

Declaration of Covenants and Restriction for The Ridge at the Bluffs
 “Living” Version with Amendments 1,2,3,4
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Notes

1. This version of the Declaration is updated and updateable – aka a “Living” document. The intent is to provide for a current Declaration complete with all amendments within the text. Some minor transition typing and spacing errors may exist.
2. Only the text pages from the original Declaration (pages 1-23) and the text pages from the four (4) amendments are included herein. Signature pages for legal confirmation with the State of Florida are not included in this Living version.
3. ***Amendment 5 includes***
 - a. ***Definition updates – p. 4,5.***
 - b. ***Easement update – p. 9.***
 - c. ***House, yard, wall, fence and common area maintenance, repair and painting issues. See p. 9,10,11,12. This is an update defining ownership of repair and maintenance of walls and fences***
 - d. ***Housekeeping issues – p. 7,13,17 Old references that no longer pertain.***

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THIS DECLARATION OF COVENANTS AND RESTRICTIONS is made this 29th day of May 1985, by BURG & DIVOSTA CORPORATION, a Florida corporation, hereinafter called the "DEVELOPER" and by THE RIDGE at THE BLUFFS HOMEOWNERS ASSOCIATION, INC., a Florida corporation not for profit, hereinafter called the "ASSOCIATION".

WITNESSETH:

WHEREAS, Developer is the owner of the real property described in Exhibit "A" to this Declaration; and the Developer desires to create thereon a planned community of single-family homes with permanent open spaces, and traffic and recreation areas for the benefit of the community; and

WHEREAS Developer desires to provide for the preservation and enhancement of the property values, amenities and opportunities in said community and for the maintenance of the properties and improvements thereon, and to this end desires to subject the real property described in Exhibit A to the covenants, restrictions, easements, charges and liens hereinafter set forth, each and all of which is and are for the benefit of said property and each owner thereof; and

WHEREAS, Developer has deemed it desirable, for the efficient preservation of the values and amenities in said community, to create an entity to which should be delegated and assigned the powers of owning, maintaining and, administering the community properties and facilities; administering and enforcing the Covenants and restrictions; collecting and disbursing the assessments and charges hereinafter created; and promoting the recreation, convenience, safety and welfare of the residents; and

WHEREAS Developer has incorporated, under the laws of the State of Florida THE RIDGE AT THE BLUFFS HOMEOWNERS ASSOCIATION, INC. as a non-profit corporation for the purpose of exercising the functions aforesaid;

NOW, THEREFORE, the Developer hereby declares that the real property described in Exhibit A is and shall be held, transferred/ sold, conveyed and occupied subject to terms, conditions, covenants, provisions, restrictions, easements, servitudes, and liens (sometimes referred to as "covenants and restrictions") hereinafter set forth, which shall be binding on all persons, their heirs, successors and assigns having any right, title or interest in or to real property, and shall inure to the benefit of each lot owner.

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Article I. DEFINITIONS⁵

1. “Articles” shall mean the Articles of Incorporation of the Association
2. “Association” shall mean and refer to The Ridge at the Bluffs homeowners Association, Inc., It's successors and assigns.
3. “Association Expenses” shall mean the expenses payable by the owners of the Association as set forth in the Declaration.
4. “Association Property” shall mean all real and personal property transferred to the Association for the benefit of all members.
5. “Board” shall mean the Board of Directors of the Association
6. “The Bluffs” is the name given to a planned unit development, located in the town of Jupiter, Florida, a portion of which shall be designated as The Ridge at the Bluffs (as hereinafter defined).
7. “Common Area” shall mean those areas of real property shown on the subdivision plat of The Ridge at the Bluffs, together with all improvements there, too, which are devoted to the common use and enjoyment of the members of the Association. The term common area may sometimes be used interchangeably with the term “Association Property”.
8. “Declaration” shall mean, the covenants, conditions, restrictions, easements, and all other terms set forth in this document, and as may be amended from time to time.
9. “Developer” shall mean an, and refer to Berg and Divosta Corporation, Florida corporation, it's successors and assigns.
10. “General Plan of Development” shall mean, the subdivision plat of The Ridge, at the Bluffs, has approved by the appropriate governmental agencies, and which shall represent in the development plan and general uses of the real property.
11. “Institutional Mortgagee” shall mean any lending institution, having a first lien on a lot here in after defined, including any of the following institutions, an insurance company or subsidiary thereof, federal or state, savings and loan association, a federal or state building, and loan association, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, a federal or state banking association, Palm Beach County Housing Authority, or similar entity, a real estate investment trust, or any mortgage banking company, authorized to do business in the State of Florida.

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12. “Lot” shall include a parcel of real property as described on the subdivision plat of The Ridge at the Bluffs, zero lot line, a single-family home (also referred to as “house”), and a membership interest in The Ridge at the Bluffs homeowners Association, Inc.
13. “Lot walls and fence types. Note: All references to a particular side are as seen from the street in front of the lot.”⁵
- a. “Association Wall, Fence, or Gate means any wall, fence, or gate in The Ridge development that is on Association property and does not form a part of a homeowner’s house or yard.”⁵
 - b. “Gated Wall” means the wall and/or fence structure with an attached gate that forms an entrance to the backyard, located between the right side of a single-family home and the Lot Perimeter Wall of an adjacent home.⁵
 - c. “Lot Perimeter Wall” means the left exterior side wall, under the roof overhang of each single-family home, which is located approximately two (2) feet inbound of the Zero Lot Line.⁵
 - d. “Mid Yard Wall” means the occasional retaining wall structure that is built parallel to and in between the back of a house and its backyard Party Wall.⁵
 - e. “Party Fence” means the rail and picket metal fence, which may contain a gate, spanning the two side Party Walls of a homeowner’s yard.⁵
 - f. “Party Wall” means any of the two (2) side yard concrete walls or the one (1) back yard concrete wall that is located to help surround an owner’s functionable backyard, regardless of the wall’s relation to property lines of Association property or adjoining homeowner property. Note: A Mid Yard Wall is not a Party Wall.⁵
14. “Occupant” shall mean the occupant of a single-family home in The Ridge of the Bluffs, who shall be the owner, the lessee, or the respective guest.
15. “Owner” shall mean the fee simple title holder of any lot, whether one or more persons or entities.
16. “Property” shall mean all of the real estate and personal property subject to this Declaration. The real property is described in exhibit A, attached hereto, and made a part hereof.
17. “The Ridge at the Bluffs” (which is also referred to as The Ridge) is the name given to the planned residential community of single-family homes to be constructed by Developer in the Town of Jupiter, Florida.

