

INTRODUCTION TO THE GUIDE

The primary objective of this guide is to assist residents in understanding and appreciating the rules as well as the responsibilities involved in living in a Deed-Restricted Community.

Our objective at RiverLane Management, in preparing this guide, is to respond to the day-to-day requests, clarification of Association policies, convenience and availability of forms and to improve enjoyment and harmony within the Community.

Additional copies of the guide, forms, or individual topic sheets are available by calling the Management Office at 904-642-7547, or by visiting the Association's Website at www.WaterleafHOA.com.

PLEASE NOTE:

This Handbook is a summary of the Association documents. It should be further noted that this Handbook, although a reliable daily-use guide prepared with care and caution, **does not replace the Association documents which take precedence.**

In the event of a dispute, residents are advised to consult the detailed documents and, if necessary, obtain the benefit of legal counsel. You are advised to review, particularly, the provisions for Dispute Resolution which basically requires arbitration/mediation.

TABLE OF CONTENTS

SECTION

1.0	NEW OWNER INFORMATION SHEET
2.0	HOMEOWNER DUES AND NON-PAYMENT LATE CHARGES
2.1	Payment Options
3.0	ACCESS TO THE AMENITY CENTER
4.0	AMENITY CENTER RULES AND REGULATIONS
4.1	Pool Rules & Regulations
4.2	Amenity Center Rentals
5.0	ARCHITECTURAL GUIDELINES, CHANGES AND PROCEDURES
5.1	Builder Site Planning & Architectural Guidelines
5.2	Approved Exterior Color Schemes
6.0	TRASH COLLECTION & COMMON STANDARDS OF SERVICE
7.0	PARKING & VEHICULAR RESTRICTIONS
8.0	COMMUNITY SAFETY & SECURITY
9.0	HARASSMENT POLICY
10.0	SOCIAL MEDIA POLICY
11.0	BOARD MEETING PROTOCOL
12.0	VIOLATIONS
13.0	OFFICIAL RECORDS

SECTION 1.0

NEW OWNER INFORMATION FORM

DATE OF CLOSING: _____

PROPERTY ADDRESS: _____ JACKSONVILLE, FL 32225

UNIT OWNER NAME HOME PHONE NUMBER CELL PHONE NUMBER

UNIT OWNER NAME HOME PHONE NUMBER CELL PHONE NUMBER

ADDRESS FOR CORRESPONDENCE TO BE SENT: _____

UNIT OWNER E-MAIL ADDRESS: _____

UNIT OWNER E-MAIL ADDRESS: _____

OTHERS WHO WILL OCCUPY HOME

NAME: _____ RELATIONSHIP _____

DATE OF BIRTH: ____/____/____ PHONE # _____

NAME: _____ RELATIONSHIP _____

DATE OF BIRTH: ____/____/____ PHONE # _____

NAME: _____ RELATIONSHIP _____

DATE OF BIRTH: ____/____/____ PHONE # _____

UNIT OWNER SIGNATURE _____ DATE: _____

SECTION 2.0

HOMEOWNER DUES AND NON-PAYMENT LATE CHARGES

Maintenance Fees in the amount of \$308.00 are due on January 1st and July 1st of every year.

The Association provides statements to each Unit Owner. It is the responsibility of the Unit Owner to send the payments on time to the respective lock box. Please make your maintenance assessment payable to Waterleaf HOA and mail to the address below.

Waterleaf HOA
P.O. Box 622619
Orlando, FL 32862-2619

You may also pay your assessments online by registering for the homeowner portal at <https://rlm.cincwebaxis.com>. You may pay via the portal with Credit Card, Debit Card, E-Check, or set-up automatic withdrawals. Fees are applicable for all online payments.

Payments can also be made by dropping off a check at the Management Office located in front of the pool at 12234 Waterleaf Blvd during office hours.

Maintenance Fees not received by the fifteenth (15th) day, of January and July, will be assessed a late fee of Twenty-five Dollars (\$25.00) and an Interest Charge of One- and One-Half Percent (1.5%) monthly or Eighteen Percent (18%) annum. A Past Due Notice will be sent to the Unit Owner after the new charges are added to the Unit Owner account.

If payment or response to Past Due Notice is not received within thirty (30) days, the Unit Owner will be sent to the Association Attorney for collection. The Attorney will start the collection process and additional charges will be added to the Unit Owner ledger. Once the Unit Owner has been sent to the attorney, the Association cannot and will not negotiate any settlement with the Unit Owner. All negotiations will be imitated between the Association Attorney and the Unit **See current Collection Policy*

A non-payment action could/would result in a lien placed on the property all the way to the foreclosure process.

Any homeowner who is delinquent is urged to treat the matter seriously and to make arrangements for immediate payment to prevent any legal action.

SECTION 2.1



Dear Unit Owner:

Your Association depends on timely payments in order to operate the building. A well run and well-kept building maintains property value for its owners and retains its allure for sales, rentals and re-sales. In an effort to assist your Association in obtaining timely payments, RiverLane Management is committed to providing Unit Owners with convenient payment options to make timely payments to its Association.

The payment options include lockbox service and electronic payment options. The following is a list of the payment options RiverLane Management offers and the costs, if any, associated with the payment method:

- (1) Lockbox Payment Service: RiverLane associates itself with banks that have a department dedicated to Association Services. Among these services is the lockbox service at no cost to the Association or Unit Owner. RiverLane mails to all Unit Owners statement letters to be used by them to send payments to the designated lockbox. To ensure accurate posting to their ledger, Unit Owners must include a bottom part of the statement letter, and then mail the payment directly to the lockbox. Unit Owners receive credit for payment when it reaches the lockbox, so these payments should not be delivered to the management office.
- (2) Automatic Debit (ACH): Unit Owners may sign up for automatic debits. This option offers a free, reliable and carefree way to make payments on time by giving RiverLane, as agent for the Association(s), the authority to automatically debit their accounts.
- (3) Online Credit Card Payments: RiverLane provides online payments via its website: A Unit Owner may use any major credit card to make payment online, including Visa, Master Card, American Express and Discover. A Unit Owner will incur a processing fee on the transaction which is displayed prior to the submission of payment.
- (4) Online Debit Card Payments: Via the same online payment option on waterleafhoa.com website, a Unit Owner may use their debit card to make payments at the same processing fee as credit card payments.

Your RiverLane management team is here to serve you and your community. You may contact your property manager, Ashley, directly if you have questions or require other assistance in choosing and using the payment options that work best for you.

Sincerely,

RiverLane Management

SECTION 3.0

ACCESS TO THE AMENITY CENTER

Our neighborhood boasts a beautiful community area that includes a 56,000-gallon swimming pool, children's splash park, basketball court, playground and pool pavilion.

