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FOURTH AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS FOR
VILLAGES OF FIRESIDE

THIS FOURTH AMENDMENT TO DECLARATION is made this 28th day of February, 1990 by Villages of Fireside Corp., a Florida corporation ("Developer", which term includes its successors and assigns), provided, however, that any rights of Developer under this Declaration as amended will not pass by virtue of its deed or instrument of conveyance except to the extent specifically provided in such deed or instrument of conveyance.

BACKGROUND

A. Developer caused an instrument entitled Declaration of Covenants, Conditions, Restrictions and Easements for Villages of Fireside to be recorded in the public records of Clay County, Florida, in Official Records Volume 1192, Page 583 (the "Declaration").

B. Developer caused an instrument entitled First Amendment to Declaration of Covenants, Conditions, Restrictions and Easements for Villages of Fireside to be recorded in the public records of Clay County, Florida, in Official Records Volume 1195, Page 40 (the "First Amendment") amending the Declaration.

C. Developer caused an instrument entitled Second Amendment to Declaration of Covenants, Conditions, Restrictions and Easements for Villages of Fireside to be recorded in the public records of Clay County, Florida, in Official Records Volume 1251, Page 747 (the "Second Amendment") amending the Declaration.

D. Developer caused an instrument entitled Third Amendment to Declaration of Covenants, Conditions, Restrictions and Easements for Villages of Fireside to be recorded in the public records of Clay County, Florida, in Official Records Volume 1296, page 364 (the "Third Amendment"), amending the Declaration.

E. Developer is the owner in fee simple of the real property referred to in the Declaration as the Exhibit A Property as well as the property referred to in the Declaration as the Committed Property, less and except the property described on exhibits entitled "Common Areas" attached hereto (the "Common Areas") which is held in fee simple title by the Association of Villages of Fireside, Inc., a not-for-profit corporation.

F. Developer desires to amend the Declaration set forth below.

NOW, THEREFORE, for and in consideration of the premises and benefit of itself and of persons claiming by, through or under it, Developer hereby amends the Declaration as follows:

1. The first sentence of Article V(F) is hereby amended to read as follows:

Prior to the earlier of the Transfer Date or December 31, 1999 (the "Interim Period"), the Annual Assessment for Association Expenses which will be assessed upon each Lot, Exhibit C Property and Lot Equivalent shall be \$120.00, and the Board shall have the right to increase such amount at the rate of 5% per annum from the time of commencement of its initial Award Assessment (such sum so increased is hereafter called the "Maximum Interior Assessment") provided; however, that the Annual Assessment may with the consent of 2/3 of the Class A members be increased above the Maximum Interior Assessment during the Interim Period.

2. Article VIII will add Section G to read as follows:

"Notwithstanding anything contained herein to the contrary during the Interim Period as such term is later defined neither the Association nor the Developer may dedicate, convey or mortgage the Common Area (i) amend the Articles of Incorporation of the Association or (ii) amend this Declaration except (i) for the correction of scrivener's errors without the prior approval of the Secretary of the Veteran's Affairs, an officer of the United States Federal Government, his successor and designee and (ii) for the addition and annexation of additional property in Article II, Section A (3) of this Declaration.

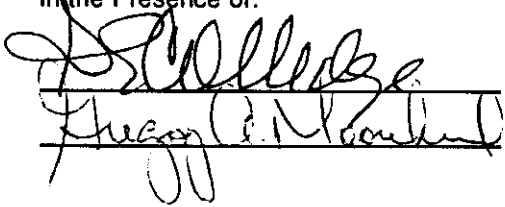
3. Article VIII, Section E (1.) shall be amended to read as follows:

"This Declaration may be amended (a) by the consent of an aggregate of seventy-five percent (75%) of all owners of each Lot, as well as Planned Lots as hereinabove set forth, as owner of Exhibit C Property and Non-residential Titleholder (based upon one vote per Lot, one vote for the owner of Exhibit C Property and one vote for each Lot Equivalent for which a Non-residential Titleholder is responsible) together with (b) the approval or ratification of a majority of the Board provided, however, that no amendment shall be effective which shall mutually impair or prejudice the rights or priorities of any Institutional Lender, owner of Exhibit C Property, the Developer, and Non-residential Titleholder or without the specific written approval of each

thereby. The aforementioned consents may be evidenced by a writing signed by the required number of consents as well as by the affirmative vote of the required number of parties consenting at any regular or special meeting of the Association called and held in accordance with the By-Laws.

