This instrument prepared by and return to:
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P. O. Box 1210
Melbourne, Florida 32902-1210

Recorded and Verified Brevard County, FL
Pgs. # Names
Trust Fund | | Rec Fee | | | | |
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INDEX TO DECLARATION OF CONDOMINIUM

OF

HARBOR ISLES II, A CONDOMINIUM

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EXHIBIT 1 TO THE PROSPECTUS

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DECLARATION OF CONDOMINIUM

OF

HARBOR ISLES II, A CONDOMINIUM

HARBOR ISLES DEVELOPMENT CORPORATION, a Florida corporation, hereinafter called "Developer," does hereby make, declare, and establish this Declaration of Condominium (hereinafter sometimes called "this Declaration"), as and for a plan of condominium unit ownership for HARBOR ISLES II, A CONDOMINIUM, consisting of real property and improvements thereon as hereinafter described.

All restrictions, reservations, covenants, conditions and easements contained herein shall constitute covenants running with the land or equitable servitudes upon the land, as the case may be, and shall rule perpetually unless terminated as provided herein and shall be binding upon all parties or persons subsequently owning property in said condominium, and in consideration of receiving and by acceptance of a conveyance, grant, devise, lease, or mortgage, all grantees, devisees, lessees, and assigns and all parties claiming by, through or under such persons, agree to be bound by all provisions hereof. Both the burdens imposed and the benefits shall run with each unit and the interests in the common property as herein defined.

I

ESTABLISHMENT OF CONDOMINIUM

The Developer is the owner of the fee simple title to that certain real property situate in the City of Cocca Beach, County of Brevard, and State of Florida, which property is more particularly described as follows; to-wit:

SEE SHEET 4 OF EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF FOR LEGAL DESCRIPTION OF PHASE ONE.

and on which property the Developer cans one (1) building containing a total of eighteen (18) units and other appurtenant improvements as hereinafter described. Building 10 is a three-story building containing eighteen (18) units. It has twelve (12) three-bedroom, two-bath units containing approximately 1351 square feet, including balconies or patios, and six (6) two-bedroom, two-bath units containing approximately 1142 square feet, including balconies or patios. The Developer does hereby submit the above described real property, together with the improvements thereon, to condominium ownership pursuant to the Florida Condominium Act, and hereby declares the same to be known and identified as HARBOR ISLES II, A CONDOMINIUM, hereinafter referred to as the "condominium."

The provisions of the Florida Condominium Act are hereby adopted herein by express reference and shall govern the condominium and the rights, duties and responsibilities of unit owners hereof, except where permissive variances therefrom appear in the Declaration and the By-Laws and Articles of Incorporation of HARBOR ISLES II CONDOMINIUM ASSOCIATION OF EREVARD OF EREVARD, INC., a Florida corporation not for profit.

The definitions contained in the Florida Condominium Act shall be the definition of like terms as used in this Declaration and exhibits hereto unless other definitions are specifically set forth.

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SURVEY AND DESCRIPTION OF IMPROVEMENTS

A. Attached hereto and made a part hereof, and marked Exhibit A consisting of twelve (12) pages and Exhibit B, consisting of function (14) pages, are boundary surveys of the entire premises of which Phases One, Two, Three, Four, Five, Six and Seven are a part, boundary surveys of each phase, a graphic plot plan of the overall planned improvements, and graphic descriptions of the improvements contemplated as comprising Phases One, Two, Three, Four, Five, Six and Seven in which units are located, and plot plans thereof, identifying the units, the common elements and the limited common elements, and their respective locations and dimensions.

Said surveys, graphic descriptions and plot plans were prepared by:

ALLEN ENGINEERING, INC. By: ROBERT M. SALMON Professional Land Surveyor No. 4262, State of Florida

and have been certified in the manner required by the Florida Condominium Act. Each unit is identified and designated by a specific number. No unit bears the same numerical designation as any other unit. The specific numbers identifying each unit are listed on Sheets 8 through 10 of Exhibit A attached to this Declaration of Condominium.

The units to be located on the lands described in Exhibit B, contemplated as constituting all phases, are not substantially completed but are merely proposed. The time period within which Phase One must be completed is within twenty-four (24) months from the date of recording this Declaration of Condominium. All phases must be added to the Condominium within seven (7) years from the date of recording of this Declaration of Condominium.

Without the consent of any unit owner, the Developer, or its successor in title to all or any portion of Phase Two shown on the plans referred to in the exhibits hereto, may at any time amend the Declaration so as to subject to the provisions of the Florida Condominium Act, all of said Phase Two on which will be constructed the Phase Two improvements identified in the exhibits hereto, and from and after the recording of such amendment or amendments, the condominium shall include Phase Two.

Without the consent of any unit owner, the Developer, or its successor in title to all or any portion of Phase Three shown on the plans referred to in the exhibits hereto, may at any time amend the Declaration so as to subject to the provisions of the Florida Condominium Act, all of said Phase Three on which will be constructed the Phase Three improvements identified in the exhibits hereto, and from and after the recording of such amendment or amendments, the condominium shall include Phase Three.

Without the consent of any unit owner, the Developer, or its successor in title to all or any portion of Phase Four shown on the plans referred to in the exhibits hereto, may at any time amend the Declaration so as to subject to the provisions of the Florida Condominium Act, all of said Phase Four on which will be constructed the Phase Four improvements identified in the exhibits hereto, and from and after the recording of such amendment or amendments, the condominium shall include Phase Four.

Without the consent of any unit owner, the Developer, or its successor in title to all or any portion of Phase Five shown on the plans referred to in the exhibits hereto, may at any time amend the Declaration so as to subject to the provisions of the Florida Condominium Act, all of said Phase Five on which will be constructed the Phase Five improvements identified in the exhibits hereto, and from and after the recording of such amendment or amendments, the condominium shall include Phase Five.

Without the consent of any unit owner, the Developer, or its successor in title to all or any portion of Phase Six shown on the plans referred to in the exhibits hereto, may at any time amend the Declaration so as to subject to the provisions of the Florida Condominium Act, all of said Phase Six on which will be constructed the Phase Six improvements identified in the exhibits hereto, and from and after the recording of such amendment or amendments, the condominium shall include Phase Six.

Without the consent of any unit owner, the Developer, or its successor in title to all or any portion of Phase Seven shown on the plans referred to in the exhibits hereto, may at any time amend the Declaration so as to subject to the provisions of the Florida Condominium Act, all of said Phase Seven on which will be constructed the Phase Seven improvements identified in the exhibits hereto, and from and after the recording of such amendment or amendments, the condominium shall include Phase Seven.

The above described Phases may be added to the Condominium in any order, in the Developer's sole discretion.

The Developer intends to construct a maximum of 112 condominium units if all phases are added to the condominium.

The Developer, or any successor in title, shall have the right, prior to the execution and recording of the respective amendments, to change the size, layout and location, and to make non-material changes in the legal description of a phase. In Phase One, each three-bedroom, two-bath unit has approximately 1351 square feet, including patios or balconies and each two-bedroom, Two-bath unit has approximately 1142 square feet, including balconies or patios. See page 4 of the Prospectus for a detailed description of the substantial differences the Developer may make in the buildings and units in Phases One, Two, Three, Four, Five, Six and Seven. No amendment shall be effective until recorded in the Public Records of Brevard County.

BUILDINGS AND UNITS WHICH ARE ADDED TO THE CONDOMINIUM MAY BE SUBSTANTIALLY DIFFERENT FROM THE OTHER BUILDINGS AND UNITS IN THE CONDOMINIUM.

Residential buildings and units which may be added to the condominium may be substantially different from the buildings and units in Phase One of the Condominium. The Developer may alter the size, location and layout of any unit in Phases Two through Seven, inclusive, of the Condominium. The minimum size of any unit shall be 600 square feet, including patics or balconies and the maximum size of any unit shall be 3000 square feet, including patics or balconies, in Phases Two through Seven. The maximum number of bedrooms in a unit is four (4) and the minimum number is one. The maximum number of bathrooms in a unit is four (4) and the minimum number is one. Each of these buildings will contain a minimum of one (1) residential floor, although each building may contain more residential floors depending upon the number of units and the type of units the Developer may build. The Developer has no obligation to construct or add Phases Two, Three, Four, Five, Six or Seven to the Condominium.

Each unit's percentage ownership in the common elements as each phase is added is determined by a fraction, the numerator of which is one and the denominator of which is the total number of units in the Condominium. This fraction will determine each unit's proportion of ownership in the common elements, manner of sharing common expenses, and ownership of the common surplus as additional units are added to the Condominium by the addition of additional phases, if any.

Unless and until a further amendment to this Declaration is recorded adding to the Condominium Phase Two, each Phase One unit owner will own an undivided one-eighteenth (1/18) share in the common elements. If Phase Two is added to the Condominium, each Phase One and Two unit owner will own an undivided onethirty-sixth (1/36) share in the common elements, provided the Developer adds the maximum number of units permitted in Phase Two. If Phase Three is added to the Condominium, each Phase One, Two and Three unit owner will own an undivided one-sixty-fourth (1/64) share in the common elements, provided the Devaloper adds the maximum number of units permitted in Phase Two and Three. If Phase Four is added to the Condominium, each Phase One, Two, Three and Four unit owner will own an undivided one-seventy-ninth (1/79) share in the common elements, provided the Developer adds the maximum number of units permitted in Phase Two, Three and Four. If Phase Five is added to the Condominium, each Phase One, Two, Three, Four and Five unit owner will own an undivided one-ninety-fourth (1/94) share in the common elements, provided the Developer adds the maximum number of units permitted in Phase Two, Three, Four and Five. If Phase Six is added to the Condominium, each Phase One, Two, Three, Four, Five and Six unit owner will own an undivided one-one hundred-fourth (1/104) share in the common elements, provided the Developer adds the maximum number of units permitted in Phase Two, Three, Four, Five and Six. If Phase Seven is added to the Condominium, each Phase One, Two, Three, Four, Five, Six and Seven unit owner will own an undivided one-one hundred-twelfth (1/112) share in the common elements, provided the Developer adds the maximum number of units permitted in Phase Two, Three, Four, Five, Six and Seven. The Developer may add the Phases to Condominium in any order that he elects in its sole discretion. See page 4, Phase Development, for the maximum and minimum number of units in each Phase of the Condominium.

Initially, there shall be a total of eighteen (18) votes to be cast by the owners of the condominium units. If Phase Two is added to the Condominium, there shall be a total of thirty-six (36) votes to be cast by the owners of the condominium units, provided the Developer adds the maximum number of

units permitted in Phase Two. If Phase Three is added to the Condominium, there shall be a total of sixty-four (64) votes to be cast by the owners of the condominium units, provided the Developer adds the maximum number of units permitted in Phase Three. If Phase Four is added to the Condominium, there shall be a total of seventy nine (79) votes to be cast by the owners of the condominium units, provided the Developer adds the maximum number of units permitted in Phase Four. If Phase Five is added to the Condominium, there shall be a total of ninety-four (94) votes to be cast by the owners of the condominium units, provided the Developer adds the maximum number of units permitted in Phase Five. If Phase Six is added to the Condominium, there shall be a total of one hundred four (104) votes to be cast by the owners of the condominium units, provided the Developer adds the maximum number of units permitted in Phase Six. If Phase Seven is added to the Condominium, there shall be a total of one hundred twelve (112) votes to be cast by the owners of the condominium units, provided the Developer adds the maximum number of units permitted in Phase Seven. The owner of each condominium unit shall be entitled to cast one (1) vote as provided in Article VI of this Declaration of Condominium. If Phases Two, Three, Four, Five, Six or Seven are not added as a part of the condominium, the membership vote and ownership in the Association shall not be changed by the failure of the Developer to add an additional phase, but shall be as provided in this paragraph. The recreational areas and facilities are described in Exhibits A and B attached hereto. See the Prospectus for a description of these areas and facilities. The Developer reserves the right to expand the recreational facilities without the consent of the unit owners or the Association. Timeshare estates shall not be created with respect to units in any phase.

SEE PAGE 4, PHASE DEVELOPMENT, FOR THE MAXIMUM AND MINIMUM NUMBER OF UNITS IN EACH PHASE OF THE CONDOMINIUM

The proposed number of units in Phases One through Seven, inclusive, of the Condominium is set forth in Exhibit B to this Declaration. The Developer may, in its sole discretion, increase or decrease the number of units in any Phase, provided the difference between the minimum and maximum numbers shall not be greater than twenty percent (20%) of the maximum.

It is anticipated that construction of Phase One will be completed within twenty-four (24) months of the date of recording this Declaration of Condominium. The Developer is not obligated to construct any phases other than Phase One. All phases must be added to the Condominium within seven (7) years from the date of recording this Declaration of Condominium.

- (1) The Developer does hereby establish and create for the benefit of each of Phases Two through Seven, inclusive, and does hereby give, grant and convey to each and every individual and business, or other entity hereafter owning any portion of Phases Two through Seven, inclusive, the following easements, licenses, rights and privileges:
 - (a) Right-of-way for ingress and egress, by vehicle or on foot, in, to, upon over and under the streets, driveways and walks in Phase One (as shown on Sheets 2 and 3 of Exhibit A annexed hereto and as they may be built or relocated in the future), between the public highway bounding the condominium and Phases Two through Seven, inclusive, for all purposes for which streets, driveways and walks are commonly used, including the transportation of construction materials for use in Phases Two through Seven, inclusive, and the Association shall maintain and repair all streets, driveways and walks in Phase One; and
 - (b) Rights to connect with, make use of underground utility lines, pipes, conduits, sewers and drainage lines which may from time to time exist in Phase One, (as the same may be from time to time relocated) all of which shall be maintained and repaired by the Association.
- (2) The easements, licenses, rights and privileges established, created and granted by the provisions of this subparagraph B, shall be for the benefit of and restricted solely to the owners from time to time of Phases Two, Three, Four, Five, Six and Seven, or any parts thereof, their tenants, and the immediate families of such tenants and their guests who are residents in occupancy of units in Phases Two, Three, Four, Five, Six and Seven, for the duration of their tenancies; but the same is not intended, nor shall it be construed as creating any rights in or for the benefit of the general public or any rights in or to any portion of Phase One other than the

driveways, walks, parking spaces, utility and drainage lines, sewers, conduits, wires, pipes and conduits.

- (3) The Phase One unit owners, and each of them, for themselves, their heirs, administrators, executors, successors and assigns, (and/or the Association) shall through HARBOR ISIES II CONDOMINIUM ASSOCIATION OF EREVARD, INC., maintain and repair, at their sole cost and expense, those portions of Phase One which are subject to the easements, licenses, rights and privileges described in this subparagraph B to the Declaration.
- (1) The Developer does hereby establish and create, and does hereby give, grant and convey to each and every individual and business, or other entity hereafter owning any portion of Phases One through Seven, inclusive, those easements, licenses, rights and privileges, as are applicable to Phases One, Two, three, Four, Five, Six or Seven, as follows:

(a) As appurtenant to and benefiting Phase One.

- (i) Right-of-way for ingress and egress, by vehicle or on foot in, to, upon, over and under the streets, driveways and walks in Phases Two through Seven, inclusive, when constructed (and as they may be built or relocated in the future), for all purposes for which streets driveways and walks are commonly used; and
- (ii) Rights to connect with, make use of underground utility lines, pipes, conduits, sewers and drainage lines which may from time to time exist in Phases Two through Seven, inclusive, (as the same may be from time to time relocated); and
 - (iii) After completion of the recreational facilities (as described in the exhibits hereto) to be contained in Phase Three, the right to make use of such recreational facilities, non-exclusively with the owners from time to time of Phase Two through Seven, inclusive, or any parts thereof, their tenants, and the immediate families of such tenants and their guests, who are residents in occupancy of units in Phase Two through Seven, inclusive.

(b) As appurtenant to and benefiting Phase Two.

- (i) Right-of-way for ingress and egress, by vehicle or on foot in, to, upon, over and under the streets, driveways and walks in Phases Three through Seven, inclusive, when constructed (and as they may be built or relocated in the future), for all purposes for which streets driveways and walks are commonly used; and
- (ii) Rights to connect with, make use of underground utility lines, pipes, conduits, sewers and drainage lines which may from time to time exist in Phases Three through Seven, inclusive, (as the same may be from time to time relocated).
- (iii) After completion of the recreational facilities (as described in the exhibits hereto) to be contained in Phase Three, the right to make use of such recreational facilities, non-exclusively with the owners from time to time of Phase One and Phases Three through Seven, inclusive, or any parts thereof, their tenants, and the immediate families of such tenants and their guests, who are residents in occupancy of units in Phase One and Phases Three through Seven, inclusive.

(c) <u>As appurtenant to and benefiting Phase Three.</u>

(i) Right-of-way for ingress and egress, by vehicle or on foot in, to, upon, over and under the streets, driveways and walks in Phases Two, and Four through Seven, inclusive, when constructed (and as they may be built or relocated in the future), for all purposes for which streets driveways and walks are commonly used; and (ii) Rights to connect with, make use of underground utility lines, pipes, conduits, sewers and drainage lines which may from time to time exist in Phases Two three and Five through Seven, inclusive, (as the same may be from time to time relocated).

(d) As appurtenant to and benefiting Phase Four.

- (i) Right-of-way for ingress and egress, by vehicle or on foot in, to, upon, over and under the streets, driveways and walks in Phases Two, Three and Five through Seven, inclusive, when constructed (and as they may be built or relocated in the future), for all purposes for which streets driveways and walks are commonly used; and
- (ii) Rights to connect with, make use of underground utility lines, pipes, conduits, sewers and drainage lines which may from time to time exist in Phases Two three and Five through Seven, inclusive, (as the same may be from time to time relocated);
- (iii) After completion of the recreational facilities (as described in the exhibits hereto) to be contained in Phase Three, the right to make use of such recreational facilities, non-exclusively with the owners from time to time of Phases One through Three, inclusive, and Phases Five through Seven, inclusive, or any parts thereof, their tenants, and the immediate families of such tenants and their quests, who are residents in occupancy of units in Phases One through Three, Inclusive, and Phases Five through Seven, inclusive.

(e) As appurtenant to and benefiting Phase Five.

