

Coral Springs Villas Condominium Association

RULES AND REGULATIONS

(Version approved 5/20/97 by Board of Directors)

1. No articles, fabrics, material, signs, rugs, laundry or other item of any kind shall be hung from or attached to doors, windows, window sills, exterior walls, railings, fences, the buildings, stairs or other common areas or common elements of the property.
2. No personal property of any kind may be stored in the common areas, limited common areas, patios, stairwells, landings or grounds with the exception that lawn furniture, operational outdoor grills, potted plants, and fully assembled bicycles (no parts or tires not part of the assembled bicycle) may be stored on the ground floor patios behind the fences. For example, no automobile tires, wood, plastic wading pools, tools, non-patio furniture, trash or debris, containers, toys, window and door screens may be stored outside. Second floor units are not permitted to store any item outside the condominium unit -- including bicycles, chairs, potted plants, and grills. Potted plants are permitted in the ground floor patio areas only; however, not on the fences.
3. No automotive work may be done on the premises, including, but not limited to: oil changes, brake work, and coolant or oil refilling. No car washing is permitted on the grounds, common areas, and common elements. Hose bibs and the water supply may be used for building and grounds maintenance only and only by authorized association employees or contractors. Water shall not be used for filling wading pools or for commercial purposes.
4. Each owner or tenant shall keep each of the respective condominium units in good state of preservation and cleanliness and shall not sweep or throw or permit to be swept or thrown any substance or material from the doors, windows or landings of the property. Said owner or tenant shall keep each of the respective condominium units free of insects and other pests through proper cleanliness and extermination. Said owner or tenant shall not store trash or debris outside each of the respective units, even on a short term basis.
5. No Back-In Parking.
6. No ball playing in grassy areas.
7. No loitering at any time in stairwells, or after hours at pool.
8. No owner shall make or permit to be made noises or act in any manner that will disturb or annoy the occupants of any of the units or do or permit anything to be done which will interfere with the rights, or comfort or convenience of other owners or tenants. For example, no bicycles or toys may be parked or chained on the stairways, landings and sidewalks, even on a temporary basis. Recorded and live-performances of music must be at levels to not bring attention to it by any other occupant in the building. This is enforceable at all times -- not just during city noise ordinance periods. If music, etc. from your unit can be heard outside your unit, you are in violation.

9. No awnings, window guards, security bars, light reflective materials, storm shutters, ventilators, fans or air-conditioning devices shall be used in or about the unit except if approved in writing by the Board of Directors. The exterior of the units may not be altered in anyway without the prior written approval of the Board of Directors. No supplemental cooking or heating devices may be used inside the unit that fail to meet the requirements of city and fire ordinances or if a threat to the safety of other occupants of the buildings.
10. No sign, notice or advertisement shall be inscribed or exposed on or at any window or other part of the property or on vehicles parked at the property without the prior written consent of the Board of Directors.
11. No owner shall request or cause any employee of the Condominium Association to perform the private business of the owner at the expense of the association, except as shall have been approved in writing by the Board of Directors.
12. No radio television or satellite dish shall be attached to, or hung from the exterior of the buildings and no transmitting equipment shall be operated in a unit. This prohibition does not apply to any master television antenna system or cable system.
13. No owner shall use or permit to be used or disposed of on-site any inflammable or environmentally sensitive oil or fluids such as gasoline, motor oil, kerosene, naphtha or benzene, or other potentially explosive or inflammable substance or items deemed by the Board of Directors to be hazardous or a threat to the environment.
14. No name plates or other posted information may be placed on buildings or doors except as approved by the Board of Directors.
15. The Condominium Association, in accordance with Florida Statute, may retain keys allowing access to each unit. Where practical, entry will be made by pre-arrangement with the unit /owner.
16. Pets must be kept on a leash at all times, and must be walked in designated areas only. Pets may not be left unattended or tied on the property. Cats must be kept inside the units unless on a leash and properly attended. No dogs over 25 pounds are permitted at the property. Owners are responsible for all acts of pets and damages to the common areas. Animal waste must not be permitted to remain on the grounds -- immediate clean-up is required of the pet owner.
17. Food and beverages may not be prepared or consumed in the common areas or common elements, including pool area. All food and beverage debris, cups, bottles, containers, wrappings or any other waste material must be properly disposed of in the dumpster or personal trash containers. Owners and tenants are responsible for the cleanliness of the grounds contiguous to each respective unit. The entrance areas at each unit must be kept free of trash, debris, and personal property. Unit owners and tenants and their children and guests must pick-up after themselves and police the grounds.

18. Dumpsites are provided for the disposal of household garbage and trash only. The gates to the dumpster compound must be kept closed at all times. Dumpsites and the dumpster areas must not be used for the disposal of furniture, mattresses, appliances, bicycles, metal, concrete and wood objects, construction materials, landscape cuttings brought in from off-site and any other personal property. All garbage and trash must be placed inside the dumpsites and not on the ground. Children not capable of placing the garbage and trash inside the dumpsters must not be given that responsibility. No household garbage or trash may be temporarily left outside any condominium unit. All items and materials not considered household garbage or trash must be transported by the owner or tenant to the Coral Springs Transfer station on Saturday or Sunday at the western end of Wiles Road. Owners and tenants shall be charged for items required to be transported by the association as a result of this violation.
19. Parking is permitted in assigned and striped areas and guest spaces only. Recreation vehicles, commercial vehicles, boats and trailers may not be parked on the property. Motorcycles and mopeds must be parked in assigned spaces only -- not on sidewalks, landings or at the end of a parking space occupied by another vehicle. No overnight parking is permitted on the grounds except for authorized vehicles. No person may occupy a vehicle overnight on the property. No electrical cords or water hoses may be connected to any vehicle on the grounds. No vehicle sanitation lines may be opened or cleaned on the property. Each unit has an assigned parking spot for the exclusive use of the owner or the owner's tenant. Unauthorized use of assigned parking spaces shall be deemed a parking violation. See rule 17. for enforcement provisions.
20. Any vehicle which appears to be abandoned or parked in violation of parking rules and regulations shall be towed in accordance with the Florida Statutes at the expense of the owner of the vehicle. Parking violation stickers shall be posted on abandoned vehicles or vehicles in violation of parking rules and regulations and shall be towed without further notice to the owner of the vehicle. Vehicles shall be considered abandoned if not moved in seven days and one or more of the following conditions exists: Florida tags are missing or expired; a tire is left flat and not repaired in a reasonable period of time; tire air-pressure is low indicating that the vehicle is not driveable; the vehicle has been damaged and is evidently not driveable; vehicle body parts are left on the ground; or any other condition of a vehicle which would indicate to a prudent person that it is not operational. No vehicle storage or repair is permitted on the property. Vehicles are defined as all motorized forms of transportation including cars, trucks, motorcycles, etc.. No vehicle is to be parallel parked along the east side of the fenced court, the north side of building #4 (see no parking sign at this location), or the west side of buildings #1 and #10.
21. Posted swimming pool rules shall be enforced as required by Florida Statutes and the Florida Department of Health and Rehabilitation to ensure safe and sanitary conditions. Even in the absence of posted rules, the following rules apply: hours of operation are 8:00 AM to 10:00 PM seven days per week; no more than 15 persons may occupy the pool at one time; showering is required prior to anyone entering the water; food and drink in the pool area is banned at all times; animals are not permitted in the water or on the pool deck at any time; no running or diving is permitted; children, under 15 years of age, are prohibited from using the pool unless under the supervision of a responsible adult; unsupervised children, under 15 years of age, shall be asked to leave the pool area; pool area gates must be kept closed at all times; trash and debris must be disposed of in the trash containers or dumpsites; no climbing or sitting on the pool fence is permitted; the pool and pool deck is reserved for residents and their guests only. No bicycles, skates, rollerblades, scooters or skateboards are permitted in the pool area.

22. A walled and gated recycle area is provided adjacent to the dumpsites compounds. Keep the gates closed at all times. Newspapers must be placed in the appropriate blue recycle bins -never on the ground. Do not put newspapers in plastic bags. Aluminum cans are to be placed in the appropriate blue recycle bins -- never on the ground, Do not use plastic bags for any purpose at the recycle bins. Do not place any item whatsoever on the ground in the recycle bin including paper, plastic, cans, abandoned furniture and appliances.
23. Owners are responsible for the actions of their tenants, guests, and guests of their tenants.
24. The Condominium Association must be presented with a copy of all leases.

The above listed Rules and Regulations have been promulgated by the Board of Directors in accordance with Florida Statutes and the condominium documents of Coral Springs Villas Condominium Association. The management company is directed to reasonably and impartially enforce these Rules and Regulations and to report violations to the Board of Directors. The authority to fine is stated in the association's governing documents. No fine may be levied until notice and opportunity for hearing have been given to the owner. The owner is held liable for violations of Rules and Regulations by tenants. Owners must ensure that leases include provisions for enforcement of Rules and Regulations and fines in accordance with the condominium documents. Violations of Rules and Regulations shall result in fines up to \$100,00 per incident, Continuing violations Shall result in fines not exceeding \$1,000.00.

RULES AND REGULATIONS SHALL BE ENFORCED AND FINES IMPOSED IN THE BEST INTERESTS OF THE PROPERTY AND THE CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION BOARD OF DIRECTORS CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC.

CALL THE MANAGEMENT COMPANY TO REPORT ALL VIOLATIONS AND IDENTIFY THE OWNER OR TENANT RESPONSIBLE -- 724-2001.

THE RESPONSIBLE PARTY WILL BE BILLED AND COLLECTION PROCEEDINGS SHALL BE INSTITUTED.

82-317706

AMENDMENT

TO

DECLARATION OF CONDOMINIUM

OF

CORAL SPRINGS VILLAS

A Condominium

Nov 29 11 01 AM '82

MADE by the undersigned Developer, for itself, its successors, grantees and assigns, this 18th day of November, 1982.

The undersigned Developer in accordance with the authority granted in Section 13 of the Declaration of Condominium of Coral Springs Villas, a Condominium recorded October 1, 1981, in Official Records Book 9822, at Page 223, of the Public Records of Broward County, Florida, hereby amends said Declaration of Condominium as follows:

1. Section 3.1 of the Declaration is amended to substitute a new Exhibit "B" attached hereto for the previously existing Exhibit "B", in order to show thereon the approximate size, location and height of proposed structures in Phase II of said Condominium.

2. Section 3.8 of the Declaration is amended to substitute a new Exhibit "B" as set forth in paragraph 1 hereof for the previously existing Exhibit "B" in order to show thereon the approximate size, location and height of proposed structures in Phase II of said Condominium.

IN WITNESS WHEREOF, the Developer has executed this Amendment to Declaration of Condominium of Coral Springs Villas, a Condominium, the day and year first above written.

CHRISDON BUILDERS AND REALTY CORPORATION, a Florida corporation

By [Signature]
ROBERT N. WAUGAMAN, President

Witnesses:

[Signature]
[Signature]

STATE OF FLORIDA
COUNTY OF BROWARD

I HEREBY CERTIFY that on this day before me, an officer duly authorized to take acknowledgements, personally appeared ROBERT N. WAUGAMAN, President of CHRISDON BUILDERS AND REALTY CORPORATION, a Florida corporation, and he acknowledged before me that he executed the foregoing in his said capacity.

WITNESS my hand and official seal in the County and State last aforesaid this 18th day of November, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires:

Notary Public, State of Florida at Large
My Commission Expires Dec 18, 1983
Bonded thru General Ins. Underwriters

WILLIAM E. BLYLER
Attorney At Law
1881 University Drive
206 University Professional Plaza
Coral Springs, Florida 33065

REC 10528 Pg 131



1304

PAUL E. BREWER
LAND SURVEYING

LAND PLANNING

LOCATION MAP

THIS LETTER AND/OR ACCEPT IS IN FULL
DUNES TRAILS AN UNINCORPORATED
AND AN EMBOSSED SIGNATURE SHALL

THIS LETTER AND/OR ACCEPT IS IN FULL
DUNES TRAILS AN UNINCORPORATED
AND AN EMBOSSED SIGNATURE SHALL

NOTED: THE SURVEYOR HAS
CONDUCTED A VISUAL INSPECTION
OF THE PROPERTY AND HAS
NOTED THE EXISTING
IMPROVEMENTS AND
THEIR LOCATION AND
DIMENSIONS.

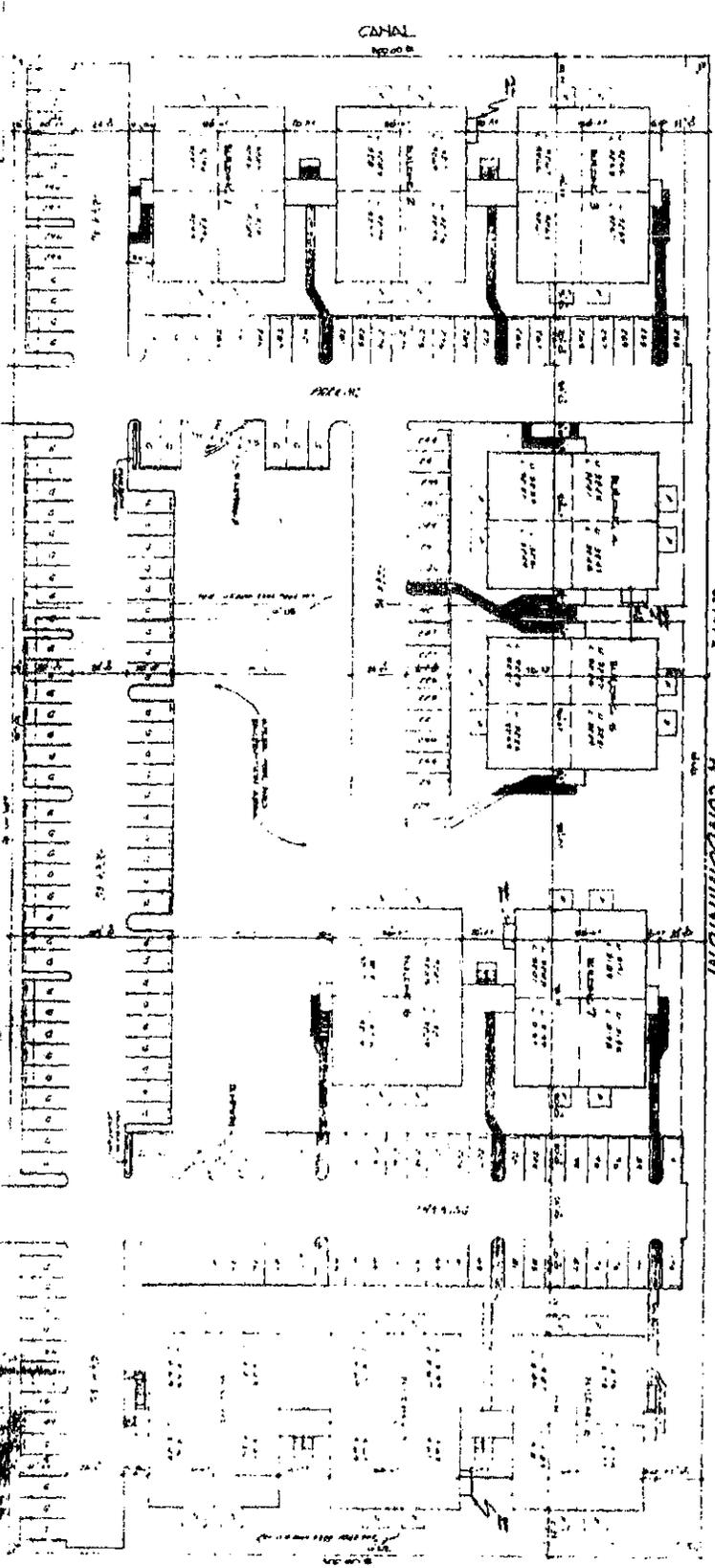


EXHIBIT B TO THE DECLARATION OF CONDOMINIUM
OF CORAL SPRINGS VILLAS OF CORAL SPRINGS,
A CONDOMINIUM

OFF 10528 P6 132

MEMO: Legibility of writing,
typing or printing unsatisfactory in
this document when microfilmed.

CERTIFICATION

THIS CERTIFICATION made this 2nd day of November, 1982 by the undersigned surveying firm pursuant to the provisions of Section 718.104(4)(e) of the Florida Statutes as amended, is a Certification that the construction of the improvements with respect to Phase I, as described in the attached Exhibit "B", together with Exhibit "B-1" through "B-11", inclusive, together with the provisions of the Declaration of Condominium of Coral Springs Villas, a Condominium, as recorded in O.R. Book 9822, at Page 223, of the Public Records of Broward County, Florida, is substantially completed so that such materials, together with the provisions of said Declaration describing the condominium property, is an accurate representation of the location and dimensions of the improvements, and so that the identification and dimensions of the common elements and of each unit can be determined from these materials.

With respect to Phase II, this is a Certification that the construction of the improvements, as proposed, with respect to Phase II as described in the attached Exhibit "B", together with Exhibit "B-1" through "B-11", inclusive, together with the provisions of the Declaration of Condominium of Coral Springs Villas, a Condominium, recorded as stated above, is not substantially completed; however, said Exhibits contain an accurate representation of the improvements described thereon as proposed so that such material, together with the wording in the Declaration of Condominium of Coral Springs Villas, a Condominium, is an accurate representation of the locations and dimensions of the improvements, as proposed, and that said identification, location and dimensions of common elements and of each apartment can be determined from these materials.

PAUL E. BREWER AND ASSOCIATES

BY 
Paul E. Brewer
Registered Land Surveyor
No. 3240
State of Florida

THIS LETTER AND/OR AFFIDAVIT IS VOID UNLESS IT BEARS AN ORIGINAL SEAL AND AN UNDOUBTED SURVEYOR'S SIGNATURE

RECORDED IN THE OFFICE OF
E. T. JOHNSON
COUNTY CLERK

REF 10528pg 133

AMENDMENT TO
DECLARATION OF CONDOMINIUM
OF
82-336782 CORAL SPRINGS VILLAS, A CONDOMINIUM

MADE between the undersigned Developer, for itself,
its successors, grantees and assigns this 9th day of
September, 1982.

The undersigned Developer, in accordance with the
authority granted to it in Section 3.8 of the Declaration
of Condominium of CORAL SPRINGS VILLAS, a CONDOMINIUM,
recorded October 1, 1981, in O.R. Book 9822, at Page 223,
of the Public Records of Broward County, Florida, being
the owner in fee simple title of record to the certain
lands located and situate in Broward County, Florida, being
more particularly described in Exhibit "A" attached hereto,
does hereby amend said Declaration of Condominium of CORAL
SPRINGS VILLAS, a CONDOMINIUM, and submit the said lands and
improvements thereto to condominium ownership pursuant to
Chapter 718 and 718.403, Florida Statutes.

As a consequence of the foregoing, Section 3.4(a) of
said Declaration of Condominium is hereby amended to read
as follows:

"(a) Apartment Buildings. There are ten (10)
apartment buildings containing a total of eighty (80)
apartments which are being submitted to condominium
ownership hereby as Phase I and Phase II. Each
apartment (unit) is identified by the use of its
individual mailing address number. The location of
buildings and apartments for Phase I and Phase II
are graphically described in Exhibit "B" attached
hereto."

RETURN TO:
WILLIAM E. BLYLER
Attorney At Law
1881 University Drive
206 University Professional Plaza
Coral Springs, Florida 33065

DEC 15 4 21 PM '82

REC 10562 pg 758

13-
A

The subject property being submitted to condominium ownership hereunder is subject to all applicable provisions of the Declaration of Condominium of CORAL SPRINGS VILLAS, a CONDOMINIUM, as recorded in O.R. Book 9822, at Page 223, of the Public Records of Broward County, Florida.