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18. “Rules and Regulations” shall mean, the rules, regulations, and policies which are attached to and incorporated into this Declaration, and, as may be adapted by the Board from time to time by resolution duly made and carried.
19. “Transfer Date” shall mean the date that the Developer relinquishes the right to appoint a majority of the Directors to the Board of Directors of the Association and conveys legal title to the common area to the Association. The transfer date shall occur 120 days after the Developer has closed the sales of 70% of the 618 lots contemplated by the general plan of development of The Ridge, at the Bluffs, or three years after the developer has closed the sale of the first lot in The Ridge, at the Bluffs, or after the Developer elects to relinquish, it's control of the Association, which ever show first occur.
20. **“Zero Lot Line” means the property line that forms the side of each lot, that runs parallel two feet from the left side of each house. ⁵**

Article II. GENERAL PLAN OF DEVELOPMENT

1. Developer intends to build 618 single-family homes at The Ridge.
2. If sales response warrants the development, it is the intention of the Developer to develop The Ridge in a single phase. The general plan of development may not be completed in its entirety, but the Developer will complete any single-family home for which a town of Jupiter building permit is obtained. Development shall be commenced within 90 days of the recording of this Declaration in the public records of Palm Beach County, Florida.

Article III. MEMBERSHIP AND VOTING RIGHTS

1. The owner of the fee simple title of a record of each lot shall be a mandatory member of the Association.
2. Each lot owner shall become a member of the Association upon acceptance of the special warranty deed to his lot. As a member of the Association, the owner shall be governed by the Articles of Incorporation in the By-Laws of the Association; and shall be entitled to one vote for each lot owned; provided, however, the Developer shall retain the right to appoint a majority of the Directors of the Board of Directors of the Association until the transfer date.

Article IV. USE OF PROPERTY

1. The lot shall be used solely for zero lot line, single family purposes. Nothing herein should be deemed to prevent an owner from leasing a home to a single

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family, subject to all of the terms, conditions and covenants contained in this Declaration.

2. The homeowner shall not permit any nuisance to exist upon his property, so as to be detrimental to any other property or to its owners. No homeowner or Lessee shall make or permit any noise that will disturb or annoy the occupants of another homeowner, or do or permit anything to be done, which will interfere with the right, comfort, or convenience of the occupants.
3. No homeowner or Lessee shall do or permit any act or failure to act which will cause any Association insurance policy to become void or suspended, nor which would cause an increase in premiums payable by the Homeowners Association.
4. No garage shall be used as a living area. The lot shall not be further subdivided or separated by any owner; and no portion less than all of any such lot, nor any easement or other interest granted, herein, shall be conveyed or transferred by an owner; provided, however, that this shall not prevent corrective deeds, deed to resolve boundary disputes and other similar corrective instruments.
5. The single family homes shall not be used in any trade, business, professional, or commercial capacity, except that the home may be leased as a single family residence. Nothing contained here and shall prohibit the Developer from carrying on any and all types of construction activity necessary to accomplish the general plan of development, including the construction and operation of a sales model and office by the Developer, until all the lots have been sold.
6. No animals shall be raised, bred, or kept on any lot, except the dogs, cats, or other household pets may be kept on the lot, provided they are not kept, bred, or maintained for any commercial purpose, or in numbers deemed unreasonable by the Board. Notwithstanding the foregoing, no animal may be kept on the lot which in the judgment of the Board result in a nuisance or is obnoxious to the residence in the vicinity. Pets shall not be permitted in any of the common areas of The Ridge unless under leash. Each pet owner shall be required to clean up after the pet in order to properly maintain common areas. Each lot owner by acquiring a lot at The Ridge, agrees to indemnify the Association, and hold it harmless against any loss or liability resulting from his, his family member's, or lessee's ownership of a pet. If a dog, or any other animal becomes obnoxious to the other homeowners by barking, or otherwise, the owner shall remedy the problem or upon written notice from the Association, he will be required to dispose of the pet.
7. All draperies, curtains, shades, or other window coverings, installed in a home, and which are visible from the exterior of a home shall have a white

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backing, unless otherwise approved in writing by the Board. No sign, symbol, name, address, notice, or advertisement shall be inscribed, or exposed on or at any window or other part of the home or common areas without the prior written approval of the Board.

8. No motorcycle, all-terrain vehicle (excluding passenger cars with four-wheel-drive, i.e. Jeeps, Broncos, Blazers, and similar vehicles) ~~truck~~⁵; trailer, boat, van, camper, motorhome, bus, or similar vehicle shall be parked on any lot, or driveway, within the confines of The Ridge, except: (1) within a single-family home garage, (2) commercial vehicles, vans, or trucks, delivering goods or furnishing services temporarily during daylight hours, and (3) upon such portions of The Ridge, as the Board may, and in its discretion, allow. In the event that there is a dispute concerning the type of vehicle, then the State of Florida vehicle registration shall control. The Association shall have the right to authorize the towing away of any vehicle in violation of this rule with the cost and fees, including attorneys' fees, if any, to be borne by the vehicle owner or violator.
9. The areas designated as a landscape easement areas on the general plan of development shall be used for no other purpose than as open and landscaped areas.
10. The Developer shall install a sprinkler system on each lot, however, irrigation water service shall be at the expense of each lot owner. All owners shall provide reasonable and sufficient water service to the lawn and landscaped areas in order to maintain the appearance of the development. No well shall be drilled on any lot for irrigation or any other purpose.
11. All weeds, rubbish, debris, or unsightly, materials or objects of any kind shall be regularly removed from the lots and shall not be allowed to accumulate thereon. All refuse containers (except on scheduled trash pick-up days), all machinery and equipment, and other similar items of personal property shall be obscured from the view of a joining streets, lot or common areas.
12. Each homeowner who intends to be absent from his home during the hurricane season (June 1 through November 30 of each year) so prepare his home prior to his departure by doing the following:
 - a. Removing all furniture, potted plants, and other movable object from his yard; and
 - b. Designating a responsible person, or firm, satisfactory to the Association, to care for his home should suffer hurricane damage. Such a person or firm shall also contact the Association for permission to install temporary hurricane shutters, which must be removed when no longer necessary for storm protection. At no time shall hurricane

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shutters be permanently installed, without the prior written consent of the Board.

13. The homeowners shall abide by each and every rule and regulation promulgated from time to time by the Board. The initial rules and regulations of the Association are attached hereto, made a part hereof and marked Exhibit “B”. The Board shall give an owner in violation of the rules and regulations, written notice of the violation by U.S. Certified Mail, return receipt requested, and fifteen (15) days in which to cure the violation.
14. Should the Association be required to seek enforcement of any provision of this Declaration, or the rules and regulations, then, and in that event, the offending homeowner (for himself or for his family, guests, invitees, or lessees) shall be liable to the Association for all costs incurred in the enforcement action, including reasonable attorney’s fees, whether incurred in trial or appellate proceedings, or otherwise.

Article V. EASEMENTS⁵

1. The Developer hereby grants a perpetual non-exclusive easement to the Association, and to the homeowners, their families, guests, and lessees upon, over, and across the sideways, walkways, and right of way and other common areas. The Developer hereby grants an additional perpetual non-exclusive easement to the Association over, across, through and under all lots for the purpose of performing the maintenance and repair requirements of the Association, as described in this Declaration. The Association, its assigns or representatives shall enter upon an owner’s lot, only after reasonable notice has been given to the owner.
2. The Developer hereby also grants, a perpetual non-exclusive easement to all utility or service companies, servicing The Ridge upon, over, across, through and under the lots in common areas for ingress, egress, installation, replacement, repair, and maintenance of all utility and service, lines and systems, including, but not limited to water, irrigation, sewer, guests, telephone, electricity, television, cable, or communication lines, and systems. It shall be expressly permissible for the Developer or the providing utility or service company to install and maintain facilities and equipment on side property, to excavate for such purposes, and to affix and maintain wires, circuits and conduits on, in an under the roofs and exterior walls of the homes, providing such company restores any disturbed area to the conditions existing prior to their activity; provided, however, no utility service line or consent of the Association. The easement over, across, through and under the lot shall be limited to improvements as originally constructed.

