

Revived
DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS
FOR
GRAND HARBOR COMMUNITY ASSOCIATION

This Revived Declaration of Covenants, Conditions and Restrictions for Grand Harbor Community Association has been approved for the purpose of reviving that certain Declaration recorded in the Public Records of Indian River County, Florida at Official Records Book 796, Page 163, et. seq., and amended at Official Records Book 837, Page 1199, et. seq., Official Records Book 847, Page 2488, et. seq., Official Records Book 849, Page 1646, et. seq., Official Records Book 869, Page 367, et. seq., Official Records Book 947, Page 2950, et. seq., Official Records Book 955, Page 1355, et. eq., Official Records Book 961, Page 2646, et. seq., Official Records Book 969, Page 2511, et. seq., Official Records Book 994, Page 278, et. seq., Official Records Book 1012, Page 640, et. seq., Official Records Book 1048, Page 1239, et. seq., Official Records Book 1079, Page 1028, et. seq., Official Records Book 1098, Page 1514, et. seq., Official Records Book 1125, Page 1968, et. seq., Official Records Book 1310, Page 2652, et. seq., Official Records Book 1498, Page 2047, et. seq., Official Records Book 1567, Page 2354, et. seq., Official Records Book 1637, Page 507, et. seq., Official Records Book 1938, Page 130, et. seq., Official Records Book 1943, Page 2239, et. seq., Official Records Book 2221, Page 2233, et. seq., Official Records Book 2403, Page 1436, et. seq., Official Records Book 2459, Page 1455, et. seq., Official Records Book 2989, Page 1249, et. seq., Official Records Book 3067, Page 281, et. seq. and Official Records Book 3108, Page 1537, et. seq.

THIS DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS is made this 7th day of March, 1988, by Grand Harbor, Inc., a Florida corporation (hereinafter referred to as "Declarant"), and consented to by the undersigned owners of property;

Declarant is the owner or is acting with the consent of owners of the real property described in Exhibit "A" attached hereto and incorporated herein by reference. Declarant intends by this Declaration to impose upon the Properties (as defined herein) mutually beneficial restrictions under a general plan of improvement for the benefit of all owners of real property within the Properties. Declarant desires to provide a flexible and reasonable procedure for the overall development of the Properties, and to establish a method for the administration, maintenance, preservation, use and enjoyment of such Properties as are now or hereafter subjected to this Declaration;

Declarant hereby declares that all of the property described in Exhibit "A" and any additional property as is hereafter subjected to this Declaration by Supplemental Declaration (as defined herein) shall be held, sold, and conveyed subject to the following easements, restrictions, covenants, and conditions which are for the purpose of protecting the value and desirability of and which shall run with the real property subjected to this Declaration and which shall be binding on all parties having any right, title, or interest in the described Properties or any part thereof, their heirs, successors, successors-in-title, and assigns, and shall inure to the benefit of each owner thereof. This Declaration does not and is not intended to create a condominium within the meaning of the Florida Condominium Act, Chapter 718, Florida Statutes, et seq.

Article I
Definitions

Section 1. "Area of Common Responsibility" shall mean and refer to the Common Area, together with those areas, if any, which by the terms of this Declaration or by contract or agreement with any Neighborhood become the responsibility of the Association. The office of any property manager employed by or contracting with the Association, if located on the Properties, or any public rights-of-way within or adjacent to the Properties, may be part of the Area of Common Responsibility.

Section 2. "Articles of Incorporation" or "Articles" shall mean and refer to the Articles of Incorporation of Grand Harbor Community Association, Inc., as filed with the Secretary of State of the State of Florida.

Section 3. "Association" shall mean and refer to Grand Harbor Community Association, Inc., a Florida corporation, its successors or assigns. The "Board of Directors" or "Board" shall be elected body having its normal meaning under Florida corporate law. The use of the term "association" or "associations" in lower case shall refer to any condominium association or other owners association having jurisdiction over any part of the Properties.

Section 4. "Base Assessment" shall mean and refer to assessments levied against all Units in the Properties to fund Common Expenses.

Section 5. "By-Laws" shall mean and refer to the By-Laws of Grand Harbor Community Association, Inc., attached hereto as Exhibit "C" and incorporated herein by reference, as they may be amended from time to time.

Section 6. "Class "B" Control Period" shall mean and refer to the period of time during which the Class "B" Member is entitled to appoint a majority of the members of the Board of Directors, as provided in Article III, Section 2, of the By-Laws.

Section 7. "Common Area" shall mean all real and personal property which the Association now or hereafter owns or otherwise holds for the common use and enjoyment of all Owners including the Exclusive Common Area, as defined herein. The initial Common Area shall be conveyed to the Association prior to the conveyance of a Unit to any Unit purchaser other than a builder or developer holding title for the purpose of development and resale.

Section 8. "Common Expenses" shall mean and include the actual and estimated expenses incurred by the Association for the general benefit of all Unit Owners, including any reasonable reserve, all as may be found to be necessary and appropriate by the Board pursuant to this Declaration, the By-Laws, and the Articles of Incorporation of the Association.

Section 9. "Community-Wide Standard" shall mean the standard of conduct, maintenance, or other activity generally prevailing throughout the Properties. Such standard may be more specifically determined by the Board of Directors and the New Construction Committee.

Section 10. "Conceptual PRD Plan" shall mean and refer to the plan for the development of the property described on Exhibits "A" and "B," as approved by the Indian River County, Florida, dated October 20, 1986, as it may be amended from time to time.

Section 11. "Country Club" shall refer to any land and facilities adjacent to or in the vicinity of the Properties which is privately owned by Declarant, its successors, successors-in-title, or assigns, and which is operated as a country club with recreational facilities which may include a golf course, a club house, pool(s), tennis court(s) and all related and supporting facilities and improvements; provided, in the event that such property is transferred by Declarant to a successor-in-title, it shall be considered a Country Club hereunder only if so designated by Declarant in a written, recorded instrument.

Section 12. "Declarant" shall mean and refer to Grand Harbor, Inc., a Florida corporation, or its successors, successors-in-title or assigns who take title to any portion of the property described on Exhibits "A" or "B" for the purpose of development and sale and are designated as the Declarant hereunder in a recorded instrument executed by the immediately preceding Declarant.

Section 13. "Exclusive Common Area" shall mean refer to certain portions of the Common Area which are for the exclusive use and benefit of one or more, but less than all, Neighborhoods. All costs associated with maintenance, repair, replacement and insurance of Exclusive Common Areas shall be assessed against the Owners of Units in only those Neighborhoods which are benefitted thereby as a Neighborhood Assessment, as defined herein. By way of illustration and not limitation, Exclusive Common Areas may include recreational facilities intended for the exclusive use of Owners within a particular Neighborhood or Neighborhoods and supported exclusively by Neighborhood Assessments. Initially, any Exclusive Common Areas shall be designated as such and the exclusive use thereof shall be assigned in the deed conveying the Common Area to the Association. A portion of the Common Area may be assigned as Exclusive Common Area of a particular Neighborhood or Neighborhoods and Exclusive Common Area may be reassigned upon the vote of a majority of the total vote of Members of the affected Neighborhoods, including a majority of votes within the Neighborhood(s) to which they are assigned.

Section 14. (Deleted)

Section 15. "Hotel" shall mean and refer to the resort Hotel, if any, as that term is generally defined in its ordinary commercial meaning, which may in the future be located within the Properties and shall include structures, grounds, and related facilities.

Section 16. "Marina" shall mean and refer to the real property described on Exhibit D to this Declaration.

Section 17. "Member" shall mean and refer to a Person entitled to membership in the Association, as provided herein.

Section 18. "Mortgage" shall mean refer to a permanent or construction mortgage, a deed of trust, a deed to secure debt, or any other form of security deed, including any collateral security documents executed in connection therewith.

Section 19. "Mortgagee" shall mean and refer to a beneficiary or holder of a Mortgage.

Section 20. "Mortgagor" shall mean and refer to any Person who gives a Mortgage.

Section 21. "Neighborhood" shall mean and refer to each separately developed and denominated residential area comprised of one (1) or more housing types subject to this Declaration, whether or not governed by an additional owners association, in which owners may have common interests other than those common to all Association Members, such as a common theme, entry feature, development name, and/or Exclusive Common Areas and facilities which are not available for use by all Association Members. For example, and by way of illustration and not limitation, each condominium, townhome development, cluster home development, and single-family detached housing development shall constitute a separate Neighborhood. In addition, each parcel of land intended for development as any of the above shall constitute a Neighborhood, subject to division into more than one (1) Neighborhood upon development. Where the context permits or requires, the term Neighborhood shall also refer to the Neighborhood Committee (established in accordance with the By-Laws) or Neighborhood Association (as defined in Article III, Section 3) having jurisdiction over the property within the Neighborhood. Neighborhoods may be divided or combined in accordance with Article III, Section 3, of this Declaration.

Section 22. "Neighborhood Assessments" shall mean assessments levied against the Units in a particular Neighborhood or Neighborhoods to fund Neighborhood Expenses.

Any Neighborhood Assessment shall be levied equally against all Units in the Neighborhood benefitting from the services supported thereby, provided that in the event of assessments for exterior maintenance of structures, or insurance on structures, or replacement reserves which pertain to particular structures, such assessments for the use and benefit of particular Units shall be levied on a pro rata basis among the benefitted Units.

Section 23. "Neighborhood Expenses" shall mean and include the actual and estimated expenses incurred by the Association for the benefit of Owners of Units within a particular Neighborhood, which may include a reasonable reserve for capital repairs and replacements, all as may be specifically authorized from time to time by the Board of Directors and as more particularly authorized herein.

Section 24. "Owner" shall mean and refer to one (1) or more Persons who hold the record title to any Unit which is part of the Properties, but excluding in all cases any party holding an interest merely as security for the performance of an obligation. If a Unit is sold under a recorded contract of sale, and the contract specifically so provides, then the purchaser (rather than the fee owner) will be considered the Owner. If a Unit is subject to a written lease with a term in excess of one (1) year and the Lease specifically so provides, then upon filing a copy of the lease with the Board of Directors the lessee (rather than the fee owner) will be considered the Owner.

Section 25. "Parcel Developer" means any developer who purchases land within the Properties (as defined in this Article I) for purpose of development and sale.

Section 26. "Person" means a natural person, a corporation, a partnership, a trustee, or other legal entity.

Section 27. "Properties" shall mean and refer to the real property described in Exhibit "A" attached hereto, together with such additional property as is hereafter subjected to this Declaration by Supplemental Declaration.

Section 28. "Special Assessment" shall mean and refer to assessments levied in accordance with Article X, Section 5 of this Declaration.

Section 29. "Supplemental Declaration" shall mean an amendment or supplement to this Declaration which subjects additional property to this Declaration or imposes, expressly or by reference, additional restrictions and obligations on the land described therein, or both.

Section 30. "Unit" shall mean a portion of the Properties, whether developed or undeveloped, intended for development, use, and occupancy as an attached or detached residence for a single family, and shall, unless otherwise specified, include within its meaning (by way of illustration, but not limitation) condominium units, townhouse units, cluster homes, patio or zero lot line homes, and single-family detached houses on separately platted lots, as well as vacant land intended for development as such, all as may be developed, used, and defined as herein provided or as provided in Supplemental Declarations covering all or a part of the Properties, and shall include those portions of the Properties developed as commercial units as are specifically subjected to this Declaration as part of a mixed-use/residential condominium regime.

(a) Commercial Units are included in this definition solely for the purpose of assessment and voting, and access for ingress and egress to and from such commercial Unit. All other rights and privileges pertaining to such commercial Units, if any, shall be set forth in a declaration of condominium or a declaration of covenants, conditions and restrictions applicable to the commercial property.

(b) The term shall include all portions of the lot owned including any structure thereon. In the case of an apartment building or other structure which contains multiple dwellings, each dwelling shall be deemed to be a separate Unit.

(c) In the case of a parcel of vacant land or land on which improvements are under construction, the parcel shall be deemed to contain the number of Units designated for such parcel on the Conceptual PRD Plan or the site plan approved by Declarant, whichever is more recent, until such time as a certificate of occupancy is issued on all or a portion thereof by the local government entity having jurisdiction, after which the portion designated in the certificate of occupancy shall constitute a separate Unit or Units as determined above and the number of Units on the remaining land, if any, shall continue to be determined in accordance with this paragraph.

(d) Notwithstanding anything herein to the contrary, but subject to reduction as set forth in paragraph “f” below, the properties described on:

- (i) Exhibit D (the “Marina”) shall be deemed to contain eighteen (18) Units, seventeen (17) of which (the “Special Marina Units”) are subject to special calculations with respect to Base Assessments and Special Assessments, as further described herein; and
- (ii) Exhibit E (the “Oak Harbor Golf Club”) shall be deemed to contain forty-four (44) Units.

(collectively, the “Agreed Units”).

(e) Notwithstanding anything herein to the contrary, the Marina and the Oak Harbor Golf Club (the “Two Properties”) shall not be deemed to contain any commercial Units or nonresidential Units as defined by this Declaration.

(f) The Two Properties shall only contain the Agreed Units, except if all or any portion of any of the Two Properties becomes designated as residential property, then the Agreed Units allocated to that property shall be reduced by one (1) Unit for every ten (10) Units designated as residential property; however, if Marina property is designated as residential property then the Marina’s Agreed Units shall be reduced first by the Special Marina Units and finally by the last remaining Unit.

(g) Designated commercial properties shall be deemed to contain one (1) Unit for every one thousand (1,000) square feet, or portion thereof, of air conditioned improvements.

Section 31. “Voting Member” shall mean and refer to the representative selected by the Members of each Neighborhood to be responsible for casting all votes attributable to Units in the Neighborhood for amending this Declaration or the By-Laws and all other matters provided for in this Declaration and in the By-Laws. The Voting Member from each Neighborhood shall be the senior elected officer (e.g., Neighborhood Committee chairman or Neighborhood Association president) from that Neighborhood; the alternate Voting Member shall be the next most senior officer.

Section 32. “Surface Water or Stormwater Management System” means a system which is designed and constructed or implemented to control discharges which are necessitated by rainfall events, incorporating methods to collect, convey, store, absorb, inhibit, treat, use or reuse water to prevent or reduce flooding, over drainage, environmental degradation, and water pollution or otherwise affect the quantity and quality of discharges from the system, as permitted pursuant to Chapters 40C-40, or 40C-42, F.A.C.

Article II Property Rights

Every Owner shall have a right and easement of enjoyment and to all portions of the Common Areas, other than the Exclusive Common Areas, subject to this Declaration as it may be amended from time to time and to any restrictions or limitations contained in any deed conveying such property to the Association. Any Owner may delegate his or her right of enjoyment to the members of his or her family, license, tenants, members and social invitees, as applicable, subject to reasonable regulation by the Board and in accordance with procedures it may adopt. An Owner who leases his or her Unit shall be deemed to have delegated all such rights to the Unit's lessee.

Declarant reserves the right to amend this Declaration unilaterally at any time so long as it holds an unexpired option to expand the community pursuant to Article VIII hereof, without prior notice and without the consent of any Person, for the purpose of removing certain portions of the Properties then owned by the Declarant or its affiliates or the Association from the provisions of this Declaration to the extent originally included in error or as a result of any changes whatsoever in the plans for Grand Harbor desired to be effected by the Declarant, provided such withdrawal is not unequivocally contrary to the overall, uniform scheme of development for Grand Harbor.

Access to the Country Club(s) and Marina within or adjacent to the Properties is strictly subject to the rules and procedures established by the respective owners of the Country Club(s) and Marina. No Owner or occupant gains any ownership, membership right, or right to enter or to use those facilities by virtue of ownership or occupancy of a Unit.

Article III Membership and Voting Rights

Section 1. Membership. Every Owner, as defined in Article I, shall be deemed to have a membership in the Association.

No Owner, whether one (1) or more Persons, shall have more than one (1) membership per Unit owned. In the event the Owner of a Unit is more than (1) Person, votes and rights of use and enjoyment shall be as provided herein. The rights and privileges of membership may be exercised by a Member or the Member's spouse, subject to the provisions of this Declaration and the By-Laws. The membership rights of a Unit owned by a corporation or partnership shall be exercised by the individual designated from time to time by the Owner in a written instrument provided to the Secretary, subject to the provisions of this Declaration and the By-Laws. The membership rights of a Unit held in trust shall be exercised by the trustee(s) of the trust.

Section 2. Voting. The Association shall have two (2) classes of membership, Class "A" and Class "B", as follows:

(a) Class "A." Class "A" Members shall be all Owners with the exception of the Class "B" Member, if any.

1. Class "A" Members shall be entitled to one (1) equal vote for each Unit in which they hold the interest required for membership under Section 1 hereof; there shall be only one (1) vote per Unit. Unless otherwise specified in this Declaration or the By-Laws, the vote for each Unit

shall be exercised by the Voting Member, as defined in Article I, representing the Neighborhood of which the Unit is a part.

2. Owners of designated commercial Units shall be Class "A" Members and each shall be entitled to one (1) vote for each one thousand (1,000) square feet of air conditioned improvements or portion thereof, within such commercial Unit. Owners of the Two Properties shall each be Class "A" Members and each shall be entitled to one (1) vote for each Agreed Unit and each residential Unit.

(a) Unless otherwise specified in this Declaration or the By-Laws, if a commercial Unit is located in a Neighborhood, then the vote(s) for each commercial Unit shall be exercised by the Voting Member (as defined in Article I) representing such Unit.

(b) An Owner of: (i) the Oak Harbor Golf Club and (ii) the Marina each shall designate in a writing filed with the Association a voting representative to cast the vote attributable to such Unit(s), or if no voting representative is designated, then the Unit's vote shall be suspended, and shall not be counted for any purpose, including, but not limited to quorum determinations.

3. In any situation where a Member is entitled personally to exercise the vote for his Unit and more than one (1) Person holds the interest in such Unit required for membership, the vote for such Unit shall be exercised as those Persons determine among themselves and advise the Secretary of the Association in writing prior to any meeting. In the absence of such advice, the Unit's vote shall be suspended if more than one (1) Person seeks to exercise it.

(b) Class "B." The Class "B" Member shall be the Declarant. The rights of the Class "B" Member, including the right to approve actions taken under this Declaration and the By-Laws, are specified elsewhere in the Declaration and the By-Laws. The Class "B" Member shall be entitled to appoint a majority of the members of the Board of Directors during the Class "B" Control Period, as specified in Article III, Section 2, of the By-Laws. After termination of the Class "B" Control Period, the Class "B" Member shall have a right to disapprove actions of the Board of Directors and any committee as provided in Article III, Section 3, of the By-Laws. The Class "B" membership shall terminate and become converted to Class "A" membership upon the earlier of:

(i) two (2) years after expiration of the Class "B" Control Period pursuant to Article III of the By-Laws; or

(ii) when, in its discretion, the Declarant so determines.

Section 3. Neighborhoods. Every residential Unit shall be located within a Neighborhood as defined in Article I.

(a) The Units within a particular Neighborhood may be subject to additional covenants and/or the Unit Owners may all be members of another owners association ("Neighborhood Association") in addition to the Association, but no such Neighborhood Association shall be required except in the case

of a condominium. Any Neighborhood which does not have a Neighborhood Association shall elect a Neighborhood Committee, as described in Article V, Section 3, of the By-Laws, to represent the interests of Owners of Units in such Neighborhood.

- (b) If a Neighborhood Association is not applicable, the Developer shall cause a Neighborhood Committee to be formed at such time as 75% of the Units in that Neighborhood have been sold. The Developer shall call a meeting of the Owners within the Neighborhood, at which the Owners shall elect the members of the Neighborhood Committee by a majority vote. Each Committee Member shall serve a two (2) year term and shall be eligible to be elected for successive terms thereafter. The Neighborhood Committee shall cause a meeting to be held every two years to elect new Committee Members.
- (c) Each Neighborhood Association or Committee, upon the affirmative vote, written consent, or a combination thereof, of a majority of Owners within the Neighborhood, may request that the Association provide a higher level of service or special services for the benefit of Units in such Neighborhood, the cost of which shall be assessed against the benefitted Units as a Neighborhood Assessment pursuant to Article X.
- (d) The senior elected officer of each Neighborhood Association or the Neighborhood Committee shall serve as the Voting Member for such Neighborhood and shall cast all votes attributable to Units in the Neighborhood on all Association matters requiring membership vote, unless otherwise specified in this Declaration or the By-Laws. The Voting Member may cast all such votes as he/she, in his/her discretion, deems appropriate. Notwithstanding the above, each Voting Member shall cast only one (1) equal vote for election of directors.
- (e) Initially, each portion of the Properties which is separately designated as a "pod" on the Conceptual PRD Plan and that portion designated on the Conceptual PRD Plan as The River Club shall constitute Neighborhoods unless the Declarant in a written, recorded instrument shall provide otherwise. The developer of any such Neighborhood may apply to the Board of Directors to divide the parcel constituting the Neighborhood into more than one (1) Neighborhood or to combine two (2) Neighborhoods into one (1) Neighborhood at any time. Upon a petition signed by a majority of the Unit Owners in the Neighborhood, any Neighborhood Association or Neighborhood Committee may also apply to the Board of Directors to divide the property comprising the Neighborhood into two (2) or more Neighborhoods or to combine two (2) Neighborhoods into one (1) Neighborhood. Any such application shall be in writing and shall include a plat or survey of the entire parcel which indicates the boundaries of the proposed Neighborhoods. A Neighborhood division requested by the

Neighborhood or by the developer of the Neighborhood shall automatically be deemed granted unless the Board of Directors denies such application in writing within thirty (30) days of its receipt thereof. The Board may deny an application only upon determination that there is no reasonable basis for distinguishing between the areas proposed to be divided into separate Neighborhoods. All applications and copies of any denials shall be filed with the books and records of the Association and shall be maintained as long as this Declaration is in effect.

Article IV Maintenance

Section 1. Association's Responsibility. The Association shall maintain and keep in good repair the Area of Common Responsibility, such maintenance to be funded as hereinafter provided. This maintenance shall include, but need not be limited to, maintenance, repair, and replacement, subject to any insurance then in effect, of all landscaping and other flora, structures, and improvements situated upon the Common Areas, including, but not limited to, drainage systems, recreation and open space, estuarine systems, utilities, traffic control devices, the mosquito control program, the pedestrian system, such emergency shelters which Declarant may construct, all private streets within the Properties, and such portions of any additional property included within the Area of Common Responsibility as may be dictated by this Declaration, or by a contract or agreement for maintenance thereof by the Association. In the discharge of its responsibilities, the Association shall comply fully with that certain letter of October 23, 1986, from the Board of County Commissioners of Indian River County to Kevin McAdams regarding "Board of County Commissioners Approval: Conceptual PRD, Estuarine Plan, D.O. Amendments" and with Resolution 85 – 128, the Development Order, to the extent relevant and applicable to the Association's duties and responsibilities.

Water courses and lakes within the Properties shall be maintained by the Association. The Association shall have and is hereby granted an easement of access across the property of the owner of the Country Club to perform maintenance of the water courses and lakes. The owner of the Country Club, its members, guests, and invitees shall have and are hereby granted an easement of access to water courses and lakes within the Properties to permit the retrieval of golf balls and the doing of every act necessary and proper to the playing of golf. The breakwater which may be constructed in the Indian River and which is to be under the auspices and control of the State of Florida shall be maintained by the Association.

Except as otherwise specifically provided herein, all costs associated with maintenance, repair and replacement of Common Areas shall be a Common Expense to be allocated among all Units as part of the Base Assessment. All costs associated with maintenance, repair and replacement of Exclusive Common Areas shall be a Neighborhood Expense assessed as a Neighborhood Assessment solely against the Units within the Neighborhood(s) to which the Exclusive Common Areas are assigned, notwithstanding that the Association may be responsible for performing such maintenance hereunder.

The Association may, in the discretion of its Board, assume the maintenance responsibilities of a Neighborhood set out in this Declaration or in any Supplemental Declaration or declaration subsequently recorded which creates any Neighborhood Association upon all or any portion of the Properties. In such event, all costs of such maintenance shall be assessed only against the Units within the Neighborhood to which the services are provided. This assumption of responsibility may take place either by contract or agreement or because, in the opinion of the Board, the level and quality of service then being provided is not consistent with the Community-Wide Standard of the Properties. The provision of services in accordance with this Section shall not constitute discrimination within a class.

The Marina Owner shall be responsible for maintenance of the Marina basin and harbor channel under the Declaration and any amendment thereto, and not the Association. The costs of said maintenance should not be treated as a Common Expense of the Association. The Marina Owner and not the Association shall promulgate rules and regulations regulating safety and protecting wildlife in the Marina basin and harbor channel within the Property.

The Association may maintain property which it does not own, including, without limitation, property dedicated to the public, if the Board of Directors determines that such maintenance is necessary or desirable to maintain the Community-Wide Standard.

Section 2. Owner's Responsibility. Each Owner shall maintain his or her Unit and all structures, parking areas and other improvements comprising the Unit in a manner consistent with the Community-Wide Standard and all applicable covenants, unless such maintenance responsibility is otherwise assumed by or assigned to a Neighborhood Association or Neighborhood Committee pursuant to any additional declaration of covenants applicable to such Unit. If any Owner fails properly to perform his or her maintenance responsibility, the Association may perform it and assess all costs incurred by the Association against the Unit and the owner thereof in accordance with Article X, Section 5 of this Declaration; provided, however, except when entry is required due to an emergency situation, the Association shall afford the owner reasonable notice and an opportunity to cure this problem prior to entry.

Section 3. Neighborhood's Responsibility. Upon resolution of the Board of Directors, each Neighborhood shall be responsible for paying, through Neighborhood Assessments, costs of maintenance of certain portions of the Area of Common Responsibility within or adjacent to such Neighborhood, which may include, without limitation, buildings and amenities within the Neighborhood, the costs of maintenance of any right-of-way and greenspace between the Neighborhood and adjacent public roads, private streets within the Neighborhood, and lakes or ponds within the Neighborhood, regardless of ownership and regardless of the fact that such maintenance may be performed by the Association.

Any Neighborhood Association having responsibility for maintenance of all or a portion of the property within a particular Neighborhood pursuant to a declaration of covenants affecting the Neighborhood shall perform such maintenance responsibility in a manner consistent with the Community-Wide Standard. If any such Neighborhood Association fails to perform its maintenance responsibility as required herein and in any additional declaration, the Association

may perform it and assess the costs against all Units within such Neighborhood as provided in Article X, Section 5 of this Declaration.

Section 4. Surface Water or Stormwater Management System. The Association shall be responsible for the maintenance, operation and repair of the surface water or stormwater management system. Maintenance of the surface water or stormwater management system(s) shall mean the exercise of practices which allow the systems to provide drainage, water storage, conveyance or other surface water or stormwater management capabilities as permitted by the St. Johns River Water Management District. The Association shall be responsible for such maintenance and operation. Any repair or reconstruction of the surface water or stormwater management system shall be as permitted, or if modified as approved by the St. Johns River Water Management District.

Section 5.

A. Maintenance of Department of Transportation Drainage and Guardrail. The Association (as used herein, "Association" always includes its successors and/or assigns) shall be responsible for the maintenance, operation, and repair of the open drainage ditches and guardrail which exists on the lands held by the State of Florida Department of Transportation (the "Department"), more particularly described in Exhibit "IV.5.A." hereto. Maintenance of the drainage system shall mean the exercise of practices which allow the systems to provide drainage, water storage conveyance or other stormwater management capabilities as permanently designed and existing. In the event the Association fails to maintain the Department's drainage facilities or guardrail or an emergency circumstances arises, the Department may, but is not obligated to, enter upon the area to perform necessary maintenance work or to repair the drainage facilities or guardrail and charge the cost and any and all expenses thereof to the Association. Association acknowledges and agrees to the Department's right to perform such activities and agrees to reimburse the Department for actual costs incurred within 30 days of receipt of an invoice. The Department will, except in an emergency, provide Association with 14 days notice and an opportunity to perform any such maintenance activities. In the event it is necessary to disturb any improvements for the Department to perform such maintenance or repair work, restoration thereof shall be the sole responsibility of Association at Association's, sole cost and expense. The Association shall be responsible for such maintenance, operation, and repair for so long as the present open design and capacity exists. In the event the drainage ditch is altered, enlarged, culverted, or otherwise materially affected, or if the Department alters, removes, or replaces the guardrail, then the Association's responsibility for such maintenance, operation, and repair shall cease and be deemed void, by operation of this amendment, and without further documentation, except that maintenance performed by the Department as set forth hereinabove shall not be deemed to be an alteration, enlargement, or otherwise materially affect the drainage ditch or constitute an alteration, removal or replacement of the guardrail and the Association's obligations shall continue and remain in full force and effect. The Department shall have the right to enforce, by a proceeding at law or in equity, the provisions contained in this paragraph.

B. The Association shall indemnify and hold harmless the State of Florida, the Department of Transportation, and its officers, agents, and employees from all claims, demands, damages, and liability of any nature arising out of Association's obligations of maintenance,

operation, and repair described in paragraph A above. The Association shall not be liable for any claims, demands, damages, and liability of any nature arising out of injury or damage to persons or property caused or resulting from the sole negligence of the State of Florida, the Department of Transportation, or any of their officers, agents, or employees.

C. Reimbursement to Department of Transportation. The Association shall be responsible to reimburse the Florida Department of Transportation for its actual costs, if any, for relocation of utilities within the extension of Harbor Drive to U.S. 1 in the event and at such time as U.S. 1 is expanded by the Department, within 30 days of receipt of an invoice from the Department, and the Association shall have the authority to levy and collect adequate assessments against members for such reimbursement.

Article V Insurance and Casualty Losses

Section 1. Insurance. The Association's Board of Directors, or its duly authorized agent, shall have the authority to and shall obtain blanket all-risk casualty insurance, if reasonably available, for all insurable improvements on the Common Area. If blanket all-risk coverage is not reasonably available, then at a minimum an insurance policy providing fire and extended coverage shall be obtained. This insurance shall be in an amount sufficient to cover one hundred (100%) percent of the replacement cost of any repair or reconstruction in the event of damage or destruction from any insured hazard. Each casualty insurance policy maintained by the Association shall be in the form of a "package insurance policy" as that term is commonly used in the insurance industry.

In addition to casualty insurance on the Common Area, the Association may, upon request of a Neighborhood, but shall not under any circumstances be obligated to, obtain and continue in effect adequate blanket all-risk casualty, if reasonably available, and if not reasonably available, then a minimum, fire and extended coverage, in such form as the Board of Directors deems appropriate for one hundred (100%) percent of the replacement cost of all structures located on Units within the Neighborhood and/or common property of the Neighborhood Association, and charge the costs thereof to the Owners of Units within the benefitted Neighborhood as a Neighborhood Assessment, as defined in Article I hereof.

The Association shall have no responsibility for maintaining any insurance policies for any part of the Country Club property, commercial area, marina, or Hotel, if any.

Insurance obtained on the properties within any Neighborhood, whether obtained by such Neighborhood or the Association, shall at a minimum comply with the applicable provisions of this Section 1, including the provisions of this Article applicable to policy provisions, loss adjustment, and all other subjects to which this Article applies with regard to insurance on the Common Area. All such insurance be for the full replacement cost. A certificate of insurance shall be provided, upon request, to each Member insured, to the Association or to the Neighborhood Association, if any.

The Board shall also obtain a public liability policy covering the Common Area, the Association and its Members for all damage or injury caused by the negligence of the Association or any of its Members or agents. The public liability policy shall have a least a Two Million (\$2,000,000.00) Dollar single person limit as respects bodily injury and property damage, a Five Million (\$5,000,000.00) Dollar limit per occurrence, if reasonably available, and a One Million (\$1,000,000.00) Dollar minimum property damage limit.

Premiums for all insurance on the Common Area shall be Common Expenses of the Association and shall be included in the Base Assessment, as defined in Article I and as more particularly described in Article X, Section 1; provided, in the discretion of the Board of Directors, premiums for insurance on Exclusive Common Areas may be included in the Neighborhood Assessment of the Neighborhood benefitted thereby. The policy may contain a reasonable deductible, and, in the case of casualty insurance, the amount thereof shall be added to the face amount of the policy in determining whether the insurance at least equals the full replacement cost. The deductible shall be paid by the party who would be liable for the loss or repair in the absence of insurance and in the event of multiple parties shall be allocated in relation to the amount each party's loss bears to the total. The Association shall levy special assessments to cover the cost of any deductible amount. The special assessment for the deductible applicable to insurance policies covering Common Areas other than Exclusive Common Areas shall be levied among all Members of the Association equally, and the special assessment for the deductible applicable to insurance policies covering only Exclusive Common Areas shall be levied only among the affected Neighborhood Owners equally.

All insurance coverage obtained by the Board of Directors shall be written in the name of the Association as trustee for the respective benefitted parties, as further identified in (b) below. Such insurance shall be governed by the provisions hereinafter set forth:

(a) All policies shall be written with a company licensed to do business in Florida which holds a Best's rating of A or better and is assigned a financial size category of XI or larger as established by A.M. Best Company, Inc., if reasonably available, or, if not available, the most nearly equivalent rating.

(b) All policies on the Common Area shall be for the benefit of the Association, its Members, and Mortgagees providing construction financing on the Common Area; all policies secured at the request of a Neighborhood shall be for the benefit of the Neighborhood Association, if any, the Owners of Units within the Neighborhood and their Mortgagees, as their interests may appear.

(c) Exclusive authority to adjust losses under policies obtained by the Association on the Properties shall be vested in the Association's Board of Directors; provided, however, no Mortgagee having an interest in such losses may be prohibited from participating in the settlement negotiations if any, related thereto.

(d) In no event shall the insurance coverage obtained and maintained by the Association's Board of Directors hereunder be brought into contribution with insurance purchased by individual Owners, occupants, or their Mortgagees.

(e) All casualty insurance policies shall have an inflation guard endorsement, if reasonably available, and an agreed amount endorsement with an annual review by one or more qualified persons, at least one of whom must be in the real estate industry and familiar with construction in the Vero Beach, Florida, area.

(f) The Association's Board of Directors shall be required to make every reasonable effort to secure insurance policies that will provide for the following:

(i) a waiver of subrogation by the insurer as to any claims against the Association's Board of Directors, its manager, the Owners, and their respective tenants, servants, agents, and guests;

(ii) a waiver by the insurer of its rights to repair and reconstruct, instead of paying cash;

(iii) a statement that no policy may be cancelled, invalidated, suspended, or subject to nonrenewal on account of any one or more individual Owners;

(iv) a statement that no policy may be cancelled, invalidated, suspended, or subject to nonrenewal on account of the conduct of any director, officer, or employee of the Association or its duly authorized manager without prior demand in writing delivered to the Association to cure the defect and the allowance of a reasonable time thereafter within which the defect may be cured by the Association, its manager, any Owner, or Mortgagee;

(v) that any "other insurance" clause in any policy exclude individual Owners' policies from consideration; and

(vi) that the Association will be given at least thirty (30) days' prior written notice of any cancellation, substantial modification, or non-renewal.

In addition to the other insurance required by this Section, the Board shall obtain, as a common expense, worker's compensation insurance, if and to the extent required by law, directors' and officers' liability coverage, if reasonably available, a fidelity bond or bonds on directors, officers, employees, and other Persons handling or responsible for the Association's funds, if reasonably available, and flood insurance, if required. The amount of fidelity coverage shall be determined in the directors' best business judgment but, if reasonably available, may not be less than three (3) months' assessments on all Units, plus reserves on hand. Bonds shall contain a waiver of all defenses based upon the exclusion of persons serving without compensation and shall require at least thirty (30) days' prior written notice of the Association of any cancellation, substantial modification, or non-renewal.

Section 2. Individual Insurance. By virtue of taking title to a Unit which is subject to the terms of this Declaration, each Owner covenants and agrees with all other Owners and with the Association that each Owner shall carry blanket all-risk casualty insurance on the Unit(s) and structures constructed thereon meeting the same requirements as set forth in Section 1 of this Article V for insurance on the Common Area, unless the Association at the request of the

Neighborhood Committee or the Neighborhood Association for the Neighborhood in which the Unit is located carries such insurance (which they are not obligated to do hereunder). Each Owner further covenants and agrees that in the event of a partial loss or damage resulting in less than total destruction of structures comprising his Unit, the Owner shall proceed promptly to repair or to reconstruct the damaged structure in a manner consistent with the original construction or such other plans and specifications as approved in accordance with Article XI of this Declaration. The Owner shall pay any costs of repair or reconstruction which is not covered by insurance proceeds. In the event that the structure is totally destroyed, the Owner may decide not to rebuild or to reconstruct, in which case the Owner shall clear the Unit of all debris and return it to substantially the natural state in which it existed prior to the beginning of construction and thereafter the Owner shall continue to maintain the Unit in a neat and attractive condition consistent with the Community-Wide Standard.

A Neighborhood Association may impose more stringent requirements regarding the standards for rebuilding or reconstructing structures on the Units subject to its jurisdiction and the standard for returning the Units to their natural state in the event the structures are not rebuilt or reconstructed.

Section 3. Damage and Destruction.

(a) Immediately after damage or destruction by fire or other casualty to all or any part of the Properties covered by insurance written in the name of the Association, the Board of Directors or its duly authorized agent shall proceed with the filing and adjustment of all claims arising under such insurance and obtain reliable and detailed estimates of the cost of repair or reconstruction of the damaged or destroyed Properties. Repair or reconstruction, as used in this paragraph, means repairing or restoring the Properties to substantially the same condition in which they existed prior to the fire or other casualty, allowing for any changes or improvements necessitated by changes in applicable building codes.

(b) Any damage or destruction to the Common Area or to the common property of any Neighborhood Association shall be repaired or reconstructed unless the Voting Members representing at least seventy-five (75%) percent of the total vote of the Association, if Common Area, or the Unit Owners representing at least seventy-five (75%) percent of the total vote of the Neighborhood Association whose common property is damaged, if common property of a Neighborhood Association, shall decide within sixty (60) days after the casualty not to repair or reconstruct. If for any reason either the amount of the insurance proceeds to be paid as a result of such damage or destruction, or reliable and detailed estimates of the cost of repair or reconstruction, or both, are not made available to the Association within said period, then the period shall be extended until such information shall be available; provided, however, such extension shall not exceed sixty (60) additional days. No Mortgagee shall have the right to participate in the determination of whether the damage or destruction to Common Area or common property of a Neighborhood Association shall be repaired or reconstructed; provided, however, this provision shall not apply to construction Mortgagees providing construction financing for such damaged property.

(c) In the event that it should be determined in the manner described above that the damage or destruction to the Common Area or to the common property of any Neighborhood Association shall not be repaired or reconstructed and no alternative improvements are authorized, then and in that event the affected portion of the Properties shall be restored to their natural state and maintained by the Association, or the Neighborhood Association, as applicable, in a neat and attractive condition consistent with the Community-Wide Standard.

Section 4. Disbursement of Proceeds. If the damage or destruction for which the proceeds of insurance policies are paid is to be repaired or reconstructed, the proceeds, or such portion thereof as may be required for such purpose, shall be disbursed in payment of such repairs or reconstruction as hereinafter provided. Any proceeds remaining after defraying such costs of repair or reconstruction to the Common Area shall be retained by and for the benefit of the Association and placed in a capital improvements account. In the event no repair or reconstruction is made, any proceeds remaining after making such settlement as is necessary and appropriate with the affected Owner or Owners and their Mortgagee(s) as their interests may appear, shall be retained by and for the benefit of the Association and placed in a capital improvements account. This is a covenant for the benefit of any Mortgagee of a Unit and may be enforced by such Mortgagee.

Section 5. Repair and Reconstruction. If the damage or destruction to the Common Area or to the common property of a Neighborhood Association for which insurance proceeds are paid is to be repaired or reconstructed, and such proceeds are not sufficient to defray the cost thereof, the Board of Directors shall, without the necessity of a vote of the Voting Members, levy a special assessment against all Owners on the same basis as provided for Base Assessments, provided, if the damage or destruction involves the common property of a Neighborhood Association, only the Owners of Units in the affected Neighborhood Association shall be subject to assessment therefor. Additional assessments may be made in like manner at any time during or following the completion of any repair or reconstruction.

Article VI No Partition

Except as is permitted in the Declaration or amendments thereto, there shall be no physical partition of the Common Area or any part thereof, nor shall any Person acquiring any interest in the Properties or any part thereof seek any judicial partition unless the Properties have been removed from the provisions of this Declaration. This Article shall not be construed to prohibit the Board of Directors from acquiring and disposing of tangible personal property nor from acquiring title to real property which may or may not be subject to this Declaration.

Article VII Condemnation

Whenever all or any part of the Common Area shall be taken (or conveyed in lieu of and under threat of condemnation by the Board acting on the written direction of Voting Members representing at least two-thirds (2/3) of the total Association vote and the Declarant, as long as the Declarant owns any property described on Exhibits "A" or "B") by an authority having the power of condemnation or eminent domain, each Owner shall be entitled to notice thereof. The award

made for such taking shall be payable to the Association as trustee for all Owners to be disbursed as follows:

If the taking involves a portion of the Common Area on which improvements have been constructed, then, unless within sixty (60) days after such taking the Declarant, so long as the Declarant owns any property described in Exhibits "A" or "B" of this Declaration, and Voting Members representing at least seventy-five (75%) percent of the total vote of the Association shall otherwise agree, the Association shall restore or replace such improvements so taken on the remaining land included in the Common Area to the extent lands are available therefor, in accordance with plans approved by the Board of Directors of the Association. If such improvements are to be repaired or restored, the above provisions in Article V hereof regarding the disbursement of funds in respect to casualty damage or destruction which is to be repaired shall apply; provided, however, to the extent such provisions for disbursement of funds conflict with the provisions of any institutional Mortgage from the construction of any improvements on the Common Area, the provisions of such Mortgage shall control. If the taking does not involve any improvements on the Common Area, or if there is a decision made not to repair or restore, or if there are net funds remaining after any such restoration or replacement is completed, then such award or net funds shall be disbursed to the Association and used for such purposes as the Board of Directors of the Association shall determine.

Article VIII Annexation of Additional Property

Section 1. Annexation Without Approval of Class "A" Membership. As the owner thereof, or if not the owner, with the consent of the owner thereof, Declarant shall have the unilateral right, privilege, and option, from time to time at any time until all property described on Exhibit "B" has been subjected to this Declaration or December 31, 2020, whichever is earlier, to subject to the provisions of this Declaration and the jurisdiction of the Association all or any portion of the real property described in Exhibit "B", attached hereto and by reference made a part hereof. Such annexation shall be accomplished by filing in the public records of Indian River County, Florida, an amendment to this Declaration annexing such property. Such Supplemental Declaration shall not require the consent of Voting Members. Any such annexation shall be effective upon the filing for record of such Supplemental Declaration unless otherwise provided therein. Declarant shall have the unilateral right to transfer to any other Person the said right, privilege, and option to annex additional property which is herein reserved to Declarant, provided that such transferee or assignee shall be the developer of at least a portion of the real property described in Exhibits "A" or "B" and that such transfer is memorialized in a written, recorded instrument executed by the Declarant.

Section 2. Annexation With Approval of Class "A" Membership. Subject to the consent of the owner thereof, the Association may annex real property other than that described on Exhibit "B," and following the expiration of the right in Section 1, any property described on Exhibit "B", to the provisions of this Declaration and the jurisdiction of the Association. Such annexation shall require the affirmative vote of Voting Members or alternates representing a majority of the Class "A" votes of the Association (other than those held by Declarant) present at a meeting duly called for such purpose and of the Declarant, so long as Declarant owns property subject to this Declaration or which may become subject hereto in accordance with Section 1 of this Article.

Annexation shall be accomplished by filing of record in the public records of Indian River County, Florida, a Supplemental Declaration describing the property being annexed. Any such Supplemental Declaration shall be signed by the President and the Secretary of the Association, and by the owner of the property being annexed, and any such annexation shall be effective upon filing unless otherwise provided therein. The relevant provisions of the By-Laws dealing with regular or special meetings, as the case may be, shall apply to determine the time required for and the proper form of notice of any meeting called for the purpose of considering annexation of property pursuant to this Section 2 and to ascertain the presence of a quorum at such meeting.

Section 3. Acquisition of Additional Common Area. Declarant may convey to the Association additional real estate, improved or unimproved, located within the properties described in Exhibits "A" or "B" which upon conveyance or dedication to the Association shall be accepted by the Association and thereafter shall be maintained by the Association at its expense for the benefit of all its Members.

Section 4. Amendment. This Article shall not be amended without the prior written consent of Declarant, so long as the Declarant owns any property described in Exhibits "A" or "B" hereof.

Article IX Rights and Obligations of the Association

Section 1. Common Area. The Association, subject to the rights of the Owners set forth in this Declaration, shall be responsible for the exclusive management and control of the Common Area and all improvements thereon (including, without limitation, furnishings and equipment related thereto and common landscaped areas), and shall keep it in good, clean, attractive, and sanitary condition, order, and repair, pursuant to the terms and conditions hereof and consistent with the Community-Wide Standard.

Section 2. Personal Property and Real Property for Common Use. The Association, through action of its Board of Directors, may acquire, hold, and dispose of tangible and intangible personal property and real property. The Board, acting on behalf of the Association, shall accept any real or personal property, leasehold, or other property interests within the Properties conveyed to it by the Declarant, including, without limitation, the Marina, if offered to the Association by the Declarant.

Section 3. Rules and Regulations. The Association, through its Board of Directors, may make and enforce reasonable rules and regulations governing the use of the Properties, which rules and regulations shall be consistent with the rights and duties established by this Declaration. Sanctions may include reasonable monetary fines and suspension of the right to vote and the right to use any recreational facilities on the Common Area. The Board shall, in addition, have the power to seek relief in any court for violations or to abate nuisances. Imposition of sanctions shall be as provided in the By-Laws of the Association.

The Association, through the Board, by contract or other agreement, shall have the right to enforce county ordinances or permit Indian River County to enforce ordinances on the Properties for the benefit of the Association and its Members.

Section 4. Implied Rights. The Association may exercise any other right or privilege given to it expressly by this Declaration or the By-Laws, and every other right or privilege reasonably to be implied from the existence of any right or privilege given to it herein or reasonably necessary to effectuate any such right or privilege.

Section 5. Governmental Interests. The Association shall permit the Declarant reasonable authority to designate sites within the Properties for fire, police, water, and sewer facilities.

Article X
Assessments

Section 1. Creation of Assessments. There are hereby created assessments for Association expenses as may from time to time specifically be authorized by the Board of Directors to be commenced at the time and in the manner set forth in Section 8 of this Article.

- (a) There shall be three (3) types of assessments: (i) Base Assessments to fund Common Expenses for the benefit of all Members of the Association; (ii) Neighborhood Assessments for Neighborhood Expenses benefitting only Units within a particular Neighborhood; and (iii) Special Assessments as described in Section 5 below.
- (b) Base Assessments shall be levied equally on all Units, except as provided in Section 5 below; and except that Base Assessments and Special Assessments levied against the Special Marina Units shall only include those actual expenses incurred that directly benefit the Marina, such as maintenance, repair and replacement of, and insurance and utilities for, access control facilities, roads, surface water management facilities, landscaping and fountains; provided, however, that such facilities are Common Property and not located within a Neighborhood. Notwithstanding the foregoing, unless specifically received as a direct benefit to the Marina, Special Marina Units shall not be assessed for fees or expenses incurred for, pertaining to or associated with (i) cable television; (ii) property management; (iii) recreational facilities and amenities; or (iv) services and utilities that are provided by a third party solely to residential Units and for which the billing to the Association is based upon the number of residential Units.
- (c) Parcel Developers shall pay 100% of the Base Assessment levied upon the Units designated for such parcel on the Conceptual PRD Plan on the date the budget is adopted, such amount to be adjusted at least semi-annually to reflect certificates of occupancy issued. Except as provided in Section 5 below, Neighborhood Assessments shall be levied equally on all Units within the Neighborhood for whose benefit Neighborhood Expenses are incurred as provided in Section 3 below.

- (d) Special Assessments shall be levied as provided in Section 5 below.
- (e) Each Owner, by acceptance of a deed or recorded contract of sale to any portion of the Properties, is deemed to covenant and agree to pay these assessments. The Grand Harbor Golf Club property as described in Exhibit "F" hereto (the "GHGC Property"), is not subject to the Declaration or any of its Amendments, although such GHGC Property has various ingress, egress and other rights as set forth in the Declaration and the owner of the GHGC Property agrees, on a permanent basis, that such GHGC Property shall be deemed to contain twenty (20) Units for purposes of the assessments described herein and covenants and agrees to timely pay, or cause to be timely paid, all assessments applicable to such Units.
- (f) All assessments, together with interest at a rate not to exceed the highest rate allowed by Florida law as computed from the date the delinquency first occurs, costs, and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the Unit against which each assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the Person who was the Owner of such Unit at the time the assessment arose, and his or her grantee shall be jointly and severally liable for such portion thereof as may be due and payable at the time of conveyance, except no first Mortgagee, nominee of the Mortgage, or third party purchaser who obtains title to a Unit pursuant to foreclosure of a first Mortgage or pursuant to a deed in lieu of foreclosure, shall be liable for unpaid assessments which accrued prior to such acquisition of title.
- (g) The Association shall, upon demand at any time, furnish to any Owner liable for any type of assessment a certificate in writing signed by an officer or management agent of the Association setting forth whether such assessment has been paid as to any particular Unit. Such certificate shall be conclusive evidence of payment to the Association of such assessment therein stated to have been paid. The Association may require the advance payment of a processing fee not to exceed Fifty (\$50.00) Dollars for the issuance of such certificate.
- (h) Assessments shall be paid in such manner and on such dates as may be fixed by the Board of Directors which may include, without limitation, acceleration of the annual Base Assessment and any Neighborhood Assessment for delinquents. Unless the Board otherwise provides, the Base Assessment and any Neighborhood Assessment shall be paid in quarterly installments.
- (i) No Owner may waive or otherwise exempt himself from liability for the assessments provided for herein, including, by way of illustration and not limitation, by non-use of Common Areas or abandonment of the Unit. The obligation to pay assessments is a separate and independent covenant on the part of each Owner. No diminution or abatement of assessment or set-off shall be claimed or allowed by reason of any alleged failure of the Association or Board to take some action or perform some function required to be taken or performed by the

Association or Board under this Declaration or the By-Laws, or for inconvenience or discomfort arising from the making of repairs or improvements which are the responsibility of the Association, or from any action taken to comply with any law, ordinance, or with any order or directive of any municipal or other governmental authority.

- (j) So long as the Declarant has an option unilaterally to subject additional property to this Declaration, in lieu of paying Base Assessments on its unsold Units the Declarant shall be obligated for the difference between the amount of assessments levied on all Units subject to assessment and the amount of actual expenditures required to operate the Association during the fiscal year. This obligation may be satisfied in the form of a cash subsidy or by "in kind" contributions of services or materials, or a combination of those.
- (k) The Association is specifically authorized to enter into subsidy contracts for "in kind" contribution of services or materials or a combination of services and materials with Declarant or other entities for the payment of some portion of the Common Expenses.

Section 2. Computation of Base Assessment. It shall be the duty of the Board, at least sixty (60) days before the beginning of each fiscal year, to prepare a budget covering the estimated Common Expenses of the Association during the coming year. The budget shall include a capital contribution establishing a reserve fund in accordance with a capital budget separately prepared.

The Base Assessment to be levied for the coming year against each Unit subject to assessment under Section 8 below shall be computed by dividing the budgeted Common Expenses by the total number of Units shown on the Conceptual PRD Plan for the property described on Exhibit "A" and property as, from time to time, may be subjected to this Declaration. The Board shall cause a copy of the Common Expense budget and notice of the amount of Base Assessment to be levied against each Unit for the following year to be delivered to each Owner at least sixty (60) days prior to the beginning of the fiscal year. Such budget and assessment shall become effective unless disapproved at a meeting of the Voting Members by the vote of Voting Members or their alternates representing at least a majority of the total Class "A" vote in the Association, and by the Class "B" Member, if such membership exists. There shall be no obligation to call a meeting for the purpose of considering the budget except on petition of Voting Members as provided for special meetings in Article II, Section 4, of the By-Laws.

Notwithstanding the foregoing, however, in the event the proposed budget is disapproved or the Board fails for any reason so to determine the budget for any year, then and until such time as a budget shall have been determined as provided herein, the budget in effect for the immediately preceding year shall continue for the current year.

Section 3. Computation of Neighborhood Assessments. It shall be the duty of the Neighborhood Associations, at least sixty (60) days before the beginning of each fiscal year, to prepare a separate budget covering the estimated Neighborhood Expenses. Such budget may include a capital contribution establishing a reserve fund for repair and replacement of capital

items within the Neighborhood, as appropriate. Neighborhood Expenses shall be allocated equally among all Units within the Neighborhood benefitted thereby and levied as a Neighborhood Assessment. The Neighborhood Association shall cause a copy of such budget and notice of the amount of the Neighborhood Assessment to be levied on each Unit in the Neighborhood for the coming year to be delivered to each Owner of a Unit in the Neighborhood at least thirty (30) days prior to the beginning of the fiscal year. Such budget and assessment shall become effective unless disapproved by a majority of the Owners of Units in the Neighborhood which the Neighborhood Assessment applies; provided, there shall be no obligation to call a meeting for the purpose of considering the budget except on petition of Owners of a least ten (10%) percent of the Units in such Neighborhood. Meetings of Neighborhood Committees, if called, shall be conducted in accordance with Article V, Section 3 of the By-Laws.

In those Neighborhoods on which a Neighborhood Association does not exist, the Board shall prepare a budget as outlined in this Section. Such budget is limited to the extent that this Declaration or the By-Laws authorized assessment of certain costs as a Neighborhood Assessment, unless the Neighborhood Committee requests increased services.

In the event the proposed budget for any Neighborhood is disapproved or the Board if applicable fails for any reason so to determine the budget for any year, then and until such time as a budget shall have been determined as provided herein, the budget in effect for the immediately preceding year shall continue for the current year.

Section 4. Intentionally Omitted

Section 5. Special Assessments. In addition to the assessments authorized in Section 1 of this Article, the Association may levy a Special Assessment or Special Assessments from time to time; provided, such assessment shall have the affirmative vote or written consent of Voting Members or their alternates representing at least fifty-one (51%) percent of the Class "A" vote in the Association and the affirmative vote or written consent of the Class "B" Member, if such exists. The obligation to pay Special Assessments shall be computed on the same basis as for Base Assessments. Special Assessments shall be payable in such manner and at such times as determined by the Board, and may be payable in installments extending beyond the fiscal year in which the Special Assessment is approved, if the Board so determines. Notwithstanding the above, the Declarants shall not pay special assessments.

The Association may also levy a Special Assessment against any Member to reimburse the Association for costs incurred in bringing a Member and his Unit into compliance with the provisions of the Declaration, any amendments thereto, the Articles, the By-Laws, and the Association rules, which Special Assessment may be levied upon the vote of the Board after notice to the Member and an opportunity for a hearing. The Association may also levy a Special Assessment against the Units in any Neighborhood to reimburse the Association for costs incurred in bringing the Neighborhood into compliance with the provisions of the Declaration, any amendments thereto, the Articles, the By-Laws, and the Association rules and regulations, which Special Assessment may be levied upon the vote of the Board after notice to the senior officer of the Neighborhood Association or Neighborhood Committee and an opportunity for a hearing.

Section 6. Lien for Assessments. Upon recording of a notice of lien on any Unit, there shall exist a perfected lien for unpaid assessments prior and superior to all other liens, except (1) all taxes, bonds, assessments, and other levies which by law would be superior thereto, and (2) the lien or charge of any first Mortgage of record (meaning any recorded Mortgage with first priority over other Mortgages) made in good faith and for value and (3) any purchase money Mortgage in favor of the Developer.

Such lien, when delinquent, may be enforced by suit, judgment, and foreclosure.

The Association, acting on behalf of the Owners, shall have the power to bid for the Unit at foreclosure sale and to acquire and hold, lease, mortgage, and convey the same. During the period in which a Unit is owned by the Association following foreclosure: (a) No right to vote shall be exercised on its behalf; (b) no assessment shall be assessed or levied on it; and (c) each other Unit shall be charged, in addition to its usual assessment, its equal pro rata share of the assessment that would have been charged such Unit had it not been acquired by the Association as a result of foreclosure. Suit to recover a money judgment for unpaid Common Expenses and attorney's fees shall be maintainable without foreclosing or waiving the lien securing the same.

Section 7. Capital Budget and Contribution. The Board of Directors shall annually prepare a capital budget to take into account the number and nature of replaceable assets, the expected life of each asset, and the expected repair or replacement cost. The Board shall set the required capital contribution, if any, in an amount sufficient to permit meeting the projected capital needs of the Association, as shown on the capital budget, with respect both to amount and timing by annual assessments over the period of the budget. The capital contribution required, if any, shall be fixed by the Board and included within and distributed with the budget and assessment, as provided in Section 2 of this Article.

Section 8. Date of Commencement of Assessments. The assessments provided for herein shall commence as to each Unit on the first day of the first month following (i) the date of conveyance of the Unit by Declarant, or (ii) the effective date of the first budget, whichever is later. Assessments shall be due and payable in a manner and on a schedule as the Board of Directors may provide. The first annual assessment shall be adjusted according to the number of days remaining in the fiscal year at the time assessments commence on the Unit. The Board may establish policies to require the payment of late charges for delinquent assessments in its discretion.

Section 9. Subordination of the Lien to Institutional First Mortgages. The lien of assessments, including interest, late charges (subject to the limitations of Florida law), and costs (including attorney's fees) provided for herein, shall be subordinate to the lien of any institutional first Mortgage upon any Unit. The sale or transfer of any Unit shall not affect the assessment lien. However, the sale or transfer of any Unit pursuant to foreclosure of an institutional first Mortgage, or transfer to an institutional first Mortgage or third party pursuant to a deed in lieu of foreclosure, shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Unit from lien rights for any assessments thereafter becoming due. Where the Mortgagee holding an institutional first Mortgage of record or other purchaser of a Unit obtains title pursuant to remedies under the Mortgage, its successors and assigns shall not be liable for the share of the Common Expenses or assessments by the

Association chargeable to such Unit which became due prior to the acquisition of title to such Unit by such acquirer. Such unpaid share of Common Expenses or assessments shall be deemed to be Common Expenses collectible from Owners of all the Units, including such acquirer, its successors and assigns.

Section 10. Capitalization of Association. Upon acquisition of record title to a Unit by the first purchaser thereof other than the Declarant or an owner who purchases solely for the purpose of constructing a dwelling thereon for resale, a contribution shall be made by or on behalf of the purchaser to the working capital of the Association in an amount equal to one-sixth (1/6) of the amount of the annual Base Assessment per Unit for the year as determined by the Board. This amount shall be deposited into the purchase and sales escrow and disbursed therefrom to the Association for use in covering operating expenses and other expenses incurred by the Association pursuant to the terms of this Declaration and the By-Laws.

Section 11. Exempt Property. Notwithstanding anything to the contrary herein, the following property shall be exempt from payment of Base Assessments, Neighborhood Assessments, and Special Assessments:

- (a) all Common Area; and
- (b) all property dedicated to and accepted by any governmental authority or public utility, including, without limitation, public schools, public streets, and public parks, if any.

Article XI
Architectural Standards

The Board of Directors shall have the authority and standing, on behalf of the Association, to enforce in courts of competent jurisdiction decisions of the committees established in Sections 1 and 2 of this Article XI. This Article may not be amended without the Declarant's written consent so long as the Declarant owns any land subject to this Declaration or subject to annexation to this Declaration.

No construction, which term shall include within its definition staking, clearing, excavation, grading, and other site work, no exterior alteration or modification of existing improvements, and no plantings or removal of plants, trees, or shrubs shall take place except in strict compliance with this Article and Article XVI, Section 4 of this Declaration until the requirements of each have been fully met, and until the approval of the appropriate entities has been obtained.

All structures constructed on any portion of the Properties shall be designed by and built in accordance with the plans and specifications of a licensed architect.

Section 1. New Construction Committee. The Board of Directors shall appoint the members of the NCC which shall consist of a least three (3), but no more than five (5), persons. Notwithstanding the above, until one hundred (100%) percent of the Properties have been developed and conveyed to purchasers in the normal course of the development and sale, all such

appointments are subject to the Developer's absolute right of approval. The NCC shall prepare and, on behalf of the Board of Directors, shall promulgate design and development guidelines and application and review procedures, all as part of the Community Development Code and Land Use Standards ("CDC-LUS"). The guidelines and procedures shall be those of the Association, and the NCC shall have sole and full authority to prepare and to amend the CDC-LUS. It shall make the CDC-LUS available to Owners, builders, and developers who seek to engage in development of or construction upon all or any portion of the Properties and such Owners, builders and developers shall conduct their operations strictly in accordance therewith.

Until one hundred (100%) percent of the Properties have been developed and conveyed to purchasers in the normal course of development and sale, the Declarant retains the right to appoint all members of the NCC, which shall consist of at least three (3), but no more than five (5), persons. There shall be no surrender of this right prior to that time except in a written instrument in recordable form executed by Declarant. Upon the expiration of such right, the Board of Directors shall appoint the members of the NCC in the same manner as provided in Section 2 of this Article for the Modifications Committee.

Section 2. Modifications Committee. The Board of Directors may establish a Modifications Committee (MC) to consist of a least three (3) and no more than five (5) members, all of whom shall be appointed by the Board of Directors. Notwithstanding the above, until one hundred (100%) percent of the Properties have been developed and conveyed to purchase in the normal course of development and sale, all such appointments are subject to Developer's absolute right of approval. The MC, if established, shall have exclusive jurisdiction over modifications, additions, or alterations made on or to existing Units or structures containing Units and the open space, if any, appurtenant thereto; provided, however, the MC may delegate this authority to the appropriate board or committee of any Neighborhood Association subsequently created or subsequently subjected to this Declaration so long as the MC has determined that such board or committee has in force review and enforcement practices, procedures, and appropriate standards at least equal to those of the MC. Such delegation may be revoked and jurisdiction reassumed at any time by written notice.

The Modifications Committee shall promulgate detailed standards and procedures governing its areas of responsibility and practice, consistent with the CDC-LUS. In addition thereto, the following shall apply. Plans and specifications showing the nature, kind, shape, color, size, materials, and location of such modifications, additions, or alterations, shall be submitted to the MC for approval as to quality of workmanship and design and as to harmony of external design with existing structures, topography, and finish grade elevation. No permission or approval shall be required to repaint in accordance with an originally approved color scheme, or to rebuild in accordance with an originally approved plans and specifications. Nothing contained herein shall be construed to limit the right of an Owner to remodel the interior of his Unit, or to paint the interior of his Unit any color desired. In the event that the MC fails to approve or to disapprove such plans or to request additional information reasonably required within forty-five (45) days after submission, the plans shall be deemed approved.

Section 3. No Waiver of Future Approvals. The approval of either the NCC or MC of any proposals or plans and specifications or drawings for any work done or proposed, or in connection

with any other matter requiring the approval and consent of such Committee, shall not be deemed to constitute a waiver of any right to withhold approval or consent as to any similar proposals, plans and specifications, drawings, or matters whatever subsequently or additionally submitted for approval or consent.

Section 4. Variance. The NCC may authorize variances from compliance with any of the provisions of the CDC-LUS when circumstances such as topography, natural obstructions, hardship, or aesthetic or environmental considerations require, but only in accordance with duly adopted rules and regulations. Such variances may only be granted, however, when unique circumstances dictate and no variance shall (a) be effective unless in writing, (b) be contrary to the restrictions set forth in the body of this Declaration, or (c) estop the Committee from denying a variance in other circumstances. For purposes of this Section, the inability to obtain approval of any governmental agency, the issuance of any permit, or the terms of any financing shall not be considered a hardship warranting a variance.

Article XII Use Restrictions

The Properties shall be used only for residential, recreational, and related purposes (which may include, without limitation, offices for any property manager retained by the Association or business offices for the Declarant, the Association or the owner (s) of the Country Club (s)), the Hotel, if any, and Marina, all as may more particularly be set forth in this Declaration, amendments hereto or subsequently recorded declarations creating Neighborhood Associations subject to this Declaration. The declaration or other creating document for any Neighborhood Association may impose stricter standards than those contained in this Article. The Association, acting through its Board of Directors, shall have standing and the power to enforce such standards.

The Association, acting through its Board of Directors, shall have authority to make and to enforce standards and restrictions governing the use of the Properties in addition to those contained herein, and to impose reasonable user fees for use of Common Area facilities. This authority shall include, without limitation, the power to regulate the speed and flow of traffic on private roads within the Properties. Such regulations and use restrictions shall be binding upon all Owners and occupants until and unless overruled, cancelled or modified in a regular or special meeting of the Association by the vote of Voting Members representing a Majority of the total Class "A" votes in the Association and by the vote of the Class "B" member, so long as such membership shall exist.

Section 1. Signs. No sign of any kind shall be erected within the Properties without the written consent of the Board of Directors. The Board of Directors or Declarant shall have the right to erect signs as they, in their discretion, deem appropriate. Notwithstanding the above, no signs, flags, banners or similar items advertising or providing directional information with respect to activities being conducted outside the Properties shall be permitted with the Properties.

Section 2. Parking and Garages. Vehicles shall be parked only in the garages, parking tracts, or in the driveways, if any, serving the Units or in appropriate spaces or designated areas in which parking may or may not be assigned and then subject to such reasonable rules and

regulations as the Board of Directors, or the Neighborhood Committee or Neighborhood Association having concurrent jurisdiction over parking areas within a Neighborhood, may adopt. The Board of Directors may, in its discretion, require registration of vehicles of occupants of Units. The Declarant and/or the Association may designate certain on-street parking areas for visitors or guests subject to reasonable rules. Commercial vehicles, tractors, mobile homes, trailers (either with or without wheels), campers, camper trailers, and boat trailers shall be parked only in areas designated by the Board, or the Neighborhood Committee or Neighborhood Association having jurisdiction over a particular parking area within a Neighborhood. The storage of boats and recreational vehicles is prohibited upon the Properties; provided, nothing in this Section shall be construed to apply to any marina operation.

Section 3. Occupants Bound. All provisions of the Declaration, By-Laws and of any rules and regulations or use restrictions promulgated pursuant thereto which govern the conduct of Owners and which provide for sanctions against Owners shall also apply to all occupants, guests and invitees of any Unit. Every Owner shall cause all occupants of his or her Unit to comply with the Declaration, By-Laws, and the rules and regulations adopted pursuant thereto, and shall be responsible for all violations and losses to the Common Areas caused by such occupants, notwithstanding the fact that such occupants of a Unit are fully liable and may be sanctioned for any violation of the Declaration, By-Laws, and rules and regulations adopted pursuant thereto.

Section 4. Animals and Pets. No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any portion of the Properties, except that dogs, cats, or other usual and common household pets not to exceed a total of two (2) may be permitted in a Unit. No pets are permitted to roam free; those which, in the sole discretion of the Association, endanger the health, make objectionable noise, or constitute a nuisance or inconvenience to the Owners of other Units or the owner of any portion of the Properties shall be removed upon request of the Board; if the owner fails to honor such request, the pet may be removed by the Board. No pets shall be kept, bred, or maintained for any commercial purpose. Dogs which are household pets shall at all times whenever they are outside a Unit be confined on a leash held by a responsible person. Additional covenants affecting the property within any Neighborhood may impose more stringent restrictions on animals and pets.

Section 5. Nuisance. No portion of the Properties shall be used, in whole or in part, for the storage of any property or thing that will cause it to appear to be in an unclean or untidy condition or that will be obnoxious to the eye; nor shall any substance, thing, or material be kept upon any portion of the Properties that will emit foul or obnoxious odors or that will cause any noise or other condition that will or might disturb the peace, quiet, safety, comfort, or serenity of the occupants of surrounding property. No noxious or offensive activity shall be carried on upon any portion of the Properties, nor shall anything be done thereon tending to cause embarrassment, discomfort, annoyance, or nuisance to any person using any portion of the Properties. There shall not be maintained any plants or animals or device or thing of any sort whose activities or existence in any way is noxious, dangerous, unsightly, unpleasant, or of a nature as may diminish or destroy the enjoyment of the Properties.

Section 6. Unsightly or Unkempt Conditions. It shall be the responsibility of each Owner to prevent the development of any unclean, unhealthy, unsightly, or unkempt condition on his or

her Unit. The pursuit of hobbies or other activities, including specifically, without limiting the generality of the foregoing, the assembly and disassembly of motor vehicles and other mechanical devices which might tend to cause disorderly, unsightly, or unkempt conditions, shall not be pursued or undertaken on any part of the Properties.

Section 7. Antennas. No exterior antennas, aerials, satellite dishes, or other apparatus for the transmission of television, radio, or other signals of any kind shall be placed, allowed, or maintained upon any portion of the Properties, including any Unit, without the prior written consent of the Board or its designee. The Declarant and/or the Association shall have the right, without obligation, to erect an aerial, satellite dish, or other apparatus for a master antenna or cable system for the benefit of all or a portion of the Properties, should any such master system or systems be utilized by the Association and require any such exterior apparatus. However, the marina, commercial areas, and the hotel, if any, may use such apparatus upon approval by the developer or the New Construction Committee.

Notwithstanding the paragraph next above, satellite dishes with a diameter of 18 inches (herein "unobtrusive satellite dish") or smaller may be installed provided the following conditions are first met.

a. The Neighborhood within which the unobtrusive satellite dish is located must likewise permit such instruments.

b. All requirements of the applicable neighborhood are met and a written consent of the Neighborhood is obtained and provided to the Board.

c. If the requirements of a Neighborhood vary from those set forth herein, the stricter provision shall be adhered to.

d. The satellite dish must be placed so as to be screened from the street, waterfront, golf course or other important view vista. Such screening material may be landscape materials, walls, gate or architectural screens, provided same are compatible with the principal building or other appropriate materials as may be allowed by the New Construction Committee (NCC) and/or Modifications Committee (MC) in accordance with the provisions of Article XI hereof.

e. The location of the unobtrusive satellite dish must be located on the property which allows the least visual intrusion upon neighboring residences or buildings.

f. The color of the satellite dish must be compatible with the color scheme of the principal residence or building.

Section 8. Basketball Equipment, Clotheslines, Garbage Cans, Tanks, Etc. All basketball hoops and backboards, clotheslines, garbage cans, all approved above ground tanks (i.e. Pool Filters, Chlorinators, water softeners), with the exception of any type of combustible fuel tanks referenced in Section 25, and other similar items shall be located or screened so as to be concealed from view of neighboring Units, streets, and property adjacent to the Unit. All rubbish, trash, and

garbage shall be regularly removed from the Properties and shall not be allowed to accumulate thereon.

Section 9. Subdivision of Unit and Time Sharing. No Unit shall be subdivided or its boundary lines changed except with prior written approval of the Board of Directors of the Association. Declarant, however, hereby expressly reserves the right to replat any Unit or Units owned by Declarant. Any such division, boundary line change, or replating shall not be in violation of the applicable subdivision and zoning regulations.

No Unit shall be made subject to any type of timeshare or similar program whereby the right to exclusive use of the Unit rotates among members of the program on a fixed or floating time schedule over a period of years.

Section 10. Guns. The discharge of firearms within the Properties is prohibited. The term "firearms" includes "B-B" guns, pellet guns, and other firearms of all types, regardless of size.

Section 11. Pools. No above-ground pools shall be erected, constructed or installed on any Unit.

Section 12. Irrigation. No sprinkler or irrigation systems of any type which draw upon water from creeks, streams, river, lakes, ponds, wetlands, canals or other ground or surface waters within the Properties shall be installed, constructed or operated within the Properties. All sprinkler and irrigation systems shall be subject to approval in accordance with Article XI of this Declaration. Private irrigation wells are prohibited on the Properties. Provided, however, this Section 12 shall not apply to the Declarant, and it may not be amended without Declarant's written consent so long as Declarant has the right to add property in accordance with Article VIII, Section 1. Wells and tap-ins to the water system are prohibited without the written permission of Indian River County and of the Association.

Section 13. Tents, Trailers and Temporary Structures. Except as may be permitted by the NCC during initial construction within the Properties, no tent, utility shed, shack, trailer or other structure of a temporary nature shall be placed upon a Unit or any part of the Properties.

Section 14. Drainage and Septic Systems. Catch basins and drainage areas are for the purpose of natural flow of water only. No obstructions or debris shall be placed in these areas. No Person other than Declarant may obstruct or rechannel the drainage flows after location and installation of drainage swales, storms sewers, or storm drains. Declarant hereby reserves a perpetual easement across the Properties for the purpose of altering drainage and water flow. Septic systems are prohibited on the Properties.

Section 15. Tree Removal. No trees shall be removed, except for diseased or dead trees and trees needing to be removed to promote the growth of other trees or for safety reasons, unless approved in accordance with Article XI of this Declaration.

Section 16. Sight Distance at Intersections. All property located at street intersections shall be landscaped so as to permit safe sight across the street corners. No fence, wall, hedge, or shrub planting shall be placed or permitted to remain where it would create a traffic or sight problem.

Section 17. Utility Lines. No overhead utility lines, including lines for cable television, shall be permitted within the Properties, except for temporary lines as required during construction and high voltage lines if required by law or for safety purposes.

Section 18. Air Conditioning Units. Except as may be permitted by the Board or its designee, no window air conditioning units may be installed in any Unit.

Section 19. Lighting. Except for seasonal Christmas decorative lights, which may be displayed between December 1 and January 10 only, all exterior lights must be approved in accordance with Article XI of this Declaration.

Section 20. Artificial and Natural Vegetation, Exterior Sculpture, and Similar Items. No artificial vegetation shall be permitted on the exterior of any portion of the Properties. No natural vegetation shall be removed, except for diseased or dead natural vegetation, unless approved in accordance with Article XI of this Declaration. Exterior sculpture, fountains, flags, and similar items must be approved in accordance with Article XI of this Declaration.

Section 21. Lakes, Water Bodies and Wetlands. All lakes, ponds, and streams within the Properties, if any, shall be aesthetic amenities only, and no other use thereof, including, without limitation, swimming, motorized boating, playing, or use of personal flotation devices, shall be permitted. No piers or docks shall be constructed on any portion of lakes, streams or ponds, nor attached to the shoreline or banks thereof. This Section shall not apply to prohibit the use by the Country Club(s) of lakes, ponds, or streams for irrigation of the property comprising the Country Club(s). In addition, the Association acknowledges that portions of the lakes, ponds, and streams within the Properties may be located adjacent to or within the boundaries of the Country Club(s) and utilized in connection with the operation of the Country Club(s). The Association grants to the Country Club(s) a permanent easement for reasonable use of lakes, ponds, and streams within the Properties in connection with golf play and the operation of a golf course, including without limitation, play over such bodies of water, the construction and maintenance of golf cart bridges over such bodies of water, the retrieval of golf balls by persons utilizing the golf course, and the retrieval of golf balls which are not retrieved by persons utilizing the Golf Club by the Country Club(s), drainage of the Country Club(s) into the lakes, ponds, and streams and subject to consumptive use permit limitations and requirements to withdraw surface water for irrigation of the Country Club(s). No person other than the Country Club(s) shall have the right to retrieve any golf balls which are not retrieved by golfers during play. The Association agrees to maintain, service, repair, replace, upgrade and/or replant, at its sole cost and expense, such portion of the lakes, ponds, and streams, and any improvements thereto within the Properties, except for such improvements made by the Country Club(s) which shall be maintained by the Country Club(s) at its sole cost and expense. The Association shall not be responsible for any loss, damage, or injury to any person or property arising out of the authorized or unauthorized use of lakes, ponds, or streams within the Properties. Nothing shall be done which disturbs or potentially disturbs

wetlands within the Properties in any manner. No dredging or filling shall be undertaken on any property adjacent to any water body or wetland.

Section 22. Playground. Any playground or other play areas or equipment furnished by the Association or erected within the Properties shall be used at the risk of the user, and the Association shall not be held liable to any Person for any claim, damage, or injury occurring thereon or related to use thereof.

Section 23. Fences. No dog runs, animal pens or fences of any kind shall be permitted on any Unit except as approved in accordance with Article XI of this Declaration.

Section 24. Business Use. No trade or business may be conducted in or from any Unit, except that an Owner or occupant residing in a Unit may conduct business activities within the Unit so long as: (a) the existence or operation of the business activity is not apparent or detectable by sight, sound or smell from outside the Unit; (b) the business activity conforms to all zoning requirements for the Properties; (c) the business activity does not involve persons coming onto the Properties who do not reside in the Properties or door-to-door solicitation of residents of the Properties; and (d) the business activity is consistent with the residential character of the Properties and does not constitute a nuisance, or a hazardous or offensive use, or threaten the security or safety of other residents of the Properties, as may be determined in the sole discretion of the Board.

The terms "business" and "trade," as used in this provision, shall be construed to have their ordinary, generally accepted meanings, and shall include, without limitation, any occupation, work or activity undertaken on an ongoing basis which involves the provision of goods or services to persons other than the provider's family and for which the provider receives a fee, compensation, or other form of consideration, regardless of whether: (i) such activity is engaged in full or part-time; (ii) such activity is intended to or does generate a profit; or (iii) a license is required therefor. Notwithstanding the above, the leasing of a Unit shall not be considered a trade or business within the meaning of this section. This section shall not apply to any activity conducted by the Declarant with respect to its development and sale of the Properties or its use of any Units which it owns within the Properties, including the operation of a timeshare or similar program.

Notwithstanding the above or any other provision herein, the business use of the designated commercial units within the Properties shall be a conforming use and not in violation of this Section 24.

Section 25. On-Site Fuel Storage. No on-site storage of gasoline, heating or other fuels shall be permitted above or below ground on any part of the Properties either inside or outside of the building(s) unless approved by the Architectural Review Board as a special circumstance, except that up to five (5) gallons of fuel may be stored on each Unit for emergency purposes and operation of lawn mowers, barbeque (i.e. propane), and similar tools or equipment. All propane tanks larger than five (5) gallons shall be buried below the ground, and require the specific approval of both the Local Association and GHCA Architectural Review Board (ARB) prior to installation.

Section 26. Golf Carts. The use of privately owned golf carts (other than golf carts owned by a Country Club) is prohibited throughout the Properties.

Section 27. Cable Television Service. Basic cable service shall be provided to all Owners and shall be a Common Expense.

Section 28. Planned Development Setback. No buildings, driveways, roadways, or parking areas shall be constructed or maintained within the following described setback area:

BEING A PART OF SECTIONS 14, 23 AND 24, TOWNSHIP 32 SOUTH, RANGE 30 EAST BEING MORE FULLY DESCRIBED AS FOLLOWS:

PARCEL NO. 1:

BEGINNING AT THE SOUTHEAST CORNER OF SECTION 14, TOWNSHIP 32 SOUTH, RANGE 39 EAST; THENCE N 00°05'08" E ALONG THE EAST LINE OF SAID SECTION 14, ALSO BEING THE EAST LINE OF THE PLAT OF THE RIVER CLUB AS RECORDED IN PLATBOOK 12, PAGE 640, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA 745.38 FEET TO THE SOUTH RIGHT-OF-WAY LINE OF VIA MARBELLA BOULEVARD; THENCE ALONG A CURVE TO THE RIGHT, HAVING A RADIAL BEARING OF N 00°08'25" E, A DELTA OF 5°58'46", A RADIUS OF 240.00 FEET, AN ARC LENGTH OF 25.05 FEET TO A POINT; THENCE LEAVING SAID CURVE, S 00°05'08" W A DISTANCE OF 746.71 FEET; THENCE S 00°00'35" W A DISTANCE OF 402.33 FEET; THENCE S 44°59'20" E A DISTANCE OF 176.78 FEET TO THE WEST LINE OF ESTUARINE TRACT NO.1: THENCE N 00°00'39" E ALONG SAID WEST LINE OF ESTUARINE TRACT NO.1 A DISTANCE OF 35.36 FEET TO A POINT; THENCE N 44°59'20" W A DISTANCE OF 141.43 FEET TO THE EAST LINE OF SAID SECTION 23; THENCE N 00°00'35" E ALONG SAID EAST LINE OF SAID SECTION 23 A DISTANCE OF 391.95 FEET BACK TO THE POINT OF BEGINNING.

PARCEL NO. 2:

COMMENCING AT THE SOUTHEAST CORNER OF SECTION 14, TOWNSHIP 32 SOUTH, RANGE 39 EAST THENCE N 00°05'08" E ALONG THE EAST LINE OF SAID SECTION 14 ALSO BEING THE EAST LINE OF THE PLAT OF THE RIVER CLUB AS RECORDED IN PLATBOOK 12, PAGE 640 OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA 805.36 FEET TO THE NORTH RIGHT-OF-WAY LINE OF VIA MARBELLA BOULEVARD AND ALSO BEING THE POINT OF BEGINNING; THENCE CONTINUE N 00°05'08" E ALONG SAID EAST LINE OF SAID SECTION 14 A DISTANCE OF 1217.91 FEET TO A POINT; THENCE N 89°26'27" W A DISTANCE OF 25.00 FEET TO A POINT; THENCE S 00°05'08" W A DISTANCE OF 1216.34 FEET TO THE NORTH RIGHT-OF-WAY LINE OF SAID VIA MARBELLA BOULEVARD; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIAL BEARING OF N 06°08'34" E, A DELTA OF 07°59'03", A RADIUS OF 180.00 FEET, AN ARC LENGTH OF 25.08 FEET BACK TO THE POINT OF BEGINNING.

PARCEL NO. 3:

COMMENCING AT THE NORTHWEST CORNER OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST THENCE S 58°38'58" E A DISTANCE OF 957.03 FEET TO THE POINT OF

BEGINNING; THENCE S 20°41'21" E A DISTANCE OF 25.00 FEET; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIAL BEARING OF N 20°41'21" W, A DELTA OF 23°15'07", A RADIUS OF 425.00 FEET, AN ARC LENGTH OF 172.47 FEET TO A POINT ON A CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIAL BEARING OF S 23°33'54" W, A DELTA OF 20°10'09", A RADIUS OF 85.81 FEET, AN ARC LENGTH OF 30.21 FEET TO A POINT ON A CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIAL BEARING OF N 41°37'21" W, A DELTA OF 20°56'00", A RADIUS OF 400.00 FEET, AN ARC LENGTH OF 146.14 FEET BACK TO THE POINT OF BEGINNING.

ALL OF THE ABOVE LYING AND BEING IN INDIAN RIVER COUNTY, FLORIDA.

Any amendment to this Section 28 must have the prior approval of Indian River County, which approval shall not be unreasonably withheld.

Indian River County shall have the right to enforce this Section 28, by a proceeding at law or in equity.

Section 29. Planned Development Setback. No buildings, driveways, roadways, or parking areas shall be constructed or maintained within the following described setback area:

A PARCEL OF LAND LYING IN SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF GRAND HARBOR – PLAT 2, AS RECORDED IN PLATBOOK 12, PAGE 71, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, PROCEED N 00°45'25" E A DISTANCE OF 70.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE N 00°45'25" E A DISTANCE OF 112.74 FEET TO A POINT OF CURVE; THENCE ALONG SAID CURVE TO THE RIGHT HAVING A RADIUS OF 180.00 FEET, A DELTA OF 81°39'45", AND AN ARC LENGTH OF 256.55 FEET TO A POINT OF RESERVE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 900.00 FEET, A DELTA OF 29°36'10", AND AN ARC LENGTH OF 465.00 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 50.00 FEET, A DELTA OF 138°44'19", AND AN ARC LENGTH OF 121.07 FEET; THENCE S 85°55'19" E A DISTANCE OF 55.90 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIAL BEARING OF S 52°16'04" W, A RADIUS OF 75.00 FEET, A DELTA OF 90°32'56", AND AN ARC LENGTH OF 118.53 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 925.00 FEET, A DELTA OF 29°36'10", AND AN ARC LENGTH OF 477.92 FEET TO A POINT OF RESERVE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 155.00 FEET, A DELTA OF 81°39'45", AND AN ARC LENGTH OF 220.92 FEET; THENCE S 00°45'25" W A DISTANCE OF 112.09 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIAL BEARING OF N 02°13'11" W, A RADIUS OF 481.00 FEET, A DELTA OF 02°58'45", AND AN ARC LENGTH OF 25.01 FEET TO THE POINT OF BEGINNING.

Section 30. Solar Panels.

Panels are not to be mounted facing the street.

Panels are not to be mounted at ground level.

Panels should not face the golf courses, except where absolutely necessary in order to face the sun.

There is no "reverse" angle mounting allowed (i.e. o brackets lifted from the roof and not on the same downward plane). This is deemed a safety hazard in high wind conditions such as hurricanes.

All piping, etc. that runs down from the roof panels must be painted the same color as the house.

As is required with all other pool equipment, all piping, electric, etc. must be behind shrubbery or a fence or enclosure at the ground where it is connected.

Nothing in these specifications shall be interpreted to prohibit the installation of solar collectors on roofs with an orientation to the South or within 45 degrees East or West of due South, or to otherwise impair the effective operation of the solar collectors, per Florida Statute 163.04.

Article XIII General Provisions

Section 1. Term. The covenants and restrictions of this Declaration shall run with and bind the Properties, and shall inure to the benefit of and shall be enforceable by the Association or the Owner of any Properties subject to this Declaration, their respective legal representatives, heirs, successors, and assigns, for a term of thirty (30) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years, unless an instrument in writing, signed by a majority of the then Owners, has been recorded within the year preceding the beginning of each successive period of ten (10) years, agreeing to change said covenants and restrictions, in whole or in part, or to terminate the same, in which case this Declaration shall be modified or terminated as specified therein.

Section 2. Amendment. Prior to the conveyance of the first Unit, Declarant may unilaterally amend this Declaration. After such conveyance, the Declarant may amend this Declaration so long as it still owns property described in Exhibits "A" and "B" for development as part of the Properties, and so long as the amendment has no material adverse effect upon any right of any Owner. No amendment required by any state agency will be deemed material. Thereafter and otherwise, this Declaration may be amended only by the affirmative vote or written consent, or any combination thereof, of Voting Members representing seventy-five (75%) percent of the total votes of the Association, including seventy-five (75%) percent of the votes held by Members other than the Declarant. However, the percentage of votes necessary to amend a specific clause shall not be less than the prescribed percentage of affirmative votes required for action to be taken under that clause. Any amendment to be effective must be recorded in the public records Indian River County, Florida.

If an Owner consents to any amendment to this Declaration or the By-Laws, it will be conclusively presumed that such Owner has the authority so to consent and no contrary provision in any Mortgage or contract between the Owner and a third party will affect the validity of such amendment.

No amendment may remove, revoke, or modify any right or privilege of Declarant without the written consent of Declarant or the assignee of such right or privilege. No amendment may impair the validity or priority of the lien of any Mortgage held by a Mortgagee or impair the rights granted to Mortgagees herein without the prior written consent of such Mortgagees.

Any amendment to this Declaration which alters the surface water or stormwater management system, beyond maintenance in its original condition, including the water management portions of the common areas, must have the prior approval of the St. Johns River Water Management District, which approval shall not be unreasonably withheld.

Section 3. Indemnification. The Association shall indemnify every officer, director, and committee member against any and all expenses, including counsel fees, reasonably incurred by or imposed upon such officer, director, or committee member in connection with any action, suit, or other proceeding (including settlement of any suit or proceeding, if approved by the then Board of Directors) to which he or she may be a party by reason of being or having been an officer, director, or committee member. The officers, directors, and committee members shall not be liable for any mistake of judgment, negligent or otherwise, except for their own individual willful misfeasance, malfeasance, misconduct, or bad faith. The officers and directors shall have no personal liability with respect to any contract or other commitment made by them, in good faith, on behalf of the Association (except to the extent that such officers or directors may also be Members of the Association), and the Association shall indemnify and forever hold each such officer and director free and harmless against any and all liability to others on account of any such contract or commitment. Any right to indemnification provided for herein shall not be exclusive of any other rights to which any officer director, or committee member, or former officer, director, or committee member may be entitled. The Association shall, as a common expense, maintain adequate general liability and officers' and directors' liability insurance to fund this obligation, if such insurance is reasonably available.

Section 4. Easements of Encroachment. There shall be reciprocal appurtenant easements of encroachment as between each Unit and such portion or portions of the Common Area adjacent thereto or as between adjacent Units or any Unit, including such Unit as contains commercial uses, and any Country Club, Marina or Hotel, if any, due to the unintentional placement or settling or shifting of the improvements constructed, reconstructed, or altered thereon (in accordance with the terms of these restrictions) to a distance of not more than three (3) feet, as measured from any point on the common boundary along a line perpendicular to such boundary at such point; provided, however, in no event shall an easement for encroachment exist if such encroachment occurred due to willful and knowing conduct on the part of an Owner, tenant, or the Association.

Section 5. Easements for Utilities, Etc. There is hereby reserved unto Declarant, so long as the Declarant owns any property described on Exhibits "A" or "B", the Association, and the

designees of each (which may include, without limitation, Indian River County, Florida, and any utility), blanket easements upon, across, over, and under all of the Common Area and, to the extent shown on any plat, over the Units for ingress, egress, installation, replacing, repairing, and maintaining cable television systems, master television antenna systems, security, and similar systems, roads, walkways, bicycle pathways, lakes, ponds, wetlands, drainage systems, street lights, signage, and all utilities, including, but not limited to, water, sewers, meter boxes, telephones, gas, and electricity.

Without limiting the generality of the foregoing, there are hereby reserved for the local water supplier easements across all Units for ingress, egress, installation, reading, replacing, repairing, and maintaining water meter boxes. Notwithstanding anything to the contrary contained in this Section, no sewers, electrical lines, water lines, or other utilities may be installed or relocated on the Properties, except as may be approved by the Association's Board of Directors or as provided by Declarant.

Should any entity furnishing a service covered by the general easement herein provided request a specific easement by separate recordable document, the Board of Directors shall have the right to grant such easement over the Properties without conflicting with the terms hereof. The easements provided for in this Article shall in no way adversely affect any other recorded easement on the Properties.

The Board shall have, by a two-thirds (2/3) vote, the power to dedicate portions of the Common Area to Indian River County, Florida, or to any other local, state, or federal governmental entity, subject to such approval requirements as may be contained in Article XIV, Section 2 of this Declaration.

Section 6. Easement for Golf Balls. Every Unit and the Common Area and the common property of any Neighborhood are burdened with an easement permitting golf balls unintentionally to come upon the Common Area, Units or common property immediately adjacent to the golf course and for golfers at reasonable times and in a reasonable manner to come upon the Common Area, common property of a Neighborhood, or the exterior portions of a Unit to retrieve errant golf balls; provided, however, if any Unit is fenced or walled, the golfer will seek the Owner's permission before entry. The existence of this easement shall not relieve golfers of liability for damage cause by errant golf balls.

Section 7. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provisions, which shall remain in full force and effect.

Section 8. Right of Entry. The Association shall have the right, but not the obligation, to enter into any Unit for emergency, security, and safety, which right may be exercised by the Association's Board of Directors, officers, agents, employees, managers, and all policemen, firemen, ambulance personnel, and similar emergency personnel in the performance of their respective duties. Except in an emergency situation, entry shall only be during reasonable hours and after notice to the Owner. This right of entry shall include the right of the Association to enter

a Unit to cure any condition which may increase the possibility of a fire or other hazard in the event an Owner fails or refuses to cure the condition upon request by the Board.

Section 9. Perpetuities. If any of the covenants, conditions, restrictions, or other provisions of this Declaration shall be unlawful, void, or voidable for violation of the rule against perpetuities, then such provisions shall continue only until twenty-one (21) years after the death of the last survivor of the now living descendants of Elizabeth II, Queen of England.

Section 10. Litigation. No judicial or administrative proceeding shall be commenced or prosecuted by the Association unless approved by a vote of seventy-five (75%) percent of the Voting Members. In the case of such a vote, and notwithstanding anything contained in this Declaration or the Articles of Incorporation or By-Laws of the Association to the contrary, a Voting Member shall not vote in favor of bringing or prosecuting any such proceeding unless authorized to do so by a vote of seventy-five (75%) percent of all Members of the Neighborhood represented by the Voting Member. This Section shall not apply, however, to (a) actions brought by the Association to enforce the provisions of this Declaration (including, without limitation, the foreclosure of liens), (b) Article X hereof, (c) proceedings involving challenges to ad valorem taxation, or (d) counterclaims brought by the Association in proceedings instituted against it. This Section shall not be amended unless such amendment is made by the Declarant or is approved by the percentage votes, and pursuant to the same procedures, necessary to institute proceedings as provided above.

Section 11. Cumulative Effect; Conflict. The covenants, restrictions, and provisions of this Declaration shall be cumulative with those of any Neighborhood Association and the Association may, but shall not be required to, enforce the latter; provided, however, in the event of conflict between or among such covenants and restrictions, and provisions of any articles of incorporation, By-laws, rules and regulations, policies, or practices adopted or carried out pursuant thereto, those of any Neighborhood Association shall be subject and subordinate to those of the Association. The foregoing priorities shall apply, but not be limited to, the liens for assessments created in favor of the Association.

Section 12. Use of the Words "Grand Harbor" or "Grand Harbor Community Association." No Person shall use the words "Grand Harbor" or "Grand Harbor Community Association" or any derivative thereof in any printed or promotional material without the prior written consent of the Declarant. However, Owners may use the terms "Grand Harbor" or "Grand Harbor Community Association" in printed or promotional matter where such term is used solely to specify that particular property is located within Grand Harbor.

Section 13. Easement for Access Over Private Streets. There is hereby reserved to the general public an easement for ingress, egress and access over all private streets within the Properties, subject to such rules and regulations as may be promulgated by the Board of Directors.

Section 14. Nonresidential Properties: Easement and Covenant to Share Cost. The Properties may contain certain nonresidential areas, which are not dedicated to the public and are neither Units nor Common Property as defined in this Declaration (hereinafter "Nonresidential Properties").

- (a) The owners of such properties shall not be Members of the Association and shall not be entitled to vote, nor shall they be subject to assessment under Article X of this Declaration.
- (b) The owners of Nonresidential Properties shall be obligated to share in certain costs associated with maintenance, repair, replacement and insuring of portions of the Area of Common Responsibility and shall be subject to assessment by the Association at a rate equal to one (1) Unit assessment for every one thousand (1,000) square feet or a fraction thereof of air conditioned improvements. The owners of the Nonresidential Properties shall not be subject to the restrictions contained in this Declaration except as otherwise specifically provided herein.
- (c) The Oak Harbor Golf Club and the Marina are not deemed Nonresidential Properties.

Section 15. Security. NEITHER GRAND HARBOR COMMUNITY ASSOCIATION, INC., HARMONY ISLAND CONDOMINIUM ASSOCIATION, INC., CARRIAGE ISLAND/SOMERSET ISLAND CONDOMINIUM ASSOCIATION, INC., WOOD DUCK ISLAND PROPERTY OWNERS ASSOCIATION, INC., ST. DAVID'S ISLAND PROPERTY OWNERS ASSOCIATION, INC., OR RIVER CLUB PROPERTY OWNERS ASSOCIATION, INC.; NOR THE DECLARANTS SHALL BE HELD LIABLE FOR ANY LOSS OR DAMAGE BY REASON OF FAILURE TO PROVIDE ADEQUATE SECURITY OR INEFFECTIVENESS OF SECURITY MEASURES UNDERTAKEN, ALL OWNERS, TENANTS, GUESTS, AND INVITEES OF ANY OWNER, AS APPLICABLE, ACKNOWLEDGE THAT THE GRAND HARBOR COMMUNITY ASSOCIATION, INC., HARMONY ISLAND CONDOMINIUM ASSOCIATION, INC., CARRIAGE ISLAND/ SOMERSET ISLAND CONDOMINIUM ASSOCIATION, INC. WOOD DUCK ISLAND PROPERTY OWNERS ASSOCIATION, INC., ST. DAVID'S ISLAND PROPERTY OWNERS ASSOCIATION, INC., AND RIVER CLUB PROPERTY OWNERS ASSOCIATION, INC., AND COMMITTEES ESTABLISHED BY ANY OF THE FOREGOING ENTITIES, ARE NOT INSURERS AND THAT EACH OWNER, TENANT, GUEST, AND INVITEE ASSUMES ALL RISK OF LOSS OR DAMAGE TO PERSONS, TO UNITS, AND TO THE CONTENTS OF UNITS AND FURTHER ACKNOWLEDGE THAT THE AFORESAID NEIGHBORHOOD ASSOCIATIONS, DECLARANTS, NEIGHBORHOOD REPRESENTATIVES, BOARD OF DIRECTORS, AND COMMITTEES HAVE MADE NO REPRESENTATIVES OR WARRANTIES, NOR HAS ANY OWNER, TENANT, GUEST, OR INVITEE RELIED UPON ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE RELATIVE TO ANY SECURITY MEASURES RECOMMENDED OR UNDERTAKEN.

Section 16. Enforcement. The St. Johns River Water Management District shall have the right to enforce, by a proceeding at law or in equity, the provisions contained in this Declaration which relate to the maintenance, operation and repair of the surface water or stormwater management system.

Article XIV
Mortgage Provisions

The following provisions are for the benefit of holders of first Mortgages on Units in the Properties. The provisions of this Article apply to both this Declaration and to the By-Laws, notwithstanding any other provisions contained therein.

Section 1. Notices of Action. An institutional holder, insurer, or guarantor of a first Mortgage who provides written request to the Association (such request to state the name and address of such holder, insurer, or guarantor and the Unit number, therefore becoming an "eligible holder"), will be entitled to timely written notice of:

(a) any condemnation loss or any casualty loss which affects a material portion of the Properties or which affects any Unit on which there is a first Mortgage held, insured, or guaranteed by such eligible holder;

(b) any delinquency in the payment of assessments or charges owed by an Owner of a Unit subject to the Mortgage of such eligible holder, where such delinquency has continued for a period of sixty (60) days; provided, however, notwithstanding this provision, any holder of a first Mortgage, upon request, is entitled to written notice from the Association of any default in the performance by an Owner of a Unit of any obligation under the Declaration or By-Laws of the Association which is not cured within sixty (60) days;

(c) any lapse, cancellation, or material modification of any insurance policy maintained by the Association; or

(d) any proposed action which would require the consent of a specified percentage of eligible holders.

Section 2. Special FHLMC Provision. So long as required by the Federal Home Loan Mortgage Corporation, the following provisions apply in addition to and not in lieu of the foregoing. Unless at least two-thirds (2/3) of the first Mortgagees or Voting Members representing at least two-thirds (2/3) of the total Association vote entitled to be cast thereon consent, the Association shall not:

(a) by act or omission seek to abandon, partition, subdivide, encumber, sell, or transfer all or any portion of the real property comprising the Common Area which the Association owns, directly or indirectly (the granting of easements for public utilities or other similar purposes consistent with the intended use of the Common Area shall not be deemed a transfer within the meaning of this subsection);

(b) change the method of determining the obligations, assessments, dues, or other charges which may be levied against an Owner of a Unit (A decision, including contracts, by the Board or provisions of any declaration subsequently recorded on any portion of the Properties regarding assessments for Neighborhoods or other similar areas shall not be subject to this provision where such decision or subsequent declaration is otherwise authorized by this Declaration.);

(c) by act or omission change, waive or abandon any scheme of regulations or enforcement thereof pertaining to the architectural design or the exterior appearance and maintenance of Units and of the Common Area (The issuance and amendment of architectural standards, procedures, rules and regulations, or use restrictions shall not constitute a change, waiver, or abandonment within the meaning of this provision.);

(d) fail to maintain insurance, as required by this Declaration; or

(e) use hazard insurance proceeds for any Common Area losses for other than the repair, replacement, or reconstruction of such property.

First Mortgagees may, jointly or singly, pay taxes or other charges which are in default and which may or have become a charge against the Common Area and may pay overdue premiums on casualty insurance policies or secure new casualty insurance coverage upon the lapse of an Association policy, and first Mortgagees making such payments shall be entitled to immediate reimbursement from the Association.

Section 3. No Priority. No provision of this Declaration or the By-Laws gives or shall be construed as giving any Owner or other party priority over any rights of the first Mortgagee of any Unit in the case of distribution to such Owner of insurance proceeds or condemnation awards for losses to or a taking of the Common Area.

Section 4. Notice to Association. Upon request, each Owner shall be obligated to furnish to the Association the name and address of the holder of any Mortgage encumbering such Owner's Unit.

Section 5. Amendment by Board. Should the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation subsequently delete any of their respective requirements which necessitate the provisions of this Article or make any such requirements less stringent, the Board, without approval of the Owners, may cause an amendment to this Article to be recorded to reflect such changes.

Section 6. Applicability of Article XIV. Nothing contained in this Article shall be construed to reduce the percentage vote that must otherwise be obtained under the Declaration, By-Laws, or Florida corporate law for any of the acts set out in this Article.

Section 7. Failure of Mortgagee to Respond. Any Mortgagee who receives a written request from the Board to respond to or consent to any action shall be deemed to have approved such action if the Association does not receive a written response from the Mortgagee within thirty (30) days of the date of the Association's request.

Article XV
Declarant's Rights

Any or all of the special rights and obligations of the Declarant may be transferred to other Persons, provided that the transfer shall not reduce an obligation nor enlarge a right beyond that contained herein, and provided further, no such transfer shall be effective unless it is in a written instrument signed by the Declarant and duly recorded in the public records of Indian River County, Florida. Nothing in this Declaration shall be construed to require Declarant or any successor to develop any of the property set forth in Exhibit "B" in any manner whatsoever.

Notwithstanding any provisions contained in the Declaration to the contrary, so long as construction and initial sale of Units shall continue, it shall be expressly permissible for Declarant to maintain and carry on upon portions of the Common Area such facilities and activities as, in the sole opinion of Declarant, may be reasonably required, convenient, or incidental to the construction or sale of such Units, including, but not limited to, business offices, signs, model units, and sales offices, and the Declarant shall have an easement for access to such facilities. The right to maintain and carry on such facilities and activities shall include specifically the right to use Units owned by the Declarant and any clubhouse or community center which may be owned by the Association, as models, sales offices, and for lodging and entertainment, respectively, of sales prospects and other business invitees.

So long as Declarant continues to have rights under this paragraph, no Person shall record any declaration of covenants, conditions and restrictions, or declaration of condominium or similar instrument affecting any portion of the Properties without Declarant's review and written consent thereto, and any attempted recordation without compliance herewith shall result in such declaration of covenants, conditions and restrictions, or declaration of condominium or similar instrument being void and of no force and effect unless subsequently approved by recorded consent signed by the Declarant.

So long as Declarant continues to have rights under this paragraph, all sales, promotional, and advertising materials, and all forms for deeds, contracts for sale and other closing documents for the subdivision and sale of property in the Properties by any Parcel Developer shall be subject to the prior approval of Declarant, which approval shall not be unreasonably withheld. Declarant shall deliver notice to any Parcel Developer of Declarant's approval or disapproval of all such materials and documents within thirty (30) days of receipt of such materials and documents and, if disapproved, the specific changes requested. If Declarant fails to so notify any Parcel Developer within such thirty (30) day period, Declarant shall be deemed to have waived any objections to such materials and documents and to have approved the foregoing. Upon disapproval, the foregoing procedure shall be repeated until approval is obtained or deemed to be obtained.

This Article may not be amended without the express written consent of the Declarant; provided, however, the rights contained in this Article shall terminate upon the earlier of (a) twenty (20) years from the date this Declaration is recorded, or (b) upon recording by Declarant of a written statement that all sales activity has ceased.

Article XVI
Country Clubs, Marina and Hotel

Section 1. General. Neither membership in the Association nor ownership or occupancy of a Unit shall confer any ownership interest in, membership in, or right to use any Country Club or Marina. Rights to use the Country Clubs or Marina will be granted only to such persons and on such terms and conditions, as may be determined from time to time by the respective owners of the Country Clubs or Marina. The owners of the Country Clubs and Marina shall have the right, from time to time in their sole and absolute discretion and without notice, to amend or waive the terms and conditions of use of their respective Country Clubs and Marina, including, without limitation, eligibility for and duration of use rights, categories of use and extent of use privileges, and number of users, and shall also have the right to reserve use rights and to terminate use rights altogether.

Section 2. Conveyance of Country Club, Hotel and Marina. All Persons, including all Owners, are hereby advised that no representations or warranties have been or are made by the Declarant or any other Person with regard to the continuing ownership or operation of the Country Club, Hotel, if any, and Marina as depicted upon the Conceptual PRD Plan, and no purported representation or warranty in such regard, either written or oral, shall ever be effective without an amendment hereto executed or joined into by the Declarant. Further, the ownership or operational duties of and as to the Country Clubs, Hotel, if any, and Marina may change at any time and from time to time by virtue of , but without limitation, the sale or assumption of operations of the Country Club, Hotel, if any, or Marina by/to an independent Person, or the conveyance, pursuant to contract, option, or otherwise, of the Country Club, Hotel, if any, or Marina to one or more affiliates, shareholders, employees, or independent contractors of Declarant, the Country Clubs, Hotel, if any, or Marina. As to any of the foregoing or any other alternative, no consent of the Association, any Neighborhood, or any Owner shall be required to effectuate such transfer. Notwithstanding the above, under no circumstances shall any Country Club, Hotel, if any, or Marina be conveyed to the Association and no Owner shall have any right or interest in the Country Clubs, Hotel, if any, or Marina by virtue of ownership or occupancy of a Unit.

Section 3. Rights of Access and Parking. The Country Clubs, the Hotel, if any, and the Marina, their members (regardless of whether such members are Owners hereunder), guests and invitees, and the employees, agents, contractors, and designees of the Country Clubs, Hotel, if any, and Marina, shall at all times have a right and non-exclusive easement of access and use over all roadways located within the Properties reasonably necessary to travel from/to the entrance to the Properties to/from the Country Club(s), Hotel, if any, and Marina, respectively, and, further, over those portions of the Properties (whether Common Area or otherwise) reasonably necessary to the operation, maintenance, repair, and replacement of the Country Club(s), Hotel, if any, and Marina. Without limiting the generality of the foregoing, members of the Country Clubs and permitted members of the public shall have the right to park their vehicles on the roadways located within the Properties at reasonable times before, during, and after golf tournaments and other approved functions held by/at the Country Clubs, Marina and Hotel, if any.

Section 4. Architectural Control. Neither the Association, the Modifications Committee, nor any Neighborhood Association or Committee or board thereof, shall approve or permit any construction, addition, alteration, change, or installation on or to any portion of the Properties which is adjacent to, or otherwise in the direct line of sight of any Country Club or Marina to a distance of one hundred (100) feet, without giving the Country Club at least fifteen (15) days' prior

notice of its intent to approve or permit the same together with copies of the request therefor and all other documents and information finally submitted in such regard. The Country Club or Marina shall then have fifteen (15) days to approve or disapprove the proposal in writing delivered to the appropriate committee or association, stating in detail the reasons for any disapproval. The failure of the Country Club or Marina to respond to the aforesaid notice within the fifteen (15) day period shall constitute a waiver of the Country Club's or Marina's right to object to the matter so submitted. This Section shall also apply to any work on the Common Areas hereunder or any common property or common elements of a Neighborhood Association, if any.

Section 5. Limitations on Amendments. In recognition of the fact that the provisions of this Article are for the benefit of the Country Clubs, Marina and Hotel, if any, no amendment to this Article, and no amendment in derogation hereof to any other provisions of this Declaration, which affects a Country Club, Marina or Hotel, if any, may be made without the prior written approval of by the affected Country Club(s), Marina or Hotel, if any. The foregoing shall not apply, however, to amendments made by the Declarant.

Section 6. Jurisdiction and Cooperation. It is Declarant's intention that the Association and the Country Clubs, Marina and Hotel, if any, shall cooperate to the maximum extent possible in the operation of the Properties and the Country Clubs, Marina and Hotel, if any. Each shall reasonably assist the other in upholding the Community-Wide Standard at it pertains to maintenance and the Community Development Code and the Land Use Standards. Except as specifically provided herein or in the By-Laws, the Association shall have no power to promulgate rules and regulations affecting activities on or use of the Country Club(s), Marina and Hotel, if any, without the prior written consent of the affected Country Club(s), Marina, and Hotel, if any.

ARTICLE XVII Reserve Account

Section 1. Non-Operating Reserve Account. A non-operating account reserve is hereby established (the "Reserve for Arrears") and its associated collection costs to be operated as outlined below.

- (a) The Reserve for Arrears and its associated collection costs ("Reserve") will be established as of January 1, 2011 and will be funded from an assessment against all Units in the amount of aggregate amount \$32,664.
- (b) On a annual basis, accounts receivable for arrears of unpaid Assessments will be captured in the Reserve and upon collection will increase the Reserve as they are recovered.
- (c) Arrears and collection expenses that are uncollected at the end of fiscal year 2011 and beyond, in accordance with generally accepted accounting principles, subject to audit, shall be expensed to the Reserve on an annual basis.

- (d) The accounts receivable and uncollectable expenses for the year 2010 and years prior shall be evaluated by December 31, 2010 and placed in the Reserve in accordance with b. and c. above.
- (e) The Reserve shall be adjusted annually by the Finance Committee, which will recommend to the Board any adjustment to the Reserve for the succeeding budget year.
- (f) The Board will have the ultimate decision to adjust the Reserve up or down as it sees fit.

Notwithstanding anything to the contrary contained herein or elsewhere in the Articles of Incorporation, By-Laws, or Declaration, the Reserve to be established herein is not an operating account and will not be deficit funded by the Developer in any manner whatsoever. It is also recognized that the Reserve may not be fully funded as levied by virtue of nonpayment by foreclosed unit owners or otherwise and the Developer is not responsible to fund any difference between the proposed RESERVE as provided in Section 1.a. above and the amount actually collected.

The legal descriptions and the current names and address of the owners that will be subject to this document are listed on Attachment "A" attached hereto.

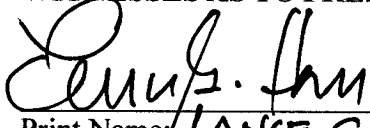
This Revived Declaration of Covenants, Conditions, and Restrictions has been approved by more than a majority of the Owners and the Department of Economic Opportunity as required by Florida Statutes §720.406 (2021). The letter of approval by the Department of Economic Opportunity is attached hereto as Attachment "B."

The Articles of Incorporation of the Association are attached hereto as Attachment "C" and the Bylaws of the Association are attached hereto as Attachment "D."

The undersigned, Grand Harbor Community Association, Inc., hereby consents to the terms and conditions contained in the foregoing Revived Declaration and assumes the duties and obligations imposed upon the undersigned hereunder.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed in its name by its President, its Secretary and its corporate seal affixed this 7th day of February, 2023.

WITNESSES AS TO PRESIDENT: GRAND HARBOR COMMUNITY ASSOCIATION, INC.

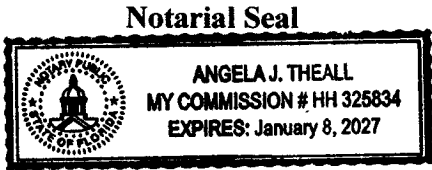

 Print Name: LANCE G. HALL

By: 
Jeffrey T. Caso, President

Print Name: Roger Andrus

STATE OF FLORIDA
COUNTY OF Indian River

The foregoing instrument was subscribed, sworn and acknowledged before me by means of physical presence or online notarization, by Jeffrey Cuso, as President of Grand Harbor Community Association, Inc., who is personally known to me, or who has produced _____ as identification on _____, 2023.



Angela J. Theall
Notary Public
Print Name: Angela J. Theall
My Commission Expires: 1/8/27

WITNESSES AS TO SECRETARY:

GRAND HARBOR COMMUNITY
ASSOCIATION, INC.

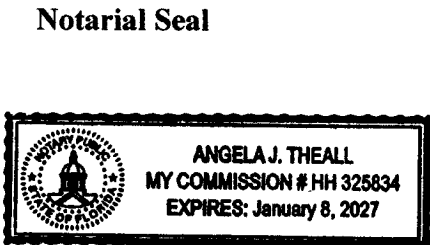
Lisa Rule
Print Name: Lisa Rule
Patricia Woodmarsee
Print Name: Patricia Woodmarsee

By: David Phillips, Secretary

CORPORATE
SEAL

STATE OF FLORIDA
COUNTY OF Indian River

The foregoing instrument was subscribed, sworn and acknowledged before me by means of physical presence or online notarization, by David Phillips, as Secretary of Grand Harbor Community Association, Inc., who is personally known to me, or who has produced _____ as identification on 2/7, 2023.



Angela Theall
Notary Public
Print Name: Angela Theall
My Commission Expires: 1/8/27

EXHIBIT "A"

Land Initially Submitted

1. HARMONY ISLAND (POD H)
2. WOOD DUCK ISLAND (POD P)
3. ST. DAVID'S ISLAND (POD G)
4. CARRIAGE ISLAND & SOMERSET ISLAND (PODS D&E)
(N/K/A ST. PHILLIP'S ISLAND & ST. JOSEPH'S ISLAND)
5. VICTORIA ISLAND (POD I)
6. COVENTRY ISLAND (POD K)
7. RIVER CLUB LOTS
8. THE HARBOR VILLAGE

Land Submitted by Supplemental Declaration

9. HARBOR VILLAGE DRIVE/ NORTH HARBOR VILLAGE DRIVE
10. NEWPORT ISLAND
11. ST. DAVID'S ISLAND
12. ST. DAVID'S ISLAND II
13. ST. DAVID'S ISLAND III
14. ST. ANDREW'S ISLAND/OSPREY POINTE
15. HARBOR VILLAGE 8.20 ACRE PARCEL
16. HARBOR LINKS – PHASE IV
17. HARBOR VILLAGE 1.89 ACRE PARCEL
18. HARBOR VILLAGE 4.19 ACRE PARCEL
19. LOTS 1, 2, 3, 5, 6, 7 & 8 HARBOR LINKS
20. HARBOR VILLAGE CONDOMINIUM UNITS
21. HARBOR EDGE #2 CONDOMINIUM UNITS
22. RIVERVIEW CONDOMINIUM UNITS
23. OAK HARBOR
24. RIVER VILLAGE ESTATES
25. RIVER VILLAGE III
26. RIVER VILLAGE IV
27. RIVER VILLAGE I, II AND V
28. SUNSET COVE
29. SUNSET TRACE
30. LOTS 1, 2, 57 & 59 RESERVE AT GRAND HARBOR
31. FALLS III AT GRAND HARBOR
32. LAGUNA VILLAGE

HARMONY ISLAND
A CONDOMINIUM
Pod "H"
REVISED LEGAL DESCRIPTION

A parcel of land in part of the Northeast quarter of Section 23 and in part of the Northwest quarter of Section 24, all in Township 32 South, Range 39 East, Indian River County, Florida; the boundary of said parcel of land being more particularly described as follows:

From a steel pin marking the Southeast corner of the Northeast quarter of Section 23, run North 00° 00' 38" East, along the Section line, 652.88 feet to intersect the South boundary of the parcel to be described herein; said point being the Point of Beginning; thence following the boundary of said parcel, run North 87° 55' 34" West, 614.22 feet; thence on a curve to the right, having a radius of 416.00 feet and a central angle of 40° 53' 08", run an arc distance of 298.14 feet; thence North 47° 02' 28" West, 668.44 feet; thence North 70° 50' 37" West, 38.36 feet to intersect a curve on the easterly right-of-way line of an access road, the radius point of said curve bears South 72° 42' 30" East, 481.00 feet and the chord bears North 63° 07' 20" East, thence following the said right-of-way line on a curve to the right, having a central angle of 81° 39' 40", run an arc distance of 737.50 feet to a point of reverse curvature; thence on a curve to the left, having a radius of 2438.00 feet and a central angle of 01° 04' 44", run an arc distance of 45.83 feet; thence leaving said right-of-way line, run South 10° 00' 00" West, 114.92 feet; thence on a curve to the left, having a radius of 75.00 feet and a central angle of 65° 53' 14", run an arc distance of 86.25 feet to a point of compound curvature; thence a curve to the left, having a radius of 1184.64 feet and a central angle of 22° 17' 30", run an arc distance of 480.90 feet; thence South 78° 10' 44" East, 325.46 feet; thence on a curve to the right, having a radius of 190.00 feet and a central angle of 44° 38' 28", run an arc distance of 148.03 feet; thence South 33° 32' 18" East, 230.24 feet; thence on a curve to the right, having a radius of 70.18 feet and a central angle of 118° 29' 45", run an arc distance of 146.37 feet to a point of compound curvature; thence on a curve to the right, having a radius of 2015.00 feet and a central angle of 06° 06' 59", run an arc distance of 215.10 feet; thence North 87° 55' 34" West, 28.92 feet to the Point of Beginning.

The above-described property is also described as Pod H, Harmony Island, on the plat of Grand Harbor recorded in Plat book 12, Page 62, Public Records of Indian River County, Florida.

WOOD DUCK ISLAND
LEGAL DESCRIPTION
Pod "P"

From a concrete monument marking the Southwest corner of Section 24, Township 32 South, Range 38 East, Indian River County, Florida, run South 89° 43' 34" East, along the section line, 1320.32 feet to a steel pin; thence run North 16° 05' 15" West, 2585.44 feet; thence run South 27° 26' 04" East, 217.86 feet to the Point of Beginning of the parcel to be described herein.

From the Point of Beginning, run North 87° 57' 30" East, 387.59 feet; thence North 02° 02' 30" West, 602.50 feet; thence North 87° 57' 30" East, 314.12 feet to intersect a curve to the south, the radius point of which bears South 69° 44' 05" West, 815.00 feet and the chord bears South 11° 09' 12" East, thence along said curve having a central angle of 18° 13' 25", run an arc distance of 259.22 feet; thence South 02° 02' 30" East, 632.02 feet; thence on a curve to the right, having a radius of 350.56 feet and a central angle of 87° 26' 05", run an arc distance of 534.86 feet to a point of compound curvature; thence on a curve to the right, having a radius of 235.00 feet and a central angle of 67° 10' 21", run an arc distance of 275.51 feet; thence run North 27° 26' 04" West, 454.52 feet to the Point of Beginning. Containing 1.67 acres, more or less.

Together with a fifty-foot (50) wide easement for ingress and egress, drainage and utilities over, on and above the following described parcel:

From the aforesaid Point of Beginning for the Wood Duck Island parcel, run North 87° 57' 30" East, 347.59 feet to the Point of Beginning of the easement to be described herein; thence run North 02° 02' 30" West, along the west line of said 50-foot wide easement, 812.97 feet, more or less, to a point on the south right-of-way line of a road leading to U.S. Highway No. 1, thence along said right-of-way line, run North 89° 53' 12" East, 50.03 feet; thence leaving said right-of-way line, run South 02° 02' 30" East, along the east line of said 50-foot wide easement, 811.29 feet; thence South 87° 57' 30" West, 50.00 feet to the Point of Beginning.

The above-described property is also described as Pod P, Wood Duck Island, on the plat of Grand Harbor recorded in Plat Book 12, Page 62, Public Records of Indian River County, Florida.

GRAND HARBOR
ST. DAVID'S ISLAND (POD "G")
LEGAL DESCRIPTION

COMMENCE AT THE NORTHEAST CORNER OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA; THENCE RUN SOUTH 00°00'39" WEST, 666.96 FEET TO A POINT MARKING THE NORTHEAST CORNER OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SAID SECTION 23 FOR THE POINT OF BEGINNING OF THE PARCEL TO BE KNOWN AS ST. DAVID'S ISLAND; THENCE CONTINUE SOUTH 60°00'39" WEST, 388.32 FEET; THENCE SOUTH 78°24'25" WEST, 113.70 FEET; THENCE ON A CURVE TO THE RIGHT, HAVING A RADIUS OF 145 FEET AND A CENTRAL ANGLE OF 21°00'54", RUN AN ARC DISTANCE OF 53.18 FEET; THENCE NORTH 70°32'43" WEST, 575.72 FEET; THENCE ON A CURVE TO THE LEFT, HAVING A RADIUS OF 360 FEET AND A CENTRAL ANGLE OF 26°51'00", RUN AN ARC DISTANCE OF 168.70 FEET; THENCE SOUTH 82°36'16" WEST 611.82 FEET; THENCE ON A CURVE TO THE RIGHT, HAVING A RADIUS OF 65.00 FEET AND A CENTRAL ANGLE OF 80°53'38", RUN AN ARC DISTANCE OF 91.77 FEET; THENCE NORTH 16°30'06" WEST, 240.23 FEET TO A POINT ON THE NORTH LINE OF SAID 1/2 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 23; THENCE ALONG THE SAID NORTH LINE, RUN SOUTH 89°51'37" EAST, 1618.43 FEET TO THE POINT OF BEGINNING.

**CARRIAGE ISLAND - SOMERSET ISLAND
A CONDOMINIUM
LEGAL DESCRIPTION**

*N/K/A St. Phillip's
St. Joseph*


A parcel of land situated in the northwest quarter of Section 24, Township 32 south, Range 39 east, Indian River County, Florida; the boundary of said parcel of land being more particularly described as follows:

Commencing at the northwest corner of Section 24, Township 32 south, Range 39 east; thence south along the section line 682.43 feet; thence S 88°57'26" E a distance of 624.89 feet to the true point of beginning; thence W 88°57'26" N, 60.08 feet; thence on a curve to the left having a radius of 75.00 feet, a central angle of 71°15'43" run an arc length of 93.30 feet; thence S 19°45'51" W, 303.02 feet; thence on a curve to the left having a radius of 105.00 feet; a central angle of 76°38'51" run an arc length of 140.46 feet to the point of a compound curve, thence on a curve to the left having a radius of 150.00 a central angle of 45°00'14" run an arc length of 117.82 feet to the point of a reverse curve; thence on a curve to the right having a radius of 175.00 feet, a central angle of 37°21'54" run an arc length of 114.12 feet; thence S 64°31'30" E, 52.22 feet to a point on a curve located on the west right-of-way line of a proposed road; thence on a curve to the left having a radius of 274.00 feet, a central angle of 55°09'12" run an arc length of 263.75 feet to a point of reverse curve; thence on a curve to the right having a radius of 526.00 feet, a central angle of 29°41'15" run an arc length of 272.53 feet to the point of beginning.

AND THE FOLLOWING:

A parcel of land situated on the northwest quarter of Section 24, Township 32 south, Range 39 east, Indian River County, Florida; the boundary of said parcel of land being more particularly described as follows:

Commencing at the northwest corner of Section 24, Township 32 south, Range 39 east; thence south along the section line 1151.30 feet; thence S 89°59'21" E, 784.09 feet to the point of beginning; thence S 79°23'37" E, 69.48 feet; thence on a curve to the right having a radius of 125.00 feet, a central angle of 47°35'57" run an arc length of 103.85 feet; thence S 31°47'39" E, 236.20 feet, thence on a curve to the right having a radius of 75.00 feet, a central angle of 114°03'09", run an arc length of 149.29 feet; thence S 82°15'29" W, 137.58 feet; thence on a curve to the right having a radius of 100.00 feet, a central angle of 100°36'58", run an arc length of 175.61 feet; thence N 02°52'28" E, 80.97 feet; thence on a curve to the left having a radius of 75.00 feet, a central angle of 68°00'56" run an arc length of 89.03 feet to the east right-of-way line of a proposed road; thence on a curve to the left having a radius of 334.00 feet, a central angle of 27°49'30", run an arc length of 162.20 feet to the point of beginning.

DSGN.	SCALE	 Masteller, Moler & Reed, Inc. PROFESSIONAL LAND SURVEYORS POST OFFICE BOX 1043 SEBASTIAN, FLORIDA 32958 385-666-4510	DATE	SHEET
DRAW				OF
CK.				

O.R. 796 PG 0241

GRAND HARBOR
 POD "I"
 LEGAL DESCRIPTION
 VICTORIA ISLAND

A PARCEL OF LAND LYING IN PART OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER AND THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, THE BOUNDARY OF SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 23, RUN SOUTH $89^{\circ} 51' 37''$ EAST ALONG THE NORTH LINE OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 23, A DISTANCE OF 875.56 FEET; THENCE LEAVING SAID LINE RUN SOUTH $01^{\circ} 17' 53''$ EAST A DISTANCE OF 230.59 FEET; THENCE ON A CURVE TO THE RIGHT HAVING A RADIUS OF 400.00 FEET WITH A CENTRAL ANGLE OF $24^{\circ} 13' 40''$ AND RUN AN ARC DISTANCE OF 169.14 FEET; THENCE ON A CURVE TO THE LEFT HAVING A RADIUS OF 200.00 FEET WITH A CENTRAL ANGLE OF $82^{\circ} 51' 17''$ AND RUN AN ARC DISTANCE OF 289.22 FEET; THENCE SOUTH $59^{\circ} 55' 30''$ EAST A DISTANCE OF 130.48 FEET; THENCE ON A CURVE TO THE RIGHT HAVING A RADIUS OF 100.00 FEET WITH A CENTRAL ANGLE OF $57^{\circ} 30' 16''$ AND RUN AN ARC DISTANCE OF 100.36 FEET; THENCE RUN SOUTH $02^{\circ} 25' 14''$ EAST A DISTANCE OF 77.19 FEET; THENCE ON A CURVE TO THE LEFT HAVING A RADIUS OF 50.00 FEET WITH A CENTRAL ANGLE OF $80^{\circ} 35' 59''$ AND RUN AN ARC DISTANCE OF 70.34 FEET; THENCE RUN SOUTH $83^{\circ} 01' 13''$ EAST A DISTANCE OF 37.76 FEET; THENCE ON A CURVE TO THE LEFT HAVING A RADIUS OF 50.00 FEET WITH A CENTRAL ANGLE OF $82^{\circ} 05' 10''$ AND RUN AN ARC DISTANCE OF 71.63 FEET TO INTERSECT WITH THE WEST RIGHT-OF-WAY LINE OF HARBOR DRIVE; THENCE RUN ON A CURVE TO THE SOUTH WITH A CHORD BEARING OF SOUTH $07^{\circ} 01' 11''$ WEST HAVING THE RADIUS POINT BEARING SOUTH $75^{\circ} 06' 23''$ EAST HAVING A RADIUS OF 531.00 FEET WITH A CENTRAL ANGLE OF $15^{\circ} 44' 52''$ AND RUN AN ARC DISTANCE OF 145.95 FEET; THENCE LEAVING THE WEST RIGHT-OF-WAY LINE OF HARBOR DRIVE ON A CURVE WITH THE RADIUS POINT BEARING SOUTH $89^{\circ} 08' 45''$ WEST HAVING A RADIUS OF 55.57 FEET WITH A CENTRAL ANGLE OF $178^{\circ} 26' 01''$ AND RUN AN ARC DISTANCE OF 173.08 FEET; THENCE RUN SOUTH $02^{\circ} 25' 14''$ EAST A DISTANCE OF 79.63 FEET; THENCE ON A CURVE TO THE RIGHT HAVING A RADIUS OF 100.00 FEET WITH A CENTRAL ANGLE OF $117^{\circ} 56' 57''$ AND RUN AN ARC DISTANCE OF 205.86 FEET; THENCE RUN NORTH $64^{\circ} 28' 17''$ WEST A DISTANCE OF 572.25 FEET; THENCE ON A CURVE TO THE RIGHT HAVING A RADIUS OF 275.00 FEET WITH A CENTRAL ANGLE OF $36^{\circ} 58' 26''$ AND RUN AN ARC DISTANCE OF 177.46 FEET; THENCE NORTH $27^{\circ} 29' 51''$ WEST A DISTANCE OF 703.39 FEET; TO INTERSECT WITH THE WEST LINE OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 23; THENCE RUN NORTH $00^{\circ} 01' 26''$ EAST ALONG THE AFORESAID WEST LINE OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 23 A DISTANCE OF 218.65 FEET TO THE POINT OF BEGINNING CONTAINING 19.95 ACRES MORE OR LESS AND SUBJECT TO ALL EASEMENTS OF RECORD.

POD K
LEGAL DESCRIPTION

A TRACT OF LAND LYING IN PART OF THE NORTHEAST QUARTER AND PART OF THE SOUTHEAST QUARTER OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA. SAID TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE EAST QUARTER CORNER OF SAID SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA; THENCE, SOUTH 54°16'58" WEST A DISTANCE OF 157.43 FEET TO A POINT ON A CURVE AND THE TRUE POINT OF BEGINNING; THENCE, IN A SOUTHEASTERLY DIRECTION, A DISTANCE OF 121.07 FEET ALONG THE ARC OF A 50 FOOT RADIUS CURVE TO THE RIGHT TO A POINT OF COMPOUND CURVATURE THROUGH A CENTRAL ANGLE OF 138°44'19", THE RADIUS POINT OF SAID CURVE BEARS SOUTH 4°04'42" WEST 50.00 FEET FROM THE POINT OF BEGINNING; (CHORD BEARS SOUTH 16°33'09" EAST 93.59 FEET); THENCE, SOUTHWESTERLY 465.00 FEET ALONG THE ARC OF A 900.00 FOOT RADIUS CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF 29°36'10" TO A POINT OF REVERSE CURVATURE (CHORD BEARS SOUTH 67°37'06" WEST 459.84 FEET AND THE RADIUS POINT BEARS NORTH 37°10'59" WEST 900.00 FEET FROM THE POINT OF COMPOUND CURVATURE); THENCE, SOUTHWESTERLY 256.55 FEET ALONG THE ARC OF A 180.00 FOOT RADIUS CURVE TO THE LEFT THROUGH A CENTRAL ANGLE OF 81°39'42" TO A POINT OF TANGENCY (CHORD BEARS SOUTH 41°35'20" WEST 235.38 FEET); THENCE, SOUTH 0°45'29" WEST 112.76 FEET TO A POINT OF INTERSECTION ON A CURVE; THENCE, WESTERLY 283.89 FEET ALONG THE ARC OF A 481.00 FOOT RADIUS CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF 33°48'59", THE RADIUS POINT BEARS NORTH 0°45'29" EAST 481.00 FEET FROM THE AFOREMENTIONED POINT OF INTERSECTION ON A CURVE (CHORD BEARS NORTH 72°20'02" WEST 279.79 FEET) TO A POINT OF INTERSECTION OF TWO CURVES; THENCE, NORTHWESTERLY 396.35 FEET ALONG THE ARC OF A 250.00 FOOT RADIUS CURVE TO THE LEFT THROUGH A CENTRAL ANGLE OF 90°50'12" TO A POINT OF REVERSE CURVATURE, THE RADIUS POINT BEARS NORTH 63°37'45" WEST 250.00 FEET FROM THE AFOREMENTIONED INTERSECTION OF TWO CURVES (CHORD BEARS NORTH 19°02'51" WEST 356.13 FEET); THENCE, NORTHERLY AND NORTHEASTERLY 447.44 FEET ALONG THE ARC OF A 175.00 FOOT RADIUS CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF 146°29'38" TO A POINT OF TANGENCY, THE RADIUS POINT OF SAID CURVE BEARS NORTH 25°32'02" EAST 175.00 FEET FROM THE AFOREDESCRIBED POINT OF REVERSE CURVATURE (CHORD BEARS NORTH 8°46'51" EAST 335.14 FEET); THENCE, NORTH 82°0'40" EAST 55.38 FEET TO A POINT OF CURVATURE; THENCE, SOUTHEASTERLY 193.38 FEET ALONG THE ARC OF A 190.00 FOOT RADIUS CURVE TO THE RIGHT THROUGH A CENTRAL ANGLE OF 58°18'54" TO A POINT OF REVERSE CURVATURE, THE RADIUS POINT OF SAID CURVE BEARS SOUTH 7°58'20" EAST 190.00 FEET FROM SAID POINT OF CURVATURE (CHORD BEARS SOUTH 68°48'53" EAST 185.14 FEET); THENCE, EASTERLY 242.24 FEET ALONG THE ARC OF A 300.00 FOOT RADIUS CURVE TO THE LEFT THROUGH A CENTRAL ANGLE OF 46°15'53" TO A POINT OF TANGENCY, THE RADIUS POINT OF SAID CURVE BEARS NORTH 50°20'34" EAST 300.00 FEET (CHORD BEARS SOUTH 62°47'22" EAST 235.71 FEET); THENCE, SOUTH 85°55'18" EAST 451.97 FEET TO THE POINT OF BEGINNING

THE AFOREDESCRIBED TRACT BEING SUBJECT TO

ALL EASEMENTS OF RECORD.

RIVER CLUB

LEGAL DESCRIPTION

Lots 1 through 71, inclusive, together with all platted roads and streets, excepting Via Marbella Boulevard, RIVER CLUB, according to the plat thereof recorded in Plat Book 12, Page 64A-E inc. Public Records of Indian River County, Florida.

HARBOR VILLAGE

LEGAL DESCRIPTION: BEING A PART OF GOVERNMENT LOT 2 OF SECTION 13 AND A PART OF SECTIONS 14, 23 and 24 ALL IN TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA: BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SECTION 13, TOWNSHIP 32 SOUTH, RANGE 39 EAST, THENCE S 00'00'40" W ALONG THE SECTION LINE 47.14 FEET TO THE POINT OF BEGINNING THENCE THE FOLLOWING BEARINGS AND DISTANCES:

N 15'24'02" W, 172.55 FEET
 N 00'05'48" E, 651.37 "
 S 89'54'12" E, 287.95 "
 S 00'05'48" W, 266.42 "
 S 89'54'12" E, 45.00 "
 N 00'05'48" E, 45.00 "
 N 45'05'48" E, 104.53 "
 S 89'54'12" E, 159.50 "
 S 44'54'12" E, 46.54 "
 S 00'05'48" W, 245.46' TO THE POINT OF CURVATURE OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 25.00 FEET, A DELTA OF 90'00'00", AN ARC LENGTH OF 39.27 FEET, TO THE POINT OF TANGENCY, THENCE;
 N 89'54'12" W, 241.32
 N 00'05'48" E, 105.29
 N 89'54'12" W, 45.00
 S 00'05'48" W, 156.74 FEET TO THE POINT OF CURVATURE OF A CURVE TO THE LEFT, HAVING A RADIUS OF 425.00 FEET, A DELTA OF 142'08'21.0", AN ARC LENGTH OF 1054.34 FEET; THENCE; S 49'20'41" E, 172.49 FEET TO THE POINT OF CURVATURE OF A CURVE TO THE RIGHT HAVING A RADIUS OF 110.00 FEET, A DELTA OF 143'08'51.0", AN ARC LENGTH OF 274.82 FEET TO A POINT OF REVERSE CURVATURE OF A CURVE TO THE LEFT, HAVING A RADIUS OF 70.00 FEET, A DELTA OF 95'49'04", AN ARC LENGTH OF 117.06 FEET TO A POINT OF REVERSE CURVATURE OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 80.00 FEET, A DELTA OF 50'23'30", AN ARC LENGTH OF 70.36 FEET TO A POINT OF COMPOUND CURVATURE OF A CURVE TO THE RIGHT HAVING A RADIUS OF 420.00 FEET, A DELTA OF 40'19'15.3", AN ARC LENGTH OF 295.57 FEET TO A POINT OF COMPOUND CURVATURE OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 810.00 FEET, A DELTA OF 21'56'07", AN ARC LENGTH OF 310.10 FEET; TO A POINT OF REVERSE CURVATURE OF A CURVE TO THE LEFT HAVING A RADIUS OF 270.00 FEET, A DELTA OF 32'16'25", AN ARC LENGTH OF 152.09 FEET, TO A POINT OF REVERSE CURVATURE OF A CURVE TO THE RIGHT HAVING A RADIUS OF 210.00 FEET, A DELTA OF 76'27'29", AN ARC LENGTH OF 280.23 FEET, TO THE POINT OF TANGENCY OF SAID CURVE; THENCE N 00'00'40" E ALONG THE WEST LINE OF SECTION 24, A DISTANCE OF 315.77 FEET BACK TO THE POINT OF BEGINNING.

Portion of Harbor Village Drive/ North Harbor Village Drive
(Submitted by Official Records Book 947, Page 2950)

All Property, platted on Grand Harbor – Plat 8, recorded in Plat Book 13, Page 85 and 85A,
Public Records of Indian River County, Florida.

Newport Island

(Submitted by Official Records Book 947, Page 2950)

All Property platted on Grand Harbor – Plat 3 – PRD as recorded in Plat Book 12, Page 81,
Public Records of Indian River County, Florida.

**St. David's Island
St. David's Island II
St. David's Island III**

(Submitted by Official Records Book 969, Page 2511)

Grand Harbor – Plat 7 – St. David's Island, a planned residential development and Sections 23 and 24, Township 32 South, Range 39 East, Indian River County, Florida, recorded in Plat Book 13, Page 61 and 61A, Public Records of Indian River County,

Together with Grand Harbor – Plat 10 – St. David's Island II, a planned residential development located in Section 23, Township 32 South, Range 39 East, Indian River County, Florida, recorded in Plat Book 13, Page 89 and 89A,

Together with Grand Harbor – Plat 11 – St. David's Island III, a planned residential development located in Section 23, Township 32 South, Range 39 East, Indian River County, Florida, recorded in Plat Book 13, Page 97, Public Records of Indian River County, Florida.

St. Andrew's Island

(Submitted by Official Records Book 1012, Page 640)

St. Andrew's Island, Grand Harbor – Plat 15, as recorded in Plat Book 14, Pages 16 through 16C, Public Records of Indian River County, Florida.

(Submitted by Official Records Book 1098,
Page 1514)

LEGAL DESCRIPTION:

A PARCEL OF LAND LYING IN GOVERNMENT LOTS 1 AND 2 OF SECTION 13,
TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA;
BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SECTION 13, TOWNSHIP 32
SOUTH, RANGE 39 EAST; THENCE N67°13'33"E 1145.79 FEET TO THE POINT OF
BEGINNING; THENCE N25°57'28"W 204.85 FEET; THENCE N24°58'20"W 73.39
FEET; THENCE N22°25'25"W 404.35 FEET TO THE BEGINNING OF A CURVE
CONCAVE TO THE EAST; THENCE ALONG SAID CURVE HAVING A RADIUS
OF 1121.80 FEET, A DELTA OF 09°13'40" AN ARC LENGTH OF 180.67 FEET;
THENCE N13°11'45"W 181.39 FEET; THENCE N10°25'53"W 23.38 FEET; THENCE
N11°14'19"W 130.92 FEET; THENCE N17°37'22"W 84.13 FEET TO THE
BEGINNING OF A CURVE CONCAVE TO THE SOUTHEAST; THENCE ALONG
SAID CURVE HAVING A RADIUS OF 73.64 FEET, A DELTA OF 107°49'47", AN
ARC LENGTH OF 138.59 FEET; THENCE S89°47'35"E 230.92 FEET; THENCE
S00°29'30"E 102.77 FEET; THENCE S13°49'37"E 195.06 FEET; THENCE S10°26'37"E
151.66 FEET; THENCE S21°34'33"E 144.03 FEET; THENCE S23°53'46"E 240.20
FEET; THENCE S25°00'52"E 223.94 FEET; THENCE S23°07'36"E 39.80 FEET;
THENCE S23°05'40"E 90.29 FEET; THENCE N89°49'45"W 290.25 FEET; THENCE
S25°57'28"E 184.05 FEET; THENCE S64°02'32"W 40.00 FEET TO THE POINT OF
BEGINNING.

CONTAINING 8.20 ACRES +/-.

RR 4-05-96
ROD REED, P.S.M. 3916



CAC
(3976.LD2)


031000001516

HARBOR LINKS - PHASE IV

A PARCEL OF LAND IN SECTIONS 13, 14, 23 & 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, AND BEING PARTIALLY A REPLAT OF A PORTION OF HARBOR VILLAGE PHASE I, GRAND HARBOR PLAT 12, AS RECORDED IN PLATBOOK 13, PAGE 95, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A CONCRETE MONUMENT AT THE SOUTHWEST CORNER OF SECTION 13, TOWNSHIP 32 SOUTH, RANGE 39 EAST: THENCE S00°00'39"W, 47.06 FEET TO THE POINT OF BEGINNING; THENCE N15°24'20"W, 172.55 FEET; THENCE N00°04'48"E, 293.84 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 39°39'07", A RADIUS OF 200.00 FEET; AN ARC LENGTH OF 138.41 FEET TO A POINT LOCATED ON THE WEST LINE OF SAID SECTION 13; THENCE N00°04'48"E, 245.26 FEET TO A POINT AT THE SOUTHWEST CORNER OF THE NORTHERNMOST PARCEL OF GRAND HARBOR PLAT 8, AS RECORDED IN PLATBOOK 13, PAGE 85 OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. SAID POINT LIES ON THE ARC OF A NON-RADIAL CURVE, AND LIES N45°01'11"E FROM THE RADIUS POINT OF SAID CURVE: THENCE ALONG THE SOUTHEASTERLY BOUNDARY OF SAID PARCEL OF GRAND HARBOR PLAT 8 ALONG THE ARC OF SAID CURVE, CONCAVE TO THE SOUTHWEST, HAVING A RADIUS OF 330.00 FEET AND A DELTA ANGLE OF 17°42'28", 101.99 FEET, TO THE SOUTHEAST CORNER OF SAID PARCEL OF GRAND HARBOR PLAT 8; THENCE ALONG THE EAST LINE OF SAID PARCEL OF GRAND HARBOR PLAT 8, N00°04'48"E, 62.98 FEET; THENCE S89°40'04"E, 184.24 FEET; THENCE S01°10'54"W, 88.86 FEET; THENCE S00°18'53"W, 172.72 FEET; THENCE S89°51'27"E, 9.76 FEET; THENCE S00°07'57"W, 236.77 FEET, TO A POINT OF CURVATURE; THENCE ALONG THE ARC OF A CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 415.00 FEET AND A DELTA ANGLE OF 23°19'25", 168.94 FEET; THENCE S82°18'24"W A DISTANCE OF 156.57 FEET; THENCE S00°04'48"W A DISTANCE OF 140.40 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 47°54'21" A RADIUS OF 55.00 FEET AN ARC LENGTH OF 45.99 FEET; THENCE S47°49'33"E A DISTANCE OF 212.01 FEET; THENCE ALONG AN EASEMENT LINE OF WEST HARBOR DRIVE AS SHOWN ON SAID GRAND HARBOR PLAT 12, S42°10'27"W, 45.00 FEET; THENCE CONTINUE ALONG SAID EASEMENT LINE S47°49'33"E, 99.76 FEET TO A POINT OF CURVATURE; THENCE CONTINUE ALONG SAID EASEMENT LINE ALONG THE ARC OF A CURVE CONCAVE TO THE NORTH, HAVING A RADIUS OF 100.00 FEET AND A DELTA OF 40°52'09", AN ARC LENGTH OF 71.33 FEET; THENCE CONTINUE ALONG SAID EASEMENT LINE, S88°41'52"E, 19.19 FEET; THENCE S11°20'01"W, 114.13 FEET TO A POINT ON A CURVE; THENCE ALONG A CURVE CONCAVE TO THE NORTHEAST WHICH RADIUS BEARS N18°58'44"E, HAVING A RADIUS OF 790.00 FEET AND A DELTA OF 01°39'15", 22.81 FEET TO THE POINT OF REVERSE CURVATURE; THENCE ALONG THE ARC OF A CURVE TO THE SOUTH, HAVING A RADIUS OF 290.00 FEET AND A DELTA OF 32°16'25", 163.35 FEET; THENCE S75°51'43"W, 132.39 FEET; THENCE N44°59'20"W, 141.44 FEET, TO A POINT ON THE WEST LINE OF SAID SECTION 24; THENCE ALONG SAID WEST LINE OF SAID SECTION 24; N00°00'39"E, 344.89 FEET, TO THE POINT OF BEGINNING.

SAID PARCEL CONTAINS 7.50 +/- ACRES AND IS SUBJECT TO RESTRICTIONS, RESERVATIONS AND EASEMENTS OF RECORD.


ROD REED, P.S.M. 3916

cac

(3976.LD1)

GR 1098 1517


(Submitted by Official Records Book 1098,
Page 1514)

A PARCEL OF LAND IN SECTIONS 13 AND 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA; BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SECTION 13, TOWNSHIP 32 SOUTH, RANGE 39 EAST; THENCE N57°44'45"E 153.86 FEET TO THE POINT OF BEGINNING; THENCE N82°18'24"E 156.57 FEET TO A POINT ON A CURVE, FROM WHICH POINT THE RADIUS OF SAID CURVE BEARS N66°48'32"E; THENCE ALONG SAID CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 415.00 FEET AND A DELTA OF 34°46'17", AN ARC LENGTH OF 251.85 FEET; THENCE S42°10'27"W, 12.18 FEET TO A POINT ON A CURVE, FROM WHICH POINT THE RADIUS POINT OF SAID CURVE BEARS N32°19'21"E; THENCE ALONG SAID CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 427.00 FEET A DELTA OF 09°01'20" AN ARC LENGTH OF 67.24 FEET; THENCE S39°15'39"W 75.27 FEET; THENCE S01°18'08"W 57.16 FEET; THENCE N88°41'52"W 39.41 FEET; THENCE S01°18'08"W 81.87 FEET TO A POINT ON THE ARC OF A CURVE, FROM WHICH POINT THE RADIUS POINT OF SAID CURVE BEARS N08°43'45"E; THENCE ALONG SAID CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 55.00 FEET A DELTA OF 33°26'32" AN ARC LENGTH OF 32.10 FEET; THENCE N47°49'33"W 311.77 FEET TO A POINT OF CURVATURE; THENCE ALONG THE ARC OF A CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 55.00 FEET A DELTA OF 47°54'21" AN ARC LENGTH OF 45.99 FEET; THENCE N00°04'48"E 140.40 FEET TO THE POINT OF BEGINNING.

CONTAINING 1.89 ACRES +/- SUBJECT TO ALL EASEMENTS, RESERVATIONS, AND RESTRICTIONS OF RECORD.

RR
ROD REED, P.S.M. 3916



AH/cac
(3976-LD4)

OR 1098 PG 1518

(Submitted by Official Records Book 1098,
Page 1514)

LEGAL DESCRIPTION:

A PARCEL OF LAND LYING IN SECTION 13, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, AND ALSO BEING A PART OF HARBOR VILLAGE PHASE II - GRAND HARBOR PLAT 13 AS RECORDED IN PLATBOOK 14 PAGE 3 OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SECTION 13, TOWNSHIP 32 SOUTH, RANGE 39 EAST; THENCE N00°04'48"E ALONG THE WEST LINE OF SECTION 13 A DISTANCE OF 1922.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG SAID SECTION LINE N00°04'48"E A DISTANCE OF 103.96 FEET; THENCE S89°56'44"E A DISTANCE OF 900.82 FEET TO A POINT ON THE MEAN HIGH WATER LINE OF THE INDIAN RIVER; THENCE ALONG THE MEAN HIGH WATER LINE OF THE INDIAN RIVER S09°17'20"E A DISTANCE OF 163.75 FEET; THENCE S00°29'30"E A DISTANCE OF 38.26 FEET; THENCE LEAVING THE MEAN HIGH WATER LINE OF THE INDIAN RIVER N89°47'35"W A DISTANCE OF 320.17 FEET; THENCE N45°09'42"W A DISTANCE OF 53.17 FEET; THENCE N89°54'35"W A DISTANCE OF 373.72 FEET; THENCE S00°09'27"W A DISTANCE OF 399.90 FEET; THENCE N90°00'00"W A DISTANCE OF 56.95 FEET; THENCE N00°00'00"E A DISTANCE OF 20.00 FEET; THENCE N89°54'52"W A DISTANCE OF 98.69 FEET; THENCE N00°04'48"E ALONG THE EASTERLY LINE OF NORTH HARBOR VILLAGE DRIVE (A 40' ACCESS AND UTILITY EASEMENT) A DISTANCE OF 437.22 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 89°58'28" A RADIUS OF 47.50 FEET AN ARC LENGTH OF 74.59 FEET TO THE POINT OF TANGENCY; THENCE CONTINUE ALONG THE SAID 40' ACCESS AND UTILITY EASEMENT LINE OF NORTH HARBOR VILLAGE DRIVE THE FOLLOWING BEARINGS AND DISTANCES; S89°56'44"E A DISTANCE OF 552.70 FEET; THENCE S00°03'16"W A DISTANCE OF 71.01 FEET; THENCE S89°56'44"E A DISTANCE OF 88.05 FEET; THENCE N00°03'16"E A DISTANCE OF 111.01 FEET; THENCE N89°56'44"W A DISTANCE OF 640.75 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT A DELTA OF 89°58'28" A RADIUS OF 87.50 FEET AN ARC LENGTH OF 137.41 FEET BACK TO THE POINT OF BEGINNING. CONTAINING 4.19 ACRES MORE OR LESS.

22



ROD REED, P.S.M. 3916

(3976-LD3)

CR 10901519

(Submitted by Official Records Book 1098,
Page 1514)

Lots 1, 2, 3, 5, 6, 7 and 8, HARBOR LINKS - GRAND HARBOR PLAT 17,
according to the plat thereof, as recorded in Plat Book 14, at
Pages 66 and 66-A, of the Public Records of Indian River County,
Florida.

0811930:1520

(Submitted by Official Records Book 1098,
Page 1514)

I. ALL HARBOR VILLAGE CONDOMINIUM UNITS (IN THE FOLLOWING PHASES):

- River Front, Phase 8
- River Front, Phase 9
- River Front, Phase 10
- Harbor's Edge, Phase 1
- Harbor Front, Phase 1
- Harbor Front, Phase 2

HARBOR VILLAGE AT GRAND HARBOR, a Phased Condominium according to the Declaration of Condominium thereof, dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Units according to the terms of the Declaration of Condominium; together with Parking Spaces appurtenant to said Units, according to the Declaration of Condominium.

II. ALL HARBOR EDGE #2 CONDOMINIUM UNITS:

HARBOR'S EDGE #2 AT GRAND HARBOR AT GRAND HARBOR, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 1057, Page 0139, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Units according to the terms of the Declaration of Condominium; together with Parking Spaces appurtenant to said Units, according to the said Declaration of Condominium.

III. ALL RIVERVIEW CONDOMINIUM UNITS:

RIVERVIEW AT GRAND HARBOR CONDOMINIUM, according to the Declaration of Condominium thereof, recorded in Official Records Book 1091, Page 1979, of the Public Records of Indian River County, Florida, including all common elements and limited common elements appurtenant to said Units according to the terms of the Declaration of Condominium; together with Garages appurtenant to said Units; and together with Covered Parking Spaces appurtenant to said Units, according to the Declaration of Condominium.

001 1098 1521

Additional Property

LEGAL DESCRIPTION:
OVERALL OAK HARBOR:

BEING A PORTION OF SECTIONS 23 AND 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST INDIAN RIVER COUNTY, FLORIDA BEING MORE FULLY DESCRIBED AS FOLLOWS.


COMMENCING AT THE SOUTHEAST CORNER OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST; THENCE N00°00'37"E ALONG THE EAST LINE OF SAID SECTION 23, 40.00 FEET TO THE NORTH RIGHT OF WAY LINE OF NORTH GIFFORD ROAD (45TH STREET) ACCORDING TO THE RIGHT OF WAY MAP OF NORTH GIFFORD ROAD AS IN PLATBOOK 11 PAGE 12 OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, SAID POINT BEING THE POINT OF BEGINNING; THENCE S89°57'09"W ALONG SAID NORTH RIGHT OF WAY LINE A DISTANCE OF 241.80 FEET; THENCE N80°57'00"W ALONG THE PROPOSED RIGHT OF WAY LINE OF SAID NORTH GIFFORD ROAD A DISTANCE OF 126.49 FEET; THENCE CONTINUE S89°57'09"W ALONG THE RIGHT OF WAY LINE OF SAID NORTH GIFFORD ROAD A DISTANCE OF 501.56 FEET; THENCE CONTINUE ALONG THE RIGHT OF WAY LINE OF NORTH GIFFORD ROAD N58°20'49"W A DISTANCE OF 85.08 FEET TO THE EAST RIGHT OF WAY LINE OF INDIAN RIVER BOULEVARD; THENCE N26°39'57"W ALONG SAID EAST RIGHT OF WAY LINE OF INDIAN RIVER BOULEVARD A DISTANCE OF 1134.92 FEET TO A POINT OF CURVE; THENCE CONTINUE ALONG SAID EAST RIGHT OF WAY LINE AND ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 04°18'26" A RADIUS OF 3935.04 FEET AN ARC LENGTH OF 295.82 FEET; THENCE LEAVING SAID EAST RIGHT OF WAY LINE N55°56'27"E A DISTANCE OF 326.63 FEET; THENCE N61°57'18"E A DISTANCE OF 298.75 FEET; THENCE N80°18'13"E A DISTANCE OF 321.28 FEET; THENCE N55°05'08"E A DISTANCE OF 80.38 FEET; THENCE N23°32'40"E A DISTANCE OF 59.44 FEET; THENCE S90°00'00"E A DISTANCE OF 70.73 FEET; THENCE S52°11'40"E A DISTANCE OF 20.67 FEET; THENCE N90°00'00"E A DISTANCE OF 118.47 FEET; THENCE N50°04'27"E A DISTANCE OF 84.46 FEET; THENCE N39°55'33"W A DISTANCE OF 0.19 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 63°38'46", A RADIUS OF 264.73 FEET, AN ARC LENGTH OF 294.07 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 14°19'44", A RADIUS OF 551.00 FEET AN ARC LENGTH OF 137.79 FEET; THENCE LEAVING SAID CURVE N00°45'25"E A DISTANCE OF 70.00 FEET TO A POINT ON A CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIAL BEARING OF S00°45'25"W A DELTA OF 14°19'44", A RADIUS OF 481.00 FEET, AN ARC LENGTH OF 120.29 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 44°33'18" A RADIUS OF 334.73 FEET AN ARC LENGTH OF 260.29 FEET; THENCE LEAVING SAID CURVE N54°16'58"E A DISTANCE OF 229.00 FEET TO A POINT ON A CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIAL BEARING OF S36°09'24"W, A DELTA OF 19°13'01", A RADIUS OF 836.11 AN ARC LENGTH OF 280.43 FEET TO THE POINT OF TANGENCY; THENCE S23°05'37"E A DISTANCE OF 56.47 FEET; THENCE S20°42'36"E A DISTANCE OF 132.54 FEET TO A POINT ON A CURVE. THENCE ALONG A CURVE TO THE RIGHT HAVING A RADIAL BEARING OF S02°45'21"E A DELTA OF 04°58'05", A RADIUS OF 375.00 FEET AN ARC LENGTH OF 32.52 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 16°13'57", A RADIUS OF 325.00 FEET AN ARC LENGTH OF 92.08 FEET TO THE POINT OF TANGENCY; THENCE N75°57'46"E A DISTANCE OF 14.91 FEET; THENCE N14°02'14"W A DISTANCE OF 239.22 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 42°44'13" A RADIUS OF 200.00 FEET AN ARC LENGTH OF 149.18 FEET TO THE POINT OF TANGENCY; THENCE N28°42'03"E A DISTANCE OF 292.74 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 129°33'26" A RADIUS OF 50.00 FEET AN ARC LENGTH OF 113.06 FEET TO A POINT OF TANGENCY; THENCE S21°44'45"E A DISTANCE OF 781.19 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 51°29'26" A RADIUS OF 280.00 FEET AN ARC LENGTH OF 251.63 FEET TO THE POINT OF TANGENCY, THENCE S73°14'10"E A DISTANCE OF 300.32 FEET TO A POINT OF CURVE; THENCE ALONG A

OR 1125 PG 1972

CURVE TO THE RIGHT HAVING A DELTA OF 143°28'48" A RADIUS OF 50.00 FEET AN ARC LENGTH OF 125.21 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 53°17'59" A RADIUS OF 275.00 FEET AN ARC LENGTH OF 255.82 FEET TO THE POINT OF TANGENCY; THENCE S16°56'38"W A DISTANCE OF 305.70 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 29°02'40" A RADIUS OF 120.00 FEET AN ARC LENGTH OF 60.83 FEET; THENCE LEAVING SAID CURVE S44°00'26"E A DISTANCE OF 109.44 FEET TO A POINT ON A CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIAL BEARING OF N44°13'09"W A DELTA OF 03°28'07" A RADIUS OF 470.39 FEET AN ARC LENGTH OF 28.48 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 15°48'28" A RADIUS OF 547.71 FEET AN ARC LENGTH OF 151.11 FEET; THENCE LEAVING SAID CURVE: N16°56'38"E A DISTANCE OF 211.16 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 35°46'38" A RADIUS OF 150.00 FEET AN ARC LENGTH OF 93.66 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 35°52'13" A RADIUS OF 250.00 FEET AN ARC LENGTH OF 156.51 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 37°59'19" A RADIUS OF 200.00 FEET AN ARC LENGTH OF 132.61 FEET TO THE POINT OF TANGENCY; THENCE N54°50'26"E A DISTANCE OF 70.32 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 119°54'21" A RADIUS OF 80.00 FEET AN ARC LENGTH OF 167.42 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 28°23'07" A RADIUS OF 430.00 FEET AN ARC LENGTH OF 213.03 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 22°35'36" A RADIUS OF 750.00 FEET, AN ARC LENGTH OF 295.75 FEET; THENCE LEAVING SAID CURVE S78°13'59"E A DISTANCE OF 116.28 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 15°06'01", A RADIUS OF 476.21 FEET, AN ARC LENGTH OF 125.50 FEET; THENCE S16°35'33"E, A DISTANCE OF 71.44 FEET; THENCE S00°09'01"W, A DISTANCE OF 184.06 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 90°43'50", A RADIUS OF 50.00 FEET, AN ARC LENGTH OF 79.18 FEET TO THE POINT OF TANGENCY; THENCE N89°07'22"W, A DISTANCE OF 140.18 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 19°15'43", A RADIUS OF 545.00 FEET; AN ARC LENGTH OF 183.32 FEET TO THE POINT OF TANGENCY; THENCE N69°51'39"W, A DISTANCE OF 564.83 FEET TO A POINT ON A CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIAL BEARING OF S37°14'22"E, A DELTA OF 10°36'01", A RADIUS OF 477.71, AN ARC LENGTH OF 88.38 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 10°34'40", A RADIUS OF 540.39, AN ARC LENGTH OF 99.77 FEET; THENCE LEAVING SAID CURVE S69°57'53"E, A DISTANCE OF 877.31 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 40°22'33", A RADIUS OF 300.00 FEET, AN ARC LENGTH OF 211.41 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 84°42'24", A RADIUS OF 100.00 FEET, AN ARC LENGTH OF 147.84 FEET TO THE POINT OF TANGENCY; THENCE S25°38'16"E, A DISTANCE OF 237.69 FEET TO THE NORTH RIGHT-OF-WAY LINE AT NORTH GIFFORD ROAD (45TH STREET) AS RECORDED IN PLATBOOK 11, PAGE 12, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE N89°45'14"W ALONG SAID NORTH RIGHT-OF-WAY LINE, 2267.07 FEET BACK TO THE POINT OF BEGINNING, ALL OF THE ABOVE LYING AND BEING IN INDIAN RIVER COUNTY, FLORIDA.

SAID PARCEL CONTAINS 116 560 ACRES+/- AND IS SUBJECT TO EASEMENTS, RESERVATIONS & RESTRICTIONS OF RECORD.

RR
 ROD REED, P S M 3916



OR 1125PG1973

(OVERALL)
 93-4100

(Submitted by Official Records Book 1498,
Page 2047)

EXHIBIT "A"
LEGAL DESCRIPTION
RIVER VILLAGE ESTATES

Lots 1 to 16, RIVER VILLAGE ESTATES – GRAND HARBOR PLAT NO. 26,
according to the plat thereof, as recorded in Plat Book 16, Page 81, of the
Public Records of Indian River County, Florida.

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RV - III
"Sketch of Legal Description"
Sheet 2 of 2

DESCRIPTION:

Being a part of Section 24, Township 32 South, Range 39 East, Indian River County, Florida, being more fully described as follows:

Commencing at the northwest corner of said Section 24; thence S89°56'25"E along the north line of said Section 24 a distance of 2,670.16 feet; thence S00°03'35"W a distance of 2,601.92 feet to the POINT OF BEGINNING; thence S44°51'03"E a distance of 99.09 feet; thence N76°40'27"E a distance of 61.77 feet; thence N15°31'44"E a distance of 70.67 feet to the mean high water line of the Indian River; thence the following calls along said mean high water line: S23°05'47"E a distance of 30.07 feet; thence S04°41'46"E a distance of 67.20 feet; thence leaving said mean high water line S62°29'30"W a distance of 221.11 feet; thence N57°23'08"W a distance of 12.90 feet; thence S40°44'37"W to the proposed easterly right-of-way line of South Harbor Drive a distance of 77.82 feet to the point of a non tangent curve to the left, of which radius point lies S40°44'37"W, a radial distance of 425.00 feet; thence northwesterly along said proposed easterly right-of-way line through a central angle of 02°56'44", a distance of 21.85 feet; thence continue along said proposed easterly right-of-way line N52°12'07"W a distance of 52.99 feet; thence N36°53'34"E a distance of 147.84 feet; thence N40°29'31"E a distance of 94.86 feet to the POINT OF BEGINNING.

Containing 30,405.66 square feet or 0.6980 acres, more or less.

Arh
(4685CD3.doc)

OR 1498PG2051

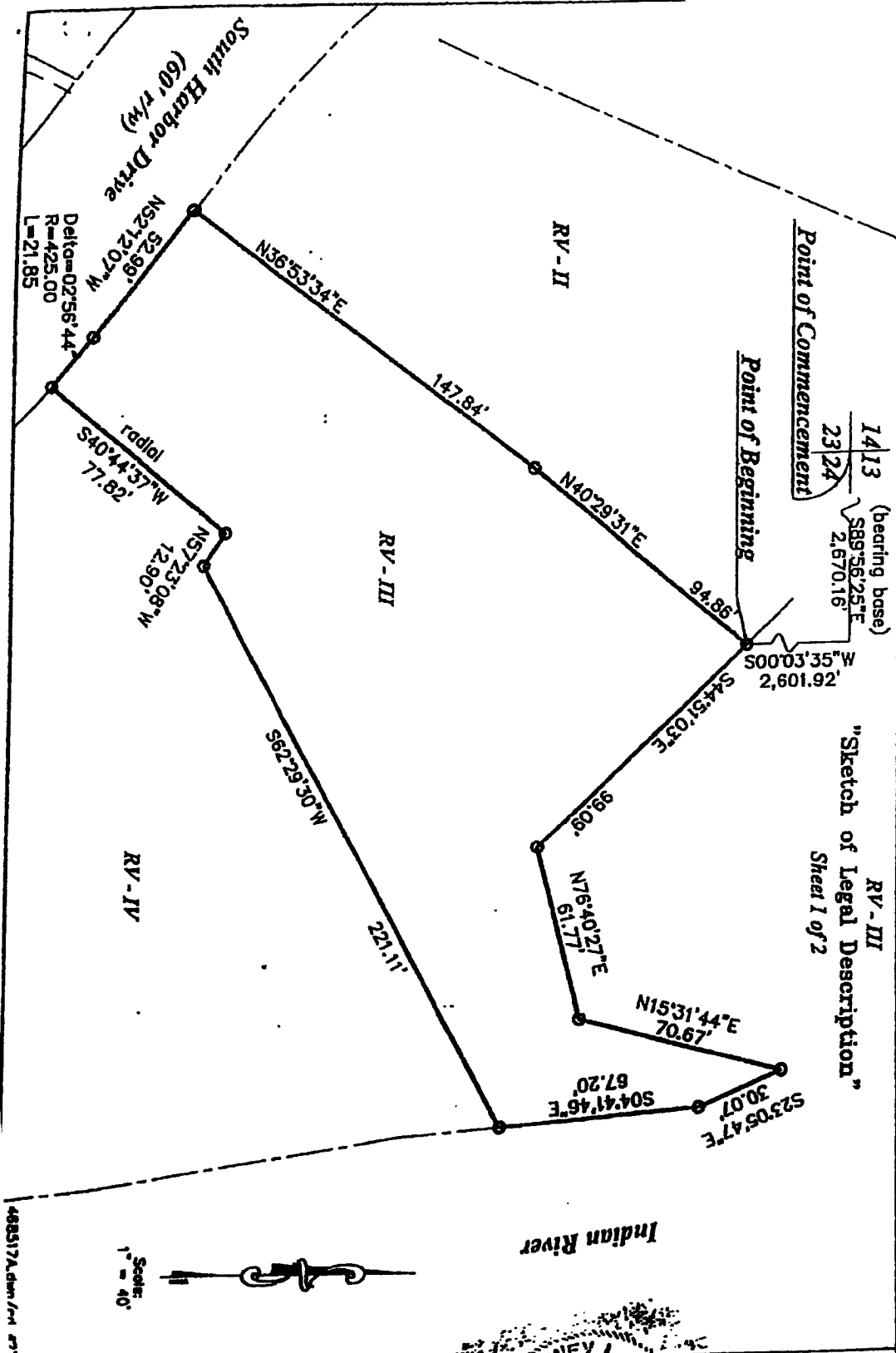
468517A.dwg/cd #27

SKETCH OF LEGAL DESCRIPTION
"This is NOT a Boundary Survey"

PREPARED BY:
MASTELLER, MOLER & REED
2205 14TH AVENUE
VERO BEACH, FLORIDA 32940
LAND SURVEYING BUSINESS 244444

NOT VALID WITHOUT THE SIGNATURE AND
ORIGINAL SEAL OF A FLORIDA
LICENSED SURVEYOR AND MAPPER.

STATE OF FLORIDA



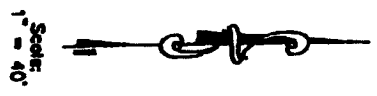
Point of Commencement

1413 (bearing base)
 2324
 S89°56'25\"E
 2,670.16'

Point of Beginning

RV - III
 "Sketch of Legal Description"
 Sheet 1 of 2

Indian River



UR 1498 Pg 2047

SKETCH OF LEGAL DESCRIPTION
 "This is NOT a Boundary Survey"

PREPARED BY
CASTELLER, MOLER & REED
 205 14TH AVENUE
 FORT BEACH, FLORIDA 32960
 VMD SURVEYING BUSINESS #4444

NOT VALID WITHOUT THE SIGNATURE AND ORIGINAL RAISED SEAL OF A FLORIDA LICENSED SURVEYOR AND MAPPER.

STATE OF FLORIDA

ROD REED, P.E. S.M. #3916

(Submitted by Official Records Book 1498,
Page 2047)

RIVER VILLAGE TOWER IV
"Sketch of Legal Description"
Sheet 2 of 2

DESCRIPTION:

Being a part of Section 24, Township 32 South, Range 39 East, Indian River County, Florida, being more fully described as follows:

Commencing at the northwest corner of said Section 24; thence S89°56'25"E along the north line of said Section 24 a distance of 2,836.45 feet; thence S00°03'35"W a distance of 2,684.30 feet to the POINT OF BEGINNING; thence the following calls along the mean high water line of the Indian River: S04°41'46"E a distance of 34.99 feet; thence S09°05'31"E a distance of 103.07 feet; thence S06°10'41"E a distance of 29.12 feet; thence leaving said mean high water line S76°48'05"W a distance of 185.28 feet; thence S54°34'23"W a distance of 37.73 feet to the point of curve of a non tangent curve to the left, located on the proposed easterly right-of-way line of South Harbor Drive, of which radius point lies S54°34'23"W, a radial distance of 425.00 feet; thence north-westerly along said proposed easterly right-of-way line, through a central angle of 13°49'45", on an arc distance of 102.58 feet; thence N40°44'37"E a distance of 77.82 feet; thence S57°23'08"E a distance of 12.90 feet; thence N62°29'30"E a distance of 221.11 feet to the POINT OF BEGINNING.

Containing 34,096.09 square feet or 0.7827 acres, more or less.

Arh
(4685cd4.doc)

OR 1498 PG 2053

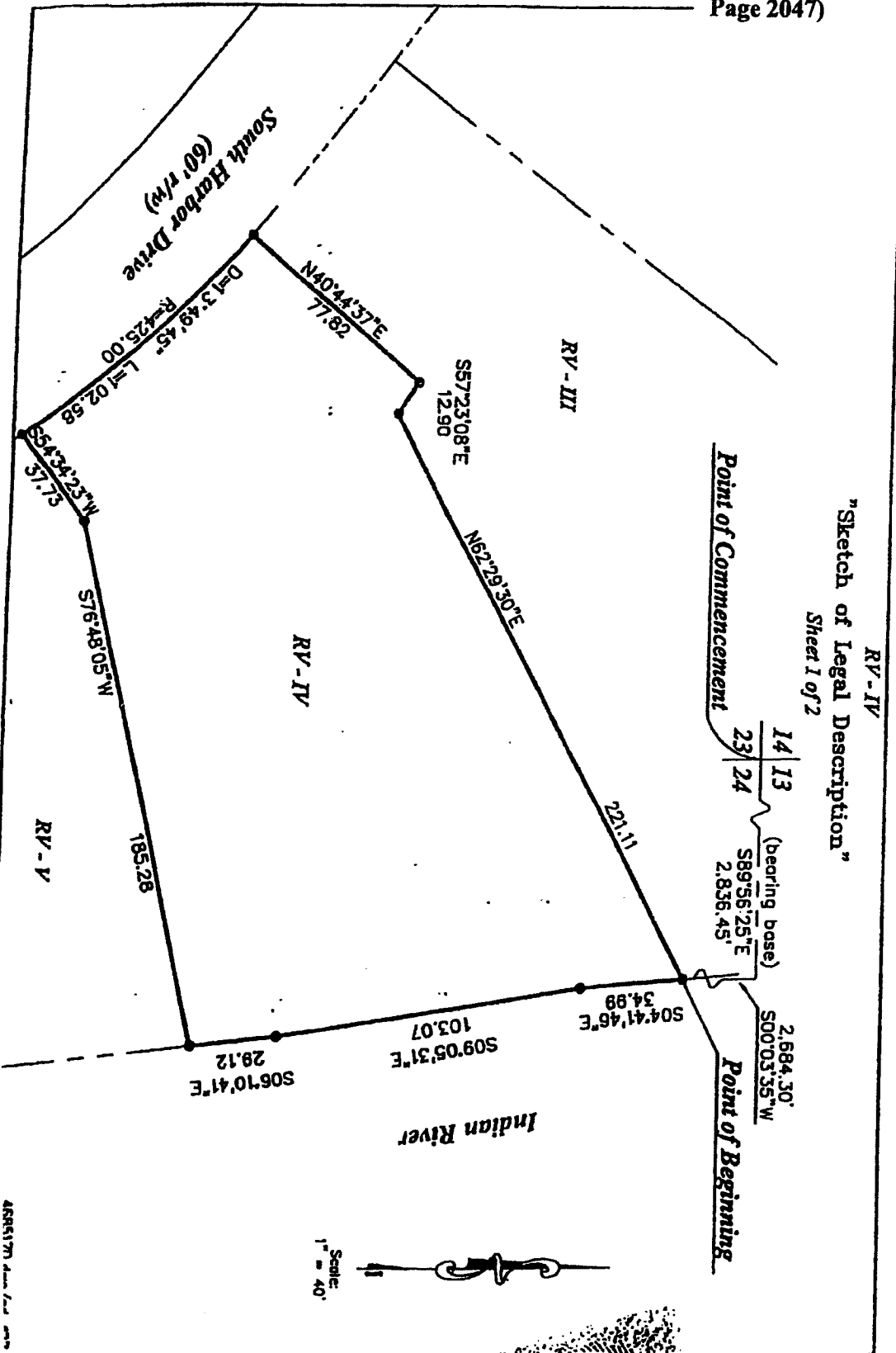
468517D.dwg/cd 127

SKETCH OF LEGAL DESCRIPTION
"This is NOT a Boundary Survey"

PREPARED BY:
MASTELLER, MOLER & REED
2205 14TH AVENUE
VERO BEACH, FLORIDA 32980

NOT VALID WITHOUT THE SIGNATURE AND ORIGINAL RAISED SEAL OF A FLORIDA LICENSED SURVEYOR AND MAPPER.
NO. 3913
STATE OF FLORIDA

(Submitted by Official Records Book 1498, Page 2047)



RV-IV
"Sketch of Legal Description"
Sheet 1 of 2

Point of Commencement
14 13
23 24
(bearing base)
S89°56'25"E
2,836.45'

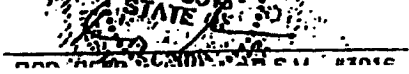
Point of Beginning
2,584.30'
S00°03'35"W

UN 14 5076 2022

SKETCH OF LEGAL DESCRIPTION
This is NOT a Boundary Survey

PREPARED BY:
ASTELLER, MOLER & REED
26 14TH AVENUE
DE BEACH, FLORIDA 32960

NOT VALID WITHOUT THE SIGNATURE AND ORIGINAL RAISED SEAL OF A FLORIDA LICENSED SURVEYOR AND MAPPER.



(Submitted by Official Records Book
1637, Page 507)

RIVER VILLAGE TOWER I
DESCRIPTION:

Being a part of Section 24, Township 32 South, Range 39 East, Indian River County, Florida being more fully described as follows:

Commencing at the northwest corner of Section 24, Township 32 South, Range 39 East; thence S89°56'25"E, a distance of 2,563.12 feet; thence S00°03'35"W, a distance of 2,483.71 feet being the POINT OF BEGINNING; thence S23°54'25"W, a distance of 252.36 feet; thence S50°16'31"W, a distance of 18.64' feet to the point of curve of a non tangent curve located on the proposed east right-of-way of South Harbor Drive; thence along said proposed east right-of-way along a curve to the right, of which the radius point bears N50°16'31"E having a delta of 48°22'59" a radius of 312.00 feet an arc length of 263.47 feet; thence leaving said proposed east right-of-way line S81°20'29"E, a distance of 56.67 feet; thence N90°00'00"E, a distance of 75.02 feet; thence N84°56'27"E, a distance of 54.25 feet to the POINT OF BEGINNING.

Containing 27,563.26 square feet or 0.63 acres, more or less.
Subject to all easements, restrictions and reservations of record.

Arh
(4685cd1.rtf)

OR 1637PG0509

**(Submitted by Official Records Book
1637, Page 507)**

**RIVER VILLAGE TOWER II
DESCRIPTION:**

Being a part of Tract "A", River Village – Grand Harbor Plat 26 as shown on the plat thereof recorded in Platbook 16, Page 81 of the Public Records of Indian River County, Florida, being more fully described as follows:

Commencing at the most northwesterly corner of Tract "A", River Village - Grand Harbor Plat 26 as shown on the plat thereof recorded in Platbook 16, Page 81 of the Public Records of Indian River County, Florida, said point also being a point on the easterly right-of-way of South Harbor Drive; thence S88°50'24"E, a distance of 185.12 feet to the POINT OF BEGINNING, said point lying on the easterly boundary of said Tract "A"; thence the following calls along the easterly boundary line of said Tract "A": thence N84°56'27"E, a distance of 69.03 feet; thence S49°35'15"E, a distance of 39.13 feet; thence S04°46'57"W, a distance of 83.90 feet; thence S44°51'03"E, a distance of 21.77 feet; thence leaving said easterly boundary line of said Tract "A", S40°29'31"W, a distance of 94.86 feet; thence S36°53'34"W, a distance of 147.84 feet to a point lying on the easterly right-of-way line of South Harbor Drive; thence along said easterly right-of-way line, N52°12'07"W, a distance of 30.91 feet to a point of curve; thence continue along said easterly right-of-way line along a curve to the right having a delta of 12°28'38" a radius of 312.00 feet an arc length 67.94 feet; thence leaving said easterly right-of-way line, N50°16'31"E, a distance of 18.64 feet; thence N23°54'25"E, a distance of 252.36 feet to the POINT OF BEGINNING.

Containing 35,580.66 square feet or 0.82 acres, more or less. Subject to all easements, restrictions and reservations of record.

(468512.rlf)
arh

OR 1637PG0510

(Submitted by Official Records Book
1637, Page 507)

RIVER VILLAGE TOWER V
DESCRIPTION:

Being a part of Tract "A", River Village – Grand Harbor Plat 26 as shown on the plat thereof recorded in Platbook 16, Page 81 of the Public Records of Indian River County, Florida, being more fully described as follows:

Commencing at the most northwesterly corner of Tract "A", River Village - Grand Harbor Plat 26 as shown on the plat thereof recorded in Platbook 16, Page 81 of the Public Records of Indian River County, Florida, said point also being a point on the easterly right-of-way of South Harbor Drive; thence S52°23'08"E, a distance of 606.57 feet to the POINT OF BEGINNING, said point lying on the easterly boundary of said Tract "A" and the mean high water line of the Indian River; thence the following calls along the easterly boundary line of said Tract "A" and said mean high water line: thence S06°10'41"E, a distance of 72.81 feet; thence S17°44'18"E, a distance of 54.83 feet; thence leaving said mean high water line of the Indian River and and easterly boundary line of said Tract "A", S76°57'42"W, a distance of 149.99 feet; thence S68°32'26"W, a distance of 36.66 feet to the point of curve of a non tangent curve, said point lying on the easterly right-of-way line of South Harbor Drive; thence along said easterly right-of-way line along a curve to the left, of which the radius point bears S70°57'25"W having a delta of 16°23'02" a radius of 425.00 feet an arc length of 121.53 feet; thence leaving said easterly right-of-way line N54°34'23"E, a distance of 37.73 feet; thence N76°48'05"E, a distance of 185.28 feet to the POINT OF BEGINNING.

Containing 25,125.81 square feet or 0.58 acres, more or less. Subject to all easements, restrictions and reservations of record.

4685t5.rtf
arh

OR 1637PG0511

Sketch of Legal Description (Submitted by Official Records Book 1498, Page 2047)

Parcel 2 - Sunset Cove

DESCRIPTION:

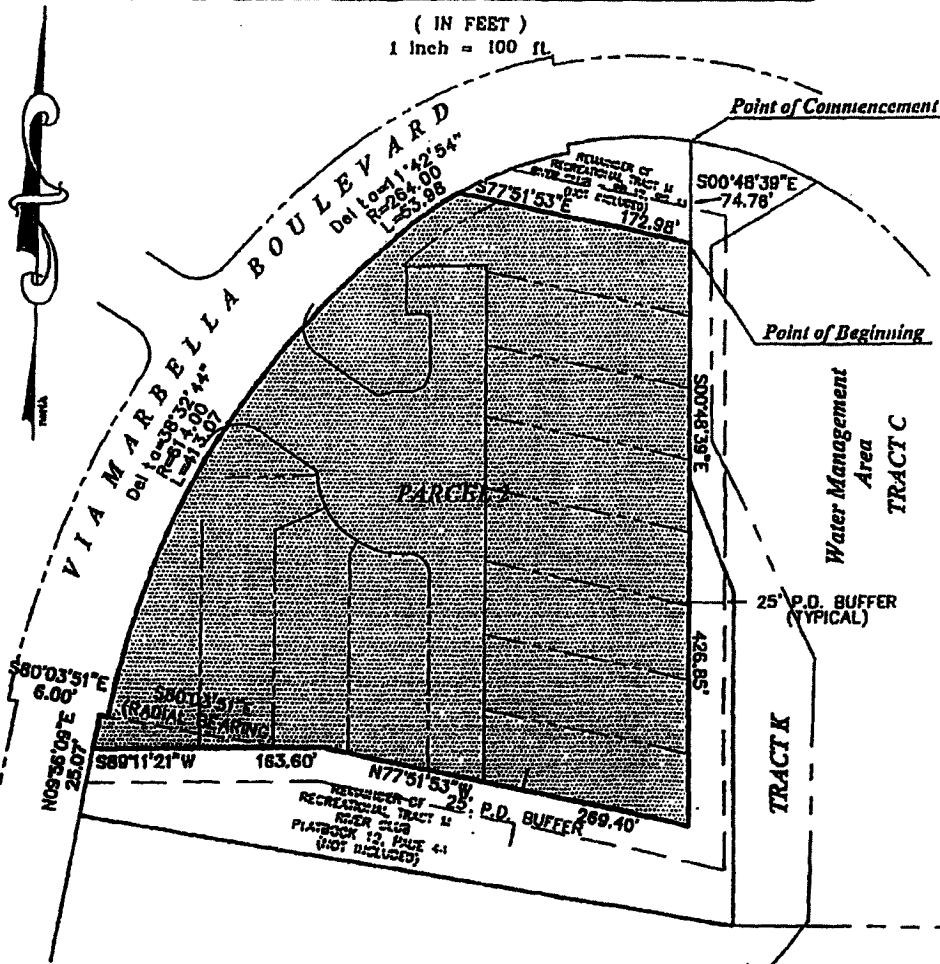
Being a portion of Recreational Tract M, River Club Subdivision according to the plat thereof, as recorded in platbook 12, page 64 of the public records of Indian River County, Florida, being more fully described as follows:

Commencing at the northeast corner of said Tract M; thence S00°48'39"E, a distance of 74.76 feet being the POINT OF BEGINNING; thence S00°48'39"E, a distance of 426.85 feet; thence N77°51'53"W, a distance of 269.40 feet; thence S89°11'21"W, a distance of 163.60 feet to a point located on the southeasterly right-of-way line of Via Marbella Boulevard; thence along said right-of-way line N09°56'09"E, a distance of 25.07 feet; thence continue along said right-of-way line S80°03'51"E, a distance of 6.00 feet to the point of curve of a non tangent curve; thence continue along said right-of-way line along a curve to the right, of which the radius point bears S80°03'51"E having a delta of 38°32'44" a radius of 814.00 feet an arc length of 413.07 feet to a point of compound curve; thence continue along said right-of-way line along a curve to the right having a delta of 11°42'54" a radius of 264.00 feet an arc length of 53.98 feet; thence S77°51'53"E, a distance of 172.98 feet to the POINT OF BEGINNING.

Containing 140,165.55 square feet or 3.22 acres, more or less. Subject to all easements, restrictions and reservations of record.

490712-2.rtf

GRAPHIC SCALE



490712.dwg cd #29a

OR 1498PG2054

SKETCH OF LEGAL DESCRIPTION
 "This is NOT a Boundary Survey"

NOT VALID WITHOUT THE SIGNATURE AND ORIGINAL RAISED SEAL OF A FLORIDA LICENSED SURVEYOR AND MAPPER.

PREPARED BY:
MASTELLER, MOLER & REED
 2206 14TH AVENUE
 VERO BEACH, FL 32980
 LAND SURVEYING BUSINESS #4044

ROD REED, LAND SURVEYOR #3916

Sketch of Legal Description

Parcel 6 - Sunset Trace

DESCRIPTION:

Being a part of Recreational Tract O, River Club Subdivision according to the plat thereof, as recorded in platbook 12, page 64 of the public records of Indian River County, Florida being more fully described as follows:

Commencing at the southeast corner of said Section 14, Township 32 South, Range 39 East, thence N89°56'24"W, a distance of 909.33 feet; thence S00°03'36"W, a distance of 138.87 feet to the POINT OF BEGINNING; thence S10°20'40"W, a distance of 143.90 feet; thence N72°41'39"W, a distance of 391.26 feet to a point of curve located on the southeasterly right-of-way line of Via Marbella Boulevard; thence along said right-of-way line along a curve to the left, of which the radius point bears N14°21'00"W having a delta of 29°37'18" a radius of 490.00 feet on arc length of 253.33 feet to the point of curve of a non tangent curve; thence along a curve to the left, of which the radius point bears S43°58'18"E having a delta of 107°52'36" a radius of 25.00 feet on arc length of 47.07 feet to a point of compound curve; thence along a curve to the left having a delta of 10°50'45" a radius of 123.83 feet on arc length of 23.44 feet ; thence S72°41'39"E, a distance of 180.75 feet to the POINT OF BEGINNING.

Containing 43,014.52 square feet or 0.99 acres, more or less. Subject to all easements, restrictions and reservations of record.

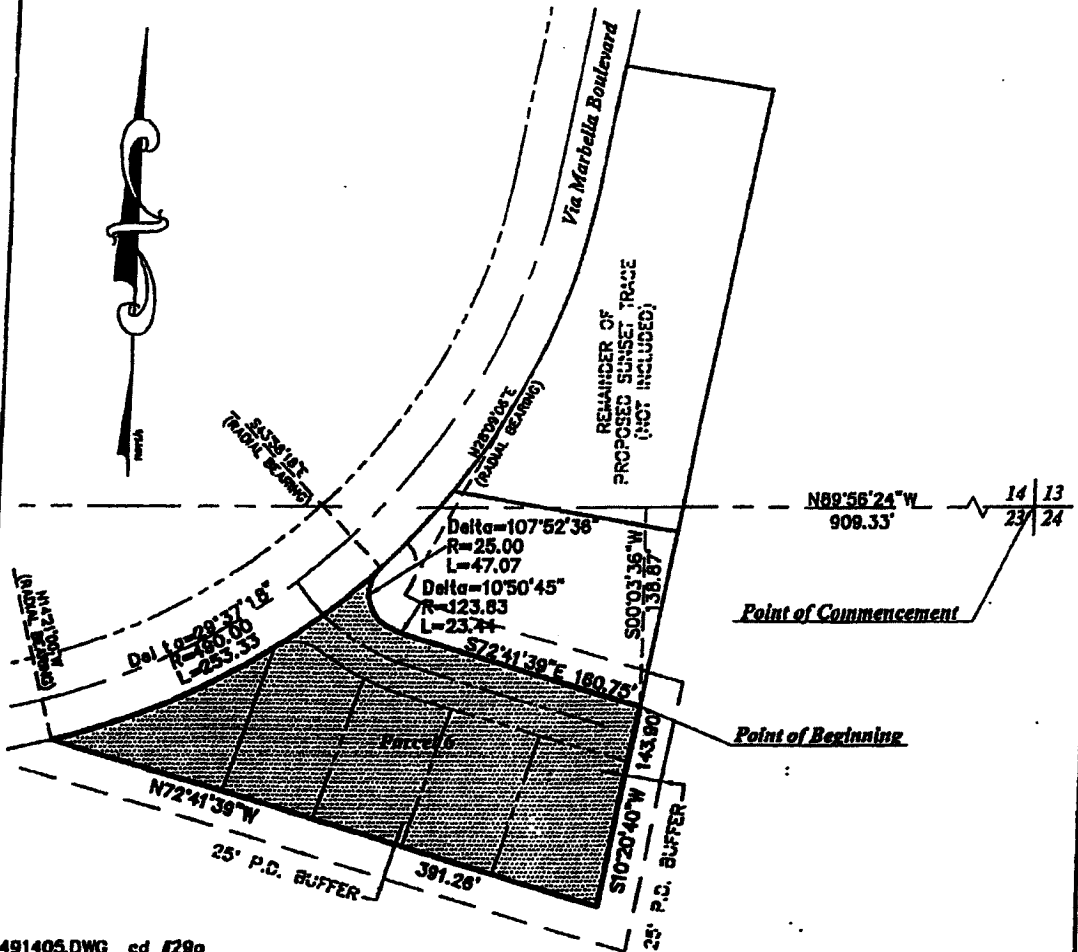
491405-3.rtf

GRAPHIC SCALE



(IN FEET)

1 inch = 100 ft.



491405.DWG cd 129a

SKETCH OF LEGAL DESCRIPTION
"This is NOT a Boundary Survey"

NOT VALID WITHOUT THE SIGNATURE AND ORIGINAL RAISED SEAL OF A FLORIDA LICENSED SURVEYOR AND MAPPER.

PREPARED BY:
MASTELLER, MOLER & REED
2805 14TH AVENUE
VENO BEACH, FL 32980
LAND SURVEYING BUSINESS #4644

ROD REED, P.S.M. #3916

NR 14 98 PG 2055

(Submitted by Official Records Book
2989, Page 1249)

EXHIBIT "A"

THE PROPERTIES

Lots 1, 2, 57 and 59 of The Reserve at Grand Harbor PD Phase I, Plat 33 according to the Plat thereof recorded in Plat Book 28, Page 85 of the Public Records of Indian River County, Florida, LESS AND EXCEPT all portions thereof dedicated or reserved to Grand Harbor North Land, LLC.

EXHIBIT "A"

ALL OF THE FALLS III AT GRAND HARBOR PLAT 32 RECORDED IN PLAT BOOK 29, PAGE 28 OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A PORTION OF LAND LYING IN SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE NORTH LINE OF LOT 63B EXTENDED OF THE FALLS AT GRAND HARBOR, PLAT 31 AS RECORDED IN PLAT BOOK 27, PAGE 24 OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND THE WEST RIGHT-OF-WAY LINE OF INDIAN RIVER BOULEVARD AS RECORDED IN PLAT BOOK 27, PAGE 39 OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE SOUTH $63^{\circ}48'43''$ WEST, A DISTANCE OF 300.00 FEET TO THE NORTH RIGHT-OF-WAY LINE OF FALLS CIRCLE AS SHOWN ON THE FALLS OF GRAND HARBOR, PLAT 29 AS RECORDED IN PLAT BOOK 19, PAGE 53 OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE ALONG THE SAID NORTH RIGHT-OF-WAY LINE THE FOLLOWING CALLS; THENCE NORTH $26^{\circ}11'17''$ WEST, A DISTANCE OF 92.24 FEET TO A POINT OF CURVE TO THE LEFT HAVING A RADIUS OF 275.00 FEET AND A CENTRAL ANGLE OF $75^{\circ}30'05''$; THENCE NORTHWESTERLY ALONG THE ARC A DISTANCE OF 362.38 FEET TO A POINT OF REVERSE CURVE TO THE RIGHT HAVING A RADIUS OF 275.00 FEET AND A CENTRAL ANGLE OF $24^{\circ}32'17''$; THENCE WESTERLY ALONG THE ARC, A DISTANCE OF 117.77 FEET TO A POINT OF TANGENCY; THENCE NORTH $77^{\circ}09'05''$ WEST, A DISTANCE OF 208.65 FEET TO A POINT OF CURVE TO THE LEFT HAVING A RADIUS OF 312.00 FEET AND A CENTRAL ANGLE OF $17^{\circ}06'57''$; THENCE WESTERLY ALONG THE ARC A DISTANCE OF 93.20 FEET TO A POINT OF REVERSE CURVE TO THE RIGHT HAVING A RADIUS OF 25.00 FEET AND A CENTRAL ANGLE OF $71^{\circ}38'01''$; THENCE NORTHWESTERLY ALONG THE ARC, A DISTANCE OF 31.26 FEET TO THE INTERSECTION WITH THE EAST RIGHT-OF-WAY LINE OF FALLS BOULEVARD; THENCE NORTH $22^{\circ}38'01''$ WEST ALONG SAID EAST RIGHT-OF-WAY LINE OF SAID FALLS BOULEVARD AS SHOWN ON THE SAID FALLS AT GRAND HARBOR PLAT 29, A DISTANCE OF 164.29 FEET TO A POINT OF CURVE TO THE RIGHT HAVING A RADIUS OF 25.00 FEET AND A CENTRAL ANGLE OF $84^{\circ}12'54''$; THENCE NORTHERLY ALONG THE ARC A DISTANCE OF 36.75 FEET TO THE INTERSECTION WITH THE SOUTH RIGHT-OF-WAY LINE OF HARBOR DRIVE AS RECORDED IN PLAT BOOK 12, PAGE 62 OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND A POINT OF REVERSE CURVE; THENCE ALONG THE SAID SOUTH RIGHT-OF-WAY LINE OF SAID HARBOR DRIVE THE FOLLOWING CALLS; THENCE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 548.00 FEET AND A CENTRAL ANGLE OF $32^{\circ}22'07''$; THENCE NORTHEASTERLY ALONG THE ARC, A DISTANCE OF 309.59 FEET TO A POINT OF TANGENCY; THENCE NORTH $29^{\circ}12'46''$ EAST, A DISTANCE OF 102.73 FEET TO A POINT OF CURVE TO THE RIGHT HAVING A RADIUS OF 452.00 FEET AND A CENTRAL ANGLE OF $24^{\circ}14'41''$; THENCE NORTHEASTERLY ALONG THE ARC A DISTANCE OF 191.26 FEET; THENCE NORTH $53^{\circ}27'26''$ EAST, A DISTANCE OF 200.00 FEET TO AN INTERSECTION WITH THE SAID WEST RIGHT-OF-WAY LINE OF INDIAN RIVER BOULEVARD; THENCE SOUTH $36^{\circ}32'31''$ EAST ALONG THE SAID WEST RIGHT-OF-WAY LINE OF INDIAN RIVER BOULEVARD, A DISTANCE OF 86.73 FEET TO A POINT OF CURVE TO THE RIGHT HAVING A RADIUS OF 4,414.98 FEET AND A CENTRAL ANGLE OF $10^{\circ}21'14''$; THENCE CONTINUING ALONG THE SAID WEST RIGHT-OF-WAY LINE OF INDIAN RIVER BOULEVARD SOUTHEASTERLY ALONG THE ARC A DISTANCE OF 797.82 FEET; THENCE CONTINUE ALONG SAID WEST RIGHT-OF-WAY LINE SOUTH $26^{\circ}11'17''$ EAST, A DISTANCE OF 186.32 FEET BACK TO THE POINT OF BEGINNING.

CONTAINING 12.95 ACRES, MORE OR LESS.

12/18/2018

Landmark Web Official Records Search

BK: 3108 PG: 1539

(Submitted by Official Records Book
3108, Page 1537)

EXHIBIT "A"

All of LAGUNA VILLAGE AT GRAND HARBOR, according to the Plat thereof recorded
in Plat Book 29, Page 67, of the Public Records of Indian River County, Florida.

R:\GH Vero Beach Development\Grand Harbor Community Assoc\Supplemental Declaration-CL-18-03-2E.doc

EXHIBIT "B"
LAND SUBJECT TO ANNEXATION

The land subject to annexation to the Declaration is all property which Declarant may now or hereafter own in the County of Indian River, Florida, with the exception of the property initially submitted to the Declaration described in Exhibit "A".

EXHIBIT "C"

BY-LAWS
OF
GRAND HARBOR COMMUNITY ASSOCIATION, INC.

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1537g

BY-LAWS

OF

GRAND HARBOR COMMUNITY ASSOCIATION, INC.

Article I

Name, Principal Office, and Definitions

Section 1. Name. The name of the Association shall be Grand Harbor Community Association, Inc. (hereinafter sometimes referred to as the "Association").

Section 2. Principal Office. The principal office of the Association in the State of Florida shall be located in Indian River County. The Association may have such other offices, either within or outside the State of Florida, as the Board of Directors may determine or as the affairs of the Association may require.

Section 3. Definitions. The words used in these By-Laws shall have the same meaning as set forth in that Declaration of Covenants, Conditions, and Restrictions for Grand Harbor Community Association (said Declaration, as amended, renewed, or extended from time to time, is hereinafter sometimes referred to as the "Declaration"), unless the context shall prohibit.

Article II

Association: Membership, Meetings, Quorum, Voting, Proxies

Section 1. Membership. The Association shall have two (2) classes of membership, Class "A" and Class "B", as more fully set forth in the Declaration, the terms of which pertaining to membership are specifically incorporated herein by reference.

Section 2. Place of Meetings. Meetings of the Association shall be held at the principal office of the Association or at such other suitable place convenient to the Members as may be designated by the Board of Directors either within the Properties or as convenient thereto as possible and practical.

Section 3. Annual Meetings. The first meeting of the Association, whether a regular or special meeting, shall be held within two (2) years from the date of incorporation of the Association. Meetings shall be of the Voting Members or their alternates. Subsequent regular annual meetings shall be set by the Board so as to occur at least ninety (90) but not more than

B4

B4 B3

B1

one hundred twenty (120) days before the close of the Association's fiscal year on a date and at a time set by the Board of Directors.

Section 4. Special Meetings. The President may call special meetings. In addition, it shall be the duty of the President to call a special meeting of the Association if so directed by resolution of a majority of a quorum of the Board of Directors or upon a petition signed by Voting Members representing at least ten (10%) percent of the total votes of the Association. The notice of any special meeting shall state the date, time, and place of such meeting and the purpose thereof. No business shall be transacted at a special meeting except as stated in the notice.

Section 5. Notice of Meetings. Written or printed notice stating the place, day, and hour of any meeting of the Voting Members shall be delivered, either personally or by mail, to each Voting Member entitled to vote at such meeting, not less than ten (10) nor more than fifty (50) days before the date of such meeting, by or at the direction of the President or the Secretary or the officers or persons calling the meeting.

In the case of a special meeting or when required by statute or these By-Laws, the purpose or purposes for which the meeting is called shall be stated in the notice. No business shall be transacted at a special meeting except as stated in the notice.

If mailed, the notice of a meeting shall be deemed to be delivered when deposited in the United States mail addressed to the Voting Member at his address as it appears on the records of the Association, with postage thereon prepaid.

Section 6. Waiver of Notice. Waiver of notice of a meeting of the Voting Members shall be deemed the equivalent of proper notice. Any Voting Member may, in writing, waive notice of any meeting of the Voting Members, either before or after such meeting. Attendance at a meeting by a Voting Member or alternate shall be deemed waiver by such Voting Member of notice of the time, date, and place thereof, unless such Voting Member specifically objects to lack of proper notice at the time the meeting is called to order. Attendance at a special meeting shall also be deemed waiver of notice of all business transacted thereat unless objection to the calling or convening of the meeting, of which proper notice was not given, is raised before the business is put to a vote.

Section 7. Adjournment of Meetings. If any meeting of the Association cannot be held because a quorum is not

present, a majority of the Voting Members who are present at such meeting, either in person or by alternate, may adjourn the meeting to a time not less than five (5) nor more than thirty (30) days from the time the original meeting was called. At the reconvened meeting, if a quorum is present, any business which might have been transacted at the meeting originally called may be transacted. If a time and place for reconvening the meeting is not fixed by those in attendance at the original meeting or if for any reason a new date is fixed for reconvening the meeting after adjournment, notice of the time and place for reconvening the meeting shall be given to Voting Members in the manner prescribed for regular meetings.

The Voting Members present at a duly called or held meeting at which a quorum is present may continue to do business until adjournment, notwithstanding the withdrawal of enough Voting Members to leave less than a quorum, provided that Voting Members or their alternates representing at least twenty-five (25%) percent of the total votes of the Association remain in attendance, and provided further that any action taken is approved by at least a majority of the Members required to constitute a quorum.

Section 8. Voting. The voting rights of the Members shall be as set forth in the Declaration, and such voting rights provisions are specifically incorporated herein.

BY
BY Section 9. Proxies. Voting Members may not vote by proxy but only in person or through their designated alternates.

BY Section 10. Majority. As used in these By-Laws, the term "majority" shall mean those votes, owners, or other group as the context may indicate totaling more than fifty (50%) percent of the total number.

BY Section 11. Quorum. Except as otherwise provided in these By-Laws or in the Declaration, the presence in person or by alternate of the Voting Members representing a majority of the total votes in the Association shall constitute a quorum at all meetings of the Association. Any provision in the Declaration concerning quorums is specifically incorporated herein.

Section 12. Conduct of Meetings. The President shall preside over all meetings of the Association, and the Secretary shall keep the minutes of the meeting and record in a minute book all resolutions adopted at the meeting, as well as a record of all transactions occurring at the meeting.

Section 13. Action Without A Meeting. Any action required by law to be taken at a meeting of the Voting Members,

or any action which may be taken at a meeting of the Voting Members, may be taken without a meeting if written consent setting forth the action so taken is signed by all of the Voting Members entitled to vote with respect to the subject matter thereof, and any such consent shall have the same force and effect as a unanimous vote of the Voting Members.

Article III

Board of Directors: Number, Powers, Meetings

A. Composition and Selection.

Section 1. Governing Body; Composition. The affairs of the Association shall be governed by a Board of Directors, each of whom shall have one (1) vote. Except with respect to directors appointed by the Declarant, the directors shall be Members or spouses of such Members; provided, however, no person and his or her spouse may serve on the Board at the same time. In the case of an Owner which is a corporation or partnership, the person designated in writing to the secretary of the Association as the representative of such corporation or partnership shall be eligible to serve as a director.

Section 2. Directors During Class "B" Control. The Directors shall be selected by the Class "B" Member acting in its sole discretion and shall serve at the pleasure of the Class "B" Member until the first to occur of the following:

(a) when seventy-five (75%) percent of the Units permitted by the Conceptual FRD Plan for the property described on Exhibits "A" and "B" of the Declaration have certificates of occupancy issued thereon and have been conveyed to Persons other than the Declarant or builders holding title solely for purposes of development and sale;

B2 (b) December 31, 1997; or

(c) when, in its discretion, the Class "B" Member so determines.

Section 3. Right To Disapprove Actions. This Section 3 may not be amended without the express, written consent of the Class "B" Member as long as the Class "B" membership exists.

So long as the Class "B" membership exists, the Class "B" Member shall have a right to disapprove actions of the Board and the Modifications Committee, as is more fully provided in this Section. This right shall be exercisable only by the Class "B" Member, its successors, and assigns who

specifically take this power in a recorded instrument. The right to disapprove shall be as follows:

No action authorized by the Board of Directors or Modifications Committee shall become effective, nor shall any action, policy, or program be implemented until and unless:

(a) The Class "B" Member shall have been given written notice of all meetings and proposed actions approved at meetings of the Board or any committee thereof by certified mail, return receipt requested, or by personal delivery at the address it has registered with the Secretary of the Association, as it may change from time to time, which notice complies as to the Board of Directors meetings with Article III, Sections 8, 9, and 10, of these By-Laws and which notice shall, except in the case of the regular meetings held pursuant to the By-Laws, set forth in reasonable particularity the agenda to be followed at said meeting; and

(b) The Class "B" Member shall be given the opportunity at any such meeting to join in or to have its representatives or agents join in discussion from the floor of any prospective action, policy, or program to be implemented by the Board, any committee thereof, or the Association. The Class "B" Member, its representatives or agents shall make its concerns, thoughts, and suggestions known to the members of the subject committee and/or the Board. The Class "B" Member shall have and is hereby granted a right to disapprove any such action, policy, or program authorized by the Board of Directors or any committee thereof and to be taken by the Board, such committee, the Association, or any individual member of the Association, if Board, committee, or Association approval is necessary for such action. This right may be exercised by the Class "B" Member, its representatives, or agents at any time within ten (10) days following the meeting held pursuant to the terms and provisions hereof. This right to disapprove may be used to block proposed actions but shall not extend to the requiring of any action or counteraction on behalf of any committee, or the Board or the Association. The Class "B" Member shall not use its right of disapproval to require a reduction in the level of services which the Association is obligated to provide or to prevent capital repairs or any expenditure required to comply with applicable laws and regulations.

Section 4. Number of Directors. The number of directors in the Association shall be not less than three (3) nor more than five (5), as provided in Section 6 below. The initial Board shall consist of three (3) members as identified in the Articles of Incorporation.

Section 5. Nomination of Directors. Except with respect to directors selected by the Class "B" Member, nominations for election to the Board of Directors shall be made by a Nominating Committee. The Nominating Committee shall consist of a Chairman, who shall be a member of the Board of Directors, and three (3) or more Members of the Association. The Nominating Committee shall be appointed by the Board of Directors not less than thirty (30) days prior to each annual meeting of the Voting Members to serve a term of one (1) year or until their successors are appointed, and such appointment shall be announced at each such annual meeting. The Nominating Committee shall make as many nominations for election to the Board of Directors as it shall in its discretion determine, but in no event less than the number of positions to be filled. At least one (1) candidate shall be nominated from each Neighborhood, unless a Neighborhood has no person willing to serve or eligible for election. Nominations shall also be permitted from the floor. All candidates shall have a reasonable opportunity to communicate their qualifications to the Voting Members and to solicit votes.

Section 6. Election and Term of Office.
Notwithstanding any other provision contained herein:

(a) Within thirty (30) days after the time Class "A" Members, other than the Declarant or a builder holding title solely for purposes of development and sale, own twenty-five (25%) percent of the Units permitted by the Conceptual PRD Plan for the property described in Exhibits "A" and "B" or whenever the Class "B" Member earlier determines, the Association shall call a special meeting at which Voting Members other than the Declarant shall elect one (1) of the three (3) directors. The remaining two (2) directors shall be appointees of the Class "B" Member. The director elected by the Voting Members shall not be subject to removal by the Class "B" Member acting alone and shall be elected for a term of two (2) years or until the happening of the event described in subsection (b) below, whichever is shorter. If such director's term expires prior to the happening of the event described in subsection (b) below, a successor shall be elected for a like term.

(b) Within thirty (30) days after the time Class "A" Members, other than the Declarant or a Builder holding title solely for purposes of development and sale, own fifty (50%) percent of the Units permitted by the Conceptual PRD Plan for the property described in Exhibits "A" and "B", or whenever the Class "B" Member earlier determines, the Board shall be increased to five (5) directors. The Association shall call a special meeting at which Voting Members other than the

Class "B" Member shall elect two (2) of the five (5) directors. The remaining three (3) directors shall be appointees of the Class "B" Member. The directors elected by the Voting Members shall not be subject to removal by the Class "B" Member acting alone and shall be elected for a term of two (2) years or until the happening of the event described in subsection (c) below, whichever is shorter. If such directors' terms expire prior to the happening of the event described in subsection (c) below, successors shall be elected for a like term.

B4 (c) Within thirty (30) days after termination of the Class "B" Control Period, the Association shall call a special meeting at which Voting Members other than the Class "B" Member shall elect three (3) of the five (5) directors. The remaining two (2) directors shall be appointees of the Class "B" Member. The directors elected by the Voting Members shall not be subject to removal by the Class "B" Member acting alone and shall serve until the first annual meeting following the termination of the Class "B" Control Period. If such annual meeting occurs within thirty (30) days after termination of the Class "B" Control Period, this subsection shall not apply and directors shall be elected in accordance with subsection (d) below.

B4 B1 (d) At the first annual meeting of the membership after the termination of the Class "B" Control Period the Voting Members shall elect five (5) directors. So long as there are at least five (5) Neighborhoods with candidates running for election, no more than one (1) director shall be elected from any Neighborhood. Three (3) directors shall be elected to serve a term of two (2) years and two (2) directors shall be elected to serve a term of one (1) year. Upon the expiration of the initial term of office of each such director, a successor shall be elected to serve a term of two (2) years. Thereafter, all directors shall be elected to serve two (2) year terms. For the purpose of the election of directors, each Voting Member shall have one (1) equal vote, and Voting Members representing Units owned by the Class "D" Member shall be entitled to vote, except as otherwise provided above.

At any election of directors, each Voting Member shall be entitled to cast one (1) equal vote with respect to each vacancy to be filled. The candidates receiving the largest number of votes shall be elected. The Directors elected by the Voting Members shall hold office until their respective successors have been elected by the Association. Directors may be elected to serve any number of consecutive terms.

Section 7. Removal of Directors and Vacancies. Any director elected by the Voting Members may be removed, with or without cause, by the vote of Voting Members holding a majority

of the votes entitled to be cast for the election of such director. Any director whose removal is sought shall be given notice prior to any meeting called for that purpose. A director who was elected solely by the votes of Voting Members other than the Declarant may be removed from office prior to the expiration of his or her term only by the votes of a majority of Voting Members other than the Declarant. Upon removal of a director, a successor shall then and there be elected by the Voting Members entitled to elect the director so removed to fill the vacancy for the remainder of the term of such director.

Any director elected by the Voting Members who has three (3) consecutive unexcused absences from Board meetings or who is delinquent in the payment of any assessment or other charge due the Association for more than thirty (30) days may be removed by a majority of the directors present at a regular or special meeting at which a quorum is present, and a successor may be appointed by the Board to fill the vacancy for the remainder of the term. In the event of the death, disability, or resignation of a director, a vacancy may be declared by the Board, and it may appoint a successor. Any director appointed by the Board shall serve for the remainder of the term of the director who vacated the position.

B. Meetings.

Section 8. Organizational Meetings. The first meeting of the Board of Directors following each annual meeting of the membership shall be held within ten (10) days thereafter at such time and place as shall be fixed by the Board.

Section 9. Regular Meetings. Regular meetings of the Board of Directors may be held at such time and place as shall be determined from time to time by a majority of the directors. Notice of the time and place of the meeting shall be communicated to directors not less than four (4) days prior to the meeting; provided, however, notice of a meeting need not be given to any director who has signed a waiver of notice or a written consent to holding of the meeting.

Section 10. Special Meetings. Special meetings of the Board of Directors shall be held when called by written notice signed by the President of the Association or by any three (3) directors. The notice shall specify the time and place of the meeting and the nature of any special business to

be considered. The notice shall be given to each director by one of the following methods: (a) by personal delivery; (b) written notice by first class mail, postage prepaid; (c) by telephone communication, either directly to the director or to a person at the director's office or home who would reasonably be expected to communicate such notice promptly to the director; or (d) by telegram, charges prepaid. All such notices shall be given at the director's telephone number or sent to the director's address as shown on the records of the Association. Notices sent by first class mail shall be deposited into a United States mailbox at least four (4) days before the time set for the meeting. Notices given by personal delivery, telephone, or telegraph shall be delivered, telephoned, or given to the telegraph company at least seventy-two (72) hours before the time set for the meeting.

Section 11. Waiver of Notice. The transactions of any meeting of the Board of Directors, however called and noticed or wherever held, shall be as valid as though taken at a meeting duly held after regular call and notice if (a) a quorum is present, and (b) either before or after the meeting each of the directors not present signs a written waiver of notice, a consent to holding the meeting, or an approval of the minutes. The waiver of notice or consent need not specify the purpose of the meeting. Notice of a meeting shall also be deemed given to any director who attends the meeting without protesting before or at its commencement about the lack of adequate notice.

Section 12. Quorum of Board of Directors. At all meetings of the Board of directors, a majority of the directors shall constitute a quorum for the transaction of business, and the votes of a majority of the directors present at a meeting at which a quorum is present shall constitute the decision of the Board of Directors. A meeting at which a quorum is initially present may continue to transact business, notwithstanding the withdrawal of directors, if any action taken is approved by at least a majority of the required quorum for that meeting. If any meeting of the Board cannot be held because a quorum is not present, a majority of the directors who are present at such meeting may adjourn the meeting to a time not less than five (5) nor more than thirty (30) days from the date the original meeting was called. At the reconvened meeting, if a quorum is present, any business which might have been transacted at the meeting originally called may be transacted without further notice.

Section 13. Compensation. No director shall receive any compensation from the Association for acting as such unless approved by Voting Members representing a majority of the total

vote of the Association at a regular or special meeting of the Association; provided any director may be reimbursed for expenses incurred on behalf of the Association upon approval of a majority of the other directors.

Section 14. Conduct of Meetings. The President shall preside over all meetings of the Board of Directors, and the Secretary shall keep a minute book of meetings of the Board of Directors, recording therein all resolutions adopted by the Board of directors and all transactions and proceedings occurring at such meetings. Meetings may be conducted by telephone and shall be considered as any other meeting, provided all directors are able through telephone connection to hear and to be heard.

Section 15. Open Meetings. Subject to the provisions of Section 16 of this Article, all meetings of the Board shall be open to all Voting Members, but Voting Members other than directors may not participate in any discussion or deliberation unless permission to speak is requested on his or her behalf by a director. In such case, the President may limit the time any Voting Member may speak.

Section 16. Action Without a Formal Meeting. Any action to be taken at a meeting of the directors or any action that may be taken at a meeting of the directors may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the directors, and such consent shall have the same force and effect as a unanimous vote.

C. Powers and Duties.

Section 17. Powers. The Board of Directors shall be responsible for the affairs of the Association and shall have all of the powers and duties necessary for the administration of the Association's affairs and, as provided by law, may do all acts and things as are not by the Declaration, Articles, or these By-Laws directed to be done and exercised exclusively by the Voting Members or the membership generally.

The Board of Directors shall delegate to one of its members the authority to act on behalf of the Board of Directors on all matters relating to the duties of the managing agent or manager, if any, which might arise between meetings of the Board of Directors.

In addition to the duties imposed by these By-Laws or by any resolution of the Association that may hereafter be adopted, the Board of Directors shall have the power to and

shall be responsible for the following, in way of explanation, but not limitation:

(a) preparation and adoption of annual budgets in which there shall be established the contribution of each Owner to the Common Expenses and Neighborhood Expenses;

(b) making assessments to defray the Common Expenses and Neighborhood Expenses, establishing the means and methods of collecting such assessments, and establishing the period of the installment payments of the annual assessment; provided, unless otherwise determined by the Board of Directors, the annual assessment for each Unit's proportionate share of the Common Expenses shall be payable in equal monthly installments, each such installment to be due and payable in advance on the first day of each month for said month;

(c) providing for the operation, care, upkeep, and maintenance of all of the Area of Common Responsibility;

(d) designating, hiring, and dismissing the personnel necessary for the maintenance, operation, repair, and replacement of the Association, its property, and the Area of Common Responsibility and, where appropriate, providing for the compensation of such personnel and for the purchase of equipment, supplies, and materials to be used by such personnel in the performance of their duties;

(e) collecting the assessments, depositing the proceeds thereof in a bank depository which it shall approve, and using the proceeds to administer the Association; provided, any reserve fund may be deposited, in the directors' best business judgment, in depositories other than banks;

(f) making and amending rules and regulations;

(g) opening of bank accounts on behalf of the Association and designating the signatories required;

(h) making or contracting for the making of repairs, additions, and improvements to or alterations of the Common Area in accordance with the other provisions of the Declaration and these By-Laws after damage or destruction by fire or other casualty;

(i) enforcing by legal means the provisions of the Declaration, these By-Laws, and the rules and regulations adopted by it and bringing any proceedings which may be instituted on behalf of or against the Owners concerning the Association;

(j) obtaining and carrying insurance against casualties and liabilities, as provided in the Declaration, and paying the premium cost thereof;

(k) paying the cost of all services rendered to the Association or its Members and not chargeable directly to specific Owners;

(l) keeping books with detailed accounts of the receipts and expenditures affecting the Association and its administration, specifying the maintenance and repair expenses and any other expenses incurred;

(m) making available to any prospective purchaser of a Unit, any Owner of a Unit, any first Mortgagee, and the holders, insurers, and guarantors of a first Mortgage on any Unit, current copies of the Declaration, the Articles of Incorporation, the By-Laws, rules governing the Unit and all other books, records, and financial statements of the Association; and

(n) permitting utility suppliers to use portions of the Common Area reasonably necessary to the ongoing development or operation of the Properties.

Section 18. Management Agent.

(a) The Board of Directors may employ for the Association a professional management agent or agents at a compensation established by the Board of Directors to perform such duties and services as the Board of Directors shall authorize. The Board of Directors may delegate to the managing agent or manager, subject to the Board's supervision, all of the powers granted to the Board of Directors by these By-Laws, other than the powers set forth in subparagraphs (a), (b), (f), (g), and (i) of Section 17 of this Article. The Declarant, or an affiliate of the Declarant, may be employed as managing agent or manager.

(b) During the Class "B" Control Period, any management contract must permit termination by either party with or without cause and without termination fee upon not more than ninety (90) days' written notice to the other party.

Section 19. Accounts and Reports. The following management standards of performance will be followed unless the Board by resolution specifically determines otherwise:

(a) accrual accounting, as defined by generally accepted accounting principles, shall be employed;

(b) accounting and controls should conform to generally accepted accounting principles;

(c) cash accounts of the Association shall not be commingled with any other accounts;

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(d) no remuneration shall be accepted by the managing agent from vendors, independent contractors, or others providing goods or services to the Association, whether in the form of commissions, finder's fees, service fees, prizes, gifts, or otherwise; any thing of value received shall benefit the Association; provided, nothing herein shall prohibit the managing agent from earning commissions for services performed by the managing agent in leasing Units on behalf of the Owners of such Units;

(e) any financial or other interest which the managing agent may have in any firm providing goods or services to the Association shall be disclosed promptly to the Board of Directors;

(f) commencing at the end of the month in which the first Unit is sold and closed, financial reports shall be prepared for the Association at least quarterly containing:

(i) an income statement reflecting all income and expense activity for the preceding period on an accrual basis;

(ii) a statement reflecting all cash receipts and disbursements for the preceding period;

(iii) a variance report reflecting the status of all accounts in an "actual" versus "approved" budget format;

(iv) a balance sheet as of the last day of the preceding period; and

(v) a delinquency report listing all Owners who are delinquent in paying the monthly installments of assessments at the time of the report and describing the status of any action to collect such installments which remain delinquent (A monthly installment of the assessment shall be considered to be delinquent on the fifteenth (15th) day of each month unless otherwise determined by the Board of Directors); and

(g) an annual report consisting of at least the following shall be distributed to all Voting Members within one hundred twenty (120) days after the close of the fiscal year: (1) a balance sheet; (2) an operating (income) statement; and (3) a statement of changes in financial position for the fiscal

year. The annual report referred to above shall be prepared on an audited or reviewed basis, as determined by the Board, by an independent public accountant; provided, during the Class "B" Control Period, the annual report shall include certified financial statements.

Section 20. Borrowing. The Board of Directors shall have the power to borrow money for the purpose of maintenance, repair or restoration of the Area of Common Responsibility without the approval of the Voting Members of the Association. The Board shall also have the power to borrow money for other purposes; provided, the Board shall obtain Voting Member approval in the same manner provided in Article X, Section 4, of the Declaration for special assessments in the event that the proposed borrowing is for the purpose of modifying, improving, or adding amenities and the total amount of such borrowing exceeds or would exceed five (5%) percent of the budgeted gross expenses of the Association for that fiscal year. Notwithstanding anything to the contrary contained in the Declaration, these By-Laws, or the Articles of Incorporation, during the Class "B" Control Period, no Mortgage lien shall be placed on any portion of the Common Area without the affirmative vote or written consent, or any combination thereof, of Voting Members representing at least fifty-one (51%) percent of the Members other than the Declarant and the Declarant's nominees.

Section 21. Rights of the Association. With respect to the Area of Common Responsibility, and in accordance with the Articles of Incorporation and the Declaration, the Association shall have the right to contract with any person for the performance of various duties and functions. Without limiting the foregoing, this right shall entitle the Association to enter into common management, operational, or other agreements with trusts, condominiums, cooperatives, or Neighborhood and other owners or residents associations, both within and without the Properties. Such agreements shall require the consent of two-thirds (2/3) of all Directors of the Association.

The Association shall not be bound, either directly or indirectly, by any contract, lease, or other agreement (including any management contract) executed during the period of Declarant control of the Board of Directors unless such contract, lease or other agreement contains a right of termination exercisable by either party without penalty at any time, with or without cause, upon not more than ninety (90) days notice to the other party.

Section 22. Enforcement. The Board shall have the power to impose reasonable fines, which shall constitute a lien

upon the property of the violating Owner, and to suspend an Owner's right to vote or to use the Common Area for violation of any duty imposed under the Declaration, these By-Laws, or any rules and regulations duly adopted hereunder; provided, however, nothing herein shall authorize the Association or the Board of Directors to limit ingress and egress to or from a Unit or to suspend an Owner's right to vote due to nonpayment of assessments. In the event that any occupant of a Unit violates the Declaration, By-Laws, or a rule or regulation and a fine is imposed, the fine shall first be assessed against the occupant; provided, however, if the fine is not paid by the occupant within the time period set by the Board, the Owner shall pay the fine upon notice from the Association. The failure of the Board to enforce any provision of the Declaration, By-Laws, or any rule or regulation shall not be deemed a waiver of the right of the Board to do so thereafter.

(a) **Notice.** Prior to imposition of any sanction hereunder, the Board or its delegate shall serve the alleged violator with written notice describing (i) the nature of the alleged violation, (ii) the proposed sanction to be imposed, (iii) a period of not less than ten (10) days within which the alleged violator may present a written request to the Covenants Committee, if any, or Board of Directors for a hearing; and (iv) a statement that the proposed sanction shall be imposed as contained in the notice unless a challenge is begun within ten (10) days of the notice. If a timely challenge is not made, the sanction stated in the notice shall be imposed.

(b) **Hearing.** If a hearing is requested in a timely manner, the hearing shall be held in executive session affording the Owner a reasonable opportunity to be heard. Prior to the effectiveness of any sanction hereunder, proof of proper notice shall be placed in the minutes of the meeting. Such proof shall be deemed adequate if a copy of the notice, together with a statement of the date and manner of delivery, is entered by the officer, Director, or agent who delivered such notice. The notice requirement shall be deemed satisfied if the alleged violator appears at the meeting. The minutes of the meeting shall contain a written statement of the results of the hearing and the sanction, if any, imposed. The Board of Directors or the Covenants Committee may, but shall not be obligated to, suspend any proposed sanction if the violation is cured within the ten (10) day period. Such suspension shall not constitute a waiver of the right to sanction future violations of the same or other provisions and rules by any Person.

(c) **Appeal.** Following a hearing before the Covenants Committee, the violator shall have the right to appeal the

decision to the Board of Directors. To perfect this right, a written notice of appeal must be received by the manager, President, or Secretary of the Association within thirty (30) days after the hearing date.

(d) Additional Enforcement Rights. Notwithstanding anything to the contrary herein contained, the Association, acting through the Board of Directors, may elect to enforce any provision of the Declaration, these By-Laws, or the rules and regulations of the Association by self-help (specifically including, but not limited to, the towing of vehicles that are in violation of parking rules and regulations) or by suit at law or in equity to enjoin any violation or to recover monetary damages or both without the necessity of compliance with the procedure set forth above. In any such action, to the maximum extent permissible, the Owner or occupant responsible for the violation of which abatement is sought shall pay all costs, including reasonable attorney's fees actually incurred.

Article IV Officers

Section 1. Officers. The officers of the Association shall be a President, Vice President, Secretary, and Treasurer, to be elected from among the members of the Board. The Board of Directors may appoint such other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers, as it shall deem desirable, such officers to have the authority and perform the duties prescribed from time to time by the Board of Directors. Any two (2) or more offices may be held by the same person, except the offices of President and Secretary.

Section 2. Election, Term of Office, and Vacancies. The officers of the Association shall be elected annually by the Board of Directors at the first meeting of the Board of Directors following each annual meeting of the Voting Members, as herein set forth in Article III. A vacancy in any office arising because of death, resignation, removal, or otherwise may be filled by the Board of Directors for the unexpired portion of the term.

Section 3. Removal. Any officer may be removed by the Board of Directors whenever in its judgment the best interests of the Association will be served thereby.

Section 4. Powers and Duties. The officers of the Association shall each have such powers and duties as generally pertain to their respective offices, as well as such powers and

duties as may from time to time specifically be conferred or imposed by the Board of Directors. The President shall be the chief executive officer of the Association. The Treasurer shall have primary responsibility for the preparation of the budget as provided for in the Declaration and may delegate all or part of the preparation and notification duties to a finance committee, management agent, or both.

Section 5. Resignation. Any officer may resign at any time by giving written notice to the Board of Directors, the President, or the Secretary. Such resignation shall take effect on the date of the receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

Section 6. Agreements, Contracts, Deeds, Leases, Checks, Etc. All agreements, contracts, deeds, leases, checks, and other instruments of the Association shall be executed by at least two (2) officers or by such other person or persons as may be designated by resolution of the Board of Directors.

Article V Committees

Section 1. General. Committees are hereby authorized to perform such tasks and to serve for such periods as may be designated by a resolution adopted by a majority of the Directors present at a meeting at which a quorum is present. Each committee shall operate in accordance with the terms of the resolution of the Board of Directors designating the committee or with rules adopted by the Board of Directors.

Section 2. Covenants Committee. In addition to any other committees which may be established by the Board pursuant to Section 1 of this Article, the Board of Directors may appoint a Covenants Committee consisting of at least five (5) and no more than seven (7) members. Acting in accordance with the provisions of the Declaration, these By-Laws, and resolutions the Board may adopt, the Covenants Committee, if established, shall be the hearing tribunal of the Association and shall conduct all hearings held pursuant to Article III, Section 22 of these By-Laws.

Section 3. Neighborhood Committees. In addition to any other committees appointed as provided above, there shall be a Neighborhood Committee for each Neighborhood which has no formal organizational structure or association. Such Neighborhood Committees shall consist of three (3) members;

provided, however, by vote of at least fifty-one (51%) percent of the Owners within the Neighborhood this number may be increased to five (5).

The members of each Neighborhood Committee shall be elected by the vote of Owners of Units within that Neighborhood at an annual meeting of such Owners, at which the Owners of Units within that Neighborhood holding at least one-third (1/3) of the total votes of Units in the Neighborhood are represented, in person or by proxy. The Owners of Units within a Neighborhood shall have the number of votes assigned to their Units in the Declaration. Committee members shall be elected for a term of one (1) year or until their successors are elected. Any director elected to the Board of Directors from a Neighborhood shall be an ex officio member of the Committee. It shall be the responsibility of the Neighborhood Committee to determine the nature and extent of services, if any, to be provided to the Neighborhood by the Association in addition to those provided to all Members of the Association in accordance with the Declaration. A Neighborhood Committee may advise the Board on any other issue, but shall not have the authority to bind the Board of Directors.

In the conduct of its duties and responsibilities, each Neighborhood Committee shall abide by the procedures and requirements applicable to the Board of Directors set forth in Article III, Sections 8, 9, 10, 11, 12, 13, 14, 15, and 16, of these By-Laws; provided, however, the term "Voting Member" shall refer to the Owners of Units within the Neighborhood. Each Neighborhood Committee shall elect a chairman from among its members who shall preside at its meetings and who shall be responsible for transmitting any and all communications to the Board of Directors and shall be the Voting Member from that Neighborhood.

Article VI Miscellaneous

Section 1. Fiscal Year. The fiscal year of the Association shall be set by resolution of the Board of Directors.

Section 2. Parliamentary Rules. Except as may be modified by Board resolution, Robert's Rules of Order (current edition) shall govern the conduct of Association proceedings when not in conflict with Florida law, the Articles of Incorporation, the Declaration, or these By-Laws.

Section 3. Conflicts. If there are conflicts between the provisions of Florida law, the Articles of Incorporation,

the Declaration, and these By-Laws, the provisions of Florida law, the Declaration, the Articles of Incorporation, and the By-Laws (in that order) shall prevail.

Section 4. Books and Records.

(a) Inspection by Members and Mortgagees. The Declaration and By-Laws, membership register, books of account, and minutes of meetings of the Members, the Board, and committees shall be made available for inspection and copying by any Mortgagee, Member of the Association, or by his or her duly appointed representative at any reasonable time and for a purpose reasonably related to his or her interest as a Member at the office of the Association or at such other place within the Properties as the Board shall prescribe.

(b) Rules for Inspection. The Board shall establish reasonable rules with respect to:

- (i) notice to be given to the custodian of the records;
- (ii) hours and days of the week when such an inspection may be made; and
- (iii) payment of the cost of reproducing copies of documents requested.

(c) Inspection by Directors. Every Director shall have the absolute right at any reasonable time to inspect all books, records, and documents of the Association and the physical properties owned or controlled by the Association. The right of inspection by a Director includes the right to make extracts and a copy of relevant documents at the expense of the Association.

Section 5. Notices. Unless otherwise provided in these By-Laws, all notices, demands, bills, statements, or other communications under these By-Laws shall be in writing and shall be deemed to have been duly given if delivered personally or if sent by United States Mail, first class postage prepaid:

(a) if to a Member or Voting Member, at the address which the Member or Voting Member has designated in writing and filed with the Secretary or, if no such address has been designated, at the address of the Unit of such Member or Voting Member; or

(b) if to the Association, the Board of Directors, or the managing agent, at the principal office of the Association

or the managing agent, if any, or at such other address as shall be designated by notice in writing to the Members pursuant to this Section.

Section 6. Amendment. Prior to the conveyance of the first Unit, Declarant may unilaterally amend these By-Laws. After such conveyance, the Declarant may unilaterally amend these By-Laws so long as it still owns property described in Exhibits "A" or "B" to the Declaration for development as part of the Properties and so long as the amendment has no material adverse effect upon any right of any Member. Thereafter and otherwise, these By-Laws may be amended only by the affirmative vote (in person or by alternate) or written consent, or any combination thereof, of Voting Members representing seventy-five (75%) percent of the total votes of the Association, including seventy-five (75%) percent of the votes held by Members other than the Declarant. However, the percentage of votes necessary to amend a specific clause shall not be less than the prescribed percentage of affirmative votes required for action to be taken under that clause. No amendment shall be effective until recorded in the public records of Indian River County, Florida.

No amendment may remove, revoke, or modify any right or privilege of Declarant without the written consent of Declarant or the assignee of such right or privilege. No amendment may impair the validity or priority of the lien of any Mortgage held by a Mortgagee or impair the rights granted to Mortgagees herein without the prior written consent of such Mortgagees.

1537g

CERTIFICATION

I, the undersigned, do hereby certify:

That I am the duly elected and acting Secretary of Grand Harbor Community Association, Inc., a Florida corporation;

That the foregoing By-Laws constitute the original By-Laws of said Association, as duly adopted at a meeting of the Board of Directors thereof held on the 7 day of MARCH, 1988.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of said Association this 7 day of MARCH, 1988.

[SEAL]

James McLaughlin
Secretary

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26.00 X

RETURN TO

This instrument was prepared by and should be returned to: Lewis F. Crippen, Esquire Gunster, Yoakley, Criser & Stewart, P.A. 777 South Flagler Drive, Suite 500 West Palm Beach, Florida 33401

619597

39 OCT 20 PM 12:08

FIRST AMENDMENT TO BYLAWS

OF

GRAND HARBOR COMMUNITY ASSOCIATION, INC.

THIS FIRST AMENDMENT TO THE BYLAWS OF GRAND HARBOR COMMUNITY ASSOCIATION, INC., made and executed this 14th day of October, 1989,

W I T N E S S E T H:

WHEREAS, the Bylaws of Grand Harbor Community Association, Inc., a Florida corporation not-for-profit (the "Association"), were certified by the Secretary of the Association on March 7, 1988, and recorded in Official Record Book 796, Page 250, public records of Indian River County; and

WHEREAS, the Voting Members wish to amend the Bylaws for the purposes sets forth herein.

NOW, THEREFORE, the Bylaws of the Association are hereby amended as hereinafter set forth, pursuant to the provisions of Section 6 of the Bylaws.

1. Article II, Section 3. Annual Meetings. The third sentence of Section 3 is hereby deleted in its entirety and is replaced by the following:

"Subsequent regular annual meetings shall be set by the Board of Directors so as to occur during the month of February on a date and at a time set by the Board."

2. Article III, A, Section 6(d). The third, fourth, and fifth sentences of this subsection, consisting of the following language, is hereby deleted in its entirety:

"Three (3) directors shall be elected to serve a term of two (2) years and two (2) directors shall be elected to serve a term of one (1) year. Upon the expiration of the initial term of office of each such director, a successor shall be elected to serve a term of two (2) years. Thereafter, all directors shall be elected to serve two (2) year terms."

The foregoing deleted provisions are hereby replaced by the following:

"Each director shall be elected to serve for a term of two (2) years."

3. Article III, C, Section 19,(d). This subsection is hereby deleted in its entirety and is replaced by the following:

"except as disclosed in a written agreement between the Association and the managing agent, no remuneration shall be accepted by the management agent from vendors, independent contractors or others providing goods or services to the Association, whether in the form of commissions, finders fees, service fees, prizes, gifts or otherwise; anything of value received shall benefit the Association; provided, nothing herein shall prohibit the managing agent from earning commissions for services

performed by the managing agent in leasing Units on behalf of the owners of such Units;"

All terms used herein which are defined in the Bylaws or in the Declaration of Covenants, Conditions and Restrictions for Grand Harbor Community Association, shall have the same meaning herein as therein.

Except as specifically amended hereby, the Bylaws shall continue in full force and effect in accordance with their terms.

This First Amendment to the Bylaws of Grand Harbor Community Association, Inc. has been approved by the affirmative vote of Voting Members representing seventy-five percent (75%) of the total votes of the Association, including seventy-five percent (75%) of the votes held by members other than the Declarant, all pursuant to Section 6 of the Bylaws.

IN WITNESS WHEREOF, this First Amendment has been executed by the requisite Voting Members, and the seal of the Association has been affixed hereto, as of the day and year first above written.

GRAND HARBOR COMMUNITY ASSOCIATION, INC., a Florida corporation not-for-profit

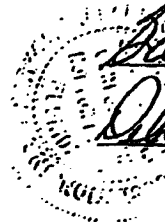
CORPORATE SEAL

Signed, sealed and delivered in the presence of:

By: HARMONY ISLAND CONDOMINIUM ASSOCIATION, INC., a Florida corporation not-for-profit

By: John Fleming, President

Barbara J. Garcia
John Fleming



Barbara D. Yucca
Margie L. Boyce

By: WOOD DUCK ISLAND PROPERTY OWNERS ASSOCIATION, INC., a Florida corporation not-for-profit

By: *John Fleming*
John Fleming, President

Barbara D. Yucca
Margie L. Boyce

By: RIVER CLUB PROPERTY OWNERS ASSOCIATION, INC., a Florida corporation not-for-profit

By: *John Fleming*
John Fleming, President

Barbara D. Yucca
Margie L. Boyce

By: ST. DAVID'S ISLAND PROPERTY OWNERS ASSOCIATION, a Florida corporation not-for-profit

By: *John Fleming*
John Fleming, President

Barbara D. Yucca
Margie L. Boyce

By: CARRIAGE ISLAND/SOMERSET ISLAND CONDOMINIUM ASSOCIATION, INC., a Florida corporation not-for-profit

By: *John Fleming*
John Fleming, President

By: RIVER HARBOR, INC., a Florida corporation

Meredith C. M. ...
Sarah ...

By: C. L. Kuzmirek
C.L. Kuzmirek, Vice President.

STATE OF FLORIDA

COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 4th day of October, 1989 by JOHN FLEMING, as President of Harmony Island Condominium Association, Inc., a Florida corporation not-for-profit, Wood Duck Island Property Owners Association, a Florida corporation not-for-profit, River Club Property Owners Association, Inc., a Florida corporation not-for-profit, St. David's Island Property Owners Association, a Florida corporation not-for-profit, Carriage Island/Somerset Island Condominium Association, Inc., a Florida corporation not-for-profit, on behalf of the corporations.

Julian B. Yevica
Notary Public

My Commission Expires:

(NOTARIAL SEAL)

NOTARY PUBLIC, STATE OF FLORIDA
MY COMMISSION EXPIRES: APRIL 4, 1992.
BONDED THROUGH NOTARY PUBLIC INSTITUTIONS.

STATE OF FLORIDA

COUNTY OF Palm Beach

The foregoing instrument was acknowledged before me this 5 day of October, 1989, by C.L. Kuzmirek, Vice President of River Harbor, Inc., a Florida corporation, on behalf of the corporation.

Valerie L. Cypher
Notary Public

My Commission Expires:

(NOTARIAL SEAL)

NOTARY PUBLIC, STATE OF FLORIDA
MY COMMISSION EXPIRES: APRIL 4, 1992.
BONDED THROUGH NOTARY PUBLIC INSTITUTIONS.

6839H

PREPARED BY
DOROTHY A. HUDSON, ESQUIRE
COLLINS, BROWN & CALDWELL
2125 WINDWARD WAY, SUITE 200
VERO BEACH, FLORIDA 32963

McC. 33-1-X

AMENDMENT TO
BY-LAWS
OF
GRAND HARBOR COMMUNITY ASSOCIATION, INC., CO., FLA

RECORDED & FILED
JEFFREY K. BARTON
CLERK CIRCUIT COURT
INDIAN RIVER COUNTY, FLA

This Amendment to the By-Laws of Grand Harbor Community Association, Inc. made and executed this 17th day of October, 1993.

WITNESSETH:

WHEREAS, the By-Laws of Grand Harbor Community Association, Inc., a Florida corporation not for profit (the "Association") was certified by the Secretary of the Association on March 7, 1988, and recorded in Official Records Book 796, page 250, and Amended on October 4, 1989, which Amendment was recorded in Official Records Book 845, page 1282, and re-recorded at Official Records Book 847, page 2488, each being in the public records of Indian River County, Florida; and

WHEREAS, the voting members wish to amend the By-Laws for the purposes set forth herein.

WHEREAS, GHA Grand Harbor, Ltd., a Florida limited partnership (the "Developer") is the assignee of all rights, title, and interest, as declarant, developer, owner, or otherwise of the Original Declarant to that certain Assignment of Developer's Rights Under Property Owner's Documents recorded in the Public Records of Indian River County, Florida in Official Record Book 908, Page 757; and

WHEREAS, the Developer/Declarant wishes and has given its prior consent to amend the By-Laws in accordance with Article XIII, Section 2 of the (Declaration) thereof, for the purposes set forth herein; and

WHEREAS, the undersigned, as owners of various portions of the Grand Harbor Community consent and join in the making of this amendment:

Developer, as owner of that property known as Victoria Island, St. David's Island, St. Andrews Island, Carriage Island and Somerset Island, and as consulting party to this Amendment;

GHA Coventry, Ltd., a Florida Limited Partnership, as owner of that property known as Coventry Island;

GHA Grand Harbor, Ltd., a Florida Limited Partnership, as owner of that property known as St. Andrews Island;

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Harbor Village at Grand Harbor Condominium Association, Inc., as the managing entity for that property known as the Harbor Island;

Harmony Island Condominium Association, Inc., as the managing entity for that property known as Harmony Island;

Newport Island at Grand Harbor Condominium Association, Inc., as the managing entity for that property known as Newport Island;

River Club Property Owners Association, Inc., as the managing entity for that property known as River Club;

St. David's Island Property Owners Association, Inc., as managing entity for that property known as St. David's Island;

Wood Duck Property Owners Association, Inc., as managing entity for that property known as Wood Duck Island.

NOW, THEREFORE, the By-Laws of the Association are amended, pursuant to the provisions of Section 6 of the By-Laws, as hereinafter set forth:

1. Article 3(A), Section 2(b)

December 31, 1997 ~~2000~~; or

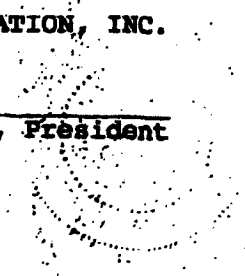
Except as otherwise expressly set forth herein, the terms and conditions of the By-Laws, as amended, are hereby reaffirmed and approved. This Amendment shall become effective upon recording in the official public records of Indian River County, Florida.

IN WITNESS WHEREOF, the undersigned have hereunto set their hands and seals.

GRAND HARBOR COMMUNITY ASSOCIATION, INC.

Whitney L. Zeller
David C. Page

By: *David C. Page*
David C. Page, President



OR0994PG0286

Janice B. McDuffie
Colleen A. Slina

GHA GRAND HARBOR, LTD., a
Florida limited partnership

By: GHA Grand Harbor, Inc., a
Florida corporation,
General Partner

By: Donald C. Proctor
Donald C. Proctor, President
Developer/Declarant

Donald C. Proctor
John J. Messinger

WOOD DUCK ISLAND PROPERTY
OWNERS ASSOCIATION, INC.

By: John A. Gregg
John Gregg, President
Voting Member

John J. Messinger
Donald C. Proctor
Oliver Carter
Nancy Cullen

ST. DAVID'S ISLAND PROPERTY
OWNERS ASSOCIATION, INC.

By: Garry L. Edwards
Dr. Garry L. Edwards, Director
Voting Member

By: Frank Dempsey
Frank Dempsey, Director
Voting Member

David C. Stanley
John Slaton

RIVER CLUB PROPERTY
OWNERS ASSOCIATION, INC.

By: John Slaton
John Slaton, Director
Voting Member

Donald C. Proctor
John J. Messinger

NEWPORT ISLAND AT GRAND
HARBOR CONDOMINIUM ASSOC., INC.

By: Henry Hoppe
Henry Hoppe, Director
Voting Member

OR0994PG0287

Mary P Adams
Patricia D Erickson

HARBOR VILLAGE AT GRAND
HARBOR CONDOMINIUM ASSOC., INC.

By: Mark Mitchell
Mark Mitchell, Owner
Voting Member

Edward Steward
Lynn M Papadopoulos

HARMONY ISLAND CONDOMINIUM
ASSOCIATION, INC.

By: Edward Steward
Edward Steward, President
Voting Member

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

The foregoing instrument was acknowledged before me this 20th
day of October, 1993, by David C. Page, President of
GRAND HARBOR COMMUNITY ASSOCIATION, INC. He is personally known
to me and did not take an oath.

Shirley L. Ziler

Notary Public, State of Florida at Large.

My Commission Expires:
2-5-97



STATE OF FLORIDA
COUNTY OF INDIAN RIVER

The foregoing instrument was acknowledged before me this 21st
day of October, 1993, by Donald C. Proctor, President
of GHA Grand Harbor, Inc. He is personally known to me and did not
take an oath.

Janice Boma Duggie

Notary Public, State of Florida at Large.

Commission Expires:

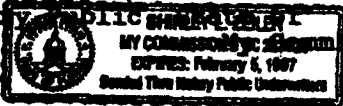


OR0994PG0288

STATE OF Florida
COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 4th
day of October, 1993, by John Gregg, President of WOOD
DUCK ISLAND PROPERTY OWNERS ASSOCIATION, INC. He is personally
known to me or produced _____ as identification, and
did not take an oath.

Shirley L. Zeller

Notary Public, State of Florida
 My Commission Expires: 2-5-97
Sueded This Notary Public Underwater

STATE OF Florida
COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 5th
day of October, 1993, by Dr. Garry L. Edward, Director
and ~~Frank Dempsey~~, Director of ST. DAVID'S ISLAND PROPERTY OWNERS
ASSOCIATION, INC. They are personally known to me or produced
_____ as identification, and did not take an oath.

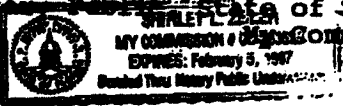
Shirley L. Zeller

Notary Public, State of Florida
 My Commission Expires: 2-5-97
Sueded This Notary Public Underwater

STATE OF Florida
COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 5th
day of October, 1993, by John Slaton, Director of RIVER
CLUB PROPERTY OWNERS ASSOCIATION, INC. He is personally known to
me or produced _____ as identification, and did not
take an oath.

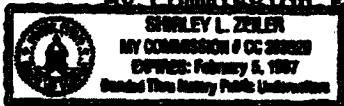
Shirley L. Zeller

Notary Public, State of Florida
 My Commission Expires: 2-5-97
Sueded This Notary Public Underwater

STATE OF Florida
COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 7th
day of October, 1993, by Henry Hoppe, Director of
NEWPORT ISLAND AT GRAND HARBOR CONDOMINIUM ASSOC., INC. He is
personally known to me or produced _____ as
identification, and did not take an oath.

Shirley L. Zeller

Notary Public, State of Florida
 My Commission Expires: 2-5-97
Sueded This Notary Public Underwater

OR09914.PG0289

STATE OF
COUNTY OF

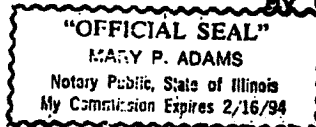
The foregoing instrument was acknowledged before me this 8th
day of October, 1993, by Mark Mitchell, Owner, HARBOR
VILLAGE AT GRAND HARBOR CONDOMINIUM ASSOC., INC. He is personally
known to me or produced _____ as identification,
and did not take an oath.

Mary P. Adams

Notary Public, State of

My Commission Expires: 2/16/94

STATE OF Florida
COUNTY OF Indian River



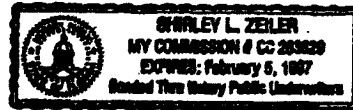
The foregoing instrument was acknowledged before me this 4th
day of October, 1993, by Edward Steward, President of
HARMONY ISLAND CONDOMINIUM ASSOCIATION, INC. He is personally
known to me or produced _____ as identification,
and did not take an oath.

Shirley L. Zeiler

Notary Public, State of

My Commission Expires:

2-5-97



STATE OF
COUNTY OF

The foregoing instrument was acknowledged before me this 19
day of October, 1993, by Frank Dempsey, Director of ST.
DAVID'S ISLAND PROPERTY OWNERS ASSOCIATION, INC. They are
personally known to me or produced ONTARIO DRIVERS LICENSE as
identification, and did not take an oath.

Richard Joseph Foley
PROVINCIAL CLERK
Notary Public, State of
My Commission Expires
APPOINTED FOR LIFE

OR0994 PG0291

1 @ \$10.00 = \$ 10.00
1 @ \$ 8.50 = 8.50
TOTAL: \$ 18.50

This Instrument Prepared by and Return to:
Charles W. McKinnon, Esq.
3055 Cardinal Drive, Suite 302
Vero Beach, FL 32963
Courthouse Box #79

**CERTIFICATE OF AMENDMENT TO
BYLAWS OF
GRAND HARBOR COMMUNITY ASSOCIATION, INC.**

THE UNDERSIGNED, being the President and Secretary of **GRAND HARBOR COMMUNITY ASSOCIATION, INC.**, a Florida non-profit corporation, hereby certify that at a duly called meeting of all of the members of **GRAND HARBOR COMMUNITY ASSOCIATION, INC.**, held on the 29th day of October, 2009, in accordance with the requirements of Florida law, and of the Bylaws of **GRAND HARBOR COMMUNITY ASSOCIATION, INC.**, as originally recorded in Official Record Book 796, Beginning at Page 250, Public Records of Indian River County, Florida, and thereafter amended, not less than seventy-five percent (75%) of the entire membership of the Association affirmatively voted to amend the Bylaws as hereinafter set out.

Article II, Section 3 shall be amended to read as follows:

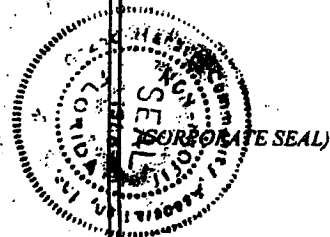
Section 3. Annual Meetings. The first meeting of the Association, whether a regular or special meeting, shall be held within two (2) years from the date of incorporation of the Association. Meetings shall be of the Voting Members or their alternates. Subsequent regular annual meetings shall be set by the Board of Directors so as to occur during the month of April on a date and at a time set by the Board.

IN WITNESS WHEREOF, the undersigned President and Secretary of the Association have executed this Certificate of Amendment to Bylaws, this 19th day of February, 2010.

**GRAND HARBOR COMMUNITY
ASSOCIATION, INC.**

By: [Signature]
President
Print Name: Christopher J Cleary

ATTEST:
By: [Signature]
Secretary
Print Name: Jessite Brooks

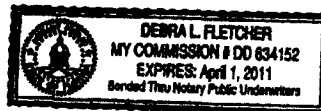


STATE OF FLORIDA)
) ss.
COUNTY OF INDIAN RIVER)

I HEREBY CERTIFY that before me, a Notary Public, personally appeared Christopher J Cleary and Jennifer Erskol, respectively the President and Secretary of GRAND HARBOR COMMUNITY ASSOCIATION, INC., who have produced _____ as identification or who are personally known to me to be the persons described in the foregoing instrument and who have acknowledged before me that they executed the same for the purposes therein set forth for and on behalf of said corporation.

WITNESS my hand and official seal in the state and county last aforesaid this 19th day of February, 2010.

Debra L Fletcher
Name: _____
Notary Public, State of Florida
(Affix Seal)



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Prepared by and Return to
Melissa S. Turra, Esq.
Holland & Knight LLP
50 North Laura Street, Suite 3900
Jacksonville, Florida 32202

**AMENDMENT TO BY-LAWS
OF
GRAND HARBOR COMMUNITY ASSOCIATION, INC.**

THIS AMENDMENT to BY-LAWS OF GRAND HARBOR COMMUNITY ASSOCIATION, INC., (this "Amendment") is made this 30th day of October 2020, by **GH VERO DEVELOPMENT LLC**, a Delaware limited liability company ("Declarant").

WITNESSETH:

WHEREAS, The By-Laws of Grand Harbor Community Association, Inc., a Florida corporation not for profit (the "Association") was certified by the Secretary of the Association on March 7, 1988, and recorded in Official Records Book 796, page 250, and Amended on October 4, 1989, which Amendment was recorded in Official Records Book 845, page 1282, and re-recorded at Official Records Book 847, page 2488, and was further Amended on October 29, 1993, which Amendment was recorded in Official Records Book 994, page 285, each being in the public records of Indian River County, Florida (collectively, the "By-Laws"); and

WHEREAS, Declarant is the assignee of all rights, title, and interest, as declarant, developer, owner, or otherwise of the Original Declarant as set forth in the Declaration of Covenants, Conditions and Restrictions for Grand Harbor Community Association recorded in Official Records Book 796, Page 163 of Indian River County, Florida, as amended from time to time (the "Master Declaration") ; and

WHEREAS, the By-Laws, as amended from time to time, are a part of and have been incorporated into the Master Declaration as Exhibit C; and

WHEREAS, the Declarant wishes to amend the By-Laws in accordance with Article XIII, Section 2 of the Master Declaration thereof, for the purposes set forth herein; and

WHEREAS, Pursuant to Article XIII, Section 2 of the Master Declaration and Article VI, Section 6 of the By-Laws, Declarant has the right to unilaterally amend the Declaration so long as it owns property subject to the Master Declaration for development as part of the Properties, and so long as the amendment has no material adverse effect upon any right of any Owner; and

WHEREAS, as of the date of this Amendment, Declarant owns property subject to the Master Declaration for development as part of the Properties; and

WHEREAS, Declarant has determined that the changes set forth in this Amendment do not have a material adverse effect upon any right of any Owner.

NOW, THEREFORE, the By-Laws of the Association are amended as hereinafter set forth:

1. Unless set forth to the contrary, all capitalized terms herein shall have the same meaning as set forth in the By-Laws and the Master Declaration.
2. Article II, Section 3 is hereby amended to provide that commencing with fiscal year 2021, the regular annual meetings shall be set by the Board of Directors so as to occur at least forty-five (45) days but not more than seventy-five (75) days before the close of the Association's fiscal year.
3. Article III, A, Section 6(c) and Section 6(d) are amended to provide that each director shall be elected to serve for a term of two (2) years except that (i) the two (2) directors appointed by the Declarant upon termination of the Class "B" Control Period shall serve a term expiring at the 2021 annual meeting, and (ii) the three (3) directors elected by the Voting Members to serve commencing upon the termination of the Class "B" Control Period shall serve a term expiring at the 2022 annual meeting.
4. Article II, Sections 2, 9, 10 and 11 are amended to (i) allow for voting by proxy, mail-in ballot voting and electronic voting, (ii) allow for meetings to be conducted via virtual conferencing and video conferencing, and (iii) provide that voting/presence via the means set forth in (i) and (ii) of this section shall be counted towards quorum and towards establishing a "majority".
5. Article II, Sections B is amended to clarify that meetings of the board of directors may be conducted via virtual conferencing and video conferencing and that voting/presence via such means shall be counted towards quorum and towards establishing a "majority".
6. Except as otherwise expressly set forth herein, the terms and conditions of the By-Laws, as amended, are hereby reaffirmed and approved. This Amendment shall become effective upon recording in the official public records of Indian River County, Florida.

THE REMAINDER OF THIS PAGE IS INTENTIONALLY BLANK

IN WITNESS WHEREOF, this Amendment has been duly executed on this 30th day of October 2020.

Signed in the presence of:

[Signature]
Name: Antonia Vargas

GH VERO BEACH DEVELOPMENT LLC,
a Delaware limited liability company

By: **VERO BEACH ACQUISITION LLC,** its
authorized member

[Signature]
Name: Shantel Marshall

By: **AREP FLORIDA HOLDINGS LLC,** its
authorized member

By: [Signature]
Name: Hunter Gary
Its: Manager

STATE OF Florida

COUNTY OF Miami-Dade

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, on this 30th day of October, 2020, by Hunter Gary as a Manager of AREP FLORIDA HOLDINGS LLC, the authorized member of VERO BEACH ACQUISITION LLC, the authorized member of GH VERO BEACH DEVELOPMENT LLC, a Delaware limited liability company, on behalf of the limited liability companies. He is personally known to me or produced the following proper identification.

(Signature of Notary Public)

[Signature]
Anny Carvalho

(Print Name of Notary Public)

NOTARY PUBLIC, State of Florida
My Commission expires: 10/30/2021
Commission No.: GG156370
[SEAL]



Anny Carvalho
NOTARY PUBLIC
STATE OF FLORIDA
Comm# GG156370
Expires 10/30/2021

EXHIBIT D

LEGAL DESCRIPTION OF THE MARINA

LEGAL DESCRIPTION

Parcel 1

TRACT "A" - YACHT BASIN AS DEPICTED ON HARBOR VILLAGE PHASE I, GRAND HARBOR PLAT 12 AS RECORDED IN PLATBOOK 13 PAGE 95 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

Parcel 2

TOGETHER WITH:

TRACT "A" AS DEPICTED ON MARINA VILLAGE SITE "B", GRAND HARBOR PLAT 25 AS RECORDED IN PLATBOOK 16 PAGE 91 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

Parcel 3

TOGETHER WITH:

TRACT "A" AS DEPICTED ON MARINA VILLAGE SITE "A" GRAND HARBOR PLAT 24 AS RECORDED IN PLATBOOK 16 PAGE 66 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA

Parcel 4

TOGETHER WITH:

TRACTS "D" AND "E" AS DEPICTED ON HARBOR LINKS - PHASE II GRAND HARBOR PLAT 19 AS RECORDED IN PLATBOOK 14 PAGE 90 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

Parcel 5

TOGETHER WITH:

FLUSHING CHANNEL AS DEPICTED ON HARBOR POINTE AT GRAND HARBOR, GRAND HARBOR PLAT 18 AS RECORDED IN PLATBOOK 14 PAGE 93 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

Parcel 6

TOGETHER WITH right of ingress and egress and utilities over the non-exclusive easements of access over all Grand Harbor roadways as contained in Grand Harbor Community Association as recorded in Official Records Book 796, page 163 as amended in the Public Records of Indian River County, Florida.

ALSO BEING DESCRIBED AS FOLLOWS:

BEING A PART OF TRACT "A" - YACHT BASIN AS DEPICTED ON HARBOR VILLAGE PHASE I, GRAND HARBOR PLAT 12 AS RECORDED IN PLATBOOK 13 PAGE 95 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND TRACT "A" AS DEPICTED ON MARINA VILLAGE SITE "B", GRAND HARBOR PLAT 25 AS RECORDED IN PLATBOOK 16 PAGE 91 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND TRACT "A" AS DEPICTED ON

MARINA VILLAGE SITE "A" GRAND HARBOR PLAT 24 AS RECORDED IN PLATBOOK 16 PAGE 66 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND TRACTS "D" AND "E" AS DEPICTED ON HARBOR LINKS - PHASE II GRAND HARBOR PLAT 19 AS RECORDED IN PLATBOOK 14 PAGE 90 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND FLUSHING CHANNEL AS DEPICTED ON HARBOR POINTE AT GRAND HARBOR, GRAND HARBOR PLAT 18 AS RECORDED IN PLATBOOK 14 PAGE 93 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID MARINA VILLAGE SITE "B"; THENCE N00°04'48"E ALONG THE WEST LINE OF SAID MARINA VILLAGE SITE "B", A DISTANCE OF 329.20 FEET; THENCE S89°55'12"E ALONG THE NORTH LINE OF SAID MARINA VILLAGE SITE "B", A DISTANCE OF 135.17 FEET TO THE WESTERLY LINE OF SAID TRACT "A" - YACHT BASIN - HARBOR VILLAGE PHASE I; THENCE THE FOLLOWING CALLS ALONG SAID TRACT "A" - YACHT BASIN - HARBOR VILLAGE PHASE I; N00°09'27"E, A DISTANCE OF 768.59 FEET; THENCE S89°54'35"E, A DISTANCE OF 373.72 FEET; THENCE S45°09'42"E, A DISTANCE OF 53.17 FEET; THENCE S89°47'35"E, A DISTANCE OF 320.17 FEET; THENCE S00°29'30"E, A DISTANCE OF 82.11 FEET; THENCE N89°47'35"W, A DISTANCE OF 230.92 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 107°49'47" A RADIUS OF 73.64 FEET AND AN ARC LENGTH OF 138.59 FEET; THENCE S17°37'22"E, A DISTANCE OF 84.13 FEET; THENCE S11°14'19"E, A DISTANCE OF 130.92 FEET; THENCE S10°25'53"E, A DISTANCE OF 23.38 FEET; THENCE S13°11'45"E, A DISTANCE OF 181.39 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 09°13'40" A RADIUS OF 1,121.80 FEET AND AN ARC LENGTH OF 180.67 FEET; THENCE S22°25'25"E, A DISTANCE OF 404.35 FEET; THENCE S24°58'20"E, A DISTANCE OF 73.39 FEET; THENCE S25°57'28"E, A DISTANCE OF 204.85 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 37°32'59" A RADIUS OF 375.56 FEET AND AN ARC LENGTH OF 246.13 FEET; THENCE S11°35'31"W, A DISTANCE OF 22.85 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 39°28'28" A RADIUS OF 424.00 FEET AND AN ARC LENGTH OF 292.12 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 13°03'58" A RADIUS OF 95.00 FEET AN ARC LENGTH OF 21.66 FEET TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, OF WHICH THE RADIUS POINT LIES N36°03'02"W HAVING A DELTA OF 68°22'33" A RADIUS OF 427.00 FEET AN ARC LENGTH OF 509.57 FEET TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE LEAVING SAID TRACT "A" - YACHT BASIN - GRAND HARBOR PLAT 12; THENCE THE FOLLOWING CALLS ALONG SAID TRACT "D" - HARBOR LINKS - PHASE II; THENCE ALONG A CURVE TO THE RIGHT, OF WHICH THE RADIUS POINT LIES N32°19'21"E HAVING A DELTA OF 57°48'31"A

RADIUS OF 427.00 FEET AN ARC LENGTH OF 430.82 FEET; THENCE N00°07'57"E, A DISTANCE OF 169.79 FEET; THENCE S89°55'12"E, A DISTANCE OF 12.02 FEET; THENCE S00°07'57"W, A DISTANCE OF 16.97 FEET BACK TO TRACT "A" - YACHT BASIN - GRAND HARBOR PLAT 12; THENCE THE FOLLOWING CALLS ALONG SAID TRACT "A" - YACHT BASIN - GRAND HARBOR PLAT 12; S89°52'03"E, A DISTANCE OF 31.91 FEET; THENCE S00°11'53"W, A DISTANCE OF 102.04 FEET; THENCE N89°55'19"E, A DISTANCE OF 271.63 FEET; THENCE N00°08'19"E, A DISTANCE OF 305.01 FEET; THENCE N89°50'43"W, A DISTANCE OF 202.91 FEET; THENCE S19°19'48"W, A DISTANCE OF 14.62 FEET; THENCE S30°05'53"W, A DISTANCE OF 122.70 FEET; THENCE N89°51'27"W, A DISTANCE OF 34.45 FEET; THENCE LEAVING TRACT "A" - YACHT BASIN - GRAND HARBOR PLAT 12 THENCE THE FOLLOWING CALLS ALONG SAID TRACT "A" - MARINA VILLAGE SITE "A" - GRAND HARBOR PLAT 24; S00°07'57"W, A DISTANCE OF 16.97 FEET; THENCE N89°55'12"W, A DISTANCE OF 14.82 FEET TO THE SOUTHEAST CORNER OF LOT 1 OF SAID MARINA VILLAGE SITE "A"; THENCE N00°18'53"E ALONG THE WEST LINE OF SAID TRACT "A", A DISTANCE OF 189.70 FEET; THENCE CONTINUE ALONG SAID WEST LINE OF TRACT "A", N01°10'54"E A DISTANCE OF 102.82 FEET TO THE NORTHEAST CORNER OF LOT 6 OF SAID MARINA VILLAGE SITE "A" AND ALSO BEING ON THE SOUTH LINE OF SAID MARINA VILLAGE SITE "B" - GRAND HARBOR PLAT 25; THENCE N89°55'13"W ALONG SAID SOUTH LINE OF MARINA VILLAGE SITE "B" A DISTANCE OF 104.51 FEET TO THE NORTHWEST CORNER OF LOT 6 OF SAID MARINA VILLAGE SITE "A"; THENCE S00°04'48"W, A DISTANCE OF 13.45 FEET TO THE SOUTH LINE OF SAID MARINA VILLAGE SITE "B"; THENCE N89°40'04"W ALONG SAID SOUTH LINE OF MARINA VILLAGE SITE "B", A DISTANCE OF 70.00 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH THE FOLLOWING;

COMMENCING AT THE SOUTHWEST CORNER OF SAID MARINA VILLAGE SITE "B" - GRAND HARBOR PLAT 25 THENCE S84°13'28"E A DISTANCE OF 934.67 FEET TO THE NORTHWEST CORNER OF THE FLUSHING CHANNEL AS SHOWN ON SAID HARBOR POINTE AT GRAND HARBOR - GRAND HARBOR PLAT 18, SAID POINT BEING THE POINT OF BEGINNING; THENCE THE FOLLOWING CALLS ALONG SAID FLUSHING CHANNEL; S89°56'21"E, A DISTANCE OF 291.14 FEET; THENCE S23°05'40"E, A DISTANCE OF 50.94 FEET; THENCE N89°49'45"W, A DISTANCE OF 290.25 FEET; THENCE N25°57'28"W, A DISTANCE OF 39.22 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 14°51'59" A RADIUS OF 45.00 FEET AND AN ARC LENGTH OF 11.68 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT THE FOLLOWING:

LOTS 1 THRU 8 AND TRACT "B", MARINA VILLAGE SITE "B" - GRAND HARBOR PLAT 25 AS RECORDED IN PLATBOOK 16 PAGE 91 PUBLIC RECORDS INDIAN RIVER COUNTY, FLORIDA.

CONTAINING 23.86 ACRES, MORE OR LESS.

Parcel 7

Rights under Sovereignty Land easements recorded in Official Record Book 846, page 2769; together with assumption of sovereignty submerged lands easements as reserved in those certain instruments recorded in Official Record Book 961, page 307, Official Records Book 961, page 259 and Official Records Book 1265, page 1877.

Parcel 8

Rights under Section 4 of Article XIII of the Declaration of Covenants, Conditions, Restrictions, Articles of Incorporation and By-laws for Grand Harbor Community Association as recorded in Official Records Book 796, page 163, as amended.

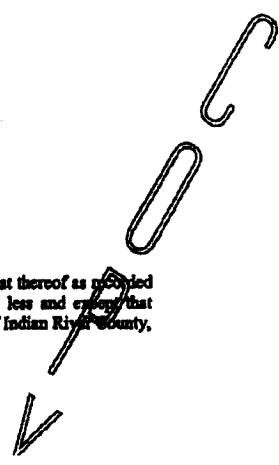
EXHIBIT E

LEGAL DESCRIPTION OF OAK HARBOR GOLF CLUB

BK: 1761 PG: 782

Exhibit "A"
Legal Description

Parcels I, II, III, IV and V, OAK HARBOR AMENITIES PLAT, according to the Plat thereof as recorded in Plat Book 14, page 96, of the Public Records of Indian River County, Florida, less and except that portion conveyed in Official Records Book 1410, page 2770, of the Public Records of Indian River County, Florida.



BK: 1761 PG: 783

Exhibit "A"
Legal Description

Parcel VI, OAK HARBOR AMENITIES PLAT, according to the Plat thereof as recorded in Plat Book 14, page 96, of the Public Records of Indian River County, Florida.

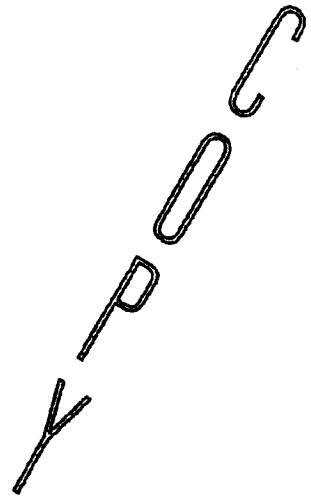
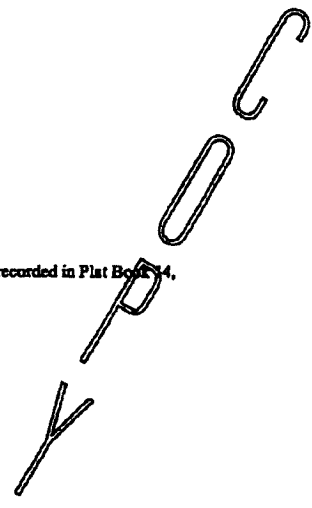


EXHIBIT F

LEGAL DESCRIPTION OF THE GRAND HARBOR GOLF CLUB

EXHIBIT "A"

GRAND HARBOR GOLF AND BEACH CLUBS

EXHIBIT "B-37" - GRAND HARBOR GOLF MAINTENANCE SITE - GHA GRAND HARBOR, LTD.:

ALL OF GRAND HARBOR P.R.D. PLAT NINE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 13, PAGE 88, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, LESS AND EXCEPT THE FOLLOWING DESCRIBED PROPERTY:

BEGINNING AT THE NORTHEAST CORNER OF GRAND HARBOR P.R.D. PLAT NINE AS RECORDED IN PLAT BOOK 13, PAGE 88, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE SOUTH 00 DEGREES 01' 24" WEST A DISTANCE OF 331.67 FEET; THENCE NORTH 89 DEGREES 48' 01" WEST, A DISTANCE OF 55.00 FEET; THENCE SOUTH 00 DEGREES 01' 24" WEST A DISTANCE OF 42.59 FEET; THENCE NORTH 89 DEGREES 48' 01" WEST, A DISTANCE OF 147.19 FEET; THENCE SOUTH 00 DEGREES 11' 59" WEST A DISTANCE OF 76.93 FEET; THENCE SOUTH 55 DEGREES 01' 27" WEST, A DISTANCE OF 132.67 FEET TO THE POINT OF CURVE OF A NON TANGENT CURVE LOCATED ON THE EAST RIGHT OF WAY LINE OF INDIAN RIVER BOULEVARD; THENCE ALONG SAID EAST RIGHT OF WAY LINE ON A CURVE TO THE RIGHT, OF WHICH THE RADIUS POINT BEARS NORTH 55 DEGREES 01' 27" EAST, HAVING A DELTA OF 00 DEGREES 27' 23", A RADIUS OF 3,766.10 FEET, AN ARC LENGTH OF 30.00 FEET; THENCE LEAVING SAID RIGHT OF WAY LINE NORTH 55 DEGREES 28' 50" EAST, A DISTANCE OF 50.00 FEET TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, OF WHICH THE RADIUS POINT BEARS NORTH 55 DEGREES 28' 50" EAST, HAVING A DELTA OF 01 DEGREES 37' 37", A RADIUS OF 3,716.10 FEET, AN ARC LENGTH OF 100.13 FEET; THENCE NORTH 0 DEGREES 55' 13" EAST, A DISTANCE OF 391.34 FEET TO THE NORTH LINE OF SAID GRAND HARBOR P.R.D. PLAT NINE; THENCE SOUTH 89 DEGREES 49' 49" EAST ALONG SAID NORTH LINE OF SAID GRAND HARBOR P.R.D PLAT NINE, A DISTANCE OF 336.56 FEET TO THE POINT OF BEGINNING.

EXHIBIT "B-40" - GRAND HARBOR CLUB, INC.; GRAND HARBOR GOLF & BEACH CLUB, INC.; GHA GRAND HARBOR, LTD.; GHA RIVER VILLAGE ESTATES, INC.:

TRACT E, RIVER VILLAGE - GRAND HARBOR PLAT 26, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 16, PAGE 81, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

IRRIGATION LAKE TRACT I, RIVER CLUB AS RECORDED IN PLAT BOOK 12, PAGE 64, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA,

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

RECREATION TRACTS H, J, K, L, M, N, P AND Q, RIVER CLUB AS RECORDED IN PLAT BOOK 12, PAGE 64, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, LESS AND EXCEPT SUNSET COVE, GRAND HARBOR PLAT 27 AS RECORDED IN PLAT BOOK 16,

PAGE 85, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, AND LESS AND EXCEPT SUNSET TRACE, GRAND HARBOR PLAT 28 AS RECORDED IN PLAT BOOK 18, PAGE 86, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, AND LESS AND EXCEPT THE TWO FOLLOWING DESCRIBED PARCELS OF LAND:

(Grand Harbor Golf Restroom Facility - Parcel 1) - GHA Grand Harbor, Ltd.

A PORTION OF RECREATIONAL TRACT M, RIVER CLUB SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGE 64, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF SAID TRACT M; THENCE SOUTH 00 DEGREES 48' 39" EAST, A DISTANCE OF 74.76 FEET; THENCE NORTH 77 DEGREES 51' 53" WEST, A DISTANCE OF 172.98 FEET TO A POINT LOCATED ON A CURVE ON THE SOUTHEASTERLY RIGHT OF WAY LINE OF VIA MARBELLA BOULEVARD; THENCE ALONG SAID RIGHT OF WAY LINE ALONG A CURVE TO THE RIGHT, OF WHICH THE RADIUS POINT BEARS SOUTH 29 DEGREES 48' 12" EAST HAVING A DELTA OF 18 DEGREES 32' 35", A RADIUS OF 264.00 FEET, AN ARC LENGTH OF 85.44 FEET; THENCE CONTINUE ALONG SAID RIGHT OF WAY LINE NORTH 11 DEGREES 15' 38" WEST, A DISTANCE OF 6.00 FEET TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE CONTINUE ALONG SAID RIGHT OF WAY LINE ALONG A CURVE TO THE RIGHT, OF WHICH THE RADIUS POINT BEARS SOUTH 11 DEGREES 15' 38" EAST HAVING A DELTA OF 19 DEGREES 06' 10", A RADIUS OF 270.00 FEET, AN ARC LENGTH OF 90.02 FEET TO THE POINT OF BEGINNING. (Formerly Exhibit "B-38")

AND

(Grand Harbor Portion of Driving Range - Parcel 3) - GHA Grand Harbor, Ltd.

A PORTION OF RECREATIONAL TRACT M, RIVER CLUB SUBDIVISION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGE 64, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SAID TRACT M; THENCE NORTH 80 DEGREES 48' 39" WEST, A DISTANCE OF 474.08 FEET TO A POINT LOCATED ON THE SOUTHEASTERLY RIGHT OF WAY LINE OF VIA MARBELLA BOULEVARD; THENCE ALONG SAID RIGHT OF WAY LINE NORTH 09 DEGREES 56' 09" EAST, A DISTANCE OF 50.11 FEET; THENCE NORTH 89 DEGREES 11' 21" EAST, A DISTANCE OF 163.60 FEET; THENCE SOUTH 77 DEGREES 51' 53" EAST, A DISTANCE OF 269.40 FEET; THENCE NORTH 00 DEGREES 48' 39" WEST, A DISTANCE OF 251.44 FEET; THENCE SOUTH 21 DEGREES 36' 18" EAST, A DISTANCE OF 88.40 FEET; THENCE SOUTH 00 DEGREES 48' 39" EAST, A DISTANCE OF 240.00 FEET TO THE POINT OF BEGINNING. (Formerly Exhibit "B-39")

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

ALL OF THE OPEN SPACE (RECREATION) AS SHOWN ON GRAND HARBOR - PLAT WAS RECORDED IN PLAT BOOK 12 PAGE 62 PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

A PARCEL OF LAND SITUATE IN SECTION 25, TOWNSHIP 31 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SECTION 25, TOWNSHIP 31 SOUTH, RANGE 39 EAST, RUN NORTHERLY ALONG THE WEST LINE OF SECTION 25 A DISTANCE OF 1608.76 FEET TO THE NORTH LINE OF GOVERNMENT LOT 3; THENCE S89°42'47"E ALONG THE NORTH LINE OF GOVERNMENT LOT 3 A DISTANCE OF 792.13 FEET TO THE EASTERLY RIGHT-OF-WAY LINE OF STATE ROAD A1A (100' WIDE); THENCE S24°43'18"E ALONG THE EASTERLY RIGHT-OF-WAY LINE OF STATE ROAD A1A A DISTANCE OF 497.76 FEET TO THE POINT OF BEGINNING; THENCE N89°05'23"E A DISTANCE OF 598.81 FEET TO A POINT ON THE MEAN HIGH WATER LINE OF THE ATLANTIC OCEAN; THENCE ALONG SAID MEAN HIGH WATER LINE S23°00'32"E A DISTANCE OF 53.10 FEET; THENCE S24°18'34"E A DISTANCE OF 75.53 FEET; THENCE S19°57'20"E A DISTANCE OF 68.46 FEET; THENCE S21°33'35"E A DISTANCE OF 68.79 FEET; THENCE S23°33'41"E A DISTANCE OF 72.10 FEET; THENCE S22°02'04"E A DISTANCE OF 55.55 FEET TO THE SOUTH LINE OF THE PARCEL OF LAND DESCRIBED HEREIN; THENCE ALONG SAID SOUTH LINE S89°05'23"W A DISTANCE OF 581.67 FEET TO A POINT ON THE EASTERLY RIGHT-OF-WAY LINE OF STATE ROAD A1A; THENCE N24°43'18"W ALONG THE EASTERLY RIGHT-OF-WAY LINE OF STATE ROAD A1A A DISTANCE OF 400.00 FEET TO THE POINT OF BEGINNING.

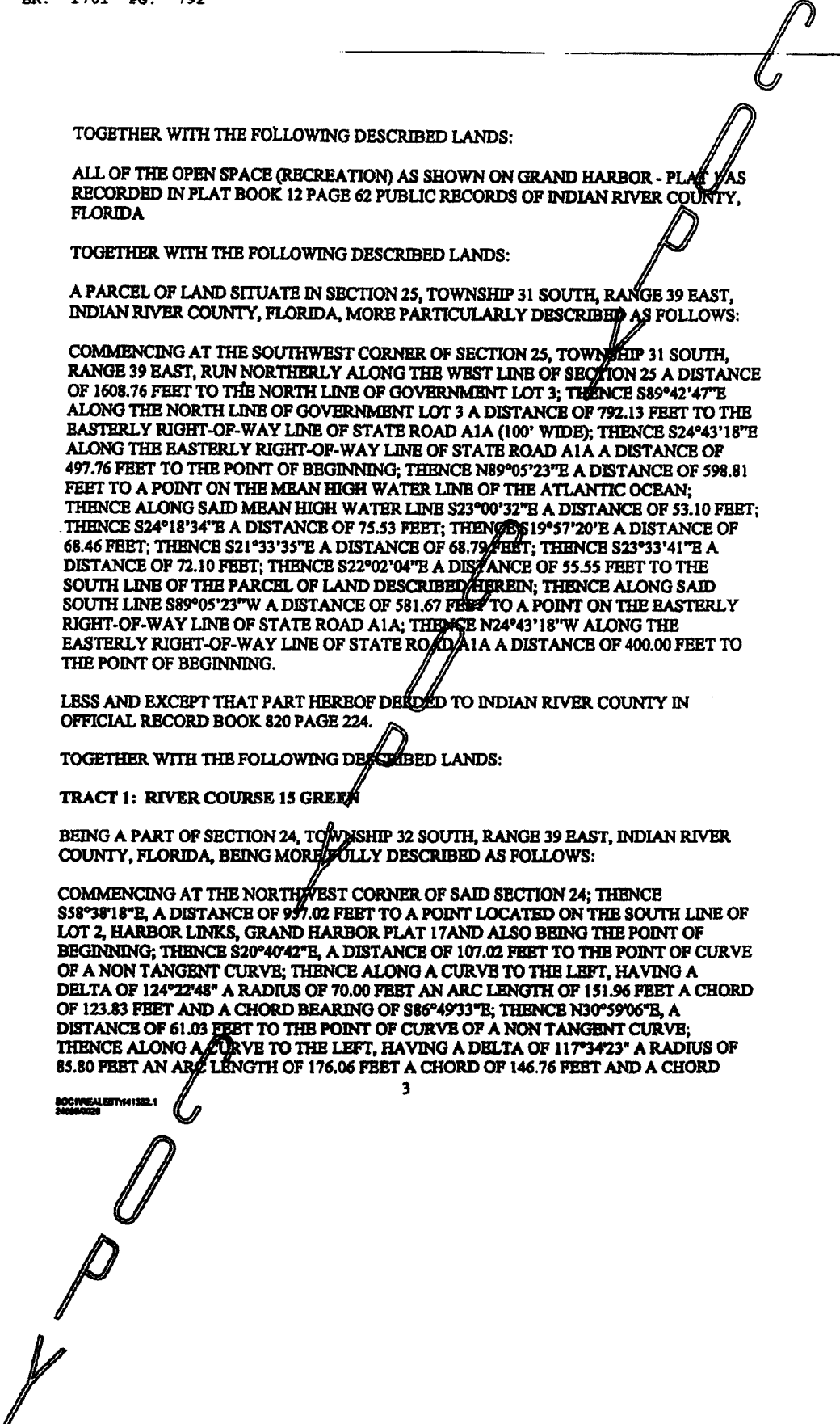
LESS AND EXCEPT THAT PART HEREOF DEEDED TO INDIAN RIVER COUNTY IN OFFICIAL RECORD BOOK 820 PAGE 224.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 1: RIVER COURSE 15 GREEN

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S58°38'18"E, A DISTANCE OF 957.02 FEET TO A POINT LOCATED ON THE SOUTH LINE OF LOT 2, HARBOR LINKS, GRAND HARBOR PLAT 17 AND ALSO BEING THE POINT OF BEGINNING; THENCE S20°40'42"E, A DISTANCE OF 107.02 FEET TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 124°22'48" A RADIUS OF 70.00 FEET AN ARC LENGTH OF 151.96 FEET A CHORD OF 123.83 FEET AND A CHORD BEARING OF S86°49'33"E; THENCE N30°59'06"E, A DISTANCE OF 61.03 FEET TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 117°34'23" A RADIUS OF 85.80 FEET AN ARC LENGTH OF 176.06 FEET A CHORD OF 146.76 FEET AND A CHORD



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BEARING OF N27°47'58"W TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE ALONG THE SOUTHERLY LINE OF SAID HARBOR LINKS, GRAND HARBOR PLAT 27, ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 20°56'09" A RADIUS OF 400.00 FEET AN ARC LENGTH OF 146.16 FEET A CHORD OF 145.35 FEET AND A CHORD BEARING OF S58°51'32"W TO THE POINT OF BEGINNING. CONTAINING 29,551.77 SQUARE FEET OR 0.68 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 2: RIVER COURSE 16

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S35°51'30"E, A DISTANCE OF 721.87 FEET TO THE POINT OF BEGINNING; THENCE S36°27'53"W, A DISTANCE OF 439.45 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 25°52'19", A RADIUS OF 288.51 FEET AND AN ARC LENGTH OF 130.28 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 129°25'28", A RADIUS OF 100.00 FEET AND AN ARC LENGTH OF 225.89 FEET; THENCE N61°09'55"E, A DISTANCE OF 150.05 FEET TO THE WESTERLY LINE OF ST. PHILIP'S ISLAND, GRAND HARBOR PLAT 21 AS RECORDED IN PLAT BOOK 16, PAGE 36, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF A NON TANGENT CURVE; THENCE THE FOLLOWING CALLS ALONG SAID WESTERLY LINE OF ST. PHILIP'S ISLAND, GRAND HARBOR PLAT 21; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 35°01'58", A RADIUS OF 105.00 FEET, AN ARC LENGTH OF 64.20 FEET, A CHORD OF 63.21 FEET AND A CHORD BEARING OF N02°15'31"E; THENCE N19°46'30"E, A DISTANCE OF 137.69 FEET; THENCE N00°00'39"E, A DISTANCE OF 50.01 FEET; THENCE N19°46'30"E, A DISTANCE OF 164.93 FEET; THENCE S70°13'49"E, A DISTANCE OF 53.19 FEET; THENCE N31°45'06"W, A DISTANCE OF 73.22 FEET; THENCE N00°33'00"E, A DISTANCE OF 35.35 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 144°05'16", A RADIUS OF 35.00 FEET AND AN ARC LENGTH OF 88.02 FEET TO THE POINT OF BEGINNING. CONTAINING 118,310.07 SQUARE FEET OR 2.72 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 3: RIVER COURSE 15 LANDING AREA

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S45°54'11"E, A DISTANCE OF 1,108.30 FEET TO THE POINT OF BEGINNING; SAID POINT ALSO BEING THE BEGINNING OF A NON TANGENT CURVE TO THE RIGHT, THENCE ALONG SAID CURVE TO THE RIGHT, HAVING A DELTA OF 41°21'39", A RADIUS OF 202.96 FEET, AN ARC LENGTH OF 146.51 FEET, A CHORD OF 143.35 FEET AND A CHORD

BEARING OF S25°54'07"W TO THE POINT OF A NON TANGENT CURVE LOCATED ON THE EAST RIGHT-OF-WAY LINE OF NORTH HARBOR DRIVE AS RECORDED ON GRAND HARBOR PLAT 8 AS RECORDED IN PLAT BOOK 13, PAGE 85, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE THE FOLLOWING CALLS ALONG SAID EAST RIGHT-OF-WAY LINE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 03°23'06", A RADIUS OF 466.00 FEET, AN ARC LENGTH OF 27.53 FEET, A CHORD OF 27.53 FEET AND A CHORD BEARING OF S27°59'06"E TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 26°43'30", A RADIUS OF 334.00 FEET AND AN ARC LENGTH OF 155.79 FEET; THENCE LEAVING SAID EAST RIGHT-OF-WAY LINE S51°17'22"E, A DISTANCE OF 413.18 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 122°24'23", A RADIUS OF 60.00 FEET, AN ARC LENGTH OF 128.18 FEET, A CHORD OF 105.16 FEET AND A CHORD BEARING OF N67°30'14"E TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 49°10'50", A RADIUS OF 251.21 FEET, AN ARC LENGTH OF 215.63 FEET, A CHORD OF 209.07 FEET AND A CHORD BEARING OF N18°17'33"W TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 36°22'29" A RADIUS OF 570.06 FEET AN ARC LENGTH OF 361.91 FEET A CHORD OF 355.86 FEET AND A CHORD BEARING OF N24°41'42"W TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 168°15'10" A RADIUS OF 100.00 FEET AN ARC LENGTH OF 293.66 FEET A CHORD OF 198.95 FEET AND A CHORD BEARING OF S89°21'25"W TO THE POINT OF BEGINNING. CONTAINING 158,074.33 SQUARE FEET OR 3.63 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 4: RIVER COURSE 15 TEE

BEING A PART OF SECTION 24, TOWNSHIP 37 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S42°06'07"E, A DISTANCE OF 2,001.50 FEET TO THE POINT OF BEGINNING; THENCE S05°14'24"W, A DISTANCE OF 110.25 FEET; THENCE S77°19'26"E, A DISTANCE OF 80.97 FEET; THENCE N15°01'14"E, A DISTANCE OF 79.42 FEET TO THE WEST LINE OF ST. ANDREW'S ISLAND, GRAND HARBOR PLAT 15 AS RECORDED IN PLAT BOOK 14, PAGE 16, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG SAID WEST LINE OF ST. ANDREW'S ISLAND ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 37°39'49", A RADIUS OF 185.00 FEET, AN ARC LENGTH OF 121.61 FEET, A CHORD OF 119.43 FEET AND A CHORD BEARING OF N20°43'01"W; THENCE N01°53'06"W, A DISTANCE OF 38.43 FEET; THENCE LEAVING SAID WEST LINE OF ST. ANDREW'S ISLAND S24°51'39"W, A DISTANCE OF 109.41 FEET TO THE POINT OF BEGINNING. CONTAINING 12,460.95 SQUARE FEET OR 0.29 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 5: RIVER COURSE 14 GREEN

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2/28/2009

BK: 1761 PG: 795

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S54°56'57"E, A DISTANCE OF 2,175.36 FEET TO THE POINT OF BEGINNING; THENCE N18°37'40"W, A DISTANCE OF 103.25 FEET; THENCE N00°46'28"W, A DISTANCE OF 40.13 FEET; THENCE N28°23'42"E, A DISTANCE OF 31.24 FEET; THENCE N50°30'21"E, A DISTANCE OF 28.51 FEET; THENCE N69°47'01"E, A DISTANCE OF 23.61 FEET TO THE POINT OF A NON TANGENT CURVE LOCATED ON THE SOUTHERLY LINE OF ST. ANDREW'S ISLAND, GRAND HARBOR PLAT 15 AS RECORDED IN PLAT BOOK 15, PAGE 14, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE ALONG SAID SOUTHERLY LINE OF ST. ANDREW'S ISLAND ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 10°32'53", A RADIUS OF 739.90 FEET, AN ARC LENGTH OF 136.22 FEET, A CHORD OF 136.02 FEET AND A CHORD BEARING OF S87°45'21"E; THENCE LEAVING SAID SOUTHERLY LINE OF ST. ANDREW'S ISLAND S14°40'26"E, A DISTANCE OF 51.80 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 41°56'40", A RADIUS OF 221.90 FEET AND AN ARC LENGTH OF 162.45 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 40°42'10", A RADIUS OF 85.00 FEET AN ARC LENGTH OF 60.38 FEET; THENCE S29°16'06"E, A DISTANCE OF 136.14 FEET; THENCE S11°50'03"E, A DISTANCE OF 65.96 FEET TO THE POINT OF A NON TANGENT CURVE TO THE NORTH RIGHT-OF-WAY LINE OF HARBOR DRIVE AS SHOWN ON SAID PLAT OF ST. ANDREW'S ISLAND; THENCE ALONG SAID NORTHERLY RIGHT-OF-WAY LINE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 02°32'18", A RADIUS OF 331.00 FEET, AN ARC LENGTH OF 14.66 FEET, A CHORD OF 14.66 FEET AND A CHORD BEARING OF N72°21'34"W; THENCE LEAVING SAID NORTHERLY RIGHT-OF-WAY LINE N17°28'48"W, A DISTANCE OF 81.84 FEET; THENCE N28°56'32"W, A DISTANCE OF 90.16 FEET; THENCE N49°47'07"W, A DISTANCE OF 38.72 FEET; THENCE N67°10'01"W, A DISTANCE OF 54.76 FEET; THENCE N40°08'50"W, A DISTANCE OF 48.54 FEET TO THE POINT OF BEGINNING. CONTAINING 47,126.93 SQUARE FEET OR 1.08 ACRES, MORE OR LESS.

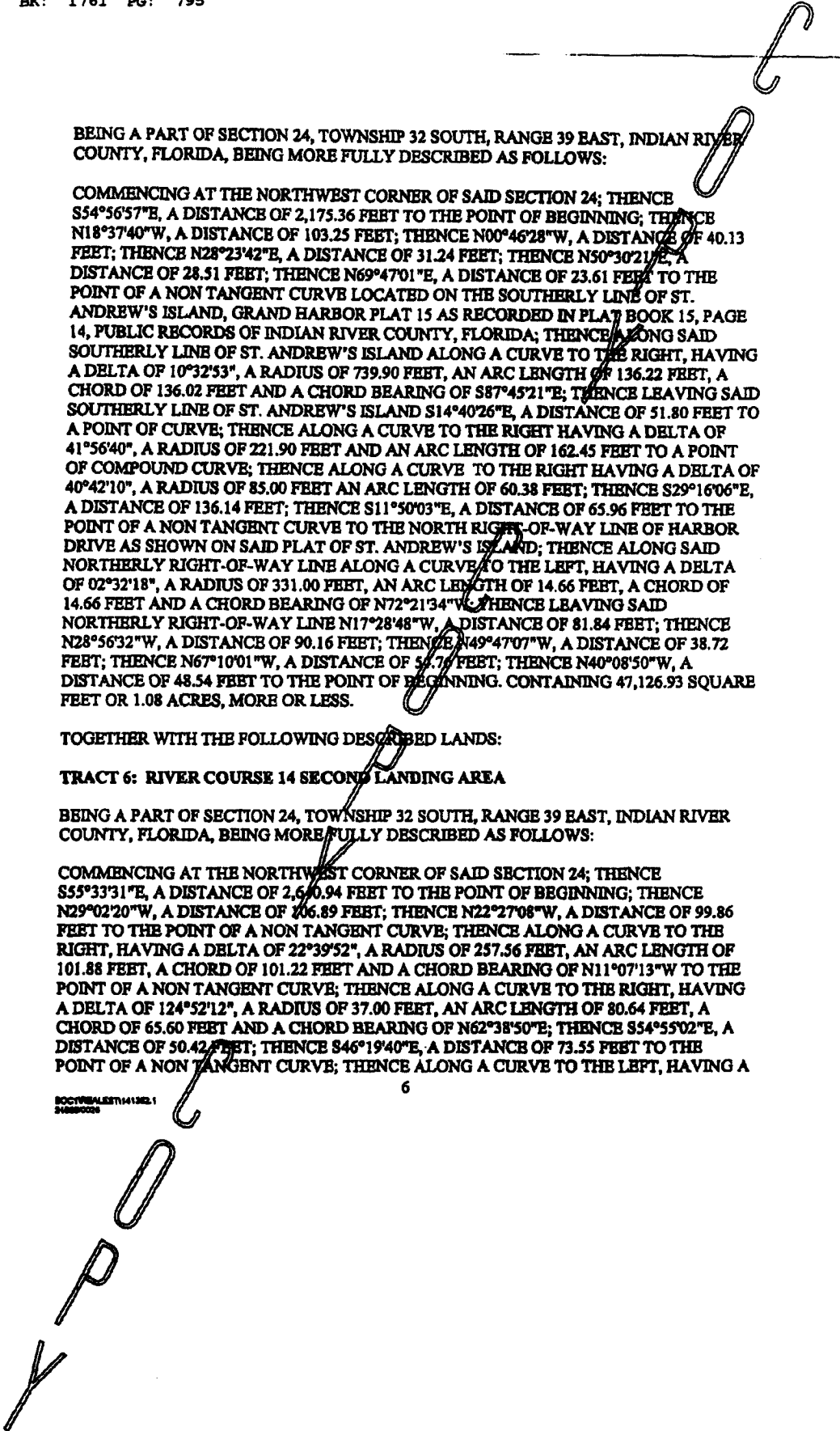
TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 6: RIVER COURSE 14 SECOND LANDING AREA

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S55°33'31"E, A DISTANCE OF 2,640.94 FEET TO THE POINT OF BEGINNING; THENCE N29°02'20"W, A DISTANCE OF 306.89 FEET; THENCE N22°27'08"W, A DISTANCE OF 99.86 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 22°39'52", A RADIUS OF 257.56 FEET, AN ARC LENGTH OF 101.88 FEET, A CHORD OF 101.22 FEET AND A CHORD BEARING OF N11°07'13"W TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 124°52'12", A RADIUS OF 37.00 FEET, AN ARC LENGTH OF 80.64 FEET, A CHORD OF 65.60 FEET AND A CHORD BEARING OF N62°38'50"E; THENCE S54°55'02"E, A DISTANCE OF 50.42 FEET; THENCE S46°19'40"E, A DISTANCE OF 73.55 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A

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DELTA OF 24°03'26", A RADIUS OF 166.89 FEET, AN ARC LENGTH OF 70.07 FEET, A CHORD OF 69.56 FEET AND A CHORD BEARING OF S58°21'20"E TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 45°18'54", A RADIUS OF 90.00 FEET, AN ARC LENGTH OF 71.18 FEET, A CHORD OF 69.34 FEET AND A CHORD BEARING OF S47°43'37"E; THENCE S25°04'13"E, A DISTANCE OF 257.59 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 86°25'45", A RADIUS OF 110.03 FEET, AN ARC LENGTH OF 165.98 FEET, A CHORD OF 150.68 FEET AND A CHORD BEARING OF S85°56'31"W; THENCE N50°50'00"W, A DISTANCE OF 145.17 FEET TO THE POINT OF BEGINNING. ALL OF THE ABOVE LOCATED IN ESTUARINE AREA TRACT 3 AS RECORDED IN OFFICIAL RECORDS BOOK 0922, PAGE 2192, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. CONTAINING 79,840.81 SQUARE FEET OR 1.83 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 7: RIVER COURSE TRACT 14 LADIES TEE AND 1ST LANDING AREA

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S51°14'49"E, A DISTANCE OF 3,091.90 FEET TO THE POINT OF BEGINNING; SAID POINT ALSO BEING THE BEGINNING OF A NON TANGENT CURVE TO THE RIGHT, THENCE ALONG SAID CURVE TO THE RIGHT, HAVING A DELTA OF 100°26'44", A RADIUS OF 159.94 FEET, AN ARC LENGTH OF 280.39 FEET, A CHORD OF 245.84 FEET AND A CHORD BEARING OF N16°13'28"E; THENCE S34°57'29"E, A DISTANCE OF 118.67 FEET; THENCE S16°47'22"E, A DISTANCE OF 126.40 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 237°51'55", A RADIUS OF 161.44 FEET AND AN ARC LENGTH OF 65.55 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 77°41'51", A RADIUS OF 155.01 FEET AND AN ARC LENGTH OF 215.62 FEET; THENCE S39°38'43"W, A DISTANCE OF 36.80 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 48°14'03", A RADIUS OF 68.00 FEET, AN ARC LENGTH OF 57.25 FEET, A CHORD OF 55.57 FEET AND A CHORD BEARING OF S13°47'36"W; THENCE S10°19'25"E, A DISTANCE OF 54.41 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 161°15'40", A RADIUS OF 22.00 FEET AND AN ARC LENGTH OF 61.92 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 22°26'41", A RADIUS OF 378.89 FEET AND AN ARC LENGTH OF 148.42 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 10°17'52", A RADIUS OF 559.08 FEET AND AN ARC LENGTH OF 100.48 FEET; THENCE CONTINUE ALONG SAID CURVE HAVING A DELTA OF 17°04'58", A RADIUS OF 559.08 FEET AND AN ARC LENGTH OF 166.69 FEET TO THE POINT OF BEGINNING. ALL OF THE ABOVE LOCATED IN ESTUARINE AREA TRACT 3 AS RECORDED IN OFFICIAL RECORDS BOOK 0922, PAGE 2192, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. CONTAINING 83,944.97 SQUARE FEET OR 1.93 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

BOOK 0922 PAGE 2192

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TRACT 8: RIVER COURSE 14 TEE

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S43°50'15"E, A DISTANCE OF 3,443.94 FEET TO A POINT LOCATED ON THE NORTHERLY LINE OF RIVER VILLAGE, GRAND HARBOR PLAT 26 AS RECORDED IN PLAT BOOK 16, PAGE 81, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF BEGINNING; THENCE THE FOLLOWING CALLS ALONG SAID NORTHERLY LINE OF RIVER VILLAGE: S81°20'29"E, A DISTANCE OF 46.67 FEET; THENCE EAST, A DISTANCE OF 75.02 FEET; THENCE N84°56'26"E, A DISTANCE OF 123.27 FEET; THENCE S49°35'15"E, A DISTANCE OF 39.13 FEET; THENCE S04°46'56"W, A DISTANCE OF 83.90 FEET; THENCE S44°51'03"E, A DISTANCE OF 120.85 FEET; THENCE N76°40'27"E, A DISTANCE OF 61.77 FEET; THENCE N15°31'44"E, A DISTANCE OF 70.67 FEET TO THE WEST SHORELINE OF THE INDIAN RIVER; THENCE ALONG SAID WEST SHORELINE OF THE INDIAN RIVER N23°29'48"W, A DISTANCE OF 89.43 FEET; THENCE N70°05'29"W, A DISTANCE OF 141.37 FEET; THENCE S82°13'06"W, A DISTANCE OF 139.12 FEET; THENCE N87°49'09"W, A DISTANCE OF 123.54 FEET; THENCE S08°39'32"W, A DISTANCE OF 7.63 FEET TO THE POINT OF BEGINNING. ALL LOCATED WITHIN ESTUARINE AREA TRACT 4 AS RECORDED IN OFFICIAL RECORDS BOOK 0922, PAGE 2192, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. CONTAINING 26,664.48 SQUARE FEET OR 0.61 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 9: RIVER COURSE 13 GREEN

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S40°05'05"E, A DISTANCE OF 3,163.17 FEET TO THE POINT OF BEGINNING; SAID POINT ALSO BEING THE BEGINNING OF A NON TANGENT CURVE TO THE RIGHT, THENCE ALONG SAID CURVE TO THE RIGHT, HAVING A DELTA OF 137°31'55", A RADIUS OF 121.00 FEET, AN ARC LENGTH OF 290.45 FEET, A CHORD OF 225.57 FEET AND A CHORD BEARING OF S07°46'02"W; THENCE S76°32'00"W, A DISTANCE OF 63.71 FEET; THENCE N23°48'36"W, A DISTANCE OF 55.48 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 40°56'32", A RADIUS OF 197.88 FEET AND AN ARC LENGTH OF 141.40 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 101°52'10", A RADIUS OF 85.30 FEET AND AN ARC LENGTH OF 151.66 FEET TO THE POINT OF BEGINNING. ALL LOCATED WITHIN ESTUARINE AREA TRACT 4 AS RECORDED IN OFFICIAL RECORDS BOOK 0922, PAGE 2192, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. CONTAINING 37,091.97 SQUARE FEET OR 0.85 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 10: RIVER COURSE 13 FAIRWAY

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BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S32°36'46"E, A DISTANCE OF 3,314.32 FEET TO THE POINT OF BEGINNING; SAID POINT ALSO BEING THE BEGINNING OF A NON TANGENT CURVE TO THE RIGHT; THENCE ALONG SAID CURVE TO THE RIGHT, HAVING A DELTA OF 31°15'49", A RADIUS OF 319.53 FEET, AN ARC LENGTH OF 174.35 FEET, A CHORD OF 172.20 FEET AND A CHORD BEARING OF N89°23'29"E TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 68°39'45", A RADIUS OF 45.00 FEET AND AN ARC LENGTH OF 53.93 FEET; THENCE S06°18'52"E, A DISTANCE OF 41.17 FEET; THENCE S02°54'06"W, A DISTANCE OF 44.03 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 30°36'20", A RADIUS OF 125.00 FEET AND AN ARC LENGTH OF 66.77 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 49°38'03", A RADIUS OF 125.00 FEET AND AN ARC LENGTH OF 108.28 FEET; THENCE S16°07'37"E, A DISTANCE OF 70.61 FEET; THENCE S03°53'19"W, A DISTANCE OF 83.99 FEET; THENCE S51°08'00"W, A DISTANCE OF 95.74 FEET; THENCE N37°42'29"W, A DISTANCE OF 101.51 FEET; THENCE N24°55'13"W, A DISTANCE OF 104.26 FEET; THENCE N26°55'38"W, A DISTANCE OF 70.86 FEET; THENCE N11°32'25"W, A DISTANCE OF 64.16 FEET; THENCE N01°44'36"W, A DISTANCE OF 68.43 FEET; THENCE N05°26'05"W, A DISTANCE OF 59.61 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 79°11'39", A RADIUS OF 67.35 FEET AND AN ARC LENGTH OF 93.09 FEET TO THE POINT OF BEGINNING. ALL OF THE ABOVE LOCATED WITHIN ESTUARINE AREA TRACTS AS RECORDED IN OFFICIAL RECORDS BOOK 0922, PAGE 2192, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. CONTAINING 95,761.58 SQUARE FEET OR 2.20 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 11: RIVER COURSE 13 TEE

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S32°27'33"E, A DISTANCE OF 3,868.89 FEET TO A POINT LOCATED ON THE WESTERLY LINE OF WATER MANAGEMENT TRACT "C" AS DEPICTED ON RIVER VILLAGE, GRAND HARBOR PLAT 26 AS RECORDED IN PLAT BOOK 16, PAGE 81, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO BEING THE POINT OF BEGINNING; THENCE THE FOLLOWING CALLS ALONG SAID WESTERLY LINE OF WATER MANAGEMENT TRACT "C": S27°48'33"W, A DISTANCE OF 166.86 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 121°14'39", A RADIUS OF 100.00 FEET AND AN ARC LENGTH OF 211.61 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE LEAVING SAID WESTERLY LINE OF WATER MANAGEMENT TRACT "C" ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 34°44'37", A RADIUS OF 98.96 FEET, AN ARC LENGTH OF 60.01 FEET, A CHORD OF 59.09 FEET AND A CHORD BEARING OF S22°51'43"W TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 165°57'03", A RADIUS OF 35.00 FEET AND AN ARC

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LENGTH OF 101.37 FEET; THENCE N08°33'33"W, A DISTANCE OF 98.70 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 46°04'45" A RADIUS OF 98.74 FEET AND AN ARC LENGTH OF 79.41 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 06°14'45", A RADIUS OF 523.94 FEET, AN ARC LENGTH OF 57.11 FEET, A CHORD OF 57.09 FEET AND A CHORD BEARING OF N18°09'08"E; THENCE CONTINUE ALONG SAID CURVE HAVING A DELTA OF 12°35'29", A RADIUS OF 523.94 FEET AND AN ARC LENGTH OF 115.14 FEET; THENCE N62°48'24"E, A DISTANCE OF 67.49 FEET TO THE POINT OF BEGINNING. CONTAINING 16,754.39 SQUARE FEET OR 0.38 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 12: RIVER COURSE 12 GREEN

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S29°03'07"E, A DISTANCE OF 4,280.79 FEET TO THE POINT OF BEGINNING; SAID POINT ALSO BEING THE BEGINNING OF A NON TANGENT CURVE TO THE RIGHT, THENCE ALONG SAID CURVE TO THE RIGHT, HAVING A DELTA OF 74°43'01", A RADIUS OF 75.00 FEET, AN ARC LENGTH OF 97.80 FEET A CHORD OF 91.02 FEET AND A CHORD BEARING OF N01°14'23"W; THENCE N36°07'02"E, A DISTANCE OF 46.79 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 108°23'23", A RADIUS OF 84.00 FEET, AN ARC LENGTH OF 158.91 FEET, A CHORD OF 136.25 FEET AND A CHORD BEARING OF S89°41'21"E TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 24°52'27", A RADIUS OF 276.83 FEET, AN ARC LENGTH OF 120.48 FEET, A CHORD OF 119.24 FEET AND A CHORD BEARING OF S23°03'33"E; THENCE S10°37'53"E, A DISTANCE OF 25.23 FEET; THENCE S02°52'35"E, A DISTANCE OF 73.14 FEET; THENCE S05°57'37"E, A DISTANCE OF 89.55 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 134°57'28" A RADIUS OF 29.50 FEET AN ARC LENGTH OF 69.48 FEET A CHORD OF 54.50 FEET AND A CHORD BEARING OF S58°25'29"W; THENCE N54°06'24"W, A DISTANCE OF 38.79 FEET; THENCE N41°11'29"W, A DISTANCE OF 53.29 FEET; THENCE N32°52'19"W, A DISTANCE OF 63.65 FEET; THENCE N48°11'30"W, A DISTANCE OF 66.55 FEET; THENCE N38°35'49"W, A DISTANCE OF 46.62 FEET TO THE POINT OF BEGINNING. ALL LOCATED WITHIN ESTUARINE AREA TRACT 4 AS RECORDED IN OFFICIAL RECORDS BOOK 0922, PAGE 2192, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. CONTAINING 54,984.07 SQUARE FEET OR 1.26 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 13: RIVER COURSE 12 TEE

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

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COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S29°19'46"E, A DISTANCE OF 4,792.71 FEET TO THE POINT OF BEGINNING; THENCE N14°43'40"W, A DISTANCE OF 80.93 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 169°22'42", A RADIUS OF 19.25 FEET AND AN ARC LENGTH OF 56.91 FEET; THENCE S25°20'58"E, A DISTANCE OF 28.97 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 95°20'59", A RADIUS OF 25.88 FEET AND AN ARC LENGTH OF 43.07 FEET; THENCE N59°18'03"E, A DISTANCE OF 49.85 FEET TO THE SOUTHERLY LINE OF TRACT "A" AS SHOWN ON THE PLAT OF RIVER VILLAGE, GRAND HARBOR PLAT 26 AS RECORDED IN PLAT BOOK 16, PAGE 81, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG SAID SOUTHERLY LINE OF TRACT "A" ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 07°53'38", A RADIUS OF 103.94 FEET, AN ARC LENGTH OF 14.32 FEET, A CHORD OF 14.31 FEET AND A CHORD BEARING OF S77°38'19"E TO THE WESTERLY RIGHT-OF-WAY LINE OF SOUTH HARBOR DRIVE AS SHOWN ON SAID RIVER VILLAGE AND ALSO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 01°17'11", A RADIUS OF 476.22 FEET, AN ARC LENGTH OF 10.69 FEET, A CHORD OF 10.69 FEET AND A CHORD BEARING OF S09°08'45"W; THENCE LAVING SAID WESTERLY RIGHT-OF-WAY LINE OF SOUTH HARBOR DRIVE S59°18'03"W, A DISTANCE OF 67.52 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 68°17'39", A RADIUS OF 25.00 FEET AND AN ARC LENGTH OF 29.80 FEET; THENCE S08°59'36"E, A DISTANCE OF 41.02 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 162°32'46", A RADIUS OF 17.80 FEET AND AN ARC LENGTH OF 50.50 FEET; THENCE N26°26'51"W, A DISTANCE OF 50.50 FEET TO THE POINT OF BEGINNING. CONTAINING 8,548.56 SQUARE FEET OR 0.20 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 14: RIVER COURSE 11 FAIRWAY AND GREEN

BEING A PART OF SECTION 24, TOWNSHIP 22 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S24°03'20"E, A DISTANCE OF 4,138.76 FEET TO THE POINT OF BEGINNING; THENCE S36°05'16"E, A DISTANCE OF 166.92 FEET; THENCE S40°57'33"E, A DISTANCE OF 161.81 FEET; THENCE S45°34'22"E, A DISTANCE OF 91.72 FEET; THENCE S03°40'43"W, A DISTANCE OF 125.26 FEET; THENCE S27°06'59"E, A DISTANCE OF 115.23 FEET; THENCE S07°39'51"E, A DISTANCE OF 180.58 FEET TO THE NORTH RIGHT-OF-WAY LINE OF SOUTH HARBOR DRIVE AND ALSO THE SOUTHEAST CORNER OF HAMILTON ISLAND OAK HARBOR PLAT NO. 3 AS RECORDED IN PLAT BOOK 14, PAGE 87, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG SAID NORTHERLY AND EASTERLY LINE OF HAMILTON ISLAND THE FOLLOWING CALLS; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 15°06'01", A RADIUS OF 476.21 FEET, AN ARC LENGTH OF 125.50 FEET, A CHORD OF 125.14 FEET AND A CHORD BEARING OF N85°47'00"W; THENCE N78°13'59"W, A DISTANCE OF 116.22 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 22°35'36", A RADIUS OF 750.00 FEET, AN

ARC LENGTH OF 295.75 FEET, A CHORD OF 293.83 FEET AND A CHORD BEARING OF N22°20'32"W TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 28°23'07", A RADIUS OF 430.00 FEET AND AN ARC LENGTH OF 213.03 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 119°54'21", A RADIUS OF 80.00 FEET AND AN ARC LENGTH OF 167.42 FEET; THENCE LEAVING SAID HAMILTON ISLAND N43°45'11"E, A DISTANCE OF 99.76 FEET; THENCE N40°03'14"E, A DISTANCE OF 125.67 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 103°51'03", A RADIUS OF 36.82 FEET, AN ARC LENGTH OF 66.74 FEET, A CHORD OF 57.97 FEET AND A CHORD BEARING OF S88°01'01"E TO THE POINT OF BEGINNING. ALL OF THE ABOVE LOCATED WITHIN ESTUARINE AREA TRACT 4 AS RECORDED IN OFFICIAL RECORDS BOOK 0922, PAGE 2192, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA. CONTAINING 178,992.30 SQUARE FEET OR 4.11 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 15: RIVER COURSE GOLF HOLE 17

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S67°44'10"W, A DISTANCE OF 1,749.12 FEET TO THE NORTHWEST CORNER OF ST. DAVID'S ISLAND PHASE III, GRAND HARBOR PLAT ELEVEN AS RECORDED IN PLAT BOOK 13, PAGE 97, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO THE POINT OF BEGINNING; THENCE THE FOLLOWING CALLS ALONG THE WESTERLY AND SOUTHERLY LIMITS OF ST. DAVID'S ISLAND PHASE III, GRAND HARBOR PLAT 11, ST. DAVID'S ISLAND PHASE II, GRAND HARBOR PLAT 10 AND ST. DAVID'S ISLAND PHASE I, GRAND HARBOR PLAT 7, ALL AS RECORDED IN PLAT BOOK 13, PAGE 97, PLAT BOOK 13, PAGE 89 AND PLAT BOOK 13, PAGE 61 RESPECTIVELY, ALL RECORDED IN THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA S16°29'27"E, A DISTANCE OF 315.83 FEET; THENCE N82°36'55"E, A DISTANCE OF 745.03 FEET; THENCE S70°30'09"E, A DISTANCE OF 21.78 FEET; THENCE N0°00'39"E, A DISTANCE OF 7.62 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 15°20'52", A RADIUS OF 350.00 FEET, AN ARC LENGTH OF 96.43 FEET, A CHORD OF 96.14 FEET AND A CHORD BEARING OF S78°12'30"E; THENCE S70°32'04"E, A DISTANCE OF 563.96 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 70°33'12", A RADIUS OF 125.00 FEET, AND AN ARC LENGTH OF 153.92 FEET; THENCE S00°01'00"W, A DISTANCE OF 53.34 FEET TO A POINT OF CURVE LOCATED ON THE NORTH RIGHT-OF-WAY LINE OF HARBOR DRIVE AS SHOWN ON GRAND HARBOR PLAT 1 RECORDED IN PLAT BOOK 12, PAGE 62, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE THE FOLLOWING CALLS ALONG SAID NORTH RIGHT-OF-WAY LINE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 89°45'01", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 78.32 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 20°31'41", A RADIUS OF 1,769.00 FEET AND AN ARC LENGTH OF 633.80 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 95°17'55", A RADIUS OF 531.01 FEET AND AN ARC LENGTH OF 883.22 FEET TO A POINT OF REVERSE CURVE LOCATED ON THE EASTERLY LINE OF VICTORIA ISLAND,

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GRAND HARBOR PLAT 14 AS RECORDED IN PLAT BOOK 14, PAGE 8, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA THENCE THE FOLLOWING CALLS ALONG SAID EASTERLY LINE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $81^{\circ}59'31''$, A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 71.55 FEET; THENCE $N83^{\circ}00'34''W$, A DISTANCE OF 37.99 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $80^{\circ}35'59''$, A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 70.34 FEET; THENCE $N02^{\circ}24'35''W$, A DISTANCE OF 77.19 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $57^{\circ}30'16''$, A RADIUS OF 100.00 FEET AND AN ARC LENGTH OF 100.36 FEET; THENCE $N59^{\circ}54'51''W$, A DISTANCE OF 130.48 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $82^{\circ}51'17''$, A RADIUS OF 700.00 FEET AND AN ARC LENGTH OF 289.22 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $24^{\circ}13'40''$, A RADIUS OF 100.00 FEET AND AN ARC LENGTH OF 169.14 FEET; THENCE $N01^{\circ}17'14''W$, A DISTANCE OF 230.59 FEET; THENCE $S89^{\circ}50'58''E$, A DISTANCE OF 168.93 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT THE FOLLOWING

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE $S65^{\circ}23'24''W$, A DISTANCE OF 1,778.01 FEET TO THE POINT OF BEGINNING; THENCE $S16^{\circ}27'56''E$, A DISTANCE OF 171.32 FEET; THENCE $S84^{\circ}56'39''E$, A DISTANCE OF 138.91 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $20^{\circ}47'02''$, A RADIUS OF 46.00 FEET AND AN ARC LENGTH OF 16.69 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $71^{\circ}27'26''$, A RADIUS OF 75.00 FEET AND AN ARC LENGTH OF 93.54 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $150^{\circ}06'23''$, A RADIUS OF 65.00 FEET AND AN ARC LENGTH OF 170.29 FEET; THENCE $N55^{\circ}37'22''E$, A DISTANCE OF 124.11 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $55^{\circ}52'11''$, A RADIUS OF 100.00 FEET AND AN ARC LENGTH OF 97.51 FEET; THENCE $S68^{\circ}30'27''E$, A DISTANCE OF 22.06 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $131^{\circ}47'07''$, A RADIUS OF 20.00 FEET AND AN ARC LENGTH OF 46.00 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $48^{\circ}00'06''$, A RADIUS OF 570.01 FEET AND AN ARC LENGTH OF 477.55 FEET; THENCE $S15^{\circ}16'34''W$, A DISTANCE OF 52.61 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF $04^{\circ}07'31''$, A RADIUS OF 50.00 FEET, AN ARC LENGTH OF 3.60 FEET A CHORD OF 3.60 FEET AND A CHORD BEARING OF $N85^{\circ}04'19''W$; THENCE $N83^{\circ}00'34''W$, A DISTANCE OF 37.99 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $27^{\circ}28'11''$, A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 23.97 FEET; THENCE $N02^{\circ}24'35''W$, A DISTANCE OF 117.19 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $57^{\circ}30'05''$, A RADIUS OF 120.00 FEET AND AN ARC LENGTH OF 120.43 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $153^{\circ}54'37''$, A RADIUS OF 54.00 FEET AND AN ARC LENGTH OF 145.06 FEET; THENCE $S86^{\circ}00'24''E$, A DISTANCE OF 7.49 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $133^{\circ}33'10''$, A RADIUS OF

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33.60 FEET AND AN ARC LENGTH OF 78.32 FEET; THENCE N39°48'58"W, A DISTANCE OF 198.21 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 52°53'31" A RADIUS OF 60.00 FEET, AN ARC LENGTH OF 55.39 FEET, A CHORD OF 53.44 FEET AND A CHORD BEARING OF N66°00'21"W TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 101°42'30", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 88.76 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 10°32'37", A RADIUS OF 420.00 FEET AND AN ARC LENGTH OF 77.29 FEET; THENCE N01°17'14"W, A DISTANCE OF 129.20 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 164°49'18", A RADIUS OF 76.00 FEET AND AN ARC LENGTH OF 218.63 FEET TO THE POINT OF BEGINNING. CONTAINING 11.20 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 15A: BASIN 2 LAKE

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S65°23'24"W, A DISTANCE OF 1,778.01 FEET TO THE POINT OF BEGINNING; THENCE S16°27'56"E, A DISTANCE OF 171.32 FEET; THENCE S27°56'39"E, A DISTANCE OF 138.91 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 20°47'02", A RADIUS OF 46.00 FEET AND AN ARC LENGTH OF 16.69 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 71°27'26", A RADIUS OF 75.00 FEET AND AN ARC LENGTH OF 93.54 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 150°06'23", A RADIUS OF 65.00 FEET AND AN ARC LENGTH OF 170.29 FEET; THENCE N55°37'22"E, A DISTANCE OF 124.11 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 55°52'11", A RADIUS OF 100.00 FEET AND AN ARC LENGTH OF 97.51 FEET; THENCE S48°30'27"E, A DISTANCE OF 22.06 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 131°47'07", A RADIUS OF 20.00 FEET AND AN ARC LENGTH OF 46.00 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 48°00'06", A RADIUS OF 570.01 FEET AND AN ARC LENGTH OF 477.55 FEET; THENCE S15°16'34"W, A DISTANCE OF 52.67 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 04°07'31", A RADIUS OF 50.00 FEET AN ARC LENGTH OF 3.60 FEET, A CHORD OF 3.60 FEET AND A CHORD BEARING OF N85°04'19"W; THENCE N83°00'34"W, A DISTANCE OF 37.99 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 27°28'11", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 23.97 FEET; THENCE N02°24'35"W, A DISTANCE OF 117.19 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 57°30'05", A RADIUS OF 120.00 FEET AND AN ARC LENGTH OF 120.43 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 153°54'37", A RADIUS OF 54.00 FEET AND AN ARC LENGTH OF 145.06 FEET; THENCE S86°00'24"E, A DISTANCE OF 7.49 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 133°33'10", A RADIUS OF 33.60 FEET AND AN ARC LENGTH OF 78.32 FEET; THENCE N39°48'58"W, A DISTANCE OF

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198.21 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF $52^{\circ}53'31''$, A RADIUS OF 60.00 FEET AN ARC LENGTH OF 55.39 FEET, A CHORD OF 53.44 FEET AND A CHORD BEARING OF $N66^{\circ}00'21''W$ TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $101^{\circ}42'30''$, A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 88.76 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $10^{\circ}32'37''$, A RADIUS OF 420.00 FEET AN ARC LENGTH OF 77.29 FEET; THENCE $N01^{\circ}17'14''W$, A DISTANCE OF 129.20 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $164^{\circ}49'18''$, A RADIUS OF 76.00 FEET AND AN ARC LENGTH OF 218.63 FEET TO THE POINT OF BEGINNING. CONTAINING 162,653.58 SQUARE FEET OR 3.73 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 16: RIVER COURSE 4 AND 7

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE $S71^{\circ}44'36''W$, A DISTANCE OF 2,804.52 FEET TO A POINT LOCATED ON THE WESTERLY LINE OF VICTORIA ISLAND GRAND HARBOR PLAT 14 AS RECORDED IN PLAT BOOK 14, PAGE 8, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF BEGINNING; THENCE THE FOLLOWING CALLS ALONG SAID WESTERLY LINE OF VICTORIA ISLAND: $S27^{\circ}29'12''E$, A DISTANCE OF 168.39 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $36^{\circ}58'26''$ A RADIUS OF 275.00 FEET AND AN ARC LENGTH OF 177.46 FEET; THENCE $S64^{\circ}27'38''E$, A DISTANCE OF 572.25 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $26^{\circ}53'18''$, A RADIUS OF 100.00 FEET AND AN ARC LENGTH OF 46.93 FEET TO A POINT LOCATED ON THE WESTERLY LINE OF WATER MANGEMENT AREA AS DEPICTED ON GRAND HARBOR PLAT 1 AS RECORDED IN PLAT BOOK 12, PAGE 62, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE THE FOLLOWING CALLS ALONG SAID WATER MANAGEMENT AREA: $S01^{\circ}21'16''E$, A DISTANCE OF 56.92 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $60^{\circ}44'43''$, A RADIUS OF 100.73 FEET AND AN ARC LENGTH OF 106.79 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $156^{\circ}19'02''$, A RADIUS OF 110.00 FEET AN ARC LENGTH OF 300.11 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF $49^{\circ}29'46''$, A RADIUS OF 275.00 FEET, AN ARC LENGTH OF 237.56 FEET, A CHORD OF 230.25 FEET AND A CHORD BEARING OF $N61^{\circ}02'05''W$; THENCE $S58^{\circ}20'49''W$, A DISTANCE OF 69.01 FEET TO A POINT LOCATED ON THE NORTH RIGHT-OF-WAY LINE OF HARBOR DRIVE AS SHOWN ON SAID GRAND HARBOR PLAT NO.1 AND ALSO TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG SAID NORTH RIGHT-OF-WAY LINE OF HARBOR DRIVE THE FOLLOWING CALLS: THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF $57^{\circ}01'53''$, A RADIUS OF 388.00 FEET, AN ARC LENGTH OF 386.21 FEET, A CHORD OF 370.46 FEET AND A CHORD BEARING OF $N63^{\circ}19'03''W$ TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $34^{\circ}42'55''$, A RADIUS OF 286.88 FEET AND AN ARC LENGTH OF 173.82 FEET; THENCE $S53^{\circ}27'05''W$, A DISTANCE OF 141.99 FEET TO THE EAST RIGHT-OF-WAY OF INDIAN

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RIVER BOULEVARD; THENCE THE FOLLOWING CALLS ALONG SAID EAST LINE N36°32'57"W, A DISTANCE OF 656.34 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 01°35'05", A RADIUS OF 3,765.97 FEET AND AN ARC LENGTH OF 104.17 FEET TO THE EASTERLY LINE OF GRAND HARBOR P.R.D. - PLAT 9 AS RECORDED IN PLAT BOOK 13, PAGE 88, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE THE FOLLOWING CALLS ALONG SAID GRAND HARBOR P.R.D. - PLAT 9 N55°02'06"E, A DISTANCE OF 132.63 FEET; THENCE N00°12'36"E, A DISTANCE OF 76.93 FEET; THENCE S89°47'22"E, A DISTANCE OF 147.19 FEET; THENCE N00°02'03"E, A DISTANCE OF 42.59 FEET; THENCE S89°47'22"E, A DISTANCE OF 55.00 FEET; THENCE N00°02'05"E, A DISTANCE OF 444.71 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT THE FOLLOWING

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S61°48'29"W, A DISTANCE OF 2,953.46 FEET TO THE POINT OF BEGINNING; THENCE S15°04'59"E, A DISTANCE OF 112.92 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 23°41'47", A RADIUS OF 175.00 FEET AND AN ARC LENGTH OF 72.38 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 44°21'57", A RADIUS OF 135.00 FEET AN ARC LENGTH OF 104.53 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 30°43'16", A RADIUS OF 115.00 FEET AND AN ARC LENGTH OF 61.66 FEET; THENCE S25°08'05"E, A DISTANCE OF 75.83 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 55°07'18", A RADIUS OF 173.15 FEET AND AN ARC LENGTH OF 166.58 FEET; THENCE S80°15'23"E, A DISTANCE OF 89.30 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 166°50'45", A RADIUS OF 26.50 FEET AND AN ARC LENGTH OF 77.17 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 26°21'19", A RADIUS OF 315.88 FEET AND AN ARC LENGTH OF 145.30 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 91°03'43", A RADIUS OF 75.00 FEET AND AN ARC LENGTH OF 119.20 FEET; THENCE N28°42'14"W, A DISTANCE OF 40.28 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 64°57'39", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 56.69 FEET; THENCE S86°20'07"W, A DISTANCE OF 26.25 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 153°39'05", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 134.09 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 90°46'13", A RADIUS OF 40.00 FEET AND AN ARC LENGTH OF 63.37 FEET; THENCE N30°47'01"W, A DISTANCE OF 188.93 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 77°44'54", A RADIUS OF 60.00 FEET AND AN ARC LENGTH OF 81.42 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 56°39'25", A RADIUS OF 70.00 FEET AND AN ARC LENGTH OF 69.22 FEET; THENCE N09°41'32"W, A DISTANCE OF 63.66 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 52°10'22", A RADIUS OF 60.00 FEET AND AN ARC LENGTH OF 54.64 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 159°23'40", A RADIUS OF 32.50 FEET AND AN ARC LENGTH OF 90.41 FEET TO A POINT OF

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COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 67°23'15", A RADIUS OF 75.00 FEET AND AN ARC LENGTH OF 88.21 FEET TO THE POINT OF BEGINNING. CONTAINING 557,132.40 SQUARE FEET OR 12.79 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 16A: LAKE 2A

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S61°48'29"W, A DISTANCE OF 2,953.46 FEET TO THE POINT OF BEGINNING; THENCE S15°04'59"E, A DISTANCE OF 112.92 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 23°41'47", A RADIUS OF 175.00 FEET AND AN ARC LENGTH OF 72.38 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 44°21'57", A RADIUS OF 135.00 FEET AND AN ARC LENGTH OF 104.53 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 30°43'16", A RADIUS OF 115.00 FEET AND AN ARC LENGTH OF 61.66 FEET; THENCE S25°08'05"E, A DISTANCE OF 75.83 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 55°07'18", A RADIUS OF 173.15 FEET AND AN ARC LENGTH OF 166.58 FEET; THENCE S80°15'23"E, A DISTANCE OF 89.30 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 166°50'45", A RADIUS OF 26.50 FEET AND AN ARC LENGTH OF 77.17 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 26°21'19", A RADIUS OF 315.88 FEET AND AN ARC LENGTH OF 145.30 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 91°03'43", A RADIUS OF 75.00 FEET AND AN ARC LENGTH OF 119.20 FEET; THENCE N28°42'14"W, A DISTANCE OF 40.28 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 64°57'39", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 36.69 FEET; THENCE S86°20'07"W, A DISTANCE OF 26.25 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 153°39'05", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 134.09 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 90°46'13", A RADIUS OF 40.00 FEET AND AN ARC LENGTH OF 63.37 FEET; THENCE N30°47'01"W, A DISTANCE OF 138.93 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 77°44'54", A RADIUS OF 60.00 FEET AND AN ARC LENGTH OF 81.42 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 56°39'25", A RADIUS OF 70.00 FEET AND AN ARC LENGTH OF 69.22 FEET; THENCE N09°41'32"W, A DISTANCE OF 63.66 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 52°10'22", A RADIUS OF 60.00 FEET AND AN ARC LENGTH OF 54.64 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 159°23'40", A RADIUS OF 32.50 FEET AND AN ARC LENGTH OF 90.41 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 67°23'15", A RADIUS OF 75.00 FEET AND AN ARC LENGTH OF 88.21 FEET TO THE POINT OF BEGINNING. CONTAINING 95,616.78 SQUARE FEET OR 2.20 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

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TRACT 17: RIVER COURSE 5 AND 6

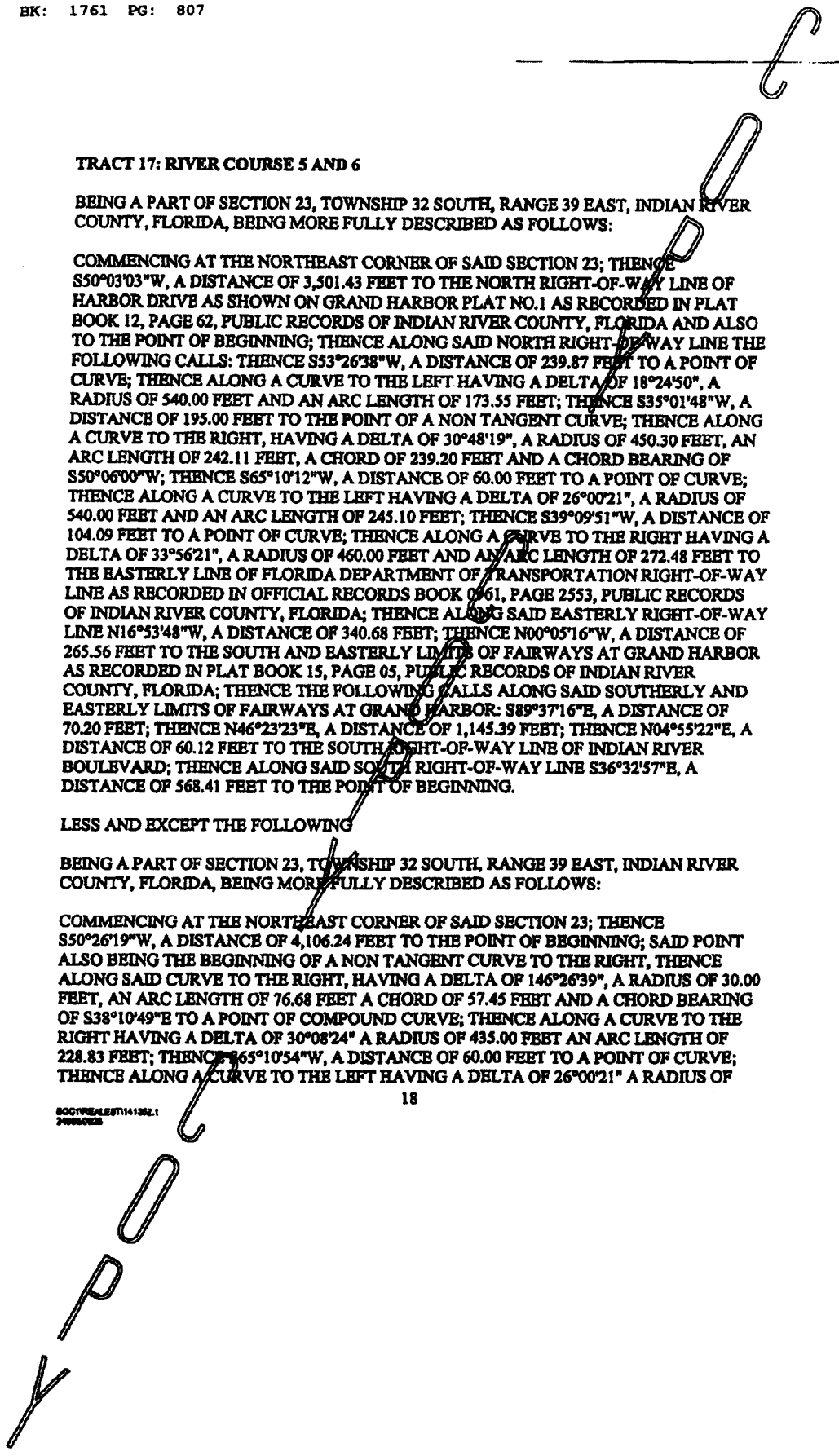
BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S50°03'03"W, A DISTANCE OF 3,501.43 FEET TO THE NORTH RIGHT-OF-WAY LINE OF HARBOR DRIVE AS SHOWN ON GRAND HARBOR PLAT NO.1 AS RECORDED IN PLAT BOOK 12, PAGE 62, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF BEGINNING; THENCE ALONG SAID NORTH RIGHT-OF-WAY LINE THE FOLLOWING CALLS: THENCE S53°26'38"W, A DISTANCE OF 239.87 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 18°24'50", A RADIUS OF 540.00 FEET AND AN ARC LENGTH OF 173.55 FEET; THENCE S35°01'48"W, A DISTANCE OF 195.00 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 30°48'19", A RADIUS OF 450.30 FEET, AN ARC LENGTH OF 242.11 FEET, A CHORD OF 239.20 FEET AND A CHORD BEARING OF S50°06'00"W; THENCE S65°10'12"W, A DISTANCE OF 60.00 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 26°00'21", A RADIUS OF 540.00 FEET AND AN ARC LENGTH OF 245.10 FEET; THENCE S39°09'51"W, A DISTANCE OF 104.09 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 33°56'21", A RADIUS OF 460.00 FEET AND AN ARC LENGTH OF 272.48 FEET TO THE EASTERLY LINE OF FLORIDA DEPARTMENT OF TRANSPORTATION RIGHT-OF-WAY LINE AS RECORDED IN OFFICIAL RECORDS BOOK 0561, PAGE 2553, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE ALONG SAID EASTERLY RIGHT-OF-WAY LINE N16°53'48"W, A DISTANCE OF 340.68 FEET; THENCE N00°05'16"W, A DISTANCE OF 265.56 FEET TO THE SOUTH AND EASTERLY LIMITS OF FAIRWAYS AT GRAND HARBOR AS RECORDED IN PLAT BOOK 15, PAGE 05, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE THE FOLLOWING CALLS ALONG SAID SOUTHERLY AND EASTERLY LIMITS OF FAIRWAYS AT GRAND HARBOR: S89°37'16"E, A DISTANCE OF 70.20 FEET; THENCE N46°23'23"E, A DISTANCE OF 1,145.39 FEET; THENCE N04°55'22"E, A DISTANCE OF 60.12 FEET TO THE SOUTH RIGHT-OF-WAY LINE OF INDIAN RIVER BOULEVARD; THENCE ALONG SAID SOUTH RIGHT-OF-WAY LINE S36°32'57"E, A DISTANCE OF 568.41 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT THE FOLLOWING

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S50°26'19"W, A DISTANCE OF 4,106.24 FEET TO THE POINT OF BEGINNING; SAID POINT ALSO BEING THE BEGINNING OF A NON TANGENT CURVE TO THE RIGHT, THENCE ALONG SAID CURVE TO THE RIGHT, HAVING A DELTA OF 146°26'39", A RADIUS OF 30.00 FEET, AN ARC LENGTH OF 76.68 FEET A CHORD OF 57.45 FEET AND A CHORD BEARING OF S38°10'49"E TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 30°08'24" A RADIUS OF 435.00 FEET AN ARC LENGTH OF 228.83 FEET; THENCE S65°10'54"W, A DISTANCE OF 60.00 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 26°00'21" A RADIUS OF



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565.00 FEET AND AN ARC LENGTH OF 256.45 FEET; THENCE S39°10'33"W, A DISTANCE OF 104.20 FEET TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 184°29'38" A RADIUS OF 30.00 FEET, AN ARC LENGTH OF 96.60 FEET A CHORD OF 59.95 FEET AND A CHORD BEARING OF N48°34'46"W; THENCE N43°40'03"E, A DISTANCE OF 148.93 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 174°53'33" A RADIUS OF 40.00 FEET AND AN ARC LENGTH OF 122.10 FEET; THENCE S48°46'30"W, A DISTANCE OF 71.04 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 113°32'03" A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 99.08 FEET; THENCE N17°41'27"W, A DISTANCE OF 51.60 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 101°52'44" A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 88.91 FEET; THENCE N84°11'17"E, A DISTANCE OF 75.66 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 147°17'15" A RADIUS OF 40.00 FEET AND AN ARC LENGTH OF 102.83 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 122°43'10" A RADIUS OF 50.00 FEET AN ARC LENGTH OF 107.09 FEET; THENCE N59°37'12"E, A DISTANCE OF 43.03 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 55°58'28" A RADIUS OF 122.86 FEET AND AN ARC LENGTH OF 120.03 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 105°35'41" A RADIUS OF 65.00 FEET AN ARC LENGTH OF 119.79 FEET; THENCE S41°11'21"W, A DISTANCE OF 58.12 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 171°23'44" A RADIUS OF 60.00 FEET AND AN ARC LENGTH OF 179.79 FEET; THENCE N49°47'37"E, A DISTANCE OF 191.22 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 18°48'14" A RADIUS OF 400.00 FEET AND AN ARC LENGTH OF 131.28 FEET TO THE POINT OF BEGINNING, CONTAINING 617,245.20 SQUARE FEET OR 14.17 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 17A: LAKE 1A

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S50°26'19"W, A DISTANCE OF 4,100.24 FEET TO THE POINT OF BEGINNING; SAID POINT ALSO BEING THE BEGINNING OF A NON TANGENT CURVE TO THE RIGHT, THENCE ALONG SAID CURVE TO THE RIGHT, HAVING A DELTA OF 146°26'39", A RADIUS OF 30.00 FEET, AN ARC LENGTH OF 76.60 FEET A CHORD OF 57.45 FEET AND A CHORD BEARING OF S38°10'49"E TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 30°08'24", A RADIUS OF 435.00 FEET AND AN ARC LENGTH OF 228.83 FEET; THENCE S65°10'54"W, A DISTANCE OF 60.00 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 26°00'21", A RADIUS OF 565.00 FEET AND AN ARC LENGTH OF 256.45 FEET; THENCE S39°10'33"W, A DISTANCE OF 104.20 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 184°29'38", A RADIUS OF 30.00 FEET, AN ARC LENGTH OF 96.60 FEET, A CHORD OF 59.95 FEET AND A CHORD BEARING OF N48°34'46"W; THENCE N43°40'03"E, A DISTANCE OF 148.93 FEET TO A POINT OF CURVE;

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THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 174°53'33", A RADIUS OF 40.00 FEET AND AN ARC LENGTH OF 122.10 FEET; THENCE S48°46'30"W, A DISTANCE OF 71.04 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 113°32'03", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 99.08 FEET; THENCE N17°41'27"W, A DISTANCE OF 51.60 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 101°52'44", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 88.91 FEET; THENCE N84°11'17"E, A DISTANCE OF 75.66 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 147°17'15", A RADIUS OF 40.00 FEET AND AN ARC LENGTH OF 102.83 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 122°43'10", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 107.09 FEET; THENCE N59°37'12"E, A DISTANCE OF 43.03 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 55°58'28", A RADIUS OF 122.86 FEET AND AN ARC LENGTH OF 120.03 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 105°35'41", A RADIUS OF 65.00 FEET AND AN ARC LENGTH OF 119.79 FEET; THENCE S41°11'21"W, A DISTANCE OF 58.12 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 171°23'44", A RADIUS OF 60.00 FEET AND AN ARC LENGTH OF 179.49 FEET; THENCE N49°47'37"E, A DISTANCE OF 191.22 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 18°48'14", A RADIUS OF 400.00 FEET AND AN ARC LENGTH OF 131.28 FEET TO THE POINT OF BEGINNING. CONTAINING 108,231.45 SQUARE FEET OR 2.48 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 18: RIVER COURSE 2 AND 3

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S47°47'33"W, A DISTANCE OF 3,311.41 FEET TO THE NORTH RIGHT-OF-WAY LINE OF HARBOR DRIVE AS SHOWN ON GRAND HARBOR PLAT NO.1 AS RECORDED IN PLAT BOOK 12, -PAGE 62, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF BEGINNING; THENCE ALONG SAID NORTH RIGHT-OF-WAY LINE N53°27'05"E, A DISTANCE OF 59.29 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 77°04'17" A RADIUS OF 272.00 FEET AND AN ARC LENGTH OF 365.88 FEET TO A WATER MANGEMENT AREA AS SHOWN ON SAID GRAND HARBOR PLAT NO.1; THENCE ALONG SAID WATER MANAGEMENT AREA S23°39'57"W, A DISTANCE OF 235.71 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 132°41'12" A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 115.79 FEET; THENCE N70°58'45"E, A DISTANCE OF 60.00 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 79°25'05" A RADIUS OF 90.00 FEET AND AN ARC LENGTH OF 124.75 FEET; THENCE S29°36'10"E, A DISTANCE OF 85.00 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 35°58'18" A RADIUS OF 200.00 FEET AND AN ARC LENGTH OF 125.56 FEET TO THE WEST LINE OF NEWPORT ISLAND AS RECORDED IN OFFICIAL RECORDS BOOK 939, PAGE 2725, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE ALONG SAID WEST LINE S30°40'19"E, A DISTANCE OF

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386.31 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $23^{\circ}21'09''$ A RADIUS OF 200.00 FEET AND AN ARC LENGTH OF 81.52 FEET; THENCE $S07^{\circ}19'10''E$, A DISTANCE OF 267.29 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $14^{\circ}16'37''$ A RADIUS OF 485.00 FEET AND AN ARC LENGTH OF 120.85 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $94^{\circ}03'12''$ A RADIUS OF 100.00 FEET AN ARC LENGTH OF 164.15 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $40^{\circ}11'08''$ A RADIUS OF 615.00 FEET AN ARC LENGTH OF 431.34 FEET TO THE SOUTH LINE OF HARBOR DRIVE AS SHOWN ON GRAND HARBOR PLAT NO.2 AS RECORDED IN PLAT BOOK 12, PAGE 71, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG SAID SOUTH RIGHT-OF-WAY LINE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF $46^{\circ}33'03''$ A RADIUS OF 551.00 FEET AN ARC LENGTH OF 447.67 FEET A CHORD OF 435.46 FEET AND A CHORD BEARING OF $S65^{\circ}57'22''E$ TO A POINT LOCATED AT THE NORTHWESTERLY CORNER OF OAK HARBOR MASTER PLAT AS RECORDED IN PLAT BOOK 14, PAGE 83, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG SAID OAK HARBOR MASTER PLAT ALONG A CURVE TO THE LEFT, HAVING A DELTA OF $14^{\circ}19'44''$ A RADIUS OF 550.99 FEET AN ARC LENGTH OF 137.80 FEET A CHORD OF 137.44 FEET AND A CHORD BEARING OF $N83^{\circ}35'33''E$ TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF $63^{\circ}38'46''$ A RADIUS OF 264.73 FEET AN ARC LENGTH OF 294.07 FEET; THENCE $S40^{\circ}19'58''E$, A DISTANCE OF 0.19 FEET; THENCE ALONG THE NORTHERLY LINE OF WATER MANGEMENT TRACT 1 AS SHOWN ON SAID OAK HARBOR MASTER PLAT THE FOLLOWING CALLS: $S50^{\circ}04'01''W$, A DISTANCE OF 84.43 FEET; THENCE WEST, A DISTANCE OF 118.47 FEET; THENCE $N52^{\circ}11'40''W$, A DISTANCE OF 120.67 FEET; THENCE WEST, A DISTANCE OF 70.73 FEET; THENCE $S23^{\circ}32'40''W$, A DISTANCE OF 59.44 FEET; THENCE $S55^{\circ}05'08''W$, A DISTANCE OF 80.38 FEET; THENCE $S80^{\circ}18'13''W$, A DISTANCE OF 321.28 FEET; THENCE $S61^{\circ}57'18''W$, A DISTANCE OF 298.75 FEET; THENCE $S55^{\circ}56'27''W$, A DISTANCE OF 326.63 FEET TO A POINT LOCATED ON THE EAST RIGHT-OF-WAY LINE OF INDIAN RIVER BOULEVARD AND TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG SAID EAST RIGHT-OF-WAY LINE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF $02^{\circ}30'11''$ A RADIUS OF 3,935.04 FEET AN ARC LENGTH OF 171.90 FEET A CHORD OF 171.89 FEET AND A CHORD BEARING OF $N21^{\circ}08'26''W$ TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $06^{\circ}18'21''$ A RADIUS OF 5,200.08 FEET AN ARC LENGTH OF 572.31 FEET; THENCE $N26^{\circ}11'42''W$, A DISTANCE OF 257.44 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF $10^{\circ}21'15''$ A RADIUS OF 4,614.82 FEET AND AN ARC LENGTH OF 833.96 FEET; THENCE $N36^{\circ}32'57''W$, A DISTANCE OF 76.14 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT THE FOLLOWING

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE $S18^{\circ}47'37''W$, A DISTANCE OF 3,918.52 FEET TO THE POINT OF BEGINNING; SAID POINT ALSO BEING THE BEGINNING OF A NON TANGENT CURVE TO THE LEFT, THENCE ALONG SAID CURVE TO THE LEFT, HAVING A DELTA OF $48^{\circ}01'40''$, A RADIUS OF 75.00

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FEET, AN ARC LENGTH OF 62.87 FEET A CHORD OF 61.04 FEET AND A CHORD BEARING OF N02°33'40"E; THENCE N21°27'10"W, A DISTANCE OF 37.17 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 70°31'12", A RADIUS OF 160.00 FEET AND AN ARC LENGTH OF 196.93 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 15°39'04", A RADIUS OF 635.00 FEET AND AN ARC LENGTH OF 173.46 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 94°54'08", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 82.82 FEET TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 07°15'53", A RADIUS OF 586.00 FEET AN ARC LENGTH OF 74.30 FEET A CHORD OF 74.25 FEET AND A CHORD BEARING OF S55°18'44"E TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 134°42'42", A RADIUS OF 35.00 FEET AN ARC LENGTH OF 82.29 FEET; THENCE S75°46'02"W, A DISTANCE OF 123.65 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 69°21'14", A RADIUS OF 150.00 FEET AND AN ARC LENGTH OF 181.57 FEET; THENCE S06°24'48"W, A DISTANCE OF 15.56 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 87°23'49", A RADIUS OF 75.00 FEET AND AN ARC LENGTH OF 114.40 FEET; THENCE S61°57'18"W, A DISTANCE OF 113.94 FEET TO THE POINT OF BEGINNING. CONTAINING 733,114.80 SQUARE FEET OR 15.91 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 18A: BASIN 3 LAKE

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S18°47'37"W, A DISTANCE OF 3,918.52 FEET TO THE POINT OF BEGINNING; SAID POINT ALSO BEING THE BEGINNING OF A NON TANGENT CURVE TO THE LEFT, THENCE ALONG SAID CURVE TO THE LEFT, HAVING A DELTA OF 48°01'40", A RADIUS OF 75.00 FEET, AN ARC LENGTH OF 62.87 FEET, A CHORD OF 61.04 FEET AND A CHORD BEARING OF N02°33'40"E; THENCE N21°27'10"W, A DISTANCE OF 37.17 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 70°31'12", A RADIUS OF 160.00 FEET AND AN ARC LENGTH OF 196.93 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 15°39'04", A RADIUS OF 635.00 FEET AND AN ARC LENGTH OF 173.46 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 94°54'08", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 82.82 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 07°15'53", A RADIUS OF 586.00 FEET, AN ARC LENGTH OF 74.30 FEET, A CHORD OF 74.25 FEET AND A CHORD BEARING OF S55°18'44"E TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 134°42'42", A RADIUS OF 35.00 FEET AND AN ARC LENGTH OF 82.29 FEET; THENCE S75°46'02"W, A DISTANCE OF 123.65 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 69°21'14", A RADIUS OF 150.00 FEET AND AN ARC LENGTH OF 181.57 FEET; THENCE S06°24'48"W, A DISTANCE OF 15.56 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 87°23'49", A RADIUS OF 75.00 FEET AND AN

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ARC LENGTH OF 114.40 FEET; THENCE S61°57'18"W, A DISTANCE OF 113.94 FEET TO THE POINT OF BEGINNING. CONTAINING 40,082.25 SQUARE FEET OR 0.92 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 19: A PORTION OF LAKE 3C

BEING A PART OF SECTIONS 23 AND 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S02°05'47"W, A DISTANCE OF 2,764.55 FEET TO A POINT LOCATED ON THE SOUTHERLY PLATTED LIMITS OF GRAND HARBOR PLAT NO.1 AS RECORDED IN PLAT BOOK 12, PAGE 62, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF BEGINNING; THENCE ALONG SAID SOUTHERLY PLATTED LIMITS S85°46'56"E, A DISTANCE OF 204.50 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE LEAVING SAID SOUTHERLY PLATTED LIMITS ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 88°20'45", A RADIUS OF 50.00 FEET, AN ARC LENGTH OF 77.10 FEET, A CHORD OF 69.68 FEET AND A CHORD BEARING OF S48°23'33"W TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 37°19'33", A RADIUS OF 75.00 FEET AND AN ARC LENGTH OF 48.86 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 111°42'14", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 97.78 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 38°47'41", A RADIUS OF 80.00 FEET AND AN ARC LENGTH OF 54.17 FEET TO THE POINT OF BEGINNING. CONTAINING 10,505.99 SQUARE FEET OR 0.24 ACRES, MORE OR LESS.

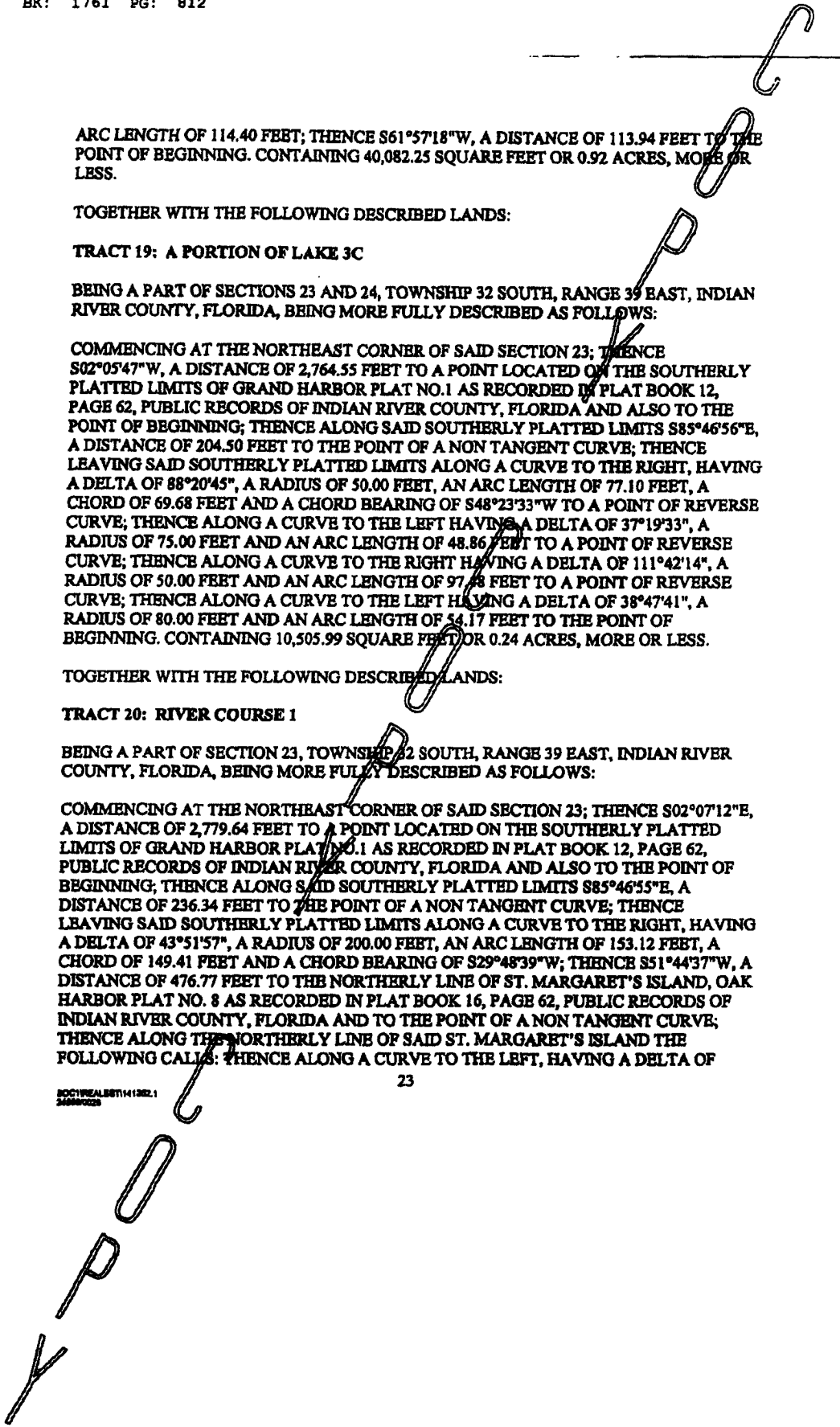
TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 20: RIVER COURSE 1

BEING A PART OF SECTION 23, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S02°07'12"E, A DISTANCE OF 2,779.64 FEET TO A POINT LOCATED ON THE SOUTHERLY PLATTED LIMITS OF GRAND HARBOR PLAT NO.1 AS RECORDED IN PLAT BOOK 12, PAGE 62, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF BEGINNING; THENCE ALONG SAID SOUTHERLY PLATTED LIMITS S85°46'55"E, A DISTANCE OF 236.34 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE LEAVING SAID SOUTHERLY PLATTED LIMITS ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 43°51'57", A RADIUS OF 200.00 FEET, AN ARC LENGTH OF 153.12 FEET, A CHORD OF 149.41 FEET AND A CHORD BEARING OF S29°48'39"W; THENCE S51°44'37"W, A DISTANCE OF 476.77 FEET TO THE NORTHERLY LINE OF ST. MARGARET'S ISLAND, OAK HARBOR PLAT NO. 8 AS RECORDED IN PLAT BOOK 16, PAGE 62, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG THE NORTHERLY LINE OF SAID ST. MARGARET'S ISLAND THE FOLLOWING CALLS: THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF

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02°20'18", A RADIUS OF 836.11 FEET, AN ARC LENGTH OF 34.12 FEET, A CHORD OF 34.12 FEET AND A CHORD BEARING OF N53°21'38"W; THENCE S86°44'55"W, A DISTANCE OF 51.60 FEET; THENCE S50°04'27"W, A DISTANCE OF 61.62 FEET; THENCE S39°55'33"E, A DISTANCE OF 32.76 FEET; THENCE S54°16'47"W, A DISTANCE OF 123.24 FEET TO THE NORTH RIGHT-OF-WAY LINE OF SOUTH HARBOR DRIVE AS SHOWN ON OAK HARBOR MASTER PLAT AS RECORDED IN PLAT BOOK 14, PAGE 83, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG SAID NORTHERLY RIGHT-OF-WAY LINE THE FOLLOWING CALLS: THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 44°33'18", A RADIUS OF 334.73 FEET, AN ARC LENGTH OF 260.30 FEET, A CHORD OF 253.79 FEET AND A CHORD BEARING OF N81°17'40"W TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 14°19'44", A RADIUS OF 480.99 FEET AND AN ARC LENGTH OF 120.29 FEET TO THE EASTERLY LINE OF COVENTRY ISLAND, GRAND HARBOR PLAT NO.16 AS RECORDED IN PLAT BOOK 14, PAGE 38, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE ALONG SAID EASTERLY LINE THE FOLLOWING CALLS: THENCE N00°46'04"E, A DISTANCE OF 112.72 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 81°40'07", A RADIUS OF 180.00 FEET AND AN ARC LENGTH OF 256.57 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 29°36'32", A RADIUS OF 900.00 FEET AND AN ARC LENGTH OF 465.10 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 138°44'19", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 121.07 FEET; THENCE S85°46'48"E, A DISTANCE OF 27.86 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 38°47'41", A RADIUS OF 80.00 FEET, AN ARC LENGTH OF 54.17 FEET, A CHORD OF 53.14 FEET AND A CHORD BEARING OF S32°27'14"E TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 111°42'14", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 97.48 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 37°19'33", A RADIUS OF 75.00 FEET AND AN ARC LENGTH OF 48.86 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 88°20'45", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 77.10 FEET TO THE POINT OF BEGINNING. CONTAINING 274,795.23 SQUARE FEET OR 6.31 ACRES MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 21: A PORTION OF BASIN 3 LAKE

BEING A PART OF SECTIONS 23 AND 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 23; THENCE S06°54'20"E, A DISTANCE OF 2,815.55 FEET TO THE SOUTHERLY LIMITS OF GRAND HARBOR PLAT NO.1 AS RECORDED IN PLAT BOOK 12, PAGE 62, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF BEGINNING; THENCE ALONG SAID SOUTHERLY PLATTED LIMITS S85°46'55"E, A DISTANCE OF 247.93 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE LEAVING SAID SOUTHERLY PLATTED LIMITS ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 09°32'52", A RADIUS OF 100.00 FEET, AN ARC LENGTH OF 16.66 FEET, A CHORD OF 16.64 FEET AND A CHORD BEARING

OF S33°09'08"E; THENCE S28°22'42"E, A DISTANCE OF 48.22 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 118°23'21", A RADIUS OF 65.49 FEET AND AN ARC LENGTH OF 135.32 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 111°44'45", A RADIUS OF 25.00 FEET AND AN ARC LENGTH OF 48.76 FEET; THENCE S21°44'06"E, A DISTANCE OF 118.52 FEET; THENCE S68°15'54"W, A DISTANCE OF 45.31 FEET TO THE EASTERLY LINE OF ST. JAMES ISLAND - OAK HARBOR PLAT NO. 1 AS RECORDED IN PLAT BOOK 14, PAGE 85, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE ALONG SAID PLATTED LINE OF ST. JAMES ISLAND THE FOLLOWING CALLS: N21°44'47"W, A DISTANCE OF 201.61 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 129°33'10", A RADIUS OF 50.00 FEET AND AN ARC LENGTH OF 113.06 FEET; THENCE S28°42'03"W, A DISTANCE OF 292.73 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 42°44'17", A RADIUS OF 200.00 FEET AND AN ARC LENGTH OF 149.18 FEET; THENCE S14°02'14"E, A DISTANCE OF 239.22 FEET; THENCE S75°57'41"W, A DISTANCE OF 14.91 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE RIGHT, HAVING A DELTA OF 16°13'57", A RADIUS OF 325.00 FEET, AN ARC LENGTH OF 92.08 FEET, A CHORD OF 91.77 FEET AND A CHORD BEARING OF S84°04'44"W TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 04°58'05", A RADIUS OF 375.00 FEET AND AN ARC LENGTH OF 32.52 FEET TO THE EASTERLY LINE OF ST. MARGARET'S ISLAND - OAK HARBOR PLAT NO. 8 AS RECORDED IN PLAT BOOK 16, PAGE 62, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE THE FOLLOWING CALLS ALONG SAID ST. MARGARET'S ISLAND: N20°42'36"W, A DISTANCE OF 132.54 FEET; THENCE N23°05'37"W, A DISTANCE OF 56.47 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 17°33'54", A RADIUS OF 836.11 FEET, AN ARC LENGTH OF 256.33 FEET, A CHORD OF 255.32 FEET AND A CHORD BEARING OF N43°24'22"W; THENCE LEAVING SAID ST. MARGARET'S ISLAND N51°44'37"E, A DISTANCE OF 476.77 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 43°51'57", A RADIUS OF 200.00 FEET AND AN ARC LENGTH OF 153.15 FEET TO THE POINT OF BEGINNING. CONTAINING 183,325.53 SQUARE FEET OR 4.21 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 22: A PORTION OF BASIN 3 LAKE

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S06°54'20"E, A DISTANCE OF 2,115.55 FEET TO THE POINT OF BEGINNING; SAID POINT ALSO BEING THE BEGINNING OF A NON TANGENT CURVE TO THE LEFT, THENCE ALONG SAID CURVE TO THE LEFT, HAVING A DELTA OF 43°31'15", A RADIUS OF 200.00 FEET, AN ARC LENGTH OF 151.92 FEET, A CHORD OF 148.29 FEET AND A CHORD BEARING OF N13°52'57"W TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 22°42'54", A RADIUS OF 325.00 FEET AND AN ARC LENGTH OF 128.85 FEET TO THE POINT OF CURVE OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 28°13'55", A RADIUS OF 325.00 FEET, AN ARC LENGTH OF 160.14 FEET, A CHORD OF 158.52 FEET AND A CHORD

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BEARING OF S27°20'38"E TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 92°33'11", A RADIUS OF 28.00 FEET, AN ARC LENGTH OF 45.23 FEET; THENCE N48°22'30"E, A DISTANCE OF 35.10 FEET TO THE POINT OF A NON TANGENT CURVE; THENCE ALONG A CURVE TO THE LEFT, HAVING A DELTA OF 155°01'46", A RADIUS OF 77.29 FEET, AN ARC LENGTH OF 209.13 FEET, A CHORD OF 150.92 FEET AND A CHORD BEARING OF S31°31'34"E; THENCE N70°57'33"E, A DISTANCE OF 5.90 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 71°06'52", A RADIUS OF 100.00 FEET AND AN ARC LENGTH OF 124.12 FEET; THENCE N85°46'55"W, A DISTANCE OF 247.93 FEET TO THE POINT OF BEGINNING. CONTAINING 9,595.57 SQUARE FEET OR 0.22 ACRES, MORE OR LESS.

TOGETHER WITH THE FOLLOWING DESCRIBED LANDS:

TRACT 23: RIVER COURSE 10 AND 11 TEE

BEING A PART OF SECTION 24, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 24; THENCE S12°01'28"E, A DISTANCE OF 2,877.51 FEET TO A POINT LOCATED ON THE WEST LINE OF GRAND HARBOR PLAT NO.4 AS RECORDED IN PLATBOOK 12, PAGE 70, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA AND ALSO TO THE POINT OF BEGINNING; THENCE ALONG SAID WESTERLY AND SOUTHERLY LIN OF GRAND HARBOR PLAT NO. 4 THE FOLLOWING CALLS: S27°25'25"E, A DISTANCE OF 672.08 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 67°10'21", A RADIUS OF 235.00 FEET AND AN ARC LENGTH OF 275.51 FEET TO A POINT OF COMPOUND CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 39°26'23", A RADIUS OF 350.56 FEET AND AN ARC LENGTH OF 241.31 FEET; THENCE S53°01'55"E, A DISTANCE OF 39.85 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 138°04'29", A RADIUS OF 36.39 FEET AND AN ARC LENGTH OF 86.42 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 168°12'39", A RADIUS OF 36.50 FEET AND AN ARC LENGTH OF 107.16 FEET; THENCE S20°53'45"E, A DISTANCE OF 119.44 FEET; THENCE S13°59'12"E, A DISTANCE OF 78.54 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 50°43'01", A RADIUS OF 60.00 FEET AND AN ARC LENGTH OF 53.11 FEET; THENCE S36°43'49"W, A DISTANCE OF 172.94 FEET; THENCE S53°03'31"W, A DISTANCE OF 177.51 FEET; THENCE S76°28'56"W, A DISTANCE OF 100.39 FEET TO THE NORTHERLY LINE OF ST. JAMES ISLAND - OAK HARBOR PLAT NO.1 AS RECORDED IN PLAT BOOK 14, PAGE 85, PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA; THENCE ALONG SAID NORTHERLY LINE OF ST. JAMES ISLAND THE FOLLOWING CALLS: N73°14'10"W, A DISTANCE OF 300.32 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 51°29'23", A RADIUS OF 280.00 FEET AND AN ARC LENGTH OF 251.63 FEET; THENCE N21°44'47"W, A DISTANCE OF 579.58 FEET; THENCE LEAVING SAID ST. JAMES ISLAND N68°15'54"E, A DISTANCE OF 45.31 FEET; THENCE N21°44'06"W, A DISTANCE OF 118.52 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE RIGHT HAVING A DELTA OF 111°44'45", A RADIUS OF 25.00 FEET AND AN ARC LENGTH OF 48.76 FEET TO A POINT OF REVERSE CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 118°23'21", A RADIUS OF 65.49 FEET AND AN ARC LENGTH OF 135.32 FEET; THENCE

N28°22'42"W, A DISTANCE OF 48.22 FEET TO A POINT OF CURVE; THENCE ALONG A CURVE TO THE LEFT HAVING A DELTA OF 09°32'52", A RADIUS OF 100.00 FEET AND AN ARC LENGTH OF 16.66 FEET; THENCE S85°46'55"E, A DISTANCE OF 13.72 FEET TO THE POINT OF BEGINNING. CONTAINING 403,578.76 SQUARE FEET OR 9.26 ACRES, MORE OR LESS.

EXHIBIT "B-41" - GHA GRAND HARBOR, LTD.:

TRACT T, GRAND HARBOR - PLAT 4, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGE 70, OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA.

WFS 779370.2

ATTACHMENT "A"

**NAMES & ADDRESSES OF CURRENT LOT OWNERS
AND
LEGAL DESCRIPTIONS**

Grand Harbor Community Association, Inc.
Sub-Associations Index

#	Association:	Total:	Page #
1	Harmony Island Condominium Association, Inc.	183	1-24
2	Wood Duck Island Property Owners Association, Inc.	67	25-30
3	St. David's Island Property Owners Association, Inc.	73	See #11-13
4	St. Phillip's Island/ St. Joseph's Island at Grand Harbor Property Owners Association, Inc.	26	30-33
5	Victoria Island Property Owners Association, Inc.	97	33-41
6	Coventry Island Property Owners Association, Inc.	33	41-44
7	River Club Property Owners Association, Inc.	71	44-49
8	Harbor Village	-	See #15-22
9	-	-	-
10	Newport Island at Grand Harbor Condominium Association, Inc.	46	49-56
11	St. David's Island	-	56-62
12	St. David's Island II	-	-
13	St. David's Island III	-	-
14	St. Andrew's Island Property Owners Association, Inc./Osprey Pointe at Grand Harbor Condominium Association, Inc.	35	62-65
15	Harbor Pointe at Grand Harbor Property Owners Association, Inc.	37	66-70
16	Harbor Side #3, #4 and #5 at Grand Harbor Condominium Association, Inc./Harbor Island at Grand Harbor Property Owners Association, Inc.	32	70-76
17	Harbor Side #1 and #2 at Grand Harbor Condominium Association, Inc.	12	76-78
18	North Harbor Village Property Owners Association, Inc./River Pointe at Grand Harbor Condominium Association, Inc.	27	78-81
19	Harbor Links at Grand Harbor Property Owners Association, Inc.	36	81-84
20	Harbor Village	73	84-98
21	Harbor's Edge #2 at Grand Harbor Condominium Association, Inc.	11	98-100
22	Riverview at Grand Harbor Condominium Association, Inc.	9	101-102
23	Oak Harbor (Somerset House/Caldicott House/Mayfair House/Camden House/St. Margaret's/St. Elizabeth's/St. James/Hamilton Island/St. Anne's/ St. George's/St. Catherine's	233	102-127
24	River Village Estates at Grand Harbor Property Owners Association, Inc.	16	127-128
25	River Village Tower III at Grand Harbor Condominium Association, Inc.	6	131-132
26	River Village Tower IV at Grand Harbor Condominium Association, Inc.	6	132-133
27	River Village Tower I, II and V at Grand Harbor Condominium Association, Inc.	18	128-131 134-135
28	Sunset Cove at Grand Harbor Property Owners Association, Inc.	-	See #29
29	Sunset Trace at Grand Harbor Property Owners Association, Inc.	15	135-136
30	Reserve at Grand Harbor Lots 1, 2, 57 & 59	4	136
31	The Falls III at Grand Harbor Property Owners Association, Inc.	37	137-140
32	Laguna Village at Grand Harbor Homeowners Association, Inc.	23	140-142
33	The Marina	-	142
34	Oak Harbor Golf Club	-	142
35	Grand Harbor Golf Club	-	142
	- Total -	1,229	-

Harmony Island

<p>F&H RE, LLC 5010 Harmony Circle, Unit 101 Vero Beach, FL 32967</p>	<p>Unit No. F-11 of Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Daily S. Hill and Maryann S. Hill 5010 Harmony Circle, Unit 102 Vero Beach, FL 32967</p>	<p>Unit No. F-12 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements and use of storage unit F102.</p>
<p>Elizabeth Van Dyk 5010 Harmony Circle, Unit 103 Vero Beach, FL 32967</p>	<p>Unit F-13 aka 13, Building F, of Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page(s) 338, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.</p>
<p>Patricia Linksman 5010 Harmony Circle, Unit 104 Vero Beach, FL 32967</p>	<p>Unit F-14, a/k/a Unit 14 Building F, of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Elizabeth O'Neil 5010 Harmony Circle, Unit 105 Vero Beach, FL 32967</p>	<p>Unit F-15, Harmony Island Condominium, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, together with all amendments thereto, Public Records of Indian River County, Florida.</p>
<p>Glenn E. Lewman and Susan L. Taylor 5010 Harmony Circle, Unit 106 Vero Beach, FL 32967</p>	<p>Unit F-16, Harmony Island, a Condominium, all as set forth in the Declaration of Condominium and the Exhibits attached thereto and forming part thereof, as recorded in Official Records Book 796, Page 338, and all amendments thereto, of the Public Records of Indian River County, Florida. The above description includes, but is not limited to, all appurtenances to the condominium unit above described including the undivided interest in the common elements of said condominium.</p>
<p>Robert K. Marshall and Nancy E. Marshall 5010 Harmony Circle, Unit 107 Vero Beach, FL 32967</p>	<p>Unit No. F-17 of Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments</p>

	thereof, Public Records of Indian River County, Florida.
Robert J. Orchard and Pamela P. Orchard 5010 Harmony Circle, Unit 201 Vero Beach, FL 32967	Unit F-21 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Marguerite Sweeny 5010 Harmony Circle, Unit 202 Vero Beach, FL 32967	Unit F-22(Building F) of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Antonio Domingo Montes Quintana and Maria Carolina Telleria Boschetti 5010 Harmony Circle, Unit 203 Vero Beach, FL 32967	Unit No. F-23, Harmony Island Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida.
William K. Finnegan and Diane M. Finnegan 5010 Harmony Circle, Unit 204 Vero Beach, FL 32967	Unit F-24, Harmony Island Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.
Anne K. O'Neal 5010 Harmony Circle, Unit 205 Vero Beach, FL 32967	Condominium Unit No. F-25, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Christopher A. Kostanecki and Jennifer P. Kostanecki 5010 Harmony Circle, Unit 206 Vero Beach, FL 32967	Unit #F-26 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Jane Brynes O'Neill 5010 Harmony Circle, Unit 207 Vero Beach, FL 32967	Unit No. F-27 of Harmony Island, a Condominium according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida. Together with all the tenements, hereditaments, and appurtenances thereto belonging or in anywise appertaining.

<p>Anthony A. Altomare and Laurie A. Altomare 5010 Harmony Circle, Unit 305 Vero Beach, FL 32967</p>	<p>Unit No. F-35, Harmony Island Condominium, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, Public Records of Indian River County, Florida.</p>
<p>Christina Paschoalin Curnyn 5010 Harmony Circle, Unit 306 Vero Beach, FL 32967</p>	<p>Unit F-36 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Fred J. Novak and Lorraine M. Novak 5010 Harmony Circle, Unit 307 Vero Beach, FL 32967</p>	<p>Condominium Unit # F-37, Harmony Island, according to the Declaration of Condominium recorded in Official Records Book 0796, Page 0338, Public Records of Indian River County, Florida.</p>
<p>John Werthessen and Heather Werthessen 5020 Harmony Circle, Unit 101 Vero Beach, FL 32967</p>	<p>Unit E-1 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Joseph J. Puglisi and Pamela A. Puglisi 5020 Harmony Circle, Unit 102 Vero Beach, FL 32967</p>	<p>Unit No. E-12 of Harmony Island Condominium, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Robert Daniel Flowers and Jenny L. Flowers 5020 Harmony Circle, Unit 103 Vero Beach, FL 32967</p>	<p>Unit No. E13 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Jack P. Jefferies 5020 Harmony Circle, Unit 104 Vero Beach, FL 32967</p>	<p>Condominium Unit #E-14, Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, as amended.</p>
<p>Ann Mickey 5020 Harmony Circle, Unit 201 Vero Beach, FL 32967</p>	<p>Unit E-21 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>

<p>Robert D. Mulherrin and Lori J. Mulherrin 5020 Harmony Circle, Unit 202 Vero Beach, FL 32967</p>	<p>Unit E-22 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Diane M. DiGiacomo 5020 Harmony Circle, Unit 203 Vero Beach, FL 32967</p>	<p>Unit E-23, a/k/a Unit 23, Building E, of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>George J. Hossenlopp and Linda L. Hossenlopp 5020 Harmony Circle, Unit 204 Vero Beach, FL 32967</p>	<p>Unit E-24 of Harmony Island, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.</p>
<p>Lester A. Davis and Arleen H. Davis 5020 Harmony Circle, Unit 303 Vero Beach, FL 32967</p>	<p>Condominium Unit No. E-33, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Marie L. McCabe and James M. McCabe, Jr. 5020 Harmony Circle, Unit 304 Vero Beach, FL 32967</p>	<p>Condominium Unit #E-34, Harmony Island, according to the Declaration of Condominium in Official Records Book 0796, Page 0338, Public Records of Indian River County, Florida.</p>
<p>Carolyn Henneforth 5025 Harmony Circle, Unit 101 Vero Beach, FL 32967</p>	<p>Unit No. G-11, Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Mario Arbelaez and Amparo Arbelaez 5025 Harmony Circle, Unit 102 Vero Beach, FL 32967</p>	<p>Condominium Unit No. G-12 Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Barbara Anne Brewer 5025 Harmony Circle, Unit 103 Vero Beach, FL 32967</p>	<p>Unit No. G-13, Harmony Island, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, Public Records of Indian River County, Florida.</p>
<p>Peter J. Serenita and Barbara D. Serenita 5025 Harmony Circle, Unit 104 Vero Beach, FL 32967</p>	<p>Unit No. G-14, Harmony Island, according to the Declaration of Condominium thereof, as recorded</p>

	in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida.
Jeffrey Kuhn and Ruth Kuhn 5025 Harmony Circle, Unit 201 Vero Beach, FL 32967	Unit G-21 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Christopher A. Kostanecki and Jennifer P. Kostanecki 5025 Harmony Circle, Unit 202 Vero Beach, FL 32967	Unit No. G-22, Harmony Island Condominium, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, Public Records of Indian River County, Florida.
Thomas D. Chard and Nancy P. Chard 5025 Harmony Circle, Unit 203 Vero Beach, FL 32967	Unit G-23 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Steven F. Pope and Maryann B. Pope 5025 Harmony Circle, Unit 204 Vero Beach, FL 32967	Unit No. G-24, Harmony Island, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, Public Records of Indian River County, Florida.
Susan M. O'Shea and Alexis S. Gettier 5025 Harmony Circle, Unit 303 Vero Beach, FL 32967	Unit #G-33, Harmony Island, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida, and amended in Official Records Book 799, Page 1677, Public Records of Indian River County, Florida.
Susan T. Dailey 5025 Harmony Circle, Unit 304 Vero Beach, FL 32967	Unit No. G-34, Harmony Island Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Donna Marie Lowery 5030 Harmony Circle, Unit 101 Vero Beach, FL 32967	Unit No. D-11, Harmony Island, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida.
Edward P. Flood and Rebecca L. Flood 5030 Harmony Circle, Unit 102 Vero Beach, FL 32967	Unit D-12 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.

<p>Patricia B. Martin 5030 Harmony Circle, Unit 103 Vero Beach, FL 32967</p>	<p>Unit D-13 a/k/a Unit No.13, Building D, of Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page(s) 338, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.</p>
<p>Ray P. Dutcher and Margaret M. Dutcher 5030 Harmony Circle, Unit 104 Vero Beach, FL 32967</p>	<p>Unit D-14 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>George R. Moran and Theresa A. Moran 5030 Harmony Circle, Unit 201 Vero Beach, FL 32967</p>	<p>Condominium Unit No. D-21, Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida.</p>
<p>Stephen Miller and Lisa Miller 5030 Harmony Circle, Unit 202 Vero Beach, FL 32967</p>	<p>Unit D-22 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Linda Biscamp 5030 Harmony Circle, Unit 203 Vero Beach, FL 32967</p>	<p>Unit 23, Building D, Harmony Island Condominium, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida, together with its undivided interest or share in the common elements, and any amendments thereto.</p>
<p>Michael J. Mehalko 5030 Harmony Circle, Unit 204 Vero Beach, FL 32967</p>	<p>Unit D-24, Harmony Island, a Condominium, according to the Declaration of Condominium as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, as amended, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be an appurtenance to the above described unit.</p>
<p>Kevin F. Dale and Barbara M. Dale 5030 Harmony Circle, Unit 301 Vero Beach, FL 32967</p>	<p>Condominium Unit No. D-31, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Sean Balcom and Cynthia Anderson 5030 Harmony Circle, Unit 302</p>	<p>Unit D-32, Harmony Island Condominium, a Condominium, according to the Declaration of</p>

Vero Beach, FL 32967	Condominium thereof, recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida.
Bernard J. Peters 5030 Harmony Circle, Unit 303 Vero Beach, FL 32967	Unit D-33, Harmony Island Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Virginia E. Robey 5030 Harmony Circle, Unit 304 Vero Beach, FL 32967	Unit D-34, Harmony Island Condominium, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida, and as amended.
Ohio Indoor Tennis, Inc. 5035 Harmony Circle, Unit 101 Vero Beach, FL 32967	Condominium Unit #H-11, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida, and as amended.
Ricardo Artigas and Pamela Artigas 5035 Harmony Circle, Unit 102 Vero Beach, FL 32967	Condominium Unit No. H-12 Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Joseph Coffey 5035 Harmony Circle, Unit 103 Vero Beach, FL 32967	Unit H-13, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, and all amendments thereto, of the Public Records of Indian River County, Florida, together with an undivided interest in the common elements appurtenant thereto.
Coffey Investments, LLC 5035 Harmony Circle, Unit 104 Vero Beach, FL 32967	Unit H-14, Harmony Island, a Condominium, all as set forth in the Declaration of Condominium and the exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 796, Page 338, and all amendments thereto, of the Public Records of Indian River County, Florida. The above description includes, but is not limited to, all appurtenances to the Condominium Unit above described, including the undivided interest in the common elements of said Condominium.
William Filbert and John Filbert 5035 Harmony Circle, Unit 201 Vero Beach, FL 32967	An undivided interest in Condominium Unit #H-21, Harmony Island, according to the Declaration of Condominium recorded in Official Record Book 796, Page 338, of the Public Records of Indian River County, Florida, as amended, together with all common elements appurtenant thereto.

Linda G. Chahalís and Zachary John Chahalís 5035 Harmony Circle, Unit 202 Vero Beach, FL 32967	Unit No. H-22, Harmony Island, as per the Declaration of Condominium thereof, recorded in Official Record Book 796, Page 338, together with any amendments, Public Records of Indian River County, Florida.
Marion Pietrowski 5035 Harmony Circle, Unit 203 Vero Beach, FL 32967	Unit H-23, Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.
Albert Benkert and Johanna Kornelia Scheerbaum 5035 Harmony Circle, Unit 204 Vero Beach, FL 32967	Unit H-24 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
John A. Harding and Anne L. Harding 5035 Harmony Circle, Unit 301 Vero Beach, FL 32967	Unit No. H-31 of Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Record Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided share or interest in the common elements appurtenant thereto.
Gisela K. Elliston 5035 Harmony Circle, Unit 302 Vero Beach, FL 32967	Unit H-32, Harmony Island, a Condominium, according to the Declaration of Condominium, as recorded in Official Record Book 796, Page 338, and all its attachments and amendments thereto, all in the Public Records of Indian River County, Florida, together with an undivided interest in the common elements appurtenant thereto.
Deanna L. Smith and Patricia L. Fox 5035 Harmony Circle, Unit 303 Vero Beach, FL 32967	Unit No. H-33 of Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, of the Public Records of Indian River County, Florida.
James J. Kamm and Patricia C. Kamm 5040 Harmony Circle, Unit 101 Vero Beach, FL 32967	Condominium Unit #C-11, Harmony Island Condominium, according to The Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, and as amended, of the Public Records of Indian River County, Florida, for the purpose of creating an estate by the entirety.
James Faraco and Jane Faraco 5040 Harmony Circle, Unit 102 Vero Beach, FL 32967	Unit C-12 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official

	Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Deborah A. Noonan and William S. Noonan 5040 Harmony Circle, Unit 103 Vero Beach, FL 32967	Unit No. C-13, Building C, Harmony Island, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida.
Frank Heinemann and Linda R. Heinemann 5040 Harmony Circle, Unit 104 Vero Beach, FL 32967	Unit C-14, Harmony Island Condominium, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida, and any amendments thereto.
Lila Reynolds 5040 Harmony Circle, Unit 105 Vero Beach, FL 32967	Condominium Unit No. C-15, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Erich Huemer and Judith Huemer 5040 Harmony Circle, Unit 106 Vero Beach, FL 32967	Unit C16 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Thomas Marr and Joanne T. Marr 5040 Harmony Circle, Unit 107 Vero Beach, FL 32967	Unit C-17 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.
William J. Schlageter and Jacqueline M. Champagne 5040 Harmony Circle, Unit 108 Vero Beach, FL 32967	Unit C-18, Harmony Island, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.
John Luviano and Phyllis Luviano 5040 Harmony Circle, Unit 201 Vero Beach, FL 32967	Unit 21, Building C, of Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page(s) 338, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.

<p>Giles A Vigneault and Gertrude H Vigneault 5040 Harmony Circle, Unit 202 Vero Beach, FL 32967</p>	<p>Condominium Unit C-22, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Sandra C. Tate 5040 Harmony Circle, Unit 203 Vero Beach, FL 32967</p>	<p>Unit C-23, Harmony Island Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, as amended, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be appurtenance to the above described unit.</p>
<p>Linda P. Jewett 5040 Harmony Circle, Unit 204 Vero Beach, FL 32967</p>	<p>Condominium Unit C-24 of Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Andrew Veasey 5040 Harmony Circle, Unit 205 Vero Beach, FL 32967</p>	<p>Unit No. C-25, Harmony Island, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida.</p>
<p>Brian R. Andrews 5040 Harmony Circle, Unit 206 Vero Beach, FL 32967</p>	<p>Unit No. C-26, Harmony Island Condominium, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, Public Records of Indian River County, Florida.</p>
<p>John L. McConnell and Susan J. McConnell 5040 Harmony Circle, Unit 207 Vero Beach, FL 32967</p>	<p>Unit No. C-27 of Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Patricia Lynch Jester and William J. Jester, Jr. 5040 Harmony Circle, Unit 208 Vero Beach, FL 32967</p>	<p>Unit C-28, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, as amended from time to time of the Public Records of Indian River County, Florida, and any amendments thereto.</p>
<p>Linda Clark 5040 Harmony Circle, Unit 305 Vero Beach, FL 32967</p>	<p>Unit C-35 of Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page(s) 338, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.</p>

<p>Edward Gardella and Robin Gardella 5040 Harmony Circle, Unit 306 Vero Beach, FL 32967</p>	<p>Unit 36 Building C of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.</p>
<p>Kevin Collins 5040 Harmony Circle, Unit 307 Vero Beach, FL 32967</p>	<p>Unit C-37 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Record Book 796, Page 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Cheri Lynn Crossgrove and Miriam Backus 5040 Harmony Circle, Unit 308 Vero Beach, FL 32967</p>	<p>Unit C-38 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Record Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Talle Lynn Genoni 5045 Harmony Circle, Unit 101 Vero Beach, FL 32967</p>	<p>Unit 11, Building I, Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.</p>
<p>James C. Egan and Leona Fay Egan 5045 Harmony Circle, Unit 102 Vero Beach, FL 32967</p>	<p>Unit I-12, Harmony Island Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, as amended, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be an appurtenance to the above described unit.</p>
<p>Michael J. Mazzafro 5045 Harmony Circle, Unit 103 Vero Beach, FL 32967</p>	<p>Unit I-13 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.</p>
<p>Rodger P. Schlage and Suzanne E. Robbins - Schlage 5045 Harmony Circle, Unit 104 Vero Beach, FL 32967</p>	<p>Unit No. I-14, Harmony Island, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, Public Records of Indian River County, Florida.</p>

<p>Paul Smith and Colette Smith 5045 Harmony Circle, Unit 105 Vero Beach, FL 32967</p>	<p>Unit No. I-15, Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Richard E. Burke and Mary Lou Burke 5045 Harmony Circle, Unit 106 Vero Beach, FL 32967</p>	<p>Unit No. I-16 of Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Laura A. Meredith 5045 Harmony Circle, Unit 107 Vero Beach, FL 32967</p>	<p>Unit I-17, Harmony Island Condominium, a Condominium, all as set forth in the Declaration of Condominium and the exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 796, Page 338, and all amendments thereto, of the Public Records of Indian River County, Florida, together with an undivided interest in the common elements appurtenant thereto.</p>
<p>Michael Donnarumma and Elizabeth Donnarumma 5045 Harmony Circle, Unit 108 Vero Beach, FL 32967</p>	<p>Unit I-18 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Daniel E. Kosh and Elizabeth Wheeler 5045 Harmony Circle, Unit 109 Vero Beach, FL 32967</p>	<p>Unit I-19 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Jeffrey D. Condon 5045 Harmony Circle, Unit 201 Vero Beach, FL 32967</p>	<p>Condominium Unit I-21 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Emilia Kaczmarzyk 5045 Harmony Circle, Unit 202 Vero Beach, FL 32967</p>	<p>Unit No. I-22 of Harmony Island Condominium, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>David H. Peterson 5045 Harmony Circle, Unit 203 Vero Beach, FL 32967</p>	<p>Unit I-23 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River</p>

	County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Joseph J. Goodwin 5045 Harmony Circle, Unit 204 Vero Beach, FL 32967	Condominium Unit #I-24 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Carole V. Hebert 5045 Harmony Circle, Unit 205 Vero Beach, FL 32967	Condominium Unit No. I-25, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
G David Reynolds, III and Louis J. Reynolds 5045 Harmony Circle, Unit 206 Vero Beach, FL 32967	Condominium Unit I-26 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Angelo Guaccero and Josephine Guaccero 5045 Harmony Circle, Unit 207 Vero Beach, FL 32967	Condominium Unit I-27, Harmony Island, according to the Declaration recorded in Official Records Book 0796, Page 0338, Public Records of Indian River County, Florida, and amended in Official Records Book 799, Page 1677, Public Records of Indian River County, Florida, and as amended thereto.
Wayne K. Link and Patricia J. Link 5045 Harmony Circle, Unit 208 Vero Beach, FL 32967	Unit No. I-28 of Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Anthony E. Belcourt and Danielle A. Choquette 5045 Harmony Circle, Unit 209 Vero Beach, FL 32967	Condominium Unit # I-29, Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 0796, Page 0338, Public Records of Indian River County, Florida, and all exhibits and amendments thereto, Public Records of Indian River County, Florida.
Albert Thorp, III and Janet M. Thorp 5045 Harmony Circle, Unit 303 Vero Beach, FL 32967	Unit I-33 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.

Jeffrey Carl Johnson and Victoria Damon Johnson 5045 Harmony Circle, Unit 304 Vero Beach, FL 32967	Unit I-34 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Mark Okeson 5045 Harmony Circle, Unit 305 Vero Beach, FL 32967	Condominium Unit I-35, Harmony Island, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida.
306 at 5045 Harmony LLC 5045 Harmony Circle, Unit 306 Vero Beach, FL 32967	Unit No. I-36, Harmony Island, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida.
Frank J. Padula and Patricia A. Padula 5045 Harmony Circle, Unit 307 Vero Beach, FL 32967	Condominium Unit I-37, Harmony Island, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
William A. Meeca and Kathleen E. Meeca 5060 Harmony Circle, Unit 101 Vero Beach, FL 32967	Unit B-11, Harmony Island Condominium, together with an undivided interest in the common elements, according to the Declaration of Condominium as recorded in Official Records Book 796, Page 338, as amended in Official Records Book 799, Page 1677, and Official Records Book 802, Page 843, as amended from time to time, of the Public Records of Indian River County, Florida.
Robert W. Clarke and Barbara G. Clarke 5060 Harmony Circle, Unit 102 Vero Beach, FL 32967	Unit B-12 of Harmony Island Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Sara L. George 5060 Harmony Circle, Unit 103 Vero Beach, FL 32967	Unit No. B-13 of Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida
Ara G. Barsoumian and Brenda L. Barsoumian 5060 Harmony Circle, Unit 104 Vero Beach, FL 32967	Unit B-14 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto,

	together with its undivided share in the common elements.
Jose M. Telleria and Maria Gisela Telleria 5060 Harmony Circle, Unit 105 Vero Beach, FL 32967	Unit No. B-15 , Harmony Island, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida.
Laura J. Leonard 5060 Harmony Circle, Unit 106 Vero Beach, FL 32967	Unit 16, Building B, of Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page(s) 338, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.
Thomas G. Bentley and Carly M. Bentley 5060 Harmony Circle, Unit 107 Vero Beach, FL 32967	Unit # B-17 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
John E. Kitson and Maureen Kitson 5060 Harmony Circle, Unit 108 Vero Beach, FL 32967	Unit No. B-18, Harmony Island, a Condominium according to the Declaration of Condominium Recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida, and any and all amendments thereto.
Raul Calvo and Sharon L. Calvo 5060 Harmony Circle, Unit 201 Vero Beach, FL 32967	Condominium Unit # B-21, Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Edward R. Traver, Jr. and Patricia Traver 5060 Harmony Circle, Unit 202 Vero Beach, FL 32967	Unit # B-22 , Harmony Island Condominium, according to the Declaration of Condominium, as recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Kevin S. Pendergast and Nancy G. Pendergast 5060 Harmony Circle, Unit 203 Vero Beach, FL 32967	Unit No. 203 , Building B of Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Thomas S. Olsen and Mary E. Olsen 5060 Harmony Circle, Unit 204 Vero Beach, FL 32967	Unit No. B- 24 , Harmony Island, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida.
Edward W. Scudder, III 5060 Harmony Circle, Unit 205	Unit B-25, Harmony Island Condominium, according to the Declaration of Condominium

Vero Beach, FL 32967	thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, as amended, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be an appurtenance to the above described unit.
Elaine Gilliland 5060 Harmony Circle, Unit 206 Vero Beach, FL 32967	Unit B- 26 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Anthony E. Mirti and Ruth Frances Mirti 5060 Harmony Circle, Unit 207 Vero Beach, FL 32967	Unit No. B- 27 , Harmony Island, a Condominium, together with an undivided interest in the common elements, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, of the Public Records of Indian River County, Florida.
Michael McDonald 5060 Harmony Circle, Unit 208 Vero Beach, FL 32967	Unit B- 28 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.
Daniel Patrick Kelliher 5060 Harmony Circle, Unit 304 Vero Beach, FL 32967	Unit No. B- 34, Harmony Island, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.
David Ferrucci 5060 Harmony Circle, Unit 305 Vero Beach, FL 32967	Unit B- 35 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
John J. Reilly, Jr. 5060 Harmony Circle, Unit 306 Vero Beach, FL 32967	Unit No. B-36 of Harmony Island, a Condominium according to the Declaration of Condominium recorded in Official Record Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Alex C. Lamarre 5060 Harmony Circle, Unit 307 Vero Beach, FL 32967	Unit B-37 , Harmony Island Condominium, according to the Declaration of Condominium as recorded in Official Records Book 796, Page 338,

	of the Public Records of Indian River County, Florida.
Kevin M. Hayes and Debra K. Fernau 5060 Harmony Circle, Unit 308 Vero Beach, FL 32967	Unit B-38, Harmony Island, together with an undivided interest in the common elements, according to the Declaration of Condominium thereof recorded in Official Record Book 796, Page 338, as amended from time to time, of the Public Records of Indian River County, Florida.
Charles E. Garris and Gail M. Beveridge 5065 Harmony Circle, Unit 101 Vero Beach, FL 32967	Unit J-11 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
George F. Connelly and Eileen Connelly 5065 Harmony Circle, Unit 102 Vero Beach, FL 32967	Unit No. J-12 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Cheryl L. Binknell 5065 Harmony Circle, Unit 103 Vero Beach, FL 32967	Unit J-13, Harmony Island, a condominium, according to the Declaration of Condominium recorded in Official Record Book 796, page 338, public records of Indian River County, Florida and any amendments thereto.
Catherine D. Mills 5065 Harmony Circle, Unit 104 Vero Beach, FL 32967	Unit J-14 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Margaret Spengler 5065 Harmony Circle, Unit 105 Vero Beach, FL 32967	Unit J-15, Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Record Book 796, Page 338, as amended, Public Records of Indian River County, Florida
Maria E. Bove 5065 Harmony Circle, Unit 106 Vero Beach, FL 32967	Condominium Unit No. J-16, Harmony Island Condominium, according to the Condominium as recorded in Official Record Book 796, Page 338, Public Records of Indian River County, Florida.
Albert V. Nahmias and Susan Nahmias 5065 Harmony Circle, Unit 107 Vero Beach, FL 32967	Condominium Unit J-17 of Harmony Island, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.

<p>Sean Chou 5065 Harmony Circle, Unit 108 Vero Beach, FL 32967</p>	<p>Unit J-18, Harmony Island Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, as amended, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be an appurtenance to the above described unit.</p>
<p>Peter Dobson and Hilary Anne Dobson 5065 Harmony Circle, Unit 109 Vero Beach, FL 32967</p>	<p>Unit #J-19, Harmony Island, a Condominium according to the Declaration of Condominium recorded in Official Record Book 796, Page 338, together with First Amendment to Declaration of Condominium recorded in Official Record Book 799, Page 1677, together with Second Amendment to Declaration of Condominium recorded in Official Record Book 802, Page 843, Public Records of Indian River County.</p>
<p>Dennis R. Stapleton and Kathryn O. Stapleton 5065 Harmony Circle, Unit 201 Vero Beach, FL 32967</p>	<p>Condominium Unit No. J-21, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Nancy A. Taylor and Courtney M. Taylor 5065 Harmony Circle, Unit 202 Vero Beach, FL 32967</p>	<p>Condominium Unit #J-22, Harmony Island, according to the Declaration of Condominium recorded in Official Records Book 0706, Page 0338, Public Records of Indian River County, Florida</p>
<p>Freddie L. Capps, Jr. and Cindy P. Capps 5065 Harmony Circle, Unit 203 Vero Beach, FL 32967</p>	<p>Unit J-23 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and as amended, together with an undivided interest in the common elements appurtenant thereto.</p>
<p>David M. Smith 5065 Harmony Circle, Unit 204 Vero Beach, FL 32967</p>	<p>Unit No. J-24 of Harmony Island Condominium, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Joseph A. Palermo and Mary D. Palermo 5065 Harmony Circle, Unit 205 Vero Beach, FL 32967</p>	<p>Unit No. J-25, Harmony Island Condominium, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, Public Records of Indian River County, Florida</p>
<p>Bruce E. McCashin 5065 Harmony Circle, Unit 206 Vero Beach, FL 32967</p>	<p>Unit J-26, Harmony Island Condominium, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Record</p>

	Book 796, Page 338, Public Records of Indian River County, and any amendments thereto.
Valerie Goode 5065 Harmony Circle, Unit 207 Vero Beach, FL 32967	Condominium Unit No. J-27, Harmony Island Condominium, a Condominium, according to the Declaration thereof, as recorded in Official Records Book 796, Page 338, Public Records of Indian River County, Florida.
Ardis J. McArthur 5065 Harmony Circle, Unit 208 Vero Beach, FL 32967	Unit J-28, Harmony Island Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, as amended, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be an appurtenance to the above describe unit.
Dennis E. Brower and Margaret S. Brower 5065 Harmony Circle, Unit 209 Vero Beach, FL 32967	Unit No. J-29 of Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Brad Douglas Astleford 5065 Harmony Circle, Unit 304 Vero Beach, FL 32967	Unit J-34, Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with an undivided interest in the common elements appurtenance thereto.
Barbara Anne Wendt 5065 Harmony Circle, Unit 305 Vero Beach, FL 32967	Unit No. 35, Building J, Harmony Island, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, Public Records of Indian River County, Florida.
Theofanis Zolotas 5065 Harmony Circle, Unit 306 Vero Beach, FL 32967	Unit J-36, Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements thereto.
William A. Osterholm 5065 Harmony Circle, Unit 307 Vero Beach, FL 32967	Unit J-37, Harmony Island, a Condominium according to the Declaration of Condominium recorded in Official Record Book 796, Page 338, and any amendments thereto, including Phase amendment recorded in Official Record Book 1043, Page 1812, and any amendments thereto in the Public Records of Indian River County, Florida.

<p>Suzanne Evans and Greg Evans 5075 Harmony Circle, Unit 101 Vero Beach, FL 32967</p>	<p>Unit K-11 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Brooks T. Brierley 5075 Harmony Circle, Unit 102 Vero Beach, FL 32967</p>	<p>Condominium Unit #K-12 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Hollis E. Bernard 5075 Harmony Circle, Unit 103 Vero Beach, FL 32967</p>	<p>Unit K-13 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Peter C. Earley and Jo-Ann K. Earley 5075 Harmony Circle, Unit 104 Vero Beach, FL 32967</p>	<p>Unit No. K-14, Harmony Island, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida.</p>
<p>Joan S. Kearney 5075 Harmony Circle, Unit 201 Vero Beach, FL 32967</p>	<p>Unit No. K-21 of Harmony Island Condominium, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Alex Lamarre 5075 Harmony Circle, Unit 202 Vero Beach, FL 32967</p>	<p>Condominium Unit No. K-22 of Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Thomas J. Wilverding and Darla B. Wilverding 5075 Harmony Circle, Unit 203 Vero Beach, FL 32967</p>	<p>Unit K-23 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Jennifer Lynn Lass 5075 Harmony Circle, Unit 204 Vero Beach, FL 32967</p>	<p>Unit #K-24, Harmony Island, a Condominium according to the Declaration of Condominium recorded in Official Record Book 796, Page 338, together with First Amendment to Declaration of Condominium recorded in Official Record Book 799, Page 1677, together with Second Amendment</p>

	to Declaration of Condominium recorded in Official Record Book 802, Page 843, Public Records of Indian River County.
Benedict A. Jacobellis and Linda A. Jacobellis 5075 Harmony Circle, Unit 301 Vero Beach, FL 32967	Unit No. K-31 of Harmony Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Alex Lamarre and Marrison Lamphere 5075 Harmony Circle, Unit 302 Vero Beach, FL 32967	Unit K-32 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Claire Dansereau 5075 Harmony Circle, Unit 303 Vero Beach, FL 32967	Unit 33, Building K, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338 (as amended), of the Public Records of Indian River County, Florida.
Antonio A. Arvesu and Ana T. Busse-Arvesu 5075 Harmony Circle, Unit 304 Vero Beach, FL 32967	Unit K-34, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, Page 338, together with all amendments thereto, Public Records of Indian River County, Florida.
Jeffrey S. Crull and Diana L. Crull 5080 Harmony Circle, Unit 101 Vero Beach, FL 32967	Unit A-11 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Kenneth B. Walker and Susan M. Walker 5080 Harmony Circle, Unit 102 Vero Beach, FL 32967	Unit #A-12, Harmony Island, a Condominium according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, together with First Amendment to Declaration of Condominium recorded in Official Records Book 799, Page 1677; together with Second Amendment to Declaration of Condominium recorded in Official Records Book 802, Page 843, Public Records of Indian River County, and all amendments thereto, together with its undivided share in the common elements.
Colver P. Holdings, Inc. 5080 Harmony Circle, Unit 103 Vero Beach, FL 32967	Unit No. A-13 of Harmony Island Condominium, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.

<p>Miriam D. Roiter 5080 Harmony Circle, Unit 104 Vero Beach, FL 32967</p>	<p>Condominium Unit No. "A"-14 of Harmony Island, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.</p>
<p>Dorothy O'Hara Knapp 5080 Harmony Circle, Unit 105 Vero Beach, FL 32967</p>	<p>Unit A-15 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Bentley H. Beaver and Marilyn P. Beaver 5080 Harmony Circle, Unit 106 Vero Beach, FL 32967</p>	<p>Unit No. A-16 of Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in common elements.</p>
<p>Perry Wilson 5080 Harmony Circle, Unit 201 Vero Beach, FL 32967</p>	<p>Unit A-21 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Jeffrey S. Allen and Tina M. Allen 5080 Harmony Circle, Unit 202 Vero Beach, FL 32967</p>	<p>Unit A-22, Harmony Island Condominium, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, page 338, Public Records of Indian River County, Florida, and any amendments thereto.</p>
<p>Stephen G. Gray 5080 Harmony Circle, Unit 203 Vero Beach, FL 32967</p>	<p>Condominium Unit A-23, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.</p>
<p>Mary Page Franzel 5080 Harmony Circle, Unit 204 Vero Beach, FL 32967</p>	<p>Unit A-24 of Harmony Island, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Kurt J. Hofmann and Edith F. Hofmann 5080 Harmony Circle, Unit 205</p>	<p>Unit A-25, Harmony Island Condominium, a Condominium, according to the Declaration of</p>

Vero Beach, FL 32967	Condominium thereof, recorded in Official Records Book 796, page 338, Public Records of Indian River County, Florida, and any amendments thereto.
Joan P. Klimm 5080 Harmony Circle, Unit 206 Vero Beach, FL 32967	Unit #A-26, Harmony Island, a Condominium according to the Declaration of Condominium recorded in Official Records Book 0796, Page 0338, together with first amendment to Declaration of Condominium recorded in Official Records Book 799, Page 1677, together with second amendment to Declaration of Condominium recorded in Official Records Book 802, Page 843, Public Records of Indian River County, Florida.
Gary M. Salino and Karen M. Salino 5080 Harmony Circle, Unit 304 Vero Beach, FL 32967	Condominium Unit #A34 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 796, Page 338, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.
Melissa St. Anne Mittag 5080 Harmony Circle, Unit 305 Vero Beach, FL 32967	Unit A-35 of Harmony Island Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Mangino Properties Group, LLC 5080 Harmony Circle, Unit 306 Vero Beach, FL 32967	Condominium Unit A-36, a/k/a Unit 36, Building A, Harmony Island, a Condominium together with an undivided interest in the common elements, according to the Declaration of Condominium, recorded in Official Record Book 796, Page 338, as amended from time to time, of the Public Records of Indian River County, Florida.
Sheila W. Cane 5085 Harmony Circle, Unit 101 Vero Beach, FL 32967	Unit 11, Building L, Harmony Island according to the Declaration of Condominium recorded in Official Records Book 796, page 338, in the Public Records of Indian River County, Florida.
James G. Reynolds and Ann K. Reynolds 5085 Harmony Circle, Unit 102 Vero Beach, FL 32967	Unit 12, Building L, of Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page(s) 338, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.
Blake Faulkner Callahan and Ashley Goff Callahan 5085 Harmony Circle, Unit 103 Vero Beach, FL 32967	Unit L- 13, of Harmony Island, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796,

	Page 338, and any amendments thereto, of the Public Records of Indian River County, Florida.
Maryann C. Flaherty and William J. Flaherty 5085 Harmony Circle, Unit 104 Vero Beach, FL 32967	Unit No. L- 14, of Harmony Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page 338, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Nicole M. Halchak and Sean Trainor 5085 Harmony Circle, Unit 201 Vero Beach, FL 32967	Unit 21, Building L, of Harmony Island Condominium, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 796, Page(s) 338, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.
Marilyn Ann Freitag 5085 Harmony Circle, Unit 202 Vero Beach, FL 32967	Condominium Unit L-22, Harmony Island, according to the Declaration of Condominium recorded in Official Records Book 0796, Page 0338, Public Records of Indian River County, Florida, and amended in Official Records Book 0799, Page 1677, Public Records of Indian River County, Florida.
Diane Purdy and Stephanie Wilber 5085 Harmony Circle, Unit 203 Vero Beach, FL 32967	Unit No. L-23, Harmony Island, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, Public Records of Indian River County, Florida.
Paul F. Griner 5085 Harmony Circle, Unit 204 Vero Beach, FL 32967	Unit No. L-24, Harmony Island, as per the Declaration of Condominium thereof, recorded in Official Records Book 796, Page 338, together with any amendments thereto, Public Records of Indian River County, Florida.
Gerald Roy 5085 Harmony Circle, Unit 301 Vero Beach, FL 32967	Condominium Unit L-31, Harmony Island, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 796, at Page 338 (as amended), of the Public Records of Indian River County, Florida.
Rosemary Cwiok 5085 Harmony Circle, Unit 302 Vero Beach, FL 32967	Unit L-32, Harmony Island Condominium, a Condominium, according to the Declaration of Condominium recorded in Official Record Book 796, Page 338, Public Records of Indian River County, Florida, as amended; together with all its appurtenances, including an undivided interest in the common elements and limited common elements appurtenant thereto, according to said Declaration of Condominium.

Wood Duck Island

Matthew L. Ward and Mary L. Ward 4940 Wood Duck Circle Vero Beach, FL 32967	Unit 1, Grand Harbor Plat #4 (Wood Duck), according to the plat thereof, as recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Barbara W. Burdick 4938 Wood Duck Circle Vero Beach, FL 32967	Lot 2, Grand Harbor – Plat 4 (Wood Duck), according to the map or plat thereof, recorded in Plat Book 12, Page(s) 70, Public Records of Indian River County, Florida.
Patrick J. Sullivan and Regine Sullivan 4936 Wood Duck Circle Vero Beach, FL 32967	Unit 3, Wood Duck Island, a portion of Grand Harbor Plat 4, according to the plat thereof, recorded in Plat Book 12, Page(s) 70, 70A and 70B, of the Public Records of Indian River County, Florida.
William A. Kelley and Floranne P. Dailey 4934 Wood Duck Circle Vero Beach, FL 32967	Unit 4, Grand Harbor – Plat 4, a P.U.D., according to the Plat thereof, as recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
Jeffrey Meizlik and Ingrid Nilsson-Meizlik 4932 Wood Duck Circle Vero Beach, FL 32967	Unit No. 5, Grand Harbor – Plat 4, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 70, 70A through 70B, inclusive, of the Public Records of Indian River County, Florida.
Janet L. Jones 4930 Wood Duck Circle Vero Beach, FL 32967	Unit 6 of Wood Duck Island, a portion of Grand Harbor Plat 4, as recorded in Plat Book 12, Pages 70-70B, Public Records of Indian River County, Florida.
Charles T. Surma and Phyllis A. Surma 4928 Wood Duck Circle Vero Beach, FL 32967	Unit 7B, Grand Harbor – Plat 4 (Wood Duck), according to the plat thereof, as recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
William Gowen and Diane Hansen 4926 Wood Duck Circle Vero Beach, FL 32967	Unit 8, Grand Harbor – Plat 4, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 70, 70A through 70B, inclusive, of the Public Records of Indian River County, Florida.
Leo O. LeBlanc and Norma F. LeBlanc 4924 Wood Duck Circle Vero Beach, FL 32967	Unit 9, Grand Harbor Plat #4 (Wood Duck), according to the plat thereof, as recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Howard A. Sherman 4922 Wood Duck Circle Vero Beach, FL 32967	Lot 10 of Grand Harbor- Plat 4, according to the Plat thereof, recorded in Plat Book 12, Page(s) 70, of the Public Records of Indian River County, Florida.
Mary Welby McGill 4920 Wood Duck Circle Vero Beach, FL 32967	Lot 11, Grand Harbor- Plat 4 (Wood Duck), according to the Plat thereof, as recorded in Plat

	Book 12, Page 70, Public Records of Indian River County, Florida.
Henry R. Kwiecinski and Barbara R. Kwiecinski 4918 Wood Duck Circle Vero Beach, FL 32967	Unit 12 of Wood Duck Island, a portion of Grand Harbor- Plat 4, according to the plat thereof as recorded in Plat Book 12, pages 70, 70A and 70B, of the Public Records of Indian River County, Florida.
Francis X. Crowley and Elaine M. Crowley 4916 Wood Duck Circle Vero Beach, FL 32967	Unit 13, Wood Duck Island, a portion of Grand Harbor- Plat 4, according to the map or plat thereof, recorded in Plat Book 12, Page(s) 70, of the Public Records of Indian River County, Florida.
Christopher Rice Hyslop and Bridget Hyslop 4914 Wood Duck Circle Vero Beach, FL 32967	Unit 14, Grand Harbor Plat 4 (Wood Duck), according to the Plat thereof as recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
David Des Roche and Susan Antrim 4912 Wood Duck Circle Vero Beach, FL 32967	Unit 15, Wood Duck Island, a portion of Grand Harbor Plat 4, according to the plat thereof, recorded in Plat Book 12, Page 70, 70A and 70B, of the Public Records of Indian River County, Florida.
Alexander Smoot and Pooja Smoot 4910 Wood Duck Circle Vero Beach, FL 32967	Unit 16, Grand Harbor – Plat 4, (Wood Duck), according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 70, of the Public Records of Indian River County, Florida.
Mark D. Leswing and Barbara D. Leswing 4908 Wood Duck Circle Vero Beach, FL 32967	Lot 17, Grand Harbor – Plat 4, according to the Plat thereof, as recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
Brian W. Coates and Elisa H. Coates 4906 Wood Duck Circle Vero Beach, FL 32967	Unit 18 a/k/a Unit 18-B, Grand Harbor Plat – Plat 4, according to the plat thereof as recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
Elizabeth A. Whisman 4904 Wood Duck Circle Vero Beach, FL 32967	Unit 19, Grand Harbor – Plat 4 (Wood Duck), according to the Plat thereof, recorded in Plat Book 12, page 70, Public Records of Indian River County, Florida.
Peggy Ann Clarke and Richard B. Clarke and Melinda Clarke 4902 Wood Duck Circle Vero Beach, FL 32967	Lot 20, Grand Harbor – Plat 4, according to the Plat thereof as recorded in Plat Book 12, page(s) 70, of the Public Records of Indian River County, Florida.
Linda Dodge Fuller 4842 Wood Duck Circle Vero Beach, FL 32967	Unit 21, Grand Harbor – Plat 4, according to the map or plat thereof as recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
Amanda Prescott Bohlman 4840 Wood Duck Circle Vero Beach, FL 32967	Unit 22, Grand Harbor, Plat #4 according to the map or plat thereof, as recorded at Plat Book 12, Page 70, 70A through 70B, inclusive, of the Public Records of Indian River County, Florida.

Geraldine M. LeClerc and Ronald P. LeClerc 4838 Wood Duck Circle Vero Beach, FL 32967	Unit 23, Grand Harbor – Plat 4, according to the plat thereof, as recorded in Plat Book 12, Pages 70, 70A and 70B, of the Public Records of Indian River County, Florida.
Bridget Duignan 4836 Wood Duck Circle Vero Beach, FL 32967	Unit 24, Grand Harbor – Plat 4, a P.U.D., according to the Plat thereof, as recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
Elizabeth A. Foster and Sarah M. Smoot 4834 Wood Duck Circle Vero Beach, FL 32967	Lot 25, Wood Duck Island Portion of Grand Harbor Plat 4, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 70, 70A through 70B, inclusive, of the Public Records of Indian River County, Florida.
David Reich and Becky Reich 4832 Wood Duck Circle Vero Beach, FL 32967	Lot 26, Grand Harbor Plat 4, (Wood Duck) according to the Plat thereof, as recorded in Plat Book 12, at Page 70, of the Public Records of Indian River County, Florida.
Jayne C. Ingram and Maciek von Ato 4830 Wood Duck Circle Vero Beach, FL 32967	Unit 27C, Grand Harbor – Plat 4, according to the plat thereof, as recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Albert J. Lombino and Kathleen M. Lombino 4828 Wood Duck Circle Vero Beach, FL 32967	Unit 28, Grand Harbor Plat 4, as per plat thereof, recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Patricia Scalzi 4826 Wood Duck Circle Vero Beach, FL 32967	Lot 29, Grand Harbor – Plat 4, according to the Plat thereof as recorded in Plat Book 12, Page(s) 70, Public Records of Indian River County, Florida.
Alice Cheng Beukers 4824 Wood Duck Circle Vero Beach, FL 32967	Lot 30, Grand Harbor – Plat 4 (Wood Duck), according to the map or plat thereof, recorded in Plat Book 12, Page(s) 70, 70A and 70B, Public Records of Indian River County, Florida.
Gail T. Boynton 4822 Wood Duck Circle Vero Beach, FL 32967	Lot 31, Grand Harbor, Plat 4 (Wood Duck), according to the Plat thereof, as recorded in Plat Book 12, at Page 70, of the Public Records of Indian River County, Florida.
Melody Kanis and Ryan Kanis 4820 Wood Duck Circle Vero Beach, FL 32967	Lot 32, Grand Harbor – Plat 4 (Wood Duck Island), according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 70 through 70A, inclusive, of the Public Records of Indian River County, Florida.
W. Ralph Mace and Mary A. Mace 4818 Wood Duck Circle Vero Beach, FL 32967	Unit 33, Grand Harbor – Plat 4 (Wood Duck), according to the plat thereof, as recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Michael J. Sullivan and Mary T. Sullivan 4816 Wood Duck Circle Vero Beach, FL 32967	Lot 34, Grand Harbor – Plat 4, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 70, of the Public Records of Indian River County, Florida.

Jeffrey K. Leswing and Kristi E. Leswing 4814 Wood Duck Circle Vero Beach, FL 32967	Lot 35, Grand Harbor – Plat 4, according to the map or plat thereof, recorded in Plat Book 12, Page(s) 70, Public Records of Indian River County, Florida.
Kelechi Ellen Nwosu and Chiaka Joan Nwosu 4812 Wood Duck Circle Vero Beach, FL 32967	Unit 36, Grand Harbor– Plat 4, according to the plat thereof, as recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Joseph F. McGowan, Jr. and Anne Marie L. McGowan 4810 Wood Duck Circle Vero Beach, FL 32967	Unit 37, Grand Harbor – Plat 4 (Wood Duck), according to the Plat thereof, recorded in Plat Book 12, page 70, Public Records of Indian River County, Florida.
Andrea M. VanVooren 4808 Wood Duck Circle Vero Beach, FL 32967	Lot 38, Grand Harbor – Plat 4, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 70, 70A through 70B, inclusive, of the Public Records of Indian River County, Florida.
John O’Keeffe and Valerie O’Keeffe 4806 Wood Duck Circle Vero Beach, FL 32967	Unit 39-B, Grand Harbor, Plat #4, (Wood Duck), according to the plat thereof, as recorded in Plat Book 12, Page 70, of the public records of Indian River County, Florida.
Mary Louise 4804 Wood Duck Circle Vero Beach, FL 32967	Lot 40, Grand Harbor – Plat 4, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 70, 70A through 70B, inclusive, of the Public Records of Indian River County, Florida.
Andrew Barriskill and Judy Kline 4799 Wood Duck Circle Vero Beach, FL 32967	Lot 41, Grand Harbor – Plat 4, Wood Duck Island, according to the plat thereof as recorded in Plat Book 12, page 70, Public Records of Indian River County, Florida.
Hanjo Roosen and Flora Graciela Borgia 4797 Wood Duck Circle Vero Beach, FL 32967	Unit 42, Grand Harbor Plat #4 (Wood Duck), according to the plat thereof, as recorded in Plat Book 12, Page 70, of the public records of Indian River County, Florida.
Patricia C. Johnson 4795 Wood Duck Circle Vero Beach, FL 32967	Unit 43 of Wood Duck Island, a portion of Grand Harbor, Plat 4, according to the plat thereof recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Michael A. Cervini and Niphaphorn Phonnamin 4793 Wood Duck Circle Vero Beach, FL 32967	Unit 44, Grand Harbor – Plat 4, Wood Duck Island, according to the Plat thereof as recorded in Plat Book 12, page(s) 70, 70-A and 70-B, of the Public Records of Indian River County, Florida.
Damon Martin 4791 Wood Duck Circle Vero Beach, FL 32967	Lot 45, Grand Harbor – Plat 4, according to the map or plat thereof as recorded in Plat Book 12, Page 70 of the Public Records of Indian River County, Florida.
David E. Adams and Jacqueline S. Adams 4789 Wood Duck Circle Vero Beach, FL 32967	Unit #46-C, Wood Duck Island, according to the Plat thereof, recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
Richard Vahey and Mary Vahey 4787 Wood Duck Circle	Unit No. 47, Wood Duck Island, a portion of Grand Harbor – Plat 4, according to the plat

Vero Beach, FL 32967	thereof, recorded in Plat Book 12, Page(s) 70, of the Public Records of Indian River County, Florida.
Michael Scott Resser and Margaret M. Reeser 4785 Wood Duck Circle Vero Beach, FL 32967	Lot 48, Grand Harbor – Plat 4(Wood Duck), according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 70, of the Public Records of Indian River County, Florida.
Christopher J. Beech and Vivien M. Beech 4783 Wood Duck Circle Vero Beach, FL 32967	Unit 49, Grand Harbor – Plat 4, a subdivision according to the plat thereof recorded in Plat Book 12, Pages 70, 70A and 70B, of the Public Records of Indian River County, Florida.
Michael A. Largeteau and Merja A. Schroeder 4781 Wood Duck Circle Vero Beach, FL 32967	Unit 50, Grand Harbor – Plat 4 (Wood Duck), according to the Plat thereof, recorded in Plat Book 12, page 70, Public Records of Indian River County, Florida.
Wayne K. Link and Patricia J. Link 4779 Wood Duck Circle Vero Beach, FL 32967	Lot 51, Grand Harbor – Plat 4, according to the Plat thereof, as recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
Judith Kennerk 4777 Wood Duck Circle Vero Beach, FL 32967	Unit 52, Grand Harbor – Plat 4, a Condominium, according to the Declaration of Condominium, as recorded in Official Records Book 12, Page 70, and all its attachments and amendments thereto, all in the Public Records of Indian River County, Florida, together with an undivided interest in the common elements appurtenant thereto.
Gary H. Schulman and Cecilia Brock 4775 Wood Duck Circle Vero Beach, FL 32967	Lot 53, of Grand Harbor – Plat 4, according to the Plat thereof, as recorded in Plat Book 12, pages 70, 70A and 70B, of the Public Records of Indian River County, Florida.
Walter B. Lincoln and Lynn S. Noyes 4773 Wood Duck Circle Vero Beach, FL 32967	Lot 54, Grand Harbor – Plat 4, Wood Duck Island, according to the Plat thereof, recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Thomas C. Smith and Alice S. Smith 4771 Wood Duck Circle Vero Beach, FL 32967	Unit No. 55, a portion of Grand Harbor – Plat 4 (Wood Duck Island), according to the map or plat thereof, as recorded in Plat Book 12, Page (s) 70, of the Public Records of Indian River County, Florida.
William Meyersohn 4769 Wood Duck Circle Vero Beach, FL 32967	Lot 56, Grand Harbor – Plat 4, according to the map or plat thereof, as recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Gretchen G. Leone 4767 Wood Duck Circle Vero Beach, FL 32967	Unit 57, Wood Duck Island, a portion of Grand Harbor – Plat 4, according to the map or plat thereof, recorded in Plat Book 12, Page(s) 70, Public Records of Indian River County, Florida.
Edith G. Hulton 4765 Wood Duck Circle	Lot 58, Grand Harbor – Plat 4, Wood Duck Island, according to the Plat thereof, recorded in

Vero Beach, FL 32967	Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Edward F. Podboy and Mary H. Podboy 4801 Wood Duck Circle Vero Beach, FL 32967	Unit 59, Grand Harbor – Plat 4 (Wood Duck), according to the plat thereof, as recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
Dorothy J. Richardson 4803 Wood Duck Circle Vero Beach, FL 32967	Lot 60, Grand Harbor – Plat 4, according to the map or plat thereof, recorded in Plat Book 12, Page(s) 70, Public Records of Indian River County, Florida.
Elizabeth Hope Bartow 4805 Wood Duck Circle Vero Beach, FL 32967	Unit 61, Grand Harbor – Plat 4 (Wood Duck), according to the Plat thereof, as recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.
Edwin R. Mowbray III and Rebecca B. Mowbray 4807 Wood Duck Circle Vero Beach, FL 32967	Unit 62, Grand Harbor – Plat 4, according to the Plat thereof, as recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
William Brice Diedrick and Anne Diedrick 4809 Wood Duck Circle Vero Beach, FL 32967	Unit 63, Grand Harbor – Plat 4, according to the map or plat thereof, as recorded in Plat Book 12, Page (s) 70, 70A through 70B, inclusive, of the Public Records of Indian River County, Florida.
William Meyersohn 4811 Wood Duck Circle Vero Beach, FL 32967	Unit 64, Grand Harbor – Plat 4, according to the map or plat thereof, as recorded in Plat Book 12, Pages 70, 70A through 70B, inclusive of the Public Records of Indian River County.
Helen J. Collings 4813 Wood Duck Circle Vero Beach, FL 32967	Unit 65, Grand Harbor Plat 4, according to the plat thereof as recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
Suzanne G. Vitale and Anthony J. Vitale 4815 Wood Duck Circle Vero Beach, FL 32967	Lot 66, Grand Harbor – Plat 4, (Wood Duck), according to the Plat thereof, as recorded in Plat Book 12, Page 70, Public Records of Indian River County, Florida.
William Kofoed and Linda Kofoed 4817 Wood Duck Circle Vero Beach, FL 32967	Lot 67, Grand Harbor – Plat 4, according to the Plat thereof, as recorded in Plat Book 12, Page 70, of the Public Records of Indian River County, Florida.

St. Philips Island

Ralph A. Maffei and Barbara L. Maffei 5195 St. Philips Island Lane Vero Beach, FL 32967	Lot 1, St Phillip's Island – Grand Harbor Plat 21, according to the Plat thereof as recorded in Plat Book 16, page 36, of the Public Records of Indian River County, Florida.
Barbara G. Sawyer and Bruce P. Sawyer 5185 St. Philips Island Lane Vero Beach, FL 32967	Lot 2, St. Phillip's Island – Grand Harbor Plat 21, according to the plat thereof, recorded in Plat Book 16, Page 36, of the Public Records of Indian River County, Florida.

Thomas A. Otteson and Elizabeth P. Otteson 5175 St. Philips Island Lane Vero Beach, FL 32967	Lot 3, St. Phillip's Island – Grand Harbor Plat 21, according to the plat thereof, as recorded in Plat Book 16, Page 36, of the Public Records of Indian River County, Florida.
Frederick R. Watson and Elizabeth A. Watson 5165 St. Philips Island Lane Vero Beach, FL 32967	Lot 4, St. Phillip's Island – Grand Harbor Plat 21, according to the plat thereof, as recorded in Plat Book 16, Page 36, of the Public Records of Indian River County, Florida.
Ruth L. Salek 5155 St. Philips Island Lane Vero Beach, FL 32967	Lot 5, St. Phillip's Island – Grand Harbor Plat 21, according to the map or plat thereof as recorded in Plat Book 16, Page 36, Public Records of Indian River County, Florida.
Janis E. Case 5145 St. Philips Island Lane Vero Beach, FL 32967	Lot 6, St. Phillip's Island – Grand Harbor Plat 21, according to the plat thereof, as recorded in Plat Book 16, Page 36, of the Public Records of Indian River County, Florida.
John B. Smith 5135 St. Philips Island Lane Vero Beach, FL 32967	Lot 7, St. Phillip's Island – Grand Harbor Plat 21, according to the Plat thereof, as recorded in Plat Book 16, Pages 36 and 36A, of the Public Records of Indian River County, Florida.
Bradford Allin 5125 St. Philips Island Lane Vero Beach, FL 32967	Lot 8, St. Phillip's Island – Grand Harbor Plat 21, according to the plat thereof, as recorded in Plat Book 16, Page 36, of the Public Records of Indian River County, Florida.
David J. Phillips and Kathleen A. Phillips 5115 St. Philips Island Lane Vero Beach, FL 32967	Lot 9, St. Phillips Island – Grand Harbor Plat 21, according to the plat thereof, as recorded in Plat Book 16, Page 36, of the Public Records of Indian River County, Florida.
Joyce N. Hannaum and Sallie Stelfox 5109 St. Philips Island Lane Vero Beach, FL 32967	Lot 10, St. Phillip's Island – Grand Harbor Plat 21, according to the plat thereof, recorded in Plat Book 16, Page 36, of the Public Records of Indian River County, Florida.
Maureen McCaffery and Richard Kahrman 5105 St. Philips Island Lane Vero Beach, FL 32967	Lot 11, St. Phillip's Island – Grand Harbor Plat 21, according to the Plat thereof, recorded in Plat Book 16, Page 36, of the Public Records of Indian River County, Florida.
Deborah G. Fletcher 5101 St. Philips Island Lane Vero Beach, FL 32967	Lot 12, St. Phillip's Island – Grand Harbor Plat 21, according to the plat thereof, as recorded in Plat Book 16, Page 36, of the Public Records of Indian River County, Florida.

St. Joseph's Island

Raymond M. Zarnowski and Carolyn J. Zarnowski 5010 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 1, St. Joseph's Island – Grand Harbor Plat 22, according to the map or plat thereof, as recorded in Plat Book 16, Page 13, of the Public Records of Indian River County, Florida.
Andrew C. Panagy and Barbara A. Panagy 5020 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 2, St. Joseph's Island – Grand Harbor Plat 22, according to the plat thereof as recorded in Plat

	Book 16, Pages 13 and 14, of the Public Records of Indian River County, Florida.
Rodney Rex Jones and Mary Ann Carlton 5030 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 3, St. Joseph's Island – Grand Harbor Plat 22, according to the map or plat thereof as recorded in Plat Book 16, Page 13, Public Records of Indian River County, Florida.
Gail Obrecht 5040 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 4, St. Joseph's Island – Grand Harbor Plat 22, according to the map or plat thereof as recorded in Plat Book 16, Page 13, Public Records of Indian River County, Florida.
Robert D. Hall and Constance C. Hall 5050 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 5, St. Joseph's Island – Grand Harbor Plat 22, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 13 and 13A, inclusive, of the Public Records of Indian River County, Florida.
Bruce F. Strupp and Donna L. Strupp 5060 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 6, St. Joseph's Island – Grand Harbor Plat 22, according to the map or plat thereof as recorded in Plat Book 16, Page(s) 13, Public Records of Indian River County, Florida.
James B. Johnson and Susan D. Johnson 5070 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 7 of St. Joseph's Island – Grand Harbor Plat 22, according to the Plat thereof as recorded in Plat Book 16, Page(s) 13, of the Public Records of Indian River County, Florida.
Mark E. Anderson and Margaret Mellot Anderson 5080 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 8, St. Joseph's Island – Grand Harbor Plat 22, a subdivision according to the plat thereof recorded in Plat Book 16, Page 13 and 13A, of the Public Records of Indian River County, Florida.
Ivar W. Mitchell and E. Bonnie Mitchell 5090 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 9, St. Joseph's Island – Grand Harbor Plat 22, according to the plat thereof, as recorded in Plat Book 16, Page 13, of the Public Records of Indian River County, Florida.
Paul W. Barrett 5095 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 10, St. Joseph's Island – Grand Harbor Plat 22, according to the plat thereof, as recorded in Plat Book 16, Page 13, of the Public Records of Indian River County, Florida.
David T. Wilgus and Colleen M. Wilgus 5085 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 11, St. Joseph's Island – Grand Harbor Plat 22, according to the plat thereof as recorded in Plat Book 16, Page 13, of the Public Records of Indian River County, Florida.
John J. O'Neill and Anita L. O'Neill 5075 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 12, St. Joseph's Island – Grand Harbor Plat 22, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 13 and 13A, inclusive, of the Public Records of Indian River County, Florida.
Ann-Catherine Stalquist 5065 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 13, St. Joseph's Island – Grand Harbor Plat 22, a Planned Residential Development, according to the Plat thereof as recorded in Plat Book 16, Page 13, of the Public Records of Indian River County, Florida.
James E. Hewett, Jr. and Lisa S. Hewett 5035 St. Joseph's Island Lane Vero Beach, FL 32967	Lot 14, St. Joseph's Island – Grand Harbor Plat 22, a Planned Residential Development, according to the Plat thereof as recorded in Plat Book 16,

	Page(s) 13 and 13A, of the Public Records of Indian River County, Florida.
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Victoria Island

Roger H. Zehe and Kathleen M. Zehe 1625 Victoria Circle Vero Beach, FL 32967	Lot 1, Victoria Island-Grand Harbor Plat 14, a subdivision according to the plat thereof as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Albert W. Ricks and Agneta Ricks 1627 Victoria Circle Vero Beach, FL 32967	Lot 2, of Victoria Island Grand Harbor Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
R. Emmett Gosman and Kathleen Gosman 1629 Victoria Circle Vero Beach, Florida 32967	Lot 3, Victoria Island, Grand Harbor Plat 14, according to the plat thereof, as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Arnold Schwartz and Eileen L. Schwartz 1631 Victoria Circle Vero Beach, Florida 32967	Lot 4, Victoria Island, Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Kevin Collins and Lisa Catanzaro 1633 Victoria Circle Vero Beach, Florida 32967	Lot 5, Victoria Island - Grand Harbor Plat 15, according to the map or plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Casper Cuzio and Patricia L. Sealey 1635 Victoria Circle Vero Beach, Florida 32967	Lot 6, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 8, 8A through 8C, inclusive, of the Public Records of Indian River County, Florida.
Matthew Weber and Kelly Cullen Weber 1637 Victoria Circle Vero Beach, Florida 32967	Lot 7, Victoria Island, Grand Harbor Plat 14, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 8, Public Records of Indian River County, Florida.
Robert W. Anania 1639 Victoria Circle Vero Beach, Florida 32967	Lot 8, Victoria Island-Grand Harbor Plat 14, according to the plat thereof as recorded in Plat Book 14, Page(s) 8, Public Records of Indian River County, Florida.
Richard A. Smith and Nancy C. Smith 1641 Victoria Circle Vero Beach, Florida 32967	Lot 9, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Richard J. Jodka and Kathleen O. Jodka 1643 Victoria Circle Vero Beach, Florida 32967	Lot 10, Victoria Island – Grand Harbor Plat 14, according to the Plat thereof as Recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Jeanine Nestor 1645 Victoria Circle Vero Beach, Florida 32967	Lot 11, Victoria Island-Grand Harbor Plat 14, according to the Plat thereof as recorded in Plat

	Book 14, page(s) 8, of the Public Records of Indian River County, Florida.
Laura Rutenis and John G. Rutenis 1647 Victoria Way Vero Beach, Florida 32967	Lot 12, Victoria Island- Grand Harbor, Plat 14, according to the Plat thereof, as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
William Murphy and Laurie Schutz Murphy 1649 Victoria Circle Vero Beach, Florida 32967	Lot 13, Victoria Island Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 8, of the Public Records of Indian River County, Florida.
Arthur Robert Walsh and Joan Maria O'Brien Walsh 1651 Victoria Circle Vero Beach, Florida 32967	Lot 14, Victoria Island – Grand Harbor Plat 14, according to the Plat thereof as recorded in Plat Book 14, page(s) 8, 8A through 8C, inclusive, of the Public Records of Indian River County, Florida.
Jill W. Chamberlain, Trustee of Jill W. Chamberlain Revocable Trust 1653 Victoria Circle Vero Beach, Florida 32967	Lot 15, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 8, 8A through 8C, Public Records of Indian River County, Florida.
Albert A. Alley and Virginia A. Alley 1655 Victoria Circle Vero Beach, Florida 32967	Lot 16, Victoria Island – Grand Harbor Plat 14, according to the Plat thereof, as recorded in Plat Book 14, Page 8, 8A to 8C, of the Public Records of Indian River County, Florida.
Kingdon Van Nostrand and Yvonne Ellen Van Nostrand 1657 Victoria Circle Vero Beach, Florida 32967	Lot 17, Victoria Island, Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
George E. Yankowski, Jr. and Janice G. Yankowski 1659 Victoria Circle Vero Beach, Florida 32967	Lot 18, Victoria Island, Grand Harbor, Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 8, 8A through 8C, inclusive, of the Public Records of Indian River County, Florida.
James D. Walker and Bonnie N. Walker 1661 Victoria Circle Vero Beach, Florida 32967	Lot 19, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 8, 8A through 8C, inclusive, of the Public Records of Indian River County, Florida.
Ellis L. Bouchard and Lucinda W. Bouchard 1663 Victoria Circle Vero Beach, Florida 32967	Lot 20, Victoria Island-Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 8, of the Public Records of Indian River County, Florida.
Patricia C. Caffray 1665 Victoria Circle Vero Beach, Florida 32967	Lot 21, Victoria Island, Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Michael J. Kelley 1667 Victoria Circle Vero Beach, Florida 32967	Lot 22, Victoria Island – Grand Harbor Plat 14, according to the Plat thereof, recorded in Plat Book 14, page 8, Public Records of Indian River County, Florida.

1669 Victoria Circle, LLC 1669 Victoria Circle Vero Beach, Florida 32967	Lot 23, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 8, 8A through 8C, inclusive, of the Public Records of Indian River County, Florida.
Samuel Melcer and Elaine Melcer 1671 Victoria Circle Vero Beach, Florida 32967	Lot 24, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Sally A. Blackman 1673 Victoria Circle Vero Beach, Florida 32967	Lot 25, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 8, of the Public Records of Indian River County, Florida.
Ronald M. Wuslich and Mary E. Wuslich 1675 Victoria Circle Vero Beach, Florida 32967	Lot 26, Victoria Island – Grand Harbor, Plat 14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Curtis M. Raymond and Michlena P. Raymond 1677 Victoria Circle Vero Beach, Florida 32967	Lot 27, Victoria Island-Grand Harbor Plat 14, according to the plat thereof as recorded in Plat Book 14, Page (s) 8, Public Records of Indian River County, Florida.
James R. Culver and Suzanne Culver 1679 Victoria Circle Vero Beach, Florida 32967	Lot 28, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 8, of the Public Records of Indian River County, Florida.
Peter Matthy and Annella Matthy 1681 Victoria Circle Vero Beach, Florida 32967	Lot 29, Victoria Island-Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 8, 8A through 8C, inclusive, of the Public Records of Indian River County, Florida.
Mark Mundy and Josephine Mundy 1683 Victoria Circle Vero Beach, Florida 32967	Lot 30, Victoria Island – Grand Harbor Plat 14, according to the plat thereof, recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Paul F. Peters and Marilyn A. Peters 1685 Victoria Circle Vero Beach, Florida 32967	Lot 31, Victoria Island-Grand Harbor Plat 14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Mary West 1687 Victoria Circle Vero Beach, Florida 32967	Lot 32, Victoria Island – Grand Harbor Plat 14, a subdivision according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Theresa Brady 1678 Victoria Circle Vero Beach, Florida 32967	Lot 33, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 8, Public Records of Indian River County, Florida.
Perry J. Blake 1676 Victoria Circle Vero Beach, Florida 32967	Lot 34, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 8, 8A through 8C, inclusive,

	of the Public Records of Indian River County, Florida.
Richard J. Stucky and Mary Ellen Stucky 1674 Victoria Circle Vero Beach, Florida 32967	Lot 35, Victoria Island – Grand Harbor Plat 14, a subdivision according to the plat thereof recorded in Plat Book 14, Page 8, 8A, 8B and 8C, of the Public Records of Indian River County, Florida.
Thomas Pessotti and Maryann Pessotti 1672 Victoria Circle Vero Beach, Florida 32967	Lot 36, Victoria Island – Grand Harbor Plat 14, according to the Plat thereof, as recorded in plat Book 14, Page 8, 8A to 8C, of the Public Records of Indian River County, Florida.
Suzanne D. Penni 1670 Victoria Circle Vero Beach, Florida 32967	Lot 37, Victoria Island – Grand Harbor Plat 14, a subdivision according to the plat thereof recorded in Plat Book 14, Pages 8, 8A, 8B and 8C, of the Public Records of Indian River County, Florida.
Timothy J. Kiggins and Georgianna B. Kiggins 1668 Victoria Circle Vero Beach, Florida 32967	Lot 38, Victoria Island – Grand Harbor, Plat 14, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 8, Public Records of Indian River County, Florida.
1666 Victoria Circle, LLC 1666 Victoria Circle Vero Beach, Florida 32967	Lot 39, Victoria Island-Grand Harbor plat 14, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 8, of the Public Records of Indian River County, Florida.
Beverly Berard 1664 Victoria Circle Vero Beach, Florida 32967	Lot 40, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Daniel A. Schaffer and Rebecca L. Roiser 1662 Victoria Circle Vero Beach, Florida 32967	Lot 41, of Victoria Island – Grand Harbor Plat 14, a Planned Residential Development, according to the Plat thereof as recorded in Plat Book 14, Pages 8, 8A through 8C, of the Public Records of Indian River County, Florida.
Jane A. Dunphy 1658 Victoria Circle Vero Beach, Florida 32967	Lot 42, Victoria Island – Grand Harbor, Plat 14, according to the plat thereof, recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Edward A. Jesser III and Margaret V. O’Grady-Jesser 1654 Victoria Circle Vero Beach, Florida 32967	Lot 43, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page 8, 8A to 8C, inclusive, of the Public Records of the Indian River County, Florida.
Pamela S. Rogers 1650 Victoria Circle Vero Beach, Florida 32967	Lot 44, Victoria Island Grand Harbor Plat 14, as per plat thereof, recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Elizabeth W. Crowther 1648 Victoria Circle Vero Beach, Florida 32967	Lot 45, Victoria Island – Grand Harbor Plat 14, according to the Plat thereof as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
David A. Kelso and Theresa Kelso 1646 Victoria Circle	Lot 46, Victoria Island-Grand Harbor Plat 14, according to the plat thereof as recorded in Plat

Vero Beach, Florida 32967	Book 14, Page 8, Public Records of Indian River County, Florida.
Mary N. Gendron 1644 Victoria Circle Vero Beach, Florida 32967	Lot 47, Victoria Island, Grand Harbor Plat 14, according to the plat thereof, as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Sue A. Weller and Fred Weller 1642 Victoria Circle Vero Beach, Florida 32967	Lot 48, Victoria Island – Grand Harbor Plat 14, according to the plat thereof, recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Haller and Kathy LaRue 1640 Victoria Circle Vero Beach, Florida 32967	Lot 49, Victoria Island – Grand Harbor Plat 14, according to the plat thereof, as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
George A. Zazanis, Trustee, Zazanis Family 2011 Trust 1638 Victoria Circle Vero Beach, Florida 32967	Lot 50, Victoria Island – Grand Harbor, Plat 14, according to the Plat thereof, recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Nancy S. Oliver as Trustee of Nancy S. Oliver Trust 1773 Victoria Circle Vero Beach, Florida 32967	Lot 51, Victoria Island – Grand Harbor Plat 14, according to the plat hereof, recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
William Flammer III 1771 Victoria Circle Vero Beach, Florida 32967	Lot 52, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 8, Public Records of Indian River County, Florida.
Charles H. and Leslie M. McCort 1769 Victoria Circle Vero Beach, Florida 32967	Lot 53, Victoria Island, Grand Harbor, Plat 14, according to the plat thereof, as recorded in Plat Book 14, Page 8, the Public Records of Indian River County, Florida.
Guy G. and Rita E. Faillace 1767 Victoria Circle Vero Beach, Florida 32967	Lot 54, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 8, 8A through 8C, of the Public Records of Indian River County, Florida.
Diane Blanco 1765 Victoria Circle Vero Beach, Florida 32967	Lot 55, Victoria Island, Grand Harbor, Plat #14, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 8, Public Records of Indian River County, Florida.
Willian R. Clancey and Rosemary L. Clancey 1763 Victoria Circle Vero Beach, Florida 32967	Lot 56, Victoria Island, Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Brian King and Drusilla A. King 1761 Victoria Circle Vero Beach, Florida 32967	Lot 57, Victoria Island – Grand Harbor Plat 14, according to the Plat thereof, recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
David J. O'Leary and Carol A. O'Leary 1759 Victoria Circle Vero Beach, Florida 32967	Lot 58, Victoria Island – Grand Harbor, Plat 14, according to the Plat thereof, as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.

Donald J. Morris and Pauline E. Morris 1757 Victoria Circle Vero Beach, Florida 32967	Lot 59, Victoria Island, Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Lynne Allison Schneebeck 1755 Victoria Circle Vero Beach, Florida 32967	Lot 60, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Joseph N. Pew and Anita C. Pew 1753 Victoria Circle Vero Beach, Florida 32967	Lot 61, Victoria Island, Grand Harbor Plat No. 14, according to the plat thereof, as recorded in Plat Book 14, Pages 8, 8A, 8B and 8C, of the Public Records of Indian River County, Florida.
David S. Knight and Elaine D. Knight 1751 Victoria Circle Vero Beach, Florida 32967	Lot 62, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 8, of the Public Records of Indian River County, Florida.
Nancy Laub and Thomas E. Campbell 1749 Victoria Circle Vero Beach, Florida 32967	Lot 63, Victoria Island – Grand Harbor Plat 14, according to the Plat thereof, as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
William F. Devinney 1747 Victoria Circle Vero Beach, Florida 32967	Lot 64, Victoria Island – Grand Harbor Plat 14, according to plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Fred Henry Stepanek and Barbara Joy Rushmore 1745 Victoria Circle Vero Beach, Florida 32967	Lot 65, Victoria Island, Grand Harbor, Plat #14, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 8, Public Records of Indian River County, Florida.
Brett C. Douglass 1743 Victoria Circle Vero Beach, Florida 32967	Lot 66, Victoria Island, Grand Harbor, Plat #14, Page(s) 8, Public Records of Indian River County, Florida.
Kenneth Frankman and Margaret L. Frankman 1741 Victoria Circle Vero Beach, Florida 32967	Lot 67, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 8, of the Public Records of Indian River County, Florida.
Grant A. Withers 1739 Victoria Circle Vero Beach, Florida 32967	Lot 68, Victoria Island – Grand Harbor Plat 14, according to the Plat thereof, recorded in Plat Book 14, page 8, Public Records of Indian River County, Florida.
Craig Alan Horda and Cythina Maria Horda 1737 Victoria Circle Vero Beach, Florida 32967	Lot 69, Victoria Island, Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Joan Ann Walsey 1735 Victoria Circle Vero Beach, Florida 32967	Lot 70, Victoria Island, Grand Harbor Plat #14, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 8, Public Records of Indian River County, Florida.
Jochen J. Von Haller 1733 Victoria Circle Vero Beach, Florida 32967	Lot 71, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Pages 8, 8A through 8C, inclusive,

	of the Public Records of Indian River County, Florida.
Sharon R. Marable and David L. Marable 1731 Victoria Circle Vero Beach, Florida 32967	Lot 72, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 8, of the Public Records of Indian River County, Florida.
Henry T. Hoppe and Sarah W. Hoppe 1727 Victoria Circle Vero Beach, Florida 32967	Lot 73 Victoria Island Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
John R. Wittpenn 1725 Victoria Circle Vero Beach, Florida 32967	Lot 74, Victoria Island, Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8 of the Public Records of Indian River County, Florida.
Gerard M and Catherine M. Reichert 1723 Victoria Circle Vero Beach, Florida 32967	Lot 75, Victoria Island – Grand Harbor Plat 14, according to the plat thereof, recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Oliver W. Stoughton and Susan C. Stoughton 1721 Victoria Circle Vero Beach, Florida 32967	Lot 76, Victoria Island, Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Robert W. Garrison and Janice A. Garrison 1719 Victoria Circle Vero Beach, Florida 32967	Lot 77, Victoria Island-Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 8, 8A through 8C, inclusive, of the Public Records of Indian River County, Florida.
Walter J. Bills, Donna L. Bills and Lisa A. Bills 1717 Victoria Circle Vero Beach, Florida 32967	Lot 78, Victoria Island, Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Gerald L. Berry 1715 Victoria Circle Vero Beach, Florida 32967	Lot 79, Victoria Island – Grand Harbor, Plat 14, according to the Plat thereof, as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Mary M. McCarron 1713 Victoria Circle Vero Beach, Florida 32967	Lot 80, Victoria Island – Grand Harbor, Plat 14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Robert W. Burks and Judith A. Burks 1711 Victoria Circle Vero Beach, Florida 32967	Lot 81, Victoria Island – Grand Harbor Plat 14, a subdivision according to the plat thereof as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Kathleen McManus 1709 Victoria Circle Vero Beach, Florida 32967	Lot 82, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 8, of the Public Records of Indian River County, Florida.
Diane L. Rassmann 1707 Victoria Circle Vero Beach, Florida 32967	Lot 83, Victoria Island – Grand Harbor, Plat 14, according to the plat thereof, recorded in Plat Book

	14, Page 8, Public Records of Indian River County, Florida.
Dale M. Mackintosh 1705 Victoria Circle Vero Beach, Florida 32967	Lot 84, Victoria Island – Grand Harbor, Plat 14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
John K. Britt and Bonnie L. Zappala 1703 Victoria Circle Vero Beach, Florida 32967	Lot 85, Victoria Island – Grand Harbor, Plat 14, according to the map or plat thereof as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Richard H. Preuss and Mary Anne Preuss 1701 Victoria Circle Vero Beach, Florida 32967	Lot 86, Victoria Island – Grand Harbor Plat 14, a subdivision according to the plat thereof recorded in Plat Book 14, Page 8, 8A and 8B, of the Public Records of Indian River County, Florida.
Leigh L. Pollock 1708 Victoria Circle Vero Beach, Florida 32967	Lot 87, Victoria Island, Grand Harbor, Plat 14, according to the plat thereof as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Ian Clifford Thompson and Marcia S. Thompson 1710 Victoria Circle Vero Beach, Florida 32967	Lot 88, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Dr. John L. Ceplenski and Carol A. Ceplenski 1712 Victoria Circle Vero Beach, Florida 32967	Lot 89, Victoria Island – Grand Harbor, Plat 14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of Public Records of Indian River County, Florida.
Erika G. Zeck 1714 Victoria Circle Vero Beach, Florida 32967	Lot 90, Victoria Island – Grand Harbor Plat 14, a subdivision according to the plat thereof as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida.
Ronald E. Virgin and Rosa Virgin 1716 Victoria Circle Vero Beach, Florida 32967	Lot 91, Victoria Island – Grand Harbor Plat 14, according to the plat thereof, as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
William August Aumann and Pamela Oita Aumann 1718 Victoria Circle Vero Beach, Florida 32967	Lor 92, Victoria Island – Grand Harbor, according to the map or plat thereof as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Anthony L. Thomas and M. Kate Thomas 1720 Victoria Circle Vero Beach, Florida 32967	Lot 93, Victoria Island – Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page 8, 8A through 8C, inclusive, of the Public Records of Indian River County, Florida.
Cynthia M. Hurst 1722 Victoria Circle Vero Beach, Florida 32967	Lot 94, Victoria Island-Grand Harbor Plat 14, according to the map or plat thereof as recorded in Plat Book 14, Page 8, Public Records of Indian River County, Florida.
Shirley D. Moore 1724 Victoria Circle Vero Beach, Florida 32967	Lot 95, Victoria Island, Grand Harbor, Plat 14, according to the plat thereof as recorded in Plat

	Book 14, Page 8, of the Public Records of Indian River County, Florida.
Alexander F. DiLella and Maryanne DiLella 1726 Victoria Circle Vero Beach, Florida 32967	Lot 96, Victoria Island, Grand Harbor, Plat #14, according to the plat thereof, as recorded in Plat Book 14, Page 8, of the Public Records of Indian River County, Florida
James J. Harris and Josephine H. Harris 1728 Victoria Circle Vero Beach, Florida 32967	Lot 97, Victoria Island Grand Harbor Plat 14, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 8, of the Public Records of Indian River County, Florida.

Coventry Island Property Owners Association, Inc.

Spencer A. Joyner, Jr. and Susan Lane Joyner 4805 Coventry Drive Vero Beach, FL 32967	Lot 1, Coventry Island – Grand Harbor Plat No. 16, according to the plat thereof as recorded in Plat Book 14, Page(s) 38, Public Records of Indian River County, Florida.
Edwin F. Susi and Deborah H Susi 4815 Coventry Drive Vero Beach, FL 32967	Lot 2, Coventry Island – Grand Harbor Plat No. 16, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 38, Public Records of Indian River County, Florida.
Richard K. Wheeler and Marsha L. Wheeler 4825 Coventry Drive Vero Beach, FL 32967	Lot 3, Coventry Island – Grand Harbor Plat 16, according to the plat thereof recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
Margaret M. Weiss 4835 Coventry Drive Vero Beach, FL 32967	Lot 4, Coventry Island – Grand Harbor Plat 16, according to the plat thereof, recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
Scott Jameson and Annette Cullingham 4845 Coventry Drive Vero Beach, FL 32967	Lot 5, Coventry Island – Grand Harbor Plat 16, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 38, Public Records of Indian River County, Florida.
Karol A. Kaltenbach 4855 Coventry Court Vero Beach, FL 32967	Lot 6, Coventry Island – Grand Harbor Plat 16, a subdivision according to the plat thereof recorded in Plat Book 14, Page 38, of the Public Records of Indian River County, Florida.
Edward J. Diamond and Cindy J. Diamond 4865 Coventry Court Vero Beach, FL 32967	Lot 7, Coventry Island – Grand Harbor Plat 16, according to the plat thereof, recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
Robert G. Williams 4875 Coventry Court Vero Beach, FL 32967	Lot 8, Coventry Island – Grand Harbor Plat 16, a subdivision according to the plat thereof recorded in Plat Book 14, Pages 38 and 38A through 38C, inclusive, of the Public Records of Indian River County, Florida.

Kenneth J. Warnock and Elizabeth J. Warnock 4885 Coventry Drive Vero Beach, FL 32967	Lot 9, Coventry Island – Grand Harbor Plat No. 16, according to the plat thereof as recorded in Plat Book 14, Page(s) 38, 38A through 38C, Public Records of Indian River County, Florida.
Steven Bensen Russek and Carol R. Russek 4895 Coventry Court Vero Beach, FL 32967	Lot 10, Coventry Island – Grand Harbor Plat 16, according to the Plat thereof, as recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
E. Robert Fraser and Barbara Fraser 4890 Coventry Court Vero Beach, FL 32967	Lot 11, Coventry Island – Grand Harbor Plat 16, according to the plat thereof, recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
Andrew Jordan and Wendy Jordan 4880 Coventry Court Vero Beach, FL 32967	Lot 12, Coventry Island, Grand Harbor Plat No. 16, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 38, 38A through 38C, inclusive, of the Public Records of Indian River County, Florida.
Bruce W. Stone and Susan K. Stone 4870 Coventry Court Vero Beach, FL 32967	Lot 13, Coventry Island Grand Harbor Plat 16, according to the Plat thereof as recorded in Plat Book 14, page(s) 38, 38A through 38C, inclusive, of the Public Records of Indian River County, Florida.
Paul Casaccio and Jill Casaccio 4860 Coventry Court Vero Beach, FL 32967	Lot 14, Coventry Island – Grand Harbor Plat 16, according to the Plat thereof, as recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
Richard T. Burns and Kate A. Burns 1460 Coventry Lane Vero Beach, FL 32967	Lot 15, Coventry Island, Grand Harbor Plat 16, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 38, Public Records of Indian River County, Florida.
John C. Groves and Carolyn T. Groves 1440 Coventry Lane Vero Beach, FL 32967	Lot 16, Coventry Island — Grand Harbor Plat 16, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 38, Public Records of Indian River County, Florida.
Andrew C. Miller and Joan Serson Kinney 1420 Coventry Lane Vero Beach, FL 32967	Lot 17, Coventry Island – Grand Harbor Plat 16, according to the map or plat thereof, as recorded in Plat Book 14, Pages 38, 38A through 38C, inclusive of the Public Records of Indian River County, Florida.
Llyod H. Jones 1380 Coventry Lane Vero Beach, FL 32967	Lot 18, Coventry Island – Grand Harbor Plat 16, according to the plat thereof, recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
Susan D. Michaels 1360 Coventry Lane Vero Beach, FL 32967	Lot 19, Coventry Island Grand Harbor Plat No. 16, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 38, 38A through 38C, inclusive, of the Public Records of Indian River County, Florida.

Donal F. Rudolph and Joan Rudolph 1340 Coventry Lane Vero Beach, FL 32967	Lot 20, Coventry Island – Grand Harbor Plat No. 16, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 38, 38A through 38C, inclusive, of the Public Records of Indian River County, Florida.
Robert J. Joy and Priscilla T. Joy 1320 Coventry Lane Vero Beach, FL 32967	Lot 21, Coventry Island – Grand Harbor Plat 16, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 38, 38A through 38C, inclusive, of the Public Records of Indian River County, Florida.
Dennis A. Stewart and Sharon T. Stewart 1280 Coventry Lane Vero Beach, FL 32967	Lot 22, Coventry Island, Grand Harbor Plat No. 16, according to the Plat thereof, as recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
Thomas P. Kruger and Linda A. Kruger 1260 Coventry Lane Vero Beach, FL 32967	Lot 23, Coventry Island – Grand Harbor Plat 16, according to the Plat thereof, as recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
Joseph E. Kelley and Jacqueline I. Kelley 1240 Coventry Lane Vero Beach, FL 32967	Lot 24, Coventry Island, Grand Harbor Plat 16, according to the plat thereof as recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
John T. Reis and Barbara S. Reis 1220 Coventry Lane Vero Beach, FL 32967	Lot 25, Coventry Island – Grand Harbor Plat 16, according to the Plat thereof, as recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
C.K. Taylor and Susan B. Taylor 1325 Coventry Lane Vero Beach, FL 32967	Lot 26, Coventry Island – Grand Harbor Plat 16, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 38, 38A through 38C, inclusive, of the Public Records of Indian River County, Florida.
Ann R. Day 1345 Coventry Lane Vero Beach, FL 32967	Lot 27, Coventry Island Grand Harbor, Plat 16, according to the Plat thereof, recorded in Plat Book 14, Page 38, of the Public Records of Indian River County, Florida.
Patricia H. Hamlin and William C. Hamlin 4850 East Coventry Drive Vero Beach, FL 32967	Lot 28, Coventry Island – Grand Harbor Plat 16, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 38, Public Records of Indian River County, Florida.
Glenn C. Gandolfi 4840 East Coventry Drive Vero Beach, FL 32967	Lot 29, Coventry Island, Grand Harbor, Plat No. 16, according to the map or plat thereof, as recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
Troy Westover and Micalca – Imperoli Westover 4830 East Coventry Drive Vero Beach, FL 32967	Lot 30, Coventry Island, Grand Harbor Plat 16, according to the plat thereof, as recorded in Plat Book 14, Page 38, of the Public Records of Indian River County, Florida.

Sten J. Tonnessen and Sharon J. Tonnessen 4820 Coventry Drive Vero Beach, FL 32967	Lot 31, Coventry Island – Grand Harbor Plat 16, according to the plat thereof, as recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.
Ronald Wnek 4810 Coventry Drive Vero Beach, FL 32967	Lot 32, Coventry Island – Grand Harbor Plat No. 16, according to the plat thereof as recorded in Plat Book 14, Page(s) 38, 38A through 38C, Public Records of Indian River County, Florida.
Martin Donohue and Teresa Donohue 4800 Coventry Court Vero Beach, FL 32967	Lot 33, Coventry Island – Grand Harbor Plat 16, according to the Plat thereof, recorded in Plat Book 14, Page 38, Public Records of Indian River County, Florida.

River Club

Donald R. Clawson and Stacey H. Clawson 1605 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 1, River Club, according to the plat thereof, recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Patricia H. Holm 1655 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 2, River Club, according to the plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
David K. Brookreson and Dona L. Brookreson 1755 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 3, River Club, a subdivision according to the plat thereof recorded in Plat Book 12, Pages 64, 64A through 64E, inclusive, of the Public Records of Indian River County, Florida.
Derrick P. Caglianone and Pamela Coglianone 1775 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 4, River Club, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 64, of the Public Records of Indian River County, Florida.
Joseph M. Braden and Maryann Urban Braden 1805 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 5, River Club, according to the Plat thereof, recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
Edeltraud G. Livermore 1825 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 6, River Club Subdivision, according to the plat thereof recorded in Plat Book 12, Pages 64, through 64E, inclusive, Public Records of Indian River County, Florida.
Douglas F. Lange 1855 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 7, River Club, according to the plat thereof, recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
James C. Mendelson and Lisa S. Mendelson 1875 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 8, River Club, according to the plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Jeffrey C. Manley and Margery W. Manley 1885 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 9, River Club, according to the plat thereof, as recorded in Plat Book 12, Pages 64 through 64E, of the Public Records of Indian River County, Florida.
Rosalyn Middleman and Leonard Middleman 1895 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 10, River Club, according to the plat thereof as recorded in Plat Book 12, page 64, of the Public Records of Indian River County, Florida.

Christine Petronio Shreve 1890 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 11, River Club, according to the plat thereof, as recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
William C. McIlroy and Nada E. McIlroy 1870 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 12, River Club, according to the Plat thereof, recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
Daniel E. Somes and Karen A. Somes 1850 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 13 of River Club according to the Plat thereof as recorded in Plat Book 12 at Pages 64 through 64E of the Public Records of Indian River County, Florida.
Richard R. Bradley and Linda H. Bradley 1800 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 14, River Club, according to the map or plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
David W. Garnitz 1750 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 15, River Club, according to the map or plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Parker G. Montgomery and Carol Montgomery 1700 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 16, River Club, according to the map or plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Martin R. Bierwoth and Deborah A. Bierwoth 1650 Paseo Del Lago Lane Vero Beach, FL 32967	Lot 17 of River Club, according to the Plat thereof, recorded in Plat Book 12, Page(s) 64, 64A through 64E, of the Public Records of Indian River County, Florida.
Donald F. Guisto and Lucy D. Guisto 5475 Las Brisas Lane Vero Beach, FL 32967	Lot 18, River Club Subdivision, according to the plat thereof as recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
Edward Thomas Johnson 5495 Las Brisas Lane Vero Beach, FL 32967	Lot 19, River Club, a subdivision, according to the plat thereof recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
Jason Sosnowski and Holly Sosnowski 5501 Las Brisas Lane Vero Beach, FL 32967	Lot 20, River Club, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 64, of the Public Records of Indian River County, Florida.
Richard Taylor and Georgene Taylor 5505 Las Brisas Lane Vero Beach, FL 32967	Lot 21, River Club a subdivision, according to the Plat thereof, recorded in Plat Book 12, Page 64, 64A through 64E, of the Public Records of Indian River County, Florida.
Luzmila R. Josephs 5515 Las Brisas Lane Vero Beach, FL 32967	Lot 22, River Club, according to the plat thereof, as recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
Donna M. Sager 5525 Las Brisas Lane Vero Beach, FL 32967	Lot 23, River Club, according to the map or plat thereof as recorded in Plat Book 12, Page(s) 64, Public Records of Indian River County, Florida.
Kathryn S. Ottenjohn and David T. Ottenjohn 5535 Las Brisas Lane Vero Beach, FL 32967	Lot 24, River Club, according to the plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Mariano Ezequiel Brizzio and Rosana Mirta Cuniberti Brizzio	Lot 25, River Club a subdivision according to the plat thereof recorded in Plat Book 12, Pages 64

5545 Las Brisas Lane Vero Beach, FL 32967	and 64A through 64E, inclusive, of the Public Records of Indian River County, Florida.
Lisnagabra LLC 5555 Las Brisas Lane Vero Beach, FL 32967	Lot 26, River Club, according to the map or plat thereof, recorded in Plat Book 12, Page(s) 64, Public Records of Indian River County, Florida.
William Cleworth and Mary Cleworth 5565 Las Brisas Lane Vero Beach, FL 32967	Lot 27, River Club Subdivision, according to the plat thereof recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Paul V. Minotty and Denise E. Minotty 5570 Las Brisas Lane Vero Beach, FL 32967	Lot 28, River Club, according to the map or plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Thomas Steven Lineck and Glenna Diane Lineck 5580 Las Brisas Lane Vero Beach, FL 32967	Lot 29, River Club, according to the Plat thereof, as recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
Robert C. Bates and Charlotte A. Bates 5590 Las Brisas Lane Vero Beach, FL 32967	Lot 30, River Club, a subdivision, according to the plat thereof as recorded in Plat Book 12, Pages 64 through 64E, inclusive as recorded in the Public Records of Indian River County Florida.
Carl J. Wessinger and Connie B. Wessinger 5600 Las Brisas Lane Vero Beach, FL 32967	Lot 31, River Club subdivision, according to the plat thereof, as recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
Raul F. Oliva and Martha E. Oliva 5610 Las Brisas Lane Vero Beach, FL 32967	Lot 32, River Club, according to the map or plat thereof as recorded in Plat Book 12, Page(s) 64, Public Records of Indian River County, Florida.
John R. Felten 5620 Las Brisas Lane Vero Beach, FL 32967	Lot 33, River Club, according to the plat thereof, as recorded in Plat Book 12, Page 64, of the public records of Indian River County, Florida.
Thomas W. Ward, Jr. 5630 Las Brisas Lane Vero Beach, FL 32967	Lot 34, River Club, according to the plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Joseph J. Bohlinger and Maryanne S. Bohlinger 5615 Las Brisas Lane Vero Beach, FL 32967	Lot 35, River Club Subdivision, according to the plat thereof recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Graham H. Phillips 5605 Las Brisas Lane Vero Beach, FL 32967	Lot 36, River Club, a subdivision, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 64 and 64-A through 64-E, inclusive, of the Public Records of Indian River County, Florida.
Terry L. Johnson and William R. Johnson 5595 Las Brisas Lane Vero Beach, FL 32967	Lot 37 of River Club Subdivision, according to the Plat thereof, recorded in Plat Book 12, Page(s) 64, 64A through 64E, of the Public Records of Indian River County, Florida.
David Persson and Donna L. Persson 5585 Las Brisas Lane Vero Beach, FL 32967	Lot 38, River Club, according to the plat thereof, recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Joan H. Gansfuss and Michael L. Gansfuss 5575 Las Brisas Lane Vero Beach, FL 32967	Lot 39, River Club, a subdivision according to the plat thereof recorded in Plat Book 12, Pages 64 and 64A through 64E, inclusive, of the Public Records of Indian River County, Florida.

Anthony Randazzo and Marjorie Randazzo 5540 Las Brisas Lane Vero Beach, FL 32967	Lot 40 of River Club, according to the Plat thereof, as recorded in Plat Book 12, at Pages 64 through 64E of the Public Records of Indian River County Florida.
Glenn W. Johnston and Margaret G. Johnston 5520 Las Brisas Lane Vero Beach, FL 32967	Lot 41, River Club Subdivision, according to the plat thereof, as recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
Margaret E. Phipps 5510 Las Brisas Lane Vero Beach, FL 32967	Lot 42, River Club, according to the plat thereof, as recorded in Plat Book 12, Pages 64, 64A through 64E, inclusive, Public Records of Indian River County, Florida.
Anhad Sachdev 1750 Majorca Place Vero Beach, FL 32967	Lot 43, River Club, according to the plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Leonard Hoffman and Laurel Hoffmann 1700 Majorca Place Vero Beach, FL 32967	Lot 44, River Club Subdivision, as per plat thereof, recorded in Plat Book 12, Page(s) 64, of the Public Records of Indian River County, Florida.
Sue C. Post 1650 Majorca Place Vero Beach, FL 32967	Lot 45, River Club, according to the plat thereof, as recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
Alexander J. Yeats and Jeannie C. Yeats 1600 Majorca Place Vero Beach, FL 32967	Lot 46, River Club Subdivision, according to the plat thereof as recorded in Plat Book 12, Pages 64 through 64E, inclusive, as recorded in the Public Records of Indian River County, Florida.
Michael B. Corbett and Carol A. Corbett 1590 Majorca Place Vero Beach, FL 32967	Lot 47, River Club subdivision, according to the plat thereof, as recorded in Plat Book 12, Pages 64 through 64E, of the Public Records of Indian River County, Florida.
Thomas A. Frederick and Alice V. Frederick 1605 Majorca Place Vero Beach, FL 32967	Lot 48, River Club, according to the plat thereof, as recorded in Plat Book 12, Page 64, of the public records of Indian River County, Florida.
Michael Barriere and Renee Barriere 1655 Majorca Place Vero Beach, FL 32967	Lot 49, River Club, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 64, 64A through 64E, inclusive, of the Public Records of Indian River County Florida.
Peter B. Lake and Sally H. Lake 1705 Majorca Place Vero Beach, FL 32967	Lot 50, River Club Subdivision, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 64, 64A through 64E, inclusive, of the Public Records of Indian River County Florida.
George E. Harmon and Sheila C. Harmon 1755 Majorca Place Vero Beach, FL 32967	Lot 51, River Club, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 64, 64A through 64E, inclusive, of the Public Records of Indian River County Florida.
David W. Cearley and Susan J. Cearley 5455 Camino Real Lane Vero Beach, FL 32967	Lot 52, River Club, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 64, of the Public Records of Indian River County, Florida.

Robert J. Quesada and Gloria M. Aviotti 5475 Camino Real Lane Vero Beach, FL 32967	Lot 53, River Club, according to the map or plat thereof as recorded in Plat Book 12, Page(s) 64, Public Records of Indian River County, Florida.
Edward C. Whiting and Barbara R. Whiting 5495 Camino Real Lane Vero Beach, FL 32967	Lot 54, River Club, a Subdivision, according to the Plat thereof as recorded in Plat Book 12, page(s) 64, 64-A through 64-E, inclusive, of the Public Records of Indian River County, Florida.
Donald J. DeLess and Luise K. DeLess 5505 Camino Real Lane Vero Beach, FL 32967	Lot 55, River Club Subdivision, according to the plat thereof recorded in Plat Book 12, Pages 64 through 64E, inclusive, Public Records of Indian River County, Florida.
Scott R. Swisher 5535 Camino Real Lane Vero Beach, FL 32967	Lot 56, River Club, according to the Plat thereof as recorded in Plat Book 12, page(s) 64, 64A through 64E, inclusive, of the Public Records of Indian River County, Florida.
Robert T. Coughlan 5545 Camino Real Lane Vero Beach, FL 32967	Lot 57 of River Club, according to the Plat thereof, recorded in Plat Book 12, Pages 64, 64A through 64E, of the Public Records of Indian River County, Florida.
Bruno Bornino 5555 Camino Real Lane Vero Beach, FL 32967	Lot 58 of River Club Subdivision, according to the plat thereof as recorded in Plat Book 12, at Page(s) 64 through 64E, of the Public Records of Indian River County, Florida.
Charles H. McCort and Leslie M. McCort 5565 Camino Real Lane Vero Beach, FL 32967	Lot 59, River Club, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 64, 64A through 64E, inclusive, of the Public Records of Indian River County, Florida.
Thomas William McAnallen and Carolyn Esther McAnallen 5570 Camino Real Lane Vero Beach, FL 32967	Lot 60, River Club, according to the plat thereof as recorded in Plat Book 12, Pages 64, 64A through 64E, inclusive, of the Public Records of Indian River County, Florida.
Laurence E. White 5560 Camino Real Lane Vero Beach, FL 32967	Lot 61, River Club, according to the Plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.
Elizabeth H. Barnett 5550 Camino Real Lane Vero Beach, FL 32967	Lot 62 of River Club, according to the Plat thereof as recorded in Plat Book 12, Page(s) 64, of the Public Records of Indian River County, Florida.
Jon Whitaker and Deborah Whitaker 5540 Camino Real Lane Vero Beach, FL 32967	Lot 63, of River Club, according to the Plat thereof as recorded in Plat Book 12, Pages 64, 64A through 64E, of the Public Records of Indian River County, Florida.
Richard L. Atkinson and Susan H. Atkinson 5530 Camino Real Lane Vero Beach, FL 32967	Lot 64, River Club Subdivision, according to the map or plat thereof, recorded in Plat Book 12, Page(s) 64 through 64E, Public Records of Indian River County, Florida.
Michael W. Spence and Diane Y. Spence 5520 Camino Real Lane Vero Beach, FL 32967	Lot 65, River Club, according to the plat thereof as recorded in Plat Book 12, Page 64, Public Records of Indian River County, Florida.

A. Michael Frinquelli and Mary Frinquelli 5510 Camino Real Lane Vero Beach, FL 32967	Lot 66, River Club, according to the plat thereof, as recorded in Plat Book 12, Page 64, of the Public Records of Indian River County, Florida.
Steven L. Bruckner and Sandra S. Bruckner 5500 Camino Real Lane Vero Beach, FL 32967	Lot 67, River Club, according to the plat thereof as recorded in Plat Book 12, Page(s) 64, Public Records of Indian River County, Florida.
J. Sebastian Blackman and Petra Blackman 5490 Camino Real Lane Vero Beach, FL 32967	Lot 68 of River Club, according to the plat thereof as recorded in Plat Book 12, Pages 64, 64A through 64E, of the Public Records of Indian River County, Florida.
Alexandra L. Sullivan 5470 Camino Real Lane Vero Beach, FL 32967	Lots 69 and 70, River Club Subdivision, according to the plat thereof recorded in Plat Book 12, Pages 64 through 64E of the public records of Indian River County, Florida.
Linda Coburn Capasse 5450 Camino Real Lane Vero Beach, FL 32967	Lot 71, River Club, according to the map or plat thereof, as recorded in Plat Book 12, Page(s) 64, 64A through 64E, inclusive, of the Public Records of Indian River County, Florida.

Newport Island

Patricia S. Moynihan 4840 S Newport Island Drive Vero Beach, FL 32967	Unit A, Building 1, Phase 1, Newport Island, a phased Condominium, according to the Declaration of Condominium, dated June 30, 1992, and recorded in Official Records Book 939, at Page 2725, of the Public Records of Indian River County, Florida, and any amendments thereto.
Allan Van Nostrand and Mary Van Nostrand 4842 S Newport Island Drive Vero Beach, FL 32967	Unit B, Building 1, Newport Island, a Condominium, according to the Declaration of Condominium dated June 30, 1992 and recorded in Official Records Book 939, pages 2725 through 2800, of the Public Records of Indian River County, Florida, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be an appurtenance to the above described apartment unit.
Joseph Lozada and Fredda Lozada 4830 S Newport Island