IN WITNESS WHEREOF, the Developer has executed this Amendment to Declaration of Condominium the day and year first above written.

Signed, sealed and delivered in the presence of:

Ray J. Been

Ray J. Been

CHRISDON BUILDERS AND REALTY CORP.

By *Robert N. Waugaman*

Robert N. Waugaman, President

STATE OF FLORIDA)
) SS
COUNTY OF BROWARD)

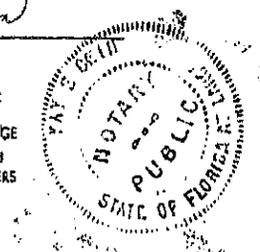
BEFORE ME, the undersigned authority, personally appeared Robert N. Waugaman, known to me as the President of Chrisdon Builders and Realty Corporation, who acknowledged that he executed the foregoing Amendment to Declaration of Condominium for the purposes therein expressed.

WITNESS my hand and official seal in the State and County last aforesaid this 9th day of September, 1982.

Ray J. Been

NOTARY PUBLIC

MY COMMISSION EXPIRES:
NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES NOV 25 1983
BONDED THRU GENERAL INS. UNDERWRITERS



REC 10562Pg 759

EXHIBIT "A" TO AMENDMENT TO DECLARATION OF CONDOMINIUM OF CORAL
SPRINGS VILLAS, A CONDOMINIUM

LEGAL DESCRIPTION

PHASE II

THE SOUTH 288.00 FEET, OF THE NORTH 629.49 FEET OF PARCEL "D",
CORAL SPRINGS COUNTRY CLUB WEST, SECTION 20, TOWNSHIP 48 SOUTH,
RANGE 41 EAST, CITY OF CORAL SPRINGS, BROWARD COUNTY, FLORIDA,
AS RECORDED IN PLAT BOOK 70, Page 41, OF THE PUBLIC RECORDS
OF SAID BROWARD COUNTY, FLORIDA.

RECORDED IN THE OFFICE OF THE
DE BROWARD COUNTY, Florida
F. T. JOHNSON
COUNTY ADMINISTRATOR

REC 10562 pg 760

STATE OF FLORIDA
COUNTY OF BROWARD

I HEREBY CERTIFY that on this day before me, an Officer duly qualified to take acknowledgments, personally appeared ROBERT N. KAUGAMAN, President of CHRISDON BUILDERS AND REALTY CORPORATION, a Florida corporation, and he acknowledged before me that he executed the foregoing in his said capacity.

WITNESS my hand and official seal in the County and State last aforesaid this 17 day of October, 1982.

NOTARY PUBLIC

My Commission Expires:

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the signatories in the attached consent forms, constituting the unit owners in said condominium, hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

REC 10606Pg 529

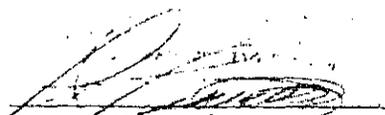
CERTIFICATION

THIS CERTIFICATION made this 6th day of January, 1983 by the undersigned surveying firm pursuant to the provisions of Section 718.104 (4) (e) of the Florida Statutes as amended, is a Certification that the construction of the improvements with respect to Phase I, as described in the attached Exhibit "B", together with Exhibit "B-1" through "B-11", inclusive, together with the provisions of the Declaration of Condominium of Coral Springs Villas, a Condominium, as recorded in O.R. Book 9822, at Page 223, of the Public Records of Broward County, Florida, is substantially completed so that such materials, together with the provisions of said Declaration describing the condominium property, is an accurate representation of the location and dimensions of the improvements, and so that the identification and dimensions of the common elements and of each unit can be determined from these materials.

With respect to Phase II, this is a Certification that the construction of the improvements, as proposed, with respect to Phase II as described in the attached Exhibit "B", together with Exhibit "B-1" through "B-11", inclusive, together with the provisions of the Declaration of Condominium of Coral Springs Villas, a Condominium, recorded as stated above, is not substantially completed; however, said Exhibits contain an accurate representation of the improvements described thereon as proposed so that such material, together with the wording in the Declaration of Condominium of Coral Springs Villas, a Condominium, is an accurate representation of the locations and dimensions of the improvements, as proposed, and that said identification, location and dimensions of common elements and of each apartment can be determined from these materials.

PAUL E. BREWER AND ASSOCIATES

BY


PAUL E. BREWER
REGISTERED LAND SURVEYOR
NO. 3240
STATE OF FLORIDA

**PAUL E. BREWER
& ASSOCIATES, INC.
Phone 305/753-5210
10255 W. Sample Road
Coral Springs, Fl. 33065**

REC 10606pg 531

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

WITNESSES:

Ray C. Bean

Sue A. Morgan

(Owners) 3295

State of FLORIDA
County of BROWARD

BEFORE ME, the undersigned authority, personally appeared JAMES M. MORGAN and SUE A. MORGAN, his wife who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 17th day of December, 1982.

Ray C. Bean
NOTARY PUBLIC

MY COMMISSION EXPIRES:

NOTARY PUBLIC
MY COMMISSION EXPIRES
PLEASE PRINT NAME AND ADDRESS

REC 10606Pg 532

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

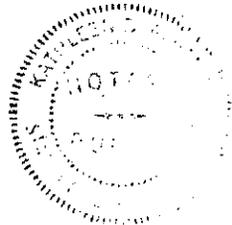
Witnesses:

Kurt Kraemer
KURT KRAEMER
Neida Cortes Kraemer
NEIDA CORTES KRAEMER
(Owners) 3225

STATE OF FLORIDA
COUNTY OF DALLAS

BEFORE ME, the undersigned authority, personally appeared KURT KRAEMER and NEIDA CORTES KRAEMER, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 15th day of December, 1982.



Kathleen A. Alford
NOTARY PUBLIC

My Commission Expires:
12/31/84

REC 10606Pg 533

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

WITNESSES:

(Owners) 2-1

State of _____
County of _____

BEFORE ME, the undersigned authority, personally appeared _____ who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this _____ day of _____, 1982.

NOTARY PUBLIC

MY COMMISSION EXPIRES:

RECEIVED
DEC 15 1982

REC 10606pg 534

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

WITNESSES:

[Signature]
[Signature]

CHRISDON BUILDERS AND REALTY CORPORATION

BY: [Signature]

President, Chrisdon Builders and Realty Corp.
(Owners) 3227

State of Florida
County of Broward

BEFORE ME, the undersigned authority, personally appeared Robert N. Baugman, as President of Chrisdon Builders and Realty Corp. who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 16th day of December, 1982.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES:
ON _____ AT _____
MY COMM. NO. _____
FOR THE STATE OF FLORIDA

REC 10606Pg 535

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium is undersigned hereby and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature] [Signature]
RICHARD P. HERBERT
KARIN HERBERT

(Owners) 3299

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, the undersigned authority, personally appeared RICHARD P. HERBERT and KARIN HERBERT, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 21st day of SEPT, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC
STATE OF FLORIDA
1982

REC 10606pg 536

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature]
ROBERT F. TUFO
[Signature]
LUCY TUFO
(Owners) 4287

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, the undersigned authority, personally appeared ROBERT F. TUFO and LUCY TUFO who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 2nd day of September, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires:

REF 10606pg 537

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

WITNESSES:

James A. Lawler Ann K. Top
Conrad J. Miller _____

(Owners) 3291

State of Florida
County of Duval

BEFORE ME, the undersigned authority, personally appeared James A. Lawler, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 10th day of June, 1982.

James A. Lawler
NOTARY PUBLIC

MY COMMISSION EXPIRES:

Notary Public, State of Florida
My Commission Expires Oct. 23, 1986
Should the Notary, Insurance, Inc.

OFF 10606Pg 538

PLANNED DEVELOPMENT 19.4 of the Declaration of
Covenant of Coral Springs Village, a Condominium, the
which is hereby submitted in accordance with the provisions
contained in the Declaration of Condominium.

Witnesses:

[Signature]

[Signature] _____
GARY WRIGHT

(Owner) 3221

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, the undersigned authority, personally
appeared GARY WRIGHT, a single man, who after
being duly sworn, depose and say that they executed the
aforesaid Declaration of Condominium for
the uses and purposes stated therein.

WITNESS my hand and official seal this 27 day
of October, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires

NOTARY PUBLIC STATE OF FLORIDA AT LARG
BY [Signature] Notary Public
MY COMM. EXPIRES [Date]

REC 10606 Pg 539

PURSUANT TO SECTION 14.4 of the Declaration of Condominium, and the Florida Statutes, a Condominium Unit Owner has signed an Amendment to the Declaration of Condominium.

WITNESSETH:

[Signature]
RICHARD WYNORADNYK

(Owner) 3267

STATE OF FLORIDA
COUNTY OF BERNARD

BEFORE ME, the undersigned authority, personally appeared RICHARD WYNORADNYK, a single man, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 17th day of August, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES FEB 14 1984

REC 10606 PG 540

PURSUANT TO SECTION 13.4 of the Declaration of
Condominium of [unclear] Springs Village, a Condominium, the
attached [unclear] in and to the [unclear]
Amendment to the Declaration of Condominium.

Witnesses:

[Signature]

[Signature]
OLGA L. GARCIA

(Owner) 3269

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, the undersigned authority, personally
appeared OLGA L. GARCIA, a single woman, who after
being duly sworn, depose and say that they executed the
foregoing Amendment to Declaration of Condominium for
the uses and purposes stated therein.

WITNESS my hand and official seal this 4 day
of August, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires: 8/4/84

REC 10606 Pg 541

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature] [Signature]
JOHN CALAPESO
[Signature] [Signature]
ANNA CALAPESO
Owners - Apartment 3237

STATE OF Florida
COUNTY OF Dade

BEFORE ME, the undersigned authority, personally appeared JOHN CALAPESO and ANNA CALAPESO, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 10 day of February, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires: Notary Public State of Florida
My Commission Expires Sept. 19 1985
Expires on the 1st day of _____

RECEIVED
FEB 2 1982

CHRIS O'N BUILDERS

REF 10606 PG 542

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature]
[Signature]
KAREY M. WYLER
KATHLEEN M. WYLER
Owners - Apartment 1289

STATE OF Florida
COUNTY OF Dade

BEFORE ME, the undersigned authority, personally appeared KAREY M. WYLER and KATHLEEN M. WYLER, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESSES my hand and official seal this 12 day of April, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires:

REC 10606ps 544

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby joins in and consents to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature]
[Signature]
DOROTHY M. RADCLIFFE
Owner - Apartment 3275

STATE OF Florida
COUNTY OF Dade

BEFORE ME, the undersigned authority, personally appeared DOROTHY M. RADCLIFFE, who after being duly sworn, deposes and says that she executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 10th day of October, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires:

Notary Public, State of Florida
My Commission Expires Sept. 19 1985

REC 10606pg 545

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Handwritten signature]

[Handwritten signature]

[Handwritten signature]
[Handwritten signature]
CLIFFORD H. GREENBERG
[Handwritten signature]
BETTE GREENBERG
Owners - Apartment 3239
[Handwritten signature]

STATE OF Florida
COUNTY OF Dade

BEFORE ME, the undersigned authority, personally appeared CLIFFORD H. GREENBERG and BETTE GREENBERG, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 1st day of February, 1982.

[Handwritten signature]

NOTARY PUBLIC
My Commission Expires:
NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES NOV 11
BONDED 1000.000000 (INS. UNDERWRITERS)

REC 10606pg 545

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Handwritten signatures]

[Handwritten signature]
BERNARD J. DEPOSE, JR.

[Handwritten signature]
DOROTHY E. DEPOSE
Owners - Apartment 3295

STATE OF *Florida*
COUNTY OF *Dade*

BEFORE ME, the undersigned authority, personally appeared BERNARD J. DEPOSE, JR. and DOROTHY E. DEPOSE, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this *10th* day of *February*, 1982.

[Handwritten signature]
NOTARY PUBLIC

My Commission Expires:
SOMER FINE STATE OF FLORIDA
MY COMMISSION NUMBER
DEED FILE CONTROL NO. 1982-018



REC 10606pg 547

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

JOHN FERPANTE
Notary Public, State of New York
No. 41234567
Qualified in Nassau County
Commission Expires March 30, 1982

Witnesses:

[Signature]
[Name]

John Ferpante
JOHN FERPANTE

Francine Ferpante Ferpanski
FRANCINE FERPANTE FERPANSKI
Owners - Apartment 3249

STATE OF FLORIDA
COUNTY OF DADE

BEFORE ME, the undersigned authority, personally appeared JOHN FERPANTE and FRANCINE FERPANTE FERPANSKI, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 12 day of February, 1982.

[Signature]
FRANK L. R.

My Commission Expires: March 30, 1982
FRANK L. R.
Notary Public, State of New York
No. 421064
Qualified in Nassau County
Commission Expires March 30, 1982

OFF REC 10606PG 548

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature]

 GERALD J. FORTNER

[Signature]

 ELIZABETH V. FORTNER

[Signature]

 MARTIN I. ENOFF

[Signature]

 JACQUELINE ENOFF
 Owners - Apartment 1221

STATE OF FLORIDA
COUNTY OF DUNEDIN

BEFORE ME, the undersigned authority, personally appeared GERALD J. FORTNER and ELIZABETH V. FORTNER, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 1st day of February, 1982.

[Signature]

 NOTARY PUBLIC

My Commission Expires:

STATE OF FLORIDA
COUNTY OF DUNEDIN

NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES JUN. 8 1982
BONDED THRU GENERAL INS. UNDERWRITERS

BEFORE ME, the undersigned authority, personally appeared MARTIN I. ENOFF and JACQUELINE ENOFF, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 1st day of February, 1982.

[Signature]

 NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES JUN. 8 1982
BONDED THRU GENERAL INS. UNDERWRITERS

OFF REC 106066 549

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby joins in and consents to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature]
[Signature]
WALTER GRANDFIELD
Owner - Apartment 3239

STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned authority, personally appeared WALTER GRANDFIELD, who after being duly sworn, depose and says that he executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this _____ day of _____, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires:

Attest: _____ State of Florida
My Commission Expires: _____ 1985

REC 10606P6 550

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature]
[Signature]
CHRISTOPHER E. SMITH
LUCINDA L. SMITH
Owners - Apartment 3277

STATE OF Florida
COUNTY OF Dade

BEFORE ME, the undersigned authority, personally appeared CHRISTOPHER E. SMITH and LUCINDA L. SMITH, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 17 day of February, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES MAR 31 1982
BONDED THRU GENERAL INS. UNDERWRITERS

REF 10606pg 551

PURSUANT TO SECTION 15.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby joins in and consents to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature]

[Signature]

William E. Duffy

WILLIAM E. DUFFY
Owner - Apartment 3263

STATE OF _____
COUNTY OF _____

BEFORE ME, the undersigned authority, personally appeared WILLIAM E. DUFFY, who after being duly sworn, deposes and says that he executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this _____ day of _____, 1982.

NOTARY PUBLIC

My Commission Expires:

REC 10606Pg 552

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature] Walter F. Hunziker
WALTER F. HUNZIKER

[Signature] Susan L. Hunziker
SUSAN L. HUNZIKER
Owners - Apartment 3257

STATE OF Florida
COUNTY OF Duval

BEFORE ME, the undersigned authority, personally appeared WALTER F. HUNZIKER and SUSAN L. HUNZIKER, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 27th day of January, 1982.

Joseph G. Rodger
NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES APR. 21 1982
RECORDED THRU GENERAL REG. UNDERWRITERS

REF 10606pg 553

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

Andy Macarule

Dominick P. Casella
DOMINICK P. CASELLA

Sandra L. Casella

Sandra L. Casella
SANDRA L. CASELLA
Owners - Apartment 3265

SMITH, P. ESCALPA
COUNTY OF BROWARD

BEFORE ME, the undersigned authority, personally appeared DOMINICK P. CASELLA and SANDRA L. CASELLA, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 26 day of JAN 1982.

David J. ...
NOTARY PUBLIC

My Commission Expires:
Notary Public, State of Florida at Large
My Commission Expires July 27, 1987

REC 10606 Pg 554

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby joins in and consents to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

Donna Lillo
1 46 1 1992

Arnold M. Allan
ARNOLD M. ALLAN
Owner - Apartments 3279 and 3259

STATE OF FLORIDA
COUNTY OF BROWARD

I, DONNA LILLO, the undersigned authority, personally appeared ARNOLD M. ALLAN, who after being duly sworn, deposes and says that he executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 25 day of January, 1992.

Donna Lillo
NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC
STATE OF FLORIDA

REC 10606 PG 555

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

Ralph Fier
RALPH FIER
Florence Fier
FLORENCE FIER
Owners - Apartment 3241

STATE OF Florida
COUNTY OF Dade

BEFORE ME, the undersigned authority, personally appeared RALPH FIER and FLORENCE FIER, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 2 day of August, 1992.

James P. ...
NOTARY PUBLIC
My Commission Expires: April 27, 1995
Notary Public, State of Florida
My Commission Expires April 27, 1995

REC 10606pg 556

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby joins in and consents to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature] Carol A. Neal
CAROL A. NEAL
Owner - Apartment 3243

STATE OF Florida
COUNTY OF Dade

BEFORE ME, the undersigned authority, personally appeared CAROL A. NEAL, who after being duly sworn, deposes and says that she executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 27th day of February, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires:
NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES 11/22/83
BONDED THROUGH GENERAL INS. UNDERWRITERS

REC 10606ps 557

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

Bonnie R. Neese Steven B. Feren
Marion L. Kender Meryl S. Feren
STEVEN B. FEREN
MERYL S. FEREN
Owners - Apartment 1251

STATE OF FLORIDA
COUNTY OF BILLBARD

BEFORE ME, the undersigned authority, personally appeared STEVEN B. FEREN and MERYL S. FEREN, his wife, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 28 day of Jan, 1982.

Bonnie R. Neese
NOTARY PUBLIC

My Commission Expires:

REF 10E06Pg 558

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, the undersigned hereby join in and consent to the foregoing Amendment to the Declaration of Condominium.

WITNESSES:

David M. Parker Barbara B. Rich
John J. [unclear]

(Owners)

State of Florida
County of Dade

BEFORE ME, the undersigned authority, personally appeared David M. Parker and Barbara B. Rich who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 2 day of February, 1982.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES Oct. 1, 1985

REC 10606 Pg 559

PURSUANT TO SECTION 13.4 of the Declaration of
Condominium for the Florida Springs Villas, a Condominium, the
foregoing Amendment to Declaration of Condominium is
Amendment to the Declaration of Condominium.

Witnesses:

[Signature]
[Signature]

Meridith A. Lang
MERIDITH A. LANG

(Owner) 3231

STATE OF FLORIDA
COUNTY OF BREVARD

BEFORE ME, the undersigned authority, personally
appeared MERIDITH A. LANG, a single woman, who after
being duly sworn, depose and say that they executed the
foregoing Amendment to Declaration of Condominium for
the uses and purposes stated therein.

WITNESS my hand and official seal this 23rd day
of July, 1982.

[Signature]
NOTARY PUBLIC

My Commission Expires:

Notary Public Seal
My Commission Expires: [illegible]

REC 10606pg 56U

PURSUANT TO SECTION 13.4 of the Declaration of Condominium of Coral Springs Villas, a Condominium, as amended hereby, to read in and add to the foregoing Amendment to the Declaration of Condominium.

Witnesses:

[Signature]

[Signature]

BARBARA A. ANDERS

(Owner) 3297

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, the undersigned authority, personally appeared BARBARA A. ANDERS, a single woman, who after being duly sworn, depose and say that they executed the foregoing Amendment to Declaration of Condominium for the uses and purposes stated therein.

