surpluses or deficits in which there shall be established the contribution of each Owner to the Common Expenses as well as a separate list of any fees or charges for recreational amenities;

D. The foregoing amendments to the By-Laws were adopted by the owners of Bedford at the Lakes Homeowners Association, Inc. at a meeting held on October 16, 1996.

E. The adoption of these amendments appear upon the minutes of said meeting and is unrevoked.

F. All provisions of the By-Laws are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 21st day of December, 1996.

OR BOOK 1055 PAGE 0190

WITNESSES:

Bedford at the Lakes
Homeowners Association, Inc.

William L. Weber
Witness signature
William L. Weber
Printed Name of Witness

By: Edmond J. Benoit
President

OR BOOK 1055 PAGE 0191

Linda Montogianis
Witness signature
Linda Montogianis
Printed Name of Witness

By: Marion L. Kelly
Secretary

William L. Weber
Witness signature
William L. Weber
Printed Name of Witness

Linda Montogianis
Witness signature
Linda Montogianis
Printed Name of Witness

CORPORATE
SEAL



STATE OF FLORIDA
COUNTY OF ST. LUCIE

The foregoing instrument was acknowledged before me this 31st day of December, 1996, by Ed Benoit, President and Marion Kelley, Secretary who are personally known to me or who have produced identification [Type of Identification: Drivers License].



ESTHER DE JESUS
My Comm Exp. 9/26/98
Bonded By Service Ins
No. CC388131
 Personally Known Other I.D.

Esther De Jesus
Signature
Esther De Jesus
Printed Name

CERTIFICATE

OR BOOK 1055 PAGE 0192

Bedford at the Lakes Homeowners Association, Inc., by its duly authorized officers, hereby certifies that the amendment to the By-Laws, a copy to which this is attached, was duly and regularly adopted and passed by the owners of Bedford at the Lakes at a meeting held on October 16, 1996.

EXECUTED this 31st day of December, 1996.

WITNESSES:

William L. Weber
Witness signature
William L. Weber
Printed Name of Witness

Linda Montegianis
Witness signature
Linda Montegianis
Printed Name of Witness

William L. Weber
Witness signature
William L. Weber
Printed Name of Witness

Linda Montegianis
Witness signature
Linda Montegianis
Printed Name of Witness

Bedford at the Lakes
Homeowners Association, Inc.
By: Edmond J. Benoit
President

By: Marion L. Kelly
Secretary



STATE OF FLORIDA
COUNTY OF ST. LUCIE

The foregoing instrument was acknowledged before me this 31st day of December, 1996,
by Ed Bernat, President and Marion Keitry, Secretary [] who are
personally known to me or [] who have produced identification [Type of
Identification: DRIVERS LICENSE].



ESTHER DE JESUS
My Comm Exp, 9/26/98
Bonded By Service Ins
No. CC388131
 Personally Known Other I.D.

Esther De Jesus
Signature
Esther De Jesus
Printed Name

OR BOOK 1055 PAGE 0193

LAST PAGE

TAB 003

Rules and Regulations

8 November 1990

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 0715 Page 0953 -- 0954

Complete Documents Maintained By:

George H. Farrell, Esquire

1551 NW Amherst Drive

Port Saint Lucie, Florida 34986-2413

Issue Date: 1 February 2013

RULES AND REGULATIONS

FOR

BEDFORD AT THE LAKES

The definitions contained in the Declaration of Covenants and Restrictions for Bedford at The Lakes are incorporated herein as part of these Rules and Regulations.

1. The owners and lessees of each Unit shall abide by each and every term and provision of the Declaration of Covenants and Restrictions, and each and every term and provision of the Articles of Incorporation, and By-Laws of the Association. Likewise, the owners and lessees of each Unit shall abide by each and every term and provision of the Declaration of Covenants and Restrictions of The Lakes at St. Lucie West, the Articles of Incorporation and the By-laws of The Lakes at St. Lucie West Property Owners Association, Inc., as well as each and every term and provision of the Declaration of Covenants, Conditions, and Restrictions for St. Lucie West Master Association ("Master Association"), and the Articles and By-Laws of the Master Association.

2. No bicycles, tricycles, scooters, baby carriages or other similar vehicles or toys shall be allowed to remain in the common areas. The sidewalks, walkways, streets and parking areas shall not be obstructed or used for any other purpose other than for ingress to and egress from the Units and other areas of Bedford at The Lakes.

3. Any damage to the common elements, property, or equipment of the Association caused by any Owner, his family member, guest, invitee or lessee shall be repaired or replaced at the expense of such Owner.

4. An Owner will not park or position his vehicle so as to prevent access to another Unit. The Owners, their families, guests, invitees, licensees, and lessees will obey the posted parking and traffic regulations installed by the Property Owners Association for the safety and welfare of all Owners.

5. No Owner shall do or permit any assembling or disassembling of motor vehicles except within his garage. Each Unit Owner shall be required to clean his driveway of any oil or other fluid discharged by his motor vehicle.

6. No transmitting or receiving aerial or antenna shall be attached to or hung from any part of a Unit or the Common Areas.

7. No clothesline or other similar device shall be allowed on any portion of the Common Areas.

8. All garbage and refuse from the Units shall be deposited with care in each Owner's private garbage containers. No garbage or refuse shall be deposited in any Common Area for any reason, except on the correct days of the week for pickup and removal. No littering shall be done or permitted on the Association Property.

9. No commercial vehicle, recreational vehicle, camper, trailer, boat, van, or truck of any kind shall park or be parked at any time on any portion of the Common Areas, except for commercial vehicles, vans, or trucks delivering goods or furnishing services. Said commercial vehicles, vans or trucks shall not park or be permitted to park overnight on any portion of the Common Areas or on any driveway or other portion of a Unit (except within the confines of a garage). The Association shall have the right to authorize the towing away of any such vehicles in violation of this rule with costs and fees, including attorneys' fees, if any, to be borne by the vehicle owner or violator.

10. No garage doors shall be permitted to remain open except for temporary purposes, and the Board may adopt further rules for the regulation of the opening of garage doors.

11. Complaints regarding the management of the Association property, or regarding the actions of other Owners, their families, guests, or lessees shall be made in writing to the Association and shall be signed by the complaining Unit Owner.

12. Any consent or approval given under these Rules and Regulations by the Association may be revocable at any time by the Board.

13. These Rules and Regulations may be modified, added to, or repealed in accordance with the By-Laws of the Association.

By Resolution of the Board of Directors
of Bedford at The Lakes Homeowners
Association, Inc.

Res Fee \$ 325.50 DOUGLAS BIXON
Add Fee \$ _____ St. Lucie County
Doc Tax \$ _____ Clerk of Circuit Court
Int Tax \$ _____ By ED
Total \$ 325.50 Deputy Clerk

90 NOV -8 P3:54

1078232
FILED AND RECORDED
DOUGLAS BIXON CLERK
ST. LUCIE COUNTY

PN

O R BOOK 715 PAGE 954

2

EXHIBIT D
PAGE 2 OF 2 PAGES

TAB 004

Articles of Incorporation

12 February 1990

Bedford At The Lakes

Recorded At

Saint Lucie County

Florida

In

Official Book and Page:

OR Book 0715 Page 0924 -- 0934

**Complete Documents Maintained By:
George H. Farrell, Esquire
1551 NW Amherst Drive
Port Saint Lucie, Florida 34986-2413
Issue Date: 1 February 2013**

State of Florida



Department of State

I certify that the attached is a true and correct copy of the Articles of Incorporation of BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a corporation organized under the Laws of the State of Florida, filed on February 12, 1990, as shown by the records of this office.

The document number of this corporation is N36563.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
12th day of February, 1990.



EXHIBIT B
PAGE 1 OF 11 *Jim Smith*
Secretary of State

CR2E022 (8-89)

O R BOOK 715 PAGE 924

ARTICLES OF INCORPORATION
OF THE
BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.
(A Florida Corporation Not-For-Profit)

In order to form a corporation not-for-profit, under and in accordance with Chapter 617 of the Florida Statutes, we, the undersigned hereby associate ourselves into a corporation not-for-profit, for the purpose and with the powers hereinafter set forth and to that end, we do, by these Articles of Incorporation, certify as follows:

ARTICLE I

NAME

1. Name. The name of this corporation shall be BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC. ("Association"). The initial address of the Association shall be 10385 Ironwood Road, Palm Beach Gardens, Florida 33410.

2. Definitions. The words used in these Articles shall have the same meaning as set forth in the Declaration of Covenants and Restrictions for the Association, ("Declaration").

ARTICLE II

PURPOSE

The purpose for which the Association is organized is to engage as a non-profit organization in protecting the value of the property of the Members of the Association, to exercise all the powers and privileges, and to perform all of the duties and obligations of the Association as set forth in the Declaration which is to be recorded in the public records of St. Lucie County, Florida, including, without limitation, the establishment and enforcement of the payment of assessments and other charges contained therein, and to engage in such other lawful activities as may be to the mutual benefit of the Members and their property.

ARTICLE III

POWERS

The Association shall have the following powers which shall be governed by the following provisions:

¹
EXHIBIT B
PAGE 2 OF 11 PAGES

O R BOOK 715 PAGE 925

1. Common Law and Statutory Powers. The Association shall have all of the common law and statutory powers of a corporation not-for-profit, which are not in conflict with the terms of these Articles, the Declaration, or the By-Laws of the Association.

2. Necessary Powers. The Association shall have all of the powers and duties set forth in the Declaration, except as limited by these Articles, and all powers and duties reasonably necessary to operate and administer the Properties pursuant to the Declaration, including but not limited to the following:

A. To make and collect assessments against Members to defray the costs and expenses of the Association property.

B. To use the proceeds of assessments in the exercise of its powers and duties.

C. To own, maintain, repair, replace, operate and convey the property of the Association in accordance with the Declaration, and to maintain and operate the water management system as permitted by the South Florida Water Management District, including all lakes, retention areas, culverts and related appurtenances, if any.

D. To purchase insurance upon the property of the Association and insurance for the protection of the Association and its members, in the amounts required by the Declaration.

E. To dedicate or to transfer all or any part of the Association's property to any public agency, authority, or utility for such purposes and subject to such conditions as may be approved by not less than fifty-one percent (51%) of the Members, and approved by not less than seventy-five percent (75%) of the institutional mortgagees holding mortgages encumbering Units.