Hours of Operation:

9:00 AM – 8:00 PM (Summer Hours)

9:00 AM – 6:00 PM (Winter Hours)

Community Association Manager:

EMAIL: manager@waterleafhoa.com

(P) 904.642.7547

The Management Office is located in the Amenity Center.

Office Hours:

Monday through Wednesday 1:00 PM – 5:00pm

Thursday & Friday 9:00PM – 1:00PM

CLOSED SATURDAY AND SUNDAY AND HOLIDAYS

OBTAINING ACCESS CARDS

Complete the application and return it per the instructions on the form. The application is sent to the Property Manager for processing. The Property Manager will check to make sure your HOA dues are up to date and that you do not owe any violation fines and contact you when your cards have been programmed. Programmed cards can be picked up at the Management Office.

Please note, only two cards are allowed per address.

If you are an owner and you're renting out your home, per Florida Statutes, your tenant assumes your right of use for the amenities and you will no longer have access as long as you are not living within Waterleaf.

Access Card Request Form is available at www.WaterleafHOA.com and at the Management Office.

SECTION 4.0

AMENITY CENTER RULES AND REGULATIONS

In order to ensure everyone's safety and the quality of the amenities within Waterleaf there are rules in place. Please take a moment to review the following guidelines.

SECTION 4.1

POOL RULES

Use of the facilities are for residents and their guest only. Owner must be in good standing with the Association in order to have access to the pool area.

- No diving.
- No smoking.
- Swim at your own risk.
- The water feature is limited to small children only.
- Pool and access hours are as posted.
- Maximum pool capacity is posted.
- Swimmers must shower each time before entering the pool.
- Persons with infections or contagious health conditions must not use the pool.
- Children 12 years of age and under must be accompanied by an adult at all times.
- Small children must wear a proper "Swim Diaper" in all pool areas, including water feature.
- Guests must be accompanied by a resident/owner.
- **Guests are limited to 4 per family.**
- No running or rough play.
- No skateboards, roller skates, roller blades or bikes on deck around the pool.
- No large flotation devices.
- No food or drink in pool or on deck area not under roof.
- Glass and Breakable Items can be a health and safety hazard and cannot be used in the pool or pavilion areas.
- Alcoholic beverages are not allowed in the pool, deck and pavilion areas.
- Pets are prohibited in the pool deck area and pool.
- No weapons.
- No loud music or other excessive noise.
- Report theft, property damage, personal injuries and malfunctioning equipment to Property Manager at 904-642-7547.
- Proper swimming attire required. No thongs please.
- All members and guests are responsible for keeping the pool and pavilion areas neat and clean.
- Place refuse in containers provided.

- The pool and pavilion facility are owned by the members. Each member has an obligation to help make it an enjoyable experience for all.

SWIMMING POOL THUNDERSTORM POLICY

The pool monitor/operator is in control of the operation of the pool area during thunderstorms, heavy rain or inclement weather. The staff will determine whether swimming is permitted or not during the times the pool is attended. During periods of heavy rain, thunderstorms and other inclement weather the pool facilities will be closed. If heavy rain, thunder and/or lightening occur, everyone will be required to exit the pool. At first sound of thunder and/or first sighting of lightning, everyone will be required to exit the pool for a period of at least 30 minutes. At any point during the 30-minute waiting period, if thunder and/or lightening is heard or seen, the waiting period will be extended 30 minutes from the last sighting or sound.

SWIMMING POOL FECES POLICY

If contamination occurs, the pool will be closed, and the water will be shocked with chlorine to kill the bacteria. Diarrhea related incident will close the pool for a minimum of 12.75 hours. Blood, vomit and formed stool will result in a one (1) hour pool closure.

Parents should take their children to the restroom before entering the pool.

Children under three years of age and those who are not reliably toilet trained, must wear a rubber-lined swim diaper and a swimsuit over the swim diaper.

SUSPENSION AND TERMINATION OF PRIVILEGES

Privileges at the Amenity Area can be subject to suspension or termination by the Board of Directors if a resident:

- Submits false information on the application for a pass.
- Permits unauthorized use of a pass.
- Exhibits unsatisfactory behavior, deportment or appearance.
- Fails to abide by the Rules and Policies established for use of the facilities.
- Treats the personnel or employees of the facilities in an unreasonable or abusive manner.
- Engages in conduct that is improper or likely to endanger the welfare, safety or reputation of the Amenity Center or its management.

Amenity Center management may at any time restrict or suspend any resident's privileges to use any or all of the Amenity Centers when such action is necessary to protect the health, safety and welfare of other residents and their guests, or to protect the HOA's facilities from damage.

SECTION 4.2

AMENITY CENTER RENTALS

The pool area may be rented out for parties during staffed hours. The cost is \$50 for a total of 3 hours including setup and clean up, plus a \$150 refundable cleaning deposit and includes use of pavilion area, kitchen with refrigerator and use of the pool for up to 25 guests.

In order to receive the full refund of the deposit, you must do the following:

- Remove and properly dispose of all decoration and any materials used to affix them (tape, string, etc.).
- Properly bag all garbage and debris, and place in dumpster.
- Wipe down chairs and tables used for this event, as well as kitchen counters and sink.
- Ensure all furniture is returned to its original position.
- Follow all posted pool rules as well as the policies listed below.

In addition, you agree to abide by all the Association policies regarding the use of the facility including:

- No smoking or alcoholic beverages is permitted anywhere on the Amenity Center premises or surrounding areas.
- Up to 50% of main covered area and up to 50% of Amenity Center furniture may be used for the event by residents and their guests.
- The volume of live or recorded music must not violate applicable Duval County noise ordinances.
- Glass is not permitted in the facility. This includes, but not limited to, dinnerware and bottles.
- You are responsible for the behavior of your guests and for ensuring that they abide by the Pool Rules and Regulations.
- You are responsible for ensuring your guests understand they are “swimming at their own risk.”
- In accordance with Duval County Pool Permit, night swimming is not allowed.
- You are responsible for any damage caused to the pool furniture and pool facility.
- Parties may be scheduled only during normal pool hours (winter and summer hours vary).
- No GRILLING or OPEN FLAME is allowed.

Amenity Center Rental Agreement is available at www.WaterleafHOA.com and at the Management Office.

SECTION 5.0

ARCHITECTURAL GUIDELINES, CHANGES AND PROCEDURES

Waterleaf has guidelines that govern changes made to your property. The purpose is to maintain property values by assuring all visual changes stay within the overall look and feel of the community. The Architectural Review Committee consists of your fellow homeowners who have volunteered to review requests for changes to parcels.

All changes that can be seen by your neighbors or from the street require ARB approval. This includes, but is not limited to, new paint color, new landscaping and new structures. If you are in doubt, it is best to submit the request.

The Architectural Review Committee will review your request to assure that you are not over the building restriction line, blocking another neighbor's view of a preserve or lake, blocking the view for traffic, using improper materials per guidelines, or for other possible problems that might occur as a result of your improvement.