WITNESS my hand and official seal this 15th day of July, 1982.

[Signature]

NOTARY PUBLIC

My Commission Expires:

F. T. [Signature]

REC 10606 Pg. 561

DECLARATION OF CONDOMINIUM

OF

CORAL SPRINGS VILLAS,

a Condominium

MADE by the undersigned Developer, for itself, its successors, grantees, and assigns, this 29th day of September, 1981.

The undersigned Developer, being the owner of fee simple title of record to those certain lands located and situate in Broward County, Florida, being more particularly described in an Exhibit "A", attached hereto, does hereby submit the said lands and improvements thereon to condominium ownership pursuant to the presently existing provisions of Chapter 71B of the Florida Statutes, as amended to the date hereof, hereinafter called the "Condominium Act."

1. The name by which this condominium is to be identified is CORAL SPRINGS VILLAS, a Condominium.

2. Definitions. The terms used in this Declaration and in its Exhibits, including the Articles of Incorporation and By-Laws of CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC., the provisions of the Condominium Act, and as follows, unless the context otherwise required:

2.1 Apartment means unit as defined by the Condominium Act.

2.2 Apartment owner means unit owner as defined by the Condominium Act.

2.3 Association means CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC., a corporation not for profit and its successors.

2.4 Common elements shall include:

a. Any land and other property acquired by the Association for the Condominium, even though owned by the Association, as well as the items stated in the Condominium Act.

b. Tangible personal property required for the maintenance and operation of the Condominium even though owned by the Association.

c. Easements for ingress and egress as set forth herein.

2.5 Limited common elements are those portions of common elements which are reserved for or attributable to the exclusive use of a unit owner, whether such use is assigned as an appurtenance to a unit or separate thereto.

2.6 Common expenses includes:

a. Expenses of administration and management of the Condominium property.

b. Expenses of maintenance, operation, repair or replacement of the common elements, limited common elements and of the portions of the units, if any, to be maintained by the Association.

EXHIBIT 1 TO THE PROSPECTUS



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c. Expenses of maintenance, operation, repair or replacement of the Common Area and facilities and of the easements for ingress and egress. The common expenses of this paragraph shall be paid to CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC., in the manner provided by this Declaration of Condominium.

d. Costs and expenses of capital improvements and betterments and/or additions to the common elements and facilities.

e. That portion of the expenses of administration and management of the Association attributable to the Condominium, as hereinafter set forth and as set forth in the Articles of Incorporation and By-Laws of the Association.

f. Expenses declared common expenses by the provisions of this Declaration or by the By-Laws of the Association.

g. Any valid charge against the Condominium property as a whole.

2.7 Institutional Mortgagee means a bank, savings and loan association, insurance agency or union pension fund authorized to do business in the United States of America, an agency of the United States government, a real estate or mortgage investment trust, or a lender generally recognized in the community as an institutional-type lender.

2.8 Utility services shall include, but not be limited to electric power, gas, water, air conditioning, heating and refrigeration, and garbage and sewerage disposal.

2.9 Condominium means all of the condominium property as a whole when the context so permits, as well as the meaning stated in the Condominium Act.

2.10 Singular, plural, gender. Whenever the context so required, the use of the plural shall include the singular, the singular the plural, and the use of any gender shall be deemed to include all genders.

3. Development plan. The condominium is described and established as follows:

3.1 A survey of the land and a graphic description of the improvements in which units are located which identifies each unit by letter, name or number, so that no unit bears the same designation as any other unit, and a plot plan thereof, all in sufficient detail to identify the common elements and each unit and their relative locations and approximate dimensions, is attached hereto as Exhibit "B".

3.2 Amendment of Plans. Developer reserves the right to change the interior design and arrangement of all units so long as Developer owns the units so changed and altered, provided such change shall be reflected by an amendment of this Declaration, and provided, further, that an amendment for such purpose need be signed and acknowledged only by the Developer and need not be approved by the Association or apartment owners, whether or not elsewhere required for an amendment.

CF 9822
PAGE 221

a. Alteration of boundaries and apartment dimensions. Developer reserves the right to alter the boundaries between the units so long as Developer owns the units so altered; to decrease the number of apartments and to alter the boundaries of the common elements so long as the Developer owns the apartments abutting the common elements where the boundaries are being altered, provided no such change shall be made without amendment of this Declaration, and provided, further, that an amendment for such purpose need be signed and acknowledged only by the Developer and approved by the institutional mortgagee of apartments affected, where the said apartments are encumbered by individual mortgages or where they are included in an overall construction mortgage on the Condominium building, and such amendment shall not require the approval of apartment owners or of the Association. If more than one unit is concerned, the Developer shall apportion between the altered units the shares in the common elements appurtenant to the units concerned.

3.3 Easements are expressly provided for and reserved in favor of the owners and occupants of the Condominium building, their guests and invitees, if any, as follows:

a. Utilities. Easements are reserved through the Condominium property as may be required for utility services in order to serve the Condominium and the Common Areas adequately, provided, however, such easements shall be only according to the plans and specifications for the building, or as the building is constructed.

b. Encroachments. In the event that any apartment shall encroach upon any of the common elements or upon any other apartment for any reason other than the intentional or negligent act of the apartment owner, or in the event any common element shall encroach upon any apartment, then an easement shall exist to the extent of such an encroachment so long as the same shall exist.

c. Traffic. An easement shall exist for pedestrian traffic over, through and across sidewalks, paths, walks, and other portions of the common elements as may be from time to time intended and designated for such purpose and use; and for vehicular and pedestrian traffic over, through and across such portions of the common elements as may from time to time be paved and intended for such purposes, and such easements shall be for the use and benefit of the apartment owners, Developer, and all those claiming by, through or under the aforesaid; provided, however, nothing herein shall be construed to give or create in any person the right to park upon any portion of the Condominium property except to the extent that space may be specifically designated and assigned for parking purposes.

d. Easements for ingress and egress. Developer hereby reserves the right to grant easements for ingress and egress over, through and across the property described in Exhibit "A" to the Developer and to all the apartment owners of CORAL SPRINGS VILLAS, a Condominium, their guests, invitees and all those claiming by, through and under the aforesaid.

REF 9822 PAGE 225

3.4 Improvement - general description.

a. Apartment buildings. There are five (5) apartment buildings containing a total of forty (40) apartments, which are being submitted to condominium ownership hereby as Phase I. Each apartment (unit) is identified by the use of its individual mailing address number. The location of buildings and apartments for Phase I are graphically described in Exhibit "B," attached hereto.

b. Other improvements include landscaping and automobile parking areas, as shown on the plans and which are part of the common and limited common elements.

3.5 Apartment boundaries. Each apartment shall include that part of the building containing the apartment that lies within the boundaries of the apartment, which boundaries are as follows:

a. Upper and Lower Boundaries. The upper and lower boundaries of the apartment shall be from the horizontal plane of the undecorated finished ceiling to the horizontal plane of the undecorated finished floor.

b. Perimetrical boundaries. The perimetrical boundaries shall be the vertical plane of the undecorated finished interior of the walls, bounding the apartment extended to the intersections, with each other and with the upper and lower boundaries.

3.6 Common and Limited Common Elements. The common elements include the land and all other parts of the condominium not within the apartments and include but are not limited to the following items as to which the Association shall have the powers indicated.

a. Automobile Parking Areas. One exclusive parking space will be assigned by the Developer to each apartment owner, as shown on Exhibit "B", attached hereto. All other parking spaces shall be unassigned and shall be a common element. The assigned parking spaces, as shown on said Exhibit "B", shall be limited common elements.

b. Patio Areas. Each ground floor apartment has a patio area as shown on Exhibit "B", which is a limited common element thus reserved for exclusive use of the resident of the apartment.

c. Use; charges. The common elements shall be available for use by all apartment owners without discrimination. Such use shall be without charge except when specifically authorized by this Declaration, except that the Association when authorized by its regulations may charge for the exclusive use of facilities from time to time if such exclusive use is made available to all apartment owners.

3.7 The Apartments. The apartments of the condominium are described more particularly on Exhibit "B-1", attached hereto.

3.8 Amendment of Declaration to Include Additional Apartments. The Developer specifically reserves the right to amend this Declaration of Condominium so as to

REF 9822
PAGE 226

include additional lands as shown on Exhibit "C", contiguous to the land being submitted to condominium ownership herein. Said land includes thereon five (5) additional buildings, each of which shall contain eight (8) apartment units of approximately 1,040 square feet each which may be submitted to condominium ownership under this Declaration of Condominium. Such Amendment shall not require the consent or joinder of any apartment owners. When the above buildings shall be submitted under this Declaration of Condominium, the percentage ownership in the common elements of each apartment unit will be changed in accordance with the percentages as shown on Exhibit "D-1", attached hereto. The Developer intends to complete construction of the building shown on Exhibit "B" on or before February, 1982.

4. Appurtenances to apartments. The owner of each apartment shall own a share and certain interest in the Condominium property, which share and interest are an appurtenance to his apartment, including but not limited to the following items that are appurtenant to the several apartments as indicated:

(a) Common elements and common surplus. The undivided share in the land and other common elements and in the common surplus which are appurtenant to each apartment is as stated in Exhibits "D" and "D-1".

(b) Association membership. The membership of each apartment owner in the Association and the interest of each apartment owner in the funds and assets held by the Association shall be acquired pursuant to the provisions of the Articles of Incorporation and By-Laws of the Association.

4.1 Liability for common expenses. Each apartment owner shall be liable for a proportionate share of the common expenses, such share being the same as the undivided share in the common elements appurtenant to his apartment.

5. Maintenance, alteration and improvement. Responsibility for the maintenance of the condominium property, and restrictions upon its alteration and improvements, shall be as follows:

5.1 Apartments.

a. By the Association. The Association shall maintain, repair and replace at the Association's expense:

(1) All common elements and limited common elements except cleaning of the patio area.

(2) All portions of an apartment, except interior surfaces, contributing to the support of the apartment building, which portions shall include but not be limited to the outside walls of the apartment building and all fixtures on its exterior, boundary walls of apartments, exterior portions of floors and ceilings, load-bearing columns, load-bearing walls, electrical walls and plumbing walls, as shown in Exhibit "B-1".

(3) All conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility services contained in the portions of an apartment maintained by the Association; and all such facilities contained within an apartment that service part or parts of the condominium other than the apartment within which contained.

REF 9822 REC 227

(4) All incidental damage caused to an apartment by such work shall be repaired promptly at the expense of the Association.

b. By the Apartment Owner. The responsibility of the apartment owner for maintenance, repair and replacement shall be as follows:

(1) To maintain, repair and replace at his expense all portions of his apartment (including maintenance of patio areas) except those portions to be maintained, repaired and replaced by the Association. Such shall be done without disturbing the rights of other apartment owners.

(2) Not to paint or otherwise decorate or change the appearance of any portion of the exterior of the building or any exterior surfaces of any entry doors to his condominium unit.

(3) To promptly report to the Association any defect or need for repairs for which the Association is responsible.

c. Alteration and improvement. Except as elsewhere reserved to Developer, neither an apartment owner nor the Association shall make any alteration in the portions of an apartment or apartment building that are to be maintained by the Association, or remove any portion of such, or make any additions to them, or do anything that would jeopardize the safety or soundness of the apartment building, or impair any easement, without first obtaining approval in writing of owners of all apartments in which such work is to be done and the approval of the Board of Directors of the Association.

5.2 Common elements.

a. By the Association. The maintenance and operation of the common elements shall be the responsibility of the Association and a common expense.

b. Alteration and improvement. There shall be no alteration nor further improvements of common elements without the prior approval in writing by the record owners of seventy-five (75%) per cent of the apartments.

6. Assessments. The Association shall fix, and determine from time to time the sum or sums of money necessary and adequate to provide for the common expenses and shall assess the Members for said sums. If possible, the amount of said expenses will be fixed and determined in advance for each fiscal year. The procedure for the determination of such assessments shall be set forth in the By-Laws of the Association. The Association from time to time, shall be obligated to assess Unit Owners and/or Units in amounts no less than are required to provide funds in advance for the payment of all common expenses and other expenses of the Association and the Condominium, as and when due, and to enforce collection of same so that at all times the solvency of the Association, under any definition, is maintained and assured.

6.1 Interest; Application of Payments.

Assessments and installments on such assessments paid on or before ten (10) days after the date when due shall not bear interest, but all sums not paid on or before ten (10) days after the date when due shall bear interest at the highest rate allowed by law from the

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date when due until paid. All payments on account shall first be applied to interest, and then to the assessment payment first due.

6.2 Lien for Assessments. The Association shall have a lien against each apartment unit for any unpaid assessments against the owner thereof, and for interest accruing thereon, which lien shall also include reasonable attorneys' fees, including those for appeal if necessary, incurred by the Association incident to the collection of such assessment or enforcement of such lien, whether or not legal proceedings are initiated, together with any costs incurred. The said lien may be recorded among the Public Records of Broward County, Florida, by filing a claim therein which states the legal description of the apartment unit, and the amount claimed to be due, and said lien shall continue in effect until all sums secured by the lien, together with all costs incurred in recording and enforcing said lien, shall be paid. Such claims of lien may be signed and verified by an officer of the Association. Upon full payment the party making payment shall be entitled to a recordable satisfaction of lien, to be prepared and recorded at his expense. All such liens shall be subordinate to the lien of institutional mortgages recorded prior to the date of recording the claim of lien, and all such liens may be foreclosed by suit brought in the name of the Association in like manner as a foreclosure of a mortgage or real property. In any such foreclosure the owner of the apartment unit subject to the lien shall be required to pay a reasonable rental for the apartment unit, and the Association shall be entitled to the appointment of a receiver to collect the same. The Association may also, at its option, sue to recover a money judgment for unpaid assessments without thereby waiving the lien securing the same.

6.3 Notification to Mortgage Holder. The Association shall notify, in writing, the holder of a first mortgage encumbering a condominium apartment of any default in the payment of any assessments against said apartment where said default shall continue for a period of fifteen (15) days after the date upon which it was due and payable; provided, however, notice of such default need only be given where the holder of a first mortgage has notified the Association, in writing, of the existence thereof, such notice to include the name and address of the mortgagee.

6.4 The Assessments provided for in this Article shall commence no earlier than the first day of the month next succeeding the date of conveyance by deed of the first apartment, and no later than the first day of the month next succeeding one hundred twenty (120) days after the date of conveyance by deed of the first apartment. Within said limitations the date upon which said assessment shall commence shall be determined by the Developer or the first Board of Directors, provided that no such assessment shall be applicable to a condominium unit owned by the Developer until the first day of the month of the third succeeding calendar month subsequent to the closing of a sale by Developer of a condominium unit to an owner other than Developer.

6.5 The funds represented by the payment of Two Hundred and No/100 (\$200.00) Dollars at the time of conveyance of the apartment by the Developer shall be a working capital fund of the Association and may be utilized for start-up expenses, common expenses paid or

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accrued prior to and subsequent to the commencement date of regular monthly installments for the payment of assessments, deficiencies, and for any purpose for which the Association could levy an assessment pursuant to this Article, and said funds shall not be set up as a reserve by the Association, and are not expected to create a surplus.

6.6 Institutional First Mortgage Excepted. In the event a mortgagee of a first mortgage of record shall obtain title to the apartment unit as a result of the foreclosure of a first mortgage, or in the event an institutional mortgagee as to a first mortgage of record shall obtain title to an apartment unit as the result of a conveyance in lieu of reforeclosure of such first mortgage, such acquirer of title, its successors and assigns, shall not be liable for that share of the common expenses or assessments by the Association chargeable to the apartment, or the owner thereof, which became due prior to the acquisition of title by such institutional mortgagee or purchaser at foreclosure sale, and any such unpaid share of common expenses, or assessments, chargeable against any such foreclosed apartment unit, or against an apartment unit transferred in lieu of foreclosure, shall be deemed a common expense, to be paid in the same manner as other common expenses of the Condominium by all of the Condominium unit owners.

7. Association. The operation of the Condominium and Common area shall be by CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC., a corporation not for profit under the laws of the State of Florida, which shall fulfill its functions pursuant to the following provisions:

7.1 Articles of Incorporation. A copy of the Articles of Incorporation of the Association, which sets forth its powers and duties, is attached as an Exhibit "E".

7.2 By-Laws. A copy of the By-Laws of the Association is attached as an Exhibit "F".

7.3 Limitation upon Liability of Association. Notwithstanding the duty of the Association to maintain and repair portions of the Condominium property, Common area, and of the easements of ingress and egress, the Association shall not be liable to apartment owners for injury or damage, other than the cost of maintenance and repair, caused by any latent condition of the property to be maintained and repaired by the Association, or caused by the elements or other owners or persons.

7.4 Restraint upon assignment of shares and assets. The share of a member in funds and assets of the Association cannot and shall not be assigned, hypothecated or transferred in any manner except as an appurtenance to his apartment unit.

7.5 Approval or disapproval of matters. Whenever the decision of an apartment owner is required upon any matter whether or not the subject of an Association meeting, such decision shall be expressed by the same person who would cast the vote of such owner if in an Association meeting unless the joinder of record owners is specifically required by this Declaration.

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8. Insurance. The insurance, other than the title insurance or insurance on contents of apartment, that shall be carried upon the condominium property of the apartment owners shall be governed by the following provisions:

8.1 Authority to purchase; named insured. All insurance policies upon the condominium property, with the exception of such insurance as is excepting in Paragraph 8 above shall be purchased by the Association. The named insured shall be the Association individually and as agent for the apartment owners, without naming them, and as agent for their mortgagees. Provisions shall be made for the issuance of mortgagee endorsement and memoranda of insurance to the mortgagees of apartment owners. Such policies shall provide that the payments by the insurer for losses shall be made to the Insurance Trustee designated below, and all policies and their endorsements shall be deposited with the Insurance Trustee. Apartment owners may obtain coverage at their own expenses upon their personal property and for their personal liability and living expense. All insurance, insurance carriers and Insurance Trustee subject to the provisions of this paragraph 8.1 shall be subject to the approval of the institutional mortgagee holding the largest aggregate balance of mortgages on the premises of public record. A copy of said trust agreement is attached hereto as Exhibit "G".

8.2 Coverage.

a. Casualty. All buildings and improvements upon the land shall be insured in an amount equal to the maximum insurable replacement value, excluding foundation and excavation costs, and all personal property included in the common elements shall be insured for its value, all as determined annually by the Board of Directors of the Association. Such coverage shall afford protection against:

(1) loss or damage by fire and other hazards covered by a standard extended coverage endorsement; and,

(2) such other risks as from time to time shall be customarily covered with respect to buildings similar in construction, location and use of the buildings on the land, including but not limited to vandalism and malicious mischief.

b. Public liability. In such amounts and with such coverage as shall be required by the Board of Directors of the Association, including but not limited to hired automobile and non-owned automobile coverages, and with cross liability endorsement to cover liabilities of the apartment owners as a group to an apartment owner.

c. Workman's compensation insurance to meet the requirements of law.

d. Such other insurance as the Board of Directors of the Association shall determine from time to time to be desirable.

8.3 Premiums. Premiums upon insurance policies purchased by the Association shall be paid by the Association as a common expense.

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8.4 Insurance trustee; shares of proceeds. All insurance policies purchased by the Association shall be for the benefit of the Association and the apartment owners and their mortgagees as their interests may appear, and shall provide that all proceeds covering property losses shall be paid to such bank in Florida with trust powers as may be designated as insurance trustee by the Board of Directors of the Association, which trustee is referred to in this instrument as the Insurance Trustee. The Insurance Trustee shall not be liable for payment of premiums nor for the renewal or the sufficiency of policies nor for the failure to collect any insurance proceeds. The duty of the Insurance Trustee shall be to receive such proceeds as are paid and hold the proceeds in trust for the purpose elsewhere stated in this instrument and for the benefit of the apartment owners and their mortgagees in the following shares, but which shares need not be set forth on the records of the Insurance Trustee:

a. Common elements. Proceeds on account of damage to common elements - an undivided share for each apartment owner, such share being the same as the undivided share in the common elements appurtenant to his apartment.

b. Apartments. Proceeds on account of damage to apartments shall be held in the following undivided shares:

(1) When the building is to be restored - for the owners of damaged apartments in proportion to the cost of repairing the damage suffered by each apartment owner, which cost shall be determined by the Association.