F. To reconstruct the improvements to the Association's property after casualty, and to further improve the Association's properties, as provided in the Declaration.

G. To make and amend reasonable Rules and Regulations regarding the use of the property of the Association in accordance with the requirements set forth in the By-Laws.

H. To contract for the management of the Association property and to delegate to such contractors all powers and duties of the Association except such as are specifically required by the Declaration to have the approval of the Board or the Membership. Any such contract may not exceed one (1) year, and must provide for termination by either party without cause and without payment of a termination fee on ninety (90) days written notice.

I. To employ personnel for reasonable compensation to perform the services required for proper operation and administration of the Association property.

J. To enforce by legal means the provisions of the Declaration, these Articles, the By-Laws, and the Rules and Regulations for the use of the Association's property as same may be promulgated, modified, or amended from time to time by the Association.

K. To pay taxes and assessments, which are liens against any part of the Association's property.

L. To pay the cost of all power, water, sewer, waste collection, and other utility services rendered to the property of the Association.

M. To enter any Unit at a reasonable time and upon reasonable notice to make emergency repairs, to avoid waste, or to do such other work reasonably necessary for the proper protection, preservation, or maintenance of Association Property, but such right or authority shall not be exercised in an arbitrary or capricious manner.

N. To grant such permits, licenses, and easements over the Common Areas for utilities, roads, and other purposes reasonably necessary or useful for the proper maintenance or operation of the common areas.

O. To do such other things as may be necessary in order to perform the duties and to exercise the powers provided for the Association in the Declaration.

3. Funds and Title to Properties. All funds and the titles of all properties acquired by the Association and their proceeds shall be held in trust for the members in accordance with the provisions of the Declaration, these Articles, and the By-Laws.

ARTICLE IV

MEMBERS

1. Members. The members of the Association shall consist of all of the record owners of Units in Bedford at The Lakes.

2. Change of Membership. Change of membership in the Association shall be established by recording in the public records of the County, a deed or other instrument establishing a record title to a Unit at Bedford at The Lakes, and the delivery to the Association of a copy of such instrument. The owner

designated by such instrument thus becomes a member of the Association and the membership of the prior owner is terminated as of the date of execution of such instrument.

3. Transfer of Membership. The share of a member in the funds and assets of the Association cannot be assigned, hypothecated or transferred in any manner except upon transfer of title of his Unit.

4. Voting. The owner of each Unit shall be entitled to one vote as a member of the Association. The exact number of votes to be cast by Members and the manner of exercising voting rights, shall be determined by the By-Laws; subject, however, to the terms and conditions of the Declaration.

ARTICLE V

TERM

The term for which this Association is to exist shall be perpetual.

ARTICLE VI

INCORPORATORS

The names and residences of the Incorporators to these Articles are as follows:

NAME	ADDRESS
Charles H. Hathaway	10385 Ironwood Road Palm Beach Gardens, Fl. 33410
Robert S. Kairalla	10385 Ironwood Road Palm Beach Gardens, Fl. 33410
William E. Shannon	10385 Ironwood Road Palm Beach Gardens, Fl. 33410

ARTICLE VII

OFFICERS

1. Officers. The affairs of the Association shall be managed by a President, one (1) or several Vice Presidents, a Secretary and a Treasurer and, if elected by the Board, as Assistant Secretary and an Assistant Treasurer, which officers shall be subject to the directions of the Board.

D. R. BOOK 715 PAGE 928

4

EXHIBIT B
PAGE 5 OF 11 PAGES

2. Election of Officers. The Board shall elect the President, the Vice President, the Secretary and the Treasurer, and as many other Vice Presidents, Assistant Secretaries and Assistant Treasurers as the Board shall from time to time determine appropriate. Such officers shall be elected annually by the Board at the first meeting of the Board following the "Annual Members' Meeting" (as described in the By-Laws); provided, however, such officers may be removed by such Board and other persons may be elected by the Board as such officers in the manner provided in the By-Laws. The President shall be a Director of the Association, but no other officer need be a Director. The same person may hold two (2) offices, the duties of which are not incompatible; provided, however, the offices of President and Vice President shall not be held by the same person, nor shall the same person hold the office of President who holds the office of Secretary or Assistant Secretary.

Officers shall be elected by the Board at the first meeting of the Board following each annual meeting of the Members, provided, however, until the Transfer Date the Developer shall have the right to approve all of the officers elected. The following persons shall serve as the initial officers.

President	Charles H. Hathaway
Vice President	Robert S. Kairalla
Secretary	William E. Shannon
Treasurer	William E. Shannon

ARTICLE VIII

BOARD OF DIRECTORS

1. Directors. The affairs of the Association will be managed by a Board consisting of not less than three (3) nor more than five (5) Directors. The number of Directors on the Board until the Transfer Date shall be three (3). Thereafter, the number of Directors shall be five (5). After the Developer elects to divest itself of control of the Association, Directors must be members of the Association.

2. Term of Directors. After the Transfer Date, members of the Board shall serve for a term of two (2) years; provided, however, that two (2) members of the Board elected on the Transfer Date shall serve for an initial terms of one (1) year and the other three (3) members of the Board elected on the Transfer Date shall serve for initial terms of two (2) years. Thereafter the terms of no more than three (3) Board members will end each year.

5

EXHIBIT B
PAGE 6 OF 11 PAGES

O R BOOK 715 PAGE 929

3. Election of Directors. Directors of the Association shall be elected at the annual Members' meeting in the manner determined by the By-Laws. Directors may be removed and vacancies on the Board shall be filled in the manner provided by the By-Laws.

4. Transfer Date. The first election of Directors shall not be held until 120 days after the Developer has closed all of the sales of the Units contemplated under the general plan of development, or until the Developer elects to terminate control of the Association, whichever shall first occur. The Directors named as the first Board, including any replacement members, shall serve until the first election of Directors, and any vacancies in their number occurring before the first election shall be filled by the remaining Directors.

5. First Board. The names and addresses of the persons who are to serve as the first Board are as follows:

NAME	ADDRESS
Robert S. Kairalla	10385 Ironwood Road Palm Beach Gardens, Fl. 33410
Charles H. Hathaway	10385 Ironwood Road Palm Beach Gardens, Fl. 33410
William E. Shannon	10385 Ironwood Road Palm Beach Gardens, Fl. 33410

ARTICLE IX

INDEMNIFICATION

Every Director, Committee member, and officer of the Association (and the Directors, Committee members, and officers as a group) shall be indemnified by the Association against all expenses and liabilities, including counsel fees (at all trial and appellate levels and whether or not suit be instituted) reasonably incurred by or imposed upon him or them in connection with any proceeding, litigation or settlement in which he may become involved by reason of his being or having been a Director, Committee member, or officer of the Association. The foregoing provisions for indemnification shall apply whether or not he is a Director, Committee member, or officer at the time such expenses and/or liabilities are incurred. Notwithstanding the above, in the event of a settlement, the indemnification provisions herein shall not be automatic and shall apply only when the Board approves such settlement and authorizes reimbursement for the costs and expenses of the settlement as in the best interest of the Association. In instances where a Director, Committee

6

EXHIBIT B O R BOOK 715 PAGE 930
PAGE 7 OF 11 PAGES

member, or officer admits or is adjudged guilty of willful misfeasance or malfeasance in the performance of his duties, the indemnification provisions of these Articles shall not apply. Otherwise, the foregoing rights to indemnification shall be in addition to and not exclusive of any and all rights of indemnification to which a Director, Committee member, or officer may be entitled whether by statute or common law.

ARTICLE X

BY-LAWS

The By-Laws of the Association may be adopted, amended, altered, or rescinded as provided therein; provided, however, that at no time shall the By-Laws conflict with these Articles or the Declaration, and provided further, that no amendment, alteration, or rescission may be made which adversely affects the rights and privileges of any Institutional Mortgagee, without the prior written consent of the Institutional Mortgagee so affected, and provided further that until the Transfer Date no amendments, alterations or rescissions of the By-Laws shall be effective unless the Developer shall have joined in and consented thereto in writing. Any attempt to amend, alter, or rescind contrary to these prohibitions shall be of no force or effect.

ARTICLE XI

AMENDMENTS

1. Amendments Prior to Recording. Prior to the recording of the Declaration amongst the public records of the County, these Articles may be amended only by an instrument in writing signed by all of the Incorporators to these Articles and filed in the Office of the Secretary of State of the State of Florida. The instrument amending these Articles shall identify the particular Article or Articles being amended, give the exact language of such amendments, and a certified copy of each such amendment shall always be attached to any certified copy of these Articles.

2. Amendments After Recording. After the recording of the Declaration amongst the public records of the County, these Articles may be amended in the following manner:

A. Notice of the subject matter of the proposed amendment shall be included in the notice of any meeting (whether of the Board or of the Membership) at which such proposed amendment is to be considered; and

B. A resolution approving the proposed amendment may be first passed by either the Board or the Membership. After such approval of a proposed amendment by one of said bodies, such proposed amendment must be submitted to and approved by the other of said bodies. Approval by the Membership must be by a vote of a majority of the Members present at a meeting of the Members at which a quorum is present and approval by the Board must be by a majority of the Directors present at any meeting of the Directors at which a quorum is present.

3. Amendment by Reference to Title. No Article shall be revised or amended by reference to its title or number only. Proposals to amend existing Articles shall contain the full text of the Articles to be amended; new words shall be inserted in the text underlined, and words to be deleted shall be lined through with hyphens. However, if the proposed change is so extensive that this procedure would hinder, rather than assist, the understanding of the proposed amendment, it is not necessary to use underlining and hyphens as indicators of words added or deleted, but instead a notation must be inserted immediately preceding the proposed amendment in substantially the following language: "Substantial re-wording of Article. See Article _____ for present text." Non-material errors or omissions in the Article amendment process shall not invalidate an otherwise properly promulgated amendment.

4. Institutional Mortgagees. Notwithstanding the foregoing provisions of this Article, there shall be no amendment to these Articles which shall abridge, amend or alter the priority of any Institutional Mortgagee, or the validity of any mortgage held by such Institutional Mortgagee without the prior written consent therefor by such Mortgagee.

5. Developer. Notwithstanding the foregoing provisions of this Article, there shall be no amendment to these Articles which shall abridge, amend or alter the rights of Developer, including the right to designate, to select, or to approve the selection of the Directors as provided in the Declaration and By-Laws, without the prior written consent of the Developer.

