

"SCHEDULE A" TO CONTRACT FOR SALE AND PURCHASE

Effective: July 2002

CONVEYANCE will be by Special Warranty Deed, subject to all restrictions, reservations, any outstanding mineral rights, easements and limitations of record, common to the subdivision, physically exist or as shown on the plat or survey thereof, including matters contained herein and attached. Grantee has made a personal inspection of the property and has had the opportunity to familiarize themselves(s) with all matters pertaining to the property as may affect their intended use. Buyer(s) accepts the property "as is", without warranty excepting matters of title. Grantor states under oath that this is not homestead property of the Grantor.

RESTRICTIONS: A copy of the Restrictions affecting the property recorded at O. R. Book 136 page 216, are attached. The provisions of these Covenants are in addition to and not in lieu of any present or future State, County, or other governmental policies or ordinances affecting land use and other matters. Purchaser should verify the latest information regarding restrictions on development, including flood information/elevations and permitting, camping and other matters before making plans for use of the property or signing this agreement. The Withlacoochee River Property Owners' Association, Inc. is inactive and has been administratively dissolved. The owners deriving use shall be responsible for the maintenance of any common facilities, areas or roadways not publicly maintained.

TAXES: The subdivision is not within a municipality, and is subject only to ad valorem taxes assessed by Madison County, Florida, whose approximate millage rate is 0.02. Florida law requires land to be assessed at its just value. Taxes on each parcel may be estimated by multiplying the millage rate by the assessment. The current year's taxes will not be prorated between the buyer and seller. The County and other governmental taxing authorities may impose impact fees and/or may impose special assessments from time to time for services such as recycling, garbage, landfill, fire and ambulance.

PROPERTY TAX DISCLOSURE SUMMARY: BUYER SHOULD NOT RELY ON THE SELLER'S CURRENT PROPERTY TAXES AS THE AMOUNT OF PROPERTY TAXES THAT THE BUYER MAY BE OBLIGATED TO PAY IN THE YEAR SUBSEQUENT TO PURCHASE. A CHANGE OF OWNERSHIP OR PROPERTY IMPROVEMENTS TRIGGERS REASSESSMENTS OF THE PROPERTY THAT COULD RESULT IN HIGHER PROPERTY TAXES. IF YOU HAVE ANY QUESTIONS CONCERNING VALUATION, CONTACT THE COUNTY PROPERTY APPRAISER'S OFFICE FOR INFORMATION.

PERSONAL INSPECTION AND ACKNOWLEDGEMENT: As evidenced by the signature(s) below, the purchaser(s) signify that they have personally inspected the parcel(s) being purchased prior to entering into this agreement. Additionally, the purchaser(s) have been provided the opportunity to review this agreement and the property plat(s), maps, including topographic data and inspect all parcel corners. The Buyer accepts the property "as is" without warranty, expressed or implied, except warranties of title as specifically set forth herein. Existing fences, trails, and roadways, may not necessarily conform with the legal description of purchaser's parcel(s) and conveyance will be subject to existing physical encroachments, if any. Any survey stakes or references proximate to the permanent ground markers can be damaged or lost. The purchaser(s) have been advised to remark all corners with their own permanent, easily recognizable markers (i.e. fenceposts). Before clearing or placing any improvements on the parcel(s), the purchaser(s) should resurvey the parcel(s) to verify the location of the parcel boundaries. Parcels may look similar and the purchaser(s) need to make sure they are on their parcel before doing any clearing or making any improvements. The property is located in an area of Florida that is associated with karst geological topography. Features of this topography often include springs and sinks. Known sinks and springs are located in the area and others may occur in the future. Radon is a naturally occurring radioactive gas that, when accumulated in a building insufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county public health unit.

FLOOD WARNING: The subdivision in which this property is located is within or nearby a flood prone area; lands in this area are known to have flooded in the past and recurrence of flooding can be expected in the future. Additional expenses for surveys, engineering, permits and special construction techniques are required when placing improvements in flood prone areas. The County Health Department, the County Office of Planning and Zoning and the Suwannee River Water Management District should be contacted to obtain the latest information regarding flood elevations and restrictions on development before making plans for the use of the property. Current HRS regulations require drain fields for traditional septic tanks to be above the 10 year flood elevation. Advanced treatment systems for lots of record currently can be utilized within the 10 year floodplain if approved by applicable governmental authority and provided the bottom of the drain field is at least 36 inches above the two (2) year floodplain. These systems require special equipment and permitting which add significantly to the overall cost of the system. In addition, annual operating permits and inspections may apply. Within the 10 year floodplain fill cannot be used to meet the minimum elevation requirements. Drain fields for both traditional and advanced treatment systems must be located 24 inches above the water table elevation at the wettest season of the year and be above 42 inches of suitable percolating soils. Regulations require all finished floor elevations to be a minimum of 1 foot above the 100 year flood elevation. The Buyer needs to independently verify that no changes have been made to the above as outlined. No guarantee is made that permits may be obtained now or in the future. It is recommended that the purchaser(s) immediately apply and obtain all desired permits for their intended use. Land parcels that have been combined, or grouped with others into parcels may not individually qualify for all permits. Any information or surveys including topographic information, two, ten and hundred year flood data and/or ground elevations on lot corners provided are believed to have been based on the National Geodetic Vertical Datum of 1929 (NGVD 29). Recent Vertical Datum reporting has been based on NAVD 88 which results in a reduction of 0.64 to 0.90 feet in the values used to represent the river levels. Utilizing the same datum results in no actual river level change only the value used to represent the level.

