

The St. Johns River Water Management District shall have the right to enforce, by a proceeding at law or in equity, the provisions contained in this declaration which relate to the maintenance, operation and repair of the surface water or the stormwater management system.

18. SEVERABILITY. Invalidation of any one of these covenants by judgment or court order shall in no wise affect any of the other provisions which shall remain in full force and effect.

19. CONTROL. The developer retains the right to amend or modify these Restrictive Covenants Appertaining to Cedar Ridge Subdivision until such time as control is turned over to the Homeowners' Association, except that the Developer cannot change the dimensions of any lot or tract.

20. GRANT OF LIMITED ACCESS: Each owner of a lot or tract or dwelling unit does hereby grant to the Homeowners' Association, and each abutting property owner, the right to come on or across their property for the purpose of maintenance and repair of said Association or abutting property owner's property.

21. TRACT OWNERS. The Tracts A, B, C and D may have more than one (1) dwelling unit placed on them. Each dwelling unit shall be treated for purposes of these Restrictive Covenants Appertaining to Cedar Ridge Subdivision, as an individual lot with the same obligations and responsibilities and rights and entitlements as individual lot owners. Where ever the context in these Restrictive Covenants requires references to "tract" it shall be deemed to mean "tract dwelling unit" and apply to each dwelling unit located on each tract within the subdivision.


22. SHORT TERM LEASES. There shall be no short term leases. Short term leases shall be deemed to mean leases of less than six (6) months duration.


23. FLORIDA LAW. These covenants are restrictions are governed by Florida law.

EXECUTED this 11 day of March, 1997.

HAIRSTREAK DEVELOPMENT CORPORATION


JOHN MICHAEL TRAYNOR
Witness


GEORGE KAPLER
As President


KAREN A. HIGGINS
Witness

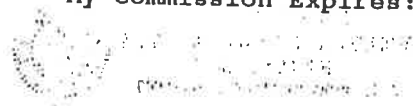
This day before me, the undersigned authority, qualified to take oaths in the above jurisdiction, personally appeared GEORGE KAPLER, as President of HAIRSTREAK DEVELOPMENT CORPORATION, who being first duly sworn, deposed and said that he is the person referred to in the above and foregoing Instrument, he has read same, understands the contents thereof and executed same for the purposes therein expressed. GEORGE KAPLER is personally known to me.

DATED this 11th day of March, 1997.



KAREN A. HIGGINS
NOTARY PUBLIC
State of Florida at Large
My Commission Expires:

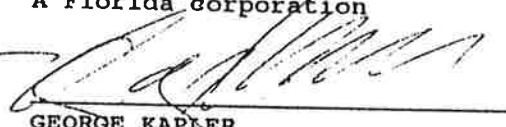
CONSENTED TO BY:



GEORGE KAPLER HOMES, INC.
A Florida corporation



JOHN MICHAEL TRAYNOR
Witness



GEORGE KAPLER
As President



KAREN A. HIGGINS
Witness

STATE OF FLORIDA
COUNTY OF ST. JOHNS

This day before me, the undersigned authority, qualified to take oaths in the above jurisdiction, personally appeared GEORGE KAPLER, as President of GEORGE KAPLER HOMES, INC., who being first duly sworn, deposed and said that he is the person referred to in the above and foregoing Instrument, he has read same, understands the contents thereof and executed same for the purposes therein expressed. GEORGE KAPLER is personally known to me.

DATED this 11th day of March, 1997.



KAREN A. HIGGINS
NOTARY PUBLIC
State of Florida at Large
My Commission Expires:



KAREN A. HIGGINS
NOTARY PUBLIC
Commission Expires
December 31, 1997
BOSTON FIDELITY AND GUARANTEE, INC.

EXHIBIT "A"

THE SOUTH THREE QUARTERS (3/4) OF THE EAST ONE EIGHTH (1/8) OF THE SOUTHWEST QUARTER (1/4) OF THE NORTHEAST QUARTER (1/4) AND ALL THAT PART OF THE SOUTH THREE QUARTERS (3/4) OF THE SOUTHEAST QUARTER (1/4) OF THE NORTHEAST QUARTER (1/4) LYING WEST OF STATE ROAD NO. 3, IN SECTION THIRTY THREE (33), TOWNSHIP SEVEN (7) SOUTH, RANGE THIRTY (30) EAST, ST. JOHNS COUNTY, FLORIDA, LESS AND EXCEPTING THEREFROM THE SOUTH 100.00 FEET. THE AFOREDESCRIBED BEING MORE PARTICULARLY BOUNDED AS DESCRIBED AS FOLLOWS:

COMMENCE AT THE SOUTHWEST CORNER OF THE SAID NORTHEAST QUARTER OF SECTION 33; THENCE RUN S 89°46'20" E ALONG THE SOUTH LINE OF SAID NORTHEAST QUARTER 1156.77 FEET TO THE SOUTHEAST CORNER OF COMMODORE'S CLUB 1-A AS RECORDED IN MAP BOOK 24, PAGES 46 AND 47 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA; THENCE RUN N 00°00'32" W ALONG THE EAST LINE OF SAID COMMODORE'S CLUB 1-A A DISTANCE OF 100.00 FEET TO THE POINT OF BEGINNING FOR THE HEREIN DESCRIBED PARCEL; THENCE CONTINUE N 00°00'32" W ALONG SAID EAST LINE OF COMMODORE'S CLUB 1-A, A DISTANCE OF 890.37 FEET TO THE SOUTHWEST CORNER OF THOSE LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 879, PAGE 1727 OF SAID PUBLIC RECORDS; THENCE RUN S 89°49'42" E ALONG THE SOUTH LINE OF SAID LANDS DESCRIBED IN OFFICIAL RECORDS BOOK 879, PAGE 1727 A DISTANCE OF 612.12 FEET TO THE WESTERLY RIGHT-OF-WAY LINE OF STATE ROAD NO. 3 (100' R/W); THENCE RUN S 20°43'06" E ALONG THE SAID WESTERLY RIGHT-OF-WAY LINE OF STATE ROAD NO. 3 A DISTANCE OF 866.32 FEET TO A POINT OF CURVATURE IN SAID RIGHT-OF-WAY LINE, SAID CURVE HAVING A RADIUS OF 2814.70 FEET, A CENTRAL ANGLE OF 01°46'29" AN ARC LENGTH OF 87.18 FEET AND A CHORD WHOSE LENGTH IS 87.18 FEET AND WHOSE BEARING BEARS S 19°49'2" E; THENCE RUN ALONG THE ARC OF SAID CURVE 87.18 FEET; THENCE RUN N 89°46'20" W PARALLEL TO AND 100 FEET NORTH OF THE SOUTH LINE OF SAID NORTHEAST QUARTER OF SECTION 33 A DISTANCE OF 948.04 FEET TO THE POINT OF BEGINNING.

THE AFOREDESCRIBED PARCEL CONTAINS 16.0 ACRES, MORE OR LESS.

STATE OF FLORIDA
ST. JOHNS COUNTY

I HEREBY CERTIFY THAT THE ABOVE AND
FOREGOING IS A TRUE AND CORRECT COPY OF

Restrictive Covenants Appertaining to
Laedra Ridge Subdivision

AS RECORDED IN Official Records

BOOK 1226 PAGE 1407-1417

WITNESS MY HAND AND OFFICIAL SEAL THIS

11 DAY OF March 19 07

CHERYL STRICKLAND, CLERK OF CIRCUIT COURT.

BY: Muttasha Lunte C.C.

Public Records of
St. Johns County, FL
Clerk# 01-037924
O.R. 1631 PG 561
03:45PM 07/25/2001
REC \$9.00 SUR \$1.50
Doc Stamps \$0.70

IN: ESTATE REC: \$10.50
RET: GEORGE KAPLER DOC: \$.70
3501 B North Ponce De Leon Blvd
St. Augustine, Fl. 32084 → 367 PMB

CR

Prepared by: Carol A. Lagasse
Estate Title & Guaranty, Inc.
71 Carrera St.
St. Augustine, Fl 32084

THIS WARRANTY DEED Made and executed the 20th of July, A.D. 2001 by

HAIRSTREAK DEVELOPMENT CORP., A FLORIDA CORPORATION
and having its principal place of business at
3501 B North Ponce De Leon Blvd., St. Augustine, Florida 32095

hereinafter called the grantor, to

CEDAR RIDGE HOMEOWNERS ASSOCIATION, INC.

whose postoffice address is PMB 367 3501 B North Ponce De Leon Blvd.
St. Augustine, Florida 32084

hereinafter called the grantee:

WITNESSETH: That the grantor, for and in consideration of the sum of \$10.00 and other valuable considerations, receipt whereof is hereby acknowledged, by these presents does grant, bargain, sell, alien, remise, release, convey and confirm unto the grantee, all that certain land situate in St. Johns County, Florida, viz :

SEE EXHIBIT "A" ATTACHED HERETO AND BY REFERENCE INCORPORATED HEREIN.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND the grantor hereby covenants with said grantee that it is lawfully seized of said land in fee simple; that it has good right and lawful authority to sell and convey said land; that it hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2000.