The approval of your request must be granted before you can have the job started.

If the Architectural Review Committee determines that a modification has not been approved or has not been constructed in compliance with the approved plans and specifications, the Architectural Committee is entitled to require the removal or correction of any work in place which is not in compliance with the approved plans and specifications.

Unapproved modifications may result in a violation. Failure to correct unapproved modifications may result in fines. Unpaid fines may result in a lien on the property.

The Architectural Review Committee will review your request within thirty (30) days from submission date. Approvals are valid for ninety (90) days from date of approval after which time request must be resubmitted.

Please be advised that all ARB modifications will be inspected upon completion of work.

ARB Application is available at www.WaterleafHOA.com and at the Management Office.

SECTION 5.1

WATERLEAF BUILDER SITE PLANNING AND ARCHITECTURAL GUIDELINES

ARTICLE I - BUILDING POLICIES AND RESTRICTIONS

1.1 SIZE

All single-family homes located within the Waterleaf shall have a minimum square footage as follows:

- 50-foot lots: 1400 square feet per covenants/1 700 square feet per builder agreement
- 60-foot lots: 1800 square feet per covenants/1 900 square feet per builder agreement

Minimum living space requirements for the Future Development Property shall be stated in the Supplemental Declaration annexing said property. Maximum lot coverage shall not exceed 45%.

1.2 BUILDING SETBACKS

The minimum set back requirements are as follows:

Front Set Back	Twenty feet (20')
Rear Set Back	Ten feet (10')
Side Set Back	Five feet (5')

1.3 HEIGHTS

In order to maintain the scale of the residential community, homes shall not exceed two stories in height. To allow flexibility in architectural style through sloping roofs, etc., the maximum height of a structure shall be thirty-five feet (35') above the finished floor with the exclusion of chimneys or other approved roof ornamentation.

1.4 FOUNDATIONS

To provide a base or foundation for the residences of Waterleaf, all finish floor elevations shall comply with or exceed the neighborhood grading and drainage plan prepared by Buster Hood & Associates, Inc. Heavily tree lots or lots with significant grade changes require block stem wall construction.

1.5 EXTERIOR FINISHES

Acceptable exterior finishes include full stucco, brick or stone. A combination of acceptable exterior finishes may also be used. Horizontal lap (Hardilap) siding may be used in gable and transition areas. Horizontal siding may also be used at the side and rear elevations when introduced at the front elevation in combination with stucco, brick or stone. Vertical siding is not acceptable. (Revised January 30, 2004)

1.6 ROOFS

Gable and hip roofs shall have a minimum roof slope of 6/12. Composition shingles, standing seam metal roofs, ceramic or cement roofing tiles are recommended.

Composition shingles shall be "architectural" and "fungus resistant". Light colored, green or blue colored composition shingles shall not be used within Waterleaf

Flat roofing is acceptable only in minor areas and shall not exceed fifteen percent (15%) of the roof area.

All patio or lanai roofing must match the roofing material used on the main structure. In some instances, solid composite material roofs may be approved for screen enclosures that would not otherwise be installed due to the existing roof line or roof eaves of the original structure. This occurs primarily where installation of a screened patio or lanai would prevent the installation of a shingle roof or provide for adequate pitch for drainage.

Please note: After-market patio enclosures with pan type roofing systems will not be approved.

Screen roofing shall be allowed when used with pool screen enclosures or other rear screened patio areas. Chimney caps are required on all fireplaces except direct wall vent boxes.

1.7 COLORS

A portfolio of color samples including all exterior finishes shall be submitted and approved prior to a public offering. All exterior paint colors must be chosen from the same color scheme.

1.8 PARKING

Every home shall have a two-car garage and accommodate a minimum of two off-street parking spaces in the driveway

Driveways shall be paved with a hard surface such as concrete, concrete or brick pavers, brick or exposed aggregate concrete. All driveways shall be placed a minimum of five feet (5') from adjacent properties except within the right of way area adjoining the street.

1.9 MAILBOXES & HOUSE NUMBERS

Black mailboxes on a decorative aluminum/plastic pole shall be used within Waterleaf. The specified mailbox includes a house number plaque which is black in color and is to have brushed gold or white numbering. A mailbox specification sheet is attached for reference. Each builder is required to install a mailbox with house numbers prior to home occupancy.

Repairs and replacement mailbox supports can be purchased through:

Sundancer Sign Graphics
Kevin Colcord, President
Kevin@sundancersigngraphics.com
11259-3 Business Park Blvd Jacksonville, FL 32256
(O) 904-287-4949/ (C) 904-451-6808

1.10 POOLS

Above-ground pools are prohibited.

1.11 PLAY EQUIPMENT, TRAMPOLINES & SHEDS

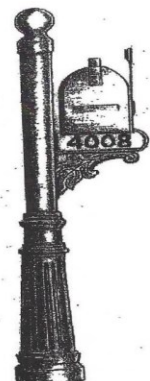
Play equipment, trampolines and sheds must be placed behind an approved fence or approved landscaping. If placed behind approved landscaping, the main structure must not be visible from the street.

1.12 SOLAR PANELS

Architectural Review Committee and the Board reserves a right to determine the specific location where solar panels may be installed on the roof in accordance with Florida Statute 163.04 Energy Devices Based on Renewable Resources:

(2) ...A property owner may not be denied permission to install solar collectors or other energy devices by any entity granted the power or right in any deed restriction, covenant, declaration, or similar binding agreement to approve, forbid, control, or direct alteration of property with respect to residential dwellings and within the boundaries of a condominium unit. Such entity may determine the specific location where solar collectors may be installed

Mailbox



on the roof within an orientation to the south or within 45° east or west of due south if such determination does not impair the effective operation of the solar collectors.

ARTICLE II - LANDSCAPING REQUIREMENTS

2.1 LANDSCAPE INTENT

Landscaping is a critical design element to the community and to the individual homes within Waterleaf. Landscape design should be integrated into the design of the home from inception.

The use and preservation of native and naturalized landscape materials is strongly encouraged. Planting plans should strive to have as strong an impact as possible at the time of installation. New planting compositions should employ simple plant massing and a limited palette of plant types in order to build unity and cohesiveness in the design. All landscaping shall be in accordance with all governing ordinances.

2.2 GRADING

Lots shall be graded in accordance to the neighborhood grading and drainage plan prepared by Buster Hood & Associates, Inc.

2.3 NATURAL BUFFERS

All areas designated on plats as "Upland Buffers" or "Vegetative Natural Buffers" must be maintained in a natural state. No trees or other vegetation can be removed unless approved by the Architectural Control Committee and, if necessary, the St. Johns River Water Management District.

2.4 CONSERVATION AREAS

The Conservation Areas are hereby declared to be subject to a Conservation Deed Restriction in favor of the Declarant, its successors and assigns, for the purpose of retaining and maintaining the Conservation Area in their predominantly natural condition as a wooded water recharge, detention and percolation and environmental conservation area.

