

DECLARATIONS OF COVENANTS AND RESTRICTIONS

FOR

WESTCHESTER

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DECLARATION OF COVENANTS AND RESTRICTIONS
FOR
WESTCHESTER

I N D E X

| <u>Paragraph</u> | <u>Title</u> | <u>Page</u> |
|------------------|--------------|-------------|
|------------------|--------------|-------------|

ARTICLE I

INTRODUCTIONS, DEFINITIONS AND CONSTRUCTION

| | | |
|------|----------------------------------|-----|
| 1.1 | A.R.B..... | 1 |
| 1.2 | Association..... | 1 |
| 1.3 | Board or Board of Directors..... | 2 |
| 1.4 | Common Area..... | 2 |
| 1.5 | Debra..... | 2 |
| 1.6 | Developer..... | 2 |
| 1.7 | Law..... | 2 |
| 1.8 | Legal Documents..... | 2 |
| 1.9 | Limited Common Areas..... | 2-3 |
| 1.10 | Lot..... | 3 |
| 1.11 | MetroWest Association..... | 3 |
| 1.12 | MetroWest Documentation..... | 3 |
| 1.13 | Member..... | 3 |
| 1.14 | Mortgage..... | 3 |
| 1.15 | Mortgagee..... | 3 |
| 1.16 | Owner..... | 3 |
| 1.17 | Person..... | 3 |
| 1.18 | Plat..... | 3 |
| 1.19 | Property..... | 3 |
| 1.20 | P.U.D..... | 4 |
| 1.21 | Recorded..... | 4 |
| 1.22 | Regulations..... | 4 |
| 1.23 | The Work..... | 4 |
| 1.24 | Unit..... | 4 |
| 1.25 | Interpretation..... | 4 |

ARTICLE II

PLAN FOR DEVELOPMENT OF THE WESTCHESTER NEIGHBORHOOD

| | | |
|-----|--|-----|
| 2.1 | The MetroWest Master Covenants..... | 4-5 |
| 2.2 | Property Designation..... | 5 |
| 2.3 | Annexation of Additional Property..... | 5 |

| <u>Paragraph</u> | <u>Title</u> | <u>Page</u> |
|------------------------|---|-------------|
| ARTICLE III | | |
| <u>PROPERTY RIGHTS</u> | | |
| 3.1 | Title to Common Areas and Owner's Easements of Enjoyment..... | 5-6 |
| 3.2 | Westchester Roadways..... | 7 |
| 3.3 | Sidewalks..... | 7 |
| 3.4 | Easements..... | 7-8 |
| 3.5 | Access Easement..... | 8 |
| 3.6 | Use and Maintenance of Limited Common Areas... | 8 |
| 3.7 | Plat Easements..... | 8-9 |
| 3.8 | Future Easements..... | 9 |
| 3.9 | Delegation of Use..... | 9 |
| 3.10 | All Rights and Easements Appurtenant..... | 9 |
| 3.11 | Ownership Rights Limited to Those Enumerated.. | 9 |
| 3.12 | Platting and Subdivision Restrictions..... | 9 |
| 3.13 | Phase Development..... | 9-10 |

| | | |
|-------------------------|--|-------|
| ARTICLE IV | | |
| <u>USE RESTRICTIONS</u> | | |
| 4.1 | Residential Use..... | 10 |
| 4.2 | No Detached Buildings..... | 10 |
| 4.3 | Landscaping..... | 10 |
| 4.4 | Fences..... | 10 |
| 4.5 | Set-Back Lines..... | 10 |
| 4.6 | Motor Vehicles and Boats..... | 10-11 |
| 4.7 | Unit Restrictions..... | 11 |
| 4.8 | Garage Doors..... | 11 |
| 4.9 | Antennas..... | 11 |
| 4.10 | Animals and Rubbish..... | 11 |
| 4.11 | Sewage Disposal and Water Service..... | 12 |
| 4.12 | Signs..... | 12 |
| 4.13 | Wetlands, Maintenance Easement..... | 12-13 |
| 4.14 | General Restrictions..... | 13 |
| 4.15 | Rules and Regulations..... | 13 |
| 4.16 | Casualty Damage..... | 13-14 |
| 4.17 | Lighting..... | 14 |
| 4.18 | Maintenance of Driveways..... | 14 |
| 4.19 | Mail Boxes and Posts..... | 14 |

| <u>Paragraph</u> | <u>Title</u> | <u>Page</u> |
|-------------------------------------|-----------------------------------|-------------|
| ARTICLE V | | |
| <u>MEMBERSHIP AND VOTING RIGHTS</u> | | |
| 5.1 | Membership and Voting Rights..... | 14 |
| 5.2 | Classification..... | 14-15 |
| 5.3 | Co-Ownership..... | 15 |
| 5.4 | Extraordinary Action..... | 15 |
| 5.5 | Notice and Quorum..... | 15 |
| 5.6 | Amplification..... | 16 |

| | | |
|--|--|-------|
| ARTICLE VI | | |
| <u>RIGHTS AND OBLIGATIONS OF THE ASSOCIATION</u> | | |
| 6.1 | The Common Area..... | 16 |
| 6.2 | Exterior Lot Maintenance..... | 17 |
| 6.3 | Services..... | 17 |
| 6.4 | Personal Property..... | 18 |
| 6.5 | Rules and Regulations..... | 18 |
| 6.6 | Implied Rights..... | 18 |
| 6.7 | Restriction on Capital Improvements..... | 18 |
| 6.8 | Access by Association and MetroWest Assoc..... | 18-19 |

| | | |
|----------------------------------|--|-------|
| ARTICLE VII | | |
| <u>COVENANTS FOR ASSESSMENTS</u> | | |
| 7.1 | Assessments Established..... | 19 |
| 7.2 | Purpose of Assessments..... | 20 |
| 7.3 | Maximum annual Assessment..... | 20 |
| 7.4 | Special Assessments for Capital Improvements.. | 20-21 |
| 7.5 | Notice and Quorum for Any Action Authorized Under Sections 7.3 and 7.4..... | 21 |
| 7.6 | Uniform Rate of Assessment..... | 21 |
| 7.7 | Date of Commencement of Annual Assessment..... | 21-22 |
| 7.8 | Effective Non-Payment of Assessments: Remedies of the Association..... | 22 |
| 7.9 | Homesteads..... | 22 |
| 7.10 | Subordination of the Lien to Mortgages..... | 22 |
| 7.11 | Specific Assessments of the MetroWest Association..... | 22 |

| <u>Paragraph</u> | <u>Title</u> | <u>Page</u> |
|--|---|-------------|
| ARTICLE VIII | | |
| <u>METROWEST ASSOCIATION AND ASSESSMENTS</u> | | |
| 8.1 | MetroWest Association, Inc..... | 23 |
| 8.2 | Lien Rights..... | 23 |
| 8.3 | Association Responsibilities..... | 23 |
| ARTICLE IX | | |
| <u>OBLIGATIONS OF OWNERS</u> | | |
| 9.1 | Exterior Lot Maintenance..... | 23-24 |
| ARTICLE X | | |
| <u>ARCHITECTURAL CONTROL</u> | | |
| 10.1 | Westchester's Architectural Review Board..... | 24-25 |
| 10.2 | Approval Required by the ARB..... | 25 |
| 10.3 | Powers and Duties of the ARB..... | 25-26 |
| 10.4 | Compensation of ARB..... | 26 |
| 10.5 | No Liability..... | 26 |
| ARTICLE XI | | |
| <u>OPERATION AND EXTENSION</u> | | |
| 11.1 | Effect Upon Platted Lands..... | 26-27 |
| ARTICLE XII | | |
| <u>UTILITY PROVISIONS</u> | | |
| 12.1 | Water System..... | 27 |
| 12.2 | Irrigation System..... | 27 |
| 12.3 | Sewage System..... | 27 |
| 12.4 | Garbage Collection..... | 27 |
| 12.5 | Electrical and Telephone Service..... | 27 |

Paragraph

Title

Page

ARTICLE XIII

RIGHTS AND EASEMENTS RESERVED BY DEVELOPER

| | | |
|------|--|----|
| 13.1 | Utilities..... | 28 |
| 13.2 | Drainage..... | 28 |
| 13.3 | Cable Television or Radio..... | 28 |
| 13.4 | Easements for Maintenance Purposes..... | 28 |
| 13.5 | Sidewalks..... | 28 |
| 13.6 | Reservation of Right to Release Restrictions.. | 29 |

ARTICLE XIV

GENERAL PROVISIONS

| | | |
|-------|---|----|
| 14.1 | Enforcement..... | 29 |
| 14.2 | Term and Renewal..... | 30 |
| 14.3 | Amendment..... | 30 |
| 14.4 | Other Approvals..... | 31 |
| 14.5 | Rights of First Mortgagees..... | 31 |
| 14.6 | Provisions Inoperative as to Initial Construction..... | 32 |
| 14.7 | Severability..... | 32 |
| 14.8 | FHA/VA Approval..... | 32 |
| 14.9 | Notices..... | 33 |
| 14.10 | Rights Reserved by MetroWest..... | 33 |

| | |
|----------------|----|
| EXHIBIT A..... | 34 |
|----------------|----|

OR3890 PG2576

DECLARATION OF COVENANTS AND RESTRICTIONS
FOR WESTCHESTER

THIS DECLARATION OF COVENANTS AND RESTRICTIONS for the Westchester Neighborhood in MetroWest Planned Urban Development is made on February 19, 1987, by LeCesse Corporation of Grosvenor Park, a Florida Corporation, hereinafter referred to as "DEVELOPER".

Preliminary Statement

ARTICLE I

INTRODUCTIONS, DEFINITIONS AND CONSTRUCTION

DEVELOPER is the owner of the real property located in Orange County, Florida, referred to in this document as Westchester and more particularly described on Exhibit A attached hereto and made a part of these Covenants. Developer hereby restricts the use of the property as hereinafter provided, and declares that the property and all portions thereof (except to the extent specifically exempted herein), shall be held, occupied, sold and transferred subject to the easements, restrictions and covenants of this Declaration, which Developer is imposing for the benefit of all owners of the Property or portions thereof for the purpose of preserving the value and maintaining the desirability of the Property.

DEVELOPER has committed the Westchester Property to the Master Declaration of Protective Covenants and Restrictions for MetroWest, which was recorded in the Public Records of Orange County, Florida, in Official Record Book 3759, Page 2756, on March 13, 1986. The MetroWest Master Association, Incorporated is responsible for the maintenance and upkeep of the MetroWest P.U.D. and for maintaining architectural controls throughout the P.U.D. Each lot within the property is subject to annual and special assessments by the MetroWest Master Association for the purposes established in the MetroWest Documentation. The various control and assessment rights of the MetroWest Association are described in numerous provisions of the Declaration. Wherever the provisions of the Westchester Covenants are in conflict with those of the MetroWest Covenants, the provisions of the MetroWest Covenants shall be considered superior to and shall overrule those of the Westchester Covenants.

Unless the context expressly requires otherwise, the words defined below whenever used in this Declaration and in the Legal Documents shall have the following meanings:

1.1 "A.R.B." means the Architectural Review Board established by the Westchester Association.

1.2 "Association" means Westchester Association, Inc., a corporation not-for-profit organized pursuant to Chapter 617, Florida Statutes, its successors and assigns.

1.3 "Board" or "Board of Directors" means the Association's Board of Directors.

1.4 "Common Area" means all property from time to time owned by the Association for the common use and enjoyment of all Owners. The Common Area initially consists of the lands described on Exhibit "B" attached to this Declaration and incorporated herein by this reference, together with all improvements, fixtures, and tangible personal property now in hereafter situated thereon and all appurtenant easements.

1.5 "Debra" means Debra, Inc., a Florida Corporation, the developer of MetroWest.

1.6 "Developer" means LeCesse Corporation of Grosvenor Park, a Florida corporation, its successors and assigns with respect to the Property, and all other persons who acquire an interest in more than one Lot or any other portion of the Property for the purpose of development of the Property or of completing the work.

1.7 "Law" includes, without limitation, any statute, ordinance, rule, regulation, or order validly created, promulgated, adopted, or enforced by the United States of America, or any agency, officer, or instrumentality thereof, or by the State of Florida, or any agency, officer, municipality, or political subdivision thereof, or by any officer, agency, or instrumentality of any such municipality or subdivision, and from time to time applicable to the Property or to any and all activities on or about the Property. As the context may admit, such term also includes the general principles of decisional law.

1.8 "Legal Documents" means the legal documentation for Westchester consisting of this Declaration, the Association's Articles of Incorporation, the Association's By-Laws, and all amendments to any of the foregoing now or hereafter made. The foregoing are individually and collectively called the legal Documents in this Declaration. Unless the context expressly requires otherwise, the words defined below whenever used in any of the foregoing, in any corporate resolutions and other instruments of the Association, shall have the following meanings:

a) "Declaration" means this Declaration of Covenants and Restrictions for Westchester and any supplemental declarations made in accordance herewith, as amended from time to time.

b) "Articles" means the Articles of Incorporation of the Association, as may be amended from time to time.

c) "By-Laws" means the By-Laws of the Association, as may be amended from time to time.

1.9 "Limited Common Area" means that portion of the Property between the front Lot line and the nearest edge of the road surface (as it may exist from time to time) within the area bounded by the extension of the side Lot lines together with any portion of the Property contiguous to the Lot which,

as a result of the natural configuration of the Property or the initial landscaping to be installed by the Developer, is primarily of benefit to such Lot. Any question concerning the boundary of a Limited Common Area shall be determined by the Association.

1.10 "Lot" means any plot of land shown on the Plat or any subsequently recorded subdivision plat of the Property, which is designated thereon as a lot or which is or intended to be improved with a residential dwelling unit, but excluding the Common Area and any areas dedicated to public use.

1.11 "MetroWest Association" means MetroWest Master Association, Inc., a Florida not-for-profit corporation, its successors and assigns, the master homeowner's association of which the Owners in this development are members.

1.12 "MetroWest Documentation" means the legal documentation relating to MetroWest Master Association consisting of the MetroWest Association's Articles of Incorporation and By-Laws and as Recorded in Official Records Book 3759, Page 2756, all of the Public Records of Orange County, Florida.

1.13 "Member" means each Owner as provided in Article 1.16 hereof.

1.14 "Mortgage" means any mortgage, deed of trust, or other instrument validly transferring any interest in any Lot, or creating a lien upon any Lot, in either case as security for performance of an obligation. The term "Mortgage" does not include judgement, involuntary liens, or liens arising by operation of Law. "First Mortgage" means any Mortgage constituting a lien prior in dignity to all other Mortgages encumbering the same property.

1.15 "Mortgagee" means the Person(s) named as the obligee under any Mortgage, or the successor in interest to any such Person.

1.16 "Owner" means the record Owner, whether one or more Persons, of the fee simple title to any Lot, including contract sellers, but excluding contract buyers and any other Person holding such fee simple title merely as security for the performance of an obligation. Developer is an Owner to the extent of each Lot from time to time owned by the Developer.

1.17 "Person" means any natural person or artificial entity having legal capacity.

1.18 "Plat" means that subdivision plat of Westchester recorded in Plat Book 18, pages 87 through 89 of the Official Public Records of Orange County, Florida and the recorded plat of any lands made subject to the provisions of this Declaration pursuant to the provisions hereof, and any amendments thereto.

1.19 "Property" means the lands in Orange County, Florida, described on Exhibit A attached to this Declaration together with all other lands that hereafter may be made subject to the provisions of this Declaration in the manner provided in Article II below.

1.20 "P.U.D." means the MetroWest Planned Urban Development.

1.21 "Recorded" means filed for record in the Public Records of Orange County, Florida.

1.22 "Regulations" means any rules and regulations regarding the use of the Property or any part thereof duly adopted by the Association in accordance with the Legal Documents.

1.23 "The Work" means the initial development of all or any portion of the Property as a residential community by the construction and installation of streets, buildings, and other improvements, and the sale, lease, or other disposition of the Property in parcels. Such term is to be broadly construed to include any and all activities, uses, structures, and improvements necessary, convenient, or desirable to accomplish such construction and disposition.

1.24 "Unit" means a single family dwelling located on a Lot as shown on the Plat.

1.25 "Interpretation" means unless the context expressly requires otherwise, the use of the singular includes the plural and vice versa; the use of one gender includes all genders; the use of the terms "including" or "include" is without limitation; and the use of the terms "will," "must," and "should" has the same effect as the use of the term "shall". Wherever any time period is measured in days, "days" means consecutive calendar days; and, if any such time period expires on a Saturday, Sunday, or legal holiday, it shall be intended to the next succeeding calendar day that is not a Saturday, Sunday, or legal holiday. Unless the context expressly requires otherwise, the terms "Common Area," "Lot," and "Property" means all or any portion applicable to the context and include any and all improvements, fixtures, trees, vegetation and other property from time to time situated thereon, and the benefit of all appurtenant easements. This Declaration shall be construed liberally in favor of the party seeking to enforce its provisions to effectuate its purpose of protecting and enhancing the value, marketability, and desirability of the Property by providing a common plan for the development and enjoyment thereof. Headings and other textual divisions are for indexing purposes only and are not to be used to interpret, construe, apply, or enforce any substantive provisions. The provisions of this subparagraph apply to the interpretation, construction, application, and enforcement of all the Legal Documents.

ARTICLE II

PLAN FOR DEVELOPMENT OF THE WESTCHESTER NEIGHBORHOOD

2.1 The MetroWest Master Covenants. The Westchester Property is an integral part of MetroWest. In order to effectuate the orderly development of MetroWest and to establish, protect and preserve the quality of MetroWest as a whole, Debra has recorded in the Public Records of Orange County,

Florida, the Master Declaration of Protective Covenants and Restrictions for MetroWest.

2.2 Property Designation. All of the Westchester Property is Committed property subject to the Master Covenants as well as the Westchester Covenants.

2.3 Annexation of Additional Property. The Declarant, from time to time, may, in its sole discretion, commit additional property which it owns adjacent to the existing property to be annexed; to wit: to be subjected to the terms of this Declaration and brought within the jurisdiction of the Association, provided, however, that under no circumstances shall Declarant be required to make such annexations and additions; and provided that the PHA and VA have determined that the annexation is in accord with the general plan heretofore approved by them. Until such time as such annexations and additions are made to the Existing Property, in the manner hereinafter set forth, real property owned by Declarant, other than Existing Property, shall in no way be affected by or become subject to the Declaration, nor shall this Declaration constitute a cloud, doubt, suspicion, or encumbrance on the title to said lands. The annexation of all or a portion of the Additional Property authorized under this section, shall be made by the Declarant filing of record a Supplementary Declaration of Covenants, Conditions and Restrictions with respect to such Additions to the Existing Property which shall extend the scheme of the covenants and restrictions of this Declaration to such property; and such Supplementary Declaration may contain such complementary additions as Declarant may determine to be necessary to reflect the different character, if any, of such Additions to the Existing Property and are not inconsistent with the scheme of this Declaration.

The Declarant specifically reserves the right, in its discretion, to establish additional homeowners' associations with respect to each phase of the Additional Property and to impose additional covenants and restrictions with respect to all or any portion of other Additional Property and such action by the Declarant shall not preclude the Additional Property affected thereby from being annexed and brought within the jurisdiction of the Association as provided herein. All of the above shall be subject to compliance with the regulations of the City of Orlando, Florida and with the Master Declaration of Protective Covenants and Restrictions for MetroWest and the MetroWest D.R.B.

ARTICLE III

PROPERTY RIGHTS

3.1 Title to Common Areas and Owner's Easements of Enjoyment. The Developer will convey or cause to be conveyed to the Association, at such time as in its sole discretion it deems appropriate, the title to common areas, subject to taxes for the year of conveyance, restrictions, conditions, and limitations of record, easements for drainage and public

utilities. Every Owner has a nonexclusive right and easement of enjoyment in and to the Common Area that is appurtenant to, and passes with, the title to every Lot, subject to the easements and other property rights granted in this Article and to the following:

a) Fees. The Association's right to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area.

b) Suspension. The Association's right: (i) to suspend the voting rights of any Owner for any period during which any assessment against such Owner's Lot remains unpaid; (ii) to suspend such Owner's right to use any recreational facility owned or controlled by the Association, or provided for its exclusive or nonexclusive benefit, for the same period; and (iii) to suspend any Owner's right to the use of any such recreational facility for a period not to exceed sixty (60) days for any material infraction of the Association's rules and regulations.

c) Dedication or Mortgage. The Association's right to mortgage, dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purpose and subject to such conditions as may be agreed to by the Members. Such mortgage, dedication or transfer must be approved by the Westchester Association and at least two-thirds (2/3) of each class of members present in person or by proxy and voting at a meeting duly convened for such purpose, and as evidenced by a recorded certificate of the Association executed by the Association with the formalities from time to time required for a deed under the laws of the State of Florida.

d) Rules and Regulations. The Association's right to adopt, alter, amend, rescind, and enforce reasonable Regulations governing the use of the Common Area, as provided below.

e) Legal Documents. The provisions of the Legal Documents and the Westchester documentation and all matters shown on any plat of all or part of the Property.

f) General. Real estate taxes and special assessments levied by governmental authorities having jurisdiction over the Common Areas and restrictions, limitations, easements and other Recorded documents.

The foregoing easement is limited to using the Common Area for its intended purposes in a reasonable manner; and, with respect to any particular use or activity, it is limited to those portions of the Common Area from time to time improved or otherwise suitable for such uses or activity.

3.2 Westchester Roadways. The roadways and rights-of-way, designated on the Plat as Tract A have been dedicated to the public. Debra has entered into a certain Maintenance Agreement with the City of Orlando and Orange County dated October 22, 1985, with an effective date of November 12, 1985, the purpose of which is to allow Debra to maintain all Streetscape areas of the public streets, roads or highways within MetroWest. To the extent Debra has the right to maintain such areas, such areas shall be considered part of the "Common Area" even though not owned by Debra. Each Owner and their guests, invitees, all delivery, pick up, fire protection services, police, other authorities of the law, mail carriers, representatives of utilities authorized by the Developer, the Association, or the MetroWest Association to serve the Property, the holders of Mortgages, and such other persons as the Developer, the Association or the MetroWest Association has designated or may designate, shall have the nonexclusive and perpetual right of ingress and egress over and across Tract A., subject to the terms and conditions of the Legal Documents.

3.3 Sidewalks. Each Owner shall have a non exclusive easement in common with others for the use and enjoyment of the paths and sidewalks, if any, located within the Property for ingress and egress throughout the Property. No improvements of any kind will be constructed or placed upon sidewalks, paths, or easement areas shown on the Plat and no vehicles will be parked upon the sidewalks at any time without the written approval of the Association. In addition to the sidewalk easements shown on the Plat, each Lot shall be subject to a non exclusive easement in common with others for ingress and egress across the front lot line to a depth of five (5) feet for the installation, maintenance, and use of sidewalks.

3.4 Easements. There are perpetual appurtenant easements between each Lot and the adjacent Lots, for (i) the maintenance, repair, and reconstruction of landscaped areas, roofs, exterior walls or party walls, and other improvements for the benefit of those Persons, including the Association, responsible for or permitted to perform such maintenance, repair and reconstruction as provided in this Declaration; (ii) lateral and subjacent support; (iii) overhanging roofs and eaves, driveways, and trees, if any, installed by Developer as part of the Work, and their replacements; (iv) encroachments caused by the unwillful placement, settling, or shifting of any improvements constructed, reconstructed, or altered thereon in accordance with the provisions of this Declaration; and (vi) the drainage of ground and surface waters in the manner established by Developer as part of the Work.

To the extent not inconsistent with this Declaration, the general rules of law apply to the foregoing easements. The extent of such easements for maintenance, drainage, and support, is that reasonably necessary to effectuate their respective purposes. The easements for overhanging roofs and eaves, driveways, and other improvements installed by Developer and their replacements extend to the areas affected by such improvements as originally installed by Developer. The easements of encroachment extend to a distance of not more than six (6) feet, as measured from any point on the

common boundary along a line perpendicular to such boundary at such point. There is no easement for overhangs or encroachments caused by the willful or intentional misconduct of any Owner or the Association. There are also reciprocal appurtenant easements between Lots for the installation, maintenance, repair, and replacement of any utility installations (including any television or radio cables and appurtenances) servicing more than one Lot; but such easements must be exercised in a reasonable manner so as not to cause any permanent, material injury to any Lot. Entry into any improvement is authorized only with the consent of its Owner and occupant, unless an extreme emergency such as a fire exists, which consent may not be unreasonably withheld so long as such entry is at a reasonable time, in a reasonable manner, and upon reasonable prior notice whenever circumstances permit.

3.5 Access Easement. Where applicable, each lot survey shall provide for an access easement of up to twelve feet to allow the owner the use and quiet enjoyment of the adjacent owner's lot.

3.6 Use and Maintenance of Limited Common Areas. Notwithstanding any other provision of this Declaration, each Lot Owner shall be responsible for maintaining the grass and other landscaping within the Limited Common Area of his Lot. Each Lot Owner shall have the exclusive right to use the Limited Common Area of his Lot as a yard subject to the rights of the Association to establish rules and regulations governing use and enjoyment of the Common Areas and the rights and easements reserved and granted under this Article, including, but not limited to, the right to locate or relocate roads, paths, walkways and sidewalks within the Common Areas. The Lot Owner shall not place or erect any structure within the Limited Common Area.

3.7 Plat Easements. Reference is made to the utilities, drainage, ingress and egress, and other easements shown on the Plat. The Developer shall have the unrestricted right, without the approval or joinder of any other person or entity, to designate the use and to alienate, release or otherwise assign the easements shown on the Plat unless such easements have been previously conveyed or dedicated. The easements may be used to construct, maintain and operate water mains, drainage ditches, sewer disposal, or for the installation, maintenance, transmission and use of electricity, gas, telephone, water and other utilities, whether or not the easements are shown on the Plat to be for drainage, utilities, or other purposes. The Owners of the Lots subject to easements shown on the Plat shall acquire no right, title or interest in any of the cables, conduits, pipes, mains, lines or other equipment or facilities placed on, over or under the property subject to the easements. The Owner of any Lot subject to any easement or easements shall not construct any improvements or structures upon the easement areas nor alter the flow of drainage nor landscape such areas with hedges, trees or other landscape items that might interfere with the exercise of the easement rights. If any Owner constructs any improvements or structures on the easement areas shown on the Plat or landscapes such areas as aforesaid, the Owner of the Lot shall remove the improvements or structures or landscape items upon written request of

Developer, the Association or the grantee of the easement. Subsequent to Developer's conveyance of the Common Area, additional easements may be granted by the Association for Utility purposes as provided in Paragraph 2.1(c) of this Article.

3.8 Future Easements. Developer reserves the right to impose further restrictions and to grant or dedicate additional easements and rights of way on any Lots within the property owned by Developer. In addition, Developer hereby expressly reserves the right to grant easements and rights-of-way over, under and through the Common Areas so long as Developer shall own any portion of the Property. The easements granted by Developer shall not materially adversely affect any improvements or unreasonably interfere with the enjoyment of the Common Area

3.9 Delegation of Use. Any Owner may delegate his right of enjoyment and other rights in the Common Area to any and all Persons from time to time lawfully occupying such Owner's Lot. Any delegation to invitees is subject to the Association's rules and regulations.

3.10 All Rights and Easements Appurtenant. The benefit of all rights and easements granted by this Article constitute a permanent appurtenance to, and pass with, the title to every Lot enjoying such benefit. Whenever any such right or easement is described as nonexclusive by this Article its benefit nevertheless is exclusive to all Lots granted such benefit by this Article, unless this Article expressly grants such benefit to additional Persons. In no event does the benefit of any such easement extend to the general public.

3.11 Ownership Rights Limited to Those Enumerated. No transfer of title to any Lot passes any rights in and to the Common Area, except as expressly enumerated in this Declaration. Without limitation, no provision in any deed or other instrument of conveyance of any interest in any Lot shall be construed as passing any such right, title, and interest except as expressly provided in this Declaration.

3.12 Platting and Subdivision Restrictions. Developer may from time to time, plat or replat all or any part of the Property, and may file subdivision restrictions and amendments thereto with respect to any undeveloped portion of the Property.

3.13 Phase Development. The development of the existing Property may be a part of a phase development involving the development of the additional Property as described in the Recorded Plat. The Declarant reserves the right to change the design, arrangement and location of any and all units in the Additional Property not yet constructed or developed without the consent of the Association. In addition, the Declarant reserves the right to change the exterior design of the units to be constructed on the Existing Property without the consent of the Association, so long as the Declarant owns the units so altered. Even though the plan of the Declarant is to sell units and to transfer fee simple title thereto, the Declarant hereby reserves the

right to lease any unsold units owned by it.

ARTICLE IV

USE RESTRICTIONS

4.1 Residential Use. The Lots subject to this Declaration may be used for residential living units and for no other purpose except that one or more Lots may be used as model homes or temporary construction offices by the Developer during the development and sale of Westchester and adjacent properties. No business or commercial building may be erected on any Lot and no business may be conducted on any part thereof.

4.2 No Detached Buildings. No garage, tool or storage shed may be constructed separately and apart from a residence unless approved by the A.R.B. No tents, trailers, tanks, shacks, temporary or accessory buildings or structures shall be erected or permitted to remain on any Lot without the written consent of the Developer and the Westchester Association.

4.3 Landscaping. The native vegetation and natural style landscaping performed by Developer as part of the Work shall be retained and nurtured. No significant additional planting or significant removal of the lawn or natural vegetation is permitted that will alter the natural style of landscaping installed by the Developer. No living trees measuring four (4) inches or more in diameter at a point two (2) feet above the ground may be removed without the written approval of the A.R.B. No artificial grass, plants or other vegetation shall be placed or maintained on any Lot. No weeds, underbrush or other unsightly vegetation shall be permitted to grow or remain on any Lot or Limited Common Area.

4.4 Fences. Except as originally provided by the Developer, or as approved by the Developer or the A.R.B. to provide visual and acoustical privacy, no fence, wall or other barrier shall be constructed upon any Lot.

4.5 Set-Back Lines. Developer has established set back lines of 20 to 25 feet in front and 20 feet in the rear. To assure that location of dwellings will be staggered where practical and appropriate, so that the maximum amount of view and breeze will be available to each dwelling and that the structures will be located with regard to the topography of each Lot, the Developer reserves unto itself the right to control and decide the precise site and location of any dwelling or other structure upon all Lots. Each structure in Westchester shall be setback at least six (6) feet from each side lot line. This restriction shall not prohibit construction by the Developer of privacy walls or fences connecting dwelling units.

4.6 Motor Vehicles and Boats. No boats, recreational vehicles or other motor vehicles, except four wheel passenger vehicles shall be placed, parked or stored upon any Lot unless approved by the Board, nor shall any

maintenance or repair be performed upon any lot or motor vehicle upon any Lot, except within a building where totally isolated from public view. All motor vehicles must be parked in garages or driveways from the end of each day until the following morning. Commercial vehicles shall not be parked within public view on a regular basis.

4.7 Unit Restrictions. Following completion of the Work, an Owner may not cause or permit, without the prior written approval of the A.R.B. any additional alteration, modification, renovation or reconstruction (including the installation of window air conditioners) to be made to the structural components, roof, or exterior of his Unit, including driveways and parking areas, except as provided in this Declaration. Notwithstanding the foregoing, an Owner shall replace broken windows, screens and doors with replacements of the same style and equal or greater quality as originally installed as part of the Work. No garage shall be permanently enclosed or converted to another use. No carports shall be permitted, and all garages shall contain at least 180 square feet of usable space appropriate for the parking of automobiles. All garages must have doors which shall be maintained in a useful condition and shall be kept closed when not in use.

4.8 Garage Doors. It is understood that due to the nature of the Units in the Westchester Neighborhood that openings for garages and the garage doors will be viewable from the street. In order to provide for the common welfare and to maintain the aesthetic values of the Westchester Neighborhood, all garage doors shall be kept closed at all times, except when entering or exiting the garage. Additionally, garage doors may be open during periods when the garage is being utilized because of yard work or related usage. At all other times garage doors in the Westchester Neighborhood are required to be closed.

4.9 Antennas. No aerial, antenna, or satellite dishes shall be placed or erected upon any Lot, or affixed in any manner to the exterior of any building in Westchester. Antennas or satellites if any, shall be built into the attic space of the home or in the back of the lot unable to be seen from the street only after approval has been received in writing from the A.R.B.

4.10 Animals and Rubbish. No animals, livestock, or poultry shall be raised, bred, or kept anywhere within the Property, except that not more than two (2) dogs, two (2) cats, or two (2) caged birds (or any combination thereof not exceeding two (2) animals) may be kept on Lots subject to the Association's Regulations, provided such pets are not kept, bred or maintained for any commercial purpose and provided further that such pets are neither dangerous nor a nuisance to the residents of the Property. All pets are prohibited from the recreational facilities, if any, located on the Common Area. Dogs must be leashed at all times. Except for regular collection and disposal, no rubbish, trash, garbage, or other waste material or accumulations shall be kept, stored, or permitted anywhere within the Property, except inside the Unit on each Lot, or in sanitary containers concealed from view, and in accordance with the Association's Regulations.

4.11 Sewage Disposal and Water Service. All water and sewage facilities and service to the Property shall be supplied by means of the central water supply and sewage system providing service to the Property. No well of any kind shall be dug or drilled on the Property to provide potable water for use within any structures to be built. No septic tank may be constructed on any Lot. No sewage may be discharged on the open ground or into the marshlands or lakes. No water from air conditioning systems or swimming pools shall be disposed of through the lines of the sewer system or into the marshlands or lakes. Orlando Utilities Commission or its successors or assigns, has a nonexclusive perpetual easement, in, over and under the areas described on the Plat as "Easement for Utilities" or similar wording for the purpose of installation, maintenance and operation of water and sewage facilities.

4.12 Signs. No sign of any kind shall be displayed to the public view on any Lot except as may be approved in writing as to size and design and in accordance with criteria established by the A.R.B.

4.13 Wetlands; Maintenance Easement. Only the Developer, Debra or the MetroWest Association shall have the right to pump or otherwise remove any water from any lake or other wetlands, if any, within the Property for the purpose of irrigation or other use, or to place any refuse in such lake or lakes. The Developer or Debra (and, after assignment of such right to the MetroWest Association) shall have the sole and absolute right to control the water level of such lake or lakes and to control the growth and irritation of plants, fowl, reptiles, animals, fish and fungi and in any such lake. Notwithstanding the foregoing, the Association shall have the right to raise the level of any lake within the Property to the level of the over flow pipes serving the lake. Debra and the MetroWest Association are solely responsible for preserving the water quality of the lake. The cost of manual or mechanical removal of trash, debris and undesirable plants shall be undertaken by the MetroWest Association. In the event that the MetroWest Association fails or refuses to properly maintain the Lake, the Association following written notice to the MetroWest Association specifying the maintenance needed may perform the necessary maintenance if the MetroWest Association does not perform the required work within a reasonable period following receipt of the notice. No gas or diesel driven boat shall be permitted to be operated on any such lake. Lots which now are, or may hereafter be, adjacent to a lake (the "lake parcels") shall be maintained so that the grass, planting or other lateral support shall prevent erosion of the embankment adjacent to the lake. The height, grade and contour of the embankment shall not be changed without the prior written consent of the MetroWest Association. If the Owner of any lake parcel fails to maintain the embankment as part of its landscape maintenance obligations in accordance with the foregoing, the Association or MetroWest Association, shall have the right, but not the obligation, to enter upon any such lake parcel to perform such maintenance work which may be reasonably required, all at the expense of the Owner of such lake parcel. Title to any lake parcel does not include ownership of any portion of any lake bed or surface waters which shall remain the property of the Developer until such time as

they shall be conveyed to the Association. No docks or other structures shall be constructed on such embankments unless and until same shall have been approved in writing by the MetroWest Association and the Association. No bulkheads shall be permitted to be constructed without the prior written consent of the MetroWest Association and the Association. The Association shall have the right to adopt reasonable rules and regulations from time to time in connection with the use of the surface waters of any lake within Westchester by Owners or other members of the MetroWest Environmental Regulations. The MetroWest Association or the Association shall have the right to deny such use to any person who in the opinion of the Association or the MetroWest Association may create or participate in the disturbance or nuisance on any part of the surface waters of any such lake.

4.14 General Restrictions. Except with the Association's prior written consent or in accordance with the Association's rules and regulations:

- a) Obstructions. There shall be no obstruction of the Common Area, nor shall anything be kept or stored on the Common Area.
- b) Alterations. Nothing shall be altered or constructed upon, or removed from, the Common Area.
- c) Activities. No activity is permitted in or upon the Common area, except those for which the Common Area is from time to time suitably improved.
- d) Wetlands. No swimming, bathing, fishing, canoeing, boating, or other recreational activity of any nature is permitted in, about, or upon any stream, pond, lake, marsh or other wetlands situated upon the Property, except as permitted by the Association. Without limitation, the Association from time to time may prohibit any and all uses and activities in, upon, and about any such wetland.

4.15 Rules and Regulations. No Owner or other Person occupying any Lot, or any invitee, shall violate the Association's Regulations for the use of the Property. All Owners and other Persons occupying any Lot, and their invitees, at all times shall do all things reasonably necessary to comply with the Regulations. Wherever any provisions of this Article prohibit any activity, condition, or structure within the Property except as permitted by the Association's Regulations, such restriction or prohibition is self executing unless and until the Association issues Regulations expressly permitting the same. Without limitation, any rule or regulation will be deemed "issued" when posted conspicuously at such convenient location within the Property as the Association may from time to time designate.

4.16 Casualty Damage. In the event of damage or destruction by fire or other casualty to the improvements on any Lot, unless the improvements are completely destroyed, the Owner shall, repair or rebuild such damaged or destroyed improvements in a good and workmanlike manner, within a reasonable

time not to exceed one year and in accordance with the provision of this Declaration. The improvements shall be reconstructed in accordance with the original plans and specifications including color scheme, placement on Lot and materials. In all cases, all debris must be removed and the Lot restored to an orderly condition as soon as possible, but not to exceed sixty (60) days after such damage or destruction.

During reconstruction upon any Lot after destruction of the original improvements installed by Developer, any and all vehicles involved in the construction or delivery of materials and supplies to the site shall enter and exit the site only over the driveway or driveway subsurface and shall not park on any roadway or any property other than the Lot on which construction is preceding. During construction of the dwelling or other improvements, the Owner will be required to maintain his Lot in a clean condition, providing for trash and rubble receptacles and disposal. Construction debris shall not be permitted to remain upon any Lot.

4.17 Lighting. No external lighting shall be installed without the prior written approval of the A.R.B. No lighting shall be permitted which alters the residential character of the Property.

4.18 Maintenance of Driveways. Each Lot Owner shall be responsible for maintenance and upkeep of the driveway serving his Lot.

4.19 Mail Boxes and Posts. Declarant may, at its option, install individual mail boxes and wooden posts by the street in front of each residence. If such mail boxes and posts are installed the Association may, at its option, maintain the mail box or posts.

ARTICLE V

5.1 Membership and Voting Rights. Every Owner of a Lot or Dwelling Unit which is subject to assessment shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot or Dwelling Units which is subject to assessment. In the event that all or a portion of the Additional Property is added to the Existing Property as provided herein under Article II, each Unit Owner within such Additional Property shall become a member of the Association and will be subject to assessment therefrom and shall be entitled to vote as a Class A. member.

5.2 Classification. The Association shall have two (2) classes of voting membership:

a) Class A. All Owners shall be Members, and shall be entitled to one vote for each Lot or Dwelling unit owned; provided, however, that the Declarant shall not be a Class A Member unless and until seventy five percent (75%) of the total Lots or Dwelling Units contemplated in existing and additional properties are owned by Owners

other than Declarant. When more than one person holds an interest in any Lot, all such persons shall be Members, the vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot or Dwelling Unit.

b) Class B. The Class B Member shall be the Declarant who shall be entitled to three (3) votes for each assessable Lot or Dwelling Unit owned. The Class B membership shall cease and be converted to Class A membership at such time as seventy-five percent (75%) of all Lots or Dwelling Units in Westchester shall have recorded ownership by Owners other than Declarant or on January 1, 1995, whichever occurs first.

5.3 Co-Ownership. If more than one Person holds the Record title to any Lot, all such Persons are members but there may be only one vote cast with respect to such Lot. Such vote may be exercised as the co-owners determine among themselves; but no split vote is permitted. Before any meeting at which a vote is to be taken, each co-owner must file the name of the voting co-owner with the secretary of the Association to be entitled to vote at such meeting, unless such co-owners have filed a general voting authority with the secretary applicable to all votes until rescinded. Notwithstanding the foregoing, if title to any Lot is held by husband and wife, either co-owner is entitled to cast the vote for such Lot unless and until the Association is notified in writing. If title is held by a corporation, the secretary of the corporation shall file with the Association a certificate designating the authorized voting representative of the corporation, which shall be effective until rescinded by the corporation.

5.4 Extraordinary Action. The Association's Articles of Incorporation provide that certain actions of the Association as described in the Articles require the approval of a super-majority of the members. In addition, any such action shall require the written approval of the Developer for so long as the Developer is a member of the Association.

5.5 Notice and Quorum. Wherever any provision of this Declaration requires any Extraordinary Action to be approved by the membership at a meeting duly convened for such purpose, written notice of such meeting must be given to all members not less than 30 days, nor more than 60 days, in advance of such meeting, setting forth its purpose. The presence in person or by proxy, of members entitled to cast at least one-half ($\frac{1}{2}$) of the votes of each then existing class of membership constitutes a quorum. If the required quorum is not present or represented, the members entitled to vote shall have the power to adjourn the meeting, from time to time without notice other than announcement at the meeting, until the required quorum shall be present or represented. No such subsequent meeting shall be held more than 60 days following the preceding meeting. Proxies must be registered with the Secretary of the Association prior to members meetings. No Owner other than Developer may hold more than five (5) proxies.

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5.6 Amplification. The provisions of this Article are amplified by the Association's Articles and By-Laws; but no such amplification shall alter or amend substantially any of the rights or obligations of the Owners set forth in this Article. Developer intends that the provisions of this Declaration, on the one hand, and the Articles and By-Laws on the other, be interpreted, construed, applied, and enforced to avoid inconsistencies or conflicting results. If any such conflict necessarily results, however, Developer intends that the provisions of this Declaration control anything in the Articles or By-Laws to the contrary.

ARTICLE VI

RIGHTS AND OBLIGATIONS OF THE ASSOCIATION

6.1 The Common Area.

a) Maintenance and Repair. Subject to the rights of the Developer and the Owners, as set forth in this Declaration and the rights of the MetroWest Association set forth herein, the Association has exclusive management and control of the Common Area, and all of its improvements, fixtures, furnishings, equipment, and other related personal property. The Association shall keep the foregoing in a clean, attractive, sanitary, and serviceable condition, and in good order and repair. The Association's duties with respect to the Common Area include the management, operation, maintenance, repair, servicing, replacement, and renewal of all improvements, equipment, and tangible personal property installed by Developer as part of the Work.

b) Insurance. The Association shall keep the improvements located on the Common Areas, including fixtures and personal property of the Association insured to the maximum insurable replacement value, excluding foundation and excavation costs, as determined by the Board of Directors. The insurance shall provide coverage against loss or damage by fire or other hazards covered by a standard extended coverage endorsement and such other risks as from time to time are customarily covered with respect to improvements on the Common Area, including but not limited to vandalism and malicious mischief, and flood and water damage, if the Common Areas are at any time located in a federally designated flood plain area. The Association shall carry public liability insurance in the amounts and with coverage as determined by the Board of Directors. To the extent from time to time available, the Association's insurance must provide for waiver of subrogation by the Association's insurer against any Owner because of unintentional acts or omissions.

6.2 Exterior Lot Maintenance.

a) Landscaping Maintenance. The Association shall provide lawn maintenance, including mowing, fertilizing and pest control for all grassed areas as originally installed by Developer located on the Common Areas within the Property. The Association may provide full landscaping maintenance to all landscaped portions of the Common Area upon the approval of Owners as provided in paragraph 6.3 hereof. The Association shall perform all landscaping maintenance and replacements in a manner that will preserve the natural style of landscaping originally installed by Developer as part of the Work. The Association and its employees, contractors or agents shall have an easement over and across all Lots as shall be necessary or convenient to provide the landscaping maintenance herein described.

b) Other Maintenance. In the event an Owner of any Lot in the Property shall fail to maintain the exterior of his Lot and Unit in a manner satisfactory to the Board of Directors, after reasonable notice specifying the maintenance or repair item, the Association after approval by not less than seventy-five percent (75%) of the members of the Board of Directors, shall have the right, through its agents and employees, to enter upon said Lot and to repair, maintain, and restore the Lot and the exterior of the Unit and any other improvements erected thereon. In the event that the Association fails or refuses to so act, the MetroWest Association following written notice to the Owner and the Association specifying the maintenance or repair item may enter said Lot and perform the necessary maintenances if the Owner or Association does not perform the required work within a reasonable period following receipt of notice. The cost of such exterior maintenance shall be added to and become part of the assessment to which such Lot is subject, and shall become due and payable in all respects, together with interest and fees and costs of collection, as provided for other assessments of the Association and the MetroWest Association. Additionally, all unpaid costs and interest shall be a lien against the Lot and the personal obligation of the Owner of the Lot in the same manner as herein provided for other assessments of the Association and the MetroWest Association.

6.3 Services. The Association may obtain and pay for the services of any Person to manage its affairs to the extent it deems advisable and may contract for such other personnel as the Association determines are necessary, convenient, or desirable for the proper operation of the Property or the performance of the Association's responsibilities hereunder, whether such personnel are furnished or employed directly by the Association or by any Person with whom it contracts. Without limitation, the Association may obtain and pay for legal and accounting services necessary, convenient, or desirable in connection with the operation of the Property or the enforcement of the Legal Documents or the Association's Regulations. The Association may contract with others to furnish landscaping maintenance, insurance coverage, building maintenance, termite and pest control or any otherwise herein required to be performed or provided by the Owners; provided, however, (i) only those Lots whose Owners have requested such service shall be assessed for their cost; and (ii) each such Owner's prior written consent is obtained. Nothing herein shall be deemed to require the Association to provide such services.

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6.4 Personal Property. The Association may acquire, hold, and dispose of tangible and intangible personal property, subject to such restrictions as from time to time may be contained in the Association's Articles and By-Laws.

6.5 Rules and Regulations. The Association from time to time may adopt, alter, amend, rescind, and enforce reasonable rules and regulations governing the use of the Lots and Common Area, or any combination, so long as such rules and regulations are consistent with the rights and duties established by the Legal Documents as they from time to time may be amended. The validity of the Association's rules and regulations, and their enforcement, shall be determined by a standard of reasonableness for the purpose of protecting the value and desirability of the Property as a residential community. The rules and regulations initially shall be promulgated by the Board of the Directors, or may be amended or rescinded by a majority of both classes of membership present and voting at any regular or special meeting convened for such purpose. No rule, regulation, decision, amendment or other action that reasonably may have the effect of waiving, lessening, impairing, or otherwise interfering with the scope or enforcement, of any restriction imposed on the Property by this Declaration without the written approval of the Developer and the MetroWest Association. The Association's procedures for enforcing its rules and regulations at all times shall provide the affected Owner with reasonable prior notice and a reasonable opportunity to be heard, in person or through representatives of such Owner's choosing.

6.6 Implied Rights. The Association may exercise any other right, power, or privilege given to it expressly by the Legal Documents and every other right, power, or privilege so granted or reasonably necessary, convenient, or desirable to effectuate the exercise of any right, power, or privilege so granted.

6.7 Restriction of Capital Improvements. All capital improvements to the Common Area, except for replacement or repair of those items installed by Developer as part of the Work, and except for personal property related to the Common Area, must be approved by two-thirds (2/3) of each class of those members present in person or by proxy and voting at a meeting duly convened for such purpose.

6.8 Access by Association and MetroWest Association. The Association and the MetroWest Association have a right of entry on to the exterior of each Lot and Unit located thereon to the extent reasonably necessary to discharge its duties of exterior maintenance, or for any other purpose reasonably related to the performance of any duty imposed, or exercise of any right granted, by the Legal Documents or the MetroWest Documentation. Such right of entry must be exercised in a peaceful and reasonable manner at a reasonable time and upon reasonable notice whenever circumstances permit. Entry into a Unit may not be made without the consent of its Owner or occupant, except pursuant to court order or other authority granted by Law except in the event of an emergency and only then to the extent necessary to prevent personal injury or property damage to the Common Area or any Unit. No Owner shall arbitrarily withhold consent for entry by the Association or the MetroWest Association for the purpose of discharging any duty or right of exterior maintenance if such entry is upon reasonable notice, at a

reasonable time, and in a peaceful and reasonable manner. The Association's and the MetroWest Association's right of entry may be exercised by their agents, employees, contractors, and managers, and by the agents or employees.

ARTICLE VII

COVENANTS FOR ASSESSMENTS

7.1 Assessments Established. For each Lot owned within the Property, Developer covenants, and each Owner of any Lot by acceptance of a deed or other conveyance of Record title to such Lot, whether or not it is so expressed in such deed or conveyance, is deemed to covenant and agree to pay to the Association:

- a) An Annual Assessment, as defined in paragraph 7.2 of this Article; and
- b) An Annual Assessment, as defined in the MetroWest Covenants; and
- c) Special Common Area assessments, as defined in paragraph 7.4 of this Article; and
- d) Special assessments for property taxes levied and assessed against the Common Area, as defined in paragraph 6.4 of this Article; and
- e) Specific assessments against any particular Lot that is established pursuant to any provisions of the Legal Documents, as provided in paragraph 7.11 of this Article; and
- f) All excise taxes, if any, that from time to time may be imposed upon all or any portion of the assessments established by this Article.

All of the foregoing, together with interest and all costs and expenses of collection, including reasonable attorneys' fees, are a continuing charge on the land secured by a continuing lien upon the Lot against which each assessment is made. Each such assessment, together with interest and all costs and expenses of collection, including reasonable attorneys' fees, is the personal obligation of the Person who was the Owner of such Lot when such assessment became due. Such personal obligation for delinquent assessments does not pass to an Owner's successors in title, unless expressly assumed by such successor in writing. Mortgagees shall not be required to collect assessments and failure to pay an assessment shall not constitute a default under an insured mortgage.

7.2 Purpose of Assessments. The annual assessments levied by the Association must be used exclusively to promote the recreation, health, safety, and welfare of the residents and occupants within the Property and for the operation, management, maintenance, repair, servicing, renewal, replacement, and improvement of the Common Area. To effectuate the foregoing, the Association shall levy an Annual Assessment and shall maintain adequate reserves to provide and be used for:

a) the operation, management, maintenance, repair, servicing, renewal, replacement, and improvement of the property, services, and facilities related to the use and enjoyment of the Common Area, including the payment of taxes and insurance on the Common Area and the cost of labor, equipment, materials, management, and supervision thereof; and;

b) all general activities and expenses of the Association incurred in the administration of the powers and duties granted hereunder and pursuant to Law;

7.3 Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first Lot or Dwelling Unit to an Owner, the maximum annual assessment shall be Two Hundred Dollars (\$200.00) per year. An amount equal to the balance due for the remaining of the year (through December 31st) will be collected in advance at closing, plus a proration of the assessment for the month of closing. In addition, an amount equal to one-fourth ($\frac{1}{4}$) of the yearly assessment will be collected at closing to be used to establish a capital contribution fund.

a) From and after January 1 of the year immediately following the conveyance of the first Dwelling Unit to an Owner, the maximum annual assessment may be increased by the Board of Directors annually by an amount not to exceed an increase greater than fifteen percent (15%) of the maximum assessment for the previous year without a vote of the membership.

b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased above fifteen percent (15%) by a vote of two-thirds ($\frac{2}{3}$) of each class of Members who are voting in person or by proxy, at a meeting duly called for this purpose.

c) The Board of Directors may fix the annual assessment in accordance with paragraphs (a) and (b) above.

7.4 Special Assessments for Capital Improvements.

a) In addition to the annual assessment authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying in whole or in part, the maintenance responsibilities of the Association, the cost of any acquisition of Common Area, and the cost of construction,

reconstruction, repair or replacement of any capital improvements upon the Common Area including fixtures and personal property related thereto; provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of each class of members who are voting in person or by proxy at a meeting duly called for this purpose.

b) Reserves. The Association may include within the annual assessment amount (but not be limited by the matters for which reserves may be collected as hereafter stated), sums to be collected as reserves for replacement of storm sewers, underdrains for storm water retention, streets, roofs, recreational facilities and painting. Such reserve amounts will be in the discretion of and will be based on a schedule approved and prepared by the Board of Directors on an annual basis. Such schedule of reserve amounts shall be based on the cost of the improvements and their estimated life. This section shall not abrogate, modify, amend or supersede the provisions of any other section of this Article.

7.5 Notice and Quorum for Any Action Authorized Under Sections 7.3 and 7.4. Written notice of any meeting called for the purpose of taking any action authorized under Section 7.3 or 7.4 shall be sent to all Members not less than thirty (30) nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of Members or of proxies entitled to cast sixty percent (60%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be sixty percent (60%) of the voting members. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

7.6 Uniform Rate of Assessment. Except as otherwise provided in Section 4 and in Article VI, both annual and special assessments must be fixed at a uniform rate for all Lots and Dwelling Units and may be collected in advance or from time to time as the Board of Directors of the Association, in its discretion, may decide. However, Declarant may elect not to pay the Westchester Association's annual or special assessment dues upon unsold Lots owned by the Declarant for so long as Declarant shall obligate itself to pay all expenses incurred by the Association in excess of the amounts produced from the assessments.

7.7 Date of Commencement of Annual Assessment; Due Date. The annual assessments provided for herein shall commence as to all Lots and Dwelling Units for which a closing has occurred, as provided herein, on the first day of the month following the conveyance of the Common Area to the Association. The Board of Directors shall fix the amount of the annual assessment against each Lot and Dwelling Unit at least thirty (30) days in advance of each annual assessment. In the event the Board of Directors fails to fix the annual assessment, such annual assessment for the succeeding year shall, at a minimum, equal the annual assessment for the previous year. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Board of Directors. The

Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer or agent of the Association setting forth when the assessments on a specified Lot or Dwelling Unit have been paid. A properly executed certificate of the Association as to the status of assessments on the Lot or Dwelling Unit is binding upon the Association as of the date of its issuance.

7.8 Effect of Non-Payment of Assessments: Remedies of the Association. Any assessment not paid within fifteen (15) days after the due date shall be subject to a late charge of Ten Dollars (\$10) per month or 10% of the amount due, whichever is greater. Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. In either event, the delinquent Owner shall be liable to the Association for all costs and reasonable attorneys' fees incurred in connection with such a suit of foreclosure. If any installment of an assessment remains unpaid thirty (30) days after it shall become due, the Board of Directors may declare the entire assessment as to that delinquent Owner due and payable in full as if the entire amount was originally assessed. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot or Dwelling Unit.

7.9 Homesteads. By acceptance of a deed or other conveyance of title to any Lot, the Owner of each Lot is deemed to acknowledge conclusively that the Annual Assessment established by this Article is for the improvement and maintenance of any homestead thereon and that the Association's lien has priority over any such homestead.

7.10 Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage, sale or transfer of any Lot or Dwelling Unit shall not affect the assessment lien. However, the sale or transfer of any Lot or Dwelling Unit pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot or Dwelling Unit from liability for any assessments thereafter becoming due or from the lien thereof.

7.11 Specific Assessments of the MetroWest Association. Any and all accrued indebtedness of any Owner or the Association to the MetroWest Association arising under any provisions of the Legal Documents, including any indemnity, or by contract express or implied, or because of any act or omission of the Owner or any occupant of such Owner's Lot or the Association or arising by reason of any Owner's failure to properly maintain the exterior of his Lot or the Association's failure to properly maintain the Common Areas, also may be assessed by the MetroWest Association against such Owner's Lot or the Common Areas after such Owner or the Association fails to pay it when due and such default continues for thirty (30) days after written notice.

ARTICLE VIII

METROWEST ASSOCIATION AND ASSESSMENTS

8.1 MetroWest Association, Inc. Upon acceptance of a deed to a Lot, each Owner becomes a member of the MetroWest Association. Each Lot within Westchester has been subjected to annual and special assessments by MetroWest Association in accordance with the Declaration of Covenants recorded in Official Records Book 3759, page 2756, of the Public Records of Orange County, Florida. The MetroWest Association, acting through its Board of Directors, shall have the powers, rights and duties with respect to the Property as are set forth in the MetroWest Declaration and the Articles of Incorporation and By-Laws of the MetroWest Association, Inc.

8.2 Lien Rights. MetroWest Association is entitled to a lien upon each Lot for any unpaid assessments under the MetroWest Declaration.

8.3 Association Responsibilities. If for any reason the Association refuses or fails to perform the obligations imposed on it under the terms of this Declaration, and other documents relevant to the Property, MetroWest Association shall be and is hereby authorized to act for and on behalf of the Association in such respect that the Association has refused or failed to act, and any expenses thereby incurred by MetroWest Association shall be reimbursed by the Association. The foregoing shall not be deemed to be a limitation on any other rights granted to the MetroWest Association in this Declaration.

ARTICLE IX

OBLIGATIONS OF OWNERS

9.1 Exterior Lot Maintenance.

a) Owner Responsibility. Each Owner shall, at his expense, maintain, repair and replace all portions of the exterior of his Unit, including without limitation the roof, gutters, downspout * and exterior building surfaces and their replacements, the privacy fences defining the courtyards of each unit, all glass surfaces and screening, doors, electric and plumbing equipment, air conditioner and heating units, landscaping maintenance not performed by the Association, and any other equipment, structures, improvements, additions, or attachments, located on the Lot by Owner or installed by Developer as part of the Work. The foregoing obligation includes any maintenance, repair, or replacement required because of the occurrence of any fire, wind, vandalism, theft, or other casualty. All maintenance and repair shall be performed by each Owner at regular intervals as shall be necessary to keep his Lot and Unit in an attractive condition and in substantially the same condition and appearance as existed at the time of completion of the

OR3890 PG2599

work, subject to normal wear and tear that cannot be avoided by normal maintenance. Each Owner shall promptly perform any maintenance or repair requested to prevent any damage or loss to other Lots or Units or the Common Areas. An Owner shall be liable for all loss or damage of his failure to promptly perform any maintenance and repair following written notice to such Owner specifying the items of maintenance or repair.

An Owner may not cause or permit any material alteration in the exterior appearance of his Lots and Units, including the the color of exterior surfaces of the Unit, without the prior written approval of the A.R.B. Owners shall use only roof materials, paint, and stain colors approved by the A.R.B. when performing repair and maintenance, or when repainting or staining the exterior of their Units.

b) Association Authority. If (i) any Owner refuses or fails to timely maintain, repair, or replace, as the case may be, any exterior portion of his Lot or Unit after reasonable notice from the Association specifying the maintenance or repair items and (ii) not less than seventy-five percent (75%) of the members of the Association's Board of Directors so find after reasonable notice to, and reasonable opportunity to be heard by the Owner affected, then the Association may maintain, repair, or replace the portion of the Lot or Unit specified in the notice from the Association at such Owner's expense. In the event that the Association fails or refuses to so act, the MetroWest Association following written notice to the Owner and the Association specifying the maintenance or repair item may enter said Lot and perform the necessary maintenance if the Owner or Association does not perform the required work within a reasonable time following receipt of the notice. The cost incurred by either the Association or the MetroWest Association shall be specifically assessed against such Owner's Lot as elsewhere provided in this Declaration.

ARTICLE X

ARCHITECTURAL CONTROL

10.1 Westchester's Architectural Review Board. The architectural review and control functions of the Association shall be administered and performed by the Westchester Architectural Review Board ("ARB"). The ARB shall consist of either three (3) or five (5) members who shall be appointed by and serve at the pleasure of the Developer so long as the Developer owns at least one (1) Lot within Westchester or until such earlier time as Developer, at its option, assigns the right to appoint the ARB members to the Board. Thereafter, the ARB shall consist of either three (3) or five (5) members (at the option of the Board) who shall be appointed by and serve at the pleasure of the Board. Members of the ARB need not be members of the Association. A majority of the ARB shall constitute a quorum to transact business at any meeting of the ARB and the action of a majority present at a meeting at which a quorum is present shall constitute the action of the ARB. Any vacancy occurring on the ARB shall be filled by the Developer so long

as the Developer owns at least one (1) Lot within Westchester and by the Board thereafter.

10.2 Approval required by the ARB. Except for the initial construction of improvements upon any Lot by Developer, no landscaping, improvements or structure of any kind including, without limitation, any building, fence, wall, swimming pool, screen enclosure, sewer, drain, disposal system, decorative building, landscaping device or object, or other improvements shall be commenced, erected, placed or maintained upon any Lot, if same can be seen from the street, nor shall the exterior colors of the house and trim be changed, nor shall any addition, change, or alteration therein or thereof be made, unless and until the plans, specifications and location of the same shall have been submitted to, and approved in writing by, the ARB. All plans and specifications shall be evaluated to (i) assure harmony of external appearance, design, materials, and location in relation to surrounding buildings and topography within the property and to conform with the MetroWest Development guidelines and (ii) protect and conserve the value and desirability of the Property as a residential community; and (iii) be consistent with the provisions of the Legal Documents; and (iv) be in the best interests of all Owners in maintaining the value and desirability of the Property as a residential community. It shall be the burden of each Owner to supply four sets of completed plans and specifications for any proposed improvement to the ARB. The ARB shall approve or disapprove plans and specifications properly submitted within ten (10) business days of such submission. If approved by the ARB, the Owner shall forward the approved plans and specifications to the MetroWest DRB and the MetroWest DRB shall approve or disapprove plans and specifications within ten (10) business days of receipt of the plans and specifications. Any plans or change or modification to approved plans shall not be deemed approved by the ARB or DRB, unless a written approval is granted by the ARB and the DRB to the Owner submitting same or unless the ARB or DRB fails to approve or disapprove such plans or modifications within ten (10) business days of their proper submission.

10.3 Powers and Duties of the ARB. The ARB shall have the following powers and duties:

a) To require submission to the ARB of four (4) complete sets of all plans and specifications signed by the Owner for any improvement or structure of any kind, including, without limitation, any building, fence, wall, swimming pool, enclosure, sewer, drain, disposal system, decorative building, landscaping device or object, or other improvement, the construction or placement of which is proposed upon any Lot. The ARB may also require submission of samples of building materials proposed for use on any Lot, and may require such additional information as reasonably may be necessary for the ARB to completely evaluate the proposed structure or improvement in accordance with the provisions hereof.

b) To approve or disapprove any improvements or structure of any kind, including without limitation, any building, fence, wall, swimming

pool, screen enclosure, sewer, drain, disposal system, decorative building, landscape device or object or other improvement or change or modification thereto, the construction, erection, performance or placement of which is proposed upon any Lot and to approve or disapprove any exterior additions, changes, modifications or alterations therein or thereon. All decisions of the ARB shall be submitted to the Board, and evidence thereof may, but need not, be made by a certificate in recordable form executed under seal by the President or any Vice President of the Association. Any party aggrieved by a decision of the ARB shall have the right to make a written request to the Board, within thirty (30) days of such decision, for a review thereof. The determination of the Board upon review of any such decision shall be dispositive as to Association approval.

c) To adopt a schedule of reasonable fees for processing requests for ARB approval of proposed improvements. Such fees, if any, shall be payable to the Association, in cash, at the time that plans and specifications are submitted to the ARB.

10.4 Compensation of ARB. Members of the ARB shall serve without compensation so long as the Developer retains the right to appoint the members of the ARB. Thereafter, the Board is encouraged to appoint professionally qualified persons (architects, landscape architects, etc.) to the ARB, and if it elects to do so, it may, at its option, pay reasonable compensation to such professionally qualified members.

10.5 No Liability. The reviews, acceptances, inspections, permissions and approvals required under this Declaration and made by the Developer, Association, MetroWest Association, DRB, or their agents or employees are for the sole purpose of protecting the aesthetic integrity of Westchester and the MetroWest P.U.D. As a result, neither the Developer, Association, MetroWest Association, ARB or their agents or employees express any opinion as to the engineering aspects, structural soundness or advisability of any improvement whether or not approved. Neither the Developer, Association, MetroWest Association, DRB or their agents or employees shall be liable to an Owner or to any other person on account of any claim, liability, damage or expense suffered or incurred by or threatened against an Owner or such other person and arising out of or in any way related to the subject matter of any such review, acceptance, inspection, permission, consent or approval, whether given, granted or withheld by the Developer, MetroWest Association, DRB or their agents or employees.

ARTICLE XI

OPERATION AND EXTENSION

11.1 Effect Upon Platted Lands. From and after the date this Declaration is Recorded, all of the Property shall be held, sold, and conveyed subject to the provisions of this Declaration, which are for the

purpose of protecting the value and desirability of, and which shall run with, the Property and be binding upon all Persons having any right, title, or interest therein, or any part thereof, their respective heirs, successors, and assigns, and shall inure to the benefit of the Association, Developer, and each Owner, their respective heirs, successors, and assigns.

ARTICLE XII

UTILITY PROVISIONS

12.1 Water System. The central water supply system provided for the service of Westchester shall be used as sole source of potable water for all water spigots and outlets located within or on all buildings and improvements located on each Lot. Each Owner shall pay water meter charges established or approved by Developer or other supplier thereof and shall maintain and repair all portion of such water lines located within the boundaries of his Lot. No individual water supply system or well for consumption purposes shall be permitted on any Lot.

12.2 Irrigation System. Irrigation, if any, for the Common Areas shall be provided and maintained by the Association. Each Lot shall be provided with an irrigation system, if Developer deems it necessary or desirable, as part of the original improvements installed by Developer. The Lot Owner shall be solely responsible for the maintenance of the system located on and serving his Lot exclusively.

12.3 Sewage System. The central sewage system provided for the service of Westchester shall be used as the sole sewage system for each Lot. Each Owner shall maintain and repair all portions of such sewer lines located within the boundaries of his Lot and shall pay when due the periodic charges or rates for the furnishing of such sewage collection and disposal service made by the operator thereof. No sewage shall be discharged onto the open ground or into any marsh, lake, pond, park, ravine, drainage ditch or canal or roadway and no septic tank or drain field shall be placed or allowed within Westchester.

12.4 Garbage Collection. Garbage, trash and rubbish shall be removed from the Lots only by parties or companies approved by the Association. Each Owner shall pay when due the periodic charges or rate for such garbage collection service made by the party or company providing the same.

12.5 Electrical and Telephone Service. All telephone, electric and other utilities lines and connections between the main or primary utilities lines and the residence and the other buildings located on each Lot shall be concealed and located underground so as not to be visible and in such a manner as shall be acceptable to the governing utility authority.

ARTICLE XIII

RIGHTS AND EASEMENTS RESERVED BY DEVELOPER

13.1 Utilities. Developer reserves for itself, its successors, assigns and designees, a right of way and easement to erect, maintain and use utilities, electric, telephone and street lighting poles, wires, cable, conduits, storm sewers, sanitary sewers, water mains, gas sewer, water lines, drainage ways, or other public conveniences or utilities, on, in and over any area designated as an easement, private street or right-of-way area, or part of the Common Areas on the plat of Westchester and on, in and over a strip of land within each Lot which is not occupied by a structure.

13.2 Drainage. Drainage flow shall not be obstructed or diverted from drainage easements. Developer, the Association or the MetroWest Association may, but shall not be required to, cut drainways for surface water wherever and whenever such action may appear to either of them to be necessary to maintain reasonable standards of health, safety and appearance of the Property and surrounding properties. These easements include the right to cut any trees, bushes or shrubbery, make any grading of the land, or to take any other reasonable action necessary to install utilities and to maintain reasonable standards of health and appearance but shall not include the right to disturb any permanent improvements erected upon a Lot which are not located within the specific easement area designated on the plat or in this Declaration. Except as provided herein, existing drainage shall not be altered so as to divert the flow of water onto an adjacent Lot or into sanitary sewer lines.

13.3 Cable Television or Radio. Developer reserves for itself, and its successors and assigns, an exclusive easement for the installation, maintenance and supply of radio and television cables within the rights of way and easement areas on the recorded plat of the property.

13.4 Easements for Maintenance Purposes. The Developer reserves for itself, the Association and MetroWest Association, their agents, employees, successors or assigns easements, in, on, over and upon each Lot and the Common Areas as may be reasonably necessary for the purpose of preserving, maintaining or improving marsh areas, lakes, hammocks, or other areas, the maintenance of which may be required to be performed by the Developer, Association or MetroWest Association.

13.5 Sidewalks. Developer reserves for itself and the Association, their agents, employees, designees, successors and assignees, an easement in, on, over and upon the property (Exhibit A attached hereto) as shown on the plat of Westchester for construction and installation of, and ingress and egress upon paths, bike paths and/or sidewalks located thereon, if any.

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13.6 Reservation of Right to Release Restrictions. In each instance where a structure has been erected, or the construction thereof is substantially advanced, in such a manner that some portion of the structure encroaches upon any Lot line or easement area, Developer reserves for itself the right to release the Lot from the encroachment and to grant an exception to permit the encroachment by the structure over the Lot line, or in the easement area without the consent or joinder of any person irrespective of who owns the burdened Lot or easement areas, so long as Developer, in the exercise of its sole discretion, determines that the release or exception will not materially and adversely affect the health and safety of Owners, the value of adjacent Lots and the overall appearance of the Property. Upon granting of an exception of an Owner, this exception shall be binding upon all subsequent Owners of the affected Lots.

ARTICLE XIV

GENERAL PROVISIONS

14.1 Enforcement. The Developer, the Association, or any Owner, has the right to enforce, by any appropriate proceeding, all restrictions, conditions, covenants, easements, reservations, liens, charges, rules, and regulations now or hereafter imposed by, or pursuant to, the provisions of the Legal Documents. The MetroWest Association shall also have the right to enforce the provisions of this Declaration if the Association shall refuse to perform its obligations hereunder, following thirty (30) days written notice to the Association specifying the failure to enforce. In addition, the MetroWest Association has the right to enforce any right specifically granted to it herein. If the MetroWest Association, the Association or Developer is the prevailing party in any litigation involving the Legal Documents or any of the Association's Regulations, or if any Owner obtains the enforcement of any provision of the Legal documents or of any such rule or regulation against any Owner, other than Developer then such party may recover all costs and expenses, including reasonable attorneys' fees incurred in negotiation, trial and appellate proceedings from such Owner. In no event may such costs and expenses be recovered by an Owner against the Association or Developer, unless otherwise provided by law. If the Association is such a prevailing party against any Owner, such costs and expenses, including reasonable attorneys' fees, may be assessed against the Owner's Lot, as provided in the Article entitled "Covenant for Assessments". If any Owner or class of Owners is prevailing party against any other Owner or Class of Owners, such Owner or Owners may be reimbursed by the Association for all or any part of the costs and expenses incurred, including reasonable attorneys' fees, in the discretion of the Board of Directors. Failure by the Association or by any Owner to enforce any covenant, restriction, rule or regulation will not constitute a waiver of the right to do so at any time.

14.2 Term and Renewal. The grantee of any deed conveying the Property or any portion thereof shall be deemed, by the acceptance of such deed, to have agreed to observe, comply with and be bound by the provisions of this Declaration. The provisions of this Declaration shall run with and bind the Property, and all other lands to which it may hereafter be extended as provided herein, and shall inure to the benefit of and be enforceable by the Association or any Owner, their respective heirs, successors, and assigns, until 40 years from the date this Declaration is Recorded, whereupon they automatically shall be extended for successive renewal periods of ten years each, unless seventy-five percent (75%) of the then Owners elect not to reimpose them as evidenced by an instrument executed and Recorded during the six months immediately preceding the beginning of any renewal period.

14.3 Amendment.

a) Developer. The Developer reserves and shall have the sole right without the joinder or consent of any Owner, the Association, the holder of any mortgage, lien or other encumbrance affecting the Property, or any other Person: (i) to amend this Declaration to comply with any requirements of a governmental agency, institutional First Mortgagee, or other Person willing to make, insure or purchase mortgage loans secured by a lot; of (ii) to amend this Declaration to cure any ambiguity or error, in this declaration, in or any inconsistency between these provisions and the other Legal Documents or the Plat. Notwithstanding the above, the Developer may not amend this Declaration without the written consent of the MetroWest Association if such amendment would have the effect of waiving, lessening, impairing or otherwise interfering with the scope or enforcement of the rights granted the MetroWest Association by this Declaration. Such consent may not be unreasonably withheld or delayed. Developer shall submit any such amendment to the MetroWest Association and the MetroWest Association shall join in such amendment or issue a written statement explaining the basis of its disapproval within thirty (30) days of receipt of the amendment. If the MetroWest Association shall fail to respond within said thirty (30) day period, its consent shall be deemed to have been given.

b) Owners. Subject to the provisions of paragraphs 14.1 and 14.4, this Declaration may only be amended with the joinder of the MetroWest Association and; (i) on or before 40 years from the date it is Recorded by an instrument executed by the Association with the formalities from time to time required of a deed under the laws of the State of Florida and signed by not less than sixty-seven percent (67%) of all Owners; and (ii) thereafter by such instrument signed by not less than sixty percent (60%) of all Owners. No amendment shall be effective until Recorded but the Associations' proper execution shall entitle it to public record, notwithstanding the informal execution by the requisite percentage of Owners.

14.4 Other Approvals. Notwithstanding any provision of the Legal Documents to the contrary, all of the following actions require the prior approval of the Developer (for so long as Developer owns any Lots for sale in the ordinary course of business) and the holders of sixty-seven percent (67%) of the first Mortgages within the Property: (i) alienation or encumbrancing of all or any portion of the Common Area, except as expressly permitted under Article III, paragraph 3.1 (c), of this Declaration; and (ii) amendment of this Declaration, except as expressly provided in the Article entitled "Operation and Extension" and in paragraph 14.3 of this Article; and (iii) amendment of Articles of Incorporation of the Association; and (iv) the merger, consolidation, or dissolution of the Association. See 14.8 regarding Federal Housing Administration/Veteran's Administration approval.

14.5 Rights of First Mortgagees. Any First Mortgagee and insurers or guarantors of First Mortgages have the following rights:

a) Inspection. During normal business hours, and upon reasonable notice and in a reasonable manner, to inspect current copies of the Legal Documents and Regulations and the books, records, and financial statements of the Association; and

b) Financial Statements. Upon written request to the Secretary of the Association, to receive copies of the annual financial statements for the immediately preceding fiscal year of the Association, provided, however, the Association may make a reasonable, uniform charge to defray its cost incurred in providing such copies; and

c) Meetings. to designate a representative to attend all meetings of the membership of the Association, who is entitled to a reasonable opportunity to be heard in connection with any business brought before such meeting but in no event entitled to vote thereon.

d) Notices. By written notice to the Secretary of the Association, and upon payment to the Association of any reasonable, uniform annual fee that the Association from time to time may establish for the purpose of defraying its costs, any First Mortgagee, insurer, or guarantor of a First Mortgage shall be entitled to receive any notice that is required to be given to the Class A members of this Association under any provision of the Legal Documents. Additionally, any such First Mortgagee, insurer, or guarantor of a First Mortgage giving notice to the Association shall be entitled to written notice of: (i) any condemnation or casualty loss affecting a material portion of the Property or any Unit encumbered by its First Mortgage; (ii) any 30 day delinquency in the payment of assessments or charges owed by the Owner of any Unit encumbered by its First Mortgage; (iii) lapse, cancellation or material modification of insurance coverage or fidelity bond maintained by the Association; and (iv) any proposed action requiring the consent of a specified percentage of mortgage holders.

14.6 Provisions Inoperative as to Initial Construction. Provided that the Work has been reviewed and approved by the MetroWest Association, in writing nothing contained in this Declaration shall be interpreted, construed, applied, or enforced to prevent Developer, or its contractors, subcontractors, agents, employees, successors or assigns from doing or performing on all or any part of the Property owned or controlled by Developer whatever it or they determine to be necessary, convenient, or desirable to complete the Work, including:

a) Structures. Erecting, constructing, and maintaining such structures, including one or more model homes, as may be necessary or convenient for conducting Developer's business of completing the Work, establishing the Property as a residential community, and disposing of the same in parcels by sale, lease, or otherwise.

b) Business. Conducting thereon its or their business of completing the Work, establishing the Property as a residential community, and disposing of the Property in parcels by sale, lease, or otherwise and conducting resales of Lots within the Property, including the operation of one or more sales, business, or construction offices, design centers, model units or any combination.

c) Signs. Maintaining such sign or signs as are necessary, convenient, or desirable in connection with the sale, lease, or other transfer of the Property in parcels.

As used in this paragraph, the term "its successors or assigns" specifically does not include purchasers of Lots improved as completed residences. Developer reserves temporary easements over, across, and through the Common Area for all uses and activities necessary, convenient, or desirable for completing the work, such easements to be exercised so as not to cause any material damage to the Common Area and to expire only when Developer no longer owns any Lot within the Property that is offered for sale in the ordinary course of Developer's business.

14.7 Severability. Invalidity of any particular provision of the Legal Documents by judgement or court order will not affect any other provision, all of which will remain in full force and effect; provided however, any Court of competent jurisdiction is hereby empowered, to the extent practicable, to reform any otherwise invalid provision contained in the Legal Documents when necessary to avoid a finding of invalidity while effecting Developer's intent of providing a comprehensive plan for the use, development, sale, and beneficial enjoyment of the Property.

14.8 FHA/VA Approval. As long as there is a Class B membership, any amendment to this Declaration of Covenants, Conditions and Restrictions, and dedication of Common Area, or annexation of additional land will require the prior approval of the Federal Housing Administration or the Veteran's Administration.

14.9 Notices. Any notice required to be sent to any member, Owner, or the Developer under the provisions of this Declaration shall be deemed to have been properly sent when mailed, postage paid, to the last known address of the person who appears as member or Owner on either the records of the Association or the public records of Orange County, Florida at the time of such mailing. Notices to the Association shall be sent in the manner described above to the registered office of the Association.

14.10 Rights Reserved by MetroWest. MetroWest in the Special Warranty Deeds to Developer which will be granted to Developer as Developer takes down lots within the Westchester plat and which will be recorded in the Official Records Book of the Public Records of Orange County, Florida by which Developer will obtain title to the Property, reserved certain rights and easements. These rights and easements are in addition to those reserved by Developer herein and include a utilities easement, drainage easement, radio and television cable easement, maintenance easement and the right to exercise architectural control and impose use restrictions.

IN WITNESS WHEREOF, Developer has executed this Declaration the date stated above.

SIGNATURES WITNESSED BY:

WESTCHESTER ASSOCIATION, INC.

Burke
John L. Bingham

By: John L. Bingham
President

"Developer"

STATE OF FLORIDA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 22nd day of May, 1987, by Salvador F. Herrera, President of Westchester Association, Inc. on behalf of the Corporation.

[Signature]
Notary Public, State of Florida

My Commission Expires:

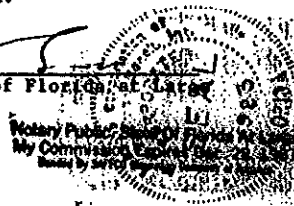


EXHIBIT A
LEGAL DESCRIPTION
A REPLAT OF TRACT 10, METROWEST
(Lots, Tracts A, G, H, and I)

A portion of a Replat of Tract 10, Metrowest, as recorded in Plat Book 18, Pages 87-89, Public Records of Orange County, Florida, more particularly described as follows: Commencing at the West 1/4 corner of Section 36, Township 22 South, Range 28 East, run N00°01'24"W, a distance of 1,328.24 feet to the Northwest corner of the Southwest 1/4 of the Northwest 1/4 of said Section 36; thence N89°50'51"E, along the North line of said Southwest 1/4 of the Northwest 1/4, a distance of 43.00 feet for a POINT OF BEGINNING; thence continue N89°50'51"E, along said North line and the South line of Westmont Replat, as recorded in Plat Book "O", Page 23, Public Records of Orange County, Florida, a distance of 1,587.00 feet to the Northwest corner of MetroWest Replat, as recorded in Plat Book 16, Pages 115-116, Public Records of Orange County, Florida; thence S00°07'39"E, along the Westerly line of said MetroWest Replat, a distance 601.14 feet; thence S16°54'04"E, a distance of 542.23 feet to the Southeast corner of Tract G, as recorded in said Plat Book 18, Pages 87-89; thence run along the Southerly line of said Tract G for the following courses and distances; thence S89°50'51"W, a distance of 606.18 feet; thence S41°00'50"W, a distance of 119.51 feet; thence S55°23'25"W, a distance of 72.16 feet; thence S63°36'42"W, a distance of 108.77 feet; thence S77°40'55"W, a distance of 78.13 feet; thence S84°54'14"W, a distance of 70.92 feet; thence S88°18'43"W, a distance of 185.62 feet; thence N87°38'50"W, a distance of 63.80 feet; thence N84°24'17"W, a distance of 63.80 feet; thence N81°09'44"W, a distance of 63.80 feet; thence N77°58'32"W, a distance of 61.60 feet; thence N74°43'59"W, a distance of 66.00 feet; thence N72°19'58"W, a distance of 63.80 feet; thence N64°13'30"W, a distance of 140.00 feet; thence S61°47'18"W, a distance of 38.86 feet to the Southwest corner of said Tract G, said being on the Easterly right-of-way line of Hiwassee Road and also being on a curve, concave Easterly, having a central angle of 12°03'26" and a radius of 1,642.73 feet; thence from a tangent bearing of N12°04'50"W, run Northerly along said right-of-way line and the arc of said curve, a distance of 345.69 feet to the point of tangency; thence N00°01'24"W, a distance of 871.42 feet to the POINT OF BEGINNING

Containing 45.799 acres more or less.

LS01-5.1
SVB/dak
#00971

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WESTCHESTER
HOMEOWNERS ASSOCIATION, INC.
PROJECTED BUDGET - 160 LOTS

| | ASSOCIATION | | PER LOT | |
|-----------------------------|-------------|---------|----------|---------|
| | ANNUALLY | MONTHLY | ANNUALLY | MONTHLY |
| ADMINISTRATIVE EXPENSES: | | | | |
| Property Management | 11,520 | 960 | 72 | 6.00 |
| Insurance | 2,000 | 167 | 13 | 1.04 |
| Property Taxes | 660 | 55 | 4 | .33 |
| Legal Fees | 500 | 42 | 3 | .26 |
| Accounting Fees | 250 | 21 | 2 | .13 |
| Office Expense | 250 | 21 | 2 | .13 |
| TOTAL ADMIN. EXPENSES | 15,180 | 1,265 | 96 | 8 |
| OPERATING EXPENSES: | | | | |
| Landscape Maintenance | 6,000 | 500 | 38 | 3.13 |
| Landscape Extras | 500 | 41 | 3 | .26 |
| Repairs and Maintenance | 250 | 21 | 2 | .13 |
| Utilities - Electric | 1,200 | 100 | 8 | .63 |
| Water and Sewer | 600 | 50 | 4 | .31 |
| TOTAL OPERATING EXPENSES: | 8,440 | 712 | 55 | 4 |
| REPLACEMENT RESERVES | 250 | 21 | 2 | .13 |
| METROWEST MASTER ASSN. FEES | 8,000 | 667 | 50 | 4.17 |
| TOTAL EXPENSES: | 31,980 | 2,665 | 200 | 16 |

4/6/87

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RECORDED & RETURNED

Thomas H. Locker
County Comptroller, Orange Co., FL