(2) When the building is not to be restored - an undivided share for each apartment owner, such share being the same as the undivided share in the common elements appurtenant to his apartment.

c. Mortgagees. In the event a mortgagee endorsement has been issued as to an apartment, the share of the apartment owner shall be held in trust for the mortgagee and the apartment owner as their interest may appear; provided, however, that no mortgagee shall have any right to determine or participate in the determination as to whether or not any damaged property shall be reconstructed or repaired, and no mortgagee shall have any right to apply or have applied to the reduction of a mortgage debt any insurance proceeds except distribution of such proceeds made to the apartment owner and mortgagee pursuant to the provisions of the Declaration.

8.5 Distribution of proceeds. Proceeds of insurance policies received by the Insurance Trustee shall be distributed to or for the benefit of the beneficial owners in the following manner:

a. Expense of the trust. All expenses of the Insurance Trustee shall be paid first or provisions made for such payment.

b. Reconstruction or repair. If the damage for which the proceeds are paid is to be repaired or reconstructed, the remaining proceeds shall be paid to defray the cost as elsewhere provided. Any

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proceeds remaining after defraying such costs shall be distributed to the beneficial owners, remittances to apartment owners and their mortgagees being payable jointly to them. This is a covenant for the benefit of any mortgagee of an apartment and may be enforced by such mortgagee.

c. Failure to reconstruct or repair. If it is determined in the manner elsewhere provided that the damage for which proceeds are paid shall not be reconstructed or repaired, the remaining proceeds shall be distributed to the beneficial owners, remittances to apartment owners and their mortgagees being payable jointly to them. This is a covenant for the benefit of any mortgagee of an apartment and may be enforced by such mortgagee.

d. Certificate. In making distribution to apartment owners and their mortgagees, the Insurance Trustee may rely upon a certificate of the Association made by its President and Secretary as to the names of the apartment owners and their respective shares of the distribution.

8.6 Association as agent. The Association is irrevocably appointed agent for each apartment owner and for each owner of a mortgage or other lien upon an apartment and for each owner of any other interest in the condominium property to adjust all claims arising under insurance policies purchased by the Association and to execute and deliver releases upon the payment of claims.

8.7 Each apartment owner shall be responsible to insure the contents of his apartment himself and with regards to such insurance, the owner of each apartment shall not be required to comply with any of the conditions and requirements of Section 8 of the Declaration of Condominium for this purpose.

9. Reconstruction or repair after casualty.

9.1 Determination to reconstruct or repair. If any part of the condominium property shall be damaged by casualty, whether or not it shall be reconstructed or repaired shall be determined in the following manner:

a. Common element. If the damaged property is a common element, the damaged property shall be reconstructed or repaired, unless it is determined in the manner elsewhere provided that the condominium shall be terminated.

b. Apartment buildings.

(1) Lesser damage. If the damaged improvement is an apartment building(s), and if apartments to which fifty (50%) per cent of the common elements and appurtenances are found by the Board of Directors of the Association to be tenantable, the damaged property shall be reconstructed or repaired unless within sixty (60) days after the casualty it is determined by agreement in the manner elsewhere provided that the condominium shall be terminated.

(2) Major damage. If the damaged improvement is an apartment building(s), and if apartments to which more than fifty (50%)

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per cent of the common elements are appurtenant are found by the Board of Directors to be not tenantable, then the damaged property will not be reconstructed or repaired and the condominium will be terminated without agreement as elsewhere provided, unless within sixty (60) days after the casualty the owners of seventy-five (75%) per cent of the common elements agree in writing to such reconstruction or repair.

c. Certificate. The Insurance Trustee may rely upon a certificate of the Association made by its President and Secretary to determine whether or not the damaged property is to be reconstructed or repaired.

9.2 Plans and specifications. Any reconstruction or repair must be substantially in accordance with the plans and specifications for the original building, portions of which are attached as exhibits; or if not, then according to plans and specifications approved by the Board of Directors of the Association, and if the damaged property is the apartment building, by the owners of not less than seventy-five (75%) per cent of the common elements, including the owners of all damaged apartments, which approval shall not be unreasonably withheld.

9.3 Responsibility. If the damage is only to those parts of one apartment for which the responsibility of maintenance and repair is that of the apartment owner, then the apartment owner shall be responsible for reconstruction and repair after casualty. In all other instances the responsibility of reconstruction and repair after casualty shall be that of the Association.

9.4 Estimates of costs. Immediately after a determination is made to rebuild or repair damage to property for which the Association has the responsibility of reconstruction and repair, the Association shall obtain reliable and detailed estimates of the cost to rebuild or repair.

9.5 Assessments. If the proceeds of insurance are not sufficient to defray the costs of reconstruction and repair by the Association, or if at any time during reconstruction and repair, the funds for the payment of costs of reconstruction and repair are insufficient, assessments shall be made against the apartment owners who own the damaged apartments, and against all apartment owners in the case of damage to the common elements, in sufficient amounts to provide funds for the payment of such costs. Such assessments against apartment owners for damage to apartments shall be in proportion to the cost of reconstruction and repair of their respective apartments. Such assessments on account of damage to common elements shall be in proportion to the owner's share in the common elements.

9.6 Construction funds. The funds for payment of costs of reconstruction and repair after casualty, which shall consist of proceeds of insurance held by the Insurance Trustee and funds collected by the Association from assessments against apartment owners, shall be disbursed in payment of such costs in the following manner:

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a. Association. If the total of assessments made by the Association in order to provide funds for payment of costs of reconstruction and repair that is the responsibility of the Association is more than Ten Thousand and No/100 (\$10,000.00) Dollars, then the sums paid upon such assessments shall be deposited by the Association with the Insurance Trustee. In all other cases the Association shall hold the sums paid upon such assessments and disburse them in payment of costs of the reconstruction and repair.

b. Insurance Trustee. The proceeds of insurance collected on account of a casualty, and the sums deposited with the Insurance Trustee by the Association on account of such casualty shall constitute a construction fund which shall be disbursed in payment of the costs of reconstruction and repair in the following manner and order:

(1) Association - lesser damage. If the amount of the estimated costs of reconstruction and repair that is the responsibility of the Association is less than Ten Thousand and No/100 (\$10,000.00) Dollars then the construction funds shall be disbursed in payment of such costs upon the order of the Association; provided, however, that upon request to the Insurance Trustee by a mortgagee that is a beneficiary of an insurance policy the proceeds of which are included in the construction fund, such fund shall be disbursed in the manner provided for the reconstruction and repair of major damage.

(2) Association - major damage. If the amount of the estimated costs of reconstruction and repair that is the responsibility of the Association is more than Ten Thousand and No/100 (\$10,000.00) Dollars, then the construction fund shall be disbursed in payment of such costs in the manner required by the Board of Directors of the Association and upon approval of an architect qualified to practice in Florida, and employed by the Association to supervise the work.

(3) Apartment owner. The portion of insurance proceeds representing damage for which the responsibility of reconstruction and repair lies with an apartment owner shall be paid by the Insurance Trustee to the apartment owner, or if there is a mortgage endorsement as to the apartment then to the apartment owner and the mortgagee jointly, who may use such proceeds as they may be advised.

(4) Surplus. It shall be presumed that the first monies disbursed in payment of costs of reconstruction and repair shall be from insurance proceeds. If there is a balance in a construction fund after payment of all costs of the reconstruction and repair for which the fund is established, such balance shall be distributed to the beneficial owners of the fund in the manner elsewhere stated; except, however, that the part of a distribution to a beneficial owner that is not in excess of assessments paid by such owner into the construction fund shall not be made payable to any mortgagee.

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(5) Certificate. Notwithstanding the provisions of this instrument, the Insurance Trustee shall not be required to determine whether or not sums paid by the apartment owners upon assessments shall be deposited by the Association with the Insurance Trustee, nor to determine whether the disbursements from the construction fund are to be upon the order of the Association or upon the approval of an architect or otherwise, nor whether a disbursement is to be made from the construction fund nor to determine the payee nor the amount to be paid. Instead, the Insurance Trustee may rely upon a certificate of the Association made by its President and Secretary as to any or all of such matters and stating that the sums to be paid are due and properly payable and stating the name of the payee and the amount to be paid; provided, that when a mortgagee is required in this instrument to be named as payee, the Insurance Trustee shall also name the mortgagee as payee of any distribution of insurance proceeds to a unit owner; and further provided that when the Association, or a mortgagee that is a beneficiary of an insurance policy whose proceeds are included in the construction funds so required, the approval of an architect named by the Association shall be first obtained by the Association upon disbursements in payments of costs of reconstruction and repair.

10. Use Restrictions. The use of the condominium property shall be in accordance with the following provisions so long as the condominium exists and the apartment building in useful condition exists upon the land:

10.1 Apartments. Each unit shall be occupied as a single family private dwelling and for no other purposes. Except as reserved to Developer, no apartment may be divided or subdivided into a smaller unit nor any portion sold or otherwise transferred without first amending this Declaration to show the changes in the apartments to be affected.

a. In addition to other duties and obligations set out in this Declaration, every unit owner shall:

(1) Not keep or permit more than two (2) pets in his unit, each of which shall not exceed a weight of twenty-five pounds.

(2) Not make or cause to be made any structural addition or alteration to his unit or to the common elements without prior written consent of the Association and all mortgagees holding a Mortgage on his unit.

(3) Show no sign, advertisement or notice of any type on the common elements or his unit and erect no exterior antennas and aerials except as provided in uniform regulations promulgated by the Association.

(4) Maintain in good condition and repair his unit and all interior surfaces within or surrounding his apartment unit (such as the surfaces of the walls, ceilings and floors)

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whether or not a part of the apartment or common elements, and maintain and repair the fixtures therein and pay for any utilities which are separately metered to his unit.

10.2 Common elements. The common elements shall be used only for the purpose for which they are intended in the furnishing of services and facilities for the enjoyment of the apartment.

10.3 Nuisances. No nuisances shall be allowed 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 condominium shall be kept in a clean and a sanitary condition, and no rubbish, refuse, or garbage allowed to accumulate nor any fire hazard allowed to exist. No apartment owner shall permit any use of his apartment or make any use of the common elements that will increase the cost of insurance upon the condominium property.

10.4 Lawful Use. No immoral, improper, offensive or unlawful use shall be made of the condominium property nor any part of it; and all valid laws, zoning ordinances and regulations of all governmental bodies having jurisdiction shall be observed. The responsibility of meeting the requirements of governmental bodies for maintenance, modification or repair of the condominium property shall be the same as the responsibility for the maintenance and repair of the property concerned.

10.5 Leasing. Entire apartments may be rented provided the occupancy is only be lessee and his family and guests. No rooms may be rented, and no transient tenants may be accommodated, nor shall any lease of an apartment release or discharge the owner thereof of compliance with any of his obligations and duties as an apartment owner. All of the provisions of this Declaration, Articles of Incorporation, the By-Laws, and the Rules and Regulations of the Association pertaining to use and occupancy shall be applicable and enforceable against any person occupying an apartment unit as a tenant to the same extent as against an apartment owner, and a covenant upon the part of each such tenant to abide by the Rules and Regulations of the Association, and the terms and provisions of the Declaration of Condominium, Articles of Incorporation and By-Laws, and designating the Association as the apartment owner's agent for the purpose of and with the authority to terminate any such lease agreement in the event of violations by the tenant of such covenant, shall be an essential element of any such lease or tenancy agreement, whether oral or written, and whether specifically expressed in such agreement or not. No approval shall be required as to any lease entered into by the Developer.

10.6 Signs. No "For Sale" or "For Rent" signs or other displays or advertising shall be maintained on any part of the common elements, limited common elements or apartments, excepting that the right is specifically reserved in the Developer to place "For Sale" or "For Rent" signs in connection with any unsold or unoccupied apartment it may from time to time own, the same right is reserved to any institutional first mortgagee which may become the owner of an apartment, and to the Association as to any apartment which it may own.

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10.7 Parking spaces. No truck or other commercial vehicle shall be parked in any parking space except with the written consent of the Board of Directors, except such temporary parking in spaces provided for the purpose as may be necessary to effectuate deliveries to the Condominium, the Association, or Unit Owner and residents. All vehicles parked in any parking space shall be currently licensed and registered. No vehicle may be parked in any parking space if such vehicle is not capable of moving under its own power. No vehicle shall be allowed to remain in a parking space if such vehicle is in an advanced stage of disrepair. Any vehicle parked in a parking space must rest on inflated tires. No repairs of any kind may be made to any vehicle in the parking or other common areas. Apartment unit owners shall be responsible for any damage to the parking area surface caused by leakage of any substances from the vehicles or those of their guests. Bikes, mopeds and motor cycles of any type must be parked in the designated area of the parking lot.

10.8 Regulation. Reasonable regulations concerning use of the condominium property may be made and amended from time to time by the Association in the manner provided by its Articles of Incorporation and By-Laws. Copies of such regulations and amendments shall be furnished by the Association to all apartment owners and residents of the condominium upon request.

10.9 Proviso. Provided, however, that until Developer has completed all of the contemplated improvements and closed the sales of all of the apartments of the condominium, neither the apartment owners nor the Association nor the use of the condominium property shall interfere with the completion of the contemplated improvements and the sale of the apartments. Developer may make such use of the unsold units and common areas as may facilitate such completion and sale, including but not limited to the maintenance of a sales office, use of model apartments, the showing of the property and display of signs.

11. Transfers subject to approval. No apartment owner or lessee of an apartment may dispose of any interest in an apartment by lease, unless a copy of such lease is provided to the Association prior to its execution. No apartment unit may be leased more than two (2) times during a calendar year. Any sub-lease or assignment of a lease shall constitute a lease for the purposes of the above limitations.

12. Compliance and default. Each apartment owner shall be governed by and shall comply with the terms of the Declaration of Condominium, Articles of Incorporation and By-Laws and the Regulations adopted pursuant to those documents, and all of such as they may be amended from time to time. Failure of an apartment owner to comply with such documents and regulations shall entitle the Association or any aggrieved apartment owner to the following relief in addition to the remedies provided by the Condominium Act.

12.1 Negligence. An apartment owner shall be liable for the expense of any maintenance, repair, or replacement rendered necessary by his negligence or by that of any member 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. An apartment owner shall pay the Association the amount of any

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increase in its insurance premiums occasioned by use, misuse, occupancy or abandonment of an apartment or its appurtenances or of the common elements by the apartment owner.

12.2 Costs and attorneys' fees. In any proceeding arising because of an alleged failure of an apartment owner or the Association to comply with the terms of the Declaration of Condominium, Articles of Incorporation of the Association, the By-Laws, or the Regulations adopted pursuant to them, the documents and Regulations as they may be amended from time to time, the prevailing party shall be entitled to recover the costs of the proceedings and such reasonable attorneys' fees, including those for appeal if necessary, as may be awarded by the Court.

12.3 No waiver of rights. The failure of the Association or any apartment owner, to enforce any covenant, restriction or other provisions of the Condominium Act, this Declaration, the Articles of Incorporation of the Association, the By-Laws or the Regulations shall not constitute a waiver of the right to do so thereafter.

13. Amendments. Except as elsewhere provided otherwise, this Declaration of Condominium may be amended in the following manner:

13.1 Notice. Notice of the subject matter or proposed amendment shall be included in the notice of any meeting at which a proposed amendment is considered.

13.2 Resolution. A Resolution for the adoption of a proposed amendment may be proposed by the Board of Directors of the Association or by those members of the Association owning apartments in the Condominium. Owners may propose such an amendment by instrument in writing directed to the President or Secretary of the Board signed by persons owning not less than twenty-five (25%) per cent of the apartments in the Condominium. Amendments may be proposed by the Board of Directors by action of a majority of the Board at any regularly constituted meeting thereof. Upon an amendment being proposed as herein provided the President or, in the event of his refusal or failure to act, then the Board of Directors shall call a meeting of those members of the Association owning apartments in the Condominium to be held not sooner than fifteen (15) days nor later than sixty (60) days thereafter for the purpose of considering said amendment. Directors and members not present in person or by proxy at the meeting considering the amendment may express their approval in writing, provided such approval is delivered to the Secretary at or prior to the meeting. Except as elsewhere provided, such approvals must be either by:

a. No less than seventy-five (75%) per cent of the entire membership of the Association; or

b. In the alternative, an amendment may be made by an agreement signed and acknowledged by all condominium owners in the manner required for the execution of a deed, and such amendment shall be effective when recorded in the Public Records of Broward County, Florida; provided, however, that until such time as a majority of the members of the Board of Directors are elected by unit owners other

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than the Developer, all amendments to the Declaration shall be approved as set forth in Paragraph 3.2

c. Until the first election of Directors, by unit owners other than the Developer, and so long as the Developer shall have the right to fill vacancies existing in the original Board of Directors, proposal of an amendment and approval thereof shall require only the affirmative action of all of the Directors, and no meeting of the Condominium apartment owners nor any approval thereof need be had.

13.3 Amendment of all condominium documents by Developer. Except as elsewhere provided, the Condominium documents may be amended as to any and all of the particulars contained therein by the Developer, its successors and assigns, in its sole discretion, and in addition thereto and until such time as above stated, the proceedings of all meetings of the Association shall have no effect until approved by the Developer, but, as to the amendment of the Condominium documents this right is subject, however, to the following provisions:

a. Developer cannot alter those portions of the common elements which are intended to be, or are in fact, utilized solely for ingress and egress to and from individual apartments, in a manner which would substantially effect said ingress and egress.

b. Developer cannot make any substantial change in the purpose of the Association.

13.4 Proviso. Provided, however, that no amendment shall discriminate against any unit owner nor against any unit or class or group of units, unless the unit owners so affected shall consent; and no amendment shall change any unit nor the share in the common elements appurtenant to it, nor increase the owner's share of the common expenses, unless the record owner of the unit concerned and all record owners of mortgages on such unit shall join in the execution of the amendment. Neither shall an amendment in the section entitled "Insurance" nor in the section entitled "Reconstruction or Repair after Casualty" unless the record owners of all mortgages upon the Condominium shall join in the execution of such amendment. No amendment shall be adopted without the consent and approval of the Developer, so long as it shall own five (5) or more condominium apartments. No amendment shall make any change which would in any way affect any of the rights, privileges, powers and/or options herein provided in favor of or reserved to the Developer, or any person who is an officer, stockholder or director of the Developer, unless the Developer shall join in the execution of such amendment. Notwithstanding any other provisions to the contrary, no amendment which impairs or prejudices the rights or priorities of an institutional mortgage shall be valid without the prior written consent of such mortgagee.

13.5 Execution and recording. A copy of each amendment shall be attached to a certificate certifying that the amendment was duly adopted, and the said certificate shall be executed by the President of the Association and attested to by the Secretary with the formalities of a deed, and shall be effective upon recordation thereof in the Public Records of Broward County, Florida.

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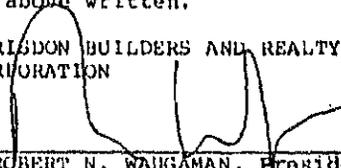
14. Compliance with the Department of Business Regulation. The unit owners and the Condominium Association shall comply with Chapter 718, Florida Statutes.

