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DECLARATION OF CONDOMINIUM
OF
VILLA NUEVA, A CONDOMINIUM

This is a Declaration of Condominium made this 23rd day of March, A.D. 1977, by VILLA NUEVA JOINT VENTURE, composed of Clearwater Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, and Southeast National Bank of St. Petersburg, a national banking corporation organized and existing under the laws of the United States of America, hereinafter called "Developer," for itself, its successors, grantees and assigns to their grantees, assigns, and their heirs, successors and assigns:

WHEREAS, the Developer owns certain real property hereinafter described and desires to submit the said real property together with the improvements located thereon, to condominium ownership, in accordance with the terms and conditions of this Declaration.

WHEREIN, the Developer hereby makes the following declarations:

1. Property Placed in Condominium Ownership. The following described property, hereinafter referred to as "Condominium Property," is submitted to Condominium ownership.

1.1. Real Property. That certain real property the legal description of which is attached hereto, and by reference made a part hereof as Exhibit "A," together with all improvements located thereon.

2. Name. The Condominium is to be identified by the name of VILLA NUEVA, A CONDOMINIUM.

3. Name of Condominium Association. The name of the Condominium Association is VILLA NUEVA CONDOMINIUM ASSOCIATION, INC., a Florida nonprofit corporation, herein-

(Condominium Plat pertaining hereto recorded in Condominium Plat Book 28, Pages 1 thru 4.)

HOLD DO NOT MAIL
This instrument prepared by: R. CARLTON WARD
RICHARDS, NODINE, GILKEY, FITE, MEYER & THOMPSON, P.A.
1253 Park Street
Clearwater, Florida 33516

FILED IN PUBLIC RECORDS
CLERK OF CIRCUIT COURT

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RICHARDS, NODINE, GILKEY, FITE, MEYER & THOMPSON, P.A.
CLEARWATER, FLORIDA

after referred to as "Association." The Bylaws and Articles of Incorporation of Association are attached hereto as Exhibits "B" and "C."

4. Definitions. The terms used herein, and in the Bylaws and Articles of Incorporation shall have the meaning as stated in the Condominium Act and as follows:

4.1. Unit. Unit is a condominium parcel without a share of common elements.

4.2. Common Elements. That portion of the Condominium Property not included in the Units, and all personal property as may be owned by Association from time to time.

4.3. Condominium Parcel. The Unit, together with an undivided interest in the common elements appurtenant thereto.

4.4. Condominium. This means all of the Condominium Property as a whole when the context so permits.

4.5. Limited Common Elements. Limited Common Elements means and includes those common elements which are reserved for the use of a certain unit or units to the exclusion of other units and are so specified.

4.6. Member. A Member of Association.

4.7. Common Expenses. Common Expense shall include:

A. Administration. Expenses of administration of Association, expenses of maintenance, operation, repair or replacement of any or all of the common elements and Association property; and of the portions of Units to be maintained by Association.

B. Declared Common Expense. Expenses declared common expenses by provisions of this Declaration and the Bylaws.

C. Others. Any valid charge against the

Condominium Property as a whole.

4.8. Singular, Plural and Gender. Whenever the context so permits, the use of the plural shall include the singular, the singular shall include the plural, and the use of any gender shall be deemed to include all genders.

4.9. Institutional First Mortgage. That mortgage made to a bank, savings and loan association, life insurance company or other institutional lender authorized to do business in the State of Florida.

4.10. Leased Facilities. The Association may from time to time enter into agreements or acquire possessory interest in land, marinas, golf courses, or other recreational facilities, whether or not contiguous to the land of the Condominium in order to provide for the enjoyment, recreation or other use or benefit of the unit owners. The expenses of rental, membership fees, operations, replacements and other undertakings in connection therewith are to be common expenses.

5. Development Plan. The Condominium Property is described as follows:

5.1. Survey and Plot Plan. A survey of the land showing Condominium buildings placed thereon is attached as Exhibit "A."

5.2. Improvements. Improvements upon the land include and will be limited to the following:

A. Condominium Buildings. The Condominium Property includes seven (7) buildings containing forty-eight (48) units.

B. Other Improvements. The Condominium Property includes sidewalks and landscaping located substantially on the survey as mentioned above, and which are part of the common elements.

5.3. Unit Boundaries. Each Unit shall include that part of the building containing the Unit that lies within the following boundaries:

A. Upper and Lower Boundaries. The upper and lower boundaries of a Unit shall be the following boundaries extended to an intersection with the perimetrical boundaries:

(1) Upper Boundary. The horizontal plans of the undecorated finished ceiling, including any porch area.

(2) Lower Boundary. The horizontal plans of the undecorated finished floor, including any porch area.

B. Perimetrical Boundaries. The perimetrical boundaries of the Unit shall be the vertical planes of the undecorated finished interior of the walls bounding the Unit extended to an intersection with each other and with the upper and lower boundaries including any porch area as indicated on the condominium plat.

5.4. Amendment of Plans and Completion of Improvements.

A. Alteration of Unit Plans. Developer reserves the right to change the interior design and arrangement of all Units, and to alter the boundaries between Units, so long as the interest of the Developer has not been sold. No such change shall increase the number of Units nor alter the boundaries of the common elements nor the boundaries of any Units in which the interest of the Developer has been sold, without amendment to this Declaration in the manner required herein. If Developer shall make any dimensional changes in the size of the rooms in the Units, such change shall be reflected by an amendment to this Declara-

tion. If more than one (1) Unit is concerned, the Developer shall apportion between the Units the share in the common elements which are appurtenant to the Units concerned.

B. Amendment to Declaration. Any amendment to this Declaration reflecting such alteration of Unit plans by Developer need be signed and acknowledged only by Developer and need not be approved whether or not elsewhere required.

5.5. Easements. Easements are reserved through the Condominium Property as may be required for utility services in order to serve the occupants of the Units, provided, however, such easements through a Unit shall be only according to the plans and specifications for the building, unless approved as may be required for utility services in order to adequately serve the Condominium and to adequately serve lands in VILLA NUEVA, whether adjacent to the Condominium Property or not.

5.6. Easement of Unintentional and Nonnegligent Encroachments. If a Unit shall encroach upon any common element, or upon any other unit by reason of original construction, or by the nonpurposeful or nonnegligent act of the Unit owner, then an easement appurtenant to such encroaching Unit, to the extent of such encroachment, shall exist so long as such encroachment shall exist. If any common element shall encroach upon any Unit by reason of original construction or the nonpurposeful and nonnegligent act of Association, then an easement appurtenant to such common element, to the extent of such encroachment, shall exist so long as such encroachment shall exist.

6. Condominium Buildings.

6.1. Plans. The Condominium buildings consist of seven (7) buildings, all of which are shown on the plans

attached hereto and which are a correct representation of matters therein contained.

A. Exhibit "A" showing legal description of the property and certificate of surveyor.

B. Exhibit "A" showing floor plans and elevations.

6.2. Appurtenances to Units. The Owner of each Unit shall own a share and certain interest in the Condominium Property which are appurtenant to his Unit, including, but not limited to, the following items which are appurtenant to the several Units as indicated:

A. Common Elements and Surplus. The undivided share in the land and other common elements and any common surplus which is appurtenant to each Unit is shown on the Schedule attached hereto as Exhibit " D ."

B. Parking and Storage.

(1) The Developer shall establish a parking and storage plan and in connection therewith will allocate and assign one (1) parking space and one (1) storage space to each of the Units in the Condominium. Those parking spaces designated by the Developer as guest parking spaces shall be used in common by Unit Owners' guests and invitees, pursuant to reasonable restrictions and regulations to be adopted from time to time by the Association.

(2) As to further parking and storage spaces not allocated as above, the right of the Developer or its assigns is hereby reserved to assign such additional spaces to such of the members of the Condominium as it may from time to time determine, and the Developer shall have the right to charge a member for the exclusive right to use these additional spaces.

(3) All parking and storage assignments made by the Developer shall be noted on the books of the Association and shall be an appurtenance to the Unit so

designated and a limited common element. The interest of the Unit Owner in these spaces may be assigned only to another Unit Owner or to a subsequent transferee and a form for this purpose shall be made available by the Directors of the Association.

(4) Upon the Developer having completed the parking and storage plan, Unit Owners agree that they will park in their respective allocated spaces and utilize their respective storage spaces and that such plan shall not be changed or amended except upon the vote of ninety per cent (90%) of the Unit Owners. The parking and storage plan need not be recorded in the Public Records, but the Association shall keep said plan in its records and make same available to Unit Owners at all reasonable times.

7. Maintenance, Alteration and Improvement. Responsibility for the maintenance of the Condominium Property and restrictions upon the alteration and improvement thereof shall be as follows:

7.1. Units.

A. By the Association. The Association shall maintain, repair and replace at the Association's expense:

(1) All portions of a Unit except interior surfaces, contributing to the support of the Condominium building, which portions shall include but not be limited to load bearing columns and load bearing walls, including all conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility services (i.e.: gas, electric power, cold water and sewer disposal) which are contained in the portion of the Condominium building maintained by the Association, and all such facilities contained within a Unit which service part or parts of the Condominium Property other than the Unit within which contained.

(2) All incidental damage caused to a Unit by such work shall be promptly repaired at the expense

of the Association.

(3) All Owners shall be responsible for their proportionate share of the common expenses for the entire Condominium common elements.

B. By the Unit Owner. The responsibility of the Owner shall be as follows:

(1) To maintain, repair and replace at his expense all portions of his Unit except the portions to be maintained, repaired and replaced by the Association, including all windows, screens and glass, kitchen equipment, doors, patios, balconies and all air flow ducts, heating and air conditioning equipment, whether contained inside or outside a Unit hot water heater, carpeting and any other contents of the Unit, including all nonsupporting walls and partitions.

(2) Not to paint or otherwise decorate or change the appearance of any portion of the exterior of the Condominium building.

(3) To promptly report to the Association any defects or need for repairs if the responsibility for the remedying is that of the Association.

C. Alteration and Improvement. Except as elsewhere reserved to Developer, neither an owner nor the Association shall make any alterations in the portions of a Unit or Condominium building which are to be maintained by the Association, or remove any portion thereof, or make any additions thereto, or do anything which would jeopardize the safety or soundness of the Condominium building and easement, without first obtaining approval in writing of owners of all other Units and the approval of the Board of Directors of the Association. A copy of plans for all of such work prepared by an architect licensed to practice in this State shall be filed with the Association.

7.2. Common Elements and Limited Common Elements.

A. By Association. The maintenance and

operation of the common elements shall be the responsibility and the expense of Association. In addition, the Association shall be responsible for the maintenance of the parking spaces which are a limited common element. The Owner shall be responsible for the interior maintenance of his respective storage room.

B. Alteration and Improvement. After the completion of the initial improvements included in the limited and common elements which are contemplated by this Declaration, there shall be no alteration nor further improvement of limited and common elements without prior approval in writing by the record owners of all the Units, except as provided for herein; provided, however, that alteration or improvement of the common elements may be made if the approval in writing of not less than 75% of the Owners is obtained, provided the improvements do not interfere with the rights of Owners not giving their consent and if the non-approving Owners are relieved of the cost thereof.

The cost of any improvement made pursuant to the above provisions shall be paid in full by the approving Owners as between themselves in proportion to their ownership percentage. There shall be no change in the shares and rights of an Owner in the common elements which are altered or further improved whether or not the Owners contribute to the cost thereof. This paragraph shall not apply to any repairs, replacement or reconstruction made to the common elements caused by casualty. An increase in the common expenses caused by alterations or improvements as contemplated by this paragraph shall be borne only by the approving Owners and not by the nonapproving Owners.

8. Assessments. The making and collection of assessments against Owners for common expenses shall be pursuant to the Bylaws and subject to the following provisions:

8.1. Share of Common Expense and Common Surplus. Each owner shall be liable for a proportionate share of the

common expenses, and shall share in the common surplus according to his percentage share of the common elements. Each Owner's share of the common elements is set out in Exhibit "D."

8.2. Interest: Application of Payments. Assessments and installments thereon paid on or before ten (10) days after the date when due shall not bear interest, but all sums not paid on or before ten (10) days after the date due shall bear interest at the rate of ten per cent (10%) per annum from the date when due until paid. All payments on account shall be first applied to interest and then to the assessment payment due. ~~There shall be a minimum penalty charge of One Dollar (\$1.00) per day for each assessment payment not paid after the tenth (10th) day.~~

8.3. Lien for Assessments. The Association shall have a lien on each Unit interest, as the case may be, for any unpaid assessments, or any part thereof, and for interest thereon against the Owners, which lien shall also secure reasonable attorney's fees incurred by the Association incident to the collection of such assessments or the enforcement of such lien. Said lien shall be effective from the time of the recording in the Public Records of Pinellas County, Florida, a claim of lien stating the description of the Unit interest, the name of the Owner of said ~~interest,~~ the amount due and the date when due, and the lien shall continue in effect until all sums secured by the lien have been fully paid. Such claims of lien shall be signed and verified by an officer of the Association. Such liens shall be subordinate to the lien of a mortgage or other liens recorded prior to the date of recording of the claim of lien. Liens for assessments may be foreclosed by suit brought in the name of the Association in like manner as a foreclosure of a mortgage on real property. In any such foreclosure, the Owner of the Unit interest being foreclosed on shall be re-

quired to pay a reasonable rental for the Unit and the Association shall be entitled, as a matter of law, to the appointment of a receiver to collect the same. The Association may also sue to recover a money judgment on unpaid assessments without waiving the lien to secure same. The lien shall be deemed to be prior to and superior to the creation of any homestead status and every purchaser of a Unit interest hereby consents to the imposition of such lien prior to any homestead status.

9. Sales Promotion on Premises. Developer may designate an agent, or agents, and shall have the right to sell or lease its interest in and to the Units, to any person or corporation approved by it and for any lawful purpose, without approval of the Association as hereinafter stated, and it shall have the right to conduct on the Condominium Property any and all business necessary to consummate the sale of its interest in each respective Unit, including, but not limited to, the right to maintain models, have signs, employees in the office, use of common elements, and the right to show Units to prospective purchasers. A sales office, sign and all items pertaining to sales shall not be considered common elements and shall remain the property of the Developer or its sales agent. In the event there are unsold Units, the Developer retains the right to be the Owner thereof, under the same terms and conditions as other Owners save for this right to sell, rent, or lease as contained in this paragraph. In addition, the Developer shall not be responsible for the payment of common expenses including maintenance and assessments while Owner of unsold Units, provided that if any such Units are rented by Developer, then he shall be responsible for the maintenance and assessments during the period of the lease term.

10. Members of Association.

10.1. Qualification. The Members of the Associa-

tion shall consist of all of the record Owners of Units in "Villa Nueva."

10.2. Change of Membership. Change of membership in the Association shall be established by recording in the Public Records of Pinellas County, Florida, a deed or other instrument establishing a transfer of the interest of a Member and the delivery to the Association of a certified copy of such instrument. The Owner designated by such instrument thereby shall become a Member of the Association, and the membership of the prior Owner shall be terminated. Notwithstanding the above, the membership shall not be changed nor shall the new Owner be entitled to vote until the new Owner is approved as set forth therein.

10.3. Voting Rights. Members of the Association shall be entitled to cast one (1) vote for each Unit owned by them.

10.4. Designation of Voting Representative. If a Unit interest is owned by one (1) person, his right to vote shall be established by the record title to his Unit. If a Unit interest is owned by more than one (1) person, or is under short term lease, the person entitled to cast the vote for the Unit shall be designated by a certificate signed by all of the record Owners of the Unit and filed with the Association. If a Unit is owned by a corporation, trust or association, the person entitled to cast the vote of the Unit shall be designated by a certificate signed by the President or Vice President and attested by the Secretary or Assistant Secretary of the corporation or association or by the Trustee, if owned by a trust. This certificate should be filed with the Association. Such certificate shall be valid until removed or until superseded by subsequent certificate, or until a change in ownership of the Unit concerned is properly completed. A certificate designating the person entitled to cast the vote of a Unit may be revoked by the Owner

thereof at any time. The above requirements as to corporation shall not apply to Developer, and any representative of said Developer shall be entitled to vote Units owned by the Developer.

10.5. Restraints Upon Assignment of Shares and Assets. The share of a Member in the funds and assets of the Association cannot be assigned, hypothecated or transferred in any manner except as an appurtenance of his Unit interest.

11. Taxes. Real property taxes shall be assessed and collected on the Units, and not on the Condominium Property as a whole. In the event a real property tax is assessed against any of the Condominium Property, the said tax shall be deemed as part of the common expense. An Owner would be responsible for the taxes as to his specific Unit.

12. Use Restrictions. The use of the Condominium Property shall be in accordance with the following provisions so long as the Condominium exists and so long as the Condominium building exists in a useful condition on the land.

12.1. Units. Each of the Units shall be occupied only by a single family and guests, as a residence and for no other purpose. Except as reserved to Developer before sale, no Unit may be divided or subdivided into a smaller unit, nor any portion thereof sold or otherwise transferred, without first properly amending this Declaration to show the changes in the Units to be affected thereby.

12.2. Common Elements. The common elements shall be used only for the purposes for which they are intended in the furnishing of services and facilities for the enjoyment of the Unit.

12.3. Nuisances. No nuisances shall be allowed upon the Condominium Property, nor any use or practice which is the source of annoyance to residents or which interferes with the peaceful possession and proper use of the property by its residents. All parts of the property shall be kept in

a clean and sanitary condition, and no rubbish, refuse or garbage allowed to accumulate nor any fire hazard allowed to exist. No Unit Owner shall permit any use of his Unit or make any use of the common elements which will increase the rate of insurance upon the Condominium Property.

12.4. Lawful Use. No immoral, improper, offensive or unlawful use shall be made of the Condominium Property nor any part thereof, and all valid laws, zoning ordinances and regulations of all governmental bodies having jurisdiction thereof shall be observed. The responsibility of meeting the requirements of governmental bodies which requires maintenance, modification or repair of the Condominium Property shall be the same as the responsibility for the maintenance and repair of the property.....

12.5. Leasing. Entire Units may be rented provided the occupancy is only by the lessee and his family or guests. No rooms may be rented except as part of the leasing of an entire Unit. Leases shall not be for periods of less than ninety (90) days. ←

12.6. Regulations. Reasonable regulations concerning the use of the Condominium Property may be made and amended from time to time by the Board of Directors of the Association, provided said regulations do not conflict with this Declaration or the Bylaws. Copies of such regulations and amendments thereto shall be furnished by the Association to all Owners and residents of the Condominium upon request.

12.7. Additional Construction. No structure shall be constructed upon the lands mentioned above unless said construction is approved by the Association and the Developer if Villa Nueva is being developed.

13. Maintenance of Community Interest. The Developer is attempting to create a community of congenial residents in this Condominium, and prospective purchasers of the Unit interests shall be screened by the Developer with such pur-

poses in view. The purpose of this is to organize and maintain a community of residents who are financially responsible, thus protecting the values of the Unit interests. The transfer of a Unit interest by any Owner other than the Developer shall require such Owner to notify the Association of the new Owner so long as the Condominium exists and the Condominium building in useful condition exists upon the land, which provisions each Owner covenants to observe. The new Owner shall be subject to the rules and regulations of the Condominium from time to time.

13.1. Mortgage. No Owner may mortgage his Unit interest without the approval of the Association except to a bank, life insurance company, a savings and loan association, recognized institutional lender, or to a financially responsible individual to secure a portion or all of the purchase price. The approval of any other mortgage may be conditioned by the Association or may be arbitrarily withheld.

13.2. Notice of These Provisions. All Owners, prospective purchasers of Unit interests or transferees are given notice of these provisions concerning the transfer of any interest, and all other provisions of this Declaration, and the Association may declare a sale, transfer or mortgage not authorized pursuant to the terms of this Declaration to be void unless subsequently approved by Association, and if declared void, appropriate arrangements shall be made for the monies to be refunded, and the Unit interest reconveyed. Any resolution passed by the Association pursuant to this paragraph or a notice of noncompliance may be recorded in the Public Records of Pinellas County, Florida, to show non-compliance.

13.3. Exceptions. The foregoing provisions of

this section entitled "Maintenance of Community Interests" shall not apply to a transfer to or purchase by a bank, life insurance company, savings and loan association, or recognized institutional lender that acquires its title as the result of owning a mortgage upon the Unit interest concerned, and this shall be so whether the title is acquired by deed from the mortgagor, his successors or assigns, or through foreclosure proceedings, nor shall such provisions apply to a transfer, sale or lease by a bank, life insurance company, savings and loan association, or recognized institutional lender that so acquires its title. Neither shall such provisions require the approval of a purchaser who acquires the title to a Unit at a duly advertised public sale with open bidding provided by law, such as but not limited to execution sale, foreclosure sale, judicial sale or tax sale.

13.4. Restraint Upon Separation and Partition.

Any transfer of a Unit interest shall include all elements thereof as aforescribed and appurtenances thereto, whether or not specifically described, including, not not limited to, the Owner's interest in the common elements, and his Association membership and his share of responsibility hereunder.

13.5. Effect of Sale on Member's Liability. When

a conveyance, sale or transfer is made in accordance with the above provisions, the Owner so assigning his interest shall be released of all liability arising hereunder, if, at the time of closing of said transaction, the Owner has paid all sums due from him as his portion of the common expense, together with the sum fixed by the Association to cover reasonable legal and other expenses in connection with the transfer. If a transfer is made without the Owner's portion

of the common expenses, then the Owner shall remain liable for said expense to the Association until said amount has been paid: The statutory provisions as set forth in the Condominium Act concerning liability upon transfer shall remain in full force and effect, and in the event satisfactory arrangements are not made with the payment of sums due from an Owner on his common expenses or other sums due hereunder at the time of transfer, said sums may become a lien on the Unit interest after transfer, if the Association files a claim of lien in the Public Records of Pinellas County, Florida, and the Association may refuse to approve any transfer hereunder until all liability as to the common expense has been made.

13.6. Attorney's Fees. The provisions set forth in this Declaration paragraph 13, are established for the benefit of the entire development of Villa Nueva and for the benefit of all of the Members of Association. In the event it becomes necessary for the Association to enforce these provisions by legal action, or if it becomes necessary for either of said organizations to defend a law suit based on the provisions of this paragraph, then the reasonable legal expenses incurred shall be considered a common expense.

13.7. Transfer Subject to Approval.

A. Sale. No Owner may dispose of a Unit interest by sale without approval except as provided for herein.

B. Lease. No Owner may dispose of a Unit interest by lease without approval except as provided for herein.

C. Gift. If any Owner shall acquire his title by gift, the continuance of his ownership of his Unit interest shall be subject to approval as provided for

LAW OFFICE
 RICHARDSON
 MEYER & THOMPSON
 CLEARWATER FLORIDA

herein.

D. Other Transfers. If any Owner shall acquire his title by any manner not considered in the foregoing subsections, the continuance of his ownership of his Unit interest shall be subject to approval as provided for herein.

E. Approval. The approval required hereunder shall be made by the Association.

13.8. Approval for Transfer. The approval that is required for the transfer of ownership of Unit interests shall be obtained in the following manner:

A. Notice to Association.

(1) Sale. An Owner intending to make a bona fide sale of his Unit interest shall give to the Association notice of such intention, together with the name and address of the intended purchaser and such other information concerning the intended purchaser as the Association may reasonably require, and an executed copy of the proposed contract of sale.

(2) Lease. An Owner intending to make a bona fide lease of his Unit shall give to the Association notice of such intention, together with the name and address of the intended lessee and such other information concerning the intended lessee as the Association may reasonably require, and an executed copy of the proposed lease.

(3) Gift; Other Transfers. An Owner who has obtained title by gift, or by any other manner not previously considered, shall give to the Association notice of the acquiring of his title, together with such information concerning the owner as the Association may reasonably require, and a certified copy of the instrument evidencing the Owner's title.

be stated in a certificate executed by the Association which shall be recorded in the Public Records of Pinellas County, Florida, at the expense of the approved Owner.

C. Approval of Corporate Owner or Purchaser.

Inasmuch as the Condominium may be used only for residential purposes, and a corporation cannot occupy a Unit for such use, and if the Owner or purchaser of a Unit interest is a corporation, the approval of ownership by the corporation may be conditioned by requiring that all persons occupying the Unit be approved as required above. This would also apply to ownership by a trust.

13.9. Disapproval. If the Association disapproves a transfer of ownership of a Unit interest, the matter shall be disposed of in the following manner:

A. Sale. In the event the proposed sale is disapproved, the Owner shall be notified by certified mail, and if the Owner still desires to consummate such sale, he shall, thirty (30) days before the closing date of such sale, give written notice to Association of his intention to sell on a certain date, together with the bona fide price and other terms thereof, and Association shall promptly notify the Members of the Association of the date of the sale, and the price and the terms.

(1) Option. Any owner, after notification by the Association as above mentioned, shall have an option to purchase the Unit at the price stated in the disapproved contract to sell, or for the fair market value which shall be determined in accordance with this agreement, whichever is the lesser amount. The purchasing Owner shall exercise his option by giving written notice of said fact to the Association at least fifteen (15) days prior to the date of the intended sale or transfer, and after depositing with

option is exercised and a purchase is made by an Owner or by the corporations referred to above, or by a purchaser obtained by the Association, the sale shall be made according to the following terms:

(a) The purchase price shall be in cash;

(b) The sale shall be closed within thirty (30) days after the delivery or mailing of the notice of purchase to the selling Owner, or within twenty (20) days after the determination of fair market value, whichever is later.

(c) A Certificate of Association approving the purchase, shall be recorded in the Public Records of Pinellas County, Florida, at the expense of the purchaser.

(d) In the event the selling owner giving notice receives the acceptance from more than one purchasing Owner, or from one of the corporations having options hereunder, it shall be discretionary with the selling owner to consummate the sale with whichever of the accepting parties he chooses.

(e) The closing costs of said sale shall be borne by the respective parties in the customary manner.

B. Lease. If the proposed transaction is a lease, the Owner shall be advised of the disapproval in writing and the lease shall not be made.

C. Gift; Other Transfers. If the Owners give notice under paragraph 13.8 A (3), then within thirty (30) days after receipt of the notice and information required to be furnished, the Association shall deliver or mail by registered mail to the Owner an agreement to pur-

chase the Unit concerned by a purchaser approved by the Association who will purchase the Unit interest and to whom the Owner must sell the Unit interest upon the following terms:

(1) Sale Price. The sale price shall be the fair market value determined by agreement between the seller and purchaser within thirty (30) days from the delivery or mailing of such agreement. In the absence of agreement as to price, the price shall be determined in accordance with the terms of this Declaration.

(2) Terms. The purchase price shall be paid in cash.

(3) Time. The sale shall be closed within twenty (20) days following determination of the sale price, or within such other period as agreed by the parties.

(4) Certificate. A Certificate of the Association approving the purchaser shall be recorded in the Public Records of Pinellas County, Florida, at the expense of the purchaser.

(5) Approval. If the Association shall fail to provide a purchaser as required by this instrument, or if a purchaser furnished by the Association shall default in his agreement to purchase, then notwithstanding the disapproval, such ownership shall be deemed to have been approved and the Association shall furnish a Certificate of Approval as elsewhere provided, which shall be recorded in the Public Records of Pinellas County, Florida, at the expense of the transferring Owner.

14. Insurance. The insurance other than title insurance which shall be carried upon the Condominium Property and the property of the Owners shall be governed by the fol-

following provisions:

14.1. Authority to Purchase. All insurance policies upon the Condominium Property shall be purchased by the Association for the benefit of the Association and the Owners and their mortgagees as their interests may appear, and provision shall be made for the issuance of certificates of mortgagee endorsements to the mortgagees of Owners. Owners may obtain insurance coverage at their own expense upon their own personal property, and for the contents and portions of the Unit for which they are responsible, and for their personal liability and living expense. Each Owner shall be responsible for obtaining insurance coverage upon his own personal property and for the major appliances contained in his respective unit. The Association shall purchase insurance to cover the value of the unit as sold under this Declaration before any alterations by the unit Owner.

14.2. Coverage.

A. Casualty. All buildings and improvements upon the land and all personal property included in the common elements shall be insured in an amount equal to the maximum insurable replacement value, exclusive of foundation and excavation costs, as determined by the Board of Directors of the Association. Such coverage shall afford protection against:

(1) Loss or Damage by Fire and other hazards covered by a standard extended coverage endorsement; and

(2) Such Other Risks as from time to time shall be customarily covered with respect to buildings similar in construction, location and use as the buildings on the land, including, but not limited to, vandalism and

malicious mischief.

B. Public Liability, in such amounts and with such coverages as shall be required by the Board of Directors of the Association, including, but not limited to, hired automobile and nonowned automobile coverages, and with cross liability endorsement to cover liabilities of the Owners as a group to an Owner and with nonsubrogation claims against individual Owners.

C. Workmen's Compensation policy to meet the requirements of law.

D. Such Other Insurance as the Board of Directors of the Association shall determine from time to time to be desirable.

14.3. Premiums. Premiums upon insurance policies purchased by the Association shall be paid by the Association as a common expense.

14.4. Insurance Trustee - Shares of Proceeds. All insurance policies purchased by the Association shall be for the benefit of the Association, the Unit Owners, their respective mortgagees, as their interests may appear, and shall provide that all proceeds covering property losses shall be paid to the Insurance Trustee, or to such other bank in Florida with trust powers as may be designated as Insurance Trustee by the Board of Directors of the Association, which Trustee is herein referred to as the "Insurance Trustee." The Insurance Trustee shall not be liable for the payment of premiums nor for the renewal or the sufficiency of the policy nor for the failure to collect any insurance proceeds. The duty of the Insurance Trustee shall be to receive such proceeds as they are paid and to hold same in trust for the purposes elsewhere stated herein and for the benefit of the unit Owners, their mortgagees, and the

Trustee in the following shares, but which shares need not be set forth on the records of the Insurance Trustee:

A. Common Elements and Limited Common Elements. Proceeds on account of damage to common elements or limited common elements - that undivided share for each Unit Owner and his mortgagee which is identical to and the same as the undivided share in the common elements and limited common elements appurtenant to his unit.

B. Units. Proceeds on account of damage to Units shall be held in the following manner in undivided shares:

(1) When the Building Is To Be Restored. For the Owners of damaged units in proportion to the cost of repairing the damage suffered by each Unit Owner, which cost shall be determined by the Association.

(2) When the Building Is Totally Destroyed and Is Not to Be Restored. For all Unit Owners, such share being the same as the undivided share in the common elements appurtenant to his unit.

C. Mortgagees. In the event a Mortgagee endorsement has been issued as to a Unit, the share of that Unit Owner shall be held in trust for the Mortgagee and the Unit Owner as their interests may appear; provided, however, that no Mortgagee shall have the right to determine or participate in the determination as to whether or not the damaged property shall be reconstructed or repaired, and no Mortgagee shall have any right to apply or have applied to the reduction of the mortgage debt any insurance proceeds except distributions thereof made to the Unit Owner and the Mortgagee pursuant to the provisions of this Declaration.

14.5. Distribution of Proceeds. Proceeds of insurance policies received by the Insurance Trustee shall be

distributed to or for the benefit of Owners after first paying or making provisions for payment of the expenses of the Insurance Trustee in the following manner:

A. Reconstruction or Repair. If the damage for which the proceeds were paid is to be repaired or reconstructed, the proceeds shall be paid to defray the cost thereof as elsewhere provided. Any proceeds remaining after defraying the costs shall be distributed to the beneficial Owners. All remittances to property Owners and their Mortgagees shall be paid jointly to them. This is a covenant for the benefit of any Mortgagee of a Unit and may be enforced by him.

B. Failure to Reconstruct or Repair. If it is determined in the manner elsewhere provided that the damage for which the proceeds are paid shall not be reconstructed or repaired, the remaining proceeds shall be distributed only to the beneficiary Owners. Remittances to Unit Owners and their Mortgagees shall be paid jointly to them. This is a covenant for the benefit of any Mortgagee of a Unit and may be enforced by him.

C. Certificate. In making distribution to Unit Owners and their Mortgagees, the Insurance Trustee may rely upon a Certificate of the Association as to the names of the Unit Owners and their respective shares of the distribution. Upon request of the Insurance Trustee, the Association shall forthwith deliver such Certificate.

D. The provisions of this section shall not be amended without the prior approval of all institutional first Mortgagees.

14.6. Reconstruction or Repair of Casualty Damage.

A. Common Element. If the damaged improve-

ment is a common element, the damaged property shall be reconstructed or repaired, unless it is determined in the manner elsewhere provided that the condominium shall be terminated.

B. Condominium Buildings.

(1) Lesser Damage. If the damaged improvement is a Condominium building, and if Units to which fifty per cent (50%) of the common elements are appurtenant are found by the Board of Directors of the Association to be tenantable, the damaged property shall be reconstructed or repaired unless within sixty (60) days after the casualty it is determined by agreement in the manner elsewhere provided that the condominium shall be terminated.

(2) Major Damage. If the damaged improvement is the Condominium building, and if Units to which more than fifty per cent (50%) of the common elements are appurtenant are found by the Board of Directors to be not tenantable, then the damaged property will be reconstructed or repaired and the condominium will not be terminated as elsewhere provided unless within sixty (60) days after the casualty the Owners of seventy-five per cent (75%) of the common elements agree in writing to such termination.

C. Any such reconstructional repairs shall be substantially in accordance with the original plans and specifications of Villa Nueva, a condominium, as prepared by the architect.

D. Encroachments upon or in favor of Units which may be created as a result of such reconstruction or repair shall not constitute a claim or basis of a proceeding or action by the Unit Owner upon whose property such encroachment exists, provided that such reconstruction was either substantially in accordance with the plans and

specifications or as the building was originally constructed. Such encroachments shall be allowed to continue for so long as the building stands.

E. Certificate. The Insurance Trustee may rely upon a Certificate of the Association certifying as to whether or not the damaged property is to be reconstructed or repaired. The Association, upon the request of the Insurance Trustee, shall deliver such Certificate as soon as practical.

14.7. Responsibility. If the damage is only to those parts of one Unit for which the responsibility of maintenance and repair is that of the Owner, then the Unit Owner shall be responsible for reconstruction and repair after casualty. In all other instances, the responsibility of reconstruction and repair after casualty shall be that of the Association.

A. Estimate of Costs. Immediately after a casualty causing damage to property for which the Association has responsibility of maintenance and repair, the Association shall obtain reliable and detailed estimates of the cost to place the damaged property in condition as good as that before the casualty. Such costs may include professional fees and premiums for such bonds as the Board of Directors desires.

B. Assessments. If the proceeds of insurance policies are not sufficient to defray the estimated costs of reconstruction and repair by the Association (including the aforesaid fees and premiums, if any) assessments shall be made against the Unit Owners who own damaged Units and against all Unit Owners in the case of damage to common or limited elements in sufficient amounts to provide funds for the payment of such costs.

repair is less than the sum of Ten Thousand Dollars (\$10,000.00), then the construction fund shall be disbursed in payment of such costs upon the order of the Association; provided, however, that upon the request of a Mortgagee which is a beneficiary of an insurance policy, the proceeds of which are included in the construction funds shall be disbursed in the manner hereafter provided for the reconstruction and repair of major damage.

(c) Association - Major Damage.

If the amount of the estimated costs of reconstruction and repair of the new buildings or other improvements is more than the total of the annual assessments for common expenses made during the year in which the casualty occurred, then the construction fund shall be applied by the Insurance Trustee to the payment of such cost, and shall be paid to or for the account of the Association from time to time as the work progresses, but not more frequently than once in any calendar month. Said Trustee shall make such payments upon the written request of the Association for withdrawal of insurance proceeds accompanied by Certificate, dated not more than fifteen (15) days prior to such request, signed by a responsible officer of the Association and by an architect in charge of the work, who shall be selected by the Association, setting forth that the sum then requested either has been paid by the Association or is justly due to contractors, subcontractors, materialmen, architects, or other persons who have rendered services or furnished materials in connection with the work, giving a brief description of the services and materials and any amounts paid prior to the request, and stating that the sum requested does not exceed the value of the services and materials described in a Certificate, that except for the amount stated in such

Certificate to be due as aforesaid, there is not outstanding indebtedness known to the person signing such Certificate after due inquiry, which might become the basis of a vendor's, mechanic's, materialman's or similar liens upon such work, against the common elements or any individual Unit and that the cost as estimated by the persons signing such Certificate of the work remaining to be done subsequent to the date of such Certificate does not exceed the amount of insurance proceeds remaining in the hands of the Insurance Trustee after the payment of the sum so requested.

(d) Surplus. It shall be presumed that the first monies disbursed in payment of such cost of reconstruction and repair shall be from the insurance proceeds; and if there is a balance in a construction fund after payment of all costs of the reconstruction and repair for which the fund is established, such balance shall be disbursed jointly to the Unit Owners and their Mortgagees who are the beneficial Owners of the fund.

(e) Insurance Adjustments. Each Unit Owner shall be deemed to have delegated to the Board of Directors his right to adjust with insurance companies all losses under policies purchased by the Association except in any case where damage is restricted to one Unit, subject to the rights of Mortgagees of such Unit Owners.

15. Amendments. Except as otherwise provided herein, this Declaration may be amended at any regular or special meeting of Unit Owners called and noticed in accordance with the bylaws, by an affirmative vote of seventy-five per cent of the Unit Owners present and voting. The previous sentence shall not apply to any amendment attempting to change (a) any condominium parcel, (b) voting rights, (c) percentages of sharing common expenses and owning common

surplus, or (d) any provision contained herein pertaining to termination. In order to change any of the foregoing by amendment or otherwise, it will be necessary to have the approval of two-thirds of the Board of Directors of the Condominium Association, the affirmative vote of the Owners of all Units affected, and the joinder in the execution of all record owners of liens on all Units affected.

15.1. Recording. All amendments shall be recorded as required by law.

15.2. Proviso. Notwithstanding anything herein contained to the contrary, no amendment of this Declaration or of the bylaws which in any way alters, changes, limits, diminishes, or otherwise affects any institutional mortgagee's position, right or equity as mortgagee of any condominium parcel shall be effective without the joinder of said institutional mortgagee.

16. Termination. The condominium may be terminated in the following manner in addition to the manner provided by the Condominium Act:

16.1. Destruction. In the event that it is determined in the manner elsewhere provided (see paragraph 14), that the Condominium building shall not be reconstructed because of major damage, the condominium plan of ownership will thereby be terminated without agreement in accordance therewith.

16.2. Agreement. The condominium may be terminated at any time by the approval in writing of all of the Owners of the condominium, and by all record owners of mortgages upon Units therein owned by a bank, life insurance company or a federal savings and loan association, and other lien holders.

16.3. Certificate. The termination of the condo-

minium in either of the foregoing manners shall be evidenced by a certificate of the Association executed by its President and Secretary certifying as to facts affecting the termination which certificate shall become effective upon being recorded in the Public Records of Pinellas County, Florida. The certificate shall also be signed by the parties required thereunder.

16.4. Shares of Owners After Termination. After termination of the condominium the Owners shall own the Condominium Property and all assets of the Association as tenants in common in undivided shares, and their respective Mortgagees and lienors shall have mortgages upon the respective undivided share of the Owners. The Association shall be entitled to continue to manage the Condominium Property in the same manner as if the condominium had not been terminated. The undivided shares of the common elements appurtenant to the Owner's Unit prior to termination shall be the same as the undivided shares of the common elements. Any foreclosure against the undivided share by the Association shall entitle the purchaser at the foreclosure sale to occupy the Unit owned by the Owner.

16.5. Amendment. The section concerning termination cannot be amended without consent of all parties required to terminate this Declaration as stated in paragraph 16.2 hereof. Notwithstanding any provision in this Declaration, paragraph 16.2 or 16.5 of this Declaration cannot be terminated or amended without the express written consent of the Association.

17. Arbitration.

17.1. When Arbitration is to be Used. The process of arbitration as herein set forth shall be used when any controversy arises between Owners and Developer, or which

arises between the respective Owners or prospective Owners if the controversy or dispute arises as to the construction of any provisions of this Declaration, or compliance or noncompliance with any provisions of this Declaration, or the violation of any of the use restrictions of the Condominium Property, or any dispute which may arise under the insurance clause hereunder, or under any other specific item which may be designated by an amendment to this Declaration as this Declaration may be amended from time to time.

17.2. Procedure. Arbitration, where so provided for in this agreement, shall proceed pursuant to the Florida Arbitration Code in existence at the time of the dispute.

18. Mortgage Foreclosure. The following provisions shall control any foreclosure or attempted foreclosure of a Unit.

18.1. Redemption. In the event proceedings are instituted to foreclose any mortgage on a Unit the Association, the Developer, or any one or more of the Unit Owners shall have the right to redeem from the Mortgagee for the amount due and secured under said mortgage, including all costs and expenses incident thereto, or to purchase such Unit at the foreclosure sale for the amount set forth to be due in the foreclosure decree.

18.2. Ownership by Mortgagee. Nothing herein contained shall preclude a mortgage institution, savings and loan association, insurance company, or other recognized lending institution from owning a Unit, and such lending institution shall have an unrestricted, absolute right to accept title to the Unit interest in settlement and satisfaction of said mortgage, or to foreclose the mortgage in accordance with the terms thereof, and in accordance with the laws of the State of Florida, and the right to bid upon said

right to collect said sums as in the case of past due assessments.

19. Purchase of Unit by Association. The Association shall have the power to purchase a Unit interest subject to the following: the decision of Association to purchase a Unit interest shall be made by Directors, without approval of its membership.

20. Determination of Fair Market Value. Whenever the term Fair Market Value is used herein, it shall mean the reasonable value of a Unit interest at the time of sale, taking into consideration the amount paid for said Unit interest, the applicable portion of any outstanding mortgage encumbering the property, the condition of the market for such interest, and condition of the Unit, and the equipment located therein, and any other facts which may have a bearing on said price. The Association shall have the responsibility of setting this price and this price shall be used when Fair Market Value is the guide. In the event the price set by the Association is not agreeable, the average of three (3) independent real estate appraisers shall be the determining factor.

21. Miscellaneous.

21.1. Who Shall be Governed. The Unit interest Owner, his tenant, family, employee or guest, or any other person that may in any manner use the Condominium Property or any part of it, are subject to the provisions of the Condominium Act, this Declaration and the Bylaws of the Association.

21.2. Compliance and Default. Each Owner shall be governed by and shall comply with the terms of the Declaration of Condominium, Bylaws and regulations adopted pursuant thereto and said documents and regulations as they may be amended from time to time. Failure of Owner to comply there-

with shall entitle the Association or other Unit Owners to the relief provided under the Condominium Act, and to other relief legally available.

21.3. Enforcement. The Association is hereby given the power and authority to enforce the terms of this Declaration and all related documents.

21.4. Negligence. Any owner shall be liable for the expense of any maintenance, repair or replacement rendered necessary by his act, neglect or carelessness or by that of any member of his family, or by his or her guests, employees or lessees, but only to the extent that such expense is not met by the proceeds of insurance carried by the Association. Such liability shall include any increase in fire insurance rates occasioned by use, misuse, occupancy or abandonment of a Unit interest or its appurtenance, or of the common elements.

21.5. Costs and Attorneys Fees. In any proceeding arising because of an alleged failure of Owner to comply with the terms of the Declaration, Bylaws or regulations adopted pursuant thereto, as said documents and regulations may be amended from time to time, the prevailing party shall be entitled to recover the costs of the proceeding and such reasonable attorney's fees as may be awarded by the court.

21.6. No Waiver of Rights. The failure of the Association or the Owner to enforce any covenant, restriction or other provision of the Condominium Act, this Declaration, the Bylaws or the regulations adopted pursuant thereto, shall not constitute a waiver of the right to do so thereafter.

21.7. Severability. The invalidity in whole or in part of any covenant or restriction, or any section, subsection, sentence, claim, phrase or word, or other provision of this Declaration, the Bylaws and regulations of the

Association shall not affect the validity of the remaining portions thereof.

IN WITNESS WHEREOF, the Developer has hereunto set his hand and seal on the day and year first above written.

Attest:
Helen J. Willis
Helen J. Willis, Secy.

CLEARWATER FEDERAL SAVINGS AND LOAN ASSOCIATION
By *James B. Lannon*
James B. Lannon, Vice President

Attest:
Drew B. Cortner
Drew B. Cortner
Assistant Vice President

SOUTHEAST NATIONAL BANK OF ST. PETERSBURG
By *A. E. Johnson*
A. E. Johnson
Vice President

STATE OF FLORIDA
COUNTY OF PINELLAS

I HEREBY CERTIFY that this day in the next above named State and County before me, an officer duly authorized and acting, personally appeared James B. Lannon and Helen J. Willis, Vice President and Secretary respectively of CLEARWATER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, to me known to be the persons described in and who executed the foregoing Declaration of Condominium and they acknowledged then and there before me that they executed the same as such officers for the purposes therein expressed; and that they affixed thereto the official seal of said corporation; and that the said agreement is the act and deed of said corporation.

WITNESS my hand and official seal this 23rd day of March, A.D. 1977.

Carole A. Olsen
Notary Public

My Commission Expires:
Notary Public, State of Florida at large
My Commission Expires July 16, 1977
Sponsored by American Fire & Casualty Co.

STATE OF FLORIDA
COUNTY OF PINELLAS

I HEREBY CERTIFY that this day in the next above named State and County before me, an officer duly authorized and acting, personally appeared A. E. Johnson and Drew B. Cortner, Vice President and Assistant Vice President respectively of SOUTHEAST NATIONAL BANK OF ST. PETERSBURG, a national banking corporation organized and existing under the laws of the United States of America, to me known to be the persons described in and who executed the foregoing Declaration of Condominium and they acknowledged then and there before me that they executed the same as such officers for the purposes therein ex-

pressed; and that they affixed thereto the official seal of said corporation; and that the said agreement is the act and deed of said corporation.

WITNESS my hand and official seal this 23rd day of March, A.D. 1977.

James M. Clark
Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES AUG. 1 1980
BONDED THROUGH GENERAL INS. UNDERWRITERS

VILLA NUEVA, A CONDOMINIUMLegal Description

Commencing at the Northwest Corner of Section 7, Township 30 South, Range 16 East, run South 87° 36' 11" East, 2774.61 feet; thence S 00° 35' 21" East, 272.00 feet; thence North 87° 38' 54" West, 15.00 feet to the Point of Beginning. Thence South 00° 35' 21" East 731.00 feet; thence North 87° 31' 56" West, 306.01 feet; thence North 00° 35' 21" West, 513.07 feet; thence North 89° 24' 39" East, 196.10 feet; thence North 00° 35' 21" West, 207.23 feet; thence South 87° 38' 54" East, 109.64 feet to the Point of Beginning. Part of Lots 1 and 16, Pinellas Groves, Inc., as recorded in Plat Book 1, Page 55 of the Public Records of Pinellas County, Florida. Containing 4.17 acres, more or less.

The following property is owned by the Condominium Association and is not dedicated as part of the common elements:

Legal Description of
Recreation Area

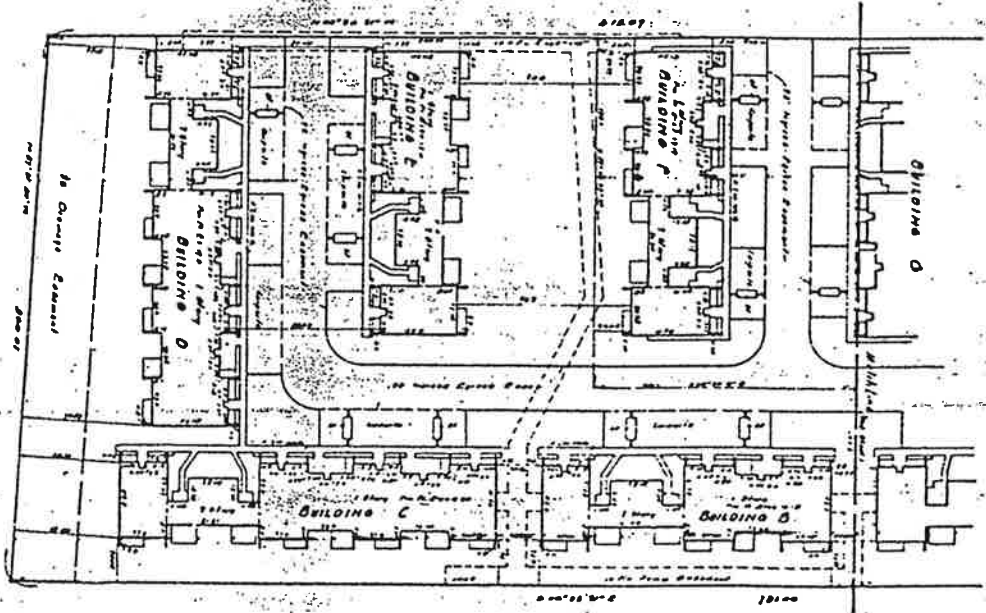
Commencing at the Northwest Corner of Section 7, Township 30 South, Range 16 East, run South 87° 36' 11" East, 2774.61 feet; thence South 00° 35' 21" East, 272.00 feet; thence North 87° 38' 54" West, 124.64 feet to Point of Beginning. Thence South 00° 35' 21" East, 207.23 feet; thence South 89° 24' 39" West, 196.10 feet; thence North 00° 35' 21" West, 217.33 feet; thence South 87° 24' 26" East, 6.00 feet; thence South 87° 38' 54" East 190.36 feet to the Point of Beginning. Containing 0.956 acres more or less.

Legal Description of
25 Foot Right-of-Way Easement

Commencing at the Northwest Corner of Section 7, Township 30 South, Range 16 East, run South 87° 36' 11" East, 2774.61 feet; thence South 00° 35' 21" East, 272.00 feet; thence North 87° 38' 54" West, 112.13 feet to the Point of Beginning. Thence continue North 87° 38' 54" West, 25.03 feet; thence North 00° 35' 21" West, 200.10 feet to the South right-of-way line of Ulmerton Road; thence along said right-of-way, South 87° 36' 11" East, 25.04 feet; thence South 00° 35' 21" East 200.08 feet to the Point of Beginning. Containing 0.11 acres more or less.

All above described parcels being part of Lots 1 and 16, PINELLAS GROVES, INC., as recorded in Plat Book 1, Page 55 of the Public Records of Pinellas County, Florida.

No. 1. 4524 - 2049



Villa Nevada

A CONDOMINIUM

THE ORIGINAL OF THIS INSTRUMENT IS VERY POOR

Declaration
 Pursuant to the Nevada Statute of 1925, Chapter 120, Section 1300, I, the undersigned, do hereby certify that the above described premises are being converted into a condominium project, and that the rights in and to the same are being divided into individual units, which units shall be owned by the persons or entities named in the declaration of the units. I further certify that the project is being converted in accordance with the provisions of the Nevada Statute of 1925, Chapter 120, Section 1300, and that the project is being converted in accordance with the provisions of the Nevada Statute of 1925, Chapter 120, Section 1300, and that the project is being converted in accordance with the provisions of the Nevada Statute of 1925, Chapter 120, Section 1300.

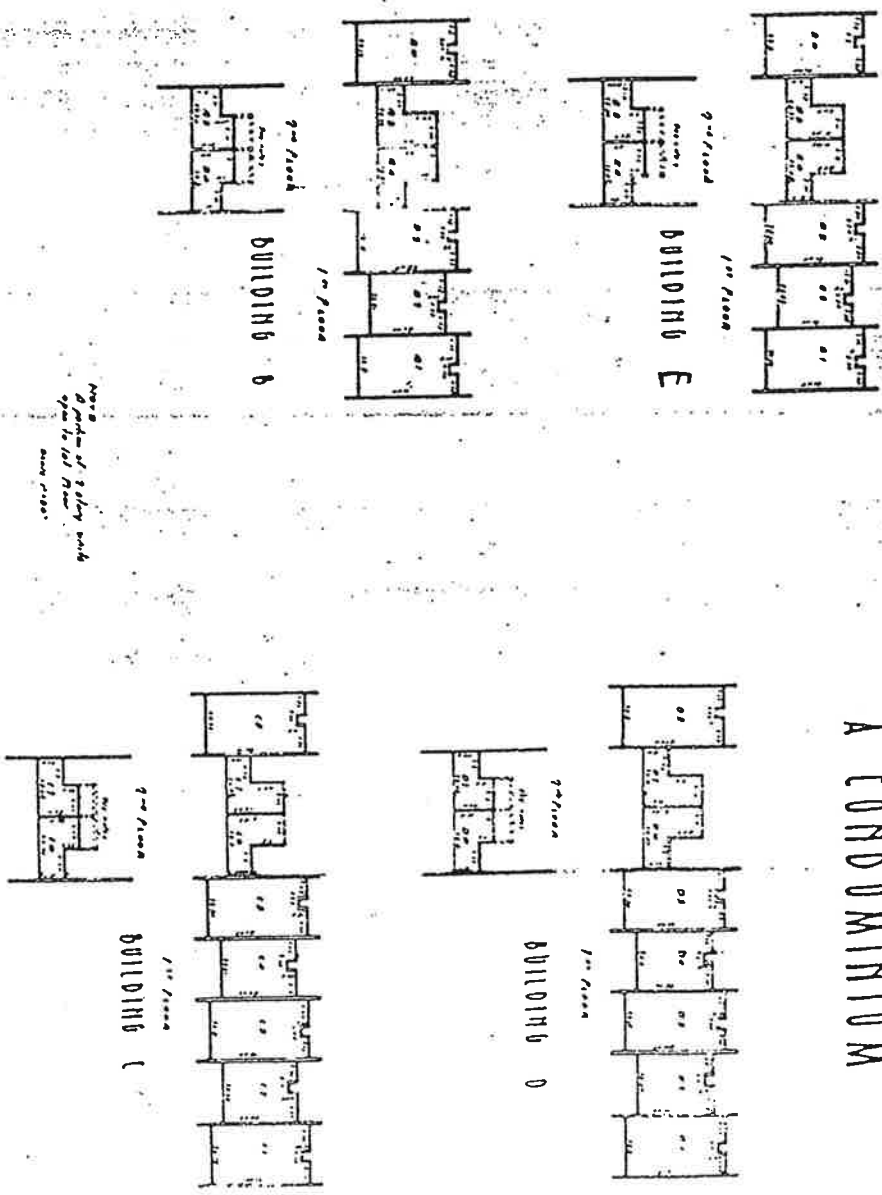
Unit Number	Number of Units	Area (sq. ft.)	Year of Construction
101	1	1,200	1928
102	1	1,200	1928
103	1	1,200	1928
104	1	1,200	1928
105	1	1,200	1928
106	1	1,200	1928
107	1	1,200	1928
108	1	1,200	1928
109	1	1,200	1928
110	1	1,200	1928

Approved By
JOHN L. ORNELIAS ASSOCIATES, P.A.
 Consulting Engineers and Land Surveyors
 1005 W. 12th Street - Las Vegas, Nevada

DEED

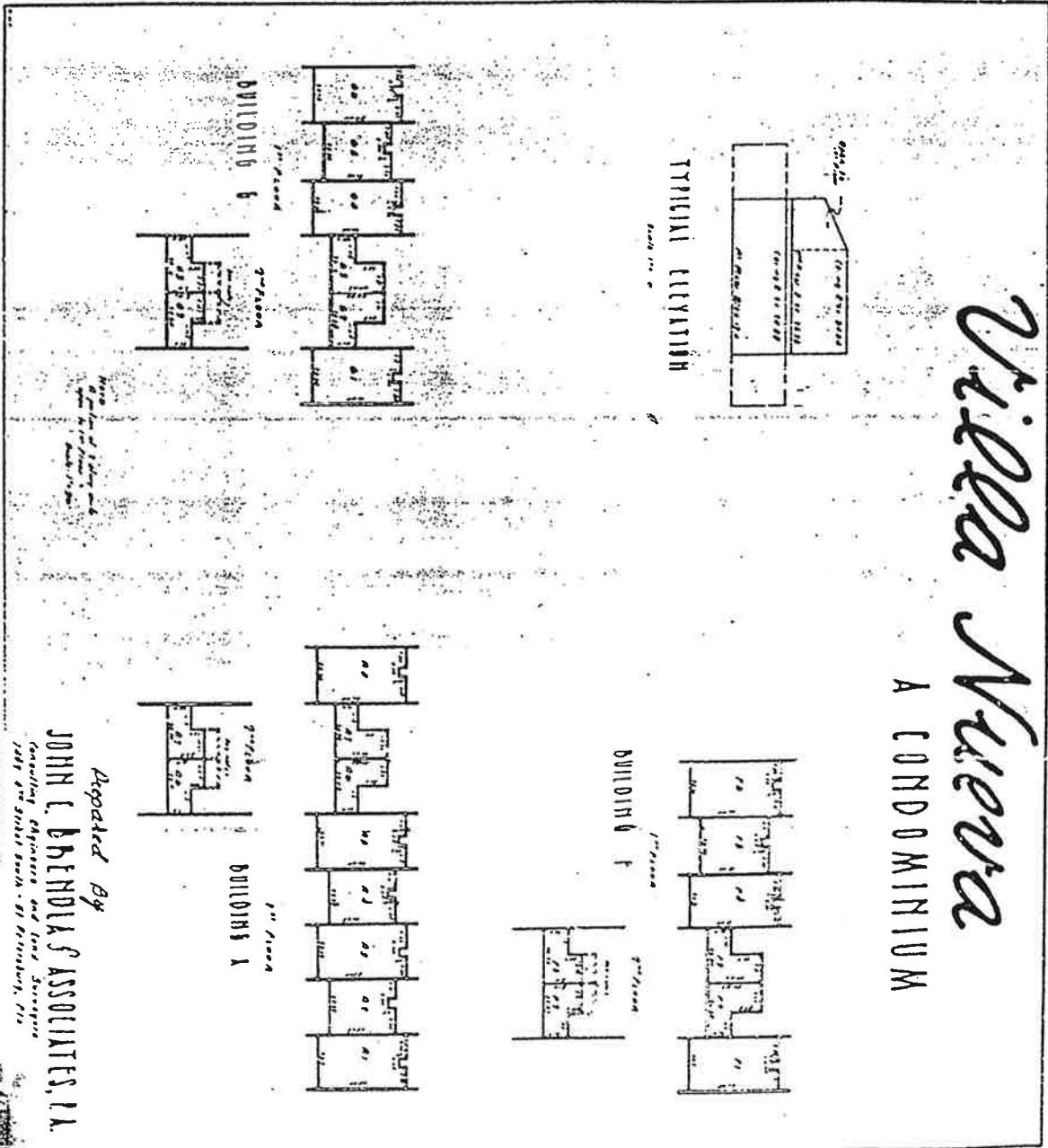
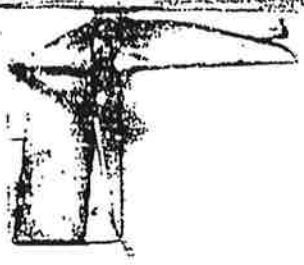
THE ORIGINAL OF THIS INSTRUMENT IS VERY POOR

Villa Nuova A CONDOMINIUM



Notes
A portion of gallery walls
opposite 1st floor
main stairs

Prepared By
JOHN C. BHENDIA & ASSOCIATES, P.A.
 Consulting Engineers and Land Surveyors
 1001 2nd Penn Square, St. Petersburg, Fla.



Villa Nuova

A CONDOMINIUM

THE ORIGINAL OF THIS INSTRUMENT IS VERY POOR

Prepared By
JOHN C. BENDIS & ASSOCIATES, P.A.
 Consulting Engineers and Surveyors
 3005 9th Street South - St. Petersburg, Fla.