- (a) The construction, installation or placement of signs, buildings, fences, walls, road or any other structures and improvements on or above the ground of the Conservation Areas; and
- (b) The dumping or placing of soil or other substances or materials as landfill or the dumping or placing of trash, waste or unsightly or offensive materials; and
- (c) The removal or destruction of trees, shrubs or other vegetation from the Conservation Areas; and

- (d) The excavation, dredging or removal of loam, peat, gravel, rock, soil, or other material substances in such a manner as to affect the surface of the Conservation Areas; and
- (e) Surface use, except for purposes that permit the land or water area to remain predominantly in its natural condition; and
- (f) Activities detrimental to drainage, flood control, water conservation, erosion control, soil conservation, or fish and wildlife habitat preservation; and
- (g) Any use which would be detrimental to the retention of the Conservation Areas in their natural condition; and
- (h) Acts or uses detrimental to such retention of land or water areas.

2.5 PRESERVATION OF EXISTING TREES

Preservation and enhancement of any lot areas retaining native vegetation is strongly encouraged. Preservation of existing trees shall be pursued for trees measuring four inches (4") or more in diameter at the point three feet (3') above ground unless it is located within ten feet (10') of the structure. See approved engineering plans for City of Jacksonville preserved trees on each lot.

2.6 IRRIGATION

All yards shall be 100% irrigated. The irrigation system shall be automatically controlled by a time clock. Provisions shall be made for the removal of rust or stain if it is present in the water supply. In the event of rust or stain in the water supply, chemical filtration shall be incorporated in the irrigation system. If staining occurs, the homeowner shall be responsible for the removal of the stains and the providing of appropriate filters in these areas. Irrigation wells may be approved; however, all wells require proper permitting by Duval County and must meet all quality standards and are subject to aforementioned staining mitigation requirements:

Permits are required by the Environmental Quality Division (EQD) under Chapter 366 of the City Ordinance Code and Environmental Protection Board (EPB) Rule 8 prior to the construction, repair, modification or abandonment of any well less than six (6) inches in diameter and not currently permitted by the St. Johns River Water Management District (SJRWMD). This authority and well permitting requirement applies to all areas within Duval County. The City has adopted Florida Administrative Code (FAC) Chapters 62-532 and 40C-3 as its well construction and abandonment standards.

2.7 SOD

Yards shall be completely sodded with sod that meets the requirements of Florida Statute 373.185 concerning natural resources, conservation and use. Lake banks are to sodded and maintained to the water's edge. Per the Florida Water Rights Law, homeowners may use "Florida friendly landscaping." Landscaping designs must still be submitted to the architectural control committee for final approval.

2.8 PLANT & MULCH MATERIAL

Landscape improvements requiring Architectural Control Committee approval include but are not limited to: installing new beds, expanding beds, installing landscape curbing and edging, replacing lawn with a non-lawn plant material that provides the same function as grass (must be living plants), adding non-living materials to the landscape, removing and adding plants, shrubs and trees.

Plant material shall be Florida No. 1 grade or better. Ground covers other than sod shall be planted in such a manner to present a finished appearance within three months after planting. Shrubs and hedges shall be a minimum of three-gallon plant material, with a minimum height after planting of twenty-four inches (24") and shall be planted a minimum of sixteen inches (16"). Synthetic material in the form of plants is not permitted.

Planting shall be continuous around and on the front of the home. Corner lots must have continuous planting around and on the front of the home and the side elevation facing the secondary street must cover 50% of the side elevation. Lake lots must have foundation planting anchoring the rear corners to compliment the back elevation of the home. A/C units must be screened from view on all lots with three-gallon material or larger with a minimum height of thirty-six inches (36").

Any plant material that dies or becomes unsightly after installation will be replaced by approved plants within 30 days of installation or any notification by the Architectural Control Committee.

Mulching shall be either cypress or pine bark. Mulch shall not exceed 25 percent of the total landscape area and mulch layer shall not exceed three inches (3"). Mulch is recommended in areas that are difficult to mow, irrigate, or otherwise maintain and in shady areas where many plants don't grow well. Mulch shall not be used next to roads or driveways where decayed organic matter or the mulch may find their way into storm drains. Rubber mulch is not permitted.

2.9 PRIVATE WALKS & DRIVEWAYS

Five feet (5') side setback must be maintained for all driveways and private walks. The maximum width of the driveway should accommodate no more than three FHWA classified 2-axle vehicles parked across. Alterations in City Right-of-Way (CROW) requires COJ permit. JEA permit may be required for alterations within JEA easement. Contact JEA Real Estate Services for information at 904-665-6581.

Private walks and driveways shall be constructed of four -inch (4") concrete. Pavers or alternate paving surfaces may be used if they are in keeping with the materials of the structure. Such alternate paving surfaces shall be subject to Architectural Control Committee review and approval.

2.10 FLAGPOLES

Flagpoles and the flags flown thereon must be in accordance with Florida State Ordinance 720.304 Display of Flags.

2(a) Any homeowner may display one portable, removable United States flag or official flag of the State of Florida in a respectful manner, and one portable, removable official flag, in a respectful manner, not larger than

41/2 feet by 6 feet, which represents the United States Army, Navy, Air Force, Marine Corps, or Coast Guard, or a POW-MIA flag, regardless of any covenants, restrictions, bylaws, rules, or requirements of the Association.

(b) Any homeowner may erect a freestanding flagpole no more than 20 feet high on any portion of the homeowner's real property, regardless of any covenants, restrictions, bylaws, rules, or requirements of the Association, if the flagpole does not obstruct sightlines at intersections and is not erected within or upon an easement. The homeowner may further display in a respectful manner from that flagpole, regardless of any covenants, restrictions, bylaws, rules, or requirements of the Association, one official United States flag, not larger than 41/2 feet by 6 feet, and may additionally display one official flag of the State of Florida or the United States Army, Navy, Air Force, Marines, or Coast Guard, or a POW-MIA flag. Such additional flag must be equal in size to or smaller than the United States flag. The flagpole and display are subject to all building codes, zoning setbacks, and other applicable governmental regulations, including, but not limited to, noise and lighting ordinances in the county or municipality in which the flagpole is erected and all setback and locational criteria contained in the governing documents.

ARTICLE III - FENCING

3.1 FENCING DESIGN

Three fence designs are permitted within Waterleaf:

- (a) Vinyl Privacy Fence with Lattice Accent, Fence Type "A"
- (b) Vinyl Privacy Fence without Lattice Accent, Fence Type "A-1"
- (c) Picket with 2" Picket Spacing, "B"

Fence Type A and A-1 shall have a height of six feet (6'). For all areas that face a street, only Type A fencing may be used. Type "A" fencing may also be used in rear yard locations where visible from the street on standard lots. Type A-1 Fencing may be used in rear yard locations except for areas that face the street.