SPRINGS TRACT: The parcel south of Highway 6, on which Blue Springs is located, is owned by the State of Florida. Dates, times and rules of operation and charges are determined by the State or County. The Seller makes no warranties or representations regarding use of the Spring by Buyer.

IMPROVEMENTS: The initial survey of the property has been completed, any restaking or resurveying shall be the responsibility of the buyer. Obtaining any desired electric and telephone service through the appropriate utilities shall be the responsibility of each individual parcel owner. The owners deriving access and use to any private roads or common areas are responsible for all maintenance. Installation and maintenance of private wells, sewage systems and any required driveways or culverts shall be the responsibility of the individual property owner. No fill or obstruction of any nature shall be placed within any ditch, drainage system or roadway without appropriate prior approval. Contact the appropriate governmental agencies for the latest restrictions prior to any improvements, including any activities or alterations within, along or near any drainage ditches, streams, ponds, lakes, wetlands, flood prone areas, or other environmentally sensitive and/or regulated areas which may be located on and effect the use of the subject property.

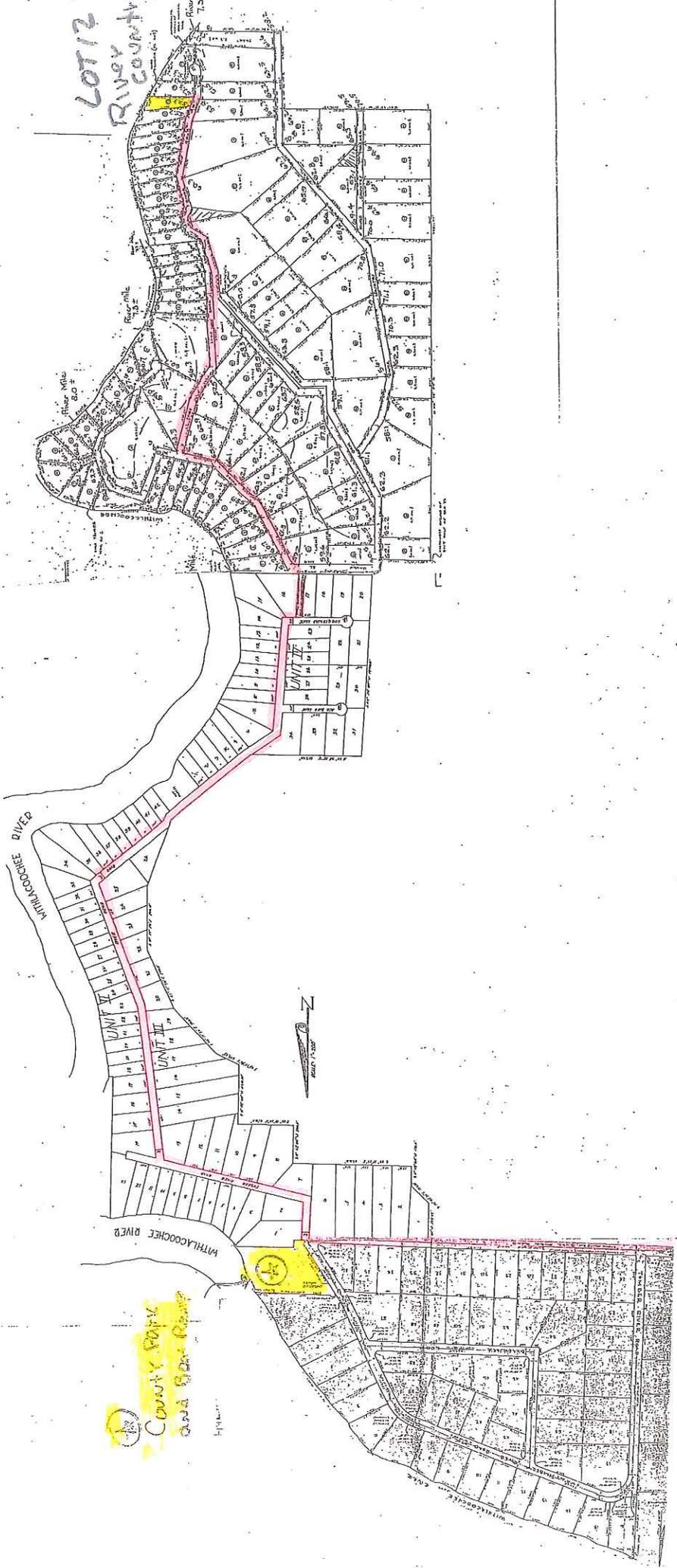
BUYER'S RECEIPT AND ACKNOWLEDGEMENT

Date: _____ BUYER: _____
BUYER: _____

BUYER(S), AS EVIDENCED BY SIGNATURE ABOVE, ACKNOWLEDGES RECEIPT OF FLOOD INFORMATION OBTAINED FROM www.SRWMDFLOODREPORT.com AND THE ABOVE REFERENCED RECORDED RESTRICTIONS

