

RULES AND REGULATIONS
OF
FOUR SEASONS ESTATES ROC, INC

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TABLE OF CONTENTS

<u>Section</u>	<u>Title</u>	<u>Page</u>
I.	INTRODUCTION AND GLOSSARY	2
II.	GENERAL	3
III.	RESALE ON HOMES	5
IV.	RENTING / SUBLETTING HOMES	5
V.	SALE / RESALE OF SHARES	5
VI.	OVERALL APPEARANCE OF HOMES AND HOMESITES	6
VII.	MAINTENANCE OF HOMESITES	6
VIII.	WATERING OF LAWNS	6
IX.	UTILITIES	6
X.	PETS	6
XI.	GARBAGE COLLECTION	7
XII.	VEHICLES AND PARKING	7
XIII.	IMPROVEMENTS TO EXISTING HOMES AND HOMESITES	8
XIV.	SWIMMING POOL	9
XV.	CLUBHOUSE	10
XVI.	SHUFFLEBOARD COURTS	10
XVII.	ACCIDENTS AND EMERGENCIES	10
XVIII.	SPECIAL NOTES	10
XIX.	REPLACEMENT MANUFACTURED HOME SETUP REQUIREMENTS	11
XX.	MISCELLANEOUS	12

I. INTRODUCTION

The Rules and Regulations of Four Seasons Estates ROC are authorized by Chapters 719 and 723 of the Florida Statutes, the Master Occupancy Agreement, and the Bylaws of the Corporation. They have been adopted and published by the Board of Directors to preserve property values and to maintain a high standard of conduct within Four Seasons Estates (hereinafter called the "Community"). Cooperation between residents and the Board of Directors to fulfill that standard is the goal of the community. The Rules and Regulations may be changed from time to time to achieve this and other purposes. Notice of changes in these rules shall be given at least 90 days prior to the date of implementation of the changes.

These Rules and Regulations govern the style and quality of living in our Community. They are reasonable and necessary for the health, safety, and welfare of Community Residents and for the proper and efficient operation of Four Seasons Estates. The Rules and Regulations are intended to be applied and administered in a reasonable and non-discriminatory manner. They shall apply, as appropriate, to all Residents and their guests.

Our Residents were attracted to our Community because of its appearance and environment. This good way of life did not just happen. Every Resident, together with the Community, must work constantly to retain this atmosphere. A set of regulations is necessary so that everyone can keep his/her home and the Community in the best possible condition. We suggest that you keep the following Rules and Regulations handy as a reminder.

GLOSSARY

The following glossary of terms used in this document is provided for the convenience of the reader.

"Association" – the cooperative corporation which owns and operates the park (synonymous with "Corporation")

"Shareholder" – a person or entity which owns a share in the association (synonymous with "member")

"Management" – the person or company employed by the association to manage the park

"Tenant-Owner" – a person who owns a home and leases the land from the association

"Renter" – a person who rents a home from either a shareholder or a tenant-owner

"Resident" – a person who lives in the park (includes shareholder, tenant-owner, renter)

"Guest" – a person staying with a Resident for a short period of time

II. GENERAL

1. The business office will be open weekdays during posted hours. There are no office hours Saturday, Sundays, or holidays. In case of an emergency, Management may be contacted by telephone after the office hours using the number listed in the current park telephone directory.

2. Notices or demands may be served upon the Corporation at 13225 101st St., Largo, FL 33773 or to such other person as Management may from time to time designate.

3. All lot rental fees and maintenance fees are payable in advance. A late fee will be charged for payments received after the fifth (5th) day of each month and before the tenth (10th) day of each month. An increased late fee shall be charged for amounts received on or after the tenth (10th) day. Said late fees, and any increased therein, are set forth in the Prospectus and the Master Occupancy Agreement.

4. No subletting or renting of homes is permitted without prior written approval of Management based on appropriate background checks of prospective occupants. (See Section IV)

5. The Community is intended for Residential purposes only. No peddling, soliciting or commercial enterprise is allowed in the Community. Soliciting will not be deemed to include canvassing as described in Florida Statutes 723.054 and 723.055. For these Rules and Regulations, commercial enterprise is herein defined as the operation of any business venture from the home. Authorized tenants, owners and guests can have company owned vehicles such as cars and vans, no semitrucks. Tractor trailers are not allowed at any time with or without a trailer by owner, tenant, or guest.