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3. The Association hereby grants to each owner, a two (2) foot side yard easement over the zero lot line of a right side adjacent lot on which a the right adjacent Owner's lot perimeter wall and party wall has been located. Said side yard easement is granted for the sole purpose of maintaining the grounds in that area as well as the exterior of the lot perimeter wall, party wall, and any other portions of walls or fences facing the easement area as explained in detail in Article VI Maintenance. The easement area shall not be used the owner of the lot holding the fee simple title for the easement area except for an occasional house inspection and for maintenance issues as also explained in detail in Article VI Maintenance.
4. The Developer hereby grants an easement for encroachment in the event any improvements upon the common areas now or hereafter encroaches upon a lot, or in the event, that any lot now or hereafter encroaches upon the common area, as a result of minor inaccuracies in survey, construction, reconstruction, or due to settlement or movement, or otherwise. The encroaching improvements shall remain undisturbed as long as the encroachment exists. This easement for encroachment shall also include an easement for the maintenance and use of the encroaching improvements.
5. There is hereby reserved to the Developer and to the Association an easement over, on, across, under and through each lot for lawn, landscaping, and sprinkling, so that the Association may maintain front yard, lawns, landscaping and a sprinkler system on each lot.

Article VI. MAINTENANCE OF EXTERIOR OF THE SINGLE-FAMILY HOME AND YARD⁵

1. House Maintenance⁵

Each owner shall maintain the entire exterior of his single family house in good condition and repair. The maintenance or an occasional inspection of areas on the left side of an owner's house, as viewed from the street, may require a reasonable amount of space into the left adjacent neighbor's yard as well as the owner's two (2) feet of property beside their lot perimeter wall. This effort shall not be deemed a trespass of an owner or his assigns so long as their work is being done in a workmanlike manner, and reasonable notice is given to the adjacent lot owner that identifies the anticipated work or inspection to be performed, the estimated amount of time needed to complete the work and the estimated area needed to perform the work. In performing the work, all reasonable precautions shall be taken to protect the adjacent lot owner's property from damage and in the event any damage is caused, such damage shall be promptly repaired by the responsible party.

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2. Yard Maintenance⁵

Each owner shall maintain his own lawn, landscaping, and the sprinkler system located in the rear yard of each lot, which shall include all portions of the lot behind, including the vertical plane of the gated wall or fence between a single-family home and an adjacent lot perimeter wall. The Association shall maintain the lawn, landscaping, and the sprinkler system located in the front yard (street side) of each lot.

3. Lot Perimeter Wall Maintenance⁵

Maintenance *repairs and painting* of the *each* lot perimeter wall shall be the obligation of *its owner or his assigns*. The *left* adjacent lot owner *may perform superficial maintenance to aesthetics such as cleaning stains, removing insects and other debris, but is obligated to leave enough space next to said Lot Perimeter Wall for the Lot Perimeter's Owner to perform maintenance when needed, while the wall's owner is otherwise responsible for these aesthetic tasks* to said lot perimeter wall. In no event, shall any person make any structural changes to the walls, including, but not limited to, change of paint color, without the express written approval of the Architectural Control Committee. Structural repairs *and painting* to the lot perimeter wall shall be performed solely by the *Owner or his assigns, unless damage is caused by the adjacent owner*. In the event lot perimeter wall has been damaged by the *owner or the* adjacent lot owner, that *party* shall be responsible for repairing such damage in a timely manner, and in accordance with the standards established by the Board. In the event, such a repair is not so accomplished by said *the owner or the* adjacent lot owner within 30 days, unless extended by the Board, the Association or its designated committee shall have the right at reasonable times to enter the adjacent lot to affect such repair, and the cost thereof shall be charge to *the responsible party*, and, if not paid in a timely manner, shall become an individual assessment upon such adjacent *responsible party's* lot.

4. Homeowner Shared Party Walls⁵

Side Party Walls shared by homeowners extend from a Lot Perimeter Wall and end at the rear of a back Party Wall; at the rear of a Mid Yard Wall; or at a Party Fence. Back Party Walls shared by homeowners, end at the connection to the side Party Walls or end at the side lot lines of the property which have extended yards with Mid Yard Walls. Each owner shall have the right to full use of said wall, subject to the limitations that such use shall not infringe on the rights of the owner of the adjacent lot or in any manner impair the value of said *wall*. Each owner shall have the right and duty to *maintain, paint, and repair* the *portions* of the *Party Walls* which face such owner's lot, *independent of the lot line location on or near these walls, with the following clarifications and exceptions:*

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- a. *An Owner painting his exterior house walls, shall paint the left side of the Party Wall attached to his house, using his approved color scheme, if the left adjacent Owner's back yard has a fence spanning the side party walls, or the left adjacent yard Owner requests or agrees that it be painted. In so doing, it will not be deemed a trespass for an owner or his assigns to occupy his two feet of property, and a portion of his left adjacent neighbor's property while performing this task.*
- b. *An Owner painting his exterior house walls, shall not paint the left side of the Party Wall attached to his house wall when the Party Wall is a different color than the house to which it is attached; or the left adjacent Owner's back yard has a wall spanning his side Party Walls and does not want the wall painted; or the wall surface is obstructed. In the event said side Party Wall facing the left adjacent neighbor's yard was mistakenly painted by an Owner painting his house, it shall be remedied by that Owner at his expense.*
- c. *The top of a side Party Wall shall be the obligation of the owner of the house from which this wall extends, whereas the top of each back Party Wall shall be shared by the homeowners on each side of said wall.*

The cost of said maintenance, *repair and painting of each side and top of each wall* shall be borne by the *Owner responsible for those portions of the walls.* *However, in the event of damage or destruction of the Party Wall is severe enough to span the top and/or both sides of the Party Wall* from any cause whatsoever, other than negligence or willful misconduct of one of the adjacent lot owners, the owners shall, at their joint expense, repair *or* rebuild, said wall within 30 days, unless extended by the Board. In the event it is necessary to repair or rebuild a *Party Wall*, the owners shall agree on the cost of such repairs or rebuilding, and shall agree on the person or entity to perform the repairs *or the rebuild*. Whenever any such fence or any part thereof shall be rebuilt, it shall be erected in the same manner, and be of the same size, and have the same or similar materials end of like quality in color, and at the same location where it was initially constructed. Provided, that if such maintenance, repair or construction is brought solely by the neglect, or the willful misconduct of one lot owner, any expense incidental thereto shall be borne solely by such wrongdoer. If the owner *at fault* shall refuse to repair or reconstruct the fence *wall* within 30 days, unless extended by the Board of Directors of the Association, and to pay his share, all or part of such cost in the case of negligence, or willful misconduct, *the party on the opposite side of the wall* may have such fence *wall* repaired or reconstructed, and shall be entitled to a lien on the lot of the owner so failing to pay for the amount of such defaulting owner's share of the repair or replacement. In the event repairs or reconstruction shall be necessary, all necessary entities on the

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affected lots shall not be deemed a trespass so long as the repairs and reconstruction shall be done in a workmanlike manner, and the consent is hereby given to enter the affected lots to perform necessary repairs and reconstruction.