1/12

LOT 12
River County

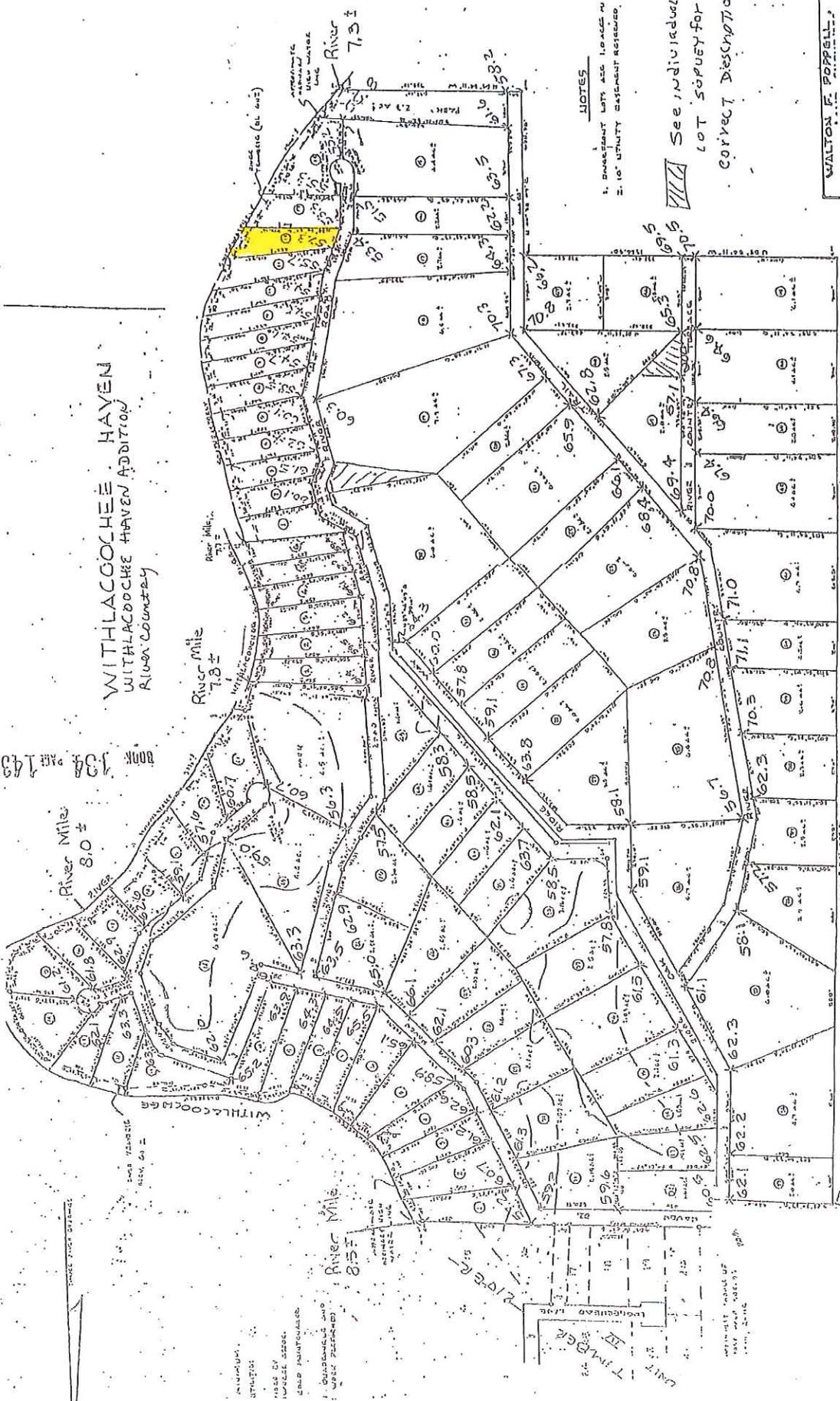


COUNTY ROAD
AND BRIDGE



WITHLACOCHEE HAVEN
WITHLACOCHEE HAVEN ADDITION
River Country

BOOK 138 PAGE 143



NOTES

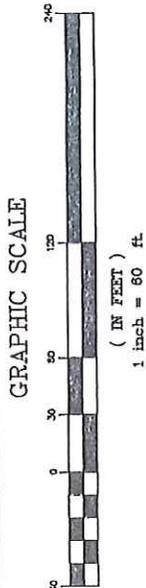
1. EXISTING LOTS, ALL LOCATIONS
2. 10' UTILITY EASEMENT RESERVED

See individual
LOT SCHEDULE FOR
CORRECT DESCRIPTION

WALTON E. POPPELL

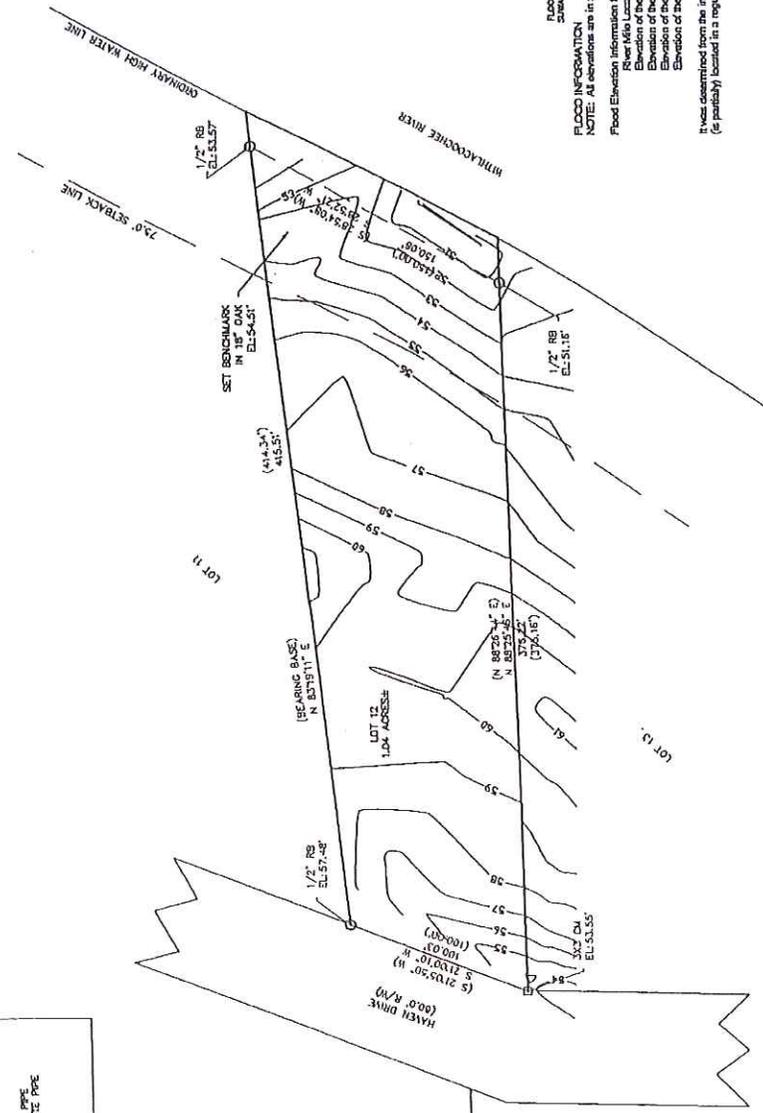
TOPOGRAPHIC SURVEY

OF LOT 12, RIVER COUNTRY, AN UN-RECORDED SUBDIVISION
LYING IN SECTION 33, T-1N; R-11E, MADISON COUNTY, FLORIDA



ASSURED BEARING BASE NORTH PROPERTY LINE

1 - BENCH 2 - 1/2" RB 3 - SET CONCRETE MONUMENT 4 - SET CONCRETE MONUMENT 2" DIA 5 - SET 1/2" IRON RODS OR IRON PIPE 6 - SET 1/2" IRON RODS OR IRON PIPE 7 - POINT OF BEGINNING 8 - POINT OF BEGINNING 9 - SUBDIVISION 10 - SUBDIVISION 11 - CENTRAL ANGLE 12 - TANGENT 13 - TANGENT 14 - TANGENT 15 - TANGENT 16 - TANGENT 17 - TANGENT 18 - TANGENT 19 - TANGENT 20 - TANGENT 21 - TANGENT 22 - TANGENT 23 - TANGENT 24 - TANGENT 25 - TANGENT 26 - TANGENT 27 - TANGENT 28 - TANGENT 29 - TANGENT 30 - TANGENT 31 - TANGENT 32 - TANGENT 33 - TANGENT 34 - TANGENT 35 - TANGENT 36 - TANGENT 37 - TANGENT 38 - TANGENT 39 - TANGENT 40 - TANGENT 41 - TANGENT 42 - TANGENT 43 - TANGENT 44 - TANGENT 45 - TANGENT 46 - TANGENT 47 - TANGENT 48 - TANGENT 49 - TANGENT 50 - TANGENT 51 - TANGENT 52 - TANGENT 53 - TANGENT 54 - TANGENT 55 - TANGENT 56 - TANGENT 57 - TANGENT 58 - TANGENT 59 - TANGENT 60 - TANGENT 61 - TANGENT 62 - TANGENT 63 - TANGENT 64 - TANGENT 65 - TANGENT 66 - TANGENT 67 - TANGENT 68 - TANGENT 69 - TANGENT 70 - TANGENT 71 - TANGENT 72 - TANGENT 73 - TANGENT 74 - TANGENT 75 - TANGENT 76 - TANGENT 77 - TANGENT 78 - TANGENT 