6. Laundry shall be hung to dry only at the rear of a home and shall not be visible from the front of the home site. Only carousel – type clotheslines are permitted in the Community.

7. In the interest of beautifying the Community, residents are encouraged to add additional shrubs and plants to lots. However, the planting of trees and shrubs outside the planter box must be approved by Management. Because of the danger to underground utilities, no digging of any kind will be permitted without prior approval of Management. Any damage to underground utilities is the responsibility of the individual. Damaged electrical wiring could result in personal injury.

8. The burning of trash is not permitted. No dumping of trash, garbage, gasoline, oil, bush, and tree trimming etc. is permitted. Refuse is picked up twice a week and must be placed by the street on the day of pickup. Arrangements for special pickups may be made by contacting the office. Garbage cans and recycle bins may be kept in the utility shed, garbage shed or otherwise screened from view.

9. Because there are no defined lot boundary lines, fences between homes are not permitted. Privacy screens may be erected along / around patios with approval of Management.

10. Recreation areas (swimming pool, clubhouse, and shuffleboard courts) are open daily from 7:00 AM to 10:00 PM, except on announced occasions. Coverups / shirts or other outer wraps are always required when going to and from the pool and in all common areas of the Community. Guests as well as Residents must wear appropriate identification as determined by the Corporation when using the recreation areas.

11. Any guest of a resident may stay at a resident's home for a period of not more than three (3) weeks and not more than two times per calendar year (total of 6 weeks per calendar year for any one guest) unless otherwise permitted in writing by the Manager. For reasons of safety and security, guests must register at the office. Children under the age of 16 years of age must be accompanied by an adult when using the recreational facilities. Babysitting or keeping of children on a regular basis is not permitted. For purposes of these Rules and Regulations, GUEST is defined as anyone visiting while the owner or resident is present.

All residents of Four Seasons Estates are solely responsible for the actions of their guests, regardless of the guest's age. The rules of each recreational area are plainly posted at the site. All residents and guests should familiarize themselves periodically with the regulations and policies of this Community.

12. Do not dispose of anything in the toilet or sink drains which can cause the sewer line to become blocked. If adequate precautions are not taken, subsequent repairs may be billed to the resident concerned.

13. Be considerate of your neighbors when playing your radio, television, stereo, etc., especially after 10:00 PM.

a) quiet time 10:00 PM to 7:00 AM

14. To maintain the beauty of our Community, the exteriors of homes must be properly maintained and kept free of debris. Boxes, appliances, and equipment are not permitted outside your home or utility shed.

15. Feeding or harboring of certain wild animals, reptiles, birds, waterfowl, and shore birds is prohibited by the State of Florida and Pinellas County because of danger to the environment and to humans. The feeding of feral cats is not permitted in the Community.

16. All Residents must notify the office of their arrival in, and departure (for one month or more) from, the Community. It is imperative that the office have the Resident's current address, telephone number and other contact information.

17. Each Resident is permitted to have one 2-day yard sale per year in addition to one 2 – day yard sale when moving from the Community. Notice of a yard sale may be posted on the "for sale" bulletin board in the clubhouse. Advertising in newspapers or other publications, or the placement of advertising signs outside the community, are not permitted.

III. RESALE OF HOMES

1. Shareholders wishing to sell may be directed to an appropriate real estate agent. Owners are also entitled to sell a home "by owner" or to employ the services of an outside agent. Advertising the home in the newspapers and on the bulletin board located in the Clubhouse is permitted. "For Sale" signs are restricted to one (1) per home, except the corner lot homes are allowed two (one on each street facing side). The sign must be no larger than twenty-four (24") inches by thirty-six (36) inches.

2. All prospective purchasers shall be subject to application process and age verification by management through official documentation, appropriate criminal background, and credit checks. Please refer to Section XX.

3. Homeowners who sell their home, with the intention that the home remain on the lot in the Community, shall be responsible for supplying the Purchaser with the Prospectus previously distributed for that lot.

IV. RENTING / SUBLETTING OF HOMES

Owners of homes in the Community are entitled to rent their homes to others for a period of not less than one month. Since renters are, in fact, Residents, all Rules and Regulations apply to their period of residency. All renters shall be subject to the application process by management based on age verification through official documentation and appropriate criminal background checks. Except as stipulated in the following paragraph, renters must meet the age requirements described in Section XX. For purposes of these Rules and Regulations, RENTER is defined as anyone using the home in the absence of the owner, with or without financial remuneration.

In the absence of the owner, the temporary use of a home by the owner's children or grandchildren who may not meet the age requirements of the Community is permitted under the following circumstances:

1. The period of such use shall not exceed 3 weeks per family member
2. At least one adult age 30 or older shall be present
3. Management shall be informed in writing by the owner in advance of the intended use
4. The occupants shall register in the office upon arrival and check out upon departure

V. SALE AND RESALE OF SHARES

Shares of the Cooperative Corporation may be sold and resold in accordance with the provisions of the Master Occupancy Agreement and the By Laws of the Corporation.

VI. OVERALL APPEARANCE OF THE HOMES AND HOMESITES

Each resident shall be fully responsible for the overall appearance of the home and home site. Each resident shall be responsible for all the maintenance, repairs, and replacements in

the home and shall keep the home and the area surrounding it in good repair and in a neat and orderly condition at, all times. If, in the sole discretion of Management, a home's appearance has deteriorated to such an extent that it detracts from the overall aesthetic quality of the Community, then, upon written notice from Management to the Resident, the Resident shall either (a) promptly make appropriate repairs or replacement or (b) remove the home from the Community and replace it with a home deemed satisfactory by Management.

VII. MAINTENANCE OF HOMESITES

Lawns will be maintained by the Park to the extent of mowing, trimming, and edging. The Residents shall be responsible for watering, fertilizing, and weeding. If the premises are not satisfactorily maintained, Management reserves the right to perform these services at the resident's expense.

VIII. WATERING OF LAWNS

Please conserve water and use it sparingly. Pinellas County's watering regulations appear in the monthly Community Newsletter and must be followed. Generally, watering is limited to one day per week.

IX. UTILITIES

The Corporation shall supply water and sewer to the residents. Residents must make separate arrangements with the appropriate utility companies and are charged for electricity, telephone, cable television, etc.

X. PETS

The allowance of pets in the community is severely restricted. Only aquarium fish or small, quiet, caged birds (canaries, cockatiels, parakeets, etc.) are permitted. Cages are not allowed to be placed outside the home. No animals (cats, dogs, etc.) or reptiles are allowed. Permitted pets which become a nuisance to the neighbors due to noise may be evicted following two or more written complaints. Guests and visitors are not allowed to bring pet into the Community. Nothing in this section shall be deemed to prevent the keeping of a trained service animal for the disabled as defined in the statutes or for properly documented requests for reasonable accommodations that comply with the criteria set forth in both the Federal and Florida Fair Housing Acts regarding emotional support and service animals.

XI. GARBAGE COLLECTIONS

Residents shall be given notice of garbage collection schedules. Garbage shall be picked up only if placed in appropriate trash cans with plastic liners and placed in front of the resident's home. However, garbage shall not be left in front of the resident's mobile home except early in the morning prior to the time of collection. At all other times garbage cans shall be kept either in utility sheds or in appropriate enclosures at the rear of the mobile home and hidden from view. No trash or refuse shall be burned in the Community.

XII. VEHICLES AND PARKING

All vehicles shall be properly licensed and must be in operative condition. The total number of vehicles permitted depends upon the available parking space within the unit's paved driveway. Vehicles (including golf carts, boats, boat trailers and motorcycles) shall be parked only within the paved driveway, and not overhanging the sidewalk. Parking is not allowed on the street between the hours of 11 PM and 7 AM. Parking is not allowed on the grassy areas at any time. One warning notice will be given to the vehicle owner. The second offense will result in an issuance of a Notice of Violation Letter. A final recourse, at Management's discretion, will be towing with the expense of towing being paid to the towing company by the owner. Parking in the driveway of another resident without the owner's written permission is not allowed.

A limited number of temporary parking spaces are available adjacent to the clubhouse and storage shed area. These spaces require a permit from Management and must be applied for during business hours. Such permits are generally limited to 72 hours unless otherwise permitted by management up to 5 days maximum.

No temporary parking spaces are available for recreational vehicles except by prior arrangement with Management and shall not interfere with parking for community events.

Recreational vehicles (RVs) (motorhomes and trailers) belonging to residents may be brought to the home for loading or unloading and may remain parked in the driveway for this purpose for not more than 48 hours. Any such vehicle which is too large to fit in the driveway may be parked overnight in the area adjacent to the clubhouse / shed with a parking permit issued by management. Recreational vehicles may not be parked in the other common areas. Overnight use of an RV is not permitted. Visitor's RVs are not allowed to be parked in the Community.