- (i) Right-of-way for ingress and egress, by vehicle or on foot in, to, upon, over and under the streets, driveways and walks in Phases Two through Four, inclusive, Six and Seven, when constructed (and as they may be built or relocated in the future), for all purposes for which streets driveways and walks are commonly used; and
- (ii) Rights to connect with, make use of underground utility lines, pipes, conduits, sewers and drainage lines which may from time to time exist in Phases Two through Four, inclusive, six and Seven (as the same may be from time to time relocated).
- (iii) After completion of the recreational facilities (as described in the exhibits hereto) to be contained in Phase Three, the right to make use of such recreational facilities, non-exclusively with the owners from time to time of Phases One through Four and Phases Six and Seven, or any parts thereof, their tenants, and the immediate families of such tenants and their quests, who are residents in occupancy of units in Phases One through Four, inclusive, and Phases Six and Seven.

(f) As appurtenant to and benefiting Phase Six.

- (i) Right-of-way for ingress and egress, by vehicle or on foot in, to, upon, over and under the streets, driveways and walks in Phases Two through Five, inclusive, and Seven, when constructed (and as they may be built or relocated in the future), for all purposes for which streets driveways and walks are commonly used; and
- (ii) Rights to connect with, make use of underground utility lines, pipes, conduits, sewers and drainage lines which may from time to time exist in Phases Two through Five, inclusive, and Seven (as the same may be from time to time relocated).
- (iii) After completion of the recreational facilities (as described in the exhibits hereto) to be contained in Phase Three, the right to make use of such recreational facilities, non-exclusively with the owners from time to time of Phases One

through Five, inclusive, and Phase Seven, or any parts thereof, their tenants, and the immediate families of such tenants and their guests, who are residents in occupancy of units in Phases One through Five, inclusive, and Phase Seven.

(g) As appurtenant to and benefiting Phase Seven.

- (i) Right-of-way for ingress and egress, by vehicle or on foot in, to, upon, over and under the streets, driveways and walks in Phases Two through Six, inclusive, when constructed (and as they may be built or relocated in the future), for all purposes for which streets driveways and walks are commonly used; and
- (ii) Rights to connect with, make use of underground utility lines, pipes, conduits, sewers and drainage lines which may from time to time exist in Phases Two through Six, inclusive, (as the same may be from time to time relocated).
- (iii) After completion of the recreational facilities (as described in the exhibits hereto) to be contained in Phase Three, the right to make use of such recreational facilities, non-exclusively with the owners from time to time of Phases One through Six, inclusive, or any parts thereof, their tenants, and the immediate families of such tenants and their guests, who are residents in occupancy of units in Phases One through Six, inclusive.

The Association shall maintain and repair the streets, driveways, walks, underground utility lines, pipes, conduits, sewers, drainage lines and the recreational facilities located in the common elements. The owners of phase land not added to the Condominium shall have a right to enforce the duty of the Association to maintain and repair such facilities as described herein.

- (2) Unless and until Phases Two through Seven, inclusive, have been added to the condominium, the Developer or any successor in title to Phase Three, shall have the right to charge owners of Phases One and Two and Phases Four through Seven, inclusive, a fair and equitable fee to be shared with the owners of Phase Three until Phase Three is added to the condominium, if ever, for the cost of maintaining and keeping in good order, condition and repair those recreational facilities as have been constructed in Phase Three. Anyone not paying the fee when due shall lose the privilege of using the recreational facilities until his account is brought current.
- (3) The easements, licenses, rights and privileges established, created and granted by Developer pursuant to the provisions of this subparagraph C shall be for the benefit of, and restricted solely to, the owners from time to time of each of the phases so benefitted, or any parts thereof, their tenants, and the immediate families of such tenants and their guests, who are residents in occupancy of units or apartments in each of the phases so benefitted, for the duration of their tenancies, but the same is not intended, nor shall it be construed as creating any rights in or for the benefit of the general public or any rights in or to any portion of each Phase other than as hereinabove provided in this subparagraph C.
- D. In the event of a taking under the power of eminent domain of all or any part of Phases One, Two, Three, Four, Five, Six or Seven, that portion of the award attributable to the value of any land within the phase so taken shall be payable only to the owner or owners in fee thereof, and no claim thereon shall be made by the owners of any phase, or parts thereof, not so taken, provided, however, the owners of any phase, or parts thereof, not so taken may file collateral claims with the condemning authority, over and above the value of the land in any phase so taken, to the extent of any damage suffered by a phase not taken resulting from the loss of the easements, licenses, rights and privileges so taken; and provided further, however, that the owners of the phase so taken, to the maximum extent possible, shall promptly repair and restore the remaining portion of the phase so taken and affected by said easements, licenses, rights and privileges as nearly as practicable to the condition they were in immediately prior to such taking and without contribution from the owners of those phases not so taken, but if the net proceeds of such award are insufficient to pay the costs of such restoration

and repair, the owner or owners of the phases not so taken shall contribute the new awards, if any, received by them to the extent necessary to make up such deficiency. The easements, licenses, rights and privileges affecting the land in those phases made subject to a taking shall remain in full force and effect on the remaining portion of the phase, as repaired and restored. The provisions of this subparagraph D do not control, and shall be wholly inapplicable to, the rights of any unit owners in any phase that has been added to the condominium by amendment to the Declaration.

Each of the easements, covenants, restrictions, benefits and obligations hereunder shall be perpetual and run with the land. The provisions of this Article II may not be abrogated, modified or rescinded in whole or in part other than with the consent of the owner or owners of Phases One, Two, Three, Four, Five, Six and Seven, and of all mortgagees under any mortgages covering all or any part of Phases One, Two, Three, Four, Five, Six and Seven, evidenced by a declaration in writing, executed and acknowledged by all said owners and mortgagees and duly recorded in the Public Records of Brevard However, in the event all phases shall be included in the condominium, the provisions of subparagraphs B, C and D of this Article II shall become null and void, just as if never entered into and without the necessity for the execution of any further documents, whereupon the common elements of the condominium shall expressly include within its meaning, in addition to the items as listed in the Florida Condominium Act and those items heretofore set forth in this Declaration, non-exclusive cross-easements for ingress, egress, and the installation and maintenance, repair and replacement of all utility and drainage lines serving any of the units of the condominium, but the provisions contained in subparagraph A of this Article II shall not be so rendered mull and void, and, to the extent applicable, shall remain in full force and effect.

E.

III

OWNERSHIP OF UNITS AND APPURIENANT SHARE IN COMMON ELEMENTS AND COMMON SURFILLS, AND SHARE OF COMMON EXPENSES

Each unit shall be conveyed as an individual property capable of independent use and fee simple ownership and the owner or owners of each unit shall own, as an appurtenance to the ownership of each said unit, an undivided one-eighteenth (1/18) share of all common elements of the condominium, which includes, but is not limited to, ground support area, walkways, yard area, parking areas, foundations, etc., and substantial portions of the exterior walls, floors, ceiling and walls between units. The space within any of the units and common elements shall not be further subdivided. Any undivided interest in the common property is hereby declared to be appurtenant to each unit and such undivided interest shall not be separate from the unit and such interest shall be deemed conveyed, devised, encumbered or otherwise included with the unit even though such interest is not expressly mentioned or described in the conveyance, or other instrument. Any instrument, whether a conveyance, mortgage or otherwise, which describes only a portion of the space within any unit shall be deemed to describe the entire unit owned by the person executing such instrument and an undivided one-eighteenth (1/18) interest in all common elements of the condominium.

The Developer hereby, and each subsequent owner of any interest in a unit and in the common elements, by acceptance of a conveyance or any instrument transferring an interest, waives the right of partition of any interest in the common elements under the laws of the State of Florida as it exists now or hereafter until this condominium unit project is terminated according to the provisions hereof or by law. Any owner may freely convey an interest in a unit together with an undivided interest in the common elements subject to the provisions of this Declaration. The Developer hereby reserves the right to remove any party walls between any condominium units owned by the Developer in order that the said units may be used together as one (1) integral unit. All assessments and voting rights, however, shall be calculated as if such units were as originally designated on the exhibits attached to this Declaration, notwithstanding the fact that the several units are used as one.

All owners of units shall have as an appurtenance to their units a perpetual easement of ingress to and egress from their units over streets, walks, terraces and other common elements from and to the public highways bounding the condominium complex, and a perpetual right or easement, in common with all persons owning an interest in any unit in the condominium complex, to the use and enjoyment of all

public portions of the buildings and to other common facilities (including but not limited to facilities as they now exist) located in the common elements.

All property covered by the exhibits hereto shall be subject to a perpetual easement for encroachments which now exist or hereafter may exist caused by settlement or movement of the buildings, and such encroachments shall be permitted to remain undisturbed and such easement shall continue until such encroachment no longer exists.

All units and the common elements shall be subject to a perpetual easement in gross granted to HARBOR ISLES II CONDOMINIUM ASSOCIATION OF EREVARD, INC., and its successors, for ingress and egress for the purpose of having its employees and agents perform all obligations and duties of the Association set forth herein. The Association shall have the right to grant utility easements under, through or over the common elements and such other easements as the Board, in its sole discretion, shall decide. The consent of the unit owners to the granting of any such easement shall not be required.

The common expenses shall be shared and the common surplus shall be owned in the same proportion as each such unit owner's share of the ownership of the common elements, that is one-eighteenth (1/18).

IV

UNIT BOUNDARIES, COMMON ELEMENIS, AND LIMITED COMMON ELEMENIS

The units of the condominium consist of that volume of space which is contained within the decorated or finished exposed interior surfaces of the perimeter walls, floors (excluding carpeting and other floor coverings) and ceilings of the units, the boundaries of the units are more specifically shown in Exhibit A, attached hereto. The dark solid lines on the floor plans hereinabove mentioned represent the perimetrical boundaries of the units, while the upper and lower boundaries of the units, relating to the elevations of the units, are shown in notes on said plan.

There are limited common elements appurtenant to each of the units in this condominium, as shown and reflected by the floor and plot plans. These limited common elements are reserved for the use of the units appurtenant thereto, to the exclusion of other units, and there shall pass with a unit, as an appurtenance thereto, the exclusive right to use the limited common elements so appurtenant. In addition, there are thirty (30) garages as shown on Sheets 6 and 7 of Exhibit "A". These garages are common elements for which the Developer reserves the right to designate the unit which shall be entitled to exclusive use of the garage. After such designation the garage shall be appurtenant to the unit and shall become a limited common element. The Developer may charge a fee for the assignment of these parking spaces, in its sole discretion.

The common elements of the condominium unit consist of all of the real property, improvements and facilities of the condominium other than the units and the limited common elements as the same are hereinabove defined, and shall include easements through the units for conduits, pipes, ducts, plumbing, wiring and other facilities for the furnishing of utility services to the units, limited common elements and common elements and easements of support in every portion of a unit which contributes to the support of improvements and shall further include all personal property held and maintained for the joint use and enjoyment of all the owners of the units.

There are located on the common elements of the condominium property swale areas for the purpose of water retention and these areas are to be perpetually maintained by the Association so that they will continue to function as water retention areas.

V

ADMINISTRATION OF CONDOMINIUM BY HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC.

The operation and management of the condominium shall be administered by HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC., a corporation not for profit, organized and existing under the laws of the State of Florida, hereinafter referred to as the "Association."

The Association shall make available to unit owners, lenders and the holders and insurers of the first mortgage on any unit, current copies of the Declaration, By-laws and other rules governing the condominium, and other books, records and financial statements of the Association. The Association also shall be required to make available to prospective purchasers current copies of the Declaration, By-laws, other rules governing the condominium, and the most recent annual audited financial statement, if such is prepared. "Available" shall at least mean available for inspection upon request, during normal business hours or under other reasonable circumstances.

The Association, upon written request from any of the agencies or corporations which have an interest or prospective interest in the condominium, shall prepare and furnish within a reasonable time a financial statement of the Association for the immediately preceding fiscal year.

The Association shall have all of the powers and duties set forth in the Florida Condominium Act and, where not inconsistent therewith, those powers and duties set forth in this Declaration, Articles of Incorporation and By-Laws of the Association. True and correct copies of the Articles of Incorporation and the By-Laws are attached hereto, made a part hereof, and marked Exhibit C and Exhibit D, respectively.

VI

MEMBERSHIP AND VOTING RIGHTS

The Developer and all persons hereafter owning a vested present interest in the fee title to any one of the units shown on the exhibits hereto and which interest is evidenced by recordation of a proper instrument in the Public Records of Brevard County, Florida, shall automatically be members and their memberships shall automatically terminate when they no longer own such interest.

There shall be a total of eighteen (18) votes to be cast by the owners of the condominium units. Such votes shall be apportioned and cast as follows: The owner of each condominium unit (designated as such on the exhibits attached to this Declaration) shall be entitled to cast one (1) vote. Where a condominium unit is owned by a corporation, partnership or other legal entity or by more than one (1) person, all the owners thereof shall be collectively entitled to the vote assigned to such unit and such owners shall, in writing, designate an individual who shall be entitled to cast the vote on behalf of the owners of such condominium unit of which he is a part until such authorization shall have been changed in writing. The term, "owner," as used herein, shall be deemed to include the Developer.

All of the affairs, policies, regulations and property of the Association shall be controlled and governed by the Board of Administration of the Association who are all to be elected annually by the members entitled to vote, as provided in the By-Laws of the Association. Each director shall be the owner of a condominium unit (or a partial owner of a condominium unit where such unit is owned by more than one (1) individual, or if a unit is owned by a corporation, including the Developer, any duly elected officer or officers of an owner corporation may be elected a director or directors). The first election of directors shall be held sixty (60) days from the date of recording of the Declaration of Condominium.

The owners shall place members on the Board or Administration in accordance with the schedule as follows: When unit owners other than the Developer own fifteen percent (15%) or more of the units, the unit owners shall be entitled to elect not less than one-third (1/3) of the members of the Board of Administration. Unit owners other than the Developer shall be entitled to elect not less than a majority of the members of the Board of Administration: (a) Three years after fifty (50%) percent of the units that will be operated ultimately by the Association have been conveyed to the purchasers; (b) Three (3) menths after minety (90%) percent of the units that will be operated ultimately by the Association have been conveyed to purchasers; (c) When all the units that will be operated ultimately by the Association have been completed, some of them have been conveyed to purchasers, and none of the others are being offered for sale by the Developer in the ordinary course of business; and (d) When some of the units have been conveyed to purchasers and none of the others are being constructed or offered for sale by the Developer in the ordinary course of business, or seven years after recordation of the declaration of condominium, or in the case of an association which may ultimately operate more than one condominium, 7 years after recordation of the declaration for the first condominium it operates, or in the case of an association operating a phase condominium created pursuant to S. 718.403, 7 years after recordation of the declaration creating the initial phase,

whichever shall occur first. The Developer is entitled to elect or appoint at least one member of the Board of Administration of an association as long as the Developer holds for sale in the ordinary course of business at least five (5%) percent of the units in the condominium operated by the Association. Following the time the Developer relinquishes control of the Association, the Developer may exercise the right to vote any Developer-owned units in the same manner as any other unit owner except for purposes of reacquiring control of the Association or selecting the majority members of the Board of Administration.

The Developer reserves the right to transfer control of the Association to unit owners other than the developer at any time, in its sole discretion. The unit owners shall take control of the Association if the Developer so elects prior to the time stated in the above schedule.

VII

COMMON EXPENSES, ASSESSMENTS, COLLECTION LIEN AND ENFORCEMENT, LIMITATIONS

The Board of Administration of the Association shall propose annual budgets in advance for each fiscal year which shall contain estimates of the cost of performing the functions of the Association, including but not limited to the common expense budget, which shall include, but not be limited to, the estimated amounts necessary for maintenance, and operation of common elements and limited common elements, landscaping, street and walkways, office expense, utility services, replacement and operating reserve, casualty insurance, liability insurance, administration and salaries. Failure of the board to include any item in the annual budget shall not preclude the board from levying an additional assessment in any calendar year for which the budget has been projected. In determining such common expenses, the Board of Administration may provide for an operating reserve not to exceed fifteen (15%) percent of the total projected common expenses for the year. Each unit owner shall be liable for the payment to the Association of one-eighteenth (1/18) of the common expenses as determined in said budget.

Common expenses include the expenses of the operation, maintenance, repair, or replacement of the common elements, costs of carrying out the powers and duties of the Association and any other expenses designated as common expense by the Condominium Act, the Declaration, the Articles of Incorporation, or the Bylaws of the Association. Common expenses also include reasonable transportation services, insurance for directors and officers, road maintenance and operation expenses, inhouse communications, and security services, which are reasonably related to the general benefit of the unit owners, even if such expenses do not attach to the common elements or property of the condominium. However, such common expenses must either have been services or items provided from the date the control of the Board of Administration of the Association was transferred from the Developer to the unit owners or must be services or items provided for in the condominium documents or Bylaws.

After adoption of the budget and determination of the annual assessment per unit, as provided in the By-Laws, the Association shall assess such sum by promptly notifying all owners by delivering or mailing notice thereof to the voting member representing each unit at such member's most recent address as shown by the books and records of the Association. One-twelfth (1/12) of the annual assessment shall be due and payable in advance to the Association on the first (1st) day of each month.

Each initial unit owner other than the Developer shall pay at closing a contribution in an amount at least equal to two monthly assessments for common expenses to the Developer. The present monthly assessment is \$140.00 per month, therefore, the contribution is \$280.00. The contribution will increase if the monthly assessment is increased as provided in Article 6 of the By-Laws. This contribution shall not be credited against the regular assessments for the unit and may be used for any purpose related to the condominium.

Special assessments may be made by the Board of Administration from time to time to meet other needs or requirements of the Association in the operation and management of the condominium and to provide for emergencies, repairs or replacements, and infrequently recurring items of maintenance. However, any special assessment in excess of two hundred dollars (\$200.00) which is not connected with an actual operating, managerial or maintenance expense of the condominium, shall not be levied without the prior approval of the members owning a majority of the units in the condominium.

The specific purpose or purposes of any special assessment approved in accordance with the condominium documents shall be set forth in a written notice of such assessment sent or delivered to each unit owner. The funds collected pursuant to a special assessment shall be used only for the specific purpose or purposes set forth in such notice. However, upon completion of such specific purpose or purposes, any excess funds will be considered common surplus, and may, at the discretion of the board, either be returned to the unit owners or applied as a credit towards future assessments.