79 - TANGENT 80 - TANGENT 81 - TANGENT 82 - TANGENT 83 - TANGENT 84 - TANGENT 85 - TANGENT 86 - TANGENT 87 - TANGENT 88 - TANGENT 89 - TANGENT 90 - TANGENT 91 - TANGENT 92 - TANGENT 93 - TANGENT 94 - TANGENT 95 - TANGENT 96 - TANGENT 97 - TANGENT 98 - TANGENT 99 - TANGENT 100 - TANGENT	1 - BENCH 2 - 1/2" RB 3 - SET CONCRETE MONUMENT 4 - SET CONCRETE MONUMENT 2" DIA 5 - SET 1/2" IRON RODS OR IRON PIPE 6 - SET 1/2" IRON RODS OR IRON PIPE 7 - POINT OF BEGINNING 8 - POINT OF BEGINNING 9 - SUBDIVISION 10 - SUBDIVISION 11 - CENTRAL ANGLE 12 - TANGENT 13 - TANGENT 14 - TANGENT 15 - TANGENT 16 - TANGENT 17 - TANGENT 18 - TANGENT 19 - TANGENT 20 - TANGENT 21 - TANGENT 22 - TANGENT 23 - TANGENT 24 - TANGENT 25 - TANGENT 26 - TANGENT 27 - TANGENT 28 - TANGENT 29 - TANGENT 30 - TANGENT 31 - TANGENT 32 - TANGENT 33 - TANGENT 34 - TANGENT 35 - TANGENT 36 - TANGENT 37 - TANGENT 38 - TANGENT 39 - TANGENT 40 - TANGENT 41 - TANGENT 42 - TANGENT 43 - TANGENT 44 - TANGENT 45 - TANGENT 46 - TANGENT 47 - TANGENT 48 - TANGENT 49 - TANGENT 50 - TANGENT 51 - TANGENT 52 - TANGENT 53 - TANGENT 54 - TANGENT 55 - TANGENT 56 - TANGENT 57 - TANGENT 58 - TANGENT 59 - TANGENT 60 - TANGENT 61 - TANGENT 62 - TANGENT 63 - TANGENT 64 - TANGENT 65 - TANGENT 66 - TANGENT 67 - TANGENT 68 - TANGENT 69 - TANGENT 70 - TANGENT 71 - TANGENT 72 - TANGENT 73 - TANGENT 74 - TANGENT 75 - TANGENT 76 - TANGENT 77 - TANGENT 78 - TANGENT 79 - TANGENT 80 - TANGENT 81 - TANGENT 82 - TANGENT 83 - TANGENT 84 - TANGENT 85 - TANGENT 86 - TANGENT 87 - TANGENT 88 - TANGENT 89 - TANGENT 90 - TANGENT 91 - TANGENT 92 - TANGENT 93 - TANGENT 94 - TANGENT 95 - TANGENT 96 - TANGENT 97 - TANGENT 98 - TANGENT 99 - TANGENT 100 - TANGENT
---	---



