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✓ Prepared by/Return To:
William E. Shannon, Esq.
4500 PGA Boulevard, Suite 400
Palm Beach Gardens, Florida 33418

FIRST AMENDMENT TO
THE DECLARATION OF COVENANTS AND RESTRICTIONS
FOR TEQUESTA OAKS

THIS FIRST AMENDMENT to the Declaration of Covenants and Restrictions for Tequesta Oaks is made this 18th day of July, 1997 by Tequesta Oaks Development Company, a Florida corporation ("Developer"), and by the Tequesta Oaks Homeowners Association, Inc., a Florida corporation not-for-profit ("Association")

R E C I T A L S

WHEREAS, the Developer and the Association have recorded the original Declaration of Covenants and Restrictions for Tequesta Oaks ("Declaration") in Official Record Book 9841, commencing at Page 1791, of the public records of Palm Beach County, Florida; and

WHEREAS, pursuant to Article XVI of the Declaration, the Developer has the right to amend the Declaration prior to the date of closing of the first conveyance of an Unit by the Developer to an owner, other than the Developer; and

NOW THEREFORE, the Developer, with the consent and joinder of the Association, does hereby make the following amendment to the Declaration:

1. Article VII, Paragraph 1A shall be amended, enlarged, and restated as follows:

"1. Association's Responsibility.

"A. Common Areas. The Association shall maintain and keep in good repair the Common Areas. The maintenance of the Common Areas shall include, without limitation, maintenance, repair, and replacement, subject to any insurance then in effect, of all plantings and sodding of Common Area road rights-of-way; all perimeter plantings and sod; right-of-way perimeter, and

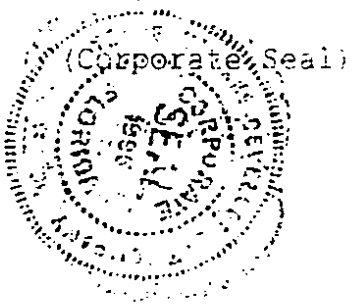
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other Association irrigation facilities and pumps; road and identification signage; drainage easements and other easements; drainage facilities and water control structures; sidewalks located within rights-of-ways; sod, landscaping and other flora located on the Common Areas; and other structures and improvements situated upon the Common Area. The cost to the Association of maintaining the Common Areas shall be assessed equally among the Unit Owners, as part of the Association Expenses pursuant to the provisions of this Declaration. The Association shall also be responsible for the maintenance of the landscaped portions of the public road rights-of-way which lie within the Common Areas or adjacent to, but outside of the Common Areas, and for the maintenance, replacement, and repair of any Townhouse Unit driveway paver block which may lie within the public road rights-of-way. Finally, the Association shall maintain the landscape and irrigation located adjacent to the front entries of each Unit. See Exhibit "D" for the typical Unit maintenance responsibilities to be performed by the Association." (Additions underlined.)

2. This amendment will be binding on all persons, their heirs, successors, and assigns having any right, title, or interest in or to the property previously submitted to the Declaration, and shall inure to the benefit of each Owner (as defined in the Declaration).

3. All terms, conditions, covenants, restrictions, and provisions of the Declaration, which are not hereby modified shall be and remain in full force and effect.

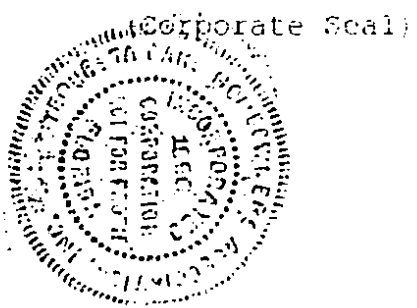
IN WITNESS WHEREOF this First Amendment to the Declaration of Covenants and Restrictions for Tequesta Oaks was signed the date first above written.



TEQUESTA OAKS DEVELOPMENT COMPANY

By: Robert A. Kairalla P.
Robert A. Kairalla, President

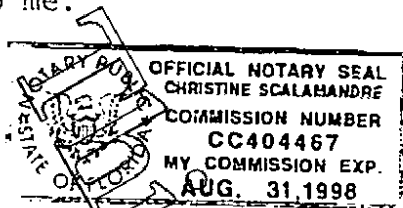
TEQUESTA OAKS HOMEOWNERS ASSOCIATION, INC.



By: Charles H. Hathaway, Jr.
Charles H. Hathaway, President

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 18th day of July, 1997 by Robert S. Kairalla, President of Tequesta Oaks Development Company, a Florida corporation, on behalf of the corporation. He is personally known to me.



Christine Scalamanovic
Notary Public
Name: Christine Scalamanovic
Commission #: CC404467
Commission Expires: Aug 31, 1998

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 18th day of July, 1997 by Charles H. Hathaway, President of Tequesta Oaks Homeowners Association, Inc., a Florida corporation not for profit, on behalf of the corporation. He is personally known to me.



Christine Scalamanovic
Notary Public
Name: Christine Scalamanovic
Commission #: CC404467
Commission Expires: Aug 31, 1998

Certified Copy

JOINDER OF MORTGAGEE

COMMUNITY SAVINGS, F.A. hereby consents to and joins in the First Amendment to the Declaration of Covenants and Restrictions for Tequesta Oaks for the purpose of acknowledging and consenting to the specific provisions thereunder relating to Tequesta Oaks.

IN WITNESS WHEREOF, the undersigned has set its hand and seal this 18 day of JULY, 1997.

Witnesses:

COMMUNITY SAVINGS, F.A.

Chancellor
Name: Chancellor

By: Cecil F. Howard, Jr.
Cecil F. Howard, Jr., Sr. V.P.

Shirley Jones
Name: Shirley Jones

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 18 day of JULY, 1997 by Cecil F. Howard, Jr. the Senior Vice President of COMMUNITY SAVINGS F.A., on behalf of the Association. He is personally known to me ~~or has produced~~ as identification and has not taken an oath.



SHIRLEY NICHOLS
MY COMMISSION # CC361997 EXPIRES
April 2, 1998
BONDED T-93 TROY FARM INSURANCE, INC.

Shirley Nichols
Notary Public
Name: _____
Commission #: _____
Commission Expires: _____