O. R. BOOK 715 PAGE 932

8

EXHIBIT B
PAGE 9 OF 11 PAGES

IN WITNESS WHEREOF, the Incorporators have hereunto affixed their signatures, this 6th day of February, 1990.

Charles H. Hathaway
Charles H. Hathaway

Robert S. Kairalla
Robert S. Kairalla

William E. Shannon
William E. Shannon

STATE OF FLORIDA)
 :
COUNTY OF PALM BEACH)

I HEREBY CERTIFY that on this day, before me a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared CHARLES H. HATHAWAY, ROBERT S. KAIRALLA and WILLIAM E. SHANNON, to me known to be the persons described as Incorporators in and who executed the foregoing Articles of Incorporation and they acknowledged before me that they executed the same for the purposes therein expressed.

IN WITNESS WHEREOF, the Incorporators have hereunto affixed their signatures, this 6th day of February, 1990.

Randee S. Seigel
Notary Public

My Commission Expires: 10-28-92

O. R. BOOK 715 PAGE 933

9

EXHIBIT B
PAGE 10 OF 11 PAGES

CERTIFICATE DESIGNATING A REGISTERED OFFICE AND
A REGISTERED AGENT FOR THE SERVICE OF PROCESS
WITHIN THE STATE OF FLORIDA

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, at the City of Palm Beach Gardens, County of Palm Beach, State of Florida, has named CHARLES H. HATHAWAY located at 10385 Ironwood Road, City of Palm Beach Gardens, County of Palm Beach, State of Florida, as its agent to accept service of process within the State of Florida.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and agree to comply with the provision of the Act relative to keeping open said office.

BY: Charles H. Hathaway
Charles H. Hathaway

Saint Lucie County Florida

Official Record Book and Page Numbers

To verify authenticity of documents in this file refer to the official record book and page number on file at the Saint Lucie County Clerk's Office, Saint Lucie County Florida. Only documents displaying the official record book and page number should be accepted a Quasi Official in any proceedings.

Bedford At The Lakes Homeowners' Association Incorporated

TAB 001 – Page: 020

Declaration of Covenants and Restrictions -- Bedford At The Lakes February 7, 1990

Article I	Definitions	OR Book 0715 Page 0883
	1. Articles	OR Book 0715 Page 0883
	2. Assessment	OR Book 0715 Page 0883
	3. Association	OR Book 0715 Page 0883
	4. Association Expense	OR Book 0715 Page 0884
	5. Association Property	OR Book 0715 Page 0884
	6. Bedford At The Lakes	OR Book 0715 Page 0884
	7. Bedford At The Lakes H.O.A.	OR Book 0715 Page 0884
	8. Board	OR Book 0715 Page 0884
	9. By-Laws	OR Book 0715 Page 0884
	10. Common Area	OR Book 0715 Page 0884
	11. Community Development District	OR Book 0715 Page 0884
	12. County	OR Book 0715 Page 0884
	13. Community-Wide Standard	OR Book 0715 Page 0885
	14. Declaration	OR Book 0715 Page 0885
	15. Developer	OR Book 0715 Page 0885
	16. General Plan of Development	OR Book 0715 Page 0885
	17. Homeowners Documents	OR Book 0715 Page 0885
	18. Institutional Mortgage	OR Book 0715 Page 0885
	19. Lot	OR Book 0715 Page 0885
	20. Member	OR Book 0715 Page 0885
	21. Occupant	OR Book 0715 Page 0885
	22. Owner	OR Book 0715 Page 0886
	23. Person	OR Book 0715 Page 0886
	24. Property	OR Book 0715 Page 0886
	25. Roads	OR Book 0715 Page 0886
	26. Rules and Regulations	OR Book 0715 Page 0886
	27. St Lucie West Master Association, Inc.	OR Book 0715 Page 0886
	28. Single Family	OR Book 0715 Page 0886
	29. Special Assessment	OR Book 0715 Page 0886
	30. Subsequent Amendment	OR Book 0715 Page 0886
	31. The Lakes at St. Lucie West	OR Book 0715 Page 0887
	32. The Lakes at St. Lucie West P.O.A.	OR Book 0715 Page 0887

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

	33. Transfer Date	OR Book 0715 Page 0887
	34. Unit	OR Book 0715 Page 0887
Article II	Property Subject To This Declaration	OR Book 0715 Page 0887
	1. Initial Property	OR Book 0715 Page 0887
	2. Additional Property	OR Book 0715 Page 0887
	3. Phasing	OR Book 0715 Page 0888
Article III	Property Rights	OR Book 0715 Page 0888
	1. Use of Common Area	OR Book 0715 Page 0888
	2. Developer Rights	OR Book 0715 Page 0888
Article IV	Membership And Voting Rights	OR Book 0715 Page 0889
	1. Membership	OR Book 0715 Page 0889
	2. Homeowners Association	OR Book 0715 Page 0889
	3. Property Owners Association	OR Book 0715 Page 0889
	4. Master Association	OR Book 0715 Page 0889
Article V	Use Of Property	OR Book 0715 Page 0890
	Single Family Residence	OR Book 0715 Page 0890
	1. Single Family Residence	OR Book 0715 Page 0890
	2. Use Restrictions	OR Book 0715 Page 0890
	A. Occupants Bound	OR Book 0715 Page 0890
	B. Business Use	OR Book 0715 Page 0890
	C. Nuisance	OR Book 0715 Page 0890
	D. Unsightly Conditions	OR Book 0715 Page 0891
	E. Vehicles	OR Book 0715 Page 0891
	Parking and Garages	OR Book 0715 Page 0891
	F. Animals and Pets	OR Book 0715 Page 0891
	G. Subdivision of Unit	OR Book 0715 Page 0892
	H. Antennas	OR Book 0715 Page 0892
	I. Energy Conservation Equipment	OR Book 0715 Page 0892
	J. Windows	OR Book 0715 Page 0892
	K. Signs	OR Book 0715 Page 0892
	L. Hurricane Season	OR Book 0715 Page 0892
	M. Lighting	OR Book 0715 Page 0893
	N. Artificial Vegetation,	
	Exterior Sculpture, and Similar Items	OR Book 0715 Page 0893
	O. Irrigation	OR Book 0715 Page 0893
	P. Drainage and Septic Systems	OR Book 0715 Page 0893
	Q. Tree Removal	OR Book 0715 Page 0893
	R. Sight Distance	OR Book 0715 Page 0893
	S. Lakes and Water Bodies	OR Book 0715 Page 0894
	T. Recreational Facilities	OR Book 0715 Page 0894
	U. Rules and Regulations	OR Book 0715 Page 0894
Article VI	Common Areas	OR Book 0715 Page 0894
	1. Title to Common Area	OR Book 0715 Page 0894
	2. Annexation of Additional Property	OR Book 0715 Page 0894
	3. Rules and Regulations	
	Governing Use of Common Areas	OR Book 0715 Page 0895
	4. Traffic Regulation	OR Book 0715 Page 0895

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

	5. Implied Rights	OR Book 0715 Page 0895
Article VII	Easements	OR Book 0715 Page 0895
	1. Easements for Owners	OR Book 0715 Page 0895
	2. Easements for Utilities	OR Book 0715 Page 0896
	3. Easements for Encroachments	OR Book 0715 Page 0896
	4. Easement to Master Association	OR Book 0715 Page 0896
Article VIII	Maintenance	OR Book 0715 Page 0897
	1. Association's Responsibility	OR Book 0715 Page 0897
	A. Common Areas	OR Book 0715 Page 0897
	B. Cost	OR Book 0715 Page 0897
	C. Front Yards and Public Property	OR Book 0715 Page 0897
	2. Owner's Responsibility	OR Book 0715 Page 0897
	A. Maintenance of Exterior of Home	OR Book 0715 Page 0897
	B. Maintenance of Rear Yard	OR Book 0715 Page 0898
	C. Lot Perimeter Walls	OR Book 0715 Page 0898
	D. Party Fences	OR Book 0715 Page 0898
	E. Failure to Maintain	OR Book 0715 Page 0899
Article IX	Assessments	OR Book 0715 Page 0899
	1. Creation of Assessments	OR Book 0715 Page 0899
	A. Equal Assessments	OR Book 0715 Page 0900
	B. Certificate of Payment	OR Book 0715 Page 0900
	C. Quarterly Payments	OR Book 0715 Page 0900
	D. No Waiver	OR Book 0715 Page 0900
	E. Developer Obligation	OR Book 0715 Page 0900
	F. Subsidy Contracts	OR Book 0715 Page 0901
	2. Computation of Assessments	OR Book 0715 Page 0901
	A. Taxes	OR Book 0715 Page 0901
	B. Utility Charges	OR Book 0715 Page 0901
	C. Insurance	OR Book 0715 Page 0901
	D. Insurance Trustee	OR Book 0715 Page 0902
	E. Maintenance, repair and replacement	OR Book 0715 Page 0902
	a. Property Owners Association	OR Book 0715 Page 0902
	b. Master Association	OR Book 0715 Page 0902
	c. Miscellaneous expenses	OR Book 0715 Page 0902
	d. Indemnification	OR Book 0715 Page 0903
	e. Reserve fund	OR Book 0715 Page 0903
	F. Special Assessments	OR Book 0715 Page 0903
	a. Consent of Members	OR Book 0715 Page 0903
	b. Repairs	OR Book 0715 Page 0904
	c. Reimbursements	OR Book 0715 Page 0904
	G. Date of Commencement of Annual Assessments	OR Book 0715 Page 0904
	H. Subordination of the Lien to First Mortgagees	OR Book 0715 Page 0904
	I. Exempt Property	OR Book 0715 Page 0905
	a. All Common Areas . . .	OR Book 0715 Page 0905
	b. All property dedicated . . .	OR Book 0715 Page 0905
Article X	Establishment And Enforcement Of Liens	OR Book 0715 Page 0905
	1. Lien for Assessments	OR Book 0715 Page 0905
	2. Effective Date of Lien	OR Book 0715 Page 0905

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

- 3. Remedies
 - A. Late Charge OR Book 0715 Page 0906
 - B. Acceleration of Assessments OR Book 0715 Page 0906
 - C. Attorneys Fees and Costs OR Book 0715 Page 0906
 - D. Action in Equity OR Book 0715 Page 0906
 - E. Action at Law OR Book 0715 Page 0906
- 4. Rights upon Foreclosure OR Book 0715 Page 0906