FLOOD ELEVATION INFORMATION PROVIDED BY
SUNSHINE RIVER WATER MANAGEMENT DISTRICT

FLOOD INFORMATION
NOTE: All elevations are in feet above mean sea level (MSL)

Flood Elevation Information for the
River Mile Location Number: 02
(MSL)
Elevation of the FLOOD OF RECORD: 02
(MSL)
Elevation of the 100-YEAR FLOOD: 02
(MSL)
Elevation of the 25-YEAR FLOOD: 02
(MSL)

It was determined from the information provided that this property (S) (A) (N) (P) (is partially) located in a regulatory floodway zone.

ELEVATIONS BASED ON FLORIDA DOT BENCHMARK
AT STATE ROAD No. 9 & WILLAGOOCHEE RIVER
BASED ON U.S.L. (8157)

WALTON F. POPPELL, INC.
LAND SURVEYORS

NOTE: NO TITLE OPINION OR ABSTRACT PROVIDED THEREIN MAY BE OTHER INSTRUMENTS OF RECORD THAT COULD AFFECT THIS PROPERTY	DATE OF SURVEY 7/15/02	SURVEYOR WALTON F. POPPELL	LICENSE NO. 14414
DATE OF RECORDING 7/15/02	COUNTY MADISON	TOWNSHIP T-1N	RANGE R-11E
SECTION 33	PLAT 14414	BOOK 24279	PAGE 24

DECLARATION AND CERTIFICATION IS MADE TO THE
MORTGAGE HOLDER OF THIS SURVEY AND IS NOT
TRANSFERABLE TO ADDITIONAL INSTITUTIONS OR
SUBSEQUENT OWNERS.

NOTE: NOTHING LOCATED UNDERGROUND
NO UNRECORDED INSTRUMENTS

I certify that I am a duly licensed professional surveyor in the State of Florida, and that I am the author of the above-mentioned survey. I have read the above-mentioned plat and certify that it is a true and correct representation of the survey as conducted by me or under my direct supervision and that I am not a party to any other survey of the same premises which is in conflict with the above-mentioned survey.

WALTON F. POPPELL, INC.
7/15/02

3/12

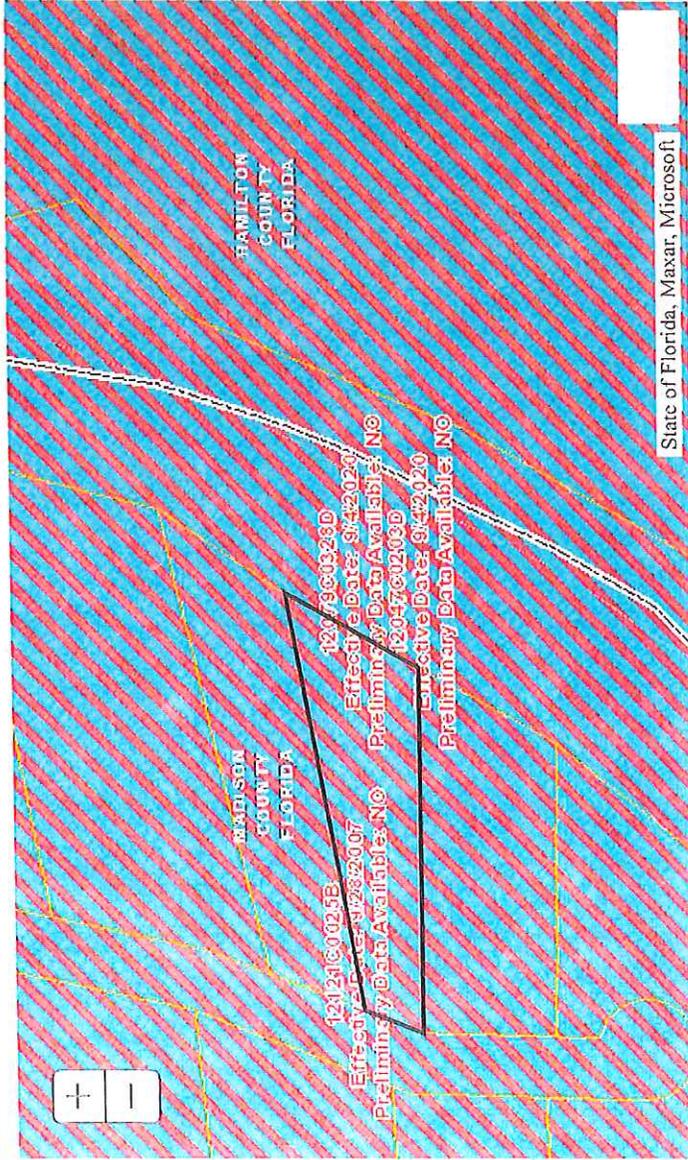
EFFECTIVE FLOOD INFORMATION REPORT

Location Information

County: MADISON
 Parcel: 33-1N-11-6233-003-012
 Flood Zone: AE FW
 Flood Risk: HIGH

