

Prepared by and Return to:  
Cecile E. Rider, Attorney at Law  
Rogers, Towers, Bailey, Jones & Gay  
1301 Riverplace Boulevard, Suite 1500  
Jacksonville, Florida 32207

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5 MIN. RETURN  
PHONE # 346-5513

SECOND AMENDMENT TO DECLARATION OF COVENANTS,  
CONDITIONS AND RESTRICTIONS OF ORTEGA BLUFFS

THIS SECOND AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS (the "First Amendment") made as of this 26th day of March, 1999, 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 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").

C. Developer now desires to amend the Declaration, pursuant to its rights reserved in Section 7.2 (a) of the Declaration, as more particularly set forth in paragraph 2 below.

D. There are no Mortgages encumbering any of the Additional Lands.

NOW THEREFORE, in consideration of the foregoing and other good and valuable consideration, the undersigned has caused this Second 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. Article 5.13 is hereby deleted in its entirety and the following is inserted in lieu thereof:

"5.13 Parking of Wheeled Vehicles, Boats, Etc. No recreational vehicles, boats, travel trailers, campers,

3

utility trailers, mopeds, trucks (other than pickup trucks), or any other wheeled vehicles or offensive objects of any kind may be kept or parked within the front yard or side yard of any Lot. They may be kept, however, if maintained completely inside a garage attached to the main residence or within the rear or side yard of any Lot, provided the rear or side yard is fenced so as to conceal such object from view of other Lots or roadways within the Property. Private automobiles or vehicles of the Owners bearing no commercial signs, unless in connection with their employment, may be parked in the driveway upon the Lot from the commencement of use thereof in the morning to the cessation of use thereof in the evening. Private automobiles of guests of Owners may be parked in such driveways and other vehicles or trucks may be parked in such driveways only during the times necessary for pickup and delivery service and solely for the purpose of said service. No trailers or mobile homes may be maintained or kept on any Lot."

4. Except as modified herein the original Declaration shall remain in full force and effect.

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

Name: Cecile Evans Rider

By: Kelley D. Ferguson  
Kelley D. Ferguson

Its: President

Name: Marsha Shan

(CORPORATE SEAL)

STATE OF FLORIDA )

COUNTY OF DUVAL )

The foregoing Amendment to Declaration was acknowledged before me this 28th day of March, 1999, by Kelley D. Ferguson, the President of ORTEGA BLUFFS, INC., a Florida corporation, who is personally known to me or who has produced as identification, and who executed this instrument on behalf of the corporation.

Notary Public, State of Florida



Cecile Evans Rider  
MY COMMISSION # CC498680 EXPIRES:  
September 28, 1999  
BONDED THRU TROY FAIR INSURANCE, INC.

## EXHIBIT A

A PARCEL OF LAND BEING A PORTION OF BLOCK 4, SECTION 29, TOWNSHIP 3 SOUTH, RANGE 26 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:

COMMENCE AT THE SOUTHEAST CORNER OF SAID SECTION 29; THENCE ON THE SOUTH LINE THEREOF RUN NORTH 89 DEGREES 42 MINUTES 30 SECONDS WEST 661.70 FEET TO THE SOUTHWEST CORNER OF TRACT 16, SAID BLOCK 4, AND THE POINT OF BEGINNING; THENCE ON THE WEST LINE OF TRACT 16 AND THEN ON THE WEST LINE OF TRACT 15, SAID BLOCK 4, NORTH 00 DEGREES 18 MINUTES 00 SECONDS EAST 808.41 FEET; THENCE NORTH 89 DEGREES 41 MINUTES 59 SECONDS WEST 425.63 FEET; THENCE SOUTH 87 DEGREES 12 MINUTES 18 SECONDS WEST 608.75 FEET; THENCE SOUTH 48 DEGREES 48 MINUTES 59 SECONDS WEST 288.18 FEET; THENCE NORTH 69 DEGREES 05 MINUTES 54 SECONDS WEST 148.17 FEET; THENCE NORTH 53 DEGREES 53 MINUTES 16 SECONDS WEST 240.00 FEET; THENCE SOUTH 36 DEGREES 06 MINUTES 44 SECONDS WEST 110.00 FEET; THENCE SOUTH 39 DEGREES 11 MINUTES 57 SECONDS WEST 50.07 FEET; THENCE SOUTH 32 DEGREES 20 MINUTES 35 SECONDS WEST 110.24 FEET; THENCE SOUTH 14 DEGREES 25 MINUTES 29 SECONDS EAST 41.02 FEET; THENCE SOUTH 59 DEGREES 57 MINUTES 30 SECONDS EAST 29.39 FEET; THENCE NORTH 73 DEGREES 26 MINUTES 36 SECONDS EAST 28.88 FEET; THENCE SOUTH 53 DEGREES 53 MINUTES 18 SECONDS EAST 147.74 FEET; THENCE SOUTH 71 DEGREES 22 MINUTES 39 SECONDS EAST 312.13 FEET; THENCE SOUTH 00 DEGREES 17 MINUTES 30 SECONDS WEST 325.33 FEET TO SAID SOUTH LINE OF SECTION 29; THENCE ON LAST SAID LINE SOUTH 89 DEGREES 42 MINUTES 30 SECONDS EAST 453.77 FEET TO THE NORTH LINE OF COLLINS LAKES ESTATES, ACCORDING TO PLAT BOOK 42, PAGES 98 AND 98A, OF SAID CURRENT PUBLIC RECORDS; THENCE ON LAST SAID LINE NORTH 89 DEGREES 35 MINUTES 10 SECONDS EAST 140.62 FEET TO THE NORTHEAST CORNER THEREOF; THENCE ON THE EAST LINE THEREOF SOUTH 01 DEGREE 01 MINUTE 15 SECONDS EAST 1.75 FEET TO SAID SOUTH LINE OF SECTION 29; THENCE ON LAST SAID LINE SOUTH 89 DEGREES 42 MINUTES 30 SECONDS EAST 662.82 FEET TO THE POINT OF BEGINNING, BEING 25.223 ACRES, MORE OR LESS, IN AREA.