Article XI

- Insurance OR Book 0715 Page 0907
 - 1. Casualty OR Book 0715 Page 0907
 - A. Policy Exclusion OR Book 0715 Page 0907
 - B. Policy Inclusions OR Book 0715 Page 0907
 - C. Waivers OR Book 0715 Page 0907
 - D. Other Provisions OR Book 0715 Page 0908
 - 2. Reconstruction and Repair after Casualty OR Book 0715 Page 0908
 - A. Determination OR Book 0715 Page 0908
 - B. Plans and Specifications OR Book 0715 Page 0908
 - 3. Public Liability Coverage OR Book 0715 Page 0908
 - 4. Fidelity Bond Coverage OR Book 0715 Page 0909
 - A. Association as Oblige OR Book 0715 Page 0909
 - B. Amount of Fidelity Insurance OR Book 0715 Page 0909
 - C. Waivers OR Book 0715 Page 0909
 - D. Notice of Cancellation OR Book 0715 Page 0909
 - 5. Flood Insurance OR Book 0715 Page 0909
 - 6. Insurer OR Book 0715 Page 0909
 - 7. Named Insured OR Book 0715 Page 0909
 - 8. Premiums OR Book 0715 Page 0910
 - 9. Insurance Proceeds OR Book 0715 Page 0910
 - 10. First Mortgagees OR Book 0715 Page 0910
 - 11. Policy Cancellation OR Book 0715 Page 0910
 - 12. Association as Agent OR Book 0715 Page 0910

Article XII

- Architectural Control OR Book 0715 Page 0910
 - 1. Architectural Control Committee OR Book 0715 Page 0910
 - 2. Community-wide Standard OR Book 0715 Page 0910
 - 3. General Provisions OR Book 0715 Page 0911
 - A. Address of ACC OR Book 0715 Page 0911
 - B. Construction Time Limitations OR Book 0715 Page 0911
 - C. Defects in Plans, Specifications or Construction of Improvements OR Book 0715 Page 0911
 - 4. Failure to Approve OR Book 0715 Page 0911
 - 5. Disapproval OR Book 0715 Page 0911
 - 6. Conditions OR Book 0715 Page 0911
 - A. Definitions OR Book 0715 Page 0911
 - B. Approval by ACC OR Book 0715 Page 0912
 - C. Additional Plantings OR Book 0715 Page 0912
 - D. Laundry OR Book 0715 Page 0912
 - E. Antennae OR Book 0715 Page 0912
 - F. Typical Completion Deadline OR Book 0715 Page 0912
 - G. Debris Deposit OR Book 0715 Page 0912
 - 7. Variances OR Book 0715 Page 0913

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Article XIII	Developer's Rights	OR Book 0715 Page 0913
	1. Developer's Transfer Right	OR Book 0715 Page 0913
	2. Developer's Sales Office	OR Book 0715 Page 0913
	3. Right of Approval	OR Book 0715 Page 0913
	4. Termination of Developer's Rights	OR Book 0715 Page 0914
Article XIV	Mortgage Provisions	OR Book 0715 Page 0914
	1. Notices of Action	OR Book 0715 Page 0914
	A. Condemnation Loss	OR Book 0715 Page 0914
	B. Delinquent Assessments	OR Book 0715 Page 0914
	C. Insurance Lapse	OR Book 0715 Page 0914
	D. Actions Requiring Consent	OR Book 0715 Page 0914
	2. Special FHLMC Provision	OR Book 0715 Page 0914
	A. Common Areas	OR Book 0715 Page 0915
	B. Assessments	OR Book 0715 Page 0915
	C. Architectural Regulations	OR Book 0715 Page 0915
	D. Insurance Lapse	OR Book 0715 Page 0915
	E. Use of Insurance Proceeds	OR Book 0715 Page 0915
	3. No Priority	OR Book 0715 Page 0915
	4. Notice to Association	OR Book 0715 Page 0915
	5. Amendment by Board	OR Book 0715 Page 0916
	6. Failure of Mortgagee to Respond	OR Book 0715 Page 0916
	7. Financial Statements	OR Book 0715 Page 0916
Article XV	Enforcement Of Declaration	OR Book 0715 Page 0916
Article XVI	Amendments	OR Book 0715 Page 0916
	1. Amend Date	OR Book 0715 Page 0916
	2. Consent of Mortgagee	OR Book 0715 Page 0917
	3. Limitation on Amendments	OR Book 0715 Page 0917
	4. Scrivener's Errors	OR Book 0715 Page 0917
	5. Effective Date of Amendments	OR Book 0715 Page 0917
Article XVII	Conveyances	OR Book 0715 Page 0917
	1. Notice to Association	OR Book 0715 Page 0917
	2. Lease Agreement Terms	OR Book 0715 Page 0918
	3. Association Approval	OR Book 0715 Page 0918
	4. Delinquent Unit Owners	OR Book 0715 Page 0918
Article XVIII	Termination	OR Book 0715 Page 0919
	1. Consent to Termination	OR Book 0715 Page 0919
	2. Termination Documents	OR Book 0715 Page 0919
	A. Use of Units	OR Book 0715 Page 0919
	B. Common Areas	OR Book 0715 Page 0919
	3. Limitation on Termination	OR Book 0715 Page 0919
	4. Water Management System	OR Book 0715 Page 0919
Article XIX	Miscellaneous	OR Book 0715 Page 0920
	1. No Waiver	OR Book 0715 Page 0920
	2. Headings	OR Book 0715 Page 0920
	3. Pronouns	OR Book 0715 Page 0920
	4. Severability	OR Book 0715 Page 0920

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

5. Partition	OR Book 0715 Page 0920
6. Homeowners Documents	OR Book 0715 Page 0920
7. Street Lighting	OR Book 0715 Page 0920
8. Cooperation with St. Lucie West Community Development	OR Book 0715 Page 0921
9. Supremacy of Master Declaration	OR Book 0715 Page 0921
10. Cable Television	OR Book 0715 Page 0921

TAB 001-A – Page: 062

**Declaration Of Covenants And Restrictions -- Bedford At The Lakes
Amendment 1 (September 10, 1991)**

Article V	Trellises	OR Book 0760 Page 1764-1767
------------------	-----------	-----------------------------

TAB 001-B – Page: 067

**The Declaration Of Covenants And Restrictions -- Bedford At The Lakes
Amendment 2 (April 24, 1992)**

Article II	Additional Property PLAT 43 Added	OR Book 0787 Page 2976-2678
-------------------	-----------------------------------	-----------------------------

TAB 001-C – Page: 071

**Declaration of Covenants and Restrictions -- Bedford At The Lakes
Amendment 3 (March 20, 1996)**

Article VIII	Maintenance of Rear Yard	OR Book 1004 Page 2885-2888
---------------------	--------------------------	-----------------------------

TAB 001-D – Page: 076

**Declaration Of Covenants And Restrictions --- Bedford At the Lakes
Amendment 4 (January 10, 1997)**

Article V	Vehicles	OR Book 1055 Page 0182-0186
Article VIII	Front and Rear Yards	OR Book 1055 Page 0182-0186

TAB 001-E – Page: 082

**Declaration Of Covenants And Restrictions -- Bedford At The Lakes
Amendment 5 (February 7, 2001)**

Article V	Hurricane Season	OR Book 1366 Page 2461-2466
Article VIII	Maintenance of Exterior of Home	OR Book 1366 Page 2461-2466
Article XVI	Consent of Mortgagee	OR Book 1366 Page 2461-2466

**By-Laws -- Bedford At The Lakes
February 6, 1990**

Article I	Name, Principle Office, and Definitions	OR Book 0715 Page 0935
	1. Name	OR Book 0715 Page 0935
	2. Principal Office	OR Book 0715 Page 0935

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Article IIAssociation: Membership, Meetings,
Quorum, Voting, and Proxies

- | | |
|-----------------------------------|------------------------|
| 1. Membership | OR Book 0715 Page 0935 |
| 2. Place of Meetings | OR Book 0715 Page 0935 |
| 3. Annual Meetings | OR Book 0715 Page 0935 |
| 4. Special Meetings | OR Book 0715 Page 0935 |
| 5. Notice of Meetings | OR Book 0715 Page 0936 |
| 6. Waiver of Notice | OR Book 0715 Page 0936 |
| 7. Adjournment of Meetings | OR Book 0715 Page 0936 |
| 8. Voting | OR Book 0715 Page 0936 |
| 9. Proxies | OR Book 0715 Page 0937 |
| 10. Majority | OR Book 0715 Page 0938 |
| 11. Quorum | OR Book 0715 Page 0938 |
| 12. Conduct of Meetings | OR Book 0715 Page 0938 |
| 13. Action Without A Meeting | OR Book 0715 Page 0939 |
| 14. Voting Certificate and Ledger | OR Book 0715 Page 0939 |
| 15. Secret Ballot | OR Book 0715 Page 0939 |

Article IIIBoard Of Directors: Number,
Powers, And Meetings

- | | |
|---------------------------------------|------------------------|
| 1. Composition and Selection | OR Book 0715 Page 0939 |
| A. Governing Body: Composition | OR Book 0715 Page 0939 |
| B. Number of Directors | OR Book 0715 Page 0939 |
| 2. Nomination of Directors | OR Book 0715 Page 0939 |
| 3. Election and Term of Office | OR Book 0715 Page 0940 |
| 4. Removal of Directors and Vacancies | OR Book 0715 Page 0940 |
| 5. Meetings | OR Book 0715 Page 0941 |
| A. Organization Meetings | OR Book 0715 Page 0941 |
| B. Regular Meetings | OR Book 0715 Page 0941 |
| C. Special Meetings | OR Book 0715 Page 0941 |
| D. Waiver of Notice | OR Book 0715 Page 0941 |
| E. Quorum of the Board | OR Book 0715 Page 0942 |
| F. Compensation | OR Book 0715 Page 0942 |
| G. Conduct of Meetings | OR Book 0715 Page 0942 |
| H. Open Meetings | OR Book 0715 Page 0942 |
| I. Action Without a Formal Meeting | OR Book 0715 Page 0943 |
| 6. Powers and Duties | OR Book 0715 Page 0943 |
| 7. Management Agent | OR Book 0715 Page 0944 |
| 8. Accounts and Reports | OR Book 0715 Page 0945 |
| 9. Borrowing | OR Book 0715 Page 0946 |
| 10. Rights of the Association | OR Book 0715 Page 0946 |
| 11. Enforcement | OR Book 0715 Page 0946 |
| A. Notice | OR Book 0715 Page 0946 |
| B. Hearing | OR Book 0715 Page 0947 |
| C. Appeal | OR Book 0715 Page 0947 |
| D. Additional Enforcement Rights | OR Book 0715 Page 0947 |