Golf carts and bicycles operated after dusk shall be equipped with an audible signaling device (horn, bell, etc.) and front and rear lights.

Please remember that golf carts are motorized vehicles, and that their operation is governed by the laws of the state. Further, golf carts are required to obey the speed limit (TEN 10 mph) and be operated only on the streets, not through yards or on sidewalks. Operation of golf carts by anyone under the age of 16 is strictly prohibited. Owners are financially responsible for any damage caused by the operations of their golf carts. Residents are advised to check their liability insurance policies to determine whether coverage is provided for golf cart accidents, damage, and injuries.

All golf carts shall display the lot number of the owner. Motorcycles are allowed in the park. Residents with Motorcycles must abide by the 10 mph, speed limit. And there will be no revving of engines.-Motorcycles must be maintained in good working order. Limited space is available at the docks on a first come first serve basis for boat owners.

XIII. IMPROVEMENTS TO EXISTING HOMES AND HOMESITES

No improvements or alterations shall be made to the exterior of a home or to the premises surrounding a Resident's home, without prior written consent of Management. Application forms for this purpose are available at the office. The Corporation's construction review committee will provide guidance and assistance to the homeowner and Management. It should be noted that structural improvements to the home as well as most work outside the home require the obtaining of a building permit from the City of Largo prior to initiation. Please note that the City requires a letter of approval from Park Management prior to the issuance of a permit. If an improvement is permanent in nature, then the Park may condition its consent upon the Resident's agreement that the improvement shall become the property of the Park. It should also be noted that trees or other plant materials installed outside the planter box become the property of the Community; however, the homeowner retains responsibility for their maintenance. In order, to avoid damage to utilities, no digging shall be undertaken without the permission of Management. Residents are responsible for any damage done to underground wiring, water lines or sewer lines. Residents are responsible for the actions and conduct of any contractors they may employ. Contractors shall be appropriately clothed, not work shirtless, create excessive or unnecessary noise, and may only work between the hours of 7 AM and 6 PM Monday through Saturday and not on Sundays, except in case of emergencies. Contractors must be properly licensed and insured and be listed on the application. Additionally – No work is to be done on Sunday.

In no instance shall any permanent alteration be allowed which infringes upon the space between existing units either to the side or rear, or to the required front set-back. In the absence of formal lot lines, imaginary lot lines exist which consist of the following: (1) between the sides of units, the midpoint between any existing structural element of the homes or carports, (2) between abutting rear elements, the midpoint of the measured distance from the more-or-less parallel roadways at the fronts of the units. For purposes of this requirement, "permanent alteration" is defined as any change to a structural element of the home, carport, or the pouring of concrete for a driveway, patio, etc. which falls outside the existing footprint. For purposes of this requirement, "footprint" refers to the area within the exterior perimeter of the original installed structural elements of the residential unit, including porches, decks, stairways, carports, etc.

Any flower beds, flag poles, antennae, clothesline, plantings of any kind, lawn statuary, art projects, shelters, storage systems or sheds, privacy screens, parking pads, etc., require written approval from Management.

In advance of installation, Management approval must be sought for the location of any type of exterior antennae or satellite dish. Television antennas must be located to the rear of the mobile home, a minimum of forty (40') feet from the street. Any antenna or satellite dish will be required to be moved if it creates a disturbance or otherwise interferences with another mobile homeowner's reception. No satellite dishes in excess, of 39 inches in diameter or antenna or satellite dish masts in excess, of 12 feet high above ground may be installed.

XIV. SWIMMING POOL

1. In order, to assure removal of all lotions and other skin products, bathers must shower before entering the pool. For safety reasons, the use of soaps and shampoos at the pool shower is prohibited. Showering after pool use to remove chlorine from the skin is permitted. However, this shower is not intended to replace bathing at home. The shower must be turned on and off immediately before and after use. PLEASE CONSERVE WATER, ESPECIALLY HOT WATER.

2. No glass containers or pets are allowed inside the pool area fence.

3. All persons using the pool shall do so at their own risk. Diving is not permitted. The last person leaving the pool is required by Pinellas County to re-attach the divider rope to stanchions.

4. The Association is not responsible for accidents or injury.

5. The posted pool hours are dawn until 10 PM. Children under 16 shall obey the rules posted and be accompanied by an adult or guardian who assumes full responsibility for them and ensures their behavior does not disturb residents using the pool.