15. Severability. The invalidity in whole or in part of any covenant or restriction, section, subsection, sentence, clause, phrase or word, or other provision of this Declaration of Condominium and the Articles of Incorporation, By-Laws and Regulations of the Association shall not affect the validity of the remaining portions.

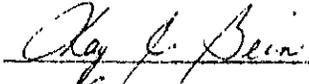
IN WITNESS WHEREOF, the Developer has executed this Declaration the day and year first above written.

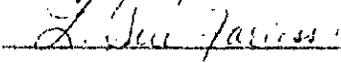
(Corporate Seal)

CHRISTON BUILDERS AND REALTY
CORPORATION

by 
ROBERT N. WAUGAMAN, President

Signed, sealed and delivered
in the presence of:







SEE 9822 PAGE 241

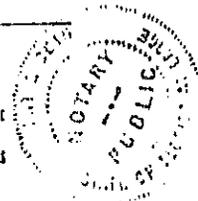
STATE OF FLORIDA)
) SS:
COUNTY OF BROWARD)

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared ROBERT N. WAUGAMAN, well know to me to be the President of CHRISDON BUILDERS AND REALTY CORPORATION, and who executed the foregoing instrument and acknowledged before me that he executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the County and State aforesaid this 29th day of September, 1981.

Ray D. Bair
NOTARY PUBLIC

My Commission Expires:
NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES NOV 25 1982
FORD THRU GENERAL REG. UNDERWRITERS



SEP 98222 PAGE 242

EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OF CORAL SPRINGS
VILLAS OF CORAL SPRINGS, A CONDOMINIUM

LEGAL DESCRIPTION

PHASE I

THE NORTH 629.49 FEET, LESS THE SOUTH 288.00 FEET OF PARCEL "D",
CORAL SPRINGS COUNTRY CLUB WEST, SECTION 20, TOWNSHIP 48 SOUTH,
RANGE 41 EAST, CITY OF CORAL SPRINGS, BROWARD COUNTY, FLORIDA,
AS RECORDED IN PLAT BOOK 70, PAGE 41, OF THE PUBLIC RECORDS OF
SAID BROWARD COUNTY, FLORIDA.

PREPARED BY

Paul E. Brewer & Associates, Inc.
10255 West Sample Rd, Coral Springs, Fla.
305/753-5210

JOB NO. 81-03-07

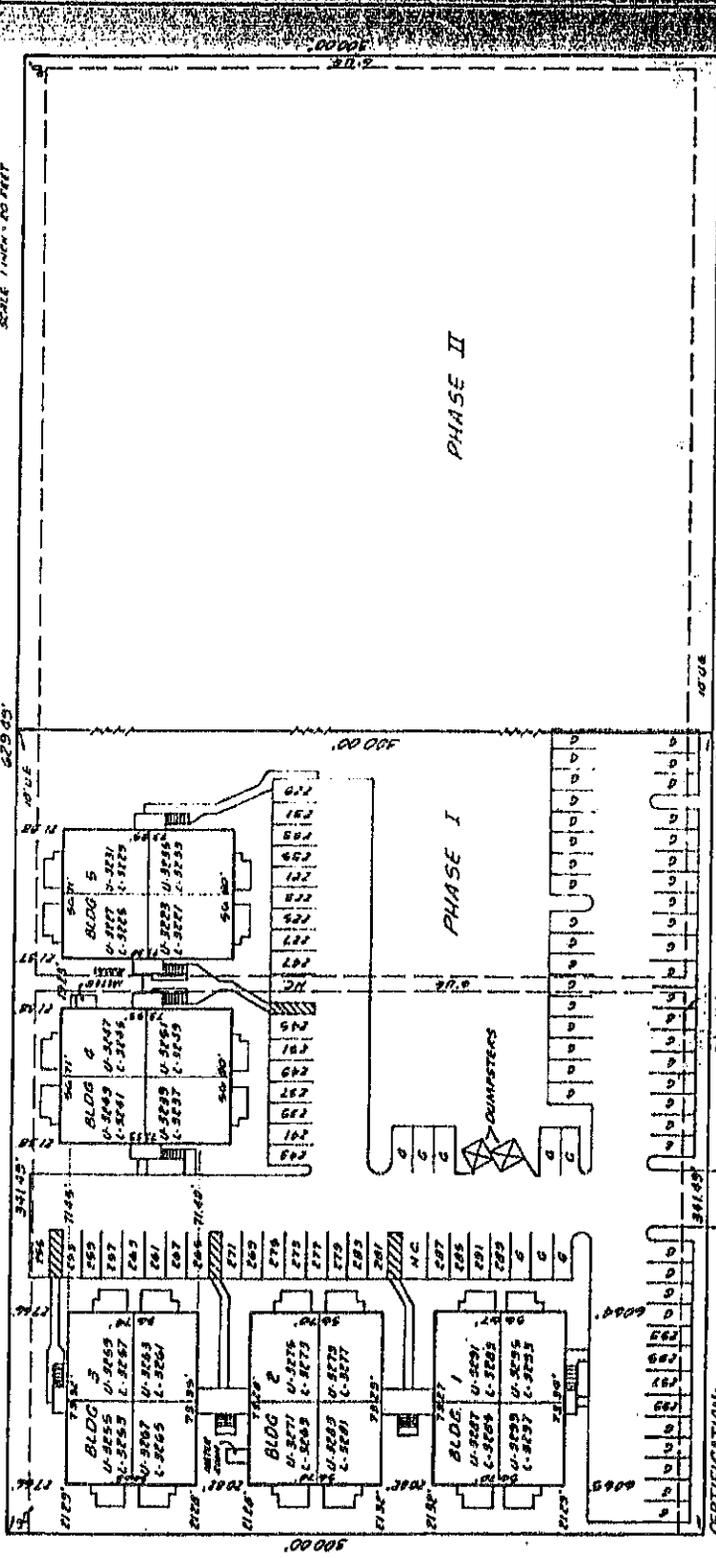
SHEET 1 of 1

EXHIBIT 4 TO THE PROSPECTUS

81 9822
#243

EXHIBIT B' TO THE DECLARATION OF CONDOMINIUM OF
CORAL SPRINGS VILLAGES OF CORAL SPRINGS, A CONDOMINIUM

SCALE 1 INCH = 20 FEET



CORAL RIDGE DRIVE

- NOTES:
1. ALL UNIMPROVED OPENING SPACES ARE LIMITED TO THE FOLLOWING: (A) DRIVEWAYS, (B) DRIVEWAYS, (C) DRIVEWAYS, (D) DRIVEWAYS, (E) DRIVEWAYS, (F) DRIVEWAYS, (G) DRIVEWAYS, (H) DRIVEWAYS, (I) DRIVEWAYS, (J) DRIVEWAYS, (K) DRIVEWAYS, (L) DRIVEWAYS, (M) DRIVEWAYS, (N) DRIVEWAYS, (O) DRIVEWAYS, (P) DRIVEWAYS, (Q) DRIVEWAYS, (R) DRIVEWAYS, (S) DRIVEWAYS, (T) DRIVEWAYS, (U) DRIVEWAYS, (V) DRIVEWAYS, (W) DRIVEWAYS, (X) DRIVEWAYS, (Y) DRIVEWAYS, (Z) DRIVEWAYS.
 2. UNIMPROVED OPENING SPACES ARE LIMITED TO THE FOLLOWING: (A) DRIVEWAYS, (B) DRIVEWAYS, (C) DRIVEWAYS, (D) DRIVEWAYS, (E) DRIVEWAYS, (F) DRIVEWAYS, (G) DRIVEWAYS, (H) DRIVEWAYS, (I) DRIVEWAYS, (J) DRIVEWAYS, (K) DRIVEWAYS, (L) DRIVEWAYS, (M) DRIVEWAYS, (N) DRIVEWAYS, (O) DRIVEWAYS, (P) DRIVEWAYS, (Q) DRIVEWAYS, (R) DRIVEWAYS, (S) DRIVEWAYS, (T) DRIVEWAYS, (U) DRIVEWAYS, (V) DRIVEWAYS, (W) DRIVEWAYS, (X) DRIVEWAYS, (Y) DRIVEWAYS, (Z) DRIVEWAYS.
 3. UNIMPROVED OPENING SPACES ARE LIMITED TO THE FOLLOWING: (A) DRIVEWAYS, (B) DRIVEWAYS, (C) DRIVEWAYS, (D) DRIVEWAYS, (E) DRIVEWAYS, (F) DRIVEWAYS, (G) DRIVEWAYS, (H) DRIVEWAYS, (I) DRIVEWAYS, (J) DRIVEWAYS, (K) DRIVEWAYS, (L) DRIVEWAYS, (M) DRIVEWAYS, (N) DRIVEWAYS, (O) DRIVEWAYS, (P) DRIVEWAYS, (Q) DRIVEWAYS, (R) DRIVEWAYS, (S) DRIVEWAYS, (T) DRIVEWAYS, (U) DRIVEWAYS, (V) DRIVEWAYS, (W) DRIVEWAYS, (X) DRIVEWAYS, (Y) DRIVEWAYS, (Z) DRIVEWAYS.
 4. UNIMPROVED OPENING SPACES ARE LIMITED TO THE FOLLOWING: (A) DRIVEWAYS, (B) DRIVEWAYS, (C) DRIVEWAYS, (D) DRIVEWAYS, (E) DRIVEWAYS, (F) DRIVEWAYS, (G) DRIVEWAYS, (H) DRIVEWAYS, (I) DRIVEWAYS, (J) DRIVEWAYS, (K) DRIVEWAYS, (L) DRIVEWAYS, (M) DRIVEWAYS, (N) DRIVEWAYS, (O) DRIVEWAYS, (P) DRIVEWAYS, (Q) DRIVEWAYS, (R) DRIVEWAYS, (S) DRIVEWAYS, (T) DRIVEWAYS, (U) DRIVEWAYS, (V) DRIVEWAYS, (W) DRIVEWAYS, (X) DRIVEWAYS, (Y) DRIVEWAYS, (Z) DRIVEWAYS.
 5. UNIMPROVED OPENING SPACES ARE LIMITED TO THE FOLLOWING: (A) DRIVEWAYS, (B) DRIVEWAYS, (C) DRIVEWAYS, (D) DRIVEWAYS, (E) DRIVEWAYS, (F) DRIVEWAYS, (G) DRIVEWAYS, (H) DRIVEWAYS, (I) DRIVEWAYS, (J) DRIVEWAYS, (K) DRIVEWAYS, (L) DRIVEWAYS, (M) DRIVEWAYS, (N) DRIVEWAYS, (O) DRIVEWAYS, (P) DRIVEWAYS, (Q) DRIVEWAYS, (R) DRIVEWAYS, (S) DRIVEWAYS, (T) DRIVEWAYS, (U) DRIVEWAYS, (V) DRIVEWAYS, (W) DRIVEWAYS, (X) DRIVEWAYS, (Y) DRIVEWAYS, (Z) DRIVEWAYS.
 6. UNIMPROVED OPENING SPACES ARE LIMITED TO THE FOLLOWING: (A) DRIVEWAYS, (B) DRIVEWAYS, (C) DRIVEWAYS, (D) DRIVEWAYS, (E) DRIVEWAYS, (F) DRIVEWAYS, (G) DRIVEWAYS, (H) DRIVEWAYS, (I) DRIVEWAYS, (J) DRIVEWAYS, (K) DRIVEWAYS, (L) DRIVEWAYS, (M) DRIVEWAYS, (N) DRIVEWAYS, (O) DRIVEWAYS, (P) DRIVEWAYS, (Q) DRIVEWAYS, (R) DRIVEWAYS, (S) DRIVEWAYS, (T) DRIVEWAYS, (U) DRIVEWAYS, (V) DRIVEWAYS, (W) DRIVEWAYS, (X) DRIVEWAYS, (Y) DRIVEWAYS, (Z) DRIVEWAYS.



023 03

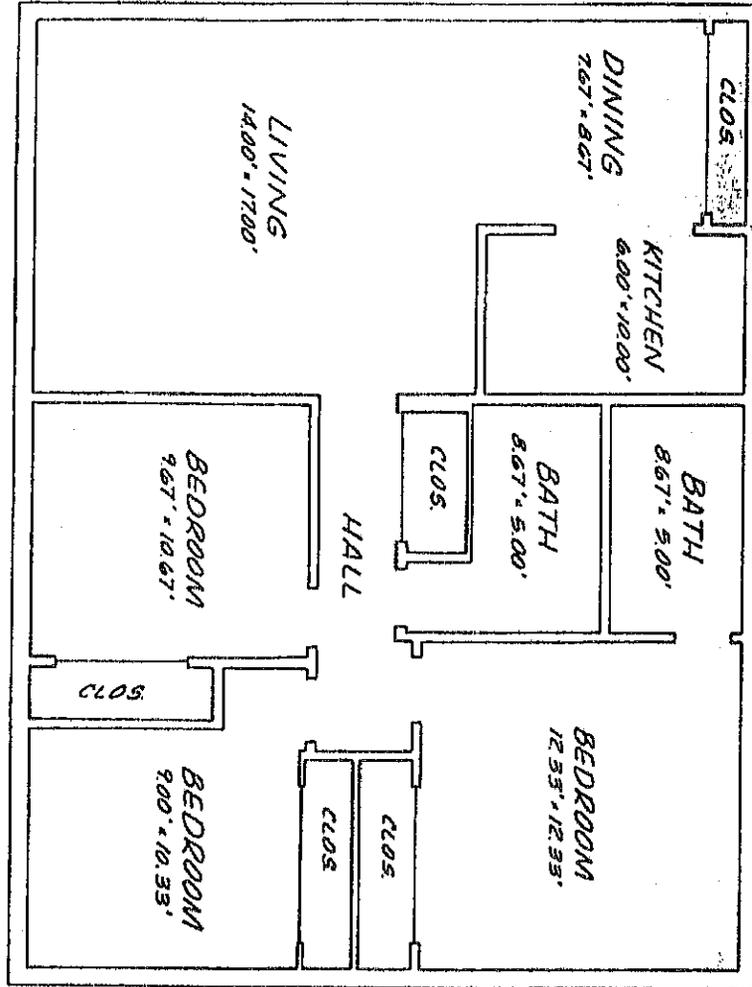
CERTIFICATION: THIS DECLARATION AND THE PLAN HEREON WERE PREPARED BY ME OR UNDER MY CLOSE PERSONAL SUPERVISION AND TO THE BEST OF MY KNOWLEDGE AND BELIEF THEY COMPLY WITH ALL APPLICABLE LAWS AND REGULATIONS AND I AM NOT PROVIDING ANY OPINION AS TO THE ACCURACY OR COMPLETENESS OF THE INFORMATION CONTAINED HEREIN. I AM NOT PROVIDING ANY OPINION AS TO THE ACCURACY OR COMPLETENESS OF THE INFORMATION CONTAINED HEREIN. I AM NOT PROVIDING ANY OPINION AS TO THE ACCURACY OR COMPLETENESS OF THE INFORMATION CONTAINED HEREIN.

PAUL E. BREWER / ASSOC., INC.
305/753-3510
PAUL E. BREWER
1325 N.W. 52ND
STATE OF FLORIDA

98922 24A

EXHIBIT B-1 TO THE DECLARATION
OF CONDOMINIUM OF CORAL SPRINGS
VILLAS OF CORAL SPRINGS,
A CONDOMINIUM

NOTE: ALL INTERIOR UNIT DIMENSIONS ARE BASED UPON
ARCHITECTURAL DRAWINGS BY DESIGN 300, INC.,
COMM NO. 81-166, AND DATED 2/26/81, AND ALL
OF SAID DIMENSIONS ARE SUBJECT TO ASBUILT CON-
FIRMATION.



TYPICAL UNIT
FLOOR PLAN

REF 9822 RE 245

SHEET 1 OF 6 SHEETS

PAUL E. BREWER & ASSOCIATES, INC.

land surveyors

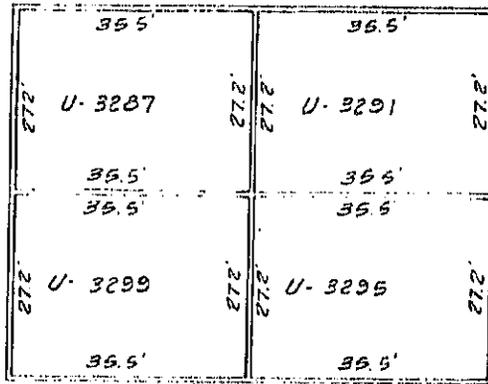
land planners

10255 WEST SAMPLE ROAD, CORAL SPRINGS, FLORIDA 33066

305/753-5210

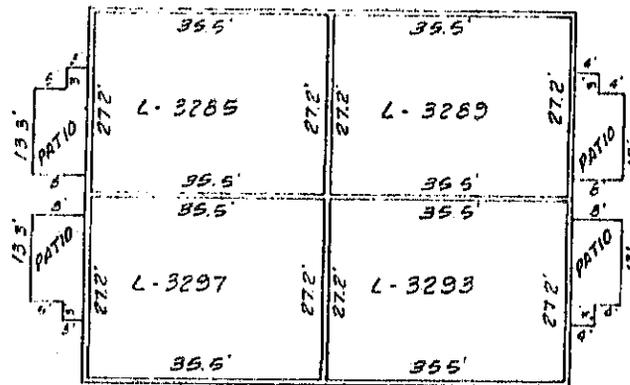
SUITE 14

EXHIBIT B-1 TO THE DECLARATION
 OF CONDOMINIUM OF CORAL SPRINGS,
 VILLAS OF CORAL SPRINGS,
 A CONDOMINIUM



SECOND FLOOR PLAN
 UPPER LIMITS: +29.43
 LOWER LIMITS: +21.43

NORTH



FIRST FLOOR PLAN
 UPPER LIMITS: +20.68
 LOWER LIMITS: +12.68

BUILDING FLOOR PLAN
 BUILDING No. 1

SCALE: 1" = 20'

NOTES:

1. EACH CONDOMINIUM UNIT CONSISTS OF THE SPACE BOUNDED BY VERTICAL PROJECTION OF THE CONDOMINIUM UNIT BOUNDARY LINES, AND BY THE HORIZONTAL PLANES AT FLOOR AND CEILING.
2. NORMAL CONSTRUCTION PRACTICE MAY RESULT IN DIMENSIONAL VARIANCE FROM THE UNIT SIZES SHOWN HEREON.
3. SEE DECLARATION OF CONDOMINIUM PARAGRAPH 3 FOR DESCRIPTION OF APARTMENTS.
4. SEE DECLARATION OF CONDOMINIUM PARAGRAPH 3 FOR DESCRIPTION OF COMMON ELEMENTS.
5. EACH CONDOMINIUM UNIT IS IDENTIFIED BY A NUMBER AS SHOWN.
6. ELEVATIONS BASED ON N.O.S. MEAN SEA LEVEL DATUM.