Fence Type B shall have a minimum height of four feet (4') or higher if required for compliance with pool code. Type "B" fencing shall be used on lake lots. It must be set back 5 feet from lake edge. It may be used on conservation lots along the conservation perimeter as well.

Fencing of corner lots shall hold the fence a minimum of seven feet (7') from the property line along the side street. If the circumstance should arise that the rear yard of a corner lot aligns with the front elevation of a home on an adjacent lot, the fencing along the side of the corner lot must align with the front elevation of the home on the adjacent lot.

Fencing must be set back a minimum of eight feet (8') from the front of the house on each side. Fully assembled, vinyl gates must match fence type. All hinge posts must have aluminum inserts.

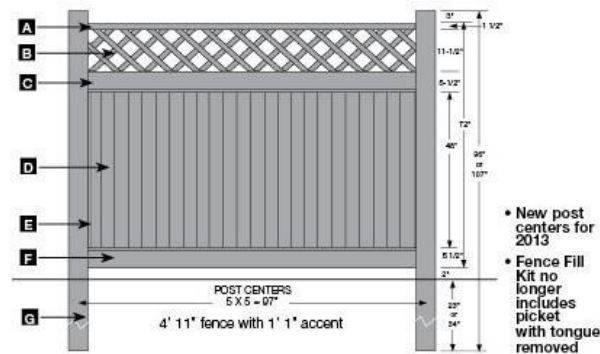
All fencing requests must be submitted to the Architectural Control Committee for review and approval and a written authorization received prior to construction commencement.

Type A- Lexington with Lattice

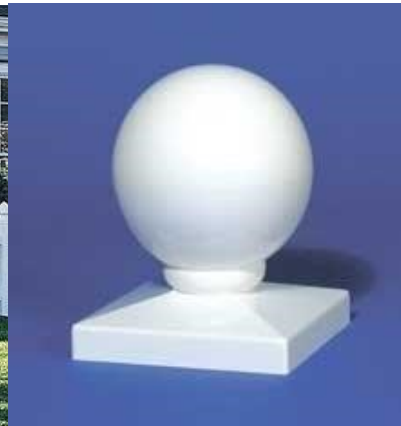


New
England
Fence Cap

- A TOP ACCENT RAIL PALLET QUANTITY = 378**
1-1/2" X 1-1/2" X 94-1/2"
- B LATTICE PANEL**
1 piece of 15" X 91"
- C TOP RAIL PALLET QUANTITY = 96**
1-1/2" X 5-1/2" X 95" Deco rail ribbed.
- D PICKETS PALLET QUANTITY = 16 fill kits**
5/8" X 11-3/8" X 50-3/4" Section includes
8 pickets.
- E END CHANNEL**
- F BOTTOM RAIL PALLET QUANTITY = 96**
1-1/2" X 5-1/2" X 95" Deco rail ribbed. Includes
steel channel.
- G POST PALLET QUANTITY = 48**
5" X 5" X 96" or 107"

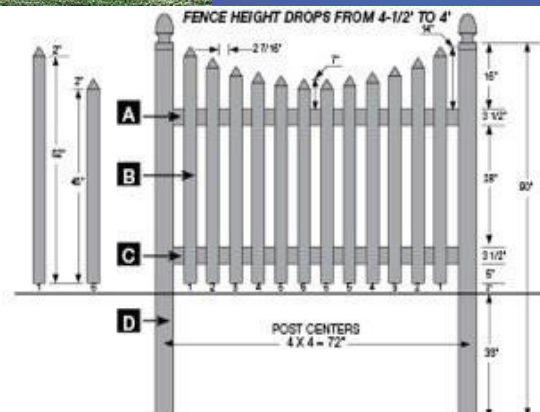


Type B - Cape Cod



Ball Fence
Cap

- A TOP RAIL**
2" X 4" X 71-1/2"
- B PICKETS (with cape attached)**
12 pieces of 7/8" X 3"
Picket lengths:
#1 = 52" #4 = 46-1/2"
#2 = 49-1/2" #5 = 45-5/8"
#3 = 47-3/4" #6 = 45"
(pickets = 2 of each number)
Length does not include cap.
PICKET CAPS
12 pieces of 7/8" x 3" x 2" Pointed picket caps.
- C BOTTOM RAIL**
2" x 4" x 71-1/2"
- D POST**
4" X 4" X 90"



3.1 REFUSE CONTAINMENT

All trash, garbage or other refuse shall be maintained in a location not visible from any street, common area or adjacent property line (i.e. located in the garage or side/back yard screened with hedge, fence or enclosure).

Any and all trash enclosures must be approved by the ARB Committee. The enclosure must adhere to our community's look and feel and ensure the trash receptacles cannot be seen from any street common area or adjacent property line. The enclosure must match any preexisting fencing already on the property and meet the proper height requirements.



ARTICLE III – CONSTRUCTION SITE MAINTENANCE

4.1 ACTIVE CONSTRUCTION SITES

Trash containers and weekly trash maintenance is required on all active construction sites.

4.2 VACANT LOTS

Builders shall be required to maintain all vacant lots. No construction debris or general trash shall be stored on any lot. Builders are responsible for policing their respective units and keeping the units clean without notices from the Association. Builders are required to maintain the right-of-ways in front of all vacant lots.

4.3 STREETS & ROADWAYS

Builders shall be responsible for maintaining the cleanliness of streets and roadways within their units while homes are under construction. Periodic roadway sweeping may be necessary. The Homeowner's Association reserves the right to compel a builder to assist with the maintenance if a particular builder is found responsible for the untidiness.

SECTION 5.2

APPROVED EXTERIOR COLOR SCHEMES

Waterleaf HOA has a commercial account with Sherwin-Williams Paint Company, providing its residents an option of purchasing paint products at contractor pricing on interior and exterior retail product lines.

Waterleaf HOA commercial account #2371-4071-0

For exterior painting, please refer to **Waterleaf Approved Exterior Color Schemes** available online on our website at www.WaterleafHOA.com

To view Waterleaf color binder, please visit the Management Office or local Sherwin-Williams store located at 14333 Beach Blvd, Jacksonville, FL 32250.

Please note that all exterior color changes must be approved by Architectural Review Committee prior to starting the project.

SECTION 6.0

TRASH COLLECTION AND COMMON STANDARDS OF SERVICE

SOLID WASTE COLLECTION SCHEDULE

- Garbage waste is collected every Monday.
- Recycling is collected on Tuesday of every other week.
- Bulk items are collected on Monday of every other week.
- Yard waste is collected every Monday.
- Tires and appliances are collected only by request to 630-CITY.

- Household hazardous waste cannot be collected curbside: visit www.COJ.net or contact 630-CITY for more information.
- Collection schedules are adjusted ONLY for Thanksgiving Day and Christmas Day.