Each unit owner has the right to make use of the recreational facilities in HARBOR ISLES, A CONDOMINIUM, as recorded in Official Records Book 2731, Page 0574, of the Public Records of Brevard County, Florida, non-exclusively with the unit owners of HARBOR ISLES, A CONDOMINIUM. To use the recreational facilities, each unit owner must pay a fair and equitable fee to be shared by the unit owners of the two condominiums for the cost of using, maintaining ad keeping in good order, condition and repair the recreational facilities constructed in HARBOR ISLES, A CONDOMINIUM.

The liability for any assessment or portion thereof may not be avoided by a unit owner or waived by reason of such unit owner's waiver of the use and enjoyment of any of the common elements of the condominium or by abandonment of the unit for which the assessments are made.

The record owners of each unit shall be personally liable, jointly and severally, to the Association for the payment of all assessments, regular or special, made by the Association and for all costs of collection of delinquent assessments. In the event assessments against a unit are not paid within thirty (30) days after their due date, the Association shall have the right to foreclose its lien for such assessments.

Assessments and installments on them that are unpaid for over thirty (30) days after due date shall bear interest at the maximum rate permitted by law per annum from the due date until paid. If a payment is more than ten (10) days late, the Association may charge an administrative late fee in addition to such interest, in an amount not to exceed the greater of \$25.00 or five percent of each installment of the assessment for each delinquent installment that the payment is late. Any payment received by the Association shall be applied first to any interest accrued by the Association, then to any administrative late fee, then to any costs and reasonable attorney's fees incurred in collection, and then to the delinquent assessment. The foregoing shall be applicable notwithstanding any restrictive endorsement, designation, or instruction placed on or accompanying a payment. A late fee shall not be subject to the provisions in Chapter 687 or Section 718.303(3), Florida Statutes.

The Association has a lien on each condominium parcel for any unpaid assessments with interest and for reasonable attorney's fees incurred by the Association which are incident to the collection of the assessment for enforcement of the lien. Except as set forth below, the lien shall be effective from and shall relate back to the recording of the original Declaration of Condominium. In the case of lien on a parcel located in a phase condominium created pursuant to Section 718.403, Florida Statutes, the lien is effective from and shall relate back to the recording of the Declaration or amendment thereto creating the parcel. However, as to first mortgages of record, the lien is effective from and after recording of a claim of lien. The lien shall be recorded in the Public Records in the county in which the condominium parcel is located which states the description of the condominium parcel, the name of the record owner, the amount due, and the due dates. No such lien shall continue for a longer period than one year after the claim of lien has been recorded unless, within that time, an action to enforce the lien is commenced in a court of competent jurisdiction. The claim of lien shall secure all unpaid assessments, interest, costs and attorney's fees which are due and which may accrue subsequent to the recording of the claim of lien and prior to entry of a final judgment of foreclosure. A claim of lien must be signed and acknowledged by an officer or agent of the association. Upon payment, the person making the payment is entitled to a satisfaction of the lien. By recording a notice in substantially the following form, a unit owner or his agent or attorney may require the Association to enforce a recorded claim of lien against his condominium parcel:

Notice of Contest of Lien

TO: HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC. 620 South Brevard Avenue
Cocca Beach, Florida 32931

	You ar	re notif	fied tha	t the	undersi	gned, cor	itests i	the clai	m of 1	ien fi	led by	YOU
on			19	and	recorder	i in Off	icial	Records	Book		at Pa	age
	of the	Public	Record	of of	Brevard	County,	Flori	da, and	that	the ti	me wit	hin
which	you may	file s	mit to	nfor	ce your !	lien is	limited	i to nin	ety (9	0) days	s from	the
date d	of servi	ce of t	this not	iœ.								

Executed this _	day of	
		Signed:
		Owner, Agent or Attorney

After service of a copy of the Notice of Contest of Lien, the Association shall have ninety (90) days in which to file an action to enforce the lien, and if the action is not filed within that ninety (90) day period, the lien is void.

The Association may bring an action in its name to foreclose a lien for assessments in the manner a mortgage on real property is foreclosed and may also bring an action to recover a money judgment for the unpaid assessments without waiving any claim of lien. The Association is entitled to recover its reasonable attorney's fees incurred in either a lien foreclosure action or any action to recover a money judgment for unpaid assessments.

No foreclosure judgment may be entered until at least thirty (30) days after the Association gives written notice to the unit owner of its intention to foreclose its lien to collect the unpaid assessments. If this notice is not given at least thirty (30) days before the foreclosure action is filed, and if the unpaid assessments, including those coming due after the claim of lien is recorded, are paid before the entry of a final judgment of foreclosure, the Association shall not recover attorney's fees or costs. The notice must be given by delivery of a copy of it to the unit owner or by certified or registered mail, return receipt requested, addressed to the unit owner at his last known address; and upon such mailing, the notice shall be deemed to have been given, and the court shall proceed with the foreclosure action and may award attorney's fees and costs as permitted by law. The notice requirements of this subsection are satisfied if the unit owner records a Notice of Contest of Lien as provided above. The notice requirements of this subsection do not apply if an action to foreclose a mortgage on the condominium unit is pending before any court; if the rights of the Association would be affected by such foreclosure; and if actual, constructive, or substitute service of process has been made on the unit owner.

If the unit owner remains in possession of the unit after a foreclosure judgment has been entered, the court, in its discretion, may require the unit owner to pay a reasonable rental for the unit. If the unit is rented or leased during the pendency of the foreclosure action, the Association is entitled to the appointment of a receiver to collect the rent. The expenses of the Receiver shall be paid by the party which does not prevail in the foreclosure action.

The Association has the power to purchase the condominium parcel at the foreclosure sale and to hold, lease, mortgage or convey it.

A first mortgagee acquiring title to a condominium parcel as a result of foreclosure, or a deed in lieu of foreclosure, may not during the period of its ownership of such parcel, whether or not such parcel is unoccupied, be excused from the payment of some or all of the common expenses coming due during the period of such ownership.

Within fifteen (15) days after request by a unit owner or unit mortgagee, the Association shall provide a certificate stating all assessments and other monies owed to the Association by the unit owner with respect to the condominium parcel. Any person other than the owner who relies upon such certificate shall be protected thereby.

Any unit owner has the right to require from the Association a certificate showing the amount of unpaid assessments against him with respect to his condominium parcel. The holder of a mortgage or other lien of record has the same right as to any condominium parcel upon which he has a lien.

Any first mortgagee may make use of any unit acquired as may facilitate its sale including, but not limited to, the showing of the property and the display of "For Sale" signs and neither the other unit owners nor the corporation shall interfere with the sale of such units.

As to priority between the lien of a recorded mortgage and the lien for any assessment, the lien for assessment shall be subordinate and inferior to any recorded mortgage, unless the assessment is secured by a claim of lien which is recorded prior to the recording date of the mortgage.

Any person purchasing or encumbering a unit shall have the right to rely upon any statement made in writing by an officer of the Association regarding assessments against units which have already been made and which are due and payable to the Association, and the Association and the members shall be bound thereby.

In addition the Association may accelerate assessments of an owner delinquent in payment of common expenses. Accelerated assessments shall be due and payable on the date the claim of lien is filed. Such accelerated assessments shall include the amounts due for the remainder of the budget year in which the claim of lien was filed.

A unit owner, regardless of how title has been acquired, including a purchaser at a judicial sale, is liable for all assessments which come due while he is the unit owner. The grantee is jointly and severally liable with the grantor for all unpaid assessments against the grantor for his share of the common expenses up to the time of the transfer of title, without prejudice any right the grantee may have to recover from the grantor the amounts paid by the grantee. However, a first mortgagee who acquires title to the unit by foreclosure or by deed in lieu of foreclosure is not liable for the share of common expenses or assessments attributable to the condominium parcel or chargeable to the former unit owner if the mortgagee has recorded in the Official Records a deed in lieu of foreclosure or filed a foreclosure proceeding in a court of appropriate jurisdiction within 6 months after the last payment of principal or interest received by the mortgagee. The 6-month period shall be extended for any period of time during which the mortgagee is precluded from initiating such procedure due to the bankruptcy laws of the United States, and in no event shall the mortgagee be liable for more than 6 months of the unit's unpaid common expenses or assessments accrued before the acquisition of the title to the unit by the mortgagee.

VIII

INSURANCE COVERAGE, USE AND DISTRIBUTION OF PROCEEDS, REPAIR OR RECONSTRUCTION AFTER CASUALTY, CONDEMNATION

Type and Scope of Insurance Coverage Required

A.

1. Insurance for Fire and Other Perils

The Association shall obtain, maintain, and pay the premiums upon, as a common expense, a "master" or "blanket" type policy of property insurance covering all of the common elements and limited common elements, (except land, foundation and excavation costs) including fixtures, to the extent they are part of the common elements of the condominium, building service equipment and supplies, and other common personal property belonging to the Association. All references herein to a "master" or "blanket" type policy of property insurance shall denote single entity condominium insurance coverage. Every hazard policy which is issued to protect a condominium building shall provide that the word "building" wherever used in the policy include, but not necessarily be limited to, fixtures, installations, or additions comprising that part of the building within the unfinished interior surfaces of the perimeter walls, floors, and ceilings of the individual units initially installed, or replacements thereof of like kind or quality, in accordance with the original plans and specifications, or as they existed at the time the unit was initially conveyed if the original plans and specifications are not available. The work "building" does not include unit floor coverings, wall coverings, or ceiling coverings, and does not include the following equipment if it is located within a unit and the unit owner is required to repair or replace such equipment: electrical fixtures, appliances, air conditioner or hearing equipment, water heaters, or built-incabinets. With respect to the coverage provided for by this paragraph, the unit owners shall be considered additional insureds under the policy.

The "master" policy shall be in an amount equal to one hundred (100%) percent of current replacement cost of the condominium, exclusive of land, foundation, excavation and other items normally excluded from coverage, if available.

The policies may also be issued in the name of an authorized representative of the Association, including any insurance trustee with whom the Association has entered into an insurance trust agreement, or any successor trustee, as insured, for the use and benefit of the individual owners. Loss payable shall be in favor of the Association or insurance trustee, as a trustee, for each unit owner and each such owner's mortgagee. The Association or insurance trustee, if any, shall hold any proceeds of insurance in trust for unit owners and their first mortgage holders, as their interests may appear. Each unit owner and each unit owner's mortgagee, if any, shall be beneficiaries of the policy in the fraction of common ownership set forth in this Declaration. Certificates of insurance shall be issued to each unit owner and mortgagee upon request. Such policies shall contain the standard mortgage clause, or equivalent endorsement (without contribution), which is commonly accepted by private institutional mortgage investors in the Brevard County area and shall name any holder of first mortgages on units within the condominium. Such policies shall provide that they may not be canceled or substantially modified, without at least ten (10) days' prior written notice to the Association and to each holder of a first mortgage listed as a scheduled holder of a first mortgage in the policies.

Policies are unacceptable where: (i) under the terms of the insurance carrier's charter, by-laws, or policy, contributions or assessments may be made against borrowers, FEDERAL HOME IDAN MORTGAGE CORPORATION, hereinafter referred to as FHIMC, FEDERAL NATIONAL MORTGAGE ASSOCIATION, hereinafter referred to as FNMA, or the designee of FHIMC or FNMA; or (ii) by the terms of the carrier's charter, by-laws or policy, loss payments are contingent upon action by the carrier's board of directors, policyholders, or members, or (iii) the policy includes any limiting clauses (other than insurance conditions) which could prevent FNMA, FHIMC, or the borrowers from collecting insurance proceeds.

The policies shall also provide for the following: recognition of any insurance trust agreement; a waiver of the right of subrogation against unit owners individually; that the insurance is not prejudiced by any act or neglect of individual unit owners which is not in the control of such owners collectively; and that the policy is primary in the event the unit owner has other insurance covering the same loss.

The insurance policy shall afford, as a minimum, protection against the following:

- (a) Loss or damage by fire and other perils normally covered by the standard extended coverage endorsement; and
- (b) in the event the condominium contains a steam boiler, loss or damage resulting from steam boiler equipment accidents in an amount not less than \$50,000.00 per accident per location (or such greater amount as deemed prudent based on the nature of the property); and
 - (c) all other perils which are customarily covered with respect to condominiums similar in construction, location and use, including all perils normally covered by the standard "all-risk" endorsement.

In addition, such policies shall include an "agreed amount endorsement" and, if available, an "inflation guard endorsement."

The Association shall provide, on an individual case basis, if required by the holder of first mortgages on individual units, construction code endorsements (such as a demolition cost endorsement, a contingent liability from operation of building laws endorsement and an increased cost of construction endorsement) if the condominium is subject to a construction code provision which would become operative and require changes to undamaged portions of the building(s), thereby imposing significant costs in the event of partial destruction of the condominium by an insured hazard.

2. <u>Liability Insurance</u>

The Association shall maintain comprehensive general liability insurance coverage covering all of the common elements, commercial space owned and leased by the Association, and public ways of the condominium project. Coverage limits shall be for at least \$1,000,000.00 for bodily injury, including deaths of persons and property damage arising out of a single

cocurrence. Coverage under this policy shall include, without limitation, legal liability of the insureds for property damage, bodily injuries and deaths of persons in connection with the operation, maintenance or use of the common elements, and legal liability arising out of lawsuits related to employment contracts of the Association. Such policies shall provide that they may not be canceled or substantially modified, by any party, without at least ten (10) days' prior written notice to the Association and to each holder of a first mortgage on any unit in the condominium which is listed as a scheduled holder of a first mortgage in the insurance policy. The Association shall provide, if required by the holder of first mortgages on individual units, such ovverage to include protection against such other risks as are customarily covered with respect to condominiums similar in construction, location and use, including but not limited to, host liquor liability, employers liability insurance, contractual and all written contract insurance, and comprehensive automobile liability insurance.

Flood Insurance

If the condominium is located within an area which has been officially identified by the Secretary of Housing and Urban Development as having special flood hazards and for which floor insurance has been made available under the National Flood Insurance Program (NFIP), the Association shall obtain and pay the premiums upon, as a common expense, a "master" or "blanket" policy of flood insurance on the buildings and any other property covered by the required form of policy (herein insurable property), in an amount deemed appropriate by the Association, as follows:

The lesser of: (a) the maximum coverage available under the NFIP for all buildings and other insurable property within the condominium to the extent that such buildings and other insurable property are within an area having special flood hazards; or (b) one hundred (100%) percent of current "replacement cost" of all buildings and other insurable property within such area.

Such policy shall be in a form which meets the criteria set forth in the most current guidelines on the subject issued by the Federal Insurance Administrator.

4. Fidelity Bonds

Blanket fidelity bonds shall be maintained by the Association for all officers, directors, and employees of the Association and all other persons who control or disburse funds of the Association. If a management agent has the responsibility for handling or administering funds of the Association, the management agent shall maintain fidelity bond coverage for its officers, employees and agents handling or responsible for funds of, or administered on behalf of, the Association. Such fidelity bonds shall name the Association as an obligee. The bonds shall contain waivers by the issuers of the bonds of all defenses based upon the exclusion of persons serving without compensation from the definition of "employees," or similar terms or expressions. The premiums of all bonds required herein, except those maintained by the management agent, shall be paid by the Association as a common expense. The bonds shall provide that they may not be canceled or substantially modified (including cancellation for non-payment of premium) without at least ten (10) days' prior written notice to the Association, insurance trustee and the Federal National Mortgage Association, if applicable. Under no circumstances shall the principal sum of the bonds be less than \$50,000 for each officer, director or employee.

5. Insurance Trustees; Power of Attorney

The Association may name as an insured, on behalf of the Association, the Association's authorized representative, including any trustee with whom the Association may enter into any insurance trust agreement or any successor to such trustee (each of whom shall be referred to herein as "insurance trustee"), who shall have exclusive authority to negotiate losses under any policy providing such property or liability insurance and to perform such other functions as are necessary to accomplish this purpose.

Each unit owner by acceptance of a deed conveying a unit in the condominium to the unit owner hereby appoints the Association, or any insurance trustee or substitute insurance trustee designated by the Association, as

attorney-in-fact for the purpose of purchasing and maintaining such insurance, including: the collection and appropriate disposition of the proceeds thereof; the negotiation of losses and execution of releases of liability; the execution of all documents; and the performance of all other acts necessary to accomplish such purpose.

6. Qualifications of Insurance Carriers

The Association shall use generally acceptable insurance carriers. Only those carriers meeting the specific requirements regarding the qualifications of insurance carriers as set forth in the Federal National Mortgage Association Conventional Home Mortgage Selling Contract Supplements and the FHIMC Sellers Guide shall be used.

7. Condemnation and Total or Partial Loss or Destruction

The Association shall represent the unit owners in the condemnation proceedings or in negotiations, settlements and agreements with the condemning authority for acquisition of the common elements, or part thereof, by the condemning authority. Each unit owner hereby appoints the Association as attorney-in-fact for such purpose.

The Association may appoint a trustee to act on behalf of the unit owners, in carrying out the above functions, in lieu of the Association.

In the event of a taking or acquisition of part or all of the common elements by a condominium authority, the award or proceeds of settlement shall be payable to the Association, or any trustee, to be held in trust for the unit owners and their first mortgage holders as their interests may appear.

In the event any loss, damage or destruction to the insured premises is not substantial (as such term "substantial" is hereinafter defined), and such loss, damage or destruction is replaced, repaired or restored with the Association's funds, the first mortgagees which are named as payees upon the draft issued by the insurance carrier shall endorse the draft and deliver the same to the Association, provided, however, that any repair and restoration on account of physical damage shall restore the improvements to substantially the same condition as existed prior to the casualty.

Substantial loss, damage or destruction as the term is herein used, shall mean any loss, damage or destruction sustained to the insured improvements which would require an expenditure of sums in excess of ten (10%) percent of the amount of coverage under the Association's casualty insurance policy or policies then existing, in order to restore, repair or reconstruct the loss, damage or destruction sustained.

In the event the Association chooses not to appoint an insurance trustee, any casualty insurance proceeds becoming due by reason of substantial loss, damage or destruction sustained to the condominium improvements shall be payable to the Association and all first mortgagees which shall have been issued loss payable mortgagee endorsements, and such proceeds shall be made available to the first mortgagee which shall hold the greater number of mortgages encumbering the units in the condominium, which proceeds shall be held in a construction fund to provide for the payment for all work, labor and materials to be furnished for the reconstruction, restoration and repair of the condominium improvements. Disbursements from such construction fund shall be by usual and customary construction loan procedures. No fee whatsoever shall be charged by such first mortgages for its services in the administration of the construction loan fund. Any sums remaining in the construction loan fund after the completion of the restoration, reconstruction and repair of the improvements and full payment therefore, shall be paid over to the Association and held for, and/or distributed to the unit owners in proportion to each unit owner's share of common surplus. If the insurance proceeds payable as the result of such casualty are not sufficient to pay the estimated costs of such restoration, repair and reconstruction, which estimate shall be made prior to proceeding with restoration, repair or reconstruction, the Association shall levy a special assessment against the unit owners for the amount of such insufficiency, and shall pay said sum into the aforesaid construction loan fund.

Notwithstanding which first mortgagee holds the greater number of mortgages encumbering the units, such mortgagees may agree between themselves as to which one shall administer the construction loan fund.

If the damage sustained to the improvements is less than substantial, as heretofore defined, the Board of Administration may determine that it is in the best interests of the Association to pay the insurance proceeds into a construction fund to be administered by an institutional first mortgagee as hereinabove provided. No institutional first mortgagee shall be required to cause such insurance proceeds to be made available to the Association prior to completion of any necessary restoration, repairs or reconstruction, unless arrangements are made by the Association to satisfactorily assure that such restoration, repairs and reconstruction shall be completed. Such assurances may consist of, without limitation: (1) obtaining a construction loan from other sources; (2) obtaining a binding contract with a contractor or contractors to perform the necessary restoration, repairs and reconstruction; and (3) the furnishing of performance and payment bonds.

Any restoration, repair or reconstruction made necessary through a casualty shall be commenced and completed as expeditiously as reasonably possible, and must substantially be in accordance with the plans and specifications for the construction of the original building. In no event shall any reconstruction or repair change the relative locations and approximate dimensions of the common elements and of any unit, unless an appropriate amendment be made to this Declaration.

Where physical damage has been sustained to the condominium improvements and the insurance proceeds have not been paid into a construction loan fund as hereinabove more fully provided, and where restoration, repair or reconstruction has not been commenced, an institutional mortgagee who has commenced foreclosure proceedings upon a mortgage encumbering a unit, shall be entitled to receive that portion of the insurance proceeds apportioned to said unit in the same share as the share in the common elements appurtenant to said unit.

If substantial loss, damage or destruction shall be sustained to the condominium improvements, and at a special members' meeting called for such purpose, the owners of a majority of the units in the condominium vote and agree in writing that the damaged property will not be repaired or reconstructed, the condominium shall be terminated; provided, however, such termination will not be effective without the written consent of all first mortgagees holding mortgages encumbering units.

ΙX

RESPONSIBILITY FOR MAINTENANCE AND REPAIRS

Each unit owner shall bear the cost and be responsible for the maintenance, repair and replacement, as the case may be, of all air conditioning and heating equipment, electrical and plumbing fixtures, kitchen and bathroom fixtures, and all other appliances or equipment, including any fixtures and/or their connections required to provide water, light, power, telephone, sewage and sanitary service to his unit and which may now or hereafter be affixed or contained within his unit. Such owner shall further be responsible for maintenance, repair and replacement of any air conditioning equipment servicing his unit, although such equipment not be located in the unit, and of any and all wall, ceiling and floor surfaces, and screened balconies, painting, decorating and furnishings and all other accessories which such owner may desire to place or maintain therein. Unit owners are responsible for the maintenance, including cleaning, repair or replacement of windows and screening thereon and screening on balconies and patios, screen doors, and fixed and sliding glass doors. For the purposes of this paragraph, air conditioning, equipment servicing individual units shall be deemed to be limited common elements appurtenant to such units. The owner of a garage(s) furnished with transmitter controls and garage doors and partition walls shall be responsible for maintaining and repairing the transmitters and control units, garage doors and partition walls.

The Association, at its expense, shall be responsible for the maintenance, repair and replacement of all the common elements, including those portions thereof which contribute to the support of the building, and all conduits, ducts, plumbing, sprinkler systems, wiring and other facilities located in

the common elements, for the furnishing of utility services to the units, and including artesian wells, pumps, piping, and fixtures serving individual air conditioning units. Painting and cleaning of all exterior portions of the building, including all exterior doors opening into walkways, shall also be the Association's responsibility. Sliding glass doors, screen doors, storm shutters on balconies and windows, windows and screens on windows or balconies, shall not be the Association's responsibility, but shall be the responsibility of the unit owner. Should any damage be caused to any unit by reason of any work which may be done by the Association in the maintenance, repair or replacement of the common elements, the Association shall bear the expense of repairing such damage.

C. Where loss, damage or destruction is sustained by casualty to any part of the building, whether interior or exterior, whether inside a unit or not, whether a fixture or equipment attached to the common elements or attached to and completely located inside a unit, and such loss, damage or destruction is insured for such casualty under the terms of the Association's casualty insurance policy or policies, but the insurance proceeds payable on account of such loss, damage or destruction are insufficient for restoration, repair or reconstruction, all the unit owners shall be specially assessed to make up the deficiency, irrespective of a determination as to whether the loss, damage or destruction is to a part of the building, or to fixtures or equipment which it is a unit owner's responsibility to maintain.

No unit owner shall do anything within his unit or on the common elements which would adversely affect the safety or soundness or the common elements or any portion of the Association property or Condominium property which is to be maintained by the Association.

D. In the event owners of a unit make any structural addition or alteration without the required written consent, the Association or an owner with an interest in any unit shall have the right to proceed in a court of equity to seek compliance with the provisions hereof. The Association has the irrevocable right of access to each unit during reasonable hours, when necessary for the maintenance, repair, or replacement of any common elements or as necessary to prevent damage to the common elements or to a unit or units.

Maintenance of the common elements is the responsibility of the Association. All limited common elements shall be maintained by the Association except for air conditioning equipment servicing individual units and the interior surfaces of the garages. The owner of the unit to which the garage is appurtenant shall pay for the expenses of maintaining, repairing or replacing the doors, remote control unit and devises, and the interior walls and ceiling of the garage.

- E. The Board of Administration of the Association may enter into a contract with any firm, person or corporation for the maintenance and repair of the common elements and may join with other condominium corporations in contracting with the same firm, person or corporation for maintenance and repair.
- F. The Association shall determine the exterior color scheme of all buildings and shall be responsible for the maintenance thereof, and no owner shall paint an exterior wall, door, window, patio or any exterior surface, etc., at any time without the written consent of the Association.

X

USE RESTRICTIONS

- A. Each unit is hereby restricted to residential use by the owner or owners thereof, their immediate families, lessees, guests and invitees. Each two-bedroom unit is restricted to no more than four (4) occupants and each three-bedroom unit is restricted to no more than five (5) occupants, without the Association's consent. There are no restrictions upon children.
- B. The unit may be rented provided the occupancy is only by one (1) lessee and members of his immediate family and guests. Leasing of units for a period of less than ninety (90) days is prohibited. No rooms may be rented and no transient tenants may be accommodated. No lease of a unit shall release or discharge the owner thereof of compliance with this Section X or any of his other duties as a unit owner. Time sharing of units is prohibited.

Ownership of a unit on a monthly or weekly time sharing program is prohibited. Subleasing of units is prohibited. All leases shall be in writing and shall be subject to this Declaration, the Articles of Incorporation, By-Laws, and the Rules and Regulations of the Association and shall be approved by the Association.

- No muisances shall be allowed to be committed or maintained upon the condominium property, nor any use or practice that is the source of annoyance to residents or which interferes with the peaceful possession and proper use of the property by its residents. All parts of the property shall be kept in a clean and sanitary condition, and no rubbish, refuse or garbage allowed to accumulate, nor any fire hazard allowed to exist. No unit owner shall permit any use of his unit or use of the common elements that will increase the cost of insurance upon the condominium property.
- D. No immoral, improper, or offensive use shall be made of the condominium property nor any part thereof, and all laws, zoning ordinances and regulations of all governmental authorities having jurisdiction of the condominium shall be observed.
- E. Reasonable rules and regulations concerning the use of the condominium property may be made and amended from time to time by the Board of Administration of the Association as provided by its Articles of Incorporation and By-Laws.
- F. The Association has the irrevocable right of access to each unit during reasonable hours, when necessary for the maintenance, repair, or replacement of any common elements or of any portion of a unit to be maintained by the Association pursuant to the Declaration or as necessary to prevent damage to the common elements or to a unit or units.
- G. No sign, advertisement or notice of any type shall be shown on the common elements or any unit and no exterior antennas and aerials shall be erected except as provided under uniform regulations promulgated by the Association. This subparagraph G shall not apply to the Developer and/or institutional first mortgagees.
- An owner shall not place or cause to be placed in the walkways or in or on any other common elements and facilities, stairs, or stairwells, any furniture, packages or objects of any kind. Such areas shall be used for no other reason than for normal transit through them. The Association may permit a unit owner to place small potted plants near the front doors of the unit so long as the potted plants do not protrude into or block access to the common walkways. The Association reserves the right to restrict or prohibit the placement of potted plants on the common elements.
- It is prohibited to hang garments, rugs, etc., from the windows, patios or balconies from any of the facades of the buildings.
- J. It is prohibited to dust rugs, etc., from windows, paties or balconies or to clean rugs, etc., by beating on the exterior of the buildings.
- No auto parking space may be used for any purpose other than parking automobiles, vans and non-commercial pick-up trucks which are in operating condition with a current license tag. No other vehicles or objects, including but not limited to commercial trucks, trucks, motorcycles, recreational vehicles, motorhomes, trailers, and boats, will be parked or placed upon the condominium property unless permitted by the Board of Administration. In the event motorhomes or recreational vehicles are permitted to be parked in designated areas, overnight camping in these vehicles is prohibited. No parking space shall be used by any other person other than an occupant of the condominium who is an actual resident or by a guest or visitor and by such guest or visitor only when such guest or visitor is, in fact, visiting and upon the premises. All owners and residents of the condominium are restricted to two (2) permitted vehicles without the association's consent to bring additional vehicles on the premises.
- L. Until the Developer has closed all the sales of the units in the condominium, neither the other unit owners nor the Association shall interfere with the sale of such units. The Developer may make such use of the unsold units and common elements as may facilitate its sales, including but not limited to maintenance of a sales office, model units, the showing of the property, and

the display of signs. The Developer may not be restricted in the use of the lobby area or other common elements or areas by anyone until the sale of all units is completed by the Developer.

- M. One (1) pet shall be allowed to be kept in the owner's unit; however, the pet shall not exceed thirty (30) pounds in weight. All pets must be kept on a leash outside the owner's unit. Each pet owner shall be responsible for cleaning up after his pets in the common elements. Pets shall not create a nuisance.
- No unit owner shall allow anything whatsoever to fall from the window, patio, balcony, terrace, porch, or doors of the premises, nor shall he sweep or throw from the premises any dirt or other substance into any of the corridors, halls, patios, balconies, terraces or porches, elevators, ventilators, or elsewhere in the building or upon the grounds. A unit owner shall not place, store or use any item, upon any patio, balcony, terrace or porch without the approval of the Association, other than standard patio chairs, tables and furnishings. Gas or electric grills and potted plants are permitted on balconies but charcoal grills are prohibited.
- O. All electric lights shall be turned off when the garage is not occupied and all garage doors shall be kept closed at all times except when parking or AMENDED & removing cars from the garage.
- P. When a unit is leased, a tenant shall have all use rights in the Association property and those common elements otherwise readily available for use generally by unit owners and the unit owner shall not have such rights except as a guest. Nothing in this subsection shall interfere with the access rights of the unit owner as a landlord pursuant to Chapter 83, Florida Statutes. The Association shall have the right to adopt rules to prohibit dual usage by a unit owner and a tenant of Association property and common elements otherwise readily available for use generally by unit owners.

XI

LIMITATIONS UPON RIGHT OF OWNER TO ALITER OR MODIFY UNIT

No owner of a unit shall make any structural modifications or alterations of the unit. Further, no owner shall cause any improvements or changes to be made on or to the exterior of the unit buildings, including painting or other decoration, the installation of awnings, shutters, electrical wiring, air conditioning units and other things which might protrude through or be attached to the walls of the unit building; further, no owner shall in any manner change the appearance of any portion of the unit building not wholly within the boundaries of his unit. The board of administration shall adopt hurricane shutter specifications for each building within each condominium operated by the Association which shall include color, style, and other factors deemed relevant by the board. All specifications adopted by the Board shall comply with the applicable building code. Notwithstanding any provision to the contrary in the condominium documents, if approval is required by the documents, a board shall not refuse to approve the installation or replacement of hurricane shutters conforming to the specifications adopted by the Board. The installation, replacement, and maintenance of such shutters in accordance with the procedures set forth herein shall not be deemed a material alteration to the common elements within the meaning of the Condominium Act.

XII

ADDITIONS, ALITERATIONS OR IMPROVEMENTS BY ASSOCIATION

Whenever in the judgment of the Board of Administration the condominium property shall require additions, alterations or improvements (in the excess of the usual items of maintenance), and the making of such additions, alterations or improvements shall have been approved by a majority of the unit owners, the Board of Administration shall proceed with such additions, alterations or improvements and shall specially assess all unit owners for the cost thereof as a common expense.

XIII

AMENDMENT OF DECLARATION

These restrictions, reservations, covenants, conditions and easements may be modified or amended by recording such modifications in the Public Records of Brevard County, Florida, after approval by the owners of a majority of the units whose votes were cast in person or by proxy at the meeting duly held in accordance with the By-Laws and Articles of Incorporation of the Association. No amendment to this Declaration shall be adopted which would operate to materially affect the validity or priority of any mortgage held by an institutional first mortgagee or which would alter, amend or modify, in any manner whatsoever, the rights, powers, interests or privileges granted and reserved herein in favor of any institutional first mortgagee or in favor of the Developer without the consent of all such mortgages or the Developer, as the case may be, or as otherwise required by the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation which consent may not be unreasonably withheld. There shall be no amendment adopted altering the share of ownership in the common elements or surplus, or altering the share of common expenses, except by the unanimous vote of all members in the Association and by their respective institutional first mortgagees.

Notwithstanding anything to the contrary contained in this Declaration, the Developer expressly reserves the right to amend the Declaration so as to correct any legal description contained herein, which legal description or descriptions may have been incorrect by reason of a scrivener's or surveyor's error. The Developer may amend this Declaration as aforedescribed by filing an amended legal description (or descriptions) as an amendment to the Declaration among the Public Records of Brevard County, Florida, which amendment (or amendments) shall expressly describe that legal description which is being corrected (by reference to the exhibit containing said legal description or otherwise), in addition to the corrected legal description. Such amendments need be executed and acknowledged only by the Developer and need not be approved by the Association, unit owners, lienors or mortgagees of units of the condominium whether or not elsewhere required for amendments. As part and parcel of any such amendment as provided for in this subparagraph, however, there shall be attached thereto an affidavit of the individual or individuals responsible for the original incorrect legal description, whether he be scrivener or surveyor, which affidavit shall set forth (1) that said individual made an error in the legal description, (2) that the error is corrected by the description contained in the amendment, and (3) that it was the intent at the time of the incorrect original legal description to make that description such as is contained in the new amendment. In the event the party responsible for the original incorrect legal description has died, or is not available, then in that event, any other party having personal knowledge of the incorrect legal description by reason of the scrivener's or surveyor's error may execute the required affidavit for the amendment provided herein.

Pursuant to Section 718.110(2), Florida Statutes, the Developer may make amendments to this Declaration without consent of the unit owners which shall be limited to matters other than those under Section 718.110(4) and (8), Florida Statutes.

In the event it shall appear that there is an error or omission in this Declaration or exhibits thereto, then and in that event the Association may correct such error and/or omission by an amendment to this Declaration in the manner hereinafter described to effectuate an amendment for the purpose of curing defects, errors or omissions. Such an amendment shall not require a vote of approval as provided above but shall require a vote in the following manner:

- (a) Notice of the subject matter of a proposed amendment to cure a defect, error or omission shall be included in the notice of any meeting at which such proposed amendment is to be considered.
- (b) A resolution for the adoption of such a proposed amendment may be proposed by either the Board of Administration of the Association or by the members of the Association, and members not present in person or by proxy at the meeting considering the amendment may express their approval in writing delivered to the secretary at or prior to the meeting. Except as elsewhere provided, such approvals must be either by:

- (i) Not less than thirty-three and one-third (33 1/3%) percent of the Board of Directors and by not less than ten (10%) percent of the votes of the entire membership of the condominium; or
- (ii) Not less than twenty-five (25%) percent of the votes of the entire membership of the Association; or
- (iii) In the alternative, an amendment may be made by an agreement signed and acknowledged by all unit owners in the manner required for the execution of a deed, and such amendment shall be effective when recorded in the Public Records of Brevard County, Florida.
- (c) The foregoing provisions relative to amendments for defects, errors or omissions are in accordance with and pursuant to Section 718.110(1), Florida Statutes.
- (d) That the amendment made pursuant to this paragraph need only be executed and acknowledged by the Developer or the Association and by no other parties whatsoever.

Notwithstanding anything to the contrary contained in this Declaration, the Developer reserves the right to change the interior designs and arrangement of all units and to alter the boundaries between units, as long as the Developer owns the units so altered; however, no such change shall increase the number of units nor alter the boundaries of the common elements, except the party wall between any units, without amendment of this Declaration in the manner hereinbefore set forth. If the Developer shall make any changes in units, as provided in this paragraph, such changes shall be reflected by an amendment to this Declaration with a survey attached reflecting such authorized alteration of units, and and amendment need only be executed and acknowledged by the Developer and any holders of institutional mortgages encumbering the said altered units. The survey shall be certified in the manner required by the Condominium Act. If more than one (1) unit is concerned, the Developer shall not apportion between the units the shares in the common elements, common expenses and common surplus of the units concerned and such shares of common elements, common expenses and common surplus shall remain unchanged in the amendment of this Declaration unless all unit owners approve the amendment changing the shares.

