

**DECLARATION OF COVENANTS, CONDITIONS, EASEMENTS  
AND RESTRICTIONS FOR  
VICTORIA LAKES UNIT THREE**

THIS DECLARATION is made on the date hereinafter set forth by Victoria Lakes, LLC, a Florida limited liability company, hereinafter referred to as "Declarant". There are or may be other persons who hold fee simple title or liens against the Properties (as hereinafter defined), who shall not be Declarants, but who shall join the execution of this instrument now or hereinafter to subordinate their rights in the Properties to the force and effect of the terms hereof.

WITNESSETH

WHEREAS, Declarant is the owner in fee simple of all of the Lots described on the Plat of Victoria Lakes Unit Three, according to Plat thereof recorded in Plat Book 57, Pages 48 – 48E, of the current public records of Duval County, Florida; and

WHEREAS, Declarant previously recorded in O.R. Book 11044, Pages 597 through 616 of the current public records of Duval County, Florida, the Declaration of Covenants, Conditions, Easements and Restrictions for Victoria Lakes, which Declaration encumbers all of the Lots described on the Plat of Victoria Lakes Unit One, according to Plat thereof recorded in Plat Book 55, Pages 96 through 96L of the current public records of Duval County, Florida; and

WHEREAS, Declarant now wishes to state and declare that all of the Lots in Victoria Lakes Unit Three shall be subject to that same Declaration aforementioned;

NOW, THEREFORE, Declarant hereby states and declares that all of the Lots described on the Plat of Victoria Lakes Unit Three, according to Plat thereof recorded in Plat Book 57, Pages 48 – 48E, of the current public records of Duval County, Florida, shall be held, sold conveyed and occupied subject to the Declaration of Covenants, Conditions, Easements and Restrictions for Victoria Lakes as recorded in O.R. Book 11044, pages 597 through 616 of the current public records of Duval County, Florida, as they may have been amended from time to time, which covenants, restrictions, conditions and easements shall be perpetual in duration unless otherwise provided, all of which are for the purpose of protecting the value and desirability of, and which shall run with the title to, said Lots and shall be binding upon all parties having any right, title or interest in said Properties or any part thereof, their heirs, personal representatives, successors and assigns, and which shall inure to the benefit of the Association and each Owner as those terms are defined within the Declaration.

IN WITNESS WHEREOF, this Declaration has been executed on this 27<sup>th</sup> day of October, 2004, by Declarant, acting by and through its undersigned officer who is thereunto duly authorized.

Signed, sealed and delivered  
In the presence of:

VICTORIA LAKES, LLC  
a Florida Limited Liability Company

Anne G. Lara  
Print Name Anne G. Lara

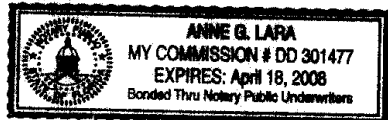
By: Mary Louise Dungey  
Mary Louise Dungey  
Vice President

Donna Passmore  
Print Name Donna Passmore

State of Florida  
County of Duval

The foregoing instrument was acknowledged before me this 27<sup>th</sup> day of October, 2004, by Mary Louise Dungey, Vice President of Victoria Lakes, LLC, on behalf of the Limited Liability Company. She is personally known to me and did not take an oath.

Anne G. Lara  
Notary Public, State of Florida  
My Commission Expires:



Doc# 2004345065  
Book: 12117  
Pages: 2441 -- 2442  
Filed & Recorded  
10/28/2004 02:48:57 PM  
JIM FULLER  
CLERK CIRCUIT COURT  
DUVAL COUNTY  
RECORDING \$ 9.00  
TRUST FUND \$ 1.50  
REC ADDITIONAL \$ 8.00

THE UNDERSIGNED, SUNTRUST BANK, a Georgia corporation, the owner and holder of that certain Mortgage Modification, Consolidation and Spreading Agreement and Notice of Future Advance dated September 17, 2002 and recorded in Official Records Book 10675 beginning at Page 752 of the current Public Records of Duval County, Florida, (the "Mortgage"), does hereby join in the execution of the foregoing Declaration of Covenants, Conditions, Easements and Restrictions for Victoria Lakes, Unit III and does hereby agree that the lien of the above described-Mortgage is now and shall hereafter be subject to the provisions of said Declaration of Covenants, Conditions, Easements and Restrictions for Victoria Lakes, Unit III.

Nothing herein contained shall be construed to release, exonerate or discharge Properties encumbered by the Mortgage from the lien, operation, force and effect of the Mortgage nor from any right, remedy or privilege of the owners thereof except to the extent herein specifically set forth.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed in the manner and form required by law as follows:

At Jacksonville, Duval County, Florida, this 27<sup>th</sup> day of October 2004.

SUNTRUST BANK, A GEORGIA CORPORATION

Attest: Michelle Diaz

By: Ronald A. Brame, Jr.  
Ronald A. Brame, Jr.  
Vice President

STATE OF FLORIDA  
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 27 day of October 2004 by Ronald A. Brame, Jr., Vice President of SUNTRUST BANK, a Georgia corporation, on behalf of the association. He is personally known to me or has produced (Florida Driver's License) as identification.

Michelle Diaz  
Print Name  
Notary Public, State of Florida  
My Commission Expires:



Michelle Diaz  
Commission #DD333881  
Expires: Jun 29, 2008  
Bonded Thru  
Atlantic Bonding Co., Inc.