COMMON STANDARDS OF SERVICE

- Place all items curbside no later than 6 a.m. on collection day and no earlier than 5 p.m. the day prior.
- Remove empty receptacles by 6 a.m. the day after collection.
- Items set out for collection must be visible, accessible, and placed three (3) feet away from obstructions.
- Garbage, yard waste and recycling must be kept separate.
- Place items within five (5) feet of the curb/edge of pavement.

HOUSEHOLD GARBAGE AND BULK

Bulk items include furniture, mattresses, rolled carpet/padding, fencing, plywood, treated or painted wood, and non-recyclable glass. Glass must be wrapped and taped.

- Must use city-issued household garbage cart.
- Place cart two (2) feet apart from bulk items or recycling, and away from obstructions, with wheels facing away from the road.
- Lid must be fully closed.

YARD WASTE

Yard waste set out for collection must be completely natural and vegetative. Do not mix yard waste with garbage, recycling or bulk materials.

- No manufactured wood material, such as plywood.
- No treated or painted wood, such as fencing or landscape timbers.
- Five (5) cubic yard limit - roughly 30, 32-gallon garbage bags or the bed of a standard pickup truck.
- Limbs, logs and stumps must be five (5) feet or less in the length and less than six (6) inches in diameter.
- No single item/container can weigh more than 40 pounds.

APPLIANCES AND TIRES

- Must schedule collection in advance.
- Appliance doors should be securely closed or detached, with food and other materials removed.
- Tire collection is limited to four (4) standard vehicle tires, with or without rims.

RECYCLING

- Must use city-issued recycling cart with a yellow lid.
- Place cart two (2) feet apart from bulk items or garbage and away from obstructions, with wheels facing away from the road.

- Lid must be fully closed; save excess recycling for the next recycling collection day.
- Ensure items are empty and free from residue.

WHY WASTE GETS LEFT BEHIND

Typically, waste isn't collected because it doesn't meet service standards. Common mistakes include:

- Items not set out by 6 a.m.
- Materials are not separated by type.
- Prohibited items set out for collection. ☒ Excess size, weight and/or amount.
- Automated collection carts are filled over capacity (lids aren't shut tight) or are placed too close to an obstruction.

SECTION 7.0

PARKING AND VEHICULAR RESTRICTIONS

Parking in or on the Common Property or on any Lot or Unit shall be restricted to the parking areas therein designated for such purpose.

No person shall park, store or keep on any portion of the Common Property, Lot or Unit any large commercial type vehicle (dump truck, motor home, trailer, cement mixer truck, oil or gas truck, delivery truck, etc.), nor may any person keep any other vehicle on the Common Property, Lot or Unit which is deemed to be a nuisance by the Board.

Any boat, boat trailer or other water craft, camper, trailer or other recreational vehicle must be parked in a garage or be stored in the rear or side yard screened from view from the street by six (6') foot fence as strictly approved by the Committee on a site specific basis at the Committee's sole discretion. Provided however, no boat, boat trailer, watercraft, recreational vehicle or any other type of vehicle may be stored on a Lot where such vehicle is visible from a lake.

No trailer, camper, motor home or recreation vehicle shall be used as a residence, either temporarily or permanently, or parked on the Common Property, Lot or Unit.

No person shall conduct major repairs (except in an emergency) or major restorations of any motor vehicle, boat, trailer, or other vehicle upon any portion of the Common Property, Lot or Unit.

Per Florida Statute 320.01, Waterleaf is not a designated Golf Cart Community. Golf Carts are not permitted on our streets or City Right of Way (sidewalks, easements). Per Florida Statute 316.2122, Low Speed Vehicles (LSVs) must have proper title, registration and insurance, and their drivers must possess a valid driver's license. LSVs without a valid license plate and Golf Carts cannot be parked on HOA property (including Amenity Center parking lot). The owners will be issued a violation and continued non-compliance will result in fines and/or vehicles being towed at the owner's expense. Waterleaf Governing Documents require Golf Carts and LSVs to be stored in the garage or behind an approved 6 ft. fence. They cannot be parked in the yard or on the driveway.

Per Florida Statute 316.1945 Stopping, standing, or parking prohibited in specified places.—

(1) Except when necessary to avoid conflict with other traffic, or in compliance with law or the directions of a police officer or official traffic control device, no person shall:

(a) Stop, stand, or park a vehicle:

1. On the roadway side of any vehicle stopped or parked at the edge or curb of a street.
2. On a sidewalk.
3. Within an intersection...

(b) Stand or park a vehicle, whether occupied or not, except momentarily to pick up or discharge a passenger or passengers:

1. In front of a public or private driveway.
2. Within 15 feet of a fire hydrant.
3. Within 20 feet of a crosswalk at an intersection.
4. Within 30 feet upon the approach to any flashing signal, stop sign, or traffic control signal located at the side of a roadway...

SECTION 8.0

COMMUNITY SAFETY & SECURITY

JSO OFF-DUTY POLICE SERVICE

JSO officers patrol the streets of Waterleaf HOA in a marked police unit on a regular basis. Their purpose is to deter any illegal activity, illegally parked vehicles and provide traffic enforcement.

For non-emergency calls to Jacksonville Sheriff's Office, please dial (904) 630-0500.

WHEN TO CALL NON-EMERGENCY

Your local non-emergency number should be used when immediate dispatch of the police IS NOT required.

- Reporting a crime with no suspect (e.g., theft of a license plate)
- Reporting a crime with suspect, but suspect is not on the scene (e.g., fraud)

- Reporting a serious crime with suspect, but with a lengthy delay (e.g., assault that occurred last night at a bar)
- Non-emergency in-progress (e.g., noisy party, drug use)
- On-going crime issues or crimes that are not in-progress (e.g., graffiti or ongoing drug dealing with no suspect on scene)
- A suspicious circumstance that may indicate an ongoing criminal activity (e.g., marijuana grow operation)

WHEN TO CALL 911

9-1-1 is for police, fire, or medical emergencies when immediate action is required: someone's health, safety or property is in jeopardy or a crime is in progress. If you are unsure if your situation is an emergency, dial 9-1-1.

NEIGHBORHOOD WATCH

Neighborhood Watch programs bring community members together to be an additional deterrent against crime in neighborhoods. Keeping criminals out of a community promotes a better, and safer quality of life for all residents.

MISSION STATEMENT FOR WATERLEAF WATCH

- To establish a reputation that Waterleaf is a protected neighborhood, and that criminal activity will be noticed by its residents
- To wear our Waterleaf Watch shirts around the community so as to create a public image that we are ready, and willing, to report criminal activity to JSO
- To further enhance a strong sense of community with neighbors looking out for each other

Being part of our own Waterleaf Watch team takes very little effort. If you like to take walks, or run, or ride a bike around the community, you can be a part of the team. If you don't want to wear a Waterleaf Watch shirt, remember everyone can help (even from the comfort of their own homes) by reporting suspicious activity in our community.