Article IV

Officers

- | | |
|-------------|------------------------|
| 1. Officers | OR Book 0715 Page 0947 |
|-------------|------------------------|

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

	2. Election, Term of Office, and Vacancies	OR Book 0715 Page 0949
	3. Removal	OR Book 0715 Page 0949
	4. Resignation	OR Book 0715 Page 0949
	5. Agreements, Contracts, Deeds, Leases, Checks, Etc.	OR Book 0715 Page 0949
Article V	Committees	OR Book 0715 Page 0949
	1. General	OR Book 0715 Page 0949
	2. Covenants Committee	OR Book 0715 Page 0949
Article VI	Miscellaneous	OR Book 0715 Page 0949
	1. Fiscal Year	
	2. Parliamentary Rules	OR Book 0715 Page 0950
	3. Conflicts	OR Book 0715 Page 0950
	4. Books and Records	OR Book 0715 Page 0950
	A. Inspection by Members and Mortgagees	OR Book 0715 Page 0950
	B. Rules of Inspection	OR Book 0715 Page 0950
	C. Inspection by Directors	OR Book 0715 Page 0950
	5. Notices	OR Book 0715 Page 0950
	6. Amendments	OR Book 0715 Page 0951
	7. Arbitration	OR Book 0715 Page 0951
	8. Captions and Headings	OR Book 0715 Page 0952
	9. Severability	OR Book 0715 Page 0952
	10. Number and Gender	OR Book 0715 Page 0952
	11. Governing Laws	OR Book 0715 Page 0952

TAB 002-A – Page: 108
By-Laws -- Bedford At The Lakes
Amendment 1 (January 24, 1996)

Article II	Annual Meeting and Proxies	OR Book 0995 Page 2218-2221
-------------------	----------------------------	-----------------------------

TAB 002-B – Page: 113
By-Laws -- Bedford At The Lakes
Amendment 2 (January 10, 1997)

Article I	Principal Office	OR Book 1055 Page 0187-0193
Article II	Meeting, Proxies, Quorum, and Secret Ballot	OR Book 1055 Page 0187-0193
Article III	Directors: Elections, Meetings, and Powers	OR Book 1055 Page 0187-0193

Rules and Regulations -- Bedford At The Lakes
November 8, 1990

Rules and Regulations For Bedford At The Lakes	OR Book 0715 Page 0953-0954
--	-----------------------------

Articles Of Incorporation --Bedford At The Lakes
February 6, 1990

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

Certificate of Incorporation		OR Book 0715 Page 0924
Article I	Name	OR Book 0715 Page 0925
	1. Name	OR Book 0715 Page 0925
	2. Definitions	OR Book 0715 Page 0925
Article II	Purpose	OR Book 0715 Page 0925
Article III	Powers	OR Book 0715 Page 0925
	1. Common Law and Statutory Powers	OR Book 0715 Page 0926
	2. Necessary Powers	OR Book 0715 Page 0926
Article IV	Members	OR Book 0715 Page 0927
	1. Members	OR Book 0715 Page 0927
	2. Change of Membership	OR Book 0715 Page 0927
	3. Transfer of Membership	OR Book 0715 Page 0928
	4. Voting	OR Book 0715 Page 0928
Article V	Term	OR Book 0715 Page 0928
Article VI	Incorporators	OR Book 0715 Page 0928
Article VII	Officers	OR Book 0715 Page 0928
	1. Officers	OR Book 0715 Page 0928
	2. Election of Officers	OR Book 0715 Page 0929
Article VIII	Board Of Directors	OR Book 0715 Page 0929
	1. Directors	OR Book 0715 Page 0929
	2. Term of Directors	OR Book 0715 Page 0929
	3. Election of Directors	OR Book 0715 Page 0930
	4. Transfer Date	OR Book 0715 Page 0930
	5. First Board	OR Book 0715 Page 0930
Article IX	Indemnification	OR Book 0715 Page 0930
Article X	By-Laws	OR Book 0715 Page 0931
Article XI	Amendments	OR Book 0715 Page 0931
	1. Amendments Prior to Recording	OR Book 0715 Page 0931
	2. Amendments After Recording	OR Book 0715 Page 0931
	3. Amendment by Reference to Title	OR Book 0715 Page 0932
	4. Institutional Mortgagees	OR Book 0715 Page 0932
	5. Developer	OR Book 0715 Page 0932

END OF OFFICIAL RECORD BOOK AND PAGE NUMBERS

Copyright © MMXIII George H. Farrell, Esq. All rights reserved.

While some of these documents are public record, the arrangement and indexing of these documents represents the work of, and is the intellectual property of, George H. Farrell, Esq. Reproduction in whole or in part in any form or medium without the express written permission of George H. Farrell, Esq. is prohibited. George H. Farrell, Esq., is the registered trademark of George H. Farrell, Esq., LTD.

LAST PAGE

[CLICK HERE TO GO TO INDEX](#)

Issue Date: 1 February 2013

**Copyright © MMXIII (2013) George H. Farrell, Esq.
All rights reserved.**

**Bedford At The Lakes Homeowners' Association
Complete set of Documents**

1. Declaration of Covenants and Restrictions
2. By-Laws
3. Rules and Regulations
4. Articles of Incorporation

These Documents are not copies of copies.

They are 1st generation digital reproduction

Official Records of Saint Lucie County Florida

Displaying the Official Book and Page Number of Saint Lucie County.

Only documents displaying this information should be accepted

As Quasi Official in any proceedings.

To request a color laser printed bound and tabulated copy

Contact:

**George H. Farrell, Esq.
1551 NW Amherst Drive
Port Saint Lucie, Florida 34986-2413
Telephone: (772) 446-8200
Email: George@Farrell.Net**

Include the Issue Date along with your request.

[CLICK HERE TO GO TO INDEX](#)

R

CERTIFICATE OF AMENDMENT
TO THE
DECLARATION OF COVENANTS AND RESTRICTIONS FOR
BEDFORD AT THE LAKES

The Declaration of Covenants and Restrictions for Bedford at the Lakes has been recorded in the public records of St. Lucie County, Florida at Official Records Book 715, Page 883 et. seq. and amended at Official Records Book 760, Page 1764, et. seq., OR Book 787, Page 2976, et seq., OR Book 1004, Page 2885, et. seq., OR Book 1055, Page 182, et. seq. and OR Book 1366, Page 2461, et. seq. The same Declaration of Covenants and Restrictions for Bedford at the Lakes is hereby amended as approved by the Membership by vote sufficient for approval by written consent.

1. Article V, Section 2, Subsection E, is amended to read as follows:

ARTICLE V
USE OF PROPERTY

2. Use Restrictions.

E. Vehicles: No motorcycle, all terrain vehicle, truck, trailer, boat, van, camper, motorhome, bus, or similar vehicle shall be parked on any part of the Properties, any driveway, or designated parking space within the Properties except: (1) within a garage, (2) commercial vehicles, vans, or trucks delivering goods or furnishing services temporarily during daylight hours, and (3) upon such portions of the Properties as the Board may jointly, in their discretion, allow. In the event that there is a dispute concerning the type of vehicle, then the State of Florida vehicle registration shall control. The Association shall have the right to authorize the towing away of any vehicles in violation of this rule with the costs and fees, including attorney's fees, if any, to be borne by the vehicle owner or violator. Notwithstanding the foregoing, passenger vans for personal / private use (aka...mini-vans) with full windows front, back and sides, with seating for a minimum of five (5), and a maximum of eight (8) are permitted. They may not exceed two hundred sixteen (216) inches in length, and seventy-six (76) inches in height. Also, these passenger vans must not include any features such as: sink, stove, or plumbing fixtures.

(The balance of Article V remains unchanged)


2. The foregoing amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes was adopted by the membership by written consent.

3. All provisions of the Declaration of Covenants and Restrictions for Bedford at the Lakes are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

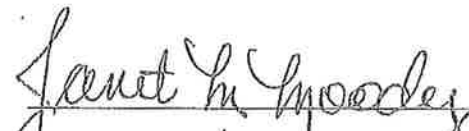
IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 22 day of September, 2014.

WITNESSES AS TO PRESIDENT:

BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.


Printed Name: Donald Tenforde

By: 
Olga Rogers President

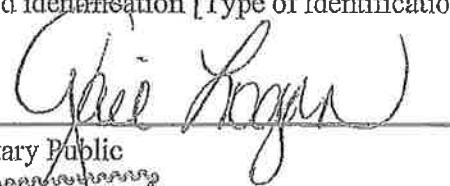

Printed Name: JANET M. Moody



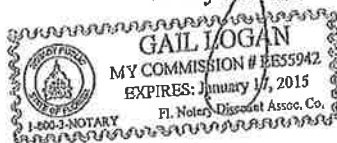
STATE OF FLORIDA

COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me on Sept 22, 2014, by Olga Rogers, as President of Bedford at the Lakes Homeowners Association, Inc. who is personally known to me, or who has produced identification [Type of Identification: _____].


Notary Public

Notarial Seal



WITNESSES AS TO SECRETARY:

BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.

[Signature]

Printed Name: DONALD TRIMBOR

By: [Signature]

Ken Butwell, Secretary

[Signature]

Printed Name: JANET M. MOODY

CORPORATE
SEAL



STATE OF FLORIDA

COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me on Sept 28, 2014, by Ken Butwell, as Secretary of Bedford at the Lakes Homeowners Association, Inc. [] who is personally known to me, or [] who has produced identification [Type of Identification: _____].