No provision of the Declaration shall be revised or amended by reference to its title or number only. Proposals to amend existing provisions of the Declaration shall contain the full text of the provision 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 rewording of Declaration. "See provision... for present text." Non-material errors or omissions in the amendment process shall not invalidate an otherwise properly promulgated amendment.

Invalidation of any one (1) or more of these restrictions, reservations, covenants, conditions and easements, or any provision contained in this Declaration, or in a conveyance of unit by the Developer, by judgment, court order, or law, shall in nowise affect any of the other provisions which shall remain in full force and effect.

In the event that any court should hereafter determine that any provision, as originally drafted herein, violates the rule against perpetuities or any other rule of law because of the duration of the period involved, the period specified in this Declaration shall not thereby become invalid, but instead shall be reduced to the maximum period allowed under such rule of law, and for such purpose, the measuring life shall be that of the youngest incorporator of the Association.

These restrictions, reservations, covenants, conditions and easements shall be binding upon and inure to the benefit of all property owners and their grantees, heirs, personal representatives, successors and assigns, and all parties claiming by, through or under any member.

TERMINATION OF CONDOMINIUM

Except as otherwise provided in Article VIII of this Declaration, the condominium created and established hereby may only be terminated upon the vote of members of the Association owning sixty-seven (67%) of the units in the condominium, provided that the written consent to such termination is obtained from all institutional first mortgagees holding mortgages encumbering the units.

Immediately after the required vote of consent to terminate, each and every unit owner shall immediately convey by warranty deed to the Association all of said unit owners' right, title and interest to any unit and to the common elements, provided the Association's officers and employees handling funds have been adequately bonded and the Association or any member shall have the right to enforce such conveyance by specific performance in a court of equity.

The Board of Administration of the Association shall then sell all of the property at public or private sale upon terms approved in writing by all of the institutional first mortgagees. Upon the sale of said property, the costs, fees and charges for affecting said sale, the cost of liquidation and dissolution of the Association and all obligations incurred by the Association in correction with the management and operation of the property up to and including the time when distribution is made to the unit owners, shall be paid out of the proceeds of said sale, and the remaining balance (hereinafter referred to as "net proceeds of sale") shall be distributed to the unit owners in the manner now about to be set forth.

The distributive share of each unit owner in the net proceeds of sale, though subject to the provisions hereinafter contained, shall be the following portion thereof; to-wit:

AN UNDIVIDED ONE EIGHTEENTH (1/18)

The distributive share of each unit owner will change as each Phase is added to the Condominium. Upon the determination of each unit owner's share as above provided for, the Association shall pay out of each unit owner's share all mortgages and other liens encumbering said unit in accordance with their priority, and upon such payment being made, all mortgages and lienors shall execute and record satisfactions or releases of their liens against said unit or units, regardless of whether the same are paid in full. Thereupon, the directors of the Association shall proceed to liquidate and dissolve the Association, and distribute the remaining portion of each distributive share, if any, to the owner or owners entitled thereto. If more than one person has an interest in a unit, the Association shall pay the remaining distributive share allocable to said unit to the various owners of such unit, excepting that if there is a dispute as to the validity, priority or amount of mortgages or liens encumbering a unit, then payment shall be made to the owner and/or owners of such unit and to the owners and holders of the mortgages and liens encumbering said unit.

As evidence of the members' resolution to abandon passed by the required vote or written consent of the members, the President and Secretary of the Association shall effect and place in the Public Records of Brevard County, Florida, an affidavit stating that such resolution was properly passed, so approved by the members, and also shall record the written consents, if any, of institutional first mortgagees to such abandonment. Upon recordation of the instrument evidencing consent of Sixty-seven (67%) percent of the unit owners to terminate the condominium, the Association shall notify the division within 30 working days of the termination and the date the document was recorded, the county where the document was recorded, and the book and page number of the public records where the document was recorded.

After such an affidavit has been recorded and all owners have conveyed their interest in the condominium parcel to the Association and the Association to the purchaser, the title to said property thereafter shall be free and clear from all restrictions, reservations, covenants, conditions and easements set forth in this Declaration, and the purchaser and subsequent grantees of any of said property shall receive title to said lands free and clear thereof.

ENCROACHMENTS

If any portion of the common elements now encroaches upon any unit, or if any unit now encroaches upon any other unit or upon any portion of the common elements, or if any encroachment shall hereafter occur as the result of settling of the building, or alteration to the common elements made pursuant to the provisions herein, or as the result of repair and restoration, a valid easement shall exist for the continuance of such encroachment for so long as the same shall exist.

XVI

ASSOCIATION TO MAINTAIN REGISTER OF OWNERS AND MORIGAGEES

The Association shall at all times maintain a register setting forth the names of all owners of units in the condominium, and any purchaser or transferee of an unit shall notify the Association of the names of any party holding a mortgage upon any unit and the name of all lessees in order that the Association may keep a record of same.

XVII

ESCROW FOR INSURANCE PREMIUMS

Any institutional first mortgagee holding a mortgage upon a unit in the condominium shall have the right to cause the Association to create and maintain an escrow account for the purpose of assuring the availability of funds with which to pay premium or premiums due from time to time on casualty insurance policy or policies which the Association is required to keep in existence, it being understood that the Association shall deposit in an escrow depository satisfactory to such institutional first mortgagee or institutional first mortgagees a monthly sum equal to one—twelfth (1/12) of the annual amount of such insurance expense, and to contribute such other sum as may be required therefor to the end that there shall be on deposit in said escrow account at least one (1) month prior to the due date for payment of such premium or premiums, a sum which will be sufficient to make full payment therefor.

Premiums for insurance required to be placed by the Association shall be a common expense and shall be paid by the Association.

If two (2) or more institutional mortgages hold any mortgage or mortgages upon any condominium parcel of condominium parcel, and/or shall be the owner of any condominium parcel or condominium parcels, the exercise of the rights above described or manner of exercising said rights shall vest in the institutional mortgagee owning and holding the first recorded mortgage encumbering a condominium parcel, and the decision of such institutional mortgagee shall be controlling.

XVIII

REAL PROPERTY TAXES DURING INITIAL YEAR OF CONDOMINIUM

In the event that during the year in which this condominium is established, real property taxes are assessed against the condominium property as a whole, such taxes will be a common expense.

XTX

RESPONSIBILITY OF UNIT OWNERS

The owner of each unit shall be governed by and shall comply with the provisions of this Declaration as well as the By-Laws and Articles of Incorporation of the Association. Any unit owner shall be liable for the expense of any maintenance, repair or replacement made necessary by his act, neglect or carelessness, or by that of any members of his family, or his or their guests, employees, agents or lessees, but only to the extent that such expense is not met by the proceeds of insurance carried by the Association. Nothing herein contained, however, shall be construed so as to modify any waiver of rights or subrogation by insurance companies.

In any action brought against a unit owner by the Association for damages, or injunctive relief due to such unit owner's failure to comply with the provisions of this Declaration or By-Laws of the Association, the prevailing party shall be entitled to court costs, reasonable attorney's fees and expenses incurred by it in connection with the prosecution of such action.

XX

WAIVER

The failure of the Association, a unit owner or institutional first mortgagee to enforce any right, provision, coverant or condition which may be granted herein, or in the By-Laws and Articles of Incorporation of the Association, or the failure to insist upon the compliance with same, shall not constitute a waiver by the Association, such unit owner or institutional first mortgagee to enforce such right, provision, coverant or condition, or insist upon the compliance with same, in the future.

No breach of any of the provisions contained herein shall defeat or adversely affect the lien of any mortgage at any time made in good faith and for a valuable consideration upon said property, or any part thereof, and made by a bank, savings and loan association, or insurance company authorized to transact business in the State of Florida and engage in the business of making loans constituting a first lien upon real property, but the rights and remedies herein granted to the Developer, the Association, and the owner or owners of any part of said condominium, may be enforced against the owner of said property subject to such mortgage, notwithstanding such mortgage.

XXI

CONSTRUCTION

The provisions of this Declaration shall be liberally construed so as to effectuate its purposes. The invalidity of any provision herein shall not be deemed to impair or affect in any manner the validity, enforceability or effect of the remainder of this Declaration.

ITXX

GENIDER

The use of the masculine gender in this Declaration shall be deemed to refer to the feminine or neuter gender, and the use of the singular or plural shall be taken to mean the other whenever the context may require.

XXIII

CAPTIONS

The captions herein are inserted only as a matter of convenience and for reference, and in no way define, limit or describe the scope of this Declaration nor the intent of any provisions hereof.

XXIV

REMEDIES FOR VIOLATIONS

Each unit owner, each tenant and other invitee, and each association shall be governed by, and shall comply with the provisions of the Florida Condominium Act, the declaration, the documents creating the Association, and the Association By-Laws and the provisions thereof shall be deemed expressly incorporated into any lease of a unit. Actions for damages for injunctive relief, or both, for failure to comply with these provisions may be brought by the Association or by a unit owner against:

- a. The Association.
- b. A unit owner.
- c. Directors designated by the Developer, for actions taken by them prior to the time control of the Association is assumed by unit owners other than the Developer.

- d. Any director who willfully and knowingly fails to comply with these provisions.
- e. Any tenant leasing a unit, and any other invitee occupying a unit.

The prevailing party in any such action or in any action in which the purchaser claims a right of voidability based upon contractual provisions as required in Section 718.503(1)(a), Florida Statutes, is entitled to recover reasonable attorney's fees. A unit owner prevailing in an action between the association and the unit owner under this section, in addition to recovering his reasonable attorney's fees, may recover additional amounts as determined by the Court to be necessary to reimburse the unit owner for his share of assessments levied by the Association to fund its expenses of the litigation. This relief does not exclude other remedies provided by law.

XXV

TIME-SHARE RESERVATION

No reservation is made pursuant to Section 718.1045, Florida Statutes, for the creation of time-share estates. Time-share estates are prohibited.

XXVI

FINES

The Association may levy reasonable fines against a unit for the failure of the owner of the unit, or its occupant, licensee, or invitee, to comply with any provision of the Declaration, the Association By-Taws, or reasonable rules of the Association. No fine may exceed \$100.00 per violation. However, a fine may be levied on the basis of each of each day of a continuing violation, with a single notice and opportunity for hearing, provided that no fine in the aggregate exceed \$1,000.00. No fine may be levied except after a giving reasonable notice and opportunity for a hearing to the unit owner and, if applicable, its licensee or invitee. The provisions of this Article do not apply to unoccupied units.

XXVII

SIGNAGE

The Association, through its Board of Administration, shall have the right to determine the type, style and location of all signage associated with the condominium property.

XXVIII

INSTITUTIONAL MORIGAGEE

An institutional mortgagee means the owner and holder of a mortgage encumbering a condominium parcel, which owner and holder of said mortgage is either a bank or life insurance company or a federal or state savings and loan association, or a mortgage or real estate investment trust, or a pension and profit sharing fund, or a credit union, or a Massachusetts business trust, or an agency of the United States Government, or the Federal National Mortgage Association, or the Federal Home Ican Mortgage Corporation, or any entity controlling, controlled by or under common control with any of the foregoing, or a lender generally recognized in the community as an institutional lender or the Developer, or assignee, nominee, or designee of the Developer.

An institutional mortgage means a mortgage owned or held by an institutional mortgagee.

An insurance trustee means that Florida bank having trust powers, designated by the board to receive proceeds on behalf of the association, which proceeds are paid as a result of casualty or fire loss covered by insurance policies.

XXXX

RIGHTS RESERVED UNTO INSTITUTIONAL MORICAGEES

All rights in favor of the Developer reserved in this Declaration of Condominium and exhibits attached herets, are likewise reserved to any institutional mortgagee.

The rights and privileges in this Declaration of Condominium and the exhibits hereto in favor of the Developer are freely assignable, in whole or in part, by the Developer to any party who may be hereafter designated by the Developer to have and exercise such rights. Such rights may be exercised by the nominee, assignee or designee of the Developer and/or exercised by the successor or successors in trust of the Developer and/or exercised by the successor or successors in interest or the nominees, assignees or designees of the Developer.

XXX

NOTICE TO INSTITUTIONAL MORTGAGEES

The Association shall provide a holder, insurer or quarantor of a first mortgagee, upon written request (such request to state the name and address of such holder, insurer or quarantor and the unit number) timely notice of:

- A. Any proposed amendment of the condominium instruments effecting a change in (i) the boundaries of any unit or the exclusive easement rights appertaining thereto, (ii) the interests in the general or limited common elements appertaining to any unit or the liability for common expenses appertaining thereto, (iii) the number of votes in the owners Association appertaining to any unit; or (iv) the purposes to which any unit or the common elements are restricted;
- B. Any proposed termination of the condominium regime;
- Any condemnation loss or any casualty loss which affects a material portion of the condemnium or which affects any unit on which there is a first mortgage held, insured or guaranteed by such eligible holder;
- D. Any delinquency in the payment of assessments or charges owed by an owner of a unit subject to the mortgage of such eligible holder, insurer or guarantor, where such delinquency has continued for a period of 60 days;
- E. Any lapse, cancellation or material modification of any insurance policy maintained by the Association.

XXXI

CABLE TELEVISION

The cost of a master antenna television system or duly franchised cable television service obtained pursuant to a bulk contract shall be deemed a common expense, and if not, such cost shall be considered common expense if it is designated as such in a written contract between the board of administration and the company providing the master television antenna system or the cable television service. The contract shall be for a term of not less than two years.

- A. Any contract made by the board for a community antenna system or duly franchised cable television service may be canceled by a majority of the voting interests present at the next regular or special meeting of the Association. Any member may make a motion to cancel said contract, but if no motion is made or if such motion fails to obtain the required majority at the next regular or special meeting, whichever is sconer, following the making of the contract, then such contract shall be deemed ratified for the term therein expressed.
- B. Any such contract shall provide, and shall be deemed to provide if not expressly set forth, that any hearing impaired or legally blind unit owner who does not occupy the unit with a nonhearing impaired or sighted person may discontinue the service without incurring disconnect fees, penalties, or subsequent service charges, and as to such units, the owners shall not be required to pay any common expenses charge related to such service. If less

than all members of an association share the expenses of cable television, the expense shall be shared equally by all participating unit owners. The Association may use the provisions of Section 718.116, Florida Statutes, to enforce payment of the shares of such costs by the unit owners receiving cable television.

cable television. IN WITNESS WHEREOF, the above-stated Daveloper has caused these presents to be signed and sealed on this 23 day of 4 huary, 1993. SIGNED, SEALED AND DELIVERED DEVELOPER: IN THE PRESENCE OF: HARBOR ISLES DEVELOPMENT CORPORATION Manual Control of the Morris A. Rowe, President William Committee STATE OF FLORIDA SS: COUNTY OF BREVARD HEFORE ME, the undersigned authority, personally appeared MORRIS A. ROWE, as President of HARBOR ISLES DEVELOPMENT CORPORATION, a Florida corporation, personally known to me, or who produced as identification, who did/did not take an oath, and who executed the foregoing and acknowledged the execution thereof to be his free act and deed for the uses and purposes therein mentioned. WITNESS my signature and official seal in the State and County last aforesaid day of * bruary , 19 93. on <u>23</u> day of NOTARY PUBLIC: STATE OF FLORIDA AT LAZG NOTARY PUBLIC Carol R. Peden My Commission Expires: MY COMMISSION EXPIRES JUNE 03, 1994 SONDED THRU AGENT'S NOTARY BROKERAGE Commission Number: 017316 HARBILES\DOC.II:MRB State of the state of

"Charamagach

SURVEYOR'S CERTIFICATE

FOR

HARBOR ISLES II, A CONDOMINIUM
PHASE ONE

STATE OF FLORIDA COUNTY OF BREVARD

BEFORE ME, THE UNDERSIGNED AUTHORITY DULY AUTHORIZED TO ADMINISTER OATHS AND TAKE ACKNOWLEDGEMENTS, PERSONALLY APPEARED "ROBERT M. SALMON", BY ME WELL KNOWN, AND KNOWN TO ME TO BE THE PERSON HEREINAFTER DESCRIBED, WHO AFTER BEING BY ME FIRST DULY CAUTIONED AND SWORN, DEPOSES AND SAYS AN OATH AS FOLLOWS, TO-WIT:

I HEREBY CERTIFY THAT THE CONSTRUCTION OF THE IMPROVEMENTS SHOWN AND DESCRIBED ON THE ATTACHED EXHIBIT "A" IS SUBSTANTIALLY COMPLETE SO THAT THE MATERIAL DESCRIBED AND SHOWN ON THE ATTACHED EXHIBIT "A" TOGETHER WITH THE DECLARATION OF CONDOMINIUM ESTABLISHING HARBOR ISLES II, A CONDOMINIUM PHASE ONE IS AN ACCURATE REPRESENTATION OF THE LOCATION AND DIMENSIONS OF THE IMPROVEMENTS, AND THAT THE IDENTIFICATION, LOCATIONS AND DIMENSIONS OF THE COMMON ELEMENTS AND OF EACH UNIT CAN BE DETERMINED FROM THESE MATERIALS.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL, THIS 4TH DAY OF FEBRUARY, 1993, A.D.

ALLEN ENGINEERING INC.

PROFESSIONAL LAND SURVEYOR STATE OF PLORIDA NO. 4262

THIS FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS 4TH DAY OF FEBRUARY, 1993 BY ROBERT M. SALMON, WHO IS PERSONALLY KNOW AND WHO DID TAKE AN OATH.