For more information, please email Waterleaf Neighborhood Watch at neighborhoodwatch@waterleafhoa.com

SECTION 9.0

HARASSMENT POLICY

PURPOSE

Waterleaf Homeowners' Association, Inc. (the "Association") is committed to providing an environment for its members, residents, directors, officers, committee members, management, employees or vendors that is comfortable, safe and free from harassment of any kind. Any type of harassment is a violation of this Policy and may be illegal.

DEFINITIONS

Owner – the record owner, whether one or more persons or entities, of the fee simple title to any lot or unit situated within the Property.

Member – owner who is a member of the Association.

Member's permittees – the following persons and such persons' families: (i) an individual owner(s), (ii) an officer, director, stockholder or employee of a corporate owner, (iii) a partner in or employee of a partnership owner, (iv) a fiduciary or beneficiary of an ownership in trust, or (v) occupants named and described in a lease or sublease.

Harassment - a course of conduct directed at a specific person that causes substantial emotional distress and serves no legitimate purpose.

Verbal abuse – the repeated improper and excessive use of language to humiliate someone, or to undermine someone's dignity including, but not limited to shouting, name-calling, insulting, intimidating, threatening, shaming, demeaning or derogatory language, profanity, obscenity and defamation.

Physical harassment – the act of subjecting another to striking, kicking, shoving or other offensive touching, or threats to do so; stalking and cyberstalking.

Stalking – the act of willfully and repeatedly following another person in circumstances that would cause a reasonable person to fear for his or her safety.

Cyberstalking - the repeated use of Internet, email, text messaging and other telecommunication technologies to harass or frighten another person.

Discriminatory harassment - verbal or physical conduct that denigrates or shows hostility toward an individual on the basis of race, color, gender, national origin, religion, age, physical or mental disability, and sexual orientation.

Defamation - the phrase that describes the slander or libel that has been printed or spoken with malicious intent that hurts a person's reputation and character.

Libel - defamatory statement published through any manner or media.

Slander - the speaking of false and malicious words concerning another, whereby injury results to his reputation.

PROHIBITED CONDUCT

Members and member's permittees shall not engage in any abusive or harassing behavior, either verbal or physical, or any form of intimidation or aggression directed at other members, residents, guests, directors and officers, committee members or directed at management, its agents, its employees, or vendors.

Additionally, a member or member's permittee commits harassment by failing to come to order when requested at a Board or member meeting. Attendees may not engage in obscene gestures, shouting, profanity, or other disruptive behavior.

ENFORCEMENT

Failure of a member or member's permittees to comply with this Policy shall be grounds for immediate action which may include, without limitation, an action to recover sums due for damages, injunctive relief, or any combination thereof. The Association shall have the right to suspend the rights of use of Common Property of the offending members. The offending member shall be responsible for all costs of enforcement including attorney's fees incurred and court costs.

In addition to all other remedies, and to the maximum extent lawful, the Association may levy fines against a member for failure of the member or member's permittees to comply with this Policy.

Attendees of the Board or member meeting who become disruptive will be expelled from the meeting and may be subject to fines and suspension of rights of use of Common Property.

SECTION 10.0

SOCIAL MEDIA POLICY

PURPOSE

Waterleaf Homeowners' Association, Inc. ("Association") may benefit by utilizing social media such as Facebook, Nextdoor, Twitter, LinkedIn, Instagram, e-Communication, Websites and other similar media for the purpose of providing information concerning the Association such as events, governance, meetings, discussion forums, surveys, community advertisement, and other similar information. As such, the following policy, as amended and supplemented, from time to time ("Social Media Policy") shall establish guidelines, expectations, and rules for using any social media governed by this policy.

The purpose of the Social Media Policy is to set guidelines, expectations, and rules for using any social media sponsored by or affiliated with the Association in order to protect the Association and its Members.

MEMBER RESPONSIBILITIES

The Association welcomes social media interaction from Members. However, the Association reminds its Members that these sites and/or applications are not private, and their security cannot be guaranteed. Members should assume that all postings to websites and/or application subject to the Social Media Policy will be publicly available on the Internet and therefore publicly accessible without limitation or protection of any kind. Please consider how.

ACCESS & REMOVAL OF POSTS

- a. The Board and Management Staff reserve the right to remove any post from social media that is governed by the Social Media Policy.
- b. The Board and Management Staff shall be the only authorized parties to create new pages, feeds, groups, sources, etc. on Association social networks.
- c. Social media governed by this Social Media Policy may only be accessed and used by the Board, Staff, and Members within the Association.
- d. Members may post comments and information in relation to the pages.
- e. Posts containing any of the following items are prohibited and will be deemed a violation of this Social Media Policy:
 - i. Profane, defamatory, offensive or violent language or content;
 - ii. Material that is threatening, harassing, illegal, obscene, defamatory, slanderous, or hostile towards any individual or entity;
 - iii. Comments that promote or perpetuate discrimination, including but not limited to race, gender, nationality, religion, and gender identity;
 - iv. Spam, link or click baiting, or files containing viruses that could damage the operation of other people's computers or mobile devices;
 - v. Conduct or encouragement of illegal, harmful or offensive activity;
 - vi. Content that relates to confidential or proprietary business information;
 - vii. Infringements on copyrights, trademarks, or any other intellectual property laws;
 - viii. Information that may compromise the safety, security, or proceeding of any legal action pertaining to the Association;
 - ix. Posting comments under another person's name.
- f. The above list is not exclusive and other conduct may be deemed a violation of the Social Media Policy by the Association.
- g. The Association, including the Board and Management Staff, reserves the right to remove and/or edit any content without any notice, that violates the Social Media Policy.

SOCIAL MEDIA RULES OF ETIQUETTE

- a. When Members comment on an authorized Association site or application, comments should be meaningful and respectful of the reputations of all parties and entities. Comments should be professional in nature and courteous.
- b. Members that find inappropriate content should notify management immediately.

- c. Users are solely responsible for any content they may post. The Association is not liable for the accuracy or content of user comments.
- d. Members should know and follow the Association Social Media Policy.
- e. All published content must respect the Association's confidentiality and proprietary information and be respectful to the Association, its Board, Management Staff, and Members. Do not post any comments that are commercial in nature and violate copyrights or other laws.

Social Media Policy in its entirety is available at www.WaterleafHOA.com and at the Management Office.

SECTION 11.0

BOARD MEETING PROTOCOL

POLICY

Association Board meetings are defined as any duly noticed gathering for the purpose of conducting association business by the members of the Board of Directors at which a quorum is present.

Homeowners are encouraged and welcome to attend all Board meetings and Homeowner's comments are also encouraged.

In order to ensure an efficient and productive Board meeting, Board Members and Homeowners in attendance are asked to observe the following protocols.