IN WITNESS WHEREOF the grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officers thereunto duly authorized, the day and year first above written.

HAIRSTREAK DEVELOPMENT CORP.
By: [Signature]

[Signature]

EXHIBIT "A"

OR1631PG0562

THE SOUTH THREE QUARTERS (3/4) OF THE EAST ONE EIGHTH (1/8) OF THE SOUTHWEST QUARTER (1/4) OF THE NORTHEAST QUARTER (1/4) AND ALL THAT PART OF THE SOUTH THREE QUARTERS (3/4) OF THE SOUTHEAST QUARTER (1/4) OF THE NORTHEAST QUARTER (1/4) LYING WEST OF STATE ROAD NO. 3, IN SECTION THIRTY THREE (33), TOWNSHIP SEVEN (7) SOUTH, RANGE THIRTY (30) EAST, ST. JOHNS COUNTY, FLORIDA, LESS AND EXCEPTING THEREFROM THE SOUTH 100.00 FEET. THE AFOREDESCRIBED BEING MORE PARTICULARLY BOUNDED AS DESCRIBED AS FOLLOWS:

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LESS AND EXCEPT THE FOLLOWING:

LOTS 1 - 50 CEDAR RIDGE SUBDIVISION, ACCORDING TO MAP THEREOF RECORDED IN MAP BOOK 31, PAGE 31 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA.

ALSO TRACTS A, B, C, & D CEDAR RIDGE SUBDIVISION, ACCORDING TO MAP THEREOF RECORDED IN MAP BOOK 31, PAGE 31 OF THE PUBLIC RECORDS OF ST. JOHNS COUNTY, FLORIDA.

ST JOHNS COUNTY TAXING AUTHORITIES
 4030 LEWIS SPEEDWAY #203
 ST AUGUSTINE FL 32084-8637

**NOTICE OF
 PROPOSED
 PROPERTY TAXES
 DO NOT PAY
 THIS IS NOT A BILL**

2001 REAL ESTATE PROPERTY

162861-0001
 HAIRSTREAK DEVELOPMENT CORP
 PMB 367
 3501 B N PONCE DE LEON BLVD
 ST AUGUSTINE FL
 32084-0000

CR

The taxing authorities which levy property taxes against your property will soon hold **Public Hearings** to adopt budgets and tax rates for the next year. The purpose of these **Public Hearings** is to receive opinions from the general public and to answer questions on the proposed tax change and budget **Prior To Taking Final Action**. Each taxing authority may **Amend or Alter** its proposals at the hearing.

SEC 331.77 RING 30
 31/31-36 CEDAR RIDGE
 RECREATION AREAS BUFFER ROADS
 & RETENTION AREAS

Taxing Authority	Your property taxes last year	Your taxes this year if proposed budget change is made	Your taxes this year if no budget change is made	A public hearing on the proposed taxes and budget will be held:
County 550	145.97	191.82	172.38	9/04 5:30PM COUNTY AUDITORIUM
Public Schools: By State Law By Local Board	129.07 57.04	157.78 74.65	152.43 67.36	9/18 6:30PM 40 ORANGE STREET
Water Management District	10.23	13.15	12.72	9/11 6:00PM SJRWMD HQTR HWY 100
Independent Special Districts	6.07 4.77 1.74 .89	7.97 8.82 2.29 1.10	7.17 5.63 2.05 1.05	9/10 5:01PM AIRPORT ADM BLDG 9/13 5:05PM MSQ 500 OLD BEACH RD 9/06 5:05PM 2200 A1A SOUTH 9/06 5:30PM 210N MILITARY TR JUP
Voter Approved Debt Payments	15.00	17.07	17.07	
Total Property Taxes	370.78	474.65	437.86	
	COLUMN 1*	COLUMN 2*	COLUMN 3*	*For details on independent special districts and voter approved debt, contact your tax collector at: 904-823-2250

Your Property value last year:	Market Value	Assessed Value	Exemptions	Taxable Value	*SEE REVERSE SIDE FOR EXPLANATIONS
	21,670	21,670		21,670	
Your Property value this year:	28,460	28,460		28,460	