SHEET 2 OF 6 SHEETS

PAUL E. BREWER & ASSOCIATES, INC.

land surveyors

land planners

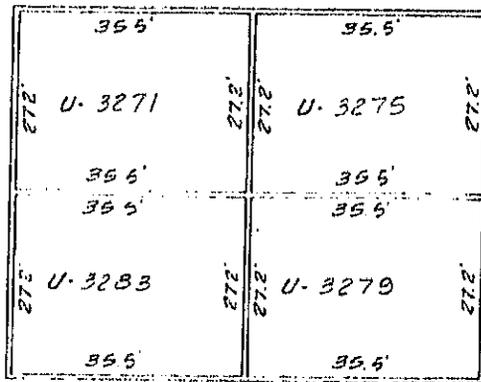
10255 WEST SAMPLE ROAD, CORAL SPRINGS, FLORIDA 33065

305/753-5210

SUITE #14

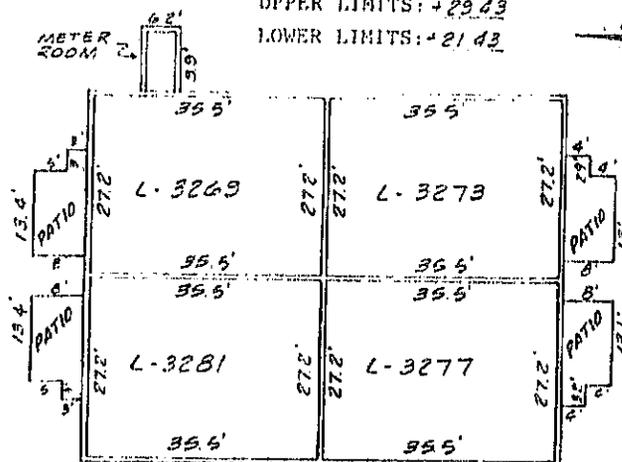
SEE 0822-246

EXHIBIT B-1 TO THE DECLARATION
 OF CONDOMINIUM OF CORAL SPRINGS,
 VILLAS OF CORAL SPRINGS,
 A CONDOMINIUM



SECOND FLOOR PLAN
 UPPER LIMITS: +29.43
 LOWER LIMITS: +21.42

NORTH



FIRST FLOOR PLAN
 UPPER LIMITS: +20.68
 LOWER LIMITS: +12.68

BUILDING FLOOR PLAN
 BUILDING No. 2

SCALE: 1" = 20'

NOTES:

1. EACH CONDOMINIUM UNIT CONSISTS OF THE SPACE BOUNDED BY VERTICAL PROJECTION OF THE CONDOMINIUM UNIT BOUNDARY LINES, AND BY THE HORIZONTAL PLANES AT FLOOR AND CEILING.
2. NORMAL CONSTRUCTION PRACTICE MAY RESULT IN DIMENSIONAL VARIANCE FROM THE UNIT SIZES SHOWN HEREON.
3. SEE DECLARATION OF CONDOMINIUM PARAPHRASE 3 FOR DESCRIPTION OF APARTMENTS.
4. SEE DECLARATION OF CONDOMINIUM PARAPHRASE 3 FOR DESCRIPTION OF COMMON ELEMENTS.
5. EACH CONDOMINIUM UNIT IS IDENTIFIED BY A NUMBER AS SHOWN.
6. ELEVATIONS BASED ON N.O.S. MEAN SEA LEVEL DATUM.

SHEET 3 OF 6 SHEETS

PAUL E. BREWER & ASSOCIATES, INC.

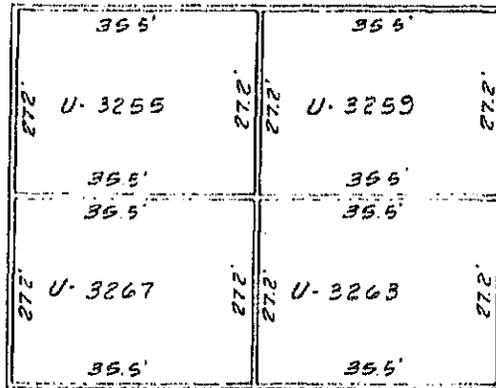
land surveyors land planners

10255 WEST SAMPLE ROAD, CORAL SPRINGS, FLORIDA 33065

305/753-5210 SUITE 14

9822-247

EXHIBIT B-1 TO THE DECLARATION
 OF CONDOMINIUM OF CORAL SPRINGS,
 VILLAS OF CORAL SPRINGS,
 A CONDOMINIUM

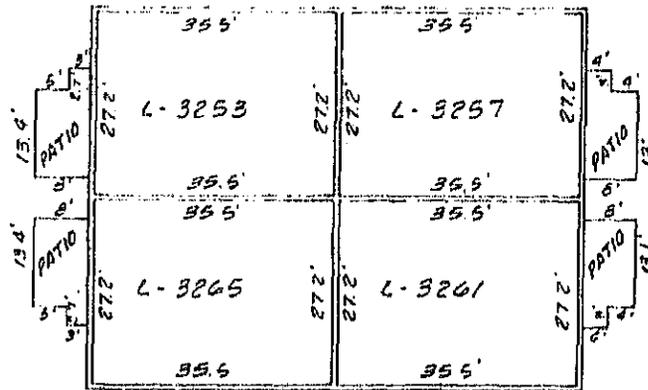


SECOND FLOOR PLAN

UPPER LIMITS: +22.45

LOWER LIMITS: +21.45

NORTH



FIRST FLOOR PLAN

UPPER LIMITS: +22.70

LOWER LIMITS: +12.70

BUILDING FLOOR PLAN

BUILDING No. 3

SCALE: 1" = 20'

NOTES:

1. EACH CONDOMINIUM UNIT CONSISTS OF THE SPACE BOUNDED BY VERTICAL PROJECTION OF THE CONDOMINIUM UNIT BOUNDARY LINES, AND BY THE HORIZONTAL PLANES AT FLOOR AND CEILING.
2. NORMAL CONSTRUCTION PRACTICE MAY RESULT IN DIMENSIONAL VARIANCE FROM THE UNIT SIZES SHOWN HEREON.
3. SEE DECLARATION OF CONDOMINIUM PARAPHRASE 3 FOR DESCRIPTION OF APARTMENTS.
4. SEE DECLARATION OF CONDOMINIUM PARAGRAPH 3 FOR DESCRIPTION OF COMMON ELEMENTS.
5. EACH CONDOMINIUM UNIT IS IDENTIFIED BY A NUMBER AS SHOWN.
6. ELEVATIONS BASED ON N.O.S. MEAN SEA LEVEL DATUM.

SHEET 4 OF 6 SHEETS

PAUL E. BREWER & ASSOCIATES, INC.

land surveyors

land planners

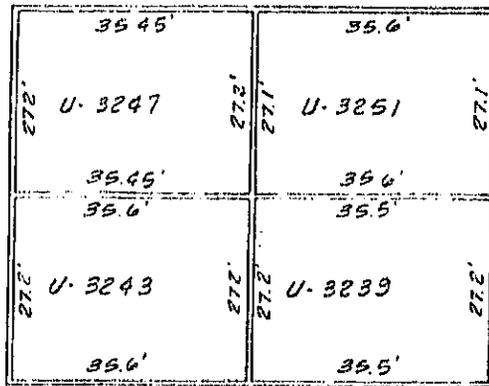
10255 WEST SAMPLE ROAD, CORAL SPRINGS, FLORIDA 33065

305/753-5210

SUITE 14

SEE 9822 PAGE 248

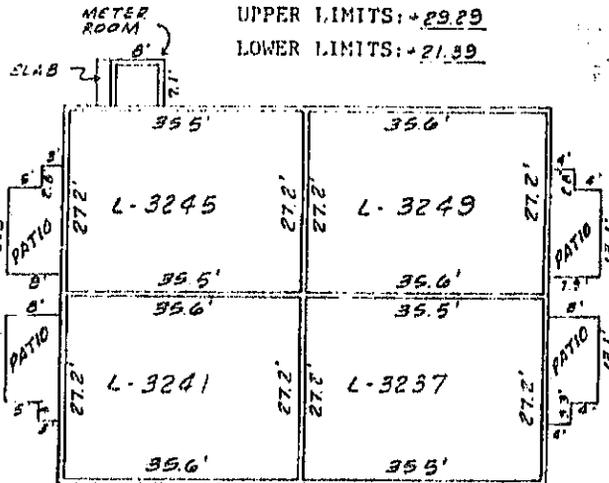
EXHIBIT "B-1" TO THE DECLARATION
 OF CONDOMINIUM OF CORAL SPRINGS,
 VILLAS OF CORAL SPRINGS,
 A CONDOMINIUM



SECOND FLOOR PLAN

UPPER LIMITS: +29.89

LOWER LIMITS: +21.89



FIRST FLOOR PLAN

UPPER LIMITS: +20.69

LOWER LIMITS: +18.69

BUILDING FLOOR PLAN

BUILDING No. 4

SCALE: 1" = 20'

NOTES:

1. EACH CONDOMINIUM UNIT CONSISTS OF THE SPACE BOUNDED BY VERTICAL PROJECTION OF THE CONDOMINIUM UNIT BOUNDARY LINES, AND BY THE HORIZONTAL PLANES AT FLOOR AND CEILING.
2. NORMAL CONSTRUCTION PRACTICE MAY RESULT IN DIMENSIONAL VARIANCE FROM THE UNIT SIZES SHOWN HEREON.
3. SEE DECLARATION OF CONDOMINIUM PARAPHRASE 3 FOR DESCRIPTION OF APARTMENTS.
4. SEE DECLARATION OF CONDOMINIUM PARAPHRASE 3 FOR DESCRIPTION OF COMMON ELEMENTS.
5. EACH CONDOMINIUM UNIT IS IDENTIFIED BY A NUMBER AS SHOWN.
6. ELEVATIONS BASED ON N.O.S. MEAN SEA LEVEL DATUM.

SHEET 5 OF 6 SHEETS

PAUL E. BREWER & ASSOCIATES, INC.

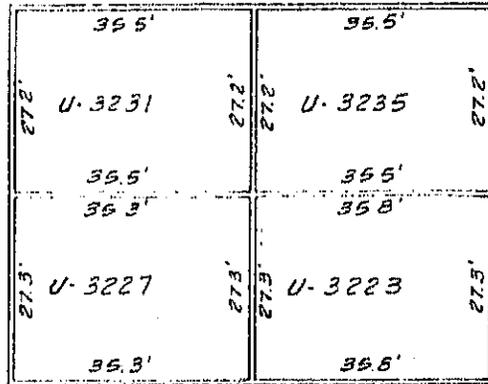
land surveyors land planners

10255 WEST SAMPLE ROAD, CORAL SPRINGS, FLORIDA 33065

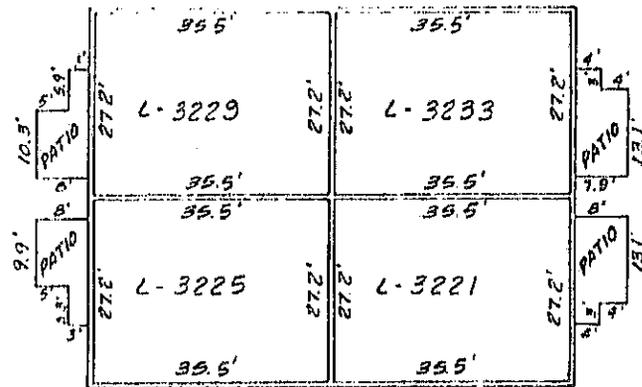
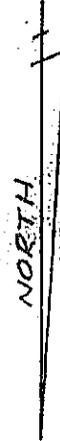
305/753-5210 SUITE 14

9822
 249

**EXHIBIT B-1/A TO THE DECLARATION
OF CONDOMINIUM OF CORAL SPRINGS,
VILLAS OF CORAL SPRINGS,
A CONDOMINIUM**



SECOND FLOOR PLAN
UPPER LIMITS: +29.28
LOWER LIMITS: +21.36



FIRST FLOOR PLAN
UPPER LIMITS: +20.58
LOWER LIMITS: +12.68

BUILDING FLOOR PLAN
BUILDING No. 5

SCALE: 1" = 20'

NOTES:

1. EACH CONDOMINIUM UNIT CONSISTS OF THE SPACE BOUNDED BY VERTICAL PROJECTION OF THE CONDOMINIUM UNIT BOUNDARY LINES, AND BY THE HORIZONTAL PLANES AT FLOOR AND CEILING.
2. NORMAL CONSTRUCTION PRACTICE MAY RESULT IN DIMENSIONAL VARIANCE FROM THE UNIT SIZES SHOWN HEREON.
3. SEE DECLARATION OF CONDOMINIUM PARAGRAPH 3 FOR DESCRIPTION OF APARTMENTS.
4. SEE DECLARATION OF CONDOMINIUM PARAGRAPH 3 FOR DESCRIPTION OF COMMON ELEMENTS.
5. EACH CONDOMINIUM UNIT IS IDENTIFIED BY A NUMBER AS SHOWN.
6. ELEVATIONS BASED ON N.O.S. MEAN SEA LEVEL DATUM.

SHEET 6 OF 6 SHEETS

EST 1982 REG 250

PAUL E. BREWER & ASSOCIATES, INC.

land surveyors land planners

10255 WEST SAMPLE ROAD, CORAL SPRINGS, FLORIDA 33065
305/753-5210 SUITE 14

EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM OF CORAL SPRINGS
VILLAS OF CORAL SPRINGS, A CONDOMINIUM

LEGAL DESCRIPTION

PHASE II

THE SOUTH 288.00 FEET, OF THE NORTH 629.49 FEET OF PARCEL "D",
CORAL SPRINGS COUNTRY CLUB WEST, SECTION 20, TOWNSHIP 48 SOUTH,
RANGE 41 EAST, CITY OF CORAL SPRINGS, BROWARD COUNTY, FLORIDA,
AS RECORDED IN PLAT BOOK 70, PAGE 41, OF THE PUBLIC RECORDS OF
SAID BROWARD COUNTY, FLORIDA.

PREPARED BY

Paul E. Brewer & Associates, Inc.
10255 West Sample Rd, Coral Springs, Fla.
305/753-5210

JOB NO. 81-03-07

SHEET 1 of 1

SEE 9822 PAGE 251

EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM OF CORAL SPRINGS
VILLAS OF CORAL SPRINGS, A CONDOMINIUM

UNDIVIDED SHARES IN COMMON ELEMENTS, COMMON EXPENSES AND COMMON
SURPLUS.

PHASE I

<u>APARTMENT</u>	<u>PERCENT</u>
3299	2.5
3297	2.5
3295	2.5
3293	2.5
3291	2.5
3289	2.5
3287	2.5
3285	2.5
3283	2.5
3281	2.5
3279	2.5
3277	2.5
3275	2.5
3273	2.5
3271	2.5
3269	2.5
3267	2.5
3265	2.5
3263	2.5
3261	2.5
3259	2.5
3257	2.5
3255	2.5
3253	2.5
3251	2.5
3249	2.5
3247	2.5
3245	2.5
3243	2.5
3241	2.5
3239	2.5
3237	2.5
3235	2.5
3233	2.5
3231	2.5
3229	2.5
3227	2.5
3225	2.5
3223	2.5
3221	2.5
TOTAL	100.00

PREPARED BY

PAUL E. BREWER & ASSOCIATES, INC.
10255 West Sample Rd, Coral Springs, Fla.
305/753-5210

JOB NO. 81-03-07

SHEET 1 of 1

EXHIBIT B TO THE PROSPECTUS

81 9822 PG 252

EXHIBIT "D-1" TO THE DECLARATION OF CONDOMINIUM OF CORAL SPRINGS
VILLAS OF CORAL SPRINGS, A CONDOMINIUM

UNDIVIDED SHARES IN COMMON ELEMENTS, COMMON EXPENSES AND COMMON
SURPLUS.

<u>APARTMENT</u>	<u>PERCENT</u>
3299	1.25
3297	1.25
3295	1.25
3293	1.25
3291	1.25
3289	1.25
3287	1.25
3285	1.25
3283	1.25
3281	1.25
3279	1.25
3277	1.25
3275	1.25
3273	1.25
3271	1.25
3269	1.25
3267	1.25
3265	1.25
3263	1.25
3261	1.25
3259	1.25
3257	1.25
3255	1.25
3253	1.25
3251	1.25
3249	1.25
3247	1.25
3245	1.25
3243	1.25
3241	1.25
3239	1.25
3237	1.25
3235	1.25
3233	1.25
3231	1.25
3229	1.25
3227	1.25
3225	1.25
3223	1.25
3221	1.25

(CONTINUED)

PREPARED BY

Paul E. Brewer & Associates, Inc.
10255 West Sample Rd, Coral Springs, Fla.
305/752-5210

JOB NO. 81-03-07

SHEET 1 of 2

EE 9822 PAGE 253

EXHIBIT "D-1" TO THE DECLARATION OF CONDOMINIUM OF CORAL SPRINGS
VILLAS OF CORAL SPRINGS, A CONDOMINIUM

UNDIVIDED SHARES IN COMMON ELEMENTS, COMMON EXPENSES AND COMMON
SURPLUS.

(CONTINUED)

<u>APARTMENT</u>	<u>PERCENT</u>
3219	1.25
3217	1.25
3215	1.25
3213	1.25
3211	1.25
3209	1.25
3207	1.25
3205	1.25
3203	1.25
3201	1.25
3199	1.25
3197	1.25
3195	1.25
3193	1.25
3191	1.25
3189	1.25
3187	1.25
3185	1.25
3183	1.25
3181	1.25
3179	1.25
3177	1.25
3175	1.25
3173	1.25
3171	1.25
3169	1.25
3167	1.25
3165	1.25
3163	1.25
3161	1.25
3159	1.25
3157	1.25
3155	1.25
3153	1.25
3151	1.25
3149	1.25
3147	1.25
3145	1.25
3143	1.25
3141	1.25
TOTAL	100.00

PREPARED BY

Paul E. Brewer & Associates, Inc.
10255 West Sample Rd, Coral Springs, Fla.
305/753-5210

JOB NO. 81-03-07

SHEET 2 of 2

NET
9822
PAGE 254

ARTICLES OF INCORPORATION
OF
CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC.
(A Corporation Not for Profit)

The undersigned, by these Articles, hereby associate for the purpose of forming a corporation not for profit under Chapter 617, Florida Statutes, and certify as follows:

ARTICLE I

NAME

The name and address of the proposed corporation shall be:

CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC.
2929 University Drive
Suite "J"
Coral Springs, Florida 33065

ARTICLE II

PURPOSE

The purposes and objects of the Corporation shall be to administer the operation and management of CORAL SPRINGS VILLAS, a Condominium, hereinafter referred to as the "CONDOMINIUM", an apartment project to be established in accordance with the Condominium Act of the State of Florida, upon certain real property situate, lying and being in Broward County, Florida, and to undertake the performance of the acts and duties incident to the administration of the operation and management of said CONDOMINIUM, in accordance with the terms, provisions, conditions and authorizations contained in these Articles and which may be contained in the formal Declaration of Condominium which will be recorded in the Public Records of Broward County, Florida, at the time said property, and the improvements now or hereafter situate thereon, are submitted to a plan of condominium ownership; and to own, operate, lease, sell, trade and otherwise deal with such property, whether real or personal, as may be necessary or convenient in the administration of said CONDOMINIUM. The Corporation shall be conducted as a non-profit organization for the benefit of its members.

ARTICLE III

POWERS

The Corporation shall have the following powers:

1. The Corporation shall have all of the powers and privileges designated for Corporations Not for Profit as set forth in Chapter 617, Florida Statutes, 1978, as the same shall now exist or as the same shall from time to time be amended and all the powers set forth in Chapter 718, Florida Statutes, 1978, as the same shall now exist or as the same shall from time to time be amended.

2. The Corporation shall have all of the powers reasonably necessary to implement and effectuate the purposes of the Corporation, including but not limited to the following:

(a) To make and establish reasonable rules and regulations governing the use of APARTMENTS and COMMON ELEMENTS in the CONDOMINIUM as said terms may be defined in said Declaration of Condominium to be recorded.

EXHIBIT 2 TO THE PROSPECTUS
EXHIBIT "E" TO THE DECLARATION

SEP 9822 REC 255

(b) To levy and collect assessments against members of the Corporation and to defray the common expenses of the CONDOMINIUM as may be provided in said Declaration of Condominium and in the By-Laws of this Corporation, which may be hereafter adopted, including the right to levy and collect assessments for the purposes of acquiring, operating, leasing, managing and otherwise trading and dealing with such property, whether real or personal, including APARTMENTS in the CONDOMINIUM, which may be necessary or convenient in the operation and management of the CONDOMINIUM, and in accomplishing the purposes set forth in said Declaration of Condominium.