CONDUCT AT BOARD MEETINGS

All Board meetings shall be governed by the following rules of conduct and order:

1. The President of the Association, or designee, shall chair all Board meetings.
2. All persons who attend a meeting of the Board shall be required to sign in, listing their name and unit address.
3. All Owners will be given an opportunity to speak as to any matter or ask questions of the Board during the Owner forum at the end of the meeting. Any Owner wishing to speak during the Owner forum shall so indicate that at the time of sign in.
4. Anyone desiring to speak shall first be recognized by the Chair.
5. Only one person may speak at a time.
6. Each person speaking shall first state his or her name and Unit address.
7. Any person who is represented by another person as indicated by a written instrument at the meeting shall be permitted to have such person speak for them.
8. Those addressing the Board shall be permitted to speak without interruption from anyone as long as these rules are followed.
9. Comments are to be offered in a civil manner and without profanity, personal attacks or shouting. Comments are to be relevant to the purpose of the meeting or issue at hand.
10. Each person shall be given up to a maximum of three (3) minutes to speak or to ask questions, although questions may not be answered until a later date. Each person may only speak once during

the Owner forum and once on any other issue prior to a vote by the Board on such issue. Yielding of time by a speaker to another individual shall not be permitted. Such time limit may be increased or decreased by the Chair but shall be uniform for all persons addressing the meeting.

11. Anyone disrupting the meeting, as determined by the Chair, shall be asked to “come to order.” Anyone who does not come to order shall be requested to immediately leave the meeting.

MEETING DURATION

Board meetings shall last up to one (1) hour except when (a) an agenda item requires a greater depth of discussion and (b) a guest speaker is giving a presentation. In both instances the meeting shall not exceed one and a half (1.5) hours.

1. Committee Reports – ten (10) minutes
2. Manager’s Report – five (5) minutes
3. Members Forum – fifteen (15) minutes
4. The remaining time shall be dedicated to Old and New Business

RECORDING AND VIDEOTAPING OF BOARD MEETINGS

Any unit owner may tape record or videotape meetings of the Board, subject to the following restrictions:

1. Advance notice shall be given to the Board or the Management by any Unit Owner desiring to utilize any audio or video equipment.
2. The only audio and video equipment and devices which Unit Owners are authorized to utilize at any such meeting is equipment which does not produce distracting sound or light emissions.
3. Audio and video equipment shall be assembled and placed in position in advance of the commencement of the meeting.
4. Anyone videotaping or recording a meeting shall not be permitted to move about the meeting room in order to facilitate the recording.
5. Recordings and videotapes of the Board Meetings shall not be posted on social media or other public platforms, unless posted by the Board or the Management on official Association website or official social media page.

SECTION 12.0

VIOLATIONS

ENFORCEMENT

The Board of Directors or its delegate shall have the power to impose reasonable fines against an Owner and an Owner's tenants, guests, and invitees, to the full amount permitted by the Florida law, which shall constitute an automatic and continuing lien upon the Lot of the violating Owner. A fine may be levied by the Board of Directors on the basis of each day of a continuing violation, with a single notice and opportunity to be heard as provided below. The Board of Directors shall have the power to suspend an Owner's right and the right of an Owner's tenants, guests or invitees to use the Common Areas and the right of an Owner to vote and to preclude contractors, subcontractors, agents and other invitees of an Owner or occupant from the community for violation of any duty imposed under the Declaration or the Bylaws; provided, however, nothing herein shall authorize the Association or the Board of Directors to limit an Owner's or tenant's vehicular and pedestrian ingress and egress to or from such Owner's Lot, including, but not limited to the right to park. In the event that any occupant of a Lot violates the Declaration, the Bylaws or the Rules and Regulations, and a fine is imposed, the fine shall first be assessed against the occupant residing therein; provided, however, if the fine is not paid by the occupant within the time period set by the Board of Directors, the Owner shall pay the fine upon notice from the Association. Fines may be levied on a daily or periodic basis for continuing violations, each such day or period being deemed a separate violation. The failure of the Board of Directors to enforce any provision of the Declaration or Bylaws shall not be deemed a waiver of the right of the Board of Directors to do so thereafter.

NOTICE

Prior to imposition of any sanction hereunder which involves a fine or exclusion from access to use of any portion of the Property, the Board of Directors or its delegate shall serve the accused with written notice describing (i) the general nature of the alleged violation, (ii) the proposed sanction to be imposed, (iii) a period of not less than fourteen (14) days within which the alleged violator may present a written request to the Board of Directors for a hearing, and (iv) a statement that the proposed sanction shall be imposed as contained in the notice unless a hearing has been requested within the fourteen (14) day period. A hearing shall not be required for suspension for failure to pay amounts owed to the Association in a timely manner.

HEARING

If a hearing is requested within the allotted fourteen (14) day period, the sanction shall, unless the Board of Directors determines otherwise for reasons of health, safety or welfare, be stayed pending the hearing, which shall be held before a committee comprised of at least three (3) members appointed by the Board of Directors who are not officers, directors or employees of the Association, or the spouse, parent, child, brother or sister of an officer, director or employee. Hearings shall be informal and provide the accused an opportunity to explain or resolve his acts or omissions. The Association shall not be required to provide any evidence or testimony at a hearing. If the committee, by majority vote, does not approve a proposed fine or suspension, it may not be imposed. The committee shall have the power and authority to impose the sanction but may not increase the sanction approved by the Board of Directors or its delegate. Proof of proper notice shall be placed in the records of the Association. Such proof shall be deemed adequate if a copy of the notice, together with a statement of the date and manner of delivery, is entered by the officer, director, or agent who delivered such

notice. The notice requirement shall be deemed satisfied if the accused appears at the hearing. The minutes of any meeting shall contain a written statement of the results of the hearing and the sanction, if any, imposed.

ADDITIONAL ENFORCEMENT RIGHTS

Notwithstanding anything to the contrary herein contained, the Association may elect to enforce any provisions of the Declaration, the Bylaws or the Rules and Regulations by self-help (specifically including, but not limited to, the towing of vehicles that are in violation of parking rules and regulations) or by suit at law or in equity to enjoin any violation or to recover monetary damages or both without the necessity of compliance with the procedure set forth above. In any such action, to the maximum extent permissible, the violator shall pay all costs, including reasonable attorneys' and paralegals' fees actually incurred by the Association.

SECTION 13.0

OFFICIAL RECORDS

Declaration of Covenants, Conditions & Restrictions and all Amendments thereto, Articles of Incorporation, and Bylaws are available in electronic format on Association's website at www.WaterleafHOA.com.

These and other official documents of the Association are available to homeowners for inspection or copying at Waterleaf Management Office located at 12234 Waterleaf Blvd, Jacksonville, FL 32225 within ten (10) business days after receipt of written request.

