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DUVAL COUNTY
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PHONE # 1130-2043

**FOURTH AMENDMENT TO DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS OF ORTEGA BLUFFS**

THIS THIRD AMENDMENT TO DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS (the "First Amendment") made this 10th day of
April, 2000, by ORTEGA BLUFFS, INC., a Florida corporation, (hereinafter referred to
as the "Developer").

RECITALS

A. Developer has executed and caused to be recorded that certain Declaration of
Covenants, Conditions and Restrictions of Ortega Bluffs, being dated August 30, 1993 and recorded
in Official Records Volume 7657, pages 1019 through 1032, as amended by that certain First
Amendment to Declaration of Covenants, Conditions and Restrictions of Ortega Bluffs dated
February 12, 1998 and recorded in Official Records Volume 8853, pages 604 through 606 and as
further as amended by that certain Second Amendment to Declaration of Covenants, Conditions and
Restrictions of Ortega Bluffs dated March 26, 1999 and recorded in Official Records Volume 9241,
pages 1492 through 1494, and as further as amended by that certain Third Amendment to
Declaration of Covenants, Conditions and Restrictions of Ortega Bluffs dated December 29, 1999
and recorded in Official Records Volume 9506, pages 620 through 623, all of the current public
records of Duval County, Florida (collectively, the "Declaration").

B. Developer now desires to amend the Declaration to annex additional lands as
permitted by Section 7.6 of the Declaration, which additional lands are more particularly described
as follows:

See Exhibit "A" attached hereto and by this reference made a part hereof (the
Additional Lands").

NOW THEREFORE, in consideration of the foregoing and other good and valuable
consideration, the undersigned has caused this Third Amendment to be executed and amend the
Declaration as follows:

1. The Additional Lands are hereby annexed and made subject to the
Declaration.
2. Article 5.8 is amended to reduce the minimum square footage from not less
than one thousand seven hundred (1700) square feet to not less than one thousand four hundred
(1600) square feet for the Additional Lands only.
3. Except as modified herein the original Declaration shall remain in full force
and effect.

3

IN WITNESS WHEREOF, the Developer has caused the foregoing Declaration to be executed by a duly authorized officer, on the date set forth above.

"Developer"

Signed, sealed and delivered in the presence of:

ORTEGA BLUFFS, INC., a Florida corporation

Kathleen L. Morris
Name: KATHLEEN L. MORRIS

By: Jerry T. Greer V.P.
Print Name: JERRY T. GREER
Its: Vice President

Diana L. Queen
Name: DIANA L. QUEEN

(CORPORATE SEAL)

STATE OF OHIO

COUNTY OF DELAWARE

The foregoing Amendment to Declaration was acknowledged before me this 6 day of April, 2000, by JERRY T. GREER, the VICE President of ORTEGA BLUFFS, INC., a Florida corporation, who is personally known to me or who has produced DRIVERS LICENSE as identification, and who executed this instrument on behalf of the corporation.

Sharon Roper
Notary Public, State of OHIO

A PARCEL OF LAND BEING A PORTION OF BLOCK 4, SECTION 28, TOWNSHIP 3, SOUTH, RANGE 28, EAST, JACKSONVILLE HEIGHTS, ACCORDING TO PLAT BOOK 5, PAGE 93 OF THE CURRENT PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGIN AT THE NORTHEAST CORNER OF ORTEGA BLUFF UNIT TWO-A, ACCORDING TO PLAT BOOK 52, PAGES 60 THROUGH 60F, OF SAID CURRENT PUBLIC RECORDS; THENCE ON THE NORTHERLY BOUNDARY THEREOF RUN THE FOLLOWING 2 COURSES: 1) NORTH 89 DEGREES 41 MINUTES 59 SECONDS WEST 425.63 FEET; 2) SOUTH 87 DEGREES 12 MINUTES 18 SECONDS WEST 608.75 FEET TO THE EASTERLY BOUNDARY OF ORTEGA BLUFF UNIT THREE-A, ACCORDING TO PLAT BOOK 53, PAGES 14 THROUGH 14H, OF SAID CURRENT PUBLIC RECORDS; THENCE ON LAST SAID BOUNDARY RUN THE FOLLOWING 8 COURSES: 1) NORTH 00 DEGREES 24 MINUTES 06 SECONDS WEST 301.73 FEET; 2) NORTH 40 DEGREES 22 MINUTES 11 SECONDS WEST 106.92 FEET; 3) NORTH 48 DEGREES 47 MINUTES 42 SECONDS WEST 79.16 FEET; 4) NORTHEASTERLY ON THE ARC OF A CURVE CONCAVE TO THE NORTHWESTERLY AND HAVING A RADIUS OF 340.00 FEET, A CHORD DISTANCE OF 179.81 FEET, THE BEARING OF SAID CHORD BEING NORTH 31 DEGREES 21 MINUTES 01 SECOND EAST; 5) NORTHEASTERLY ON THE ARC OF A CURVE CONCAVE TO THE SOUTHEASTERLY AND HAVING A RADIUS OF 25.00 FEET, A CHORD DISTANCE OF 32.39 FEET, THE BEARING OF SAID CHORD BEING NORTH 56 DEGREES 24 MINUTES 54 SECONDS EAST; 6) NORTH 12 DEGREES 12 MINUTES 19 SECONDS EAST 50.22 FEET; 7) NORTHWESTERLY ON THE ARC OF A CURVE CONCAVE TO THE NORTHEASTERLY AND HAVING A RADIUS OF 25.00 FEET, A CHORD DISTANCE OF 35.38 FEET, THE BEARING OF SAID CHORD BEING NORTH 38 DEGREES 12 MINUTES 16 SECONDS WEST; 8) NORTH 06 DEGREES 47 MINUTES 44 SECONDS EAST 50.00 FEET; THENCE SOUTH 83 DEGREES 12 MINUTES 18 SECONDS EAST 219.13 FEET; THENCE SOUTH 86 DEGREES 49 MINUTES 31 SECONDS EAST 546.60 FEET; THENCE SOUTH 89 DEGREES 42 MINUTES 30 SECONDS EAST 284.98 FEET; THENCE SOUTH 00 DEGREES 17 MINUTES 30 SECONDS WEST 164.05 FEET TO THE NORTHWEST CORNER OF TRACT 15, SAID BLOCK 4; THENCE ON THE WEST LINE THEREOF, SOUTH 00 DEGREES 18 MINUTES 00 SECONDS WEST 523.74 FEET TO THE POINT OF BEGINNING.

EXHIBIT A