(c) To maintain, repair, replace, operate and manage the CONDOMINIUM and the property comprising same, including the right to reconstruct improvements after casualty and to make further improvement of the CONDOMINIUM property.

(d) To contract for the management of the CONDOMINIUM and to delegate to such contractor all of the powers and duties of the Association, except those which may be required by the Declaration of Condominium to have approval of the Board of Directors or Membership of the Corporation.

(e) To enforce the provisions of said Declaration of Condominium, these Articles of Incorporation, the By-Laws of the Corporation which may be hereafter adopted, and the rules and regulations governing the use of said CONDOMINIUM, as the same may be hereafter established.

(f) To exercise, undertake and accomplish all of the rights, duties and obligations which may be granted to or imposed upon the Corporation pursuant to the Declaration of Condominium aforementioned.

ARTICLE IV

MEMBERSHIP

The qualifications of the members, the manner of their admission to membership and termination of such membership, and voting by members shall be as follows:

1. The owners of all APARTMENTS in the CONDOMINIUM shall be members of the Corporation, and no other persons or entities shall be entitled to membership, except as provided in item (5) of this Article IV.

2. Membership shall be established by the acquisition of fee simple title to an APARTMENT in the CONDOMINIUM, or by acquisition of a fee simple ownership interest therein, whether by conveyance, devise, judicial decree or otherwise, and the membership of any party shall be automatically terminated upon his being divested of all title to or his entire fee simple ownership interest in any APARTMENT, except that nothing herein contained shall be construed as terminating the membership of any party who may own two (2) or more APARTMENTS, or who may own a fee simple ownership interest in two (2) or more APARTMENTS, so long as such party shall retain title to or a fee simple ownership interest in any APARTMENT.

3. The interest of a member of the funds and assets of the Corporation cannot be assigned, hypothecated or transferred in any manner, except as an appurtenance to his APARTMENT. The funds and assets of the Corporation shall belong solely to the Corporation subject to the limitation that the same be expended, held or used for the benefit of the Membership and for the purposes authorized herein, in the Declaration of Condominium and in the By-Laws which may be hereafter adopted.

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4. On all matters on which the Membership shall be entitled to vote, there shall be only one (1) vote for each APARTMENT in the CONDOMINIUM, which vote may be exercised or cast by the owner or owners of each APARTMENT in such manner as may be provided in the By-Laws hereafter adopted by the Corporation. Should any member own more than one (1) APARTMENT, such member shall be entitled to exercise or cast as many votes as he owns APARTMENTS, in the manner provided by said By-Laws.

5. Until such time as the property referred to in Article II hereof, and the improvements which may be hereafter constructed thereon, are submitted to a plan of Condominium ownership by the recordation of said Declaration of Condominium the Membership of the Corporation shall be composed of the Subscribers to these Articles, each of which Subscribers shall be entitled to cast one (1) vote on all matters on which the Membership shall be entitled to vote.

ARTICLE V

TERM

The Corporation shall have perpetual existence.

ARTICLE VI

PRINCIPAL OFFICE

The principal office of the Corporation shall be located at:

2929 University Drive, Coral Springs, Florida 33065

but the Corporation may maintain offices and transact business in such other places within or without the State of Florida, as may from time to time be designated by the Board of Directors.

ARTICLE VII

SUBSCRIBERS

The names and addresses of each subscriber to the Articles of Incorporation are as follows:

<u>Name</u>	<u>Address</u>
Robert N. Waugaman	11160 N.W. 24th Street Coral Springs, Florida 33065
Paul K. Elliott, Jr.	9333 N.W. 1st Street Coral Springs, Florida 33065
Eugene J. Alphonse	9448 N.W. 4th Street Coral Springs, Florida 33065

ARTICLE VIII

OFFICERS

The affairs of the Corporation shall be administered by the Officers designated in the By-Laws. The Officers shall be elected by the Board of Directors at its first meeting following the Annual Meeting of the Members of the Corporation and shall serve at the pleasure of the Board of Directors.

The names and addresses of the officers who shall serve until their successors are designated by the Board of Directors are as follows:

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<u>Name</u>	<u>Address</u>
Robert N. Waugaman - President	11160 N.W. 24th Street Coral Springs, Florida 33065
Paul K. Elliott, Jr.- Vice/Pres.	9333 N.W. 1st Street Coral Springs, Florida 33065
Eugene J. Alphonse - Sec./Treas.	9448 N.W. 4th Street Coral Springs, Florida 33065

ARTICLE IX

DIRECTORS

The affairs of the Corporation shall be managed by a Board of Directors which shall consist of not less than three (3) nor more than nine (9) and shall always be odd in number. The number of members of the Board of Directors shall be as provided from time to time by the By-Laws of the Corporation. The members of the Board of Directors shall be elected by the members of the Corporation at the Annual Meeting of the membership as provided by the By-Laws of the Corporation and at least a majority of the Board of Directors shall be members of the Corporation or shall be authorized representatives, officers or employees of a corporate member of the Corporation. Directors may be removed and vacancies on the Board of Directors shall be filled in the manner provided by the By-Laws.

The names and addresses of the members of the first Board of Directors who shall hold office until their successors are elected and have qualified, or until removed, are as follows:

<u>Name</u>	<u>Address</u>
Robert N. Waugaman	11160 N.W. 24th Street Coral Springs, Florida 33065
Paul K. Elliott, Jr.	9333 N.W. 1st Street Coral Springs, Florida 33065
Eugene J. Alphonse	9448 N.W. 4th Street Coral Springs, Florida 33065

Notwithstanding the foregoing, and except as may be provided by Statute, the first election of Directors by members of the Corporation shall not be held until such time as APARTMENT owners other than the Developer, CHRISDON BUILDERS AND REALTY CORPORATION, its successors or assigns, shall own fifteen (15%) per cent or more of the units that ultimately will be operated by the Corporation, or at such time said Developer elects to terminate its control, whichever first shall occur. The number of Directors that APARTMENT owners, other than said Developer, shall be entitled to elect at such first election shall be the number set forth in Section 718.301, Florida Statutes, 1978.

ARTICLE X

INITIAL REGISTERED AGENT AND INITIAL REGISTERED OFFICE

The corporation has designated the following as the Registered Agent for the corporation, pursuant to Florida Statutes, to-wit:

William E. Blyler
1881 University Drive, Suite 206
Coral Springs, Florida 33065

ARTICLE XI

BY-LAWS

The first By-Laws of the Corporation shall be adopted by the Board of Directors and may be altered, amended or rescinded by the Directors and members in the manner provided by the By-Laws.

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ARTICLE XII

AMENDMENTS

Amendments to the Articles of Incorporation shall be proposed and adopted in the following manner:

A. Notice of the subject matter of a proposed amendment shall be included in the notice of any meeting at which a proposed amendment is considered.

B. A resolution for the adoption of a proposed amendment may be proposed either by the Board of Directors or by seventy-five (75%) per cent of the members of the Corporation. Directors and members not present in person or by proxy at the meeting to consider the amendment may express their approval in writing, provided such approval is delivered to the Secretary prior to such meeting. A resolution adopting a proposed amendment must bear the approval of not less than seventy-five (75%) per cent of the members of the Corporation.

C. In the alternative, an amendment may be made by an agreement signed and acknowledged by all the record owners of APARTMENT units in the manner required for the execution of a deed.

D. No amendment shall make any changes in the qualifications for membership nor the voting rights of members, without approval in writing by all members and the written consent of all record owners of mortgages upon the CONDOMINIUM. No amendment shall be made that is in conflict with the Condominium Act or the Declaration of Condominium.

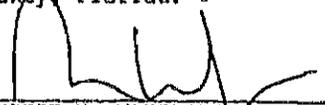
E. A copy of each amendment shall be certified by the Secretary of State, State of Florida, and be recorded in the Public Records of Broward County, Florida.

ARTICLE XIII

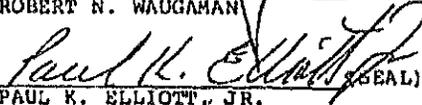
INDEMNIFICATION

Every Director and every Officer of the Corporation shall be indemnified by the Corporation against all expenses and liabilities including counsel fees, reasonably incurred by or imposed upon him in connection with any proceeding to which he may be a party, or in which he may become involved, by reason of his being or having been a Director or Officer of the Corporation, whether or not he is a Director or Officer at the time such expenses are incurred, except in such cases wherein the Director or Officer is adjudged guilty of willful misfeasance or malfeasance in the performance of his duties. The foregoing right of indemnification shall be in addition to and not exclusive of all other rights to which such Director or Officer may be entitled.

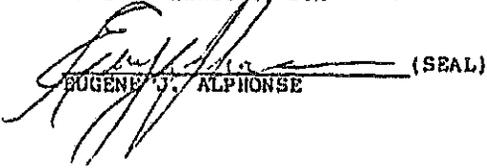
IN WITNESS WHEREOF, the Subscribers have hereunto set their hands and seals this 21st day of August, 1981, at Coral Springs, Broward County, Florida.


ROBERT N. WAUGAMAN

(SEAL)


PAUL K. ELLIOTT, JR.

(SEAL)


EUGENE J. ALPHONSE

(SEAL)

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BY-LAWS

OF

CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC.
A Corporation Not for Profit
Under the Laws of the State of Florida

1. IDENTITY. These are the By-Laws of CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC., hereinafter called the "Association", a non-profit Florida corporation, provided for in Chapter 718, Florida Statutes, for the purpose of administering CORAL SPRINGS VILLAS, a Condominium, to the extent the Declaration of Condominium of CORAL SPRINGS VILLAS, a Condominium, when filed or thereafter amended affects same, located in Broward County, Florida.

1.1 Office. The office of the Association shall be located at 2929 University Drive, Suite J, Coral Springs, Florida, or such other place as may be designated by the Board of Directors.

1.2 Fiscal Year. The fiscal year of the Association shall be the calendar year.

1.3 Seal. The seal of the corporation shall bear the name of the corporation, the word "Florida," the words "Corporation not for profit" and the year of incorporation.

2. MEMBERS.

2.1 Qualification. The members of the Association shall consist of all of the record owners of apartment units.

2.2 Change of Membership. After receiving the approval of the Association as required in the Declaration of Condominium, change of membership in the Association shall be established by recording in the Public Records of Broward County, Florida, a deed or other instrument establishing a record title to an apartment unit in the condominium and the delivery to the Association of a copy of such instrument, the owner designated by such instrument thereby becoming a member of the Association. The membership of the prior owner shall be thereby terminated.

2.3 Voting Rights. The owner of each unit shall be entitled to one vote as a member of the Association, and the manner of exercising such voting rights shall be determined by these By-Laws. The term "majority" as used in these By-Laws and other Condominium instruments in reference to voting by apartment owners, Association members, and the Board of Directors, means more than fifty (50%) per cent.

EXHIBIT "F" TO THE DECLARATION OF CONDOMINIUM

EXHIBIT 3 TO THE PROSPECTUS

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2.4 Designation of Voting Representative. If an apartment unit is owned by one person, his right to vote shall be established by the record title to this apartment unit. If an apartment unit is owned by more than one person, the person entitled to cast the vote for the apartment unit shall be designated by a certificate signed by all of the record owners of the apartment unit and filed with the Secretary of the Association. If an apartment unit is owned by a corporation, the person entitled to cast the vote for the apartment unit shall be designated by a certificate of appointment signed by the President or Vice President and attested by the Secretary or Assistant Secretary of the corporation and filed with the Secretary of the Association. Such certificate shall be valid until revoked or until superseded by a subsequent certificate or until a change in the ownership of the unit concerned. A certificate designating the person entitled to cast the vote for a unit may be revoked by any owner of a share in the unit. If a certificate designating the person entitled to cast the vote for a unit is not on file, the vote of the owners shall not be considered in determining whether a quorum is present nor for any other purpose.

2.5 Approval or Disapproval of Matters. Whenever the decision of any apartment unit owner is required upon any matter, whether or not the subject of an Association meeting, such decision shall be expressed by the same person who would cast the vote of such owner if at an Association meeting, unless the joinder of record owners is specifically required by the Declaration or these By-Laws.

2.6 Restraint Upon Assignment of Shares in Assets. The share of a member in the funds and assets of the Association cannot be assigned, hypothecated or transferred in any manner except as an appurtenance to this apartment unit.

3. MEMBERS' MEETINGS.

3.1 Annual Members' Meeting. The annual members' meeting shall be held at the office of the Association on the _____ day of _____ of each year, or at such other time during the month of _____ as shall be designated by the Board of Directors for the purpose of electing Directors and of transacting any other business authorized to be transacted by the members; provided, however, if that day is a legal holiday, the meeting shall be held at the same hour on the next day. The annual meeting may be waived by a unanimous agreement of the members in writing.

3.2 Special Members' Meeting. Special members' meetings shall be held whenever called by a majority of the Board of Directors and must be called by such Directors upon receipt of a written request from members entitled to cast seventy-five (75%) per cent of the votes of the entire membership.

3.3 Notice of All Members' Meetings. Notice of all members' meetings stating the time and place and the objects for which the meeting is called shall be given unless waived in writing. Such notice shall be in writing and furnished to each member not less than fourteen (14) days nor more than sixty (60) days in advance of the date of the meeting and by posting at a conspicuous place on the condominium property a notice of the meeting in advance of the date of the meeting. The notice to each member shall be furnished by personal delivery or by mailing the same by either regular or certified mail to each member at his address as it appears on the books of the Association. Proof of such mailing shall be given by affidavit of the person giving the notice and the Post Office Certificate of Mailing shall be retained as proof of such mailing. Notice of meetings may be waived either before or after the meeting.

3.4 Quorum. A quorum at members' meetings shall consist of persons entitled to cast a majority of the votes of the Association. The acts approved by a majority of these present at a meeting at which a quorum is present shall constitute the acts of the members, except when approval by a greater number of members is required by the Declaration of Condominium or these By-Laws. The joinder of a member in the action of a meeting by signing and concurring in the minutes thereof shall not constitute the presence of such member for the purpose of determining a quorum.

3.5 Proxies. Votes may be cast in person or by proxy. Proxies may be made by any person entitled to vote and shall be valid only for the particular meeting designated therein and must be filed with the Secretary before the appointed time of the meeting or any adjournment thereof. Provided, however, that no one person may be designated to hold the proxies of more than five (5) persons.

3.6 Adjourned Meetings. If any meeting of members cannot be organized because of a quorum has not attended, the members who are present, either in person or by proxy, may adjourn the meeting from time to time until a quorum is present.

3.7 Order of Business. The order of business at annual members' meetings, and as far as practical at all other members' meetings, shall be:

- (a) Calling of the roll and certifying of proxies.
- (b) Proof of notice of meeting or waiver of notice.
- (c) Reading and disposal of any unapproved minutes.
- (d) Reports of Officers.
- (e) Reports of committees.

- (f) Election of inspectors of election.
- (g) Election of directors.
- (h) Unfinished business.
- (i) New business.
- (j) Adjournment.

4. BOARD OF DIRECTORS

4.1 Membership. The affairs of the Association shall be managed by a Board of no less than three (3) Directors, nor more than nine (9) Directors; however, the Board shall consist of an odd number. Each Director shall be a person entitled to cast a vote in the Association, except as provided in Section 4.2(d) of these By-Laws.

4.2 Election of Directors.

(a) Members of the Board of Directors shall be elected by a majority vote of the owners present at the annual meeting of the members of the Association, and entitled to vote.

(b) Except as to vacancies provided by removal of Directors by members, vacancies on the Board of Directors concurring between annual meetings of members shall be filled by the remaining Directors.

(c) Any Director may be removed by concurrence of a majority of the members of the Association at a special meeting of the members called for that purpose by at least ten (10%) per cent of the unit owners giving notice of the meeting in the manner provided for herein for special meetings. The vacancy on the Board of Directors so created shall be filled by the members of the Association at the same meeting.

(d) The Developer shall be vested with the power to designate the initial Board of Directors. The members of the initial Board of Directors need not be owners of apartments in the condominium. Unless the Developer has elected to transfer control of the Association to the owners at an earlier date, the Developer shall transfer control of the Association to the owners' board as provided in the following formula:

(1) When unit owners other than the Developer own fifteen (15%) per cent or more of the units that will be operated ultimately by the Association, the unit owners other than the Developer shall be entitled to elect not less than one-third (1/3) of the members of the Board of Directors of the Association.

(2) Unit Owners other than the Developer shall be entitled to elect no less than a majority of the members of the Board of Directors of the Association.

(i) three (3) years after sales by the Developer have been closed of fifty (50%) per cent of the units that will be operated ultimately by the Association.

(ii) three (3) months after sales have been closed by the Developer of ninety (90%) per cent of the units that will be operated ultimately by the Association.

(iii) when all of the units that will be operated ultimately by the Association have been completed and some of them have been sold and none of the others are being offered for sale by the Developer in the ordinary course of business; or

(iv) when some of the units have been conveyed to buyers and none of the others are being constructed or offered for sale by the Developer in the ordinary course of business, whichever shall first occur.

(3) The Developer shall be entitled to elect not less than one (1) member of the Board of Directors of an Association as long as the Developer holds for sale in the ordinary course of business, at least five (5%) per cent of the units in a condominium operated by the Association. Within sixty (60) days after unit owners other than the Developer are entitled to elect a member or members of the Board, the Association shall call and give notice of not less than thirty (30) days, nor more than forty (40) days of a meeting of the unit owners for this purpose. Such meeting may be called and the notice given by any unit owner if the Association fails to do so.

(e) Prior to, or not more than sixty (60) days after the time that the unit owners other than the Developer elect a majority of the members of the Board of Directors of the Association, the Developer shall relinquish control of the Association and the unit owners shall accept control and the Developer shall simultaneously deliver to the Association all property of the unit owners and of the Association held by or controlled by the Developer including but not limited to the following items, if applicable:

(1) The original, a certified copy or a photocopy of the recorded declaration of condominium; if a photocopy is provided, the same shall reflect the recording information and shall be certified by affidavit by the Developer or officer or agent of the Developer as being a true and complete copy of the actual recorded declaration; the

Association's Articles of Incorporation; By-Laws; minute books and other corporate books and records of the Association, if any; the cooperative documents; and any house rules and regulations which may have been promulgated, and all amendments to the above.

(2) Resignations of officers and members of the Board of Directors who may be required to resign for reason of the requirement that the Developer relinquish control of the Association.

(3) An accounting or accountings for Association funds. The Developer shall be liable to the Association for all of the funds of the Association that are not properly expended and which were collected during the period of time that the Developer controlled the Board of Directors.

(4) Association funds or control thereof.

(5) All tangible personal property that is represented by the Developer to be part of the Common Elements, or that is ostensibly part of the Common Elements, or that is property of the Association, and inventories of these properties.

(6) A copy of the plans and specifications utilized in the construction of improvements and the supplying of equipment to the condominium and for the construction and installation of all mechanical components serving the improvements and the site, with a certificate in affidavit form of the Developer or of his agent or of an architect or engineer authorized to practice in this state that such plans and specifications represent to the best of their knowledge and belief the actual plans and specifications utilities in and about the construction and improvement of the condominium property and for the construction and installation of the mechanical components serving the improvements, provided, however, that if the condominium property has been declared a condominium more than three (3) years after the completion of construction of the improvements, the provision of this paragraph shall not apply to any such improvements.

(7) Insurance policies.

(8) Copies of any certificates of occupancy which may have been issued for the condominium property.

(9) Any other permits issued by governmental bodies applicable to the condominium property and which are currently in force or were issued within one (1) year prior to the date upon which the unit owners other than the Developer took control of the Association.