[Signature]



Notarial Seal

Record and Return to:

ROSS EARLE & BONAN, P.A.
Post Office Box 2401
Stuart, FL 34995

**CERTIFICATE OF AMENDMENT
TO THE
DECLARATION OF COVENANTS AND RESTRICTIONS FOR
BEDFORD AT THE LAKES**

The Declaration of Covenants and Restrictions for Bedford at the Lakes has been recorded in the public records of St. Lucie County, Florida at Official Records Book 715, Page 883 et. seq. and amended at Official Records Book 760, Page 1764, et. seq., Official Records 787, Page 2976, et seq., Official Records Book 1004, Page 2885, et. seq., Official Records Book 1055, Page 182, et. seq., Official Records Book 1366, Page 2461, et. seq., Official Records Book 3679, Page 1723, et. seq., and Official Records Book 3826, Page 2877, et. seq. The same Declaration of Covenants and Restrictions for Bedford at the Lakes is hereby amended as approved by the Membership by vote sufficient for approval by written consent.

1. Article XIX, Section 11 is amended to read as follows:

**ARTICLE XIX
MISCELLANEOUS**

11. Capital Contribution. Each Owner, upon acquiring title to a Lot, shall pay to the Association an amount equal to two (2) months' Assessments for the Lot. The purpose of this fund is to ensure that the Association will have cash available to meet its obligations, unforeseen expenditures, or to acquire additional property, equipment or services deemed necessary or desirable. Amounts paid into the fund are not to be considered as advance payments of regular Assessments. Notwithstanding the foregoing, a Trustee acquiring title to a Lot for the purposes of estate planning by the grantor of the Lot or spouses and children of an Owner acquiring title by inheritance, devise or gift, shall not be required to pay the Capital Contribution provided for herein.

(The balance of Article XIX remains unchanged)

2. The foregoing amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes was adopted by the membership by written consent.
3. All provisions of the Declaration of Covenants and Restrictions for Bedford at the Lakes are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 24 day of April, 2017.

WITNESSES AS TO PRESIDENT:

BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.

Juanita Gelter
Printed Name: Juanita Gelter

By: [Signature]
MARSHA WINDELL, President

Tessa Scott
Printed Name: Tessa Scott

STATE OF FLORIDA
COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me on 4.24, 2017, by Maesha Winnell, as President of Bedford at the Lakes Homeowners Association, Inc. [] who is personally known to me, or [] who has produced identification [Type of Identification: FDL W534-552-49-909-0].

Notarial Seal



Juanita Gelter
Notary Public

WITNESSES AS TO SECRETARY:

BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.

Juanita Gelter
Printed Name: Juanita Gelter

By: [Signature]
Diana L. Emery, Secretary

Tessa Scott
Printed Name: Tessa Scott

CORPORATE
SEAL

STATE OF FLORIDA
COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me on 4.24, 2017, by Diana L. Emery, as Secretary of Bedford at the Lakes Homeowners Association, Inc. [] who is personally known to me, or [] who has produced identification [Type of Identification: FDL E560-172-62-584-0].

Notarial Seal



Juanita Gelter
Notary Public

ROSS EARLE & BONAN, P.A.

ATTORNEYS AT LAW
ROYAL PALM FINANCIAL CENTER
SUITE 101
789 SOUTH FEDERAL HIGHWAY
STUART, FLORIDA 34994

DEBORAH L. ROSS
DAVID B. EARLE†
ELIZABETH P. BONAN
JACOB E. ENSOR

†CERTIFIED CIRCUIT CIVIL MEDIATOR

JOHN P. CARRIGAN
MICHAEL J. BONAN
OF COUNSEL
THOMAS K. GALLAGHER

July 21, 2014

Board of Directors
Bedford at the Lakes Homeowners Association, Inc.
c/o Pinnacle Association Management
430 NW Lake Whitney Place
Port St. Lucie, FL 34986

Dear Board Members:

Pursuant to your request, enclosed please find a proposed amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes which authorizes passenger vans.

Please review the proposed amendment carefully to ensure that I have accurately reflected your wishes. If you wish to make any changes to the proposed amendment, please do not hesitate to let me know.

Once the Board is satisfied with the proposed amendment, it may be presented to the members. A copy of the proposed amendment should be provided to each member of the Association along with a written consent. I am enclosing a written consent form for your use in this process. The members should be asked to approve the amendment by signing and dating the written consent where indicated and returning it to the Association. Once the Association receives written consents from at least fifty-one percent (51%) of the members of the Association, the amendment is approved. It is my understanding that you have a total of 148 lots. Therefore, it will be necessary to obtain written consents from the owners of at least 76 lots.

If you are successful in obtaining the required number of consents, please let me know, and I will prepare a Certificate of Amendment to be signed by your President and Secretary and then recorded in the public records. Please note that the amendment will not be in effect until it is recorded in the public records. If you have any questions on the foregoing, please do not hesitate to let me know. Thank you.

Yours truly,



Elizabeth P. Bonan, Esquire

EPB/tjc
Enclosures

**PROPOSED
AMENDMENT
TO THE
DECLARATION OF COVENANTS AND RESTRICTIONS FOR
BEDFORD AT THE LAKES**

The following is a proposed amendment to Article V, Section 2, Subsection E, of the Declaration of Covenants and Restrictions for Bedford at the Lakes. Underlining indicates new language and strikethrough indicates deletion of existing language.

**ARTICLE V
USE OF PROPERTY**

E. Vehicles: No motorcycle, all terrain vehicle, truck, trailer, boat, van, camper, motorhome, bus, or similar vehicle shall be parked on any part of the Properties, any driveway, or designated parking space within the Properties except: (1) within a garage, (2) commercial vehicles, vans, or trucks delivering goods or furnishing services temporarily during daylight hours, and (3) upon such portions of the Properties as the Board may jointly, in their discretion, allow. In the event that there is a dispute concerning the type of vehicle, then the State of Florida vehicle registration shall control. The Association shall have the right to authorize the towing away of any vehicles in violation of this rule with the costs and fees, including attorney's fees, if any, to be borne by the vehicle owner or violator. Notwithstanding the foregoing, passenger vans for personal / private use (aka...mini-vans) with full windows front, back and sides, with seating for a minimum of five (5), and a maximum of eight (8) are permitted. They may not exceed two hundred sixteen (216) inches in length, and seventy-six (76) inches in height. Also, these passenger vans must not include any features such as: sink, stove, or plumbing fixtures.

(The balance of Article V remains unchanged)

WRITTEN CONSENT

The undersigned, Owner of (Address) _____ in Bedford at the Lakes, hereby approves the proposed Amendment to Article V., Section 2.E of the Declaration of Covenants and Restrictions for Bedford at the Lakes permitting passenger vans.

DATED: _____

Owner Signature: _____

Owner Printed Name: _____

Owner Signature: _____

Owner Printed Name: _____

**CERTIFICATE OF AMENDMENT
TO THE
DECLARATION OF COVENANTS AND RESTRICTIONS FOR
BEDFORD AT THE LAKES**

The Declaration of Covenants and Restrictions for Bedford at the Lakes has been recorded in the public records of St. Lucie County, Florida at Official Records Book 715, Page 883 et. seq. and amended at Official Records Book 760, Page 1764, et. seq., Official Records 787, Page 2976, et seq., Official Records Book 1004, Page 2885, et. seq., Official Records Book 1055, Page 182, et. seq., Official Records Book 1366, Page 2461, et. seq., and Official Records Book 3679, Page 1723, et. seq. The same Declaration of Covenants and Restrictions for Bedford at the Lakes is hereby amended as approved by the Membership by vote sufficient for approval by written consent.

Article XIX, Section 11 is amended to read as follows:

ARTICLE XIX

MISCELLANEOUS

11. Capital Contribution. Each Owner, upon acquiring title to a Lot, shall pay to the Association an amount equal to two (2) months' Assessments for the Lot. The purpose of this fund is to ensure that the Association will have cash available to meet its obligations, unforeseen expenditures, or to acquire additional property, equipment or services deemed necessary or desirable. Amounts paid into the fund are not to be considered as advance payments of regular Assessments.

(The balance of Article XIX remains unchanged)

1. The foregoing amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes was adopted by the membership by written consent.
2. All provisions of the Declaration of Covenants and Restrictions for Bedford at the Lakes are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 16 day of December, 2015.

WITNESSES AS TO PRESIDENT:

**BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.**

Carolyn J. Schneider
Printed Name: CAROLYN J. SCHNEIDER

By: *Olga Rogoz*
OLGA ROGOZ President

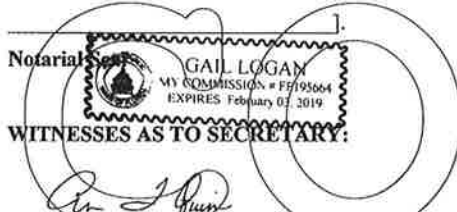
Ann T. Quinn
Printed Name: ANN T. QUINN

COPY

STATE OF FLORIDA

COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me on Dec. 16, 2015, by Olga Rogers, as President of Bedford at the Lakes Homeowners Association, Inc. [] who is personally known to me, or [] who has produced identification [Type of Identification: _____]



Ann T. Quinn
Printed Name: Ann T. Quinn
Olga Rogers
Printed Name: Olga Rogers

Gail Logan
Notary Public
BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC.
By: Carlynn J. Schneider
Carlynn J. Schneider, Secretary

CORPORATE
SEAL

STATE OF FLORIDA

COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me on Dec. 16, 2015, by Carlynn J. Schneider as Secretary of Bedford at the Lakes Homeowners Association, Inc. [] who is personally known to me, or [] who has produced identification [Type of Identification: _____]



Gail Logan
Notary Public

COPY

COPY

mail

Return to: Landmark Title of PL 1178061

Prepared By and Return To:
William E. Shannon, Esq.
4500 PGA Boulevard, Ste. 400
Palm Beach Gardens, Florida 33418

Rec Fee	\$ 15.90	DOUGLAS DIXON
Doc Assump	\$	St. Lucie County
Doc Tax	\$	Clerk Circuit Court
Int Tax	\$	By: <i>[Signature]</i>
		Deputy Clerk
Total	\$ 15.90	

**SECOND AMENDMENT TO
THE DECLARATION OF COVENANTS AND RESTRICTIONS
FOR BEDFORD AT THE LAKES**

COPY
THIS SECOND AMENDMENT to the Declaration of Covenants and Restrictions for Bedford at the Lakes is made this 24 day of April, 1992 by DIVOSTA AND COMPANY, INC., a Florida corporation ("Developer"), and by the BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida corporation not-for-profit ("Association")

RECITALS

WHEREAS, the Developer and the Association have recorded in Official Record Book 715, commencing at Page 883, of the public records of St. Lucie County, Florida, the original Declaration of Covenants and Restrictions for Bedford at the Lakes ("Declaration"), and

WHEREAS, the Developer and the Association have recorded in Official Record Book 760, commencing at Page 1764, of the public records of St. Lucie County, Florida, the First Amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes ("Declaration"), and

WHEREAS, pursuant to Article II of the Declaration, the Developer has the right to submit additional property to the Declaration without the consent or joinder of any Owner (as such term is defined in the Declaration),

NOW THEREFORE, the Developer, with the consent and joinder of the Association, does hereby make the following amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes:

1. The property described below is hereby submitted and subjected to the easements, covenants, conditions, and restrictions imposed by the Declaration:

**THE LAKES AT ST. LUCIE WEST, PLAT #43,
ACCORDING TO THE PLAT THEREOF, RECORDED IN
PLAT BOOK 30, PAGE 14, PUBLIC RECORDS OF ST.
LUCIE COUNTY, FLORIDA,**

COPY

2. This amendment will be binding on all persons, their heirs, successors, and assigns having any right, title, or interest in or to the property previously submitted to the Declaration, and shall inure to the benefit of each Owner (as defined in the Declaration).

