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RZ Please Return to:
PETERSON MYERS, CRAIG CREWS, DEPT. 1000
P.O. Box 1079 Lake Wales, Florida 33853

THIS INSTRUMENT PREPARED BY C. B. MYERS, JR.
ON 05/11/93 AT 10:00 AM IN WINTER HAVEN, FLORIDA
FOR THE CENTRAL ADVERTISING SERVICE, INC.

EXHIBIT "C-1"

DECLARATION OF COVENANTS AND RESTRICTIONS OF LILY
LAKE GOLF & RV RESORT, PHASE I

KNOW ALL MEN BY THESE PRESENTS: THAT WHEREAS, Jerry C. Scarborough and Marilyn L. Scarborough, his wife, are now the owners of all of the lots shown on the plat of LILY LAKE GOLF & RV RESORT, PHASE I, Polk County, Florida, according to the plat thereof recorded in Plat Book 86, pages 4 & 5, of the public records of Polk County, Florida; and,

WHEREAS, Jerry C. Scarborough and Marilyn L. Scarborough, his wife, are developing the property shown on said plat and are desirous of placing certain covenants and restrictions on the real property described above, said covenants and restrictions to run with the title to the aforesaid lots.

NOW, THEREFORE, for and in consideration of the premises and for other good and valuable considerations, the said Jerry C. Scarborough and Marilyn L. Scarborough, his wife, hereinafter known as the "Developer", does hereby for itself, and its successors and assigns, restrict the use, as hereinafter provided, of all the lots shown on and which are a part of the aforesaid real property and the Developer does hereby place upon said lots certain covenants and restrictions as follows:

1. Said lots shall be used exclusively as a recreational vehicle site. All lots shall be reserved and restricted for recreational vehicle sites and recreational vehicles, including within such category, "Park Model" recreational vehicles of five hundred square feet (500') or less, modern travel trailers, motor homes and other similar types of recreational vehicles. Lot owners, their guests, successors and assigns are prohibited from erecting or placing on any lot any permanent or semi-permanent structure of which prohibited structures include, without limitation, the following:

a. Screen rooms, carports, metal awnings or any type of permanent extended overhangs or attached structures may not be constructed without the prior approval of the LILY LAKE PROPERTY

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hereinafter known as Association, and subject to the criteria set forth in the Rules and Regulations of the Association. All recreational vehicles, other than "park models" shall not remove axles, wheels, tongues or in any way create a "permit" setup. In addition, all units other than park models are prohibited from adding any attached structure, screen room, carports, metal awnings or any type of permanent extended overhang and must remain in a readily moveable or mobile condition. In addition, any attached structure, screen rooms, carports, metal awnings or any type of permanent extended overhangs must be of the same color and basic exterior covering as the recreational vehicle unit located on the lot or in the alternative the recreational vehicle must be covered with additional material of the same color and basic exterior covering as any attached structures. Furthermore, all recreational vehicle units and any attached structures, screen rooms, carports, metal awnings or any type of permanent extended overhangs must have a roof line which is contiguous to the original recreational vehicle unit or in the alternative, "roofovers" are allowed to completely cover the existing units.

b. Travel trailers longer than Forty-three (43) feet or wider than Twelve (12) feet in their fully installed condition or which are not self contained (permissible structures must include own water supply, holding tank, LP gas) notwithstanding that any county, state or federal government or agency identifies or licenses such trailers prohibited hereunder as "recreational vehicles";

c. Mobile homes;

d. Any structure which cannot be transported within the pulling vehicle or the vehicle installed on the unit itself;

e. Any tent type folding trailers or folding tents not mounted on wheels.

f. Pop-up travel trailers.

g. Pickup campers.

h. Any structure designed, intended or used as permanent living quarters. Provided, this paragraph is not intended to prohibit or limit the utilization of otherwise

permissible recreational vehicles as described above which might also ancillary have to utilize sewer and water facilities provided at the lot sites. No recreational vehicle shall be placed on a lot without having the advance approval of the Association. Said approval may be given by a duly authorized representative or agent of the Association.

2. Tables, benches, and mobile grills may be erected, however, no other personal property, except as provided in paragraph one (1) above, shall be permitted to remain where it can be seen by other lot owners or visitors to the area, except when the site is actually in use. Provided further, the foregoing shall not apply to any permissible recreational vehicle which may be allowed to remain on the lot even though said lot is not in use.