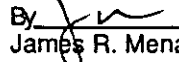
IN WITNESS WHEREOF, this Fourth Amendment to Declaration of Covenants, Conditions, Restrictions and Easements for Villages of Fireside has been executed on the day and year first above set forth.

Signed, Sealed and Delivered
in the Presence of:



Gregory R. McComb

VILLAGES OF FIRESIDE CORP.

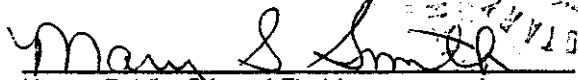
By 

James R. Menard, President

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STATE OF FLORIDA
COUNTY OF CLAY

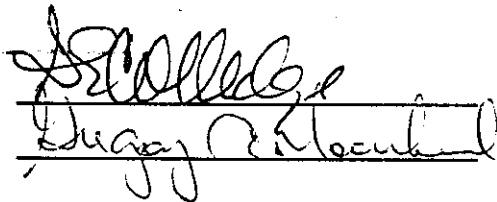
The foregoing instrument was acknowledged before me this 28th day of February, 1990 by James R. Menard, President of Villages of Fireside Corp., a Florida corporation, on behalf of the corporation.



Notary Public, State of Florida
My commission expires: My commission expires May 4, 1993
Bonded thru Patterson - Becht Agency

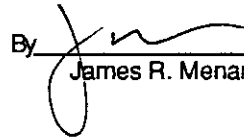
Association of Villages of Fireside, Inc., as the owner of the Common Areas joins in the execution of this instrument for the purposes stated herein.

Signed, Sealed and Delivered
in the Presence of:



Gregory R. McComb


ASSOCIATION OF VILLAGES OF
FIRESIDE, INC.

By 

James R. Menard, President

STATE OF FLORIDA
COUNTY OF CLAY

The foregoing instrument was acknowledged before me this 28th day of February, 1990 by James R. Menard, President of the Association of Villages of Fireside, Inc., a not-for-profit corporation, on behalf of the corporation.



Notary Public, State of Florida
My commission expires: My commission expires May 4, 1993
Bonded thru Patterson - Becht Agency

THIS INSTRUMENT WAS PREPARED BY:
BARRY B. ANSBACHER
ANSBACHER & SCHNEIDER, P.A.
100 NATIONAL FINANCIAL BLDG.
4215 SOUTHPOINT BLVD.
JACKSONVILLE, FLORIDA 32216

DESCRIPTION FOR: Armstrong Investments
(RECREATIONAL PARCEL)

A parcel of land situated in Section 4, Township 5 South, Range 25 East, Clay County, Florida, also being a part of Tract "A", Ridaught Landing Unit 2, according to Plat Book 18, pages 14 and 15 of the public records of said County, said parcel being more particularly described as follows:

Begin at the intersection of the West line of Lot 1, Block 9 of said Ridaught Landing Unit 2, with a Northerly line of Fireside Drive, according to plat of Villages of Fireside Unit 1, recorded in Plat Book 22, pages 47 through 50 of said public records; thence on said Northerly line run the following 9 courses: (1) on the arc of a curve concave Southeasterly and having a radius of 740.0 feet, a chord bearing and distance of South 67 degrees 51 minutes 28 seconds West 183.43 feet; (2) South 60 degrees 44 minutes 18 seconds West 89.63 feet; (3) on the arc of a curve concave Northwesterly, and having a radius of 660.0 feet, a chord bearing and distance of South 75 degrees 32 minutes 05 seconds West 337.11 feet; (4) North 89 degrees 40 minutes 08 seconds West 192.54 feet; (5) on the arc of a curve concave Northerly and having a radius of 719.58 feet, a chord bearing and distance of North 82 degrees 10 minutes 08 seconds West 187.85 feet; (6) North 74 degrees 40 minutes 08 seconds West 246.37 feet; (7) on the arc of a curve concave Southerly, and having a radius of 343.83 feet, a chord bearing and distance of North 82 degrees 10 minutes 08 seconds West 89.76 feet; (8) North 89 degrees 40 minutes 08 seconds West 79.98 feet; (9) on the arc of a curve concave Northeasterly, and having a radius of 30.0 feet, a chord bearing and distance of North 44 degrees 39 minutes 34 seconds West 42.43 feet to the East line of County Road No. C-209; thence on said East line North 00 degrees 21 minutes 00 seconds East 343.69 feet; thence South 89 degrees 40 minutes 08 seconds East 1279.73 feet to the West line of said Ridaught