DEBORAH A. HASH

NOTARY PUBLIC-STATE OF FLORIDA

MY COMMISSION EXPIRES: MAY 30, 1994 MY COMMISSION NO IS: CC 180277 OFFICIAL SEAL
DEBORAH A. HASH
M Controlssion Expires
May 30, 1994

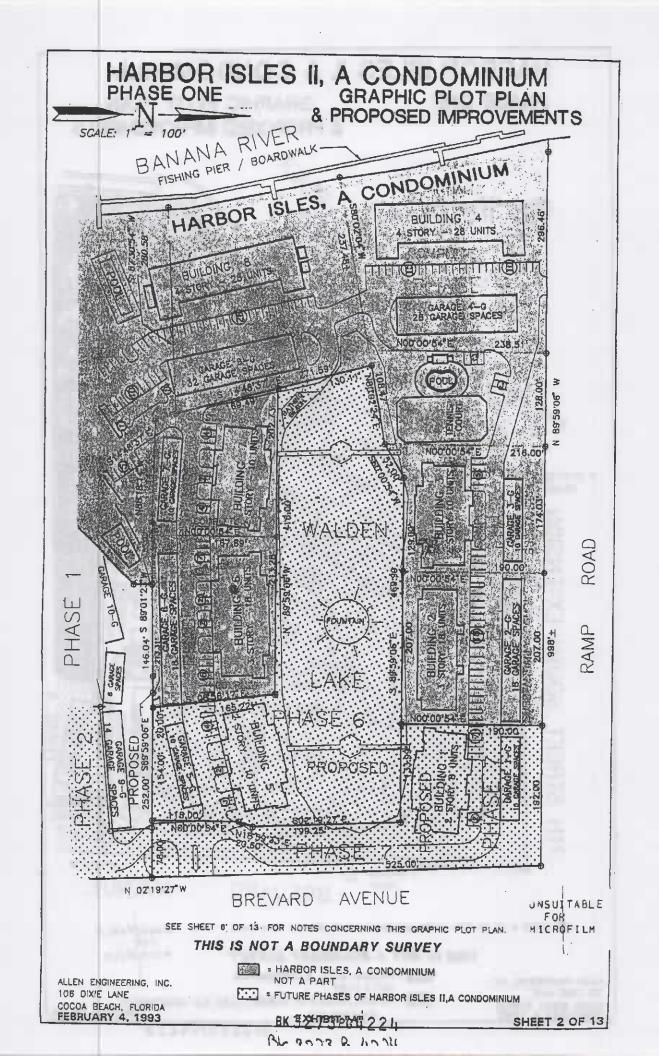
Comm. No. CC 180277

ALLEN ENGINEERING, INC. 106 DIXIE LANE COCOA BEACH, FLORIDA

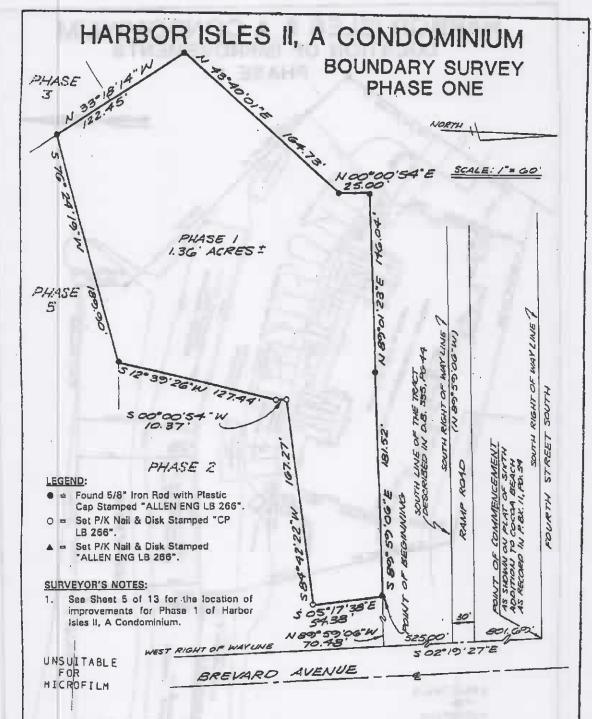
EXHIBIT "A"

SHEET 1 OF 13

BK 3273 PG 4223



HARBOR ISLES II, A CONDOMINIUM PHASE ONE GRAPHIC PLOT PLAN & PROPOSED IMPROVEMENTS SCALE: 1" = 100' HARBORI SLESTING FISHING PIER BOARDWALK N 01'21'35" E 75.00 STREET 7TH N 0219'27'W S 89'59'05" E 70.00 AVENUE BREVARD SEE SHEET 6 OF 13 FOR NOTES CONCERNING THIS GRAPHIC PLOT PLAN. UNSUITABLE FOR THIS IS NOT A BOUNDARY SURVEY MICROFILM HARBOR ISLES, A CONDOMINIUM ALLEN ENGINEERING, INC. NOT A PART 106 DIXIE LANE = FUTURE PHASES OF HARBOR ISLES II,A CONDOMINIUM COCOA BEACH, FLORIDA FEBRUARY 4, 1993 EXHIBIT "A" SHEET 3 OF 13 BK32/3PG4225

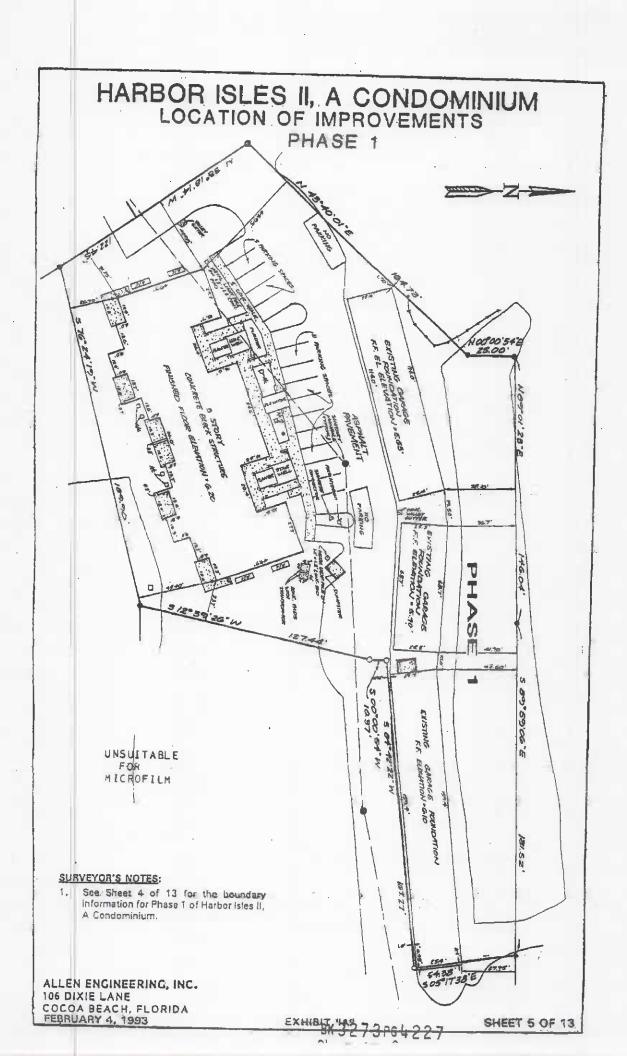


LEGAL DESCRIPTION PHASE 1:

A portion of Government Lots 2 and 3, in Section 15, Township 25 South, Range 37 East, Brevard County, Florida, being more particularly described as follows:

Commence at the intersection of the South right-of-way line of Fourth Street South and the West right-of-way line of Brevard Avenue, said point as shown on Plat of Sixth Addition to Cocca Beach according to the Plat thereof recorded in Plat Book 11, Page 54, Public Records of Brevard County; thence run 502°19'27"W along said West line of Brevard Avenue for 801.59 feet (said point also being the 5W corner of D.B. 440, Pg. 36, Brevard County Public Records, and also a point on the South line of the tract described in D.B. 335, Pg. 44, of said Public Records, also being the South right-of-way line of Ramp Road; thence continue \$02°19'27"E along said West right-of-way line of Brevard Avenue, a distance of 525.00 feet; thence run \$89°59'06"W, parallel with said Ramp Road; a distance of 70.48 feet to the Point of Beginning; thence run \$05°17'38"E, a distance of \$4.38 feet; thence run \$84°42'22"W, a distance of 167.27 feet; thence run \$50°00'5q"W, a distance of 10.37 feet; thence run \$30°00'5q"W, a distance of 127.44 feet; thence run \$76°24'19"W, a distance of 189.99 feet; thence run \$30°11'14"W, a distance of 127.45 feet; thence run \$40°00'5q"E, a distance of 127.45 feet; thence run \$40°00'5q"E, a distance of 146.04 feet; thence run \$89°59'06"E, a distance of 181.52 feet to the Point of Beginning, containing 1.36 acres, more or less.

ALLEN ENGINEERING, INC. 106 DIXIE LANE COCOA BEACH, FLORIDA FEBRUARY 4, 1993



HARBOR ISLES II, A CONDOMINIUM

SURVEYOR'S NOTES CONCERNING THE GRAPHIC PLOT PLAN OF PHASE ONE:

- 1. Harbor Isles II, A Condominium, Phase One, contains Building 10, a 3-story, 18 unit building. Phase one also contains Garage 10-G with a total of 10 garage spaces, garage 10-G2 with a total of 6 garage spaces and garage 9-G with a total of 14 garage spaces. The garages in Phase One are common elements of the condominium limited to the use of certain units set forth in the declaration of Condominium.
- The balance of improvements planned by the developer consists of driveways, walkways, parking and open landscaped areas.
- All areas and improvements exclusive of the units are common elements of the condominium, as set forth in the declaration of condominium.
- 4. The graphic plot plan for Phase One was prepared under the direction of "Robert M. Salmon," Professional Land Surveyor, No. 4262, State of Florida, from an Engineering Site Plan, prepared by Allen Engineering, Inc.

SURVEYOR'S NOTE CONCERNING SKETCH OF SURVEY:

- The bearings shown are based on the bearing of the West right of way line of Brevard Avenue, being N02°19'27"W assumed North meridian.
- Unless otherwise noted, underground improvements (foundations, septic tanks, utilities etc.) were not located.
- See Sheets 4 and 5 for boundary information, location of improvements and legal description.

CERTIFICATION:

I hereby certify the Sketch of Survey shown hereon is an accurate representation of a Survey, performed under my direction, in accordance with the "Minimum Technical Standards," for Surveys in the State of Florida, described in Chapter 41115, Florida Administrative Codes, pursuant to Chapter 472.027, Florida Standards

Not valid unless embossed with Surveyor's Seal

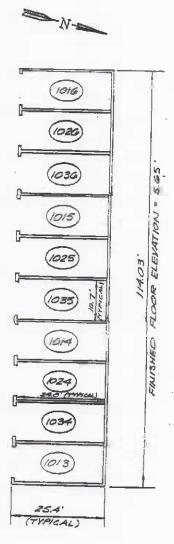
ROBERT M. SALMONS
PROFESSIONAL LAND SURVEYOR
STATE OF FLORIDA, NO. 4262

ALLEN ENGINEERING, INC. COCOA BEACH, FLORIDA FEBRUARY 4, 1993

EXHIBIT "A"

X3273P64228 SHEET 6 OF 1

N. 7777 R 4224



NOT TO SCALE

GARAGE 10-G

SURVEYOR'S NOTES:

- 1. THE GARAGE SPACES SHOWN ARE COMMON ELEMENTS OF THE CONDOMINIUM LIMITED TO THE USE OF CERTAIN UNITS AS SET FORTH IN THE DECLARATION.
- 2. THE ELEVATION SHOWN IS BASED ON N.G.V. DATUM OF 1929.

1. 1. 1.

UNSUITABLE FOR MICROFILM

ALLEN ENGINEERING, INC. COCOA BEACH, FLORIDA FEBRUARY 4, 1993

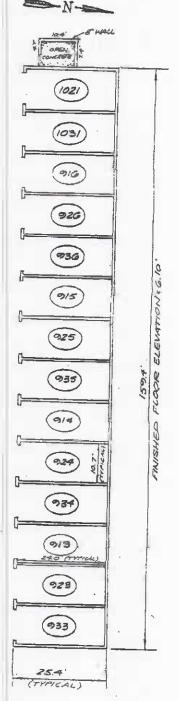
EXHIBITAR 273PC4 229

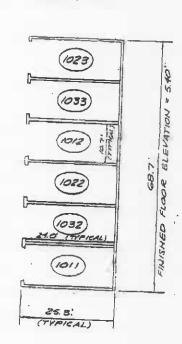
SHEET 7 OF 13

D. 0.100540033

121110

NOT TO SCALE





GARAGE 10-G2 G CARAGE SPACES PAGE - 240.

SURVEYOR'S NOTES:

- 1. THE GARAGE SPACES SHOWN ARE COMMON ELEMENTS OF THE CONDOMINIUM LIMITED TO THE USE OF CERTAIN UNITS AS SET FORTH IN THE DECLARATION.
- 2. THE ELEVATIONS SHOWN ARE BASED ON N.G.V. DATUM OF 1929.

GARAGE SPACES 10.66 . 24.0

UNSUITABLE FOR MICROFILM

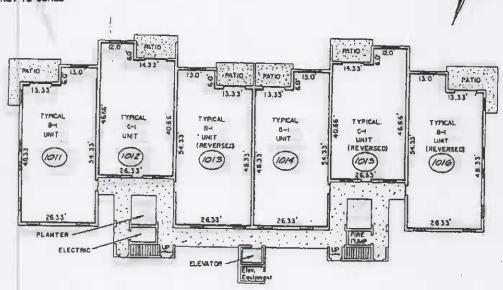
ALLEN ENGINEERING, INC. COCOA BEACH, FLORIDA FEBRUARY 4, 1993

EXHIBIT "A"

SHEET 8 OF 13

FIRST FLOOR PLAN - BUILDING NO.10

NOT TO SCALE

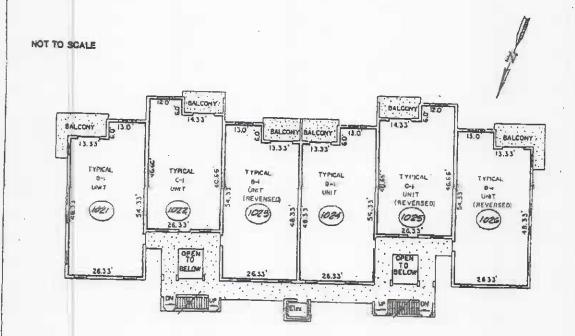


SURVEYOR'S NOTES:

- 1. The first floor finished floor elevation is 8.20 feet.
- The first floor finished ceiling elevation is 14.18 feet.
- indicates the limits of the units.
- 4. (1011) indicates the unit number designation.
- All areas and improvements exclusive of the units are common elements of the condominium.
- 6. The elevations shown are based on N.G.V. Datum of 1929.
- 7. The patios shown are limited common elements for the use of the adjacent unit.
- B. See Sheets 12 and 13 of 13 for typical unit plan.

UNSULTABLE FOR MICROFILM

SECOND FLOOR PLAN - BUILDING NO.10



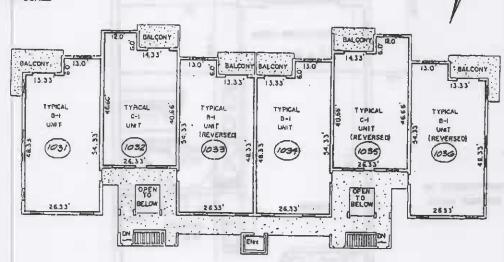
SURVEYOR'S NOTES:

- 1. The second floor finished floor elevation is 14.72 feet.
- 2. The second floor finished ceiling elevation is 22.72 feet.
- indicates the limits of the units.
- 4. (62) indicates the unit number designation.
- All areas and improvements exclusive of the units are common elements of the condominium.
- 6. The elevations shown are based on N.G.V. Datum of 1929.
- 7. The balconles shown are limited common elements for the use of the adjacent unit.
- 8. See Sheets 12 and 13 of 13 for typical unit plan.

FOR MICROFILM

THIRD FLOOR PLAN - BUILDING NO.10

NOT TO SCALE



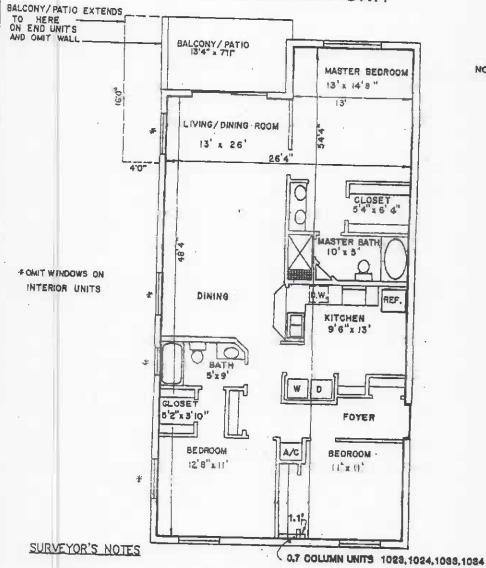
SURVEYOR'S NOTES:

- 1. The third floor finished floor elevation is 23.27 feet.
- 2. The third floor finished ceiling elevation is \$1.11 feet.
- indicates the limits of the units.
- 1. (1031) indicates the unit number designation.
- 5. All areas and improvements exclusive of the units are common elements of the condominium,
- 6. The elevations shown are based on N.G.V. Datum of 1929.
- 7. The balconies shown are limited common elements for the use of the adjacent unit.
- 8. See Sheets 12 and 13 of 13 for typical unit plan.

UNSUITABL FOR MICROFILM

ALLEN ENGINEERING, INC. 105 DIXIE LANE COCOA BEACH, FLORIDA-FEBRUARY 4, 1993

TYPICAL B-1 UNIT



NOT TO SCALE

- 1. INDICATES THE LIMIT OF THE UNIT.
- 2. ALL AREAS AND IMPROVEMENTS EXCLUSIVE OF THE UNIT ARE COMMON ELEMENTS OF THE CONDOMINIUM.
- 3. THE BALCONY/PATIO SHOWN ARE LIMITED COMMON ELEMENTS FOR THE USE OF THE ADJACENT UNIT.
- 4. THE UNIT PLAN IS REPRESENTATIONAL. THE DIMENSIONS SHOWN MAY VARY SLIGHTLY.
- 5. SOME UNITS MAY BE REVERSED OR A MIRROR IMAGE OF THE PLAN SHOWN.
- 6. REFER TO THE FLOOR PLANS ON SHEETS 9 THROUGH II FOR THE LOCATION OF THIS UNIT WITHIN THE BUILDING.