3. Free standing utility sheds may be placed on the aforesaid lots, however, in no event shall they exceed eighty square feet (80') in size. All such free standing utility sheds must be approved by the Association prior to being placed on the the lot.

4. No structure, either permanent or temporary, including, but not limited to, barbecue grills, utility sheds, and picnic tables, shall be located on or placed within any setback area, as now or hereafter defined by the County of Polk, except for air conditioning units and LP gas tanks.

5. Any addition to any existing concrete pad must be approved by the Association as to size, design and construction prior to the commencement of any construction thereof.

6. All lots and recreational vehicles located thereon shall be kept in a neat and attractive manner and state of repair. All trees, lawns, shrubs, plants and flowers shall be kept in a neat, attractive, cultivated and orderly manner.

7. Only one permissible recreational vehicle may be located on or maintained on each lot except as provided for in the Rules and Regulations of the Association.

8. No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that a total of two dogs, cats and other household pets may be kept, provided they are not

kept, bred or maintained for any commercial purpose, and provided they are kept under leash, if necessary, to avoid their constituting a nuisance to the neighborhood.

9. No sign of any kind shall be displayed to the public view on any lot, except one sign bearing the lot owner's name, said sign not to exceed one square foot. Notwithstanding the above, the Developer shall have the right to install uniform signs with the lot number and unit number on each lot for identification purposes. No sign shall be attached to any tree at any location in LILY LAKE GOLF & RV RESORT, PHASE I.

10. No fences, walls, or hedges shall be permitted on any lot. Nothing in this paragraph shall be construed so as to disallow the building of a perimeter fence around the overall subdivision by the developer or other areas as determined by the developer.

11. No clotheslines, mailboxes, radio and t.v. antennas or satellite dishes shall be permitted on any lot, however, recreational vehicles which are self contained and mobile may have satellite dishes if the satellite dish is located on the top or roof of the recreational vehicle and prior approval is given in writing by the Association.

12. No garbage or trash receptacles, other than those approved by the Association, shall be allowed on any lot.

13. An easement of Five Feet (5') is reserved along the side line each of each lot and Ten Feet (10') along the front and back lines of each lot for the installation and maintenance of utility services, and said easement may be used by the Developer or its successors and assigns for such installation and maintenance, as the case may be.

14. No outside toilets shall be installed or allowed on any lot.

15. No nuisance shall be allowed upon any of the aforesaid property nor any use or practice which is source of annoyance to lot owners, guests, lessees or other users of the aforesaid property, or which interferes with the peaceful possession or proper use of the property. All parts of the aforesaid property,

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including each lot and any recreational vehicle thereon, shall be kept in a clean and sanitary condition, and no rubbish, refuse or garbage shall be allowed to accumulate nor any fire hazard allowed to exist.

16. No commercial activity of any kind whatsoever shall be conducted on or from any lot in LILY LAKE GOLF & RV RESORT, PHASE I. Lot owners are prohibited from placing "for sale" signs anywhere on their lots or recreational vehicle thereon.

17. Neither the lot owners nor the Association nor their use of any property in LILY LAKE GOLF & RV RESORT, PHASE I shall interfere with the completion of the contemplated improvements or sale of said lots by Developer. The Developer may make such use of the unsold lots and the common elements as may facilitate such completion and sale including, but not limited to, maintenance of a sales office, the displaying of for sale signs, the showing of the lots for sale to prospective purchasers, and the renting of unsold lots to the general public.

18. No unlicensed vehicles, with the exception of golf carts, shall be permitted within the subdivision. Furthermore, no noisy licensed vehicles shall be permitted, and no commercial trucks shall be permitted. Only two motor vehicles may be parked at any time on the aforesaid lots.

19. Visible repair of vehicles or outboard motors, and building, rebuilding or storage of boats or recreational vehicles shall not be permitted except in areas provided by Developer. A reasonable fee will be charged for the use of the aforesaid area.

20. LILY LAKE GOLF & RV RESORT, PHASE I, is an adult park. Use is restricted to adults, however, the Association may adopt rules permitting child guests for reasonable periods.

21. The lot owner shall not permit or suffer anything to be done or kept on his lot which will increase the rate of insurance on any common property, or which will obstruct or interfere with the rights of other lot owners or annoy them by unreasonable noises, or otherwise; nor shall any lot owner commit or permit any nuisance, immoral or illegal act in or about common property.