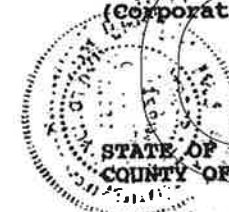
3. All terms, conditions, covenants, restrictions, and provisions of the Declaration of Covenants and Restrictions for Bedford at The Lakes, which are not hereby modified shall be and remain in full force and effect.



(Corporate Seal)

DIVOSTA AND COMPANY, INC.

By: Robert S. Kairalla, Exec. VP
Robert S. Kairalla, Exec. VP



(Corporate Seal)

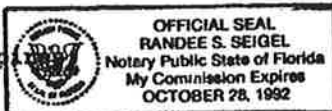
BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.

By: Charles H. Hathaway, Pres.
Charles H. Hathaway, Pres.

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 24th day of April, 1992 by Robert S. Kairalla, Executive Vice President of DIVOSTA AND COMPANY, INC., a Florida corporation, on behalf of the corporation. He is personally known to me.

My Commission Expires



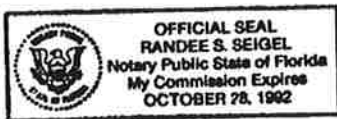
Randee S. Seigel
Notary Public
Name: RANDEE S. SEIGEL
Commission #: AA102109

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 24th day of April, 1992 by CHARLES H. HATHAWAY, President of BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida corporation, on behalf of the corporation. He is personally known to me.

My Commission Expires:

Randee S. Seigel
Notary Public
Name: RANDEE S. SEIGEL
Commission #: AA102109



COPY

JOINDER OF MORTGAGEE

SUNBANK/SOUTH FLORIDA, NATIONAL ASSOCIATION hereby joins in the Second Amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes for the purpose of acknowledging and consenting to the specific provisions hereunder relating to Bedford at the Lakes.

IN WITNESS WHEREOF, the undersigned has set its hand and seal this 29 day of APRIL, 1992.

Carol A. Stallings
Carol A. Stallings

SUNBANK/SOUTH FLORIDA,
NATIONAL ASSOCIATION

By: *Jeffrey I. Shulman* V.P.
Jeffrey I. Shulman, V.P.

STATE OF FLORIDA
COUNTY OF Palm Beach

The foregoing instrument was acknowledged before me this 29 day of April, 1992, by Jeffrey I. Shulman, Vice President of SunBank/South Florida, National Association, on behalf of the association. He is personally known to me or has produced as identification and has/has not taken an oath.

My Commission Expires:
NOTARY PUBLIC, STATE OF FLORIDA.
MY COMMISSION EXPIRES: AUG. 2, 1994.
DOUGLAS B. STAMOS, NOTARY PUBLIC UNDERWRITER.

Judy A. Stamos
Notary Public
Name: Judy A. Stamos
Commission #: CC 035814

1178061

'92 APR 30 P2:13

FILED AND RECORDED
DOUGLAS B. STAMOS
ST. LUCIE COUNTY, FL.

COPY

1141503

Prepared By and Return To:
William E. Shannon, Esq.
4500 PGA Boulevard, Ste. 400
Palm Beach Gardens, Florida 33418

Rec Fee	\$ 19.50	DOUGLAS DIXON
Doc Assump	\$	St. Lucie County
Doc Tax	\$	Clerk of Court
Int Tax	\$	By <i>[Signature]</i>
Total	\$ 19.50	Deputy Clerk

**FIRST AMENDMENT TO
THE DECLARATION OF COVENANTS AND RESTRICTIONS
FOR BEDFORD AT THE LAKES**

COPY

THIS FIRST AMENDMENT to the Declaration of Covenants and Restrictions for Bedford at the Lakes is made this 12th day of September, 1991 by DIVOSTA AND COMPANY, INC., a Florida corporation ("Developer"), and by the BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida corporation not-for-profit, ("Association").

RECITALS

WHEREAS, the Developer and the Association have recorded in Official Record Book 715, commencing at Page 883, of the public records of St. Lucie County, Florida, the original Declaration of Covenants and Restrictions for Bedford at the Lakes ("Declaration"), which submits all of the following described property to the covenants, conditions, and restrictions of the Declaration:

All of the plat of The LAKES AT ST. LUCIE WEST, PLAT 22, according to the plat thereof, recorded in Plat Book 29, Pages 9, 9A-9H, Public Records of St. Lucie County, Florida, and

WHEREAS, the Developer as the owner and holder of more than fifty-one percent (51%) of all zero-lot-line single family homes in Bedford at the Lakes has the right pursuant to Article XVI of the Declaration to amend the Declaration,

NOW THEREFORE, the Developer, with the consent and joinder of the Association, does hereby make the following amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes:

1. There is hereby added to Article V of the Declaration the following additional provision:

COPY

W. Trellises. All trellises constructed between single family homes shall comply with the following listed restrictions:

1. All trellises shall be constructed of non-combustible materials;
2. No trellis shall be permitted to have a solid roof;
3. No trellis shall be enclosed by any means;
4. No trellis shall be closer than 2.5' from the adjacent property line, or exceed 10' in height when measured from the finished floor elevation; and
5. All trellises shall be approved by the Architectural Control Committee, and shall be maintained by the Owner of the Unit to which the trellis is attached and by which it is supported.

2. This amendment will be binding on all persons, their heirs, successors, and assigns having any right, title, or interest in or to the property previously submitted to the Declaration, and shall inure to the benefit of each Owner (as defined in the Declaration).

3. All terms, conditions, covenants, restrictions, and provisions of the Declaration of Covenants and Restrictions for Bedford at the Lakes, which are not hereby modified shall be and remain in full force and effect.

DIVOSTA AND COMPANY, INC.

By: 
Otto S. Divosta, Pres.

BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.

By: 
Charles H. Hathaway, Pres.

(Corporate Seal)

(Corporate Seal)

COPY

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 10th
day of September, 1991 by OTTO B. DIVOSTA, President of DIVOSTA AND
COMPANY, INC., a Florida corporation, on behalf of the corporation.

My Commission Expires:

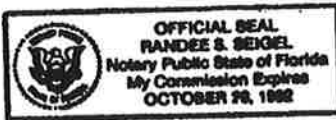
Randee S. Seigel
Notary Public

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 9th
day of September, 1991 by CHARLES H. HATHAWAY, President of the
BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC., a Florida
corporation, on behalf of the corporation.

My Commission Expires:

Randee S. Seigel
Notary Public



COPY

COPY

JOINDER OF MORTGAGEE

SUNBANK/SOUTH FLORIDA, NATIONAL ASSOCIATION hereby joins in the First Amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes for the purpose of acknowledging and consenting to the specific provisions hereunder relating to Bedford at the Lakes.

IN WITNESS WHEREOF, the undersigned has set its hand and seal this 25th day of September, 1991.

C. Stallings
Carol Stallings
Jennifer M. Jones
Jennifer M. Jones

SUNBANK/SOUTH FLORIDA,
NATIONAL ASSOCIATION
By: *J. I. Sulman* V.P.
Vice President
JEFFREY I. SULMAN

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 25 day of September, 1991, by Jeffrey I. Sulman, Vice President of SunBank/South Florida, National Association, behalf of the association.

My Commission Expires:

NOTARY PUBLIC, STATE OF FLORIDA.
MY COMMISSION EXPIRES: AUG. 2, 1994.
BUNDLED THRU NOTARY PUBLIC UNDERWRITERS

Judy A. Stamos
Notary Public

COPY

1141503
91 OCT 24 A9:27

FILED AND RECORDED
DOUGLAS DIXON CLERK
ST. LUCIE COUNTY, FL

ROSS EARLE & BONAN, P.A.

ATTORNEYS AT LAW
ROYAL PALM FINANCIAL CENTER
SUITE 101
789 SOUTH FEDERAL HIGHWAY
STUART, FLORIDA 34994

DEBORAH L. ROSS
DAVID B. EARLE†
ELIZABETH P. BONAN
JACOB E. ENSOR

†CERTIFIED CIRCUIT CIVIL MEDIATOR

JOHN P. CARRIGAN
KATHERINE E. WOODS

OF COUNSEL
THOMAS K. GALLAGHER
W. MARTIN BONAN, LLC

January 3, 2014

Board of Directors
Bedford at the Lakes
430 NW Lake Whitney Place
Port St. Lucie, FL 34986

Dear Board Members:

First, let us take this opportunity to thank you for considering our firm to act as legal counsel for your Association.

The purpose of this letter will serve to explain the terms of our representation and the retainer agreement that we utilize between our firm and the Association.

Our firm of six (6) attorneys is available for representation and consultation for the Association at any time.

The current hourly rates of our legal staff members for general representation are as follows:

Attorneys

Deborah L. Ross	\$275.00
David B. Earle	\$275.00
Elizabeth P. Bonan	\$275.00
Jacob E. Ensor	\$225.00
John P. Carrigan	\$200.00
Michael J. Bonan	\$150.00

Paralegal / Research Assistant

Paralegal	\$ 75.00
-----------	----------

*** These rates are subject to change from time to time upon written notice from the firm. Non-foreclosure related litigation rates may differ and may be the subject of a separate retainer agreement.*

We charge only for the time actually spent on any project, phone call or conference and are available to attend meetings upon prior request. There is no advance "retainer fee" required.