1% Annual Chance Base Flood Elev* 68.8 (feet)
 10% Annual Chance Flood Elev* 63 (feet)
 50% Annual Chance Flood Elev* 52.4 (feet)

* Flood Elevations shown on this report are in NAVD 88 and are derived from FEMA flood mapping products, rounded to the nearest tenth of a foot. For more information, please see the note below



Legend with Flood Zone Designations

- 1% Flood - Floodway (High Risk)
- 1% Flood - Zone AE (High Risk)
- 1% Flood - Zone A (High Risk)
- 1% Flood - Zone VE (High Risk)
- 0.2% Flood-Shaded Zone X (Moderate Risk)
- Area Not Included
- SFHA Decrease
- SFHA Increase
- Depressions
- Base Flood Elevations (BFE)
- Cross Sections
- County Boundaries
- FIRM Panel Index
- Parcels
- River Marks
- Wetlands

Supplemental Information

Watershed: Withlacoochee | Map Effective Date: 9/4/2020 | Special Flood Hazard Area: Yes

FIRM Panel(s): 12079C0328D

Anywhere it can rain, it can flood.
 Know your risk.



www.srwmdfloodreport.com

The information herein represents the best available data as of the effective map date shown. The Federal Emergency Management Agency (FEMA) Flood Map Service Center (<https://msc.fema.gov>) maintains the database of Flood Insurance Studies and Digital Flood Insurance Rate Maps, as well as additional information such as how the Base Flood Elevations (BFEs) and/or floodways have been determined and previously issued Letters of Map Change. Requests to revise flood information may be provided to the District during the community review period on preliminary maps, or through the appropriate process with FEMA Change Your Flood Zone Designation | FEMA.gov. Information about flood insurance may be obtained at (<https://www.floodsmart.com>)

4/12

Base Flood Elevation (BFE)

The elevation shown on the Flood Insurance Rate Map for Zones AE, AH, A1-A30, AR, AO, V1-V30, and VE that indicates the water surface elevation resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year.

A

Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.

AE, A1-A30

Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. In most instances, base flood elevations derived from detailed analyses are shown at selected intervals within these zones.

AH

Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Usually areas of ponding with flood depths of 1 to 3 feet. Base Flood Elevations are determined.

AO

Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Usually areas of sheet flow on sloping terrain with flood depths of 1 to 3 feet. Base Flood Elevations are determined.

Supplemental Information:

10%-chance flood elevations (10-year flood-risk elevations) and 50%-chance flood elevations (2-year flood-risk elevations), are calculated during detailed flooding studies but are not shown on FEMA Digital Flood Insurance Rate Maps (FIRMs). They have been provided as supplemental information in

AE FW (FLOODWAYS)

The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood (1% annual chance flood event). The floodway must be kept open so that flood water can proceed downstream and not be obstructed or diverted onto other properties.

Please note, if you develop within the regulatory floodway, you will need to contact your Local Government and the Suwannee River Water Management District prior to commencing with the activity. Please contact the District at 800.226.1066.

VE

Areas with a 1% annual chance of flooding over the life of a 30-year mortgage with additional hazards due to storm-induced velocity wave action. Base Flood Elevations (BFEs) derived from detailed analyses.

X 0.2 PCT (X Shaded, 0.2 PCT ANNUAL CHANCE FLOOD HAZARD)

Same as Zone X; however, detailed studies have been performed, and the area has been determined to be within the 0.2 percent annual chance floodplain (also known as the 500-year flood zone). Insurance purchase is not required in this zone but is available at a reduced rate and is recommended.

X

All areas outside the 1-percent annual chance floodplain are Zone X. This includes areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1% annual chance stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 1% annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone. Insurance purchase is not required in these zones.

LINKS FEMA:

<http://www.fema.gov>

SRWMD:

<http://www.srwmd.state.fl.us>

CONTACT SRWMD

9225 County Road 49
Live Oak, FL 32060

(386) 362-1001

Toll Free:

(800) 226-1066

5/12

RIVER COUNTRY

DECLARATION OF RESTRICTIONS AND PROTECTIVE COVENANTS

KNOW ALL MEN BY THESE PRESENTS: That this Declaration of Restrictions and Protective Covenants is made and entered into this 14th day of September, A. D., 1982, by River Country of Madison, Inc., a Florida Corporation hereinafter referred to as the "Developer".

W I T N E S S E T H:

WHEREAS, the Developer is the owner of certain real property in Madison County, Florida, which is more particularly described as: (SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF) and

NOW, THEREFORE, the Developer hereby declares that all of the properties described above shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, which are for the purpose of protecting the value and the desirability of, and which shall run with, the real property and be binding on all parties having any right, title or interest in the described property or any part thereof, and heirs, successors, and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I

DEFINITIONS

Section 1. "Association" shall mean and refer to the Withlacoochee River Property Owner's Association, Inc., its successors and assigns.

Section 2. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of fee simple title to any lot which is a part of the properties, including contract buyers, but excluding those who have such interest merely as security for the performance of an obligation.

Section 3. "Properties" shall mean and refer to that certain real property hereinbefore described, and such additions thereto as may hereafter be brought within the jurisdiction of the Association as provided in Article VI.

Section 4. "Common Areas" shall mean all real properties owned by the Association for the common use and enjoyment of the owners.

