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**WINDERMERE GARDEN VILLAS
AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS**

WHEREAS, on March 7, 1989, the initial developer of Windermere Garden Villas caused to be recorded that certain document titled "Windermere Garden Villas Declaration of Covenants, Conditions and Restrictions" as recorded at O.R. Book 812, page 234, Public Records, Citrus County, Florida; and

WHEREAS, on May 30, 1989, the initial developer of Windermere Garden Villas and the Windermere Garden Villas Homeowners Association, Inc., caused to be recorded that certain document titled "Amendment to Declaration of Covenants, Conditions and Restrictions" as recorded at O.R. Book 817, page 2077; and

WHEREAS, on September 28, 1990, the Windermere Garden Villas Homeowners Association, Inc., caused to be recorded that certain document titled "Amendment to Declaration of Covenants, Conditions and Restrictions" as recorded at O.R. Book 871, page 1005, and rerecorded at O.R. Book 873, page 1082; and

WHEREAS, on December 6, 1993, the Windermere Garden Villas Homeowners Association, Inc., caused to be recorded that certain document titled "Amendment to Declaration of Covenants, Conditions and Restrictions" as recorded at O.R. Book 1012, page 1115;

WHEREAS, pursuant to the Declaration of Covenants, Conditions and Restrictions of Windermere Garden Villas as originally recorded in O.R. Book 812, page 220, Public Records, Citrus County, Florida, the owners other than the developer of fee simple title of at least 75% of the lots in the subject property may amend any provisions thereof; and

WHEREAS, after due, sufficient and proper notice in accordance with Article

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15 of the Declaration of Covenants, Conditions and Restrictions, at a duly constituted meeting of the owners of Windermere Garden Villas, by vote of 75% of such owners, the owners have determined to amend the Declaration of Covenants, Conditions and Restrictions as set forth herein;

WHEREAS, all government agencies having jurisdiction have approved of this amendment;

NOW, THEREFORE, this Amendment to the Declaration of Covenants, Conditions and Restrictions is made and entered into this 14th day of November, 1998, pursuant to the approval of 75% of the lot owners of each subdivision as follows:

NOW, THEREFORE, the subject property described in the original recorded Declaration of Covenants, Conditions and Restrictions as recorded in O.R. Book 816, page 220, be held, transferred, conveyed and occupied subject to the covenants, restrictions and easements set forth as amended as hereinafter set forth.

Section 9.10 is hereby amended by adding a new section 9.10.5 and that Section 9.1 is hereby amended by adding a new section 9.1(a) as hereinafter set forth:

Section 9.1 (a) As long as the Association has a contractual obligation to pay for cable television service provided to the lots, an additional uniform assessment shall be fixed to provide cable television service for each lot, with the following lots exempt from such additional assessment: lots for which no payment by the Association is required by law or by the cable television service provider. The additional uniform assessment shall be determined by the Board of Directors from time to time.

Section 9.10.5 Cable Television Service. To pay the costs of all expenses for the cost of cable television service for each developed lot in the subdivision unless any such lot has been determined by the Board of Directors to be exempt. Each developed lot shall receive the television service voted on and passed by lot owners. All lot owners, except the ones exempt, shall be assessed for the cost of such service whether or not the owner elects to utilize the same. The Board of Directors is authorized to issue exemptions to this requirement for good cause shown.

IN WITNESS WHEREOF, WINDERMERE GARDEN VILLAS HOMEOWNERS ASSOCIATION, INC., a Florida corporation, after a meeting of the record

owners of the real property described herein, has caused this declaration of restrictions of property use to be signed and attested to by the officers of the corporation, named below, and its corporate seal to be affixed hereto on this 18 day of January, 1999.

WINDERMERE GARDEN VILLAS
HOMEOWNERS ASSOCIATION, INC.

By: Jean A. Sefton
Its President

Attest:

By: Frances M. Wysocki
Its Secretary

Signed in the presence of:

Patrice Dorsher
Patrice Dorsher

Evelyn J. Gish
Evelyn J. Gish

State of Florida
County of Citrus

Before me, personally appeared, JEAN A. SEFTON, as President of Windermere Garden Villas Homeowners Association, Inc. and Frances M. Wysocki, as Secretary of Windermere Garden Villas Homeowners Association, Inc.. Such persons did not take an oath and produced as identification Florida Driver's Licenses, on this 18th day of January, 1999.

Karen D. Gaffney
NOTARY PUBLIC
My commission expires:
My commission number:



Karen D. Gaffney
MY COMMISSION # 0088028 EXPIRES
July 24, 2001
BONDED THROUGH TROY FARM INSURANCE, INC.

1053711

VERIFIED BY:
[Signature]
D.G.

FILED & RECORDED
CITRUS COUNTY FLORIDA
BETTY STANLEY, CLERK

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