XV. CLUBHOUSE

1. Following each function that is held by the residents, the clubhouse shall be left in the same condition, arrangement, and state of cleanliness as it was found.
2. Clubhouse bulletin boards, as well as the monthly newsletter, contain current news activities and coming events.
3. All functions are to be held in the clubhouse must be in conformance to the rules of the Corporation and the Community Social Club.
4. For fire safety, the use of burning table candles in the clubhouse is not allowed.

XVI. SHUFFLEBOARD COURTS

Shuffleboard courts are available for use by all Residents when not in use by the Community Shuffleboard Team. The team will post its hours for practice and games. Posted rules for use must be observed.

XVII. ACCIDENTS OR EMERGENCIES

The Corporation is not responsible legally or financially for damage, injury, death or loss by accident, theft, or fire to either property or persons.

XVIII. SPECIAL NOTES

1. All homeowners must maintain a current state registration decal on their mobile home. A copy of current registration must be furnished to Management by the mobile homeowner on an annual basis upon renewal. Expired registration decals shall be removed. Shareholders must obtain and display a "Real Property" decal on their homes.
2. Heirs and/or beneficiaries of a deceased homeowner are not considered purchasers for the purpose of assuming the remainder of a deceased homeowner's tenancy. All heirs and/or beneficiaries must be approved by Management prior to said heirs and/or beneficiaries taking occupancy of the subject home.
3. All homeowners in the Community must furnish to Management the name, address, and telephone number of the existing first lien holder, if any, of their home. This information must, thereafter, be furnished to Management on an annual basis.
4. Minimum Credit Score of 650 for all applicants.
5. Consent to a background check.
6. Canadian Buyers must disclose their SIN number on their application or applicants will be denied.

XIX. REPLACEMENT MANUFACTURED HOME SETUP REQUIREMENTS

1. Prior to the purchase and installation of any manufactured home, the Shareholder or Tenant-Owner shall submit to the Board of Directors an application to install, on an approved form, indicating all required information, which shall include an accurately dimensioned site plan indicating placement and distances to all structural elements of adjacent homes, utility connections, and a dimensioned engineering drawing of the home, with all the attachments and the year of manufacture. No used home may be installed in the Community that is more than five (5) years old except with the approval of the Board of Directors following inspection and a determination that the unit is acceptable and would fit in with the character of the Community. All homes installed in the community shall meet all current federal, state, and local building code requirements. Any new single wide manufactured home must be at least 700 square feet in area and fourteen (14) feet wide at its narrowest section, or if double wide, it must be at least 1000 square feet in area and not less than 10 feet wide at its narrowest section, with a preferred width of twenty-four (24) feet. The maximum footprint and the optimum position on the site will be determined upon examination of the site by the Board of Directors. The Board of Directors or its designated committee must take, action on the application within ten (10) days of receipt of the application.

2. Maintenance fees/lot rent on a newly placed home shall commence on the first day of the month once certificate of occupancy is issued. All homes installed in the park must comply with the following installation requirements:

(a) All axles, wheels and hitches will be removed. All materials used for installation purposes must be new materials. All homes must be anchored with tie-downs in accordance with applicable government laws, ordinances, and regulations. The design of all appurtenances and additions must be approved by the Management.

(b) A concrete driveway extending along the full length of the home and down to the street not less than eleven (11) feet in width nor wider than would infringe on the imaginary side yard space, and guttering at the street access from the driveway, the total unobstructed length of which shall be sufficient length to accommodate the parking or not less than two vehicles unless front load drive is used.

(c) An aluminum carport of a minimum size of eleven (11) feet in width and a minimum of thirty (30) feet in length which extends over the full length of the driveway from the back edge of the driveway to the front of the home unless front load drive is used.

(d) A utility shed built in an appropriate location under and to the top of the carport and being a minimum of forty-eight (48) square feet in area with no side less than four(4) feet in length, unless garage is built in place of shed.

(e) A raised planter area shall be installed along the entire width (except for the width of any front steps) of the street-side of the home, unless waived by the Board of Directors. The planter shall extend not less than twenty-four (24) inches from the home and be not less than sixteen (16) inches in height. Any optional raised porch shall have an integral or aluminum roof and, if screened, a screen mesh totally enclosing the patio porch and extending from the porch floor to the roof; or it must be an enclosed Florida room. Open, covered porches are permitted but must be surrounded by a suitable railing.

(f) Skirting around the home is required and must be esthetically similar, to that employed on other homes in the Community. The skirting must provide for ready access to under-home utilities for repair and inspections.

(g) All additions, changes or modifications to the approved installation application including flagpoles, can be made only with the prior written approval of the Management. The Unit or manufactured home may not be altered in any way whatsoever except by prior written authority of the Management.

(h) The improvements in paragraphs 2(b), 2(c), and 2(d) herein above shall only be required of tenant-owners moving into the Community after the approval date (June 2011) of these Rules and Regulations by the Division of Mobile Homes.

XX. MISCELLANEOUS

1. It is the intent of the Association that the Community be operated as a residential community for older persons. At least ninety percent (90%) of the homes that are occupied must have one occupant who, is at least 55 years of age, and all other occupants must be at least 45 years of age. All prospective owners or renters must meet with the approval of Management based on appropriate credit checks and background checks. No applicants shall be approved for any proposed shareholder, or non-shareholder tenant who, within the last ten (10) years has been convicted of a felony. No applications shall be approved for any proposed shareholder or non-shareholder tenant who, at the time of application does not have a minimum credit score of 650, or who has been the subject of an eviction action at any time prior to application or convicted of a felony within the last 10 years. The Board reserves the right to use any other criteria to deny an application for a new tenancy, or for renewal of an existing lease, that are reasonably related to the preservation of the health, safety and welfare of an existing lease, that are reasonably related to the preservation of the health, safety and welfare of the community. The Board reserves the right to refuse admittance to anyone. All prospective residents must provide proof of age prior to occupancy and every two years thereafter. Such proof may be in the form of any government-issued photo ID document such as driver's license or passport.

a) No renting of your unit through VRBO, Air BNB & other such sites.

2. The Association has published and will adhere to policies and procedures that demonstrate its intent to provide housing for persons fifty-five years of age or older, as required by the rules promulgated to implement the Housing for Older Persons Act of 1995 (HOPA). The community has implemented procedures to determine the occupancy of each unit and will regularly update such information through survey or other means required by the rules implementing the law.

3. Residents shall report vandalism of private or Community property to Management promptly.

4. Legitimate complaints concerning infractions of these rules should be reported to the Manager and must be in writing, signed by the complaining Resident. Suggestions regarding rules may be made, in writing, to the Board of Directors by the suggesting Resident.

5. In the event of fire or some emergency affecting the Community, it is the Resident's responsibility to notify the Corporation or Management immediately after first calling the Fire, Police or Ambulance services for assistance.

6. These rules and Regulations may be amended from time to time as deemed necessary by the Board of Directors with ninety (90) days' notice to the Members and to the Tenant-Owners. Any notice to Members in general may be posted on the bulletin board in the clubhouse; may be mailed or hand-delivered to the Members at Member's address in the community; or may be posted on the door of Member's home in the Park. Notice to Tenant-Owner's shall be delivered as required by F.S. Chapter 723.

To keep our property values up and our Community looking at its best, the following will be adopted into the Association rules for non-compliance of rules violations. A three (3) step process will be used.

First Offense: Violation letter stating the violation with reference made to the specific rule (s) of violation. Fifteen (15) days will be given to correct the violation and become compliant.

Second Offense: Violation letter stating the violation with reference made to the specific rule (s) of violation. Five (5) days will be given to correct the violation and become compliant.

Third Offense: Demand letter for compliance from the Association attorney. Any expense the Association has incurred as a result of this third and final step in the process will be passed on the owner (s) of the unit that is not in compliance with the rules and regulations of the Association. This may also include an eviction for repeated non-compliance of the rules and regulations of the Association under appropriate and allowable Florida Statute (s).

If the Management is required to take any action to enforce the Rules and Regulations on behalf of the Association, the Member or Tenant-Owner shall pay for all costs, expenses and reasonable attorney's fees which shall be incurred or expended by the Management on behalf of the Association and as are provided for in the Florida Statutes, the Rental Prospectus and the Occupancy Agreement.

If any provision of these Rules and Regulations be contrary to any law of any jurisdiction in which the Community is located, it shall not apply or be enforced. However, the other provisions of these Rules and Regulations shall not be affected and shall continue in full force and effect.

The Rules and Regulations as presented herein are adopted by the Board of Directors of FOUR SEASONS ESTATES RESIDENT OWNED COMMUNITY, INC. and supersede and replace all Rules and Regulations previously in effect prior to the acquisition of the Community by the Corporation.