22. No person shall use the property owned by the Association or the Developer, or any part thereof, or a lot or

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any part thereof, in any manner contrary to or not in accordance with such rules and regulations pertaining thereto as from time to time may be promulgated by the Association.

23. The initial rules and regulations are as set forth in the By-Laws of the Association. The said rules and regulations shall be deemed effective until amended, as provided by the By-Laws, however, other reasonable rules and regulations governing the use and occupancy of the aforesaid property and which do not alter or are not in contravention of any of the foregoing provisions may be made and amended from time to time by the Association in the manner provided by the Articles and By-laws of the Association.

24. The Developer shall have the right to include in any contract or deed, hereafter made, any additional covenants and restrictions which are not inconsistent with and which do not lower the standards of the covenants and restrictions set forth herein.

25. Developer shall, at such time when ninety (90%) percent of the lots in all phases of LILY LAKE GOLF & RV RESORT have been sold by the Developer, or on or before November 1, 1992, whichever date shall be sooner, convey the following facilities to the Association, to wit: streets, fences, parks, greenbelts, landscaping, signs and all other common properties which are located on the aforesaid real property.

26. The Association shall levy and collect a reasonable monthly assessment from the lot owners sufficient to cover each lot owner's proportionate share of the actual cost of operating and maintaining all common use property and facilities, providing water, electricity and garbage disposal service, sewage service, general maintenance and carrying out the duties of the Association. The Association shall also include in the said assessment a sum adequate to pay all real property taxes on the common use properties. The collection of the aforesaid sums shall be provided for in an adequate manner to assure the performance of all necessary maintenance. The assessments for expenses shall be levied in accordance with the By-Laws of the Association. The Association shall have a lien on each lot for

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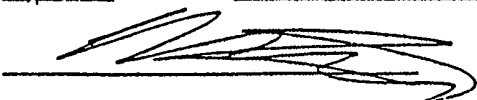
unpaid assessments, as set forth above, which are due and payable. This lien shall include interest at the highest rate provided for in the Florida Statutes at the time the lien is imposed, said interest accruing from the date said assessments are due. Upon request, a written statement shall be provided by the Association giving the assessment fees currently due on any lot in LILY LAKE GOLF & RV RESORT, PHASE I, and this statement may be relied upon by any purchaser, creditor or other interested party.


27. These covenants and restrictions shall run with the above-described real property and be binding on all lot owners, their heirs, executors, administrators, successors and assigns, including all guests and renters, and this declaration of covenants and restrictions may be amended or modified at any time by an instrument, properly acknowledged, executed by at least 90% of the property owners, and recorded in the public records of Polk County, Florida.

28. Enforcement of these restrictions (including such action or actions as may be necessary to collect the annual assessments or charges) shall be by action against any person or persons violating or attempting to violate the same, or failing to perform the same, either to restrain violation, enforce compliance or performance or to recover damages. The party enforcing the covenants and restrictions, if said party is successful and prevails in such action shall be entitled to recover, in addition to costs and disbursements, allowed by law, such sums as the court may have judged to be reasonable for the services of an attorney (including attorney's fees for the taking and handling of appeals from final judgment).

29. Invalidation of any of these covenants by judgment or court order in no way shall affect any of the provisions, which shall remain in full force and effect.

IN WITNESS WHEREOF, we have hereunto set our seals this
11th day of May, 1988.


Mary J. Bondick


JERRY Q. SCARBOROUGH

Mary J. Bondick

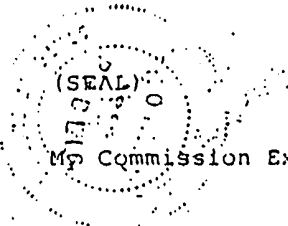
M. C. Scarborough

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STATE OF FLORIDA
COUNTY OF POLK

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgments, JERRY C. SCARBOROUGH and MARILYN L. SCARBOROUGH, his wife, named as Owners in the foregoing Declaration of Covenants and Restrictions of LILY LAKE GOLF & RV RESORT, PHASE I, and that they severally acknowledged executing the same in the presence of the two witnesses freely and voluntarily under authority duly vested in them by said corporation, for the purposes therein expressed, and that the seal affixed thereto the true corporate seal of said corporation.

WITNESS my hand and official seal at Lake Wales,
County of Polk and the State of FLORIDA,
this 11th day of May, 1988.



[Signature]
NOTARY PUBLIC/STATE OF FLORIDA

My Commission Expires: My Commission Expires June 26, 1988