January 3, 2014
Page 2 of 2

We send out a monthly itemized statement and we request payment within thirty (30) days. Our statements show the individual performing the service, the service performed, the time expended and the individual's rate. We also bill for costs and out of pocket expenses such as long distance phone charges, title searches, copies, postage, etc. However, we never incur any significant costs on behalf of a client without first consulting and receiving approval. Any bills not paid within thirty (30) days shall be subject to an interest charge of one and one-half percent (1 ½ %) per month. In the event that it is necessary to institute legal proceedings to collect the firms' fees and costs, the firm will also be entitled to a reasonable attorney's fee and costs of collection, even if such services and costs are provided by the firm.

We request of all clients that they provide our office with a complete copy of their recorded Association documents, including rules, regulations and policies and also that they designate contact persons who will be responsible for coordination and communication with our office. Our staff will be instructed to refer calls from any other owner or individual back to the Association. Of course, we will always accept calls if so directed.

By signing this letter, you authorize our firm to order an Association document search from a licensed title company at a cost not to exceed \$200.00 to ensure that we have a complete and accurate set of all of the Association's recorded governing documents. A copy will also be provided to you upon request. If the terms of this letter meet with your approval, please sign below, and return the original to our office, (retaining a copy for your files), along with the enclosed contact sheet.

If there are any questions on this or any other issue, please do not hesitate to give us a call.

Sincerely,

ROSS EARLE & BONAN, P.A.

By: _____

Jacob Ensor

Enclosure

I have read and reviewed the contents of this letter and concur with the terms thereof.

Bedford at the Lakes Homeowners
Association, Inc.


Its OLGA ROGERS
HOA PRESIDENT

**CERTIFICATE OF AMENDMENT
TO THE
DECLARATION OF COVENANTS AND RESTRICTIONS FOR
BEDFORD AT THE LAKES**

The Declaration of Covenants and Restrictions for Bedford at the Lakes has been recorded in the public records of St. Lucie County, Florida at Official Records Book 715, Page 883 et. seq. and amended at Official Records Book 760, Page 1764, et. seq., Official Records 787, Page 2976, et seq., Official Records Book 1004, Page 2885, et. seq., Official Records Book 1055, Page 182, et. seq., Official Records Book 1366, Page 2461, et. seq., Official Records Book 3679, Page 1723, et. seq., and Official Records Book 3826, Page 2877, et. seq. The same Declaration of Covenants and Restrictions for Bedford at the Lakes is hereby amended as approved by the Membership by vote sufficient for approval by written consent.

1. Article XIX, Section 11 is amended to read as follows:

**ARTICLE XIX
MISCELLANEOUS**

11. Capital Contribution. Each Owner, upon acquiring title to a Lot, shall pay to the Association an amount equal to two (2) months' Assessments for the Lot. The purpose of this fund is to ensure that the Association will have cash available to meet its obligations, unforeseen expenditures, or to acquire additional property, equipment or services deemed necessary or desirable. Amounts paid into the fund are not to be considered as advance payments of regular Assessments. Notwithstanding the foregoing, a Trustee acquiring title to a Lot for the purposes of estate planning by the grantor of the Lot or spouses and children of an Owner acquiring title by inheritance, devise or gift, shall not be required to pay the Capital Contribution provided for herein.

(The balance of Article XIX remains unchanged)

2. The foregoing amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes was adopted by the membership by written consent.
3. All provisions of the Declaration of Covenants and Restrictions for Bedford at the Lakes are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 24 day of April, 2017.

WITNESSES AS TO PRESIDENT:

Juanita Gelter
Printed Name: Juanita Gelter

Tessa Scott
Printed Name: Tessa Scott

STATE OF FLORIDA

COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me on 4.24, 2017, by Marsha Windzell, as President of Bedford at the Lakes Homeowners Association, Inc. [] who is personally known to me, or [] who has produced identification [Type of Identification: FDL W534-552-49-909-0].

Notarial Seal



BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC.

By: Marsha Windzell, President

WITNESSES AS TO SECRETARY:

Juanita Gelter
Printed Name: Juanita Gelter

Tessa Scott
Printed Name: Tessa Scott

STATE OF FLORIDA

COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me on 4.24, 2017, by Dianah Emery, as Secretary of Bedford at the Lakes Homeowners Association, Inc. [] who is personally known to me, or [] who has produced identification [Type of Identification: FDL E560-172-62-584-0].

Notarial Seal



BEDFORD AT THE LAKES HOMEOWNERS ASSOCIATION, INC.

By: Dianah Emery, Secretary

CORPORATE SEAL

Juanita Gelter
Notary Public

**CERTIFICATE OF AMENDMENT
TO THE
DECLARATION OF COVENANTS AND RESTRICTIONS FOR
BEDFORD AT THE LAKES**

The Declaration of Covenants and Restrictions for Bedford at the Lakes has been recorded in the public records of St. Lucie County, Florida at Official Records Book 715, Page 883 et. seq. and amended at Official Records Book 760, Page 1764, et. seq., OR Book 787, Page 2976, et seq., OR Book 1004, Page 2885, et. seq., OR Book 1055, Page 182, et. seq. and OR Book 1366, Page 2461, et. seq. The same Declaration of Covenants and Restrictions for Bedford at the Lakes is hereby amended as approved by the Membership by vote sufficient for approval by written consent.

1. Article V, Section 2, Subsection E, is amended to read as follows:

ARTICLE V
USE OF PROPERTY

2. Use Restrictions.

E. Vehicles: No motorcycle, all terrain vehicle, truck, trailer, boat, van, camper, motorhome, bus, or similar vehicle shall be parked on any part of the Properties, any driveway, or designated parking space within the Properties except: (1) within a garage, (2) commercial vehicles, vans, or trucks delivering goods or furnishing services temporarily during daylight hours, and (3) upon such portions of the Properties as the Board may jointly, in their discretion, allow. In the event that there is a dispute concerning the type of vehicle, then the State of Florida vehicle registration shall control. The Association shall have the right to authorize the towing away of any vehicles in violation of this rule with the costs and fees, including attorney's fees, if any, to be borne by the vehicle owner or violator. Notwithstanding the foregoing, passenger vans for personal / private use (aka...mini-vans) with full windows front, back and sides, with seating for a minimum of five (5), and a maximum of eight (8) are permitted. They may not exceed two hundred sixteen (216) inches in length, and seventy-six (76) inches in height. Also, these passenger vans must not include any features such as: sink, stove, or plumbing fixtures.

(The balance of Article V remains unchanged)


2. The foregoing amendment to the Declaration of Covenants and Restrictions for Bedford at the Lakes was adopted by the membership by written consent.

3. All provisions of the Declaration of Covenants and Restrictions for Bedford at the Lakes are herein confirmed and shall remain in full force and effect, except as specifically amended herein.

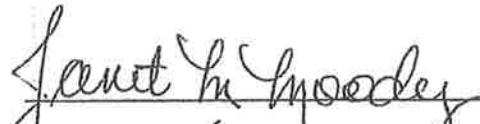
IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 22 day of September, 2014.

WITNESSES AS TO PRESIDENT:

BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.


Printed Name: Donald Tenforde

By: 
OLGA ROGERS President


Printed Name: JANET M. MOODY



STATE OF FLORIDA

COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me on Sept 22, 2014, by Olga Rogers, as President of Bedford at the Lakes Homeowners Association, Inc. who is personally known to me, or who has produced identification [Type of Identification: _____].


Notary Public



Notarial Seal

WITNESSES AS TO SECRETARY:

**BEDFORD AT THE LAKES
HOMEOWNERS ASSOCIATION, INC.**

Donald Temple
Printed Name: DONALD TEMPLE

By: *Ken Butwell*
Ken Butwell, Secretary

Janet M. Moody
Printed Name: JANET M. MOODY

**CORPORATE
SEAL**



STATE OF FLORIDA

COUNTY OF St. Lucie

The foregoing instrument was acknowledged before me on Sept 22, 2014, by Ken Butwell, as Secretary of Bedford at the Lakes Homeowners Association, Inc. [] who is personally known to me, or [] who has produced identification [Type of Identification: _____].

Gail Logan

Notary Public
GAIL LOGAN
MY COMMISSION # EE5542
EXPIRES: January 17, 2015
Fl. Notary Discount Assoc. Co.
1-800-3-NOTARY

Notarial Seal

Record and Return to:

ROSS EARLE & BONAN, P.A.
Post Office Box 2401
Stuart, FL 34995

**PROPOSED
AMENDMENT
TO THE
DECLARATION OF COVENANTS AND RESTRICTIONS FOR
BEDFORD AT THE LAKES**

The following is a proposed amendment to Article XIX, Section 11 to the Declaration of Covenants and Restrictions for Bedford at the Lakes. Underlining indicates new language and strikethrough indicates deletion of existing language.

**ARTICLE XIX
MISCELLANEOUS**

11. Capital Contribution. Each Owner, upon acquiring title to a Lot, shall pay to the Association an amount equal to two (2) months' Assessments for the Lot. The purpose of this fund is to ensure that the Association will have cash available to meet its obligations, unforeseen expenditures, or to acquire additional property, equipment or services deemed necessary or desirable. Amounts paid into the fund are not to be considered as advance payments of regular Assessments. Notwithstanding the foregoing, a Trustee acquiring title to a Lot for the purposes of estate planning by the grantor of the Lot or spouses and children of an Owner acquiring title by inheritance, devise or gift, shall not be required to pay the Capital Contribution provided for herein.

(The balance of Article XIX remains unchanged)

WRITTEN CONSENT

The undersigned, Owner of (Address) _____ in Bedford at the Lakes, hereby approves the proposed Amendment to Article XIX, Section 11 of the Declaration of Covenants and Restrictions for Bedford at the Lakes, providing that a Trustee acquiring title to a Lot for estate planning purposes or spouses and children of an Owner acquiring title by inheritance, devise or gift, shall not be required to pay the capital contribution.

_____ **APPROVED**

_____ **DISAPPROVE**

DATED: _____

Owner Signature: _____

Owner Printed Name: _____

Owner Signature: _____

Owner Printed Name: _____