5. Association Shared Party Walls and Party Fences⁵

Party Walls and Party Fences with Association property on one side, whether these are back walls, back fences or side walls, shall have maintenance, most painting and repair of the sides and tops performed by the homeowners and not the Association, independent of the lot line location on or near these walls. The Association has painting and any power washing responsibility for the vertical backside of all Party Walls and Party Fences facing Association property. In the event of damage caused by the negligence of either party to these wall or fences, the same process as stated above in “Maintenance VI.4.)” will be applied to the resolution of its repair.

6. Mid Yard Wall Maintenance⁵

Maintenance, repair, and painting of Mid Yard Walls, which are on private property in between a home and that home’s backyard Party Wall, shall be performed on both sides and the top by the yard owner.

7. Gated Wall Maintenance⁵

Maintenance, repair, and painting of the Gated Walls, including the gate, shall be the sole responsibility of the Owner of the yard that the Gated Wall forms a part.

8. In the event an owner of any lot shall fail to maintain the premises and the improvements thereon, as provided herein, the Association, after notice to the owner, shall have the right to enter, upon any lot to correct drainage and to repair, maintain and restore the exterior of the buildings, walls⁵, fences and any other improvements erected thereon. All costs related to such correction, repair or restoration shall become an individual assessment upon such lot and is subject and shall be collectible as an assessment pursuant to Article XI of the Declaration⁵.

Article VII. MAINTENANCE OF COMMON AREAS⁵

The Association shall maintain the common areas as are shown on the site plan for The Ridge, which shall include, but not be limited to, all grounds in landscaped areas, recreational improvements, identification signage, and all walls, gates, and fences solely on Association property. The cost to the Association of maintaining the common areas shall be assessed equally among the lot owners, as the part of the Association expense pursuant to the provisions of this Declaration. The

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determination of any expenses shall not lie solely within a lot owner’s discretion, but shall rest on the determination of the Board of Directors of the Association.

Article VIII. ARCHITECTURAL CONTROL.

1. The Architectural Control Committee (herein after referred to as “ACC”) consisting of three or more persons shall be appointed by the Board of Directors.
2. The ACC shall regulate, the external appearance, use, and maintenance of the lot and of improvements thereon in such a manner so as to, in the ACC's sole judgment, best preserve and enhance values and to maintain a harmonious relationship among structures and the natural vegetation and topography. ~~*Nothing herein shall give the ACC authority to regulate, control, or determine external appearance, use or maintenance of lots under development, to be developed, or dwellings under construction, or to be constructed, or marketed or sold by the Developer, its successors or assigns.*~~
3. General provisions.
 - a. The address of the ACC shall be the principal office of the Association as designated by the Board of Directors pursuant to the By-Laws. Such an Address shall be the place for the submittal of plans and specifications, and the place where the current architectural standards, if any, shall be kept.
 - b. The ACC show establish time limitations for the completion of any architectural improvements for which approval is required pursuant to the architectural standards.
 - c. Plans and specifications are not approved for engineering design, and by approving such plans and specifications, neither the ACC, the members thereof, the Association, its members, the Board of Directors of the Association or Developer assumes liability or responsibility, therefor, or for any defect in any structure constructed from such plans and specifications.
4. In the event the ACC fails to approve, modify, or disapprove in writing an application within thirty (30) days after plans and specifications in writing have been submitted to it, in accordance with adaptive procedures, approval will be deemed granted.
5. In the event, plans and specifications submitted to the ACC are disapproved thereby, the party or parties making such submission may appeal in writing

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to the Board of Directors of the Association. The written request must be received by the Board, not more than thirty (30) days following the final decision of the ACC. The Board shall have forty-five (45) days following the receipt of request for appeal to render his written decision. The Board may reverse or modify the ACC decision by a majority vote of the Directors. The failure of the Board to render a decision within the forty-five (45) days shall be deemed a decision in favor of the appellant.

6. Conditions

- a. No clearing, grading, construction of improvements (including without limitation, pools, saunas, spas, Jacuzzis, screened enclosures, buildings, mailboxes, or fences) decorations, attachments, fixtures, alterations, repairs, change of paint or stain color, pressure cleaning, or other work, shall be erected, constructed, affixed, placed, or altered on any lot or on any home located thereon until the proposed plans, specifications, exterior colors and/or finishes, landscaping plan, and plot plan, showing the proposed location of such improvements shall have been approved by the ACC, its successors or assigns. Refusal for approval of plans, location or specifications may be based by the ACC upon any reason, including pure aesthetic conditions, which in the sole discretion of the ACC shall be deemed sufficient. One (1) copy of all plans and related data shall be furnished to the ACC for its records.
- b. No fence, wall, tree, hedge or shrub planting shall be permitted on any lot, except as may be approved by the ACC.
- c. No clothing, laundry or wash shall be aired or dried on any portion of the lot in any area exposed to view from any other lot. Drying areas will be permitted only in location approved by the ACC and only when protected from view by screening or fencing approved by the ACC.
- d. No television or other outside antenna system or facility shall be erected or maintained on any lot to which cable television service is then currently available except with the specific consent of the ACC, which consent may be unreasonably withheld.
- e. No owner shall be permitted by the ACC to construct or install any building, structure, improvement, machinery, fixture, or equipment within the landscape easement areas shown in the general plan of development.

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- f. Unless specifically excepted by the ACC, all improvements for which an approval of the ACC is required under the Declaration shall be completed within 12 months from the date of commencement of said improvements.

Article IX. ASSOCIATION, EXPENSES, METHOD OF DETERMINING ASSESSMENT, AND MAINTENANCE OF EXTERIOR AREAS³

1. The costs and expenses incurred by the Association with regard to the ownership, operation, maintenance and repair of the common area shall be Association expenses. The cost and expenses assessed by the Association against the lot owner or the Association shall be collected from the lot owners as an Association expense. Common area expenses and utility expenses shall be payable to the Association on an equal basis by all lot owners.
2. To defray the Association expenses, there is hereby imposed upon each lot and its owner, the affirmative covenant and obligation to pay to the Association, and upon the Association the obligation to assess, collect and expand, the Associations expenses, and those expenses hereinafter set forth.
 - a. Taxes. All taxes levied or assessed upon the common areas, by any, and all taxing authority, including all taxes, charges and assessments, imposition and liens for public improvements, special charges in assessments; and, in general, all taxes on personal property and improvement which are now in which hereinafter may be placed in the common area, including any interest and penalties and other charges which me accrue on such taxes.
 - b. Utility charges. All charges levied for the utility services to the common areas, whether supplied by private or public firm including, without limitation, all charges for water, gas, electricity, telephone, sewer, and any other type of utility or service charge.
 - c. Insurance. The premiums on any policy or policies of insurance required under Article X hereof, together with the cost of other such policies of insurance, as the Board, with consent of the unit owners at any meeting thereof, shall be determined to be in the best interest of the Association, provided however, the fire and extended coverage on common areas shall be maintained on a current replacement cost basis in an amount, not less than 100% of the insurable value based on a current replacement cost.