IF YOU FEEL THE MARKET VALUE OF YOUR PROPERTY IS INACCURATE OR DOES NOT REFLECT FAIR MARKET VALUE, CONTACT YOUR COUNTY PROPERTY APPRAISER AT 4030 LEWIS SPEEDWAY #203 ST AUGUSTINE FL 32084 904-823-2200

IF THE PROPERTY APPRAISER'S OFFICE IS UNABLE TO RESOLVE THE MATTER AS TO MARKET VALUE, YOU MAY FILE A PETITION FOR ADJUSTMENT WITH THE VALUE ADJUSTMENT BOARD. PETITION FORMS ARE AVAILABLE FROM THE COUNTY PROPERTY APPRAISER AND MUST BE FILED ON OR BEFORE: 9-04-2001

YOUR FINAL TAX BILL MAY CONTAIN NON-AD VALOREM ASSESSMENTS WHICH MAY NOT BE REFLECTED ON THIS NOTICE SUCH AS ASSESSMENTS FOR ROADS, DRAINAGE, GARBAGE, FIRE, LIGHTING, WATER, SEWER, OR OTHER GOVERNMENTAL SERVICES AND FACILITIES WHICH MAY BE LEVIED BY YOUR COUNTY, CITY, OR ANY SPECIAL DISTRICT.

Post-it® Fax Note	7671	Date	11/14	# of pages	2
To	IRIS	From			
Co./Dept.	471-9948	Co.			
Phone #	Cedar Ridge	Phone #			
Fax #	Common AREAS	Fax #			

Public Records of
 St. Johns County, FL
 Clerk# 01-037924
 O.R. 1631 PG 561
 03:45PM 07/25/2001
 REC \$9.00 SUR \$1.50
 Doc Stamps \$0.70

Prepared by: Carol A. Lagasse
 Estate Title & Guaranty, Inc.
 71 Carrera St.
 St. Augustine, Fl 32084

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TO HAVE AND TO HOLD, the same in fee simple forever.

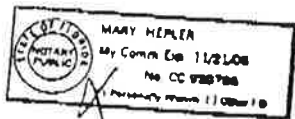
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IN WITNESS WHEREOF the grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officers thereunto duly authorized, the day and year first above written.

Mary Hepler
 WITNESS Mary Hepler
Marlene Lagasse
 WITNESS Marlene Lagasse

HAIRSTREAK DEVELOPMENT CORP.
 BY George Kapler, President

State of FLORIDA
 County of ST. JOHNS
 SWORN TO AND SUBSCRIBED BEFORE ME THIS 20th DAY OF JULY,
 2001 BY GEORGE KAPLER, PRESIDENT OF
HAIRSTREAK DEVELOPMENT CORP WHO IS PERSONALLY KNOWN TO ME AND
 DID NOT TAKE AN OATH.



Mary Hepler
 NOTARY PUBLIC

UPCHURCH, BAILEY AND UPCHURCH, P. A.

ATTORNEYS AT LAW
ESTABLISHED 1925

780 NORTH PONCE DE LEON BOULEVARD
SAINT AUGUSTINE

PLEASE REPLY TO
POST OFFICE DRAWER 3007
SAINT AUGUSTINE, FLORIDA 32085-3007

TELEPHONE (904) 829-9066
FAX (904) 825-4862

JOHN D. BAILEY, JR.
FRANK D. UPCHURCH, III
TRACY WILSON UPCHURCH
SIDNEY F. ANSBACHER
KATHERINE GAERTNER JONES
MICHAEL A. SIRAGUSA
STEPHEN A. FAUSTINI

HAMILTON D. UPCHURCH
FRANK D. UPCHURCH, JR.
OF COUNSEL

FRANK D. UPCHURCH
(1894-1988)

October 19, 2001

VIA FACSIMILE
(904) 471-9948


Ms. Denise Smith
May Management Services, Inc.
5455 Highway A1A South
St. Augustine, Florida 32080

Re: Cedar Ridge Homeowners Association, Inc.
Our File No. 4-01-237

Dear Denise:

Enclosed is a revised Amendment to the Articles of Incorporation of Cedar Ridge Homeowners Association, Inc. Please call me to discuss after you have reviewed the revised amendment.

Sincerely yours,


Stephen A. Faustini

SAF/jgs
Enclosure

FEB 19 2002