Section 5. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map or plat of the properties.

Section 6. "Member" shall mean and refer to all those owners who are members of the Association as provided in Article III hereof.

Section 7. "Developer" shall mean and refer to River Country of Madison, its heirs, successors and assigns.

ARTICLE II

PROPERTY RIGHTS

Section 1. Owner's Easements of Enjoyment. Every owner shall have a right and easement of enjoyment in and to the Common Areas and the right to ingress and egress over all private roads within the properties, which rights shall be appurtenant to and shall pass with the title to every lot subject to the following provisions:

(a) The right of the Association to adopt and publish rules and regulations governing the use of the Commons Area or properties owned or maintained by the Association and the personal conduct of the members and their guests thereon, and to establish penalties for the infraction thereof;

(b) The right of the Association to dedicate or transfer all or any part of the Common Areas or private roads to any public agency, authority or utility for such purpose and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument signed by two-thirds (2/3) of each class of members agreeing to such dedication or transfer has been recorded.

Section 2. Delegation of Use. Any owner may delegate, in accordance with the Bylaws, his right of enjoyment to the Common Areas or private roads to the members of his family, his tenants, his guests or contract purchasers who reside on the property.

ARTICLE III

MEMBERSHIP AND VOTING RIGHTS

Section 1. Every owner of a lot 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 which is subject to assessment.

Section 2. The Association shall have two classes of voting membership:

Class A. Class A members shall be all owners with the exception of the developer and shall be entitled to one vote for each lot owned. 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 among themselves determine, but in no event shall more than one vote be cast with respect to any lot.

Class B. Class B members shall be the Developer and shall be entitled to four (4) votes for each lot owned. The class B membership shall cease and become converted to Class A membership within one year after the date of sale and transfer of title to the first lot. The developer shall within one year from the date of the sale of the first lot relinquish voting control of the Association regardless of the number of lots then owned by the Developer. Provided, however, from and after one year from the date of sale of the first lot and until December 31, 1985, or until the Developer has sold 75% of the lots, whichever shall first occur, the Developer shall retain the right to cast 49% of the total votes outstanding. During such time the lot owners shall be entitled only to cast 51% of the total votes outstanding. From and after December 31, 1985, or the date on which the Developer shall have sold 75% of the lots, whichever shall first occur, the lot owners and developer, respectively, shall be entitled to one vote for each lot owned.

ARTICLE IV

COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. The developer, for each lot owned within the properties hereby covenants, and each owner of any lot by acceptance of a deed therefore, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) annual assessments or charges, and (2) special assessments for capital improvements, such assessments to be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs and reasonable attorney's fee, shall be charge on the land and shall be a continuing lien upon the property against which each such assessment is made. Each such assessment together with interest costs shall also be the personal obligation of the person who was the owner of such property at the time when the assessment fell due.

Section 2. Purpose of Assessments. The assessments levied by the Assoc. shall be used exclusively to promote the recreation, health, safety and welfare of the residents in the properties and for the improvements and maintenance of the private roads and Common Areas situated on the properties, including, but not limited to:

(a) Payment of operating expenses of said Association, which shall include payment of insurance premiums on all insurance hereinafter acquired by the Association.

(b) Lighting, improvement and beautification of access ways and easement areas, and the acquisition, maintenance, repair and replacement of directional markers, signs and traffic control devices.

(c) Management, maintenance, improvement and beautification of all roads, parks, lakes, ponds, buffer strips, recreation areas and facilities.

(d) Doing any other thing necessary or desirable, in the judgment of the said Association, to keep the properties neat and attractive or to preserve or enhance the value of the properties herein, or to eliminate fire, health, or safety hazards, which in the judgment of the said Association, may be of general benefit to the owners or occupants of lands included in the development.

(e) Repayment of funds and interest thereon, borrowed by the Association.

(f) Assume maintenance responsibility of roads as per Plat Book 1 Page T public records of Madison County, Florida, until such time as county assumes responsibility, if ever.

Section 3. Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first lot to an owner, the maximum annual assessment shall be twenty-five dollars (\$25.00) per lot.

(a) 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 each year not more than ten percent (10%) above 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 ten percent (10%) by a vote of two-thirds (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 at an amount not in excess of maximum.

Section 4. Special Assessment for Capital Improvements. In addition to the annual assessments 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 cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Areas or private roads, 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.

Section 5. Notice and Quorum for Any Action Authorized Under Sections 3 and 4. Written notice of any meeting called for the purpose of taking any action authorized under Sections 3 and 4 shall be sent to all members not less than 30 days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cash 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 one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than 30 days following the preceding meeting.

8/12

Section 6. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all lots and may be collected on an annual or more frequent basis.

Section 7. Date of Commencement of Annual Assessments; Due Dates. The annual assessments provided for herein shall commence as to all lots on the first day of the month following the conveyance of the first lot to the owner or the sale of the first lot under agreement for deed. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each lot at least thirty (30) days in advance of each annual assessment period. 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 of the Association setting forth whether the assessments on a specified lot have been paid.

Section 8. Effect of Non-Payment of Assessments; Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the maximum rate then permitted under Florida Law. The Association may bring an action at law against the property. No owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the Common Areas or roads or abandonment of his lot.

Section 9. Subordination of the Lien to Mortgage. The lien of the assessments provided for herein shall be subordinated to the lien of any first mortgage. Sale or transfer of any lot shall not affect the assessment lien. However, the sale or transfer of any lot 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 from liability for any assessment thereafter becoming due or from the lien thereof.