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- d. Insurance Trustee. All expenses necessary to retain and continue to retain a lending institution in Palm Beach County, Florida, having a trust department to act as insurance trustee. The functions of insurance trustee shall include holding all original policies, purchased by the Association, being named as loss payee, distributing proceeds of such insurance, assisting in the reconstruction of improvement from insurance premiums and performing such other functions as shall be agreed-upon.
- e. Fidelity Coverage. The cost to the Association of purchasing adequate fidelity insurance or bonds to protect against dishonest acts on the part of officers, directors, trustees, agents, and employees of the Association, and all other persons who handle or are responsible for handling the Association. Each fidelity insurance shall meet the following requirements:
- i. All such fidelity insurance or bonds shall name the Association as an obligee; and
 - ii. Search fidelity insurance or bonds shall be written in the amount equal to at least 150% of three months, operating expenses of the Association, and the amount in reserve as of the end of each fiscal year of the Association; and
 - iii. Such fidelity insurance, or bonds shall contain waivers of any defense, based upon the exclusion of persons, who serve without compensation from any definition of “employee” or a similar expression; and
 - iv. Such insurance or bonds shall provide that they may not be canceled or substantially modified (including cancellations for nonpayment of premiums) without at least thirty (30) days prior written notice of the servicer for the insured.
- f. Reconstruction of buildings and improvements. All sums necessary to repair, replace, construct, or reconstruct ("repair") any buildings or improvements located in the common areas damaged by any casualty to the extent insurance proceeds are insufficient for repair. Any difference between the amount of insurance proceeds received on behalf of the Association with respect to repair and the actual cost of the repair ("repair sums") shall be an Association expense for which the Association shall levy a special assessment against all owners, if any, to obtain the funds necessary to pay for such repair sums within

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90 days from the date such damage was incurred. The Association shall establish an account with an institutional mortgage located in Palm Beach County, Florida, and deposit into such account all repair sums and all insurance proceeds collected by the “Insurance Trustee”, if any, so that the amounts on deposit will equal the cost of the repair. The Association shall proceed, so that repairs will be complete within one year from the date of damage, if possible.

- g. Maintenance, repair and replacement. Except for the cost of irrigation water service to individual lots, all expenses necessary to maintain the lawns, landscaping and sprinkler systems located in the front yard of each lot, the common areas, and the public road right-of-way abutting the common areas shall be common expenses, including such expenses as grass cutting, trimming, fertilizing, and the like, in a manner consistent covenants and restrictions contained herein. *In addition, all cost reasonably related to the Association’s maintenance of the roof, fascia, and soffit of a single-family home shall be common expenses.*
- h. Optional expenses. The cost of administration for the Association, including any secretaries, bookkeepers, and other employees necessary to carry out the obligations and covenants of the Association under the Declaration, notwithstanding the fact that some of these services may be expanded in providing services to the collecting sums owed by a particular lot. In addition, the Association may retain a managing company or contractors to assist in the operation of the Association, and to perform or assist in the performance of certain obligations of the Association hereunder. The fees or cost of any management company or contractor so retained shall be deemed to be part of the Associations expense.
- i. Indemnification. The cost to the Association to indemnify and save harmless Developer from and against any and all claims, suits, actions, damages and/or causes of action arising from any personal injury, loss of life and/or damage to property in or about the common areas, if any, from and against all costs, counsel fees, expenses, liabilities, occurring in, and about such claim, the investigation, thereof, or the defense at any level of any action or proceeding brought, which may enter therein. Included in the foregoing provisions for indemnification are any expenses the Developer may be compelled to incur and bring suit for the purposes of enforcing rights thereunder, or for the purpose of compelling this specific enforcement of the provisions, conditions, covenants and restrictions, contained in the Declaration to be kept and

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performed by the Association, and/or the owners, including the payment of Association expenses.

Further, the cost of the Association indemnifying its officers and members of the Board for all cost and expenses whatsoever incurred in pursuance of their duties, obligations and functions hereunder. Nothing in the provisions of this subparagraph shall require any institutional mortgagee to pay the Association expenses or portion thereof attributable to cost of the Association to indemnify and save harmless Developer in accordance with such paragraph. Any such Association expenses shall be relocated amongst the owners other than the institutional mortgagees.

- j. Reserve funds.³ The cost to establish adequate reserve fund for replacement and/or capital refurbishment of the common areas *and other Association expenses* (“*reserve funds*”) in the amounts determined proper and sufficient by the Board;
- i. *Establishment. The Board shall establish reserve funds for:*
 - a. *Expenses necessitated by storm damage (“Storm Reserve Fund”), and*
 - b. *Expenses necessitated with replacement of refurbishment of common areas (“General Reserve Fund”).*
 - ii. *Budgeting. Reserve funds shall be budgeted and assessments for funds levied as follows:*
 - a. *Storm Reserve Fund: If the Storm Reserve Fund, including accrued and unspent interest, shall be less than \$200,000, then the Board shall budget and levy assessments of \$30.00 per lot per quarter.*
 - b. *General Reserve Funds may be created and funded solely within the Board’s total and complete discretion. Funding may be, but is not required to be, by formula based upon an item’s estimated remaining useful life which may change from time to time, and estimated replacement cost or deferred maintenance expense.*
 - c. *Reserve funds collected shall be transferred no less than quarterly into an account separate from other non-reserve funds.*
 - d. *Interest accruing on reserve funds shall be deposited in same account for, and allocated for same purpose as the reserve funds were collected.*
 - e. *Reserve funds including their interest shall be used only for the purpose collected, unless monies’ use for another purpose is approved in advance:*

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1. *For Storm Reserve Fund, by either a majority of the Owners’ votes cast at a member’ meeting or written consent of a majority of the members, in accordance with the By-Laws of the Ridge at the Bluffs, Section 3.*
2. *For general Reserves Fund, by the Board.*

iii. ***Association Property.*** Each owner acknowledges, understands and consents that ***reserve funds*** are the exclusive property of the Association as a whole, and then no owner shall have any interest, claim or right to any such reserve funds. capital contributions or funds composed of the same.

k. **Special assessments.** Any special assessment that shall be levied to defray (a) extraordinary items of Association, expense, other than those contemplated by capital contribution; and (b) such other Association expenses determined by the Board to be payable by the Association and which are not inconsistent terms of this Declaration, the Articles of Incorporation or the By-Laws.

l. **First mortgages.** First mortgagees of lots may, jointly, or singularly, pay taxes or other charges which are in default, and which may or have become a charge or encumbrance against the common areas, and may pay overdue premiums on hazard insurance policies or new, hazard coverage upon lapse of a policy with respect to the common areas, with the right of immediate reimbursement from the Association.

m. ***Cable TV and Comparable Services.*** *Notwithstanding anything to the contrary contained in this Declaration, the Articles of Incorporation, or the Association By-Laws, the Board of Directors has the authority to enter into a contract for bulk rate cable television services, satellite or other television signals. In the event such a contract is entered into, the Association shall have the authority to assess owners for the cost in the same manner as assessments are otherwise levied. However, any Owner who is hearing impaired or legally blind, may be excused for the cost of such service, on no grater than an annual basis.²*

3. **Method of determining assessments.** The “assessments” (as hereinafter defined) for the Association expenses shall be levied and paid for as follows:

a. It is hereby declared and all owners and the Association agree that the Association expenses shall be paid by the Association out of the funds

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assessed and collected from and paid by all owners, provided, however, that the Developer shall not be required to contribute any amounts for the Association expenses on unit owned by the Developer until no remaining units are being sold in the ordinary course of business. Each individual lot owner other than Developer shall be required to pay the Association expenses.

- b. As provided in the By-Laws of the Association, the Board shall repair an estimated annual budget, which shall reflect the estimated Association expenses. Thereupon the Board shall allocate an equal share of the Association expenses to all lots.

For the purpose of determining an equal share of Association expenses, the number of lots in The Ridge shall include only such lots as have been conveyed to purchasers. The total number of lots in The Ridge conveyed to purchasers shall be used as a denominator and the number "1" shall be used as a numerator for the calculation of equal shares of Association expenses. For example, if all of the lots in The Ridge have been conveyed to purchasers, the total number of lots shall be six hundred eighteen (618) and therefore each lot shall be liable for 1/618 of the Association expenses.

- c. The assessment may be adjusted as necessary to allow for any change in the amount of the Association expenses. The adjustment may be made by dividing the total anticipated Association expenses for the remainder of the calendar year by the total number of lots in The Ridge.
- d. The assessment shall be payable no less frequently the quarter-annually in advance on the first day of January, April, July, in October, or otherwise as the Board may determine.

Article X. INSURANCE

1. Casualty. The Association shall maintain a master policy or policies to insure Association property in the general plan of development against casualty loss. This coverage shall insure 100% of the current replacement cost of the common area improvements, personal property, and supplies. It shall be in such amounts so that the insured will not be a co-insurer except under deductible clauses required to obtain coverages at a reasonable cost.
 - a. The coverages will EXCLUDE the following:
 - i. Land, foundations, excavations or other items that are usually excluded insurance coverage; and

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- ii. Any increase in the value of Association property as a result of special improvements, alterations and betterments.
 - b. The coverage will INCLUDE the following:
 - i. Loss or damage by fire or other hazards covered by a standard. Extended coverage endorsement;
 - ii. All other perils customarily covered for similar types of projects, including those covered by the standard "all risk" endorsement;
 - iii. Agreed Amount and Inflation Guard Endorsement, when it can be obtained;
 - iv. Demolition Cost Endorsements, Contingent Liability from Operation of Building Laws Endorsement, and Increased Cost of Construction Endorsement;
 - v. Steam Boiler Endorsement, if applicable, providing at least \$50,000.00 Coverage for each accident at each location;
 - c. When appropriate and possible, the policies shall waive the insurer's right to:
 - i. Subrogation against the Association and against the lot owners, individually and as a group;
 - ii. The prorata-clause that reserves the insurer the right to pay only a fraction of any loss if other insurance carriers have issued coverage upon the same risk; and
 - iii. Avoid liability for loss that is caused by an act of the Board, or by a member of the Board or by one or more or lot owners.
 - d. In addition, the policy shall provide that:
 - i. Any Insurance Trust Agreement will be recognized;
 - ii. The policy shall be primary, even if the Association has other insurance that covers the same loss; and
 - iii. The named insured shall be the Association. The "loss payable" clause should show said Association or the designated insurance trustee.
2. Reconstruction and Repair after Casualty.
- a. Under ordinary circumstances Association property which is damaged by casualty shall be reconstructed and repaired. If a dispute arises as

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to the Association property should be repaired or reconstructed, the Board of Directors shall make the determination to repair or reconstruct. All owners shall be bound by this determination.

- b. Although it is impossible to anticipate all problems which may arise from a casualty, the intent is to try to assure that the overall quality development plan of The Ridge is maintained by requiring damaged Association property to be rebuilt or repaired and that unsightly dangerous conditions are remedied as soon as possible. Any reconstruction and repair must be substantially in accordance with the plans and specifications for such property as originally constructed, or if none, then according to plans and specifications approved by the Board. If the proceeds of insurance are not sufficient to defray the estimated costs of reconstruction and repair for the Association is responsible, or if at any. Time during that work or upon completion of the work the funds available for payment of the costs are insufficient, assessments shall be made by the Association against all lot owners in sufficient amounts to provide funds for the payments of those costs.
3. Public Liability Coverage. The Association shall obtain comprehensive general liability coverage insuring the Association against any and all claims and demands made by any person or persons for injuries received in connection with the Operation and maintenance of the Common Areas and improvements located thereon, or for any other risk insured against by such policies which the Association, in its sole discretion, determines to insure against. Each policy purchased by the Association shall have limits of not less than \$1,000,000.00 covering all claims for personal injury and property damage arising out of a single occurrence. The liability coverage shall include protection against liability for non-owned and hired automobiles, and liability for hazards related to usage. In addition, the coverage shall include protection against liability that results from actions related to employment contracts in which the Association is a party. All such policies will name the Association (and the Developer until the Transfer Date) as their respective interests may appear, as insured. parties under such policy or policies. The original of each policy shall be held by the Board or in the office of the "Insurance Trustee" (as hereinafter defined).
4. Fidelity Bond Coverage. The Association shall obtain Fidelity Bonds covering officers, directors, employees and other persons who handle or are responsible for handling Association funds. Such bonds shall be in an amount equal to at least one hundred fifty percent (150%) of three months operating expenses, and the amount in reserve as of the end of each fiscal year of the Association

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and shall contain waivers of any defense based upon the exclusion of persons serving without compensation.

5. Flood Insurance. If any part of the common areas are in a special flood hazard area, as defined by the Federal Emergency Management Agency, the Association shall insure same. The Coverage shall be 100% of the current replacement cost of any common area improvements or buildings and other insurable common property, or the maximum coverage available for such improvements, buildings, or property under the National Flood Insurance Program.
6. All insurance shall be issued by a company authorized to do business in the State of Florida.
7. Premiums on policies purchased by the Association shall be paid as an Association expense. The Association will furnish evidence of premium payment to each mortgagee upon request.
8. All insurance policies purchased by the Association shall be for the benefit of the Association and shall provide that all proceeds covering property losses shall be paid to the Association as trustee or to such institution in Florida with trust powers as may be designated as Insurance Trustee by the Board.
9. This Article is additionally for the benefit of first mortgagees of homes and may not be amended without the consent of all such mortgagees..
10. All insurance policies purchased by the Association shall require the insurer to notify in writing the Association or the designated Insurance Trustee at least 10 days before it cancels or substantially changes the coverage.
11. The Association is irrevocably appointed agent to adjust all claims arising under insurance policies purchased by the Association and to execute and deliver releases upon the payment claims.

Article XI. ESTABLISHMENT AND ENFORCEMENT OF LIENS⁴

1. All assessments for Association Expenses, including special assessments for same, and all installments thereof, (collectively, the "assessments") with interest thereon, **late charges** and costs of collection, including reasonable attorneys' fees at trial level, appellate level or otherwise, are hereby declared to be a charge and a continuing lien upon the lot against which such assessments are made. Each assessment against a lot, together with such interest thereon at the highest rate allowed by law **late charges** and costs of collection thereof, including attorneys' fees, shall be the personal obligation of the person, persons or entity owning the lot assesses Said lien shall be

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effective only from and after the time of recordation amongst the Public

Records of Palm Beach County, Florida, of a written, acknowledged statement by the Association setting forth amount due to the Association as of the date the statement is signed. Upon full payment of all sums secured by that lien and **late charges**, costs and fees accrued, the party making payment shall be entitled to a recordable Satisfaction if Lien. When any first mortgagee obtains title to a lot as a result of a foreclosure of mortgage or deed (or assignment) is given in lieu of foreclosure such acquirer of title, his successors and assigns shall not be liable for the share of assessments pertaining to such lot or chargeable to the former owner which became due prior to the acquisition of title as a result of the foreclosure or deed in lieu of foreclosure, unless such share is secured by a Claim of Lien for assessments and recorded prior to the recordation of a mortgage. Such unpaid share of assessments for which a Claim of Lien has not been given in lieu of foreclosure shall be deemed to be assessments collectible from all lots, as the necessity may arise in the discretion of the Board.

2. In the event any owner shall fail to pay assessments or any installment thereof charged to his lot within (15) days after the same becomes due, the Association, through its Board, shall have all of the following remedies to the extent Permitted by law.
 - a. To accelerate the entire amount of any assessments for the remainder of the calendar year notwithstanding any provisions for the payment thereof in installments.
 - b. To advance on behalf of said owner funds to accomplish the needs of the Association and the amount or amounts of money so advanced including reasonable attorneys’ fees and expenses which might have been reasonably incurred because of or in connection with such advance, including costs and expenses of the Association if it must borrow to pay expenses because of said owner, together with interest at the highest rate allowable by law, may thereupon be collected or enforced by the Association and such advance or loan by the Association shall not waive the default.
 - c. To file action in equity to foreclose its lien at any time after the effective date thereof. The lien may be foreclosed by an action in the name of the Association in a like manner as the foreclosure of a mortgage on real property.
 - d. To file an action at law to collect said assessments, plus interest at the highest rate allowable by law plus court costs, without waiving any lien rights and/or rights of foreclosure by the Association.

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Article XII. ENFORCEMENT OF DECLARATION²

The enforcement of this Declaration, *the Articles of Incorporation and Bylaws*² may be by proceeding at law for damages or in equity to compel compliance with its terms or to prevent violation or breach of any of the covenants or terms. *In the Declaration, Articles of Incorporation and Bylaws.*² The Developer, the Association, or any individual may, but shall not be required to, seek enforcement of the Declaration, *Articles of Incorporation and Bylaws.*² Any individual who seeks enforcement of the Declaration shall by his actions be deemed to have indemnified the Developer and the Association from all liabilities resulting from his actions. Should the party seeking enforcement be the prevailing party in any action, then the person against whom enforcement has been sought shall pay all costs and reasonable attorneys’ fees at all trial and appellate levels to the prevailing party.

*The Association shall have the additional authority to levy fines against a lot owner, his guests, relatives, or lessees for any violation or breach of covenants and terms of the Declaration, Articles of Incorporation and Bylaws. Any fine levied against a lot shall be considered an individual assessment and shall be collectable in the same manner as an assessment. Fines shall be levied in the manner and in the amount as determined by the Association Board of Directors.*²

Article XIII. AMENDMENTS⁴

1. *This* Declaration may be amended only by *the vote or* consent of *a majority* of all lot owners.
2. Notwithstanding the foregoing, no amendment to Articles IX or X, and no other amendment shall be effective which shall, in a material fashion impair or prejudice the rights or priorities of any owner, the Developer, or any institutional mortgagee under this Declaration without the specific written approval of the owner, the Developer or institutional mortgagee affected thereby.
3. An amendment to the Declaration shall become effective upon the recordation *of the amendment’s text with a certificate executed on behalf of the Association* amongst the Public Records of Palm Beach County, Florida.

Article XIV. CONVEYANCES²

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

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1. The homeowner shall notify the Association in writing of his intention to sell or lease his home and furnish with such notification a copy of the contract for sale or lease. Whichever is applicable.
2. Any and all lease agreements between an owner and a lessee of such owner shall be in writing, ***which lease agreement²*** must provide that lessee shall be subject to the terms and provisions of this Declaration and that any failure by the lessee under such lease agreement to comply with such terms and conditions shall be a material default and breach of the lease agreement. The lease agreement shall also state who will be responsible for the assessments as stated above, and it shall be the obligation of all homeowners to supply the Board. with copy of said written agreement prior to the lessee occupying the premises. ***No unit may be leased more than once in any twelve (12) month period without prior Board approval.²*** Unless provided to the contrary in a lease agreement, a home owner, by leasing his home, automatically delegates his right of use and enjoyment of the common areas and facilities to his lessee; and in so doing, said owner relinquishes said rights during the term of the lease agreement.
3. Upon receipt of a copy of the contract for sale or lease, the Association shall within ten (10) business days, issue a Certificate indicating the Association's approval of the transaction. In the event of a sale it shall then be the responsibility of the purchaser to furnish the Association with a recorded copy of the deed of conveyance indicating the owner's mailing address for all future maintenance bills and other correspondence from the Association. Provided, however, prior to the issuance by the Association of a Certificate indicating the Association 's approval of the transaction, the purchaser or lessee shall be required to execute copy of the Rules and Regulations of The Ridge acknowledging that he takes title subject to and agrees to abide by the Rules and Regulations. The Association shall then retain one. signed copy in the Association's records, and furnish one copy to the purchase or lessee.
4. Except as provided in paragraph 5 below, it is not the intention of this Article to grant to the Association a right of approval or disapproval of purchasers or lessees. It is, however, the intent of this paragraph to impose an affirmative duty on the owners to keep the Association fully advised of any changes in occupancy or ownership for the purposes of facilitating the management of the Association 's membership record. As this Article is a portion of the Declaration which run with the land, any transaction which is conducted without compliance with this Article may be voidable by the Association.

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5. Notwithstanding the provisions of paragraph 3 above; in the event that a home owner is delinquent in paying any assessment, or the owner or his buyer, family, guests, agents, licensees or invitees are not in compliance with any provisions of the Declaration, the Association has the right to disapprove of any sale; and in the case of a lease, the right to disapprove of and to void any lease at any time prior to or during the leasehold tenancy until any delinquent assessment is paid and/or until any violation of any provision of the Declaration is corrected

Article XV. TERMINATION

1. This Declaration MAY be terminated upon The affirmative written consent of eighty percent (80%) of all lot owners, and upon the affirmative written consent of all institutional mortgagees holding mortgages encumbering lots.
2. If this Declaration is terminated in accordance herewith, it is hereby declared by the Developer, and each and every owner of a lot by acquiring title to his lot covenants and agrees that the termination documents shall require:
 - a. That all homes shall continue to be used solely as single-family residences.
 - b. All common areas shall be owned and held in equal shares by the lot owners as tenants in common, am each lot owner shall remain obligated to pay his prorata share of expenses to continually maintain the common areas.
3. The lot owners and their grantees, successors, and assigns by acquiring title to a lot covenant and agree that no termination of this Declaration shall be made for a period of twenty-five (25) years from the date of recordation of this Declaration. This Declaration and the terms, provisions, conditions, covenants, restrictions, reservations, regulations, burdens and liens contained herein shall run with and bind the subject property and inure to the benefit of Developer, the Association, the owners, institutional mortgagees and their respective legal representatives, heirs, successors, and assigns for said period. After this period, the Declaration shall be automatically renewed and extended for successive periods of ten (10) years each unless at least one (1) year prior to the termination of such twenty-five (25) year term or any such ten (10) year extension there is recorded amongst the Public Records of Palm Beach County, Florida, an instrument signed by at least eighty percent (80%) of all institutional mortgagees holding

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mortgages encumbering the lots agreeing to terminate this Declaration, upon which event this Declaration shall be terminated upon the expiration of twenty-five (25) years or the ten (10) year extension thereof during which the termination instrument is recorded.

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

Article XVI. MISCELLANEOUS

1. The failure of the Developer, the Association, or any owner to object to an owner's or other person's failure to comply with the Covenants and Restrictions contained herein shall in no event be deemed a waiver of any right to object to same and to seek compliance therewith in accordance with the provisions herein.
2. Article and paragraph captions inserted throughout this Declaration are intended only as a matter of convenience and for reference only and in way shall such captions or headings define, limit or in any way affect any of the terms and provisions of this Declaration.
3. Whenever the context requires, any pronoun used herein may be deemed to mean the corresponding masculine, feminine or neuter form thereof and the singular form of any nouns or pronouns herein may be deemed to mean the corresponding plural form thereof and vice versa.
4. In the event any one of the provisions of this Declaration shall be deemed invalid by a court of competent jurisdiction, said judicial determination shall in no way affect any of the other provisions hereof, which shall remain in full force and effect.
5. The Association may not convey, encumber, abandon, partition or subdivide any of the common areas without the approval of all Institutional Mortgagees. All first mortgagees, upon request, shall be entitled to written notification from Association of (a) any default by a individual lot owner of any obligation hereunder not cured within sixty (60) days, (b) any condemnation loss or any casualty loss which affects a material portion of the plan of development or any lot encumbered by such mortgages, and (c) any cancellation, or material modification of any insurance policy or fidelity bond maintained by the Association.

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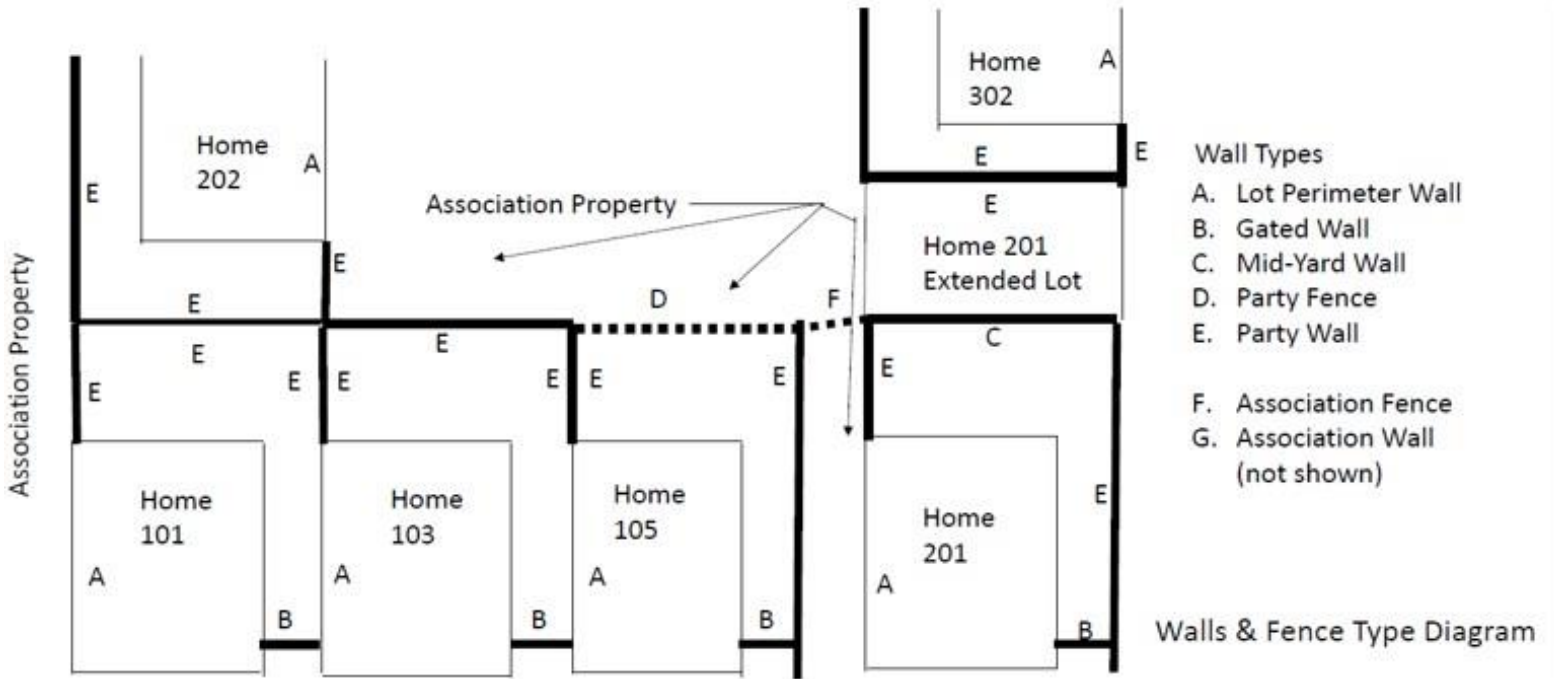
6. The Association is required to make available to owners and to lenders, holders, insurers or guarantors of any first mortgage, current copies of the Declaration, Articles of Incorporation, By-laws, Rules and Regulations and other such documents governing The Ridge or the Association, as well as the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

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Exhibit A
 Wall Types



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Exhibit B
Homeowner Easement

Homeowner Easement Example:

1. Homeowner has a 2' Easement over the right adjacent neighbor's lot line for ground yard maintenance as well as portions of walls and fences in that easement area needing maintenance as defined.

2. Homeowner may access his two (2) feet of property on the left side of his home as well as a reasonable amount of space into the left adjacent neighbor's lot to perform inspections and needed maintenance as defined.