HICROFILM

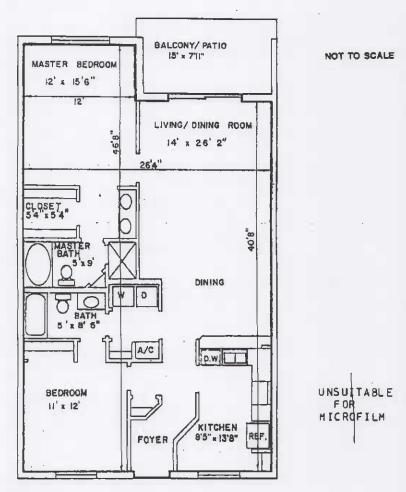
ALLEN ENGINEERING, INC. 106 DIXIE LANE COCOA BEACH, FLORIDA FEBRUARY 4, 1993

EXHIBIT "A"

8K3273PG4234

SHEET 12 OF 13

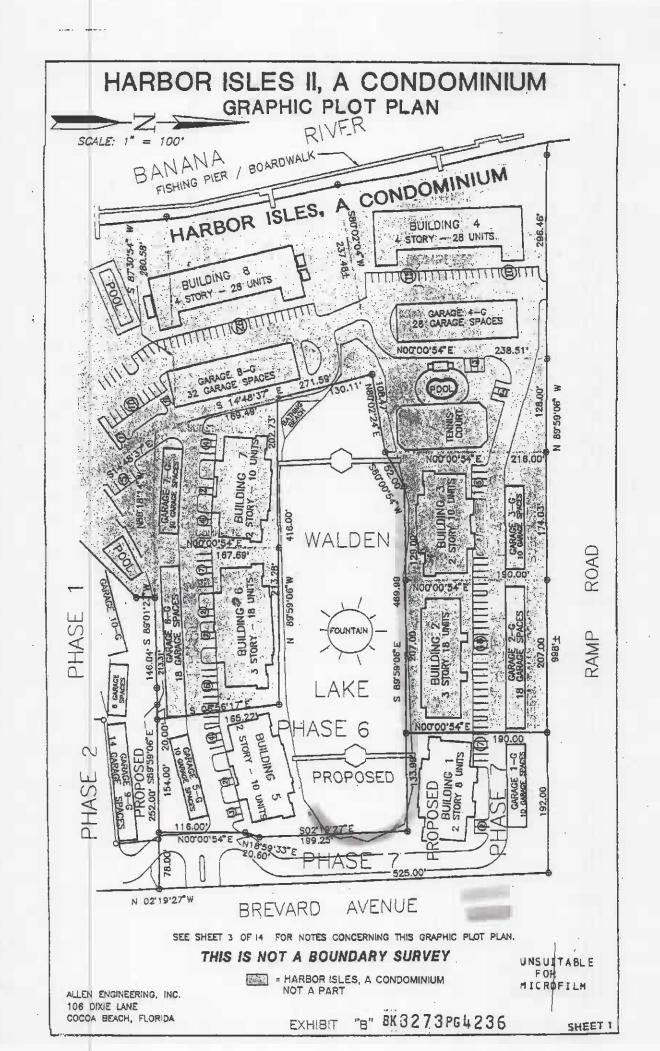
TYPICAL C-1.UNIT



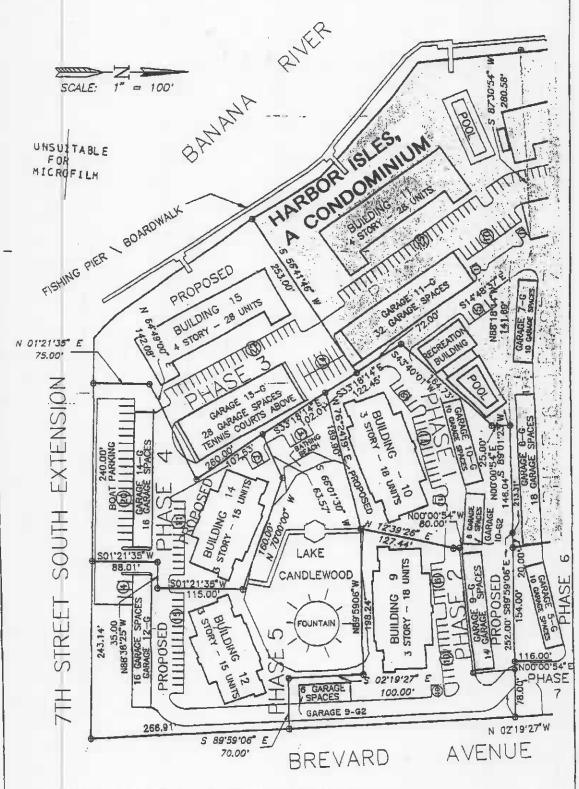
SURVEYOR'S NOTES

- INDICATES THE LIMIT OF THE UNIT.
- 2. ALL AREAS AND IMPROVEMENTS EXCLUSIVE OF THE UNIT ARE COMMON ELEMENTS OF THE CONDOMINIUM.
- 3. THE BALCONY/PATIO SHOWN ARE LIMITED COMMON ELEMENTS FOR THE USE OF THE ADJACENT UNIT.
- 4. THE UNIT PLAN IS REPRESENTATIONAL. THE DIMENSIONS SHOWN MAY VARY SLIGHTLY.
- 5. SOME UNITS MAY BE REVERSED OR A MIRROR IMAGE OF THE PLAN SHOWN.
- 6. REFER TO THE FLOOR PLANS ON SHEETS 9 THROUGH 11 FOR THE LOCATION OF THIS UNIT WITHIN THE BUILDING.

ALLEN ENGINEERING, INC. 106 DIXIE LANE COCOA BEACH, FLORIDA FEBRUARY 4, 1993



HARBOR ISLES II, A CONDOMINIUM GRAPHIC PLOT PLAN



SEE SHEET 3 OF 14 FOR NOTES CONCERNING THIS GRAPHIC PLOT PLAN.

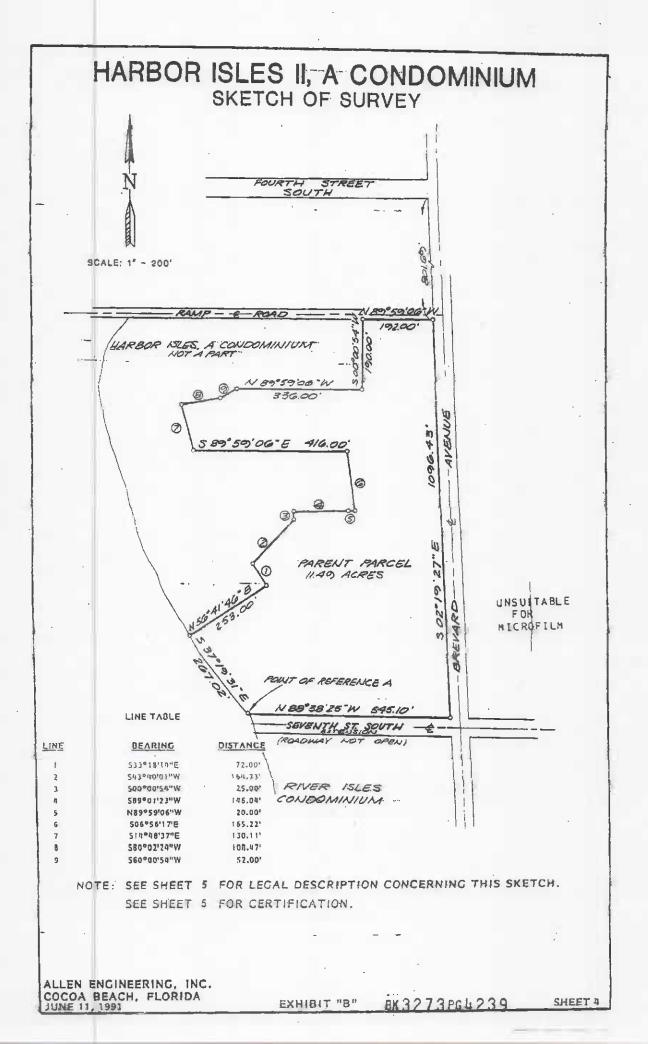
THIS IS NOT A BOUNDARY SURVEY

ALLEN ENGINEERING, INC. 106 DIXIE LANE COCOA BEACH, FLORIDA = HARBOR ISLES, A CONDOMINIUM NOT A PART

EXHIBIT "B" BK3273PG4237

SURVEYOR'S NOTES CONCERNING THE GRAPHIC PLOT PLAN:

- 1. Phase 1 contains Building 10, a 3-story building with a total of 18 units.
- 2. Phase 1 contains Garage 10-G with a total of 10 garage spaces.
- 3. Phase I contains Garage 10-G2 with a total of 6 garage spaces.
- 4. Phase 1 contains Garage 9-G with a total of 14 garage spaces.
- 5. Phase 2 contains Building 9, a 3-story building with a total of 18 units.
- 6. Phase 2 contains Garage 9-G2, with a total of 6 garage spaces.
- 7. Phase 3 contains Building 15, a 4-story building with a total of 28 units.
- 8. Phase 3 contains Garage 15-G with a total of 24 garage spaces.
- The tennis court on top of Garage 15-G is a common element facility to be constructed in Phase 3.
- 10. Phase 4 contains Building 4, a 3-story building with a total of 15 units.
- 11. Phase 4 contains Garage 14-G with a total of 16 garage spaces.
- 12. Phase 5 contains Building 12, a 3-story building with a total of 15 units.
- 13. Phase 5 contains Garage 12-G with a total of 16 garage spaces.
- 14. Phase 6 contains Building 5, a 2-story building with a total of 10 units.
- 15. Phase 6 contains Garage 5-G with a total of 10 garage spaces.
- 16. Phase 7 contains Building 1, a 2-story building with a total of 8 units.
- 17. Phase 7 contains Garage I-G with a total of 10 garage spaces.
- The balance of improvements planned by the developer consists of driveways, walkways, parking and open landscaped areas.
- All areas and improvements exclusive of the units are common elements of the condominium.
- 20. The graphic plot plan was prepared under the direction of Robert M. Salmon, Professional Land Surveyor, State of Florida, No. 4262, from an approved engineering site plan, prepared by Allen Engineering, Inc.
- Refer to Sheets 4 through 14 for the surveys, legal descriptions and surveyor's certification concerning Harbor Isles II, a Condominium.
- 22. All improvements shown are proposed.



LEGAL DESCRIPTION - PARENT PARCEL:

A portion of Government Lot 3, Section 15, Township 25 South, Range 37 East, Brevard County, Florida, being more particularly described as follows:

Commence at the intersection of the South right of way line of 4th Street South and the West right of way line of Brevard Avenue, said point shown on the plat of 6TH ADDITION, COCOA BEACH, according to the plat thereof recorded in Plat Book 11, Page 54 of the Public Records of Brevard County, Florida; thence run S02°19'27"E along said West line for 801.69 feet to the Southwest corner of Deed Book 440, Page 36 of said Public Records, also being a point in the South line of the plat described in Deed Book 335, Page 44 of said Public Records, and also being a point on the South right of way line of Ramp Road, and the POINT OF BEGINNING; thence continue S02º19'27"E along said West right of way line for 1,096.43 feet to a point on the North line of 7th Street South Extension; thence N88°38'25"W along said North line for 545.10 feet to a point on the ordinary high water line of the Banana River, Point of Reference "A"; thence return to the POINT OF BEGINNING; thence N89°59'06"W along the South right of way line of Ramp Road 192.00 feet to a point on the Easterly boundary line of Harbor Isles, a Condominium; thence \$00°00'54"W along said Easterly boundary 190.00 feet; thence N89°59'06"W along said Easterly boundary line 336.00 feet; thence \$60°00'54"W along said Easterly boundary line 52.00 feet; thence S80°02'24"W along said Easterly boundary line 108.47 feet; thence \$14°48'37"E along said Easterly boundary 130.11 feet; thence \$89°59'06"E along said Easterly boundary line 416.00 feet; thence \$06°56'17"E on said Easterly boundary line 165.22 feet; thence N89°59'06"W along said Easterly boundary line 20.00 feet; thence S89°02'23"W along said Easterly boundary line 146.04 feet; thence S00°00'54"W along said Easterly boundary line 25.00 feet; thence \$43°40'01"W along said Easterly boundary 164.73 feet; thence S33°18'14"E along said Easterly boundary 72.00 feet; thence N56°41'46"E along said Easterly boundary line 253.00 feet to a point on the ordinary high water line of the Banana River; thence meander said ordinary high water line of the Banana River S37°19'31"E for 267.02 feet to Point of Reference "A", sald parcel contains 11.49 acres, more or less.

SURVEYOR'S NOTE CONCERNING SKETCH OF SURVEY:

- The bearings shown are based on the bearing of the west right-of-way line of Brevard Avenue, being N02°19'27"W, assumed North meridian.
- There are improvements located on and across the subject parcels not located by this Survey. These improvements include but are not limited to, underground utilities, foundations, driveways, walkways, and irrigation systems.

CERTIFICATION:

I hereby certify the Sketch of Surveys shown on Sheets 4 through 13 of this exhibit were prepared under my direction in accordance with the "Minimum Technical Standards" for surveys in the State of Florida, described in Chapter 21HH-6, Florida Administrative Codes, pursuant to Chapter 472.027, Florida Statutes.

ALLEN ENGLIEERING, IN

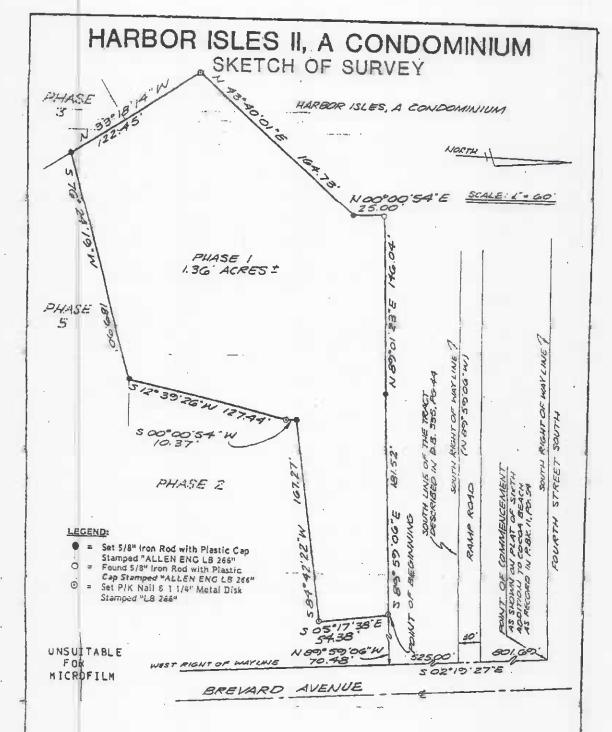
Not valid unless embossed with Surveyor's Seal

ROBERT MASALMON
PROFESSIONAL LAND SURVEYOR
STAVE OF FLORIDW, NO 1262

RES

ALLEN ENGINEERING, INC. COCOA BEACH, FLORIDA JUNE 11, 1991

EXHIBIT "B" 8K3273PG4240



LEGAL DESCRIPTION PHASE IS

A portion of Government Lots 2 and J. in Section 15. Township 2\$ South, Range 17 East, Brevard County, Florida, being more particularly described as follows:

Commence at the intersection of the South right-of-way line of Fourth Street South and the West right-of-way line of Oreward Avenue, said point as shown on Plat of Sixth Addition to Cocca Beach according to the Plat thereof recorded in Plat Book II, Page 54, Public Records of Brevard County; thence run of B.G. 840, Ps. 36, Brevard County Public Records, and also a point on the South line of the tract described in D.G. 335, Pg; 44, of said Public Records, and also a point on the South line of the tract described in D.G. 335, Pg; 44, of said Public Records, also being the South right-of-way line of Remark thence continue 50291927PE slong said West right-of-way line of Brevard Avenue, a distance of 535,000 feet; thence run N30959166*W, parallel with Said Ramp Road; a distance of 70,48 feet to the Point of Beginning: thence run S0591718*E, a distance of 54,38 feet; thence run S12°19126*W, a distance of 127.49 feet; thence run S00°00754*W, a distance of 10,17 feet; thence run S12°19126*W, a distance of 127.49 feet; thence run N43°40'01*E, a distance of 164.73 feet; thence run N33°16'11*W, a distance of 122.45 feet; thence run N43°40'01*E, a distance of 164.73 feet; thence run N00°00'54*E, a distance of 156.06 feet; thence run N00°00'54*E, a distance of 166.06 feet; thence run N00°00'54*E, a distance of 166.06 feet; thence run S00°59'06*E, a distance of 161.52 feet to the Point of Doginning, containing 1.36 acres, more or less.

