

01/23/2004 08:39 AM
Instrument# 2004-016274
Book: 5246
Page: 3078

Prepared by and return to:

Kirk T. Bauer, Esquire

Kirk T. Bauer, Esquire
BAUER & FIEDLER, P.A.
P. O. Box 459
DeLand, FL 32721-0459

**AMENDMENT TO THE DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR SILVER RIDGE OF DELAND**

THIS AMENDMENT TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SILVER RIDGE OF DELAND made this 22nd day of January, 2004 by AMICORP, INC. ("Declarant"), a Connecticut corporation, whose address is 400 Nut Tree Drive, DeLand, FL 32724.

RECITALS:

WHEREAS, the Declarant executed and recorded that certain Declaration of Covenants, Conditions and Restrictions for Silver Ridge of DeLand recorded on December 24, 2003 in Official Records Book 5231, Page 2849, of the Public Records of Volusia County, Florida, (hereinafter referred to as the "Declaration"), and

WHEREAS, the Declaration provides in Article XI that the Declaration may be amended, and

WHEREAS, the Declarant is the holder of at least two-thirds (2/3) of the votes of the Association, as defined in the Declaration, and desires to change or amend the provisions of Article VI, Section 5 of the Declaration.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration the receipt and sufficiency of which is hereby acknowledged, the Declaration is hereby amended, modified, and changed as follows:

1. Recitals; Definitions. The recitals stated above are incorporated herein by this reference. Capitalized terms used in this Amendment to Declaration of Covenants, Conditions and Restrictions for Silver Ridge of DeLand shall have the same meanings as set forth in the Declaration, as amended by this document.

2. Amendment to Declaration. Effective as of the date on which this document is recorded in the Public Records of Volusia County, Florida (the "Effective Date"), the Declaration is hereby amended by deleting Article VI, Section 5, and inserting the following paragraph in its place:

Section 5. Commencement Dates; Initial Annual Assessment; Due Dates. Annual assessments on the Lots in the Property shall commence upon the closing of the sale or transfer of a Lot by the Declarant to a third party. The annual assessment for the calendar year 2004 shall be One Hundred and no/100 (\$100.00) Dollars per Lot. At the closing of the sale of

Book: 5246
Page: 3079
Diane M. Matousek
Volusia County, Clerk of Court

each Lot in the Property by Declarant to the third party purchaser, the purchaser shall pay to the Association the entire annual assessment for the calendar year of closing, prorated on a per diem basis from the date of closing through the end of that calendar year. Thereafter, annual assessments shall be due, in advance, on or before the commencement of the Association fiscal year for which imposed; but the Board may elect to collect annual assessments in monthly, quarterly or semi-annual installments. In the event of such deferred payments, the Board may, but shall not be required to, charge a uniform, lawful rate of interest on the unpaid balance. The Board may accelerate the balance of any annual assessment upon default in the payment of any installment thereon. Annual assessments which commence to accrue as to any Lot other than on the first day of the year shall be prorated for the balance of that year.

IN WITNESS WHEREOF, the undersigned signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Juanita Hutchison
Witness JUANITA HUTCHISON
Marcelle Horwath
Witness MARCELLE HORWATH

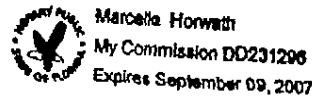
AMICORP, INC.
By: *Kent S. Titcomb*
KENT S. TITCOMB, President

STATE OF FLORIDA
COUNTY OF VOLUSIA

I HEREBY CERTIFY that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared KENT S. TITCOMB as President of AMICORP, INC. a Connecticut corporation authorized to do business in the State of Florida, on behalf of the company, known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that he executed the same, that I relied upon the following form of identification of the above-named person: *personally known*, and that an oath was taken.

WITNESS my hand and official seal in the County and State last aforesaid this ^{22nd} ~~21st~~ day of January, 2004.

Marcelle Horwath
Notary Public - State of Florida
MARCELLE HORWATH
Printed Notary Signature
My Commission Expires:



JOINDER AND CONSENT

KNOW ALL MEN BY THESE PRESENTS:

THE UNDERSIGNED hereby certifies that he is the holder of a mortgage, lien, or other encumbrance which is recorded in Official Records Book 4998, Page 4222, et seq., of the Public Records of Volusia County, Florida, and that the undersigned hereby joins in and consents to the terms of the attached document entitled "DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SILVER RIDGE OF DELAND" imposing certain covenants, conditions and restrictions upon the property described therein; consents to the recording of the same in the Public Records; and agrees that the undersigned's mortgage, lien, or other encumbrance, as later modified, shall be subordinated to the said DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SILVER RIDGE OF DELAND.