ARTICLE V

RESTRICTIVE COVENANTS

No noxious or offensive activity shall be carried on upon the herein described property, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the owners of nearby property.

No hunting or discharge of firearms shall be permitted upon the herein described property.

Travel trailers, campers, motor homes, and tents shall not be permitted to remain on any lot permanently, but may be used temporarily.

Trash, junk, garbage, and abandoned automobiles shall be removed from any lot at the expense of the owner, if not removed by the owner within thirty (30) days of notice from the developer or his agent.

Permanent dwellings shall have a ground floor of at least 500 square feet exclusive of open porches or garages. All construction shall be of new or quality material and must be completed within a reasonable period of time. All improvements to the property shall be done and maintained in a neat and attractive manner, i.e., fences, barns, stalls, etc.

PORTIONS OF THIS SUBDIVISION ARE LOCATED IN A FLOOD PRONE AREA, DUE TO THE PROXIMITY OF THE RIVER. IT IS SUGGESTED THAT THESE AREAS BE TAKEN INTO CONSIDERATION WHEN BUILDING ANY PERMANENT STRUCTURE.

ARTICLE VI

BOOK 136 PAGE 219

PROPERTY SUBJECT TO THIS DECLARATION

Section 1. Existing Property. The real property which is, and shall be held, transferred, sold, conveyed and occupied subject to this Declaration is located in Madison County, Florida, and has been hereinbefore described.

9/12

Section 2. Additions to Existing Property. Additional land may become subject to this Declaration by recordation of additional or supplemental Declarations containing essentially the same substance as the instant Declaration, in the sole discretion of the Developer. Any subsequent or supplemental Declaration of Restrictions and Protective Covenants shall interlock all rights or members to the Association to the end that all rights resulting to members of the Association shall be uniform as between all lands or properties covered hereby.

Section 3. General Provisions Regarding Additional Property. In the event additional property is added to the terms and provisions of this Declaration of Restrictions and Protective Covenants, no addition shall revoke or diminish the rights of the owners of the properties to the utilization of the common property and private roads as established hereunder, except to grant to the owners of the properties being added the right to use the common properties and private roads as established hereunder.

ARTICLE VII

AMENDMENT BY DEVELOPER

The Developer reserves and shall have the sole rights to amend these Covenants and Restrictions for the purpose of curing any ambiguity in or any inconsistencies between the provisions contained herein.

ARTICLE VIII

ADDITIONAL COVENANTS AND RESTRICTIONS

No property owner, without the prior written approval of the Developer, may impose any additional covenants or restrictions on the properties or any additions thereto as may hereinafter be made pursuant to Article VI hereof.

ARTICLE IX

GENERAL PROVISIONS

Section 1. Enforcement. The Association or any owner shall have the right to enforce by any proceedings at law, or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Association or by any owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 2. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provision which shall remain in full force and effect.

Section 3. Amendment. The covenants and restrictions of this Declaration shall run with and bind the land for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be amended during the first twenty (20) year period by an instrument signed by not less than ninety percent (90%) of the owners, and thereafter, by an instrument signed by not less than seventy-five (75%) of the owners. An amendment must be recorded.

IN WITNESS WHEREOF, the undersigned, being the Developer herein, has executed this Declaration this 14th day of September, 1982.

WITNESSES:

RIVER COUNTRY OF MADISON, INC.

Marcia A. Bean

BY: W.C. Sullivan
As President

Blanche A. Hardee

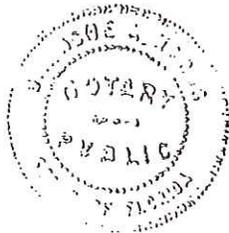
ATTEST: Cary A. Hardee
As Secretary

(CORPORATE SEAL)

STATE OF FLORIDA
COUNTY OF MADISON

BEFORE ME, the undersigned authority, an officer duly authorized to administer oaths and take acknowledgements, personally appeared W. C. SULLIVAN and CARY A. HARDEE, well known to me to be the President and Secretary, respectively of the corporation executing the Declaration of Restrictions and Protective Covenants described in the foregoing instrument, and that they severally acknowledged executing the same in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in them by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and seal in the County and State last aforesaid this 14th day of September, 1982.



Blanche A. Hardee

NOTARY PUBLIC
STATE OF FLORIDA AT LARGE
My Commission Expires:

Notary Public, State Of Florida At Large
My Commission Expires July 14, 1986

Legal Description of River Country

Commence at the Northwest corner of the East half of the West half of Section 33, Township 1 North; Range 11 East, Madison County, Florida said point also being the POINT OF BEGINNING, from said POINT OF BEGINNING, run S 89° 20' 53" E 440.0', thence S 00° 38' 09" W 570.0', thence S 29° 43' 53" E 855.67', thence South 274.0', thence East 277.0', thence S 41° 12' 15" E 1013.72', thence N 87° 44' 09" E 55.0', thence S 02° 15' 51" E 192.34', thence S 16° 13' 13" E 312.60', thence N 50° 57' 15" E 65.10', thence S 61° 52' 16" E 40', thence N 83° 58' 36" E 379.76' to a concrete monument, continue thence N 83° 58' 36" E 40'+ to the approximate ordinary high water line of the Withlacoochee River, thence Southeasterly and Southwesterly along said river 1900'+, thence leaving said river, run N 89° 34' 11" W 20'+ to a concrete monument, continue thence N 89° 34' 11" W 753.10', thence N 00° 38' 09" E 658.58', thence N 89° 34' 11" W 1326.98', thence N 00° 38' 09" E 3951.49' to the POINT OF BEGINNING.