(10) Written warranties of the contractor, subcontractors, suppliers and manufacturers as are still effective.

(11) A roster of unit owners and their addresses and telephone numbers, if known, as shown on the Developer's records.

(12) Employment contracts in which the Association is one of the contracting parties.

(13) Service contracts in which the Association is one of the contracting parties, or service contracts in which the Association or the unit owners have directly or indirectly an obligation or responsibility to pay some or all of the fee or charge of the person or persons performing the services.

(14) Other contracts in which the Association is one of the contracting parties.

4.3 Term. The term of each Director's service shall extend until the next annual meeting of the members and thereafter until his successor is duly elected and qualified or until he is removed in the manner elsewhere provided.

4.4 Organization Meeting. The organizational meeting of a newly elected Board of Directors shall be held within ten (10) days of their election at such place and time as shall be fixed by the Directors at the meeting at which they were elected and no further notice of the organization meeting shall be necessary.

4.5 Regular Meetings. Regular meetings of the Board of Directors may be held at such time and place as shall be determined, from time to time, by a majority of the Directors. Notice of regular meetings shall be given to each Director, personally or by mail, telephone or telegraph, which notice shall state the time, place and purpose of the meeting.

4.6 Special Meetings. Special meetings of the Directors may be called by the President and must be called by the Secretary at the written request of two-thirds (2/3) of the Directors. Not less than three (3) days' notice of the meeting shall be given personally or by mail, telephone or telegraph, which notice shall state the time, place and purpose of the meeting.

4.7 Waiver of Notice. Any Director may waive notice of a meeting before or after the meeting and such waiver shall be deemed equivalent to the giving of notice.

4.8 Quorum. A quorum at Directors' meetings shall consist of a majority of the entire Board of Directors. The acts

approved by a majority of those present at a meeting at which a quorum is present shall constitute the act of the Board of Directors, except where approval by a greater number of Directors is required by the Declaration of Condominium or these By-Laws.

4.9 Adjourned Meetings. If at any meetings of Board of Directors there be less than a quorum present, the majority of those present may adjourn the meeting from time to time until a quorum is present. At any adjourned meeting any business which might have been transacted at the meeting as originally called may be transacted without further notice.

4.10 Directors' Meetings. Meetings of the Board of Directors shall be open to all unit owners, and notices of such meetings shall be posted conspicuously forty-eight (48) hours in advance of such meetings for the attention of unit owners, except in an emergency.

4.11 Presiding Officer. The presiding officer of Directors' meetings shall be the President. In the absence of the President, the Directors present shall designate one of their number to preside.

4.12 Directors' Fees. Directors' fees, if any, shall be determined by the members of the Association; provided, Directors designated by the Developer shall never under any circumstances be entitled to Directors' fees.

5. POWERS AND DUTIES OF BOARD OF DIRECTORS. All of the powers and duties of the Association existing under the Condominium Act, Declaration of Condominium and these By-Laws shall be exercised exclusively by the Board of Directors, its agent, contractors or employees, subject only to approval by apartment unit owners when such is specifically required.

6. OFFICERS.

6.1 Officers and Election. The executive officers of the Association shall be a President, who shall be a Director, a Vice President, who shall be a Director, a Treasurer and a Secretary, all of whom shall be elected annually by the Board of Directors and who may be pre-emptively removed by vote of the Directors at any meeting. Any person may hold two or more offices except that the President shall not also be the Secretary. The Board of Directors shall from time to time elect such other officers and designate their powers and duties as the Board shall find necessary to properly manage the affairs of the Association.

6.2 President. The President shall be chief officer of the Association. He shall have all of the powers and duties which are usually vested in the office of President of an Association, including but not limited to the power to appoint

committees from among the members from time to time, as he may in his discretion determine appropriate, to assist in the conduct of the affairs of the Association. He shall serve as chairman of all Board and members' meetings.

6.3 Vice President. The Vice President shall in the absence or disability of the President exercise the powers and perform the duties of the President. He shall also generally assist the President and exercise such other powers and perform such other duties as shall be prescribed by the Directors.

6.4 Secretary. The Secretary shall keep the minutes of all proceedings of the Directors and the members. He shall attend to the giving and serving of all notices of the members and Directors and other notices required by law. He shall keep the records of the Association, except those of the Treasurer, and shall perform all other duties incident to the office of Secretary of an Association and as may be required by the Directors or the President.

6.5 Treasurer. The Treasurer shall have custody of all property of the Association, including funds, securities and evidences of indebtedness. He shall keep the books of the Association in accordance with good accounting practices and provide for collection of assessments; and he shall perform all other duties incident to the office of Treasurer.

6.6 Compensation. The compensation, if any, of all officers shall be fixed by the members at their annual meeting. No officer who is a designee of the Developer shall receive any compensation for his services as such.

6.7 Indemnification of Directors and Officers. Every Director and every officer of the Association shall be indemnified by the Association against all expenses and liabilities, including counsel fees, reasonably incurred by or imposed upon him in connection with any proceeding to which he may be a part or in which he may become involved by reason of his being or having been a Director or officer of the Association, whether or not he is a Director or officer at the time such expenses are incurred, except in such cases wherein the Director or officer is adjudged guilty of willful misfeasance or malfeasance in the performance of these duties; provided that in the event of a settlement, the indemnification herein shall apply only when the Board of Directors approves such settlement and reimbursement as being for the best interests of the Association. The foregoing right of indemnification shall be in addition to and not exclusive of all other rights to which such Director or officer may be entitled.

7. FISCAL MANAGEMENT. The provisions for fiscal management of the Association set forth in the Declaration of Condominium shall be supplemented by the following provisions:

7.1 Accounts. The receipts and expenditures of the Association shall be credited and charged to accounts under the following classifications as shall be appropriate:

(a) Current Expenses. Current expenses shall include all receipts and expenditures to be made within the year for which the receipts are budgeted and may include a reasonable allowance for contingencies and working funds. The balance in this fund at the end of each year shall, to the extent not otherwise required, be applied to reduce the assessments for current expense for the succeeding year or to fund reserves.

(b) Reserve for Deferred Maintenance. Reserve for deferred maintenance shall include funds for maintenance items which occur less frequently than annually.

(c) Reserve for Replacement. Reserve for replacement shall include funds for repair or replacement required because of damage, depreciation or obsolescence.

(d) Betterments. Reserve to be used for capital expenditures for additional improvements or additional personal property that will be part of the common elements.

7.2 Budget. The Board of Directors shall adopt a budget for each calendar year which shall include the estimated funds required to defray the current expenses and may provide funds for the foregoing reserves.

(a) A copy of a proposed annual budget of common expenses shall be mailed to the unit owners not less than thirty (30) days prior to the meeting at which the budget will be considered, together with a notice of that meeting. The unit owners shall be given written notice of the time and place at which such meeting of the Board of Directors to consider the budget shall be held, and such meeting shall be open to the unit owners. If a budget is adopted by the Board of Directors which requires assessment against the unit owners in any fiscal or calendar year exceeding 115% of such assessments for the preceding year, upon written application of ten (10%) per cent of the unit owners to the Board, a special meeting of the unit owners shall be held upon not less than ten (10) days' written notice to each unit owner, but within thirty (30) days of the delivery of such application to the Board of Directors or any member thereof, at which special meeting unit owners may consider and enact a revision of the budget, or recall any and all members of the Board of Directors and elect their successors. In either case, the revision of the budget or the recall of any and all members of the Board of

Directors shall require a vote of not less than a majority of the whole number of votes of all unit owners. The Board of Directors may in any event propose a budget to the unit owners at a meeting of members or by writing and if such budget or proposed budget be approved by the unit owners at the meeting, or by a majority of their whole number by a writing, such budget shall not thereafter be re-examined by the unit owners in the manner hereinabove set forth. In determining whether assessments exceed 115% of similar assessments in prior years, there shall be excluded in the computation any provision for reasonable reserves made by the Board of Directors in respect of repair or replacement of the condominium property or in respect of anticipated expenses by the condominium association which are not anticipated to be incurred on a regular or annual basis. There shall be excluded for such computation, assessment for betterments to the condominium property if the By-Laws so provide or allow the establishment of reserves or assessments for betterments to be imposed by the Board of Directors. Provided, however, that so long as the Developer is in control of the Board of Directors, the Board shall not impose an assessment for a year greater than 115% of the prior fiscal or calendar years' assessment without approval of a majority of the unit owners.

7.3 Assessments. Assessments against the unit owners for their shares of the items of the budget shall be made in advance on or before December 20 preceding the year for which the assessments are made. Such assessments shall be divided into four (4) equal assessments, one of which shall be due on the first day of each calendar quarter of the year for which the assessments are made. If an annual assessment is not made as required, an assessment shall be presumed to have been made in the amount of the last prior assessment and quarterly payments thereon shall be due upon the first day of each calendar quarter until changed by an amended assessment. In the event the annual assessment proves to be insufficient, the budget and assessments may be amended at any time by the Board of Directors. The unpaid assessment for the remaining portion of the calendar year for which the amended assessment is made shall be due on the first day of the quarter next succeeding the month in which such amended assessment is made or as otherwise provided by the Board of Directors. The first assessment shall be determined by the Board of Directors of the Association.

7.4 Depository. The depository of the Association will be such bank or banks in Broward County, Florida, as shall be designated from time to time by the Directors and in which the withdrawal of monies from such accounts shall be only by checks signed by such person as authorized by the Directors. Provided, however, that the provisions of a management agreement between the Association and a manager relative to the subject matter of this section shall supersede the provisions hereof.

7.5 Audit. An audit of the accounts of the Association, if required by proper action of either a majority of the voting members, or of the Board of Directors, shall be made annually by a certified public accountant, and a copy of the audit report shall be furnished to each member not later than April of the year following the year for which the audit is made.

7.6 Fidelity Bonds. Fidelity bonds may be required by the Board of Directors from all persons handling or responsible for Association funds. The amount of such bonds shall be determined by the Directors. The premiums on such bonds shall be paid by the Association.

8. PARLIAMENTARY RULES. Roberts' Rules of Order (latest edition) shall govern the conduct of the Association meetings when not in conflict with the Declaration of Condominium or these By-Laws.

9. AMENDMENT. The By-Laws may be amended in the manner set forth in the Declaration.

The foregoing were adopted as the By-Laws of CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC., a condominium corporation and a non-profit corporation under the laws of the State of Florida, at the first meeting of the Board of Directors on _____, 1981.

SECRETARY

APPROVED:

PRESIDENT

CORAL SPRINGS VILLAS

a Condominium

RULES AND REGULATIONS

1. No article shall be hung or shaken from the doors or windows or placed upon the outside window sills of the units.

2. No bicycles, scooters, baby carriage or similar articles or toys or other personal articles shall be allowed to stand in any of the common areas (other than designated areas) and limited common areas.

3. No owner shall make or permit any noises that will disturb or annoy the occupants of any of the units or do or permit anything to be done which will interfere with the rights, comfort or convenience of other owners.

4. Each owner shall keep such unit in good state of preservation and cleanliness and shall not sweep or throw or permit to be swept or thrown therefrom, or from the doors or windows thereto, any dirt or other substance.

5. No awnings, window guards, light reflective materials, hurricane or storm shutters, ventilators, fans or air conditioning devices shall be used in or about the unit except it shall have been approved by the Condominium Association, which approval may be withheld on purely aesthetic grounds within the sole discretion of the Association.

6. No sign, notice or advertisement shall be inscribed or exposed on or at any window or other part of the units, except such as shall have been approved in writing by the Condominium Association, nor shall anything be projected out of any window in the units without similar approval.

7. No owners shall request or cause any employee of the Condominium Association to do any private business of the owner, except as shall have been approved in writing by the Condominium Association.

8. No radio or television aerial or antenna shall be attached to, or hung from the exterior of the units or the roofs thereon, and no transmitting equipment shall be operated in a unit. This prohibition does not apply to any master television antenna system installed by the Condominium Association for the use by all units.

9. No owner shall use or permit to be brought into the units any inflammable oil or fluids such as gasoline, kerosene, naphtha or benzine, or other explosives or articles deemed extra hazardous to life, limb or property.

10. The owners shall not be allowed to put their names on any entry of the units or mail receptacles appurtenant thereto, except in the proper places and in the manner prescribed by the Condominium Association for such purpose.

11. The Condominium Association may retain a passkey to each unit. Except in case of emergency, entry will be made by pre-arrangement with the owner.

12. Pets must be kept on a leash at all times, and must be walked on the City streets. Owners are responsible for all acts of their pets.

13. Children shall be allowed to play only in those areas designated for play from time to time by the Condominium Association.

14. Food and beverage may not be prepared or consumed in the common areas, except in accordance with regulations which may be promulgated from time to time by the Condominium Association.

15. No personal property of any kind may be stored in the common areas, with the exception that lawn furniture and patio grills in good repair will be permitted on the patios of all ground floor units.

16. Vehicle washing will be permitted only in those spaces so designated by the Association.

17. A garbage receptacle will be provided for the disposal of normal household garbage and trash. No other items may be placed in any such garbage receptacle. The receptacle lid and area enclosure shall be properly closed after each use.

18. These Rules and Regulations and any consent or approval given thereunder may be modified, added to, or repealed at any time by the Condominium Association.

By Order of the Board of Directors

CORAL SPRINGS VILLAS CONDOMINIUM
ASSOCIATION, INC.

REF 9822 REC 274

EXHIBIT G TO DECLARATION

INSURANCE TRUST AGREEMENT

THIS AGREEMENT, made this _____ day of _____, 1981, by and between CORAL SPRINGS VILLAS CONDOMINIUM ASSOCIATION, INC., a Florida corporation not for profit, whose address is 2929 University Drive, Suite J, Coral Springs, Florida 33065, herein called the ASSOCIATION, and FLORIDA COAST BANK of Broward County, Florida, a National Banking Association, Broward County, Florida, as Trustee, herein called the INSURANCE TRUSTEE.

W I T N E S S E T H:

WHEREAS, the ASSOCIATION is the administrative organization which manages and controls CORAL SPRINGS VILLAS, a Condominium, for the use and benefit of all the owners of apartments in said condominium and does so pursuant to Declaration of Condominium recorded _____, 1981, in O.R. Book _____, Page _____, of the Public Records of Broward County, Florida; and,

WHEREAS, said Declaration of Condominium provides that certain insurance shall be purchased by the ASSOCIATION and that payment for losses under the policy shall be made to said TRUSTEE; and

WHEREAS, this Insurance Trust Agreement is made in order to provide for the receipt and disbursements of any funds received by the TRUSTEE.

NOW, THEREFORE, the parties hereby agree as follows:

1. The ASSOCIATION shall contract for such policies of insurance as are required by the Declaration. The ASSOCIATION shall cause the INSURANCE TRUSTEE to be named insured or one of the named insureds, in trust, for the person or parties having an interest in the insured property. The ASSOCIATION shall retain custody of the original insurance policy but shall

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furnish the INSURANCE TRUSTEE with a copy of such policy upon its request. In the event of any insurance loss, the ASSOCIATION shall prepare proof of claim and shall do all things necessary to cause and correct amount of insurance proceeds to be paid into the hands of the INSURANCE TRUSTEE.

2. The INSURANCE TRUSTEE shall hold the proceeds of insurance losses as custodian for the ASSOCIATION, the Unit Owners, their Mortgagees and other interested parties for the purposes set forth in Article 8 of the Declaration of Condominium of CORAL SPRINGS VILLAS, a Condominium.

3. The INSURANCE TRUSTEE is authorized to make disbursements from the insurance proceeds upon the order of the ASSOCIATION.

4. If the INSURANCE TRUSTEE should receive an adverse claim to any part or all of the proceeds of any insurance proceeds deposited with the INSURANCE TRUSTEE, the INSURANCE TRUSTEE may elect to deposit such proceeds or any part hereof in the Registry of the Circuit Court for the Seventeenth Judicial Circuit of the State of Florida or other court having jurisdiction and to interplead all persons or parties having or claiming an interest in or to such funds.

5. The INSURANCE TRUSTEE shall have no right or duty to see to the form or content of such insurance policies or to determine the existence of the same or to determine whether premiums are paid. The INSURANCE TRUSTEE shall have no duties until insurance proceeds are deposited with the INSURANCE TRUSTEE. The INSURANCE TRUSTEE shall not be required to notice of the DECLARATION or any parts thereof other than the parts referred to in Paragraph 2 above. The INSURANCE TRUSTEE shall not be required to inquire into the power or authority of the officers of the ASSOCIATION. The INSURANCE TRUSTEE shall be entitled to

follow the written instructions of the officers of the ASSOCIATION and shall be fully protected in doing so.

6. This Agreement shall continue as long as the members of the ASSOCIATION have an insurable interest in the improvements upon the real property described in Exhibit A unless sooner terminated upon notice as hereinafter provided by either party and the payment of all costs of INSURANCE TRUSTEE to the date of the termination; provided that if notice of termination is given prior to the appointment of a successor INSURANCE TRUSTEE, a copy of such notice shall be mailed by registered or certified mail by the party giving the notice to each record owner of a mortgage upon a unit insured under a policy held by the INSURANCE TRUSTEE.

7. The ASSOCIATION agrees to pay to the TRUSTEE as a fee for its services in acting as Trustee the following sums:

- (a) Acceptance Fee:
- (b) Per annum charge:
- (c) _____ percent for receipt and disbursement of proceeds of insurance policies.

8. In the event the parties hereto shall disagree as to the fulfillment of the terms and conditions of this Insurance Trust Agreement, the INSURANCE TRUSTEE, in the event it is in doubt as to what action should be taken, is hereby authorized simply to hold what it has (to preserve matters in status quo) until the parties do agree or until an order has been entered by a court having jurisdiction of the parties and the subject matter hereof directing the TRUSTEE to act. Upon presentation of such order, properly certified, unless the said INSURANCE TRUSTEE has been notified to its satisfaction that such order has been superseded, the INSURANCE TRUSTEE will comply with such order and thereupon be fully released from any and all obligations by reason of such trust agreement. In the event the INSURANCE TRUSTEE shall become involved in any litigation by reason of the provisions of this Insurance Trust Agreement, it

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shall be entitled to recover its cost, including reasonable attorneys' fees, for protection of its interest, said costs and attorneys' fees to be recovered from the ASSOCIATION herein.

9. The proceeds of taking of the condominium property by eminent domain may be deposited with the INSURANCE TRUSTEE. When directed by a certificate of the ASSOCIATION made by its President and Secretary, such proceeds shall be disbursed in payment of the costs of repair, restoration or construction of improvements upon the condominium property in the manner provided for in disbursement of insurance proceeds. The disbursement of the remaining proceeds shall be in accordance with a certificate of ASSOCIATION made by its President and Secretary, except that any disbursement to an apartment owner shall be made jointly to the owner and to each mortgagee of the apartment to which a mortgagee endorsement of an insurance policy has been issued and is held by the TRUSTEE.

10. This Agreement may be cancelled by either party by delivering to the other party a written instrument evidencing such termination and fifteen (15) days subsequent to the delivery thereof, each party shall be relieved of any and all further responsibility hereunder subject to the provisions contained in Paragraph 9 above.

IN WITNESS WHEREOF, the parties hereto have executed this instrument on the day and year first above mentioned.

Signed, sealed and delivered in the presence of:

As to Association

As to Insurance Trustee

RECORDED IN THE OFFICIAL RECORDS BOOK
OF BROWARD COUNTY, FLORIDA
GRAHAM W. WATT
COUNTY ADMINISTRATOR

CORAL SPRINGS VILLAS ASSOCIATION, INC.

By _____

ATTEST:

ASSOCIATION

FLORIDA COAST BANK OF BROWARD COUNTY, a National banking association

By _____

ATTEST:

INSURANCE TRUSTEE

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