IN WITNESS WHEREOF, the undersigned has signed and sealed these presents this 19th day of December, 2003.

Signed, sealed and delivered in the presence of:

Juanita Hutchison
Signature
JUANITA HUTCHISON
Printed Signature
MARY E PATILLO
Signature
KIRK T BAUER
Printed Signature

Tom F. Patillo
TOM F. PATILLO, as Trustee

STATE OF FLORIDA
COUNTY OF VOLUSIA

I HEREBY CERTIFY that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared TOM F. PATILLO, as Trustee of the TOM F. PATILLO and MARY E. PATILLO TRUST dated December 11, 1992, known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that he has the authority to execute the same and that he executed the same, that I relied upon the following form of identification of the above-named person: Florida Driver's License; and that an oath was not taken.

WITNESS my hand and official seal in the County and State last aforesaid this 19th day of December, 2003.

Kirk Thomas Bauer
Notary Public - State of Florida
KIRK THOMAS BAUER
Printed Notary Signature
My Commission Expires:



Kirk Thomas Bauer
My Commission DD027275
Expires July 22, 2005

JOINDER AND CONSENT

KNOW ALL MEN BY THESE PRESENTS:

THE UNDERSIGNED hereby certifies that he is the holder of a mortgage, lien, or other encumbrance which is recorded in Official Records Book 5107, Page 435, et seq., and Official Records Book 5144, Page 4061, et seq., of the Public Records of Volusia County, Florida, and that the undersigned hereby joins in and consents to the terms of the attached document entitled "DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SILVER RIDGE OF DELAND" imposing certain covenants, conditions and restrictions upon the property described therein; consents to the recording of the same in the Public Records; and agrees that the undersigned's mortgage, lien, or other encumbrance, as later modified, shall be subordinated to the said DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SILVER RIDGE OF DELAND.

IN WITNESS WHEREOF, the undersigned has signed and sealed these presents this 22 day of December, 2003.

Signed, sealed and delivered in the presence of:

[Signature]
Signature
William B. DUNSTON
Printed Signature
William R. Babbitt
Signature
William R. Babbitt
Printed Signature

SOUTHTRUST BANK
[Signature]
Mary B. Harris, Assistant Vice President

STATE OF FLORIDA
COUNTY OF Volusia

I HEREBY CERTIFY that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared Mary B. Harris, Assistant Vice President of Southtrust Bank, known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that he has the authority to execute the same and that he executed the same, that I relied upon the following form of identification of the above-named person: Florida Driver's License; and that an oath was not taken.

WITNESS my hand and official seal in the County and State last aforesaid this 22 day of December, 2003.



[Signature]
Notary Public - State of Florida
Lynne Larson
Printed Notary Signature
My Commission Expires:

Prepared by and return to:

Kirk T. Bauer, Esquire
BAUER & FIEDLER, P.A.
P. O. Box 459
DeLand, FL 32721-0459

**AMENDMENT TO THE DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR SILVER RIDGE OF DELAND**

THIS AMENDMENT TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SILVER RIDGE OF DELAND made this 20th day of January, 2004 by SILVER RIDGE OF DELAND HOMEOWNERS ASSOCIATION, INC. ("Declarant"), a Florida corporation, whose address is 400 Nut Tree Drive, DeLand, FL 32724.

RECITALS:

WHEREAS, the Declarant executed and recorded that certain Declaration of Covenants, Conditions and Restrictions for Cascades Park recorded on October 9, 2002 in Official Records Book 4938, Page 3766, of the Public Records of Volusia County, Florida, (hereinafter referred to as the "Declaration"), and

WHEREAS, the Declaration provides in Article XI that the Declaration may be amended, and

WHEREAS, the Declarant is the holder of at least two-thirds (2/3) of the votes of the Association, as defined in the Declaration, and desires to change or amend the provisions of Article IX, Section 22, paragraph (c) of the Declaration.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration the receipt and sufficiency of which is hereby acknowledged, the Declaration is hereby amended, modified, and changed as follows:

1. Recitals; Definitions. The recitals stated above are incorporated herein by this reference. Capitalized terms used in this Amendment to Declaration of Covenants, Conditions and Restrictions for Cascades Park shall have the same meanings as set forth in the Declaration, as amended by this document.

2. Amendment to Declaration. Effective as of the date on which this document is recorded in the Public Records of Volusia County, Florida (the "Effective Date"), the Declaration is hereby amended by deleting Article VI, Section 5, and inserting the following paragraph in its place:

Section 5. Commencement Dates; Start-Up Assessment; Initial Annual Assessment; Due Dates. Annual assessments on the Lots in the Property shall commence upon the closing of a Lot by Declarant to a third party purchaser. The annual assessment for the calendar year 2004 shall be One Hundred and no/100 (\$100.00) Dollars per Lot. At the closing of the sale of each Lot in the Property by Declarant to the third party purchaser, the purchaser shall pay to the Association the entire annual assessment for the calendar year of closing, prorated on a per diem basis from the date of closing through the end of that calendar year. Thereafter, annual assessments shall be due, in advance, on or before the commencement of the Association fiscal year for which imposed; but the Board may elect to collect annual assessments in monthly, quarterly or semi-annual installments. In the event of such deferred payments, the Board may but shall not be required to charge a uniform, lawful rate of interest on the unpaid balance. The Board may accelerate the balance of any annual assessment upon default in the payment of any installment thereon. Annual assessments which commence to accrue as to any Lot other than on the first day of the year shall be prorated for the balance of that year.

IN WITNESS WHEREOF, the undersigned signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

AMICORP, INC.

Witness

By: _____
KENT S. TITCOMB, President

Witness

STATE OF FLORIDA
COUNTY OF VOLUSIA

I HEREBY CERTIFY that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared KENT S. TITCOMB as President of AMICORP, INC. a Connecticut corporation authorized to do business in the State of Florida, on behalf of the company, known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that he executed the same, that I relied upon the following form of identification of the above-named person: *personally known*, and that an oath was taken.

WITNESS my hand and official seal in the County and State last aforesaid this 20th day of January, 2004.

Notary Public - State of Florida

Printed Notary Signature
My Commission Expires:

Prepared by and return to:

Kirk T. Bauer, Esquire
BAUER & FIEDLER, P.A.
P. O. Box 459
DeLand, FL 32721-0459

**AMENDMENT TO THE DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR SILVER RIDGE OF DELAND**

THIS AMENDMENT TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SILVER RIDGE OF DELAND made this 22nd day of January, 2004 by AMICORP, INC. ("Declarant"), a Connecticut corporation, whose address is 400 Nut Tree Drive, DeLand, FL 32724.

RECITALS:

WHEREAS, the Declarant executed and recorded that certain Declaration of Covenants, Conditions and Restrictions for Silver Ridge of DeLand recorded on December 24, 2003 in Official Records Book 5231, Page 2849, of the Public Records of Volusia County, Florida, (hereinafter referred to as the "Declaration"), and

WHEREAS, the Declaration provides in Article XI that the Declaration may be amended, and

WHEREAS, the Declarant is the holder of at least two-thirds (2/3) of the votes of the Association, as defined in the Declaration, and desires to change or amend the provisions of Article VI, Section 5 of the Declaration.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration the receipt and sufficiency of which is hereby acknowledged, the Declaration is hereby amended, modified, and changed as follows:

1. Recitals; Definitions. The recitals stated above are incorporated herein by this reference. Capitalized terms used in this Amendment to Declaration of Covenants, Conditions and Restrictions for Silver Ridge of DeLand shall have the same meanings as set forth in the Declaration, as amended by this document.

2. Amendment to Declaration. Effective as of the date on which this document is recorded in the Public Records of Volusia County, Florida (the "Effective Date"), the Declaration is hereby amended by deleting Article VI, Section 5, and inserting the following paragraph in its place:

Section 5. Commencement Dates; Initial Annual Assessment; Due Dates. Annual assessments on the Lots in the Property shall commence upon the closing of the sale or transfer of a Lot by the Declarant to a third party. The annual assessment for the calendar year 2004 shall be One Hundred and no/100 (\$100.00) Dollars per Lot. At the closing of the sale of

each Lot in the Property by Declarant to the third party purchaser, the purchaser shall pay to the Association the entire annual assessment for the calendar year of closing, prorated on a per diem basis from the date of closing through the end of that calendar year. Thereafter, annual assessments shall be due, in advance, on or before the commencement of the Association fiscal year for which imposed; but the Board may elect to collect annual assessments in monthly, quarterly or semi-annual installments. In the event of such deferred payments, the Board may, but shall not be required to, charge a uniform, lawful rate of interest on the unpaid balance. The Board may accelerate the balance of any annual assessment upon default in the payment of any installment thereon. Annual assessments which commence to accrue as to any Lot other than on the first day of the year shall be prorated for the balance of that year.

IN WITNESS WHEREOF, the undersigned signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

AMICORP, INC.

Witness

By: _____
KENT S. TITCOMB, President

Witness

STATE OF FLORIDA
COUNTY OF VOLUSIA

I HEREBY CERTIFY that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared KENT S. TITCOMB as President of AMICORP, INC. a Connecticut corporation authorized to do business in the State of Florida, on behalf of the company, known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that he executed the same, that I relied upon the following form of identification of the above-named person: *personally known*, and that an oath was taken.

WITNESS my hand and official seal in the County and State last aforesaid this 21st day of January, 2004.

Notary Public - State of Florida

Printed Notary Signature
My Commission Expires:

01/23/2004 08:39 AM
Instrument# 2004-016274
Book: 5246
Page: 3078

Prepared by and return to:

Kirk T. Bauer, Esquire

Kirk T. Bauer, Esquire
BAUER & FIEDLER, P.A.
P. O. Box 459
DeLand, FL 32721-0459

**AMENDMENT TO THE DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR SILVER RIDGE OF DELAND**

THIS AMENDMENT TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SILVER RIDGE OF DELAND made this 22nd day of January, 2004 by AMICORP, INC. ("Declarant"), a Connecticut corporation, whose address is 400 Nut Tree Drive, DeLand, FL 32724.

RECITALS:

WHEREAS, the Declarant executed and recorded that certain Declaration of Covenants, Conditions and Restrictions for Silver Ridge of DeLand recorded on December 24, 2003 in Official Records Book 5231, Page 2849, of the Public Records of Volusia County, Florida, (hereinafter referred to as the "Declaration"), and

WHEREAS, the Declaration provides in Article XI that the Declaration may be amended, and

WHEREAS, the Declarant is the holder of at least two-thirds (2/3) of the votes of the Association, as defined in the Declaration, and desires to change or amend the provisions of Article VI, Section 5 of the Declaration.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration the receipt and sufficiency of which is hereby acknowledged, the Declaration is hereby amended, modified, and changed as follows:

1. Recitals; Definitions. The recitals stated above are incorporated herein by this reference. Capitalized terms used in this Amendment to Declaration of Covenants, Conditions and Restrictions for Silver Ridge of DeLand shall have the same meanings as set forth in the Declaration, as amended by this document.

2. Amendment to Declaration. Effective as of the date on which this document is recorded in the Public Records of Volusia County, Florida (the "Effective Date"), the Declaration is hereby amended by deleting Article VI, Section 5, and inserting the following paragraph in its place:

Section 5. Commencement Dates; Initial Annual Assessment; Due Dates. Annual assessments on the Lots in the Property shall commence upon the closing of the sale or transfer of a Lot by the Declarant to a third party. The annual assessment for the calendar year 2004 shall be One Hundred and no/100 (\$100.00) Dollars per Lot. At the closing of the sale of

Book: 5246
Page: 3079
Diane M. Matousek
Volusia County, Clerk of Court

each Lot in the Property by Declarant to the third party purchaser, the purchaser shall pay to the Association the entire annual assessment for the calendar year of closing, prorated on a per diem basis from the date of closing through the end of that calendar year. Thereafter, annual assessments shall be due, in advance, on or before the commencement of the Association fiscal year for which imposed; but the Board may elect to collect annual assessments in monthly, quarterly or semi-annual installments. In the event of such deferred payments, the Board may, but shall not be required to, charge a uniform, lawful rate of interest on the unpaid balance. The Board may accelerate the balance of any annual assessment upon default in the payment of any installment thereon. Annual assessments which commence to accrue as to any Lot other than on the first day of the year shall be prorated for the balance of that year.

IN WITNESS WHEREOF, the undersigned signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Juanita Hutchison
Witness JUANITA HUTCHISON
Marcelle Horwath
Witness MARCELLE HORWATH

AMICORP, INC.
By: *Kent S. Titcomb*
KENT S. TITCOMB, President

STATE OF FLORIDA
COUNTY OF VOLUSIA

I HEREBY CERTIFY that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared KENT S. TITCOMB as President of AMICORP, INC. a Connecticut corporation authorized to do business in the State of Florida, on behalf of the company, known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that he executed the same, that I relied upon the following form of identification of the above-named person: *personally known*, and that an oath was taken.

WITNESS my hand and official seal in the County and State last aforesaid this ^{22nd} ~~24th~~ day of January, 2004.

Marcelle Horwath
Notary Public - State of Florida
MARCELLE HORWATH
Printed Notary Signature
My Commission Expires:

