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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, on April 16, 1996, 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 1128, page 1370;

WHEREAS, on January 28, 1999, the Windermere Garden Villas Homeowners Association, Inc., caused to be recorded that certain document titled "Windermere Garden Villas

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Amendment to Declaration of Covenants, Conditions and Restrictions" as recorded at O.R. Book 1286, page 471;

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 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 9.1 is amended to include the following additional language:

Additional housing units which are or will be located on properties adjacent to Inverie Drive will, because of yard size, home size, etc., cause a larger expense to the Homeowners Association for maintenance. Thus, the Association reserves the right in the future to charge a monthly assessment to the owners of freestanding single family residences not located on Balmoral Court, exclusive of townhouses and villas, that is up to 40% higher than the assessments made to all other unit owners of free-standing single family houses.

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 May, 1999.

Signed in the presence of:

WINDERMERE GARDEN VILLAS HOMEOWNERS ASSOCIATION, INC.

[Signature]
PATRICE DORSHER

[Signature]
EUGEN J. GISK
Attest:

By: [Signature]
Its President

By: [Signature]
Its Secretary

FILED & RECORDED
CITRUS COUNTY Florida
BETTY STRIFLER, CLERK
1073280
D.C.
VERIFIED BY:

STATE OF FLORIDA
COUNTY OF CITRUS

BEFORE ME, personally appeared JEAN A. SEFTON, as President, and FRANCES M. WYSOCKI, as Secretary, of WINDERMERE GARDEN VILLAS HOMEOWNERS ASSOCIATION, INC. Such persons did not take an oath and are personally known me, or provided Florida Driver's Licenses as identification, this 18 day of MAY, 1999.

[Signature]
NOTARY PUBLIC
My Commission Expires:



Karen O. Gaffney
MY COMMISSION # CC660212 EXPIRES
July 24, 2001
BONDED THRU TROY FAH INSURANCE, INC.

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