ALLEN ENGINEERING, INC. 106 DIXIE LANE

COCOA BEACH, FLORIDA JUNE 11, 1991

EXHIBIT "BX 3273 PG 4241

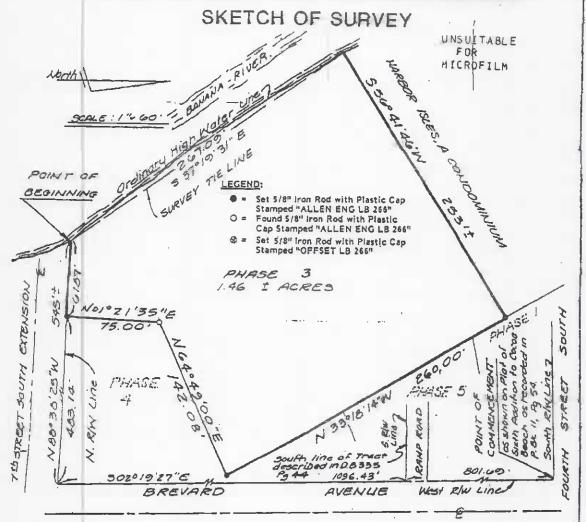
SKETCH OF SURVEY SCALE Set 5/8" Iron Rod with Plastic Cap Stamped "ALLEN ENG L8 266" Found 5/8" Iran Rod with Plastic Cap Stamped "ALLEN ENG LB 266" Set P/K Nail 6 1 1/4" Metal Disk Stamped "LB 266" PHASE 1 SOUTH 10.37 STREET PHASE 5 PHASE 2 1.07'ACREST 505°17'38"E N 02 19 27 PHASE N89°59'06"N POINT OF BEGINS
S.W. CORNER OF D.B.
PAGE 3G
RIGHT OF MAY LINE ? 54.0 70.00 304.52 5 02019 27 AVENUE BREVARD UNSUITABLE FOR MICROFILM

LEGAL DESCRIPTION PHASE 2:

A portion of Government Lots 2 and 3, in Section 15, Township 25 South, Range 37 East, Brevard County, Florida being more particularly described as follows:

Commence at the intersection of the South right-of-way line of Fourth Street South and the West right-of-way line of Brevard Avenue, said point as shown on Plat of Sixth Addition to Cocoa Beach according to the Plat thereof recorded in Plat Book 11, Page 54, Public Records of Brevard County; thence run S02°19'27"E along said West line of Brevard Avenue for 801.69 feet (said point also being the SW corner of D.B. 440, Pg. 36, Brevard County Public Records, and also a point on the South time of the tract described in D.B. 335, Pg. 44, of said Public Records, also being the South right-of-way line of Ramp Roadl; thence continue S02°19'27"E along said West right-of-way line of Brevard Avenue, a distance of 525.00 feet to the Point of Beginning; thence continue S02°19'27"E along said West rightof-way line of Brevard Avenue, a distance of 304.52 feet; thence run N89°59'06"W parallel with said Ramp Road, a distance of 70.00 feet; thence run N02°19'27"W, a distance of 100.00 feet; thence run N89°59'06"W, a distance of 198.24 feet; thence run N12°39'26"E, a distance of 127.44 feet; thence run N00°00'54"E, a distance of 10.37 feet; thence run N89°59'06"E, parallel with said Ramp Road, a distance of 167.27 feet; thence run N05°17'38"W, a distance of 54.38 feet; thence run S89°59'06"E, parallel with said Ramp Road, a distance of 70.48 feet to the Point of Beginning, containing 1.07 acres, more or less.

ALLEN ENGINEERING, INC. 106 DIXIE LANE COGOA BEACH, FLORIDA BK3273PG4242

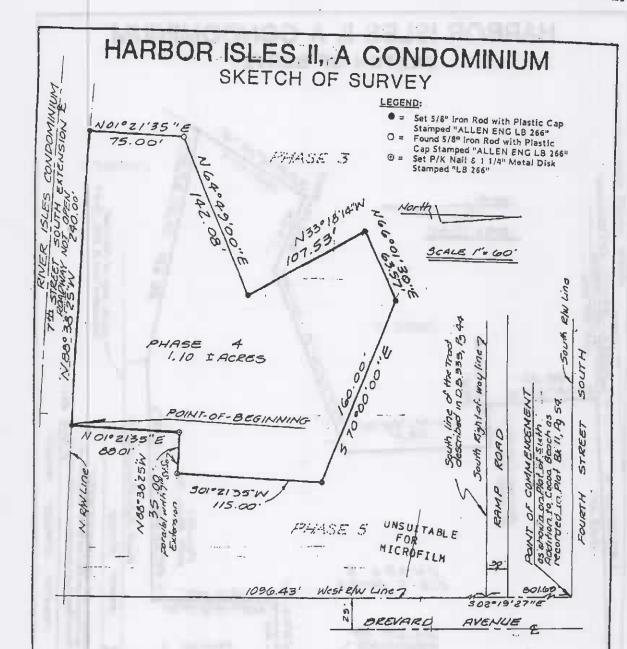


LEGAL DESCRIPTION - PHASE 3:

A_portion of Government Lot 3, in Section 15. Township 25 South, Range 37 East, Brevard County, Florida, being more particularly described as follows:

Commence at the intersection of the South right of way line of Fourth Street South and the West right of way line of Brevard Avenue, said point as shown on Plat of Sixth Addition to Cocoa Beach, according to the plat thereof recorded in Plat Book 11, Page 54, Public Records of Brevard County; thence run So2°19'27"E along said West line of Brevard Avenue for BD1.59 feet (said point also being the Southwest corner of Deed Book 440, Page 36, Brevard County Public Records, and also a point on the South line of tract described in Deed Book 335, Page 44 of said Public Records, also being the South right of way line of Ramp Road); thence continue So2°19'27"E, along the West right of way line of Brevard Avenue, a distance of 1,096.43 feet to the intersection point of said West right of way line of Brevard Avenue and the North right of way line of said Seventh Street South Extension; thence run N88°38'25"W along the North right of way line of said Seventh Street South Extension, a distance of 545.00 feet, more or less, to a point on the ordinary high water line of the Banana River and the POINT OF BEGINNING; thence run S88°38'25"E, along the North right of way line of said Seventh Street South Extension, a distance of 61.87 feet, more or less, to a point lying 483.14 feet West of the intersection of the West right of way line of Brevard Avenue and the North right of way line of Seventh Street South; thence run N01°21'35"E, a distance of 75.00 feet; thence run N64°49'00"E, a distance of 142.08 feet; thence run N33°18'14"W, a distance of 260.00 feet; thence run S66°41'46"W, a distance of 253.00 feet, more or less, to the ordinary high water line of the Banana River; thence meander S37°19'31"E along the ordinary high water line of the Banana River, a distance of 267.09 feet, more or less to the POINT OF BEGINNING, containing 1.46 acres, more or less.

ALLEN ENGINEERING, INC. 106 DIXIE LANE COCOA BEACH, FLORIDA JUNE 11, 1991



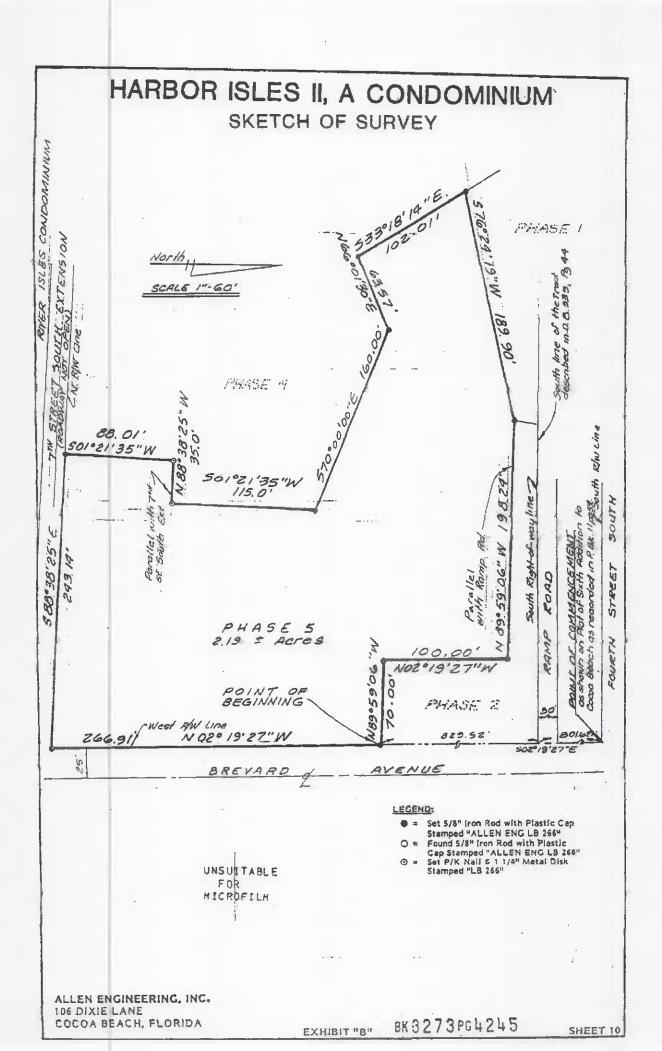
LEGAL DESCRIPTION - PHASE 4:

A portion of Government Lot 3, in Section 15, Township 25 South, Range 37 East, Brevard County, Florida, being more particularly described as follows:

Commence at the intersection of the South right of way line of Fourth Street South and the West right of way line of Brevard Avenue, said point as shown on plat of Sixth Addition to Cocoa Beach, according to the plat thereof recorded in Plat Book 11, Page 54, Public Records of Brevard County; thence run S02°19'27"E along said West line of Brevard Avenue for 801.69 feet (said point also being the Southwest corner of Deed Book 440, Page 36, Brevard County Public Records, and also a point on the South line of the tract described in Deed Book 335, Page 44 of said Public Records, also being the South right of way line of Ramp Road); thence continue along said West right of way line of Brevard Avenue, a distance of 1,036.43 feet to the North line of Seventh Street South Extension; thence run N88°38'25"W, along said Seventh Street South Extension, a distance of 243.14 feet to the POINT OF BEGINNING; thence continue N88°38'25"W, along said North right of way line of Seventh Street South Extension, a distance of 240.14 feet; thence run N01°21'35"E, a distance of 75.00 feet; thence run N64°49'00"E, a distance of 142.08 feet; thence run N33°18'14"W, a distance of 107.53 feet; thence run N66°01'30"E, a distance of 63.57 feet; thence run S70°00'00"E, a distance of 160.00 feet; thence run S01°21'35"W, a distance of 155.00 feet; thence run N88°38'25"W, parallel with said Seventh Street South Extension, a distance of 35.00 feet; thence run S01°21'35"W, a distance of 88.01 feet to a point on the North right of way line of Seventh Street South Extension and the POINT OF BEGINNING, containing 1.10 acres, more or less.

ALLEN ENGINEERING, INC. 106 DIXIE LANE COCOA BEACH, FLORIDA JUNE 11, 1991

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LEGAL DESCRIPTION PHASE 5:

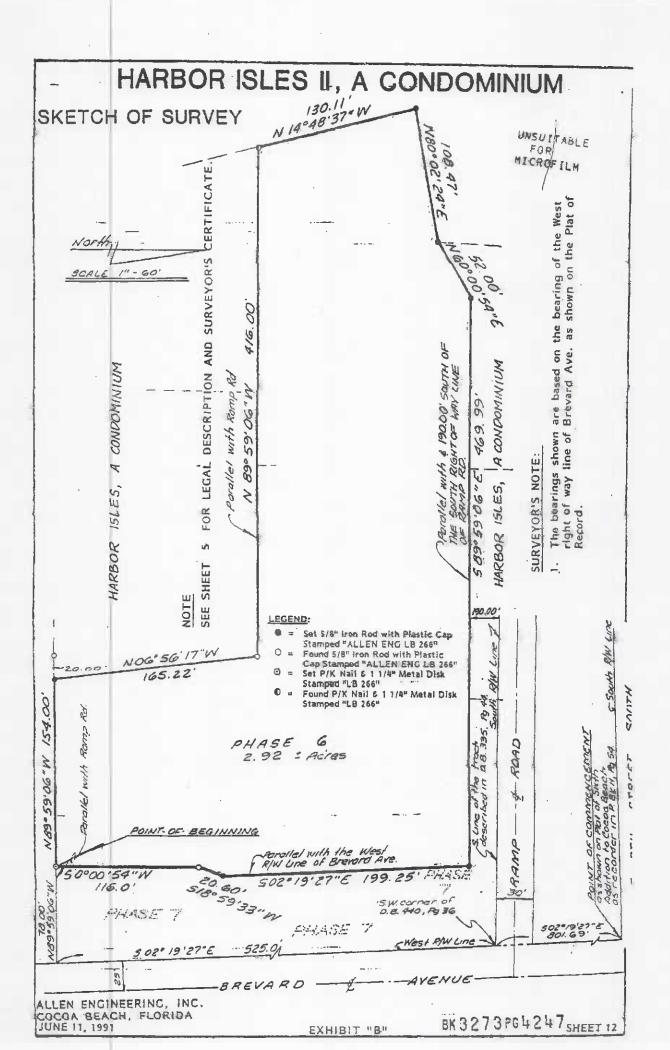
A portion of Government Lot 3, in Section 15, Township 25 South, Range 37 East, Brevard County, Florida being more particularly described as follows:

Commence at the intersection of the South right-of-way line of Fourth Street South and the West right-of-way line of Brevard Avenue, said point as shown on Plat of Sixth Addition to Cocoa Beach according to the Plat thereof recorded in Plat Book 11, Page 54, Public Records of Brevard County; thence run 502°19'27"E along said West line of Brevard Avenue for 801.69 feet (said point also being the SW corner of D.B. 440, Page 36, Brevard County Public Records, and also a point on the South line of the tract described in D.B. 335, Page-44, of said Public Records, also being the South right-ofway line of Ramp Road); thence continue along-said West right-of-way line of Brevard Avenue, a distance of 829.52 feet to the POINT OF BEGINNING; thence run N89°59'06"W, a distance of 70.00 feet; thence run N02°19'27"W, a distance of 100.00 feet; thence run N89°59'06"W a distance of 198.24 feet; thence run \$76°24'19"W a distance of 189.90 feet; thence run \$33°18'14"E a distance of 102.01 feet; thence run N66°01'30"E a distance of 63.97 feet; thence run \$70°00'00"E, a distance of 160.00 feet; thence run \$01°21'35"W, a distance of 116.00 feet; thence run N88°38'25"W, parallel with said Seventh Street South Extension, a distance of 35.00 feet; thence run 501°21'35"W a distance of 88.01 feet to a point on the North right-of-way line of Seventh Street South Extension; thence run S88°38'25"E along said North right-of-way line of Seventh Street South Extension, a distance of 243.14 feet to the intersection of said North line of Seventh Street South with the said West right-of-way line of Brevard Avenue; thence run N02°19'27"W along said West right of way line of Brevard Avenue, a distance of 266.91 feet to the POINT OF BEGINNING, containing 2.19 acres, more or less.

> UNSUITABLE FOR MICROFILM

ALLEN ENGINEERING, INC. COCOA BEACH, FLORIDA JUNE 11, 1991

EXHIBIT "В" 8K3273PG4246

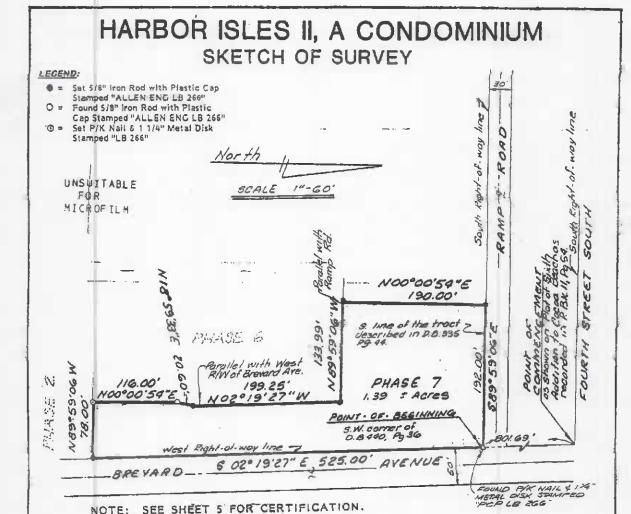


LEGAL DESCRIPTION - PHASE 6:

A portion of Government Lot 2 in Section 15, Township 25 South, Range 37 East, Brevard County, Florida, being more particularly described as follows: Commence at the intersection of the South right of way line of Fourth Street South and the West right of way line of Brevard Avenue, said point as shown on Plat of Sixth Addition to Coccoa Beach, according to the Plat thereof recorded in Plat Book 11, Page 54, Public Records of Brevard County; thence run S02°19'27"E along said West line of Brevard Avenue for 801.69 feet, (said point also being the Southwest corner of Deed Book 440, Page 36, Brevard County Public Records, and also a point on the South line of the tract described in Deed Book 335, Page 44 of said Public Records, also being the South right of way line of Ramp Road); thence continue S02°19'27"E along said West right of way line of Brevard Avenue, a distance of 525.00 feet; thence run N89°59'06"W, parallel with said Ramp Road, a distance of 78.00 feet to the POINT OF BEGINNING; thence continue N89°59'06"W, parallel with said Ramp Road, a distance of 416.00 feet; thence run N89°59'06"W, parallel with Ramp Road, a distance of 416.00 feet; thence run N14°48'37"W, a distance of 130.11 feet; thence run N80°02'24"E, a distance of 108.47 feet; thence run N60°00'54"E, a distance of 52.00 feet to a point lying 190.00 feet South of the South right of way line of Ramp Road; thence run S89°59'06"E, a distance of 469.99 feet; thence run S02°19'27"E, parallel with said right of way line of Brevard Avenue, a distance of 199.25 feet; thence run S18°59'33"W, a distance of 20.60 feet; thence run S00°00'54"W, a distance of 116.00 feet to the POINT OF BEGINNING. Containing 2.92 acres; more or less.

UNSUITABLE
FOR
MICROFILM

ALLEN ENGINEERING, INC. COCOA BEACH, FLORIDA JUNE 11, 1991



LEGAL DESCRIPTION PHASE 7:

A portion of Government Lot 2, in Section 15, Township 25 South, Range 37 East, Brevard County, Florida being more particularly described as follows:

Commence at the intersection of the South right-of-way line of Fourth Street South and the West right-of-way line of Brevard Avenue, said point as shown on Plat of Sixth Addition to Cocoa Beach according to the Plat thereof recorded in Plat Book 11, Page 54, Public Records of Brevard County; thence run S02°19'27"E along said West line of Brevard Avenue for 801.69 feet to the Point of Beginning (said point also being the SW corner of D.B. 440, Pg. 36, Brevard County Public Records, and also a point on the South line of the tract described in D.B. 335, Pg. 44, of said Public Records, also being the South right-of-way line of Ramp Road; thence continue S02º19'27"E along said West right-of-way line of Brevard Avenue, a distance of 525.00 feet; thence run N89°59'06"W, a distance of 78.00 feet; thence run N00°00'54"E, a distance of 116,00 feet; thence run N18059'33"E, a distance of 20,60 feet; thence run N02°19'27"W, parallel with said West right-of-way line of Brevard Avenue, a distance of 199.25 feet to a point lying 190.00 feet South of the South right-of-way line of Ramp Road; thence run N89°59'06"W, a distance of 133.99 feet; thence run N00°00'54"E, a distance of 190.00 feet to a point lying on the South right-of-way line of said Ramp Road; thence run \$89°59'06"E, along said South line, a distance of 192.00 feet to the Point-of-Beginning. Containing 1.39 acres, more or less.

ALLEN ENGINEERING, INC. COCOA BEACH, FLORIDA JUNE 11, 1991

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