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Landing Unit 2; thence on last said line South 00 degrees 29 minutes 27 seconds West 302.0 feet; thence on the arc of a curve concave Northerly, and having a radius of 450.0 feet, a chord bearing and distance of North 77 degrees 14 minutes 30 seconds East 35.60 feet; thence North 74 degrees 58 minutes 37 seconds East 78.20 feet to the Point of Beginning.

Being 12.52 acres, more or less, in area.

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DESCRIPTION FOR: Armstrong Investments
(PRESERVATION PARCEL)

A parcel of land situated in Sections 3, 44 and 45, Township 5 South, Range 25 East, Clay County, Florida, said parcel being more particularly described as follows:

Commence at the Northwest corner of the East 1/2 of said Section 4; thence on the West line of said East 1/2 run South 00 degrees 29 minutes 27 seconds West 2666.64 feet; thence North 76 degrees 15 minutes 46 seconds East 4376.76 feet; thence South 81 degrees 03 minutes 40 seconds East 945.41 feet; thence South 61 degrees 27 minutes 40 seconds East 79.98 feet to the Point of Beginning; thence continue South 61 degrees 27 minutes 40 seconds East ~~199.04 feet~~; thence South 17 degrees 34 minutes 19 seconds West 127.96 feet; thence South 03 degrees 02 minutes 52 seconds East 215.93 feet; thence South 71 degrees 56 minutes 52 seconds East 700 feet, more or less, to the waters of Little Black Creek; thence along said waters in a Southerly direction 3450 feet, more or less, to the waters of Black Creek; thence along said waters in a Westerly direction 6100 feet, more or less, to a point that bears South 89 degrees 39 minutes 00 seconds East 1310.0 feet and South 00 degrees 21 minutes 00 seconds West 108 feet, more or less, from the Southeast corner of Highland Oaks, according to Plat Book 21, pages 4 and 5 of said public records; thence North 00 degrees 21 minutes 00 seconds East 108 feet, more or less, to a point that bears South 89 degrees 39 minutes 00 seconds East 1310.0 feet from said Southeast corner of Highland Oaks; thence North 89 degrees 39 minutes 00 seconds West 1310.0 feet to said Southeast corner of Highland Oaks; thence on the boundaries of said Highland Oaks run the following 3 courses: (1) North 00 degrees 21 minutes 00 seconds East 600.0 feet; (2) South 89 degrees 39 minutes 00 seconds East 250.0 feet; (3) North 00 degrees 21 minutes 00 seconds

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East 487.78 feet; thence South 89 degrees 40 minutes 08 seconds East 427.12 feet to said West line of the East 1/2 of Section 4; thence on last said line North 00 degrees 29 minutes 27 seconds East 500.0 feet; thence North 89 degrees 40 minutes 08 seconds West 462.57 feet to the Southerly line of Villages of Fireside Unit 1, according to Plat Book 22, pages 47 through 50 of said public records; thence on the boundaries of said Villages of Fireside Unit 1 run the following 21 courses: (1) on the arc of a curve concave Northwesterly, and having a radius of 726.67 feet, a chord bearing and distance of North 75 degrees 32 minutes 05 seconds East 371.16 feet; (2) North 68 degrees 44 minutes 18 seconds East 97.2 feet; (3) on the arc of a curve concave Southeasterly, and having a radius of 660.0 feet, a chord bearing and distance of North 67 degrees 51 minutes 28 seconds East 163.60 feet; (4) North 74 degrees 58 minutes 37 seconds East 131.23 feet; (5) on the arc of a curve concave Southerly, and having a radius of 470.0 feet, a chord bearing and distance of North 88 degrees 05 minutes 57 seconds East 213.41 feet; (6) South 78 degrees 46 minutes 44 seconds East 264.21 feet; (7) South 11 degrees 13 minutes 16 seconds West 160.0 feet; (8) South 80 degrees 10 minutes 28 seconds East 110.0 feet; (9) North 89 degrees 08 minutes 36 seconds East 110.0 feet; (10) North 82 degrees 20 minutes 49 seconds East 115.0 feet; (11) North 70 degrees 21 minutes 56 seconds East 110.0 feet; (12) North 67 degrees 04 minutes 28 seconds East 133.8 feet; (13) South 53 degrees 00 minutes 00 seconds East 352.85 feet; (14) South 42 degrees 26 minutes 52 seconds East 96.63 feet; (15) South 58 degrees 29 minutes 00 seconds East 76.66 feet; (16) South 83 degrees 07 minutes 10 seconds East 85.0 feet; (17) North 73 degrees 04 minutes 29 seconds East 80.0 feet; (18) North 49 degrees 16 minutes 08 seconds East 85.0 feet; (19) North 37 degrees 00 minutes 00 seconds East 225.0 feet; (20) South 53 degrees 00 minutes 00 seconds East 510.0 feet; (21) North 68 degrees 41 minutes 32 seconds East 310.0 feet; thence continue North 68 degrees 41 minutes 32 seconds East 301.43 feet; thence North 15 degrees 36 minutes 34 seconds East 90.27 feet; thence North 81 degrees 06 minutes 34 seconds East 354.95 feet; thence South 15 degrees 36 minutes 34 seconds West 425.35 feet; thence South 20 degrees 57 minutes 38 seconds East 308.56 feet; thence South 68 degrees 05 minutes 44 seconds East 366.34 feet; thence North 83 degrees 25 minutes 09 seconds East 1000.01 feet; thence on the arc of

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a curve concave Northwesterly, and having a radius of 200.0 feet, a chord bearing and distance of North 70 degrees 22 minutes 20 seconds East 377.03 feet; thence on the arc of a curve concave Northeasterly, and having a radius of 200.0 feet, a chord bearing and distance of South 78 degrees 57 minutes 02 seconds East 320.13 feet; thence on the arc of a curve concave Westerly, and having a radius of 200.0 feet, a chord bearing and distance of North 05 degrees 59 minutes 10 seconds East 267.13 feet; thence North 35 degrees 54 minutes 41 seconds West 132.47 feet; thence North 24 degrees 08 minutes 08 seconds West 166.07 feet; thence on the arc of a curve concave Northwesterly, and having a radius of 200.0 feet, a chord bearing and distance of North 27 degrees 35 minutes 07 seconds East 248.54 feet; thence North 34 degrees 22 minutes 11 seconds East 302.05 feet; thence on the arc of a curve concave Northwesterly, and having a radius of 200.0 feet, a chord bearing and distance of North 16 degrees 16 minutes 48 seconds East 237.79 feet; thence on the arc of a curve concave Southwesterly, and having a radius of 200.01 feet, a chord bearing and distance of North 61 degrees 02 minutes 48 seconds West 261.65 feet; thence North 51 degrees 14 minutes 13 seconds West 542.91 feet; thence North 63 degrees 04 minutes 17 seconds West 120.0 feet; thence on the arc of a curve concave Northwesterly, and having a radius of 427.21 feet, a chord bearing and distance of North 50 degrees 30 minutes 02 seconds East 273.84 feet; thence North 31 degrees 48 minutes 28 seconds East 385.51 feet to the Point of Beginning.

Being 203 acres, more or less, in area.

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All Drives, Courts, Rights-of-Way, shown on plat of Villages of Fireside Unit 1, recorded in Plat Book 22, pages 47 through 50 of the public records of Clay County, Florida.

90-06236

FILE NO.

OFFICIAL RECORD NO 1306

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