

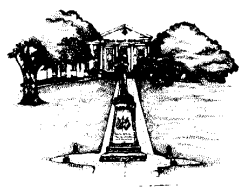
PROTECTIVE COVENANTS & RESTRICTIONS

The undersigned, Wilcox Investments Inc., the owner of the lands described herein, declare the following restrictions and limitations upon the use and development of all tracts of land lying within the described land, which restrictions shall be incorporated by reference in every deed conveying any part of said lands, but which nevertheless apply to and bind all owners of said lands even though not so incorporated and shall constitute covenants running with the land being described as follows:

Mt. Royal Estates Subdivision, as recorded in Map Book 6 pages 24 ~~and 25~~ of the public records of Putnam County.

1. The purpose of these restrictive covenants is to insure the use of the property for residential purposes only, to prevent the impairment of the attractiveness of the property, to maintain the character of the immediate area, and thereby to secure to each property owner the full benefit and enjoyment of his home and land with no greater restriction upon the free and undisturbed use of his property than is necessary to secure the same advantages to the other owners.
2. All houses must be constructed in a workmanlike manner and must contain a minimum of 1300 square feet of living area exclusive of garage or carport on the waterfront and 1100 square feet on all others. One (1) other non metal building is allowed. Plans to be approved by grantor or designees.
3. No home shall be erected closer than 10 feet on sides, 25 feet on front and rear, 50 feet to waterfront and will conform to county zoning ordinances on all other rules and regulations for building.
4. No accumulation of refuse or junk may be placed or stored on the property.
5. No noxious or offensive activity shall be carried on upon any tract within the property, nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.
6. A fee will be charged for upkeep on all unoccupied lots, commons, dock maintenance and water. Also, a hookup and connection charge for water.
7. The Grantor, or his successors and assigns, reserve the right to grant easements for the creation, construction and maintenance of utilities.
8. The only animals to be kept on said premises shall be ordinary household pets.
9. It shall be lawful for Grantor, their legal representatives and assigns and also for owners of any plot adjoining or in the neighborhood of an offending premises to institute any proceeding against persons violating the provisions of these Protective Covenants and Restrictions.

10. Lot owners are permitted use of campers or camper-trailers on their lots for a period not to exceed 60 days annually.
11. The Grantor reserves the right to form The Mt. Royal Estates Association and file subsequent deeds of restrictions regulating use. The Grantor or Association further reserves the right to waive or amend at will these restrictions as they pertain to any particular lot. Said right to waive or amend these restrictions shall be effective notwithstanding the fact that owners have purchased one or more lots.
12. The use of Mt. Royal Estates Boat/Fishing Dock, common area and any other facilities shall be restricted to paid up members, in good standing, of the Mt. Royal Estates Association, their immediate "in-residence" families, and their occasional out-of-town house guests. Tenants who are renting or leasing, and living on, residential property in Mt. Royal Estates can use the facilities of the Association, by paying dues to the Association. Such tenant members shall enjoy all the rights and privileges accorded owner members with the exception that they may not be assigned permanent boat docking spaces.
13. Users of the facilities will be required to practice "good housekeeping" habits and not leave litter in or around any facilities. Provisions for garbage and trash will be provided.
14. Boaters entering or leaving the docking area should operate their boats carefully and at a "SLOW" speed so as not to create "WAKE" problems or disturb members who might be fishing from the dock.
15. Permanent boat docking spaces will be assigned at the commons dock by the Association on a "first come-first served" basis, depending on space availability and desired frequency of use. Members desiring a permanently assigned docking space must apply to the Association, in writing, stating name, address, lot or lots owned, anticipated frequency of use, and planned installation of improvements if any, for approval.
16. Members desiring to add bulkheads, boatslips, or other construction on the waterfront lots must obtain prior written approval from the Association. Such construction must comply with specifications as to size and design as approved by the Association. Members must assume sole and full financial responsibility for any and all expenditures made in connection with their improvements.
17. Boat docking spaces will not be assigned to any members whose dues are not currently paid. Boat docking spaces assigned to members who become delinquent in their annual Association Dues will be reclaimed by the Association for reassignment as set forth above. Members who have not paid their annual dues by January 15 annually shall be deemed to be delinquent.



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18. Association members who have been assigned a permanent boat docking space and wish to transfer this space to another member may not do so without receiving prior written approval from the Association.
19. Neither The Mt. Royal Estates Association, nor its owners/ members will be responsible for the loss of member installed improvements in the event of transfer, reclamation, or reassignment of boat docking spaces. Permanent docks, bulkheads, sheds or other installations, whether erected by the Association or individual member, may not be destroyed, removed, or altered except as approved in writing by the Association.
20. Boats docking at the Association docks should tie up only at designated spaces and in such a manner as not to interfere with the use by others.
21. All of the Protective Covenants and Restrictions and agreements herein contained shall continue until amended by the Grantor or Association in full force and effect, and shall apply to all resale purchasers.

IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal on OCTOBER 28, 1982.

Attest: Debra P. Bost  
 Secretary

Signed, sealed and delivered  
 in the presence of:  
Janet L. Curtis  
Susan Pausche

BY: C. Paul Wilcox  
 PRESIDENT



(Corporate Seal)

STATE OF FLORIDA  
 COUNTY OF PUTNAM

Before me personally appeared C. Paul Wilcox and Debra P. Bost  
 , President and Secretary

respectively of above named corporation under the laws of the aforesaid State, to me known to be the persons described in and who executed the foregoing conveyance and severally acknowledged the execution thereof to be their act and deed as such officers, for the uses and purposes therein mentioned; and that they affixed thereto the official seal of said corporation, and the said instrument is the duly authorized act and deed of said corporation. Given under my hand and seal official on OCTOBER 28, 1982.

Simona V. Berryman  
 Notary Public

My Commission Expires: \_\_\_\_\_  
 Notary Public, State Of Florida At Large  
 My Commission Expires June 6, 1986

Prepared by: Debra P. Bost, Secretary  
 P. O. Box 8116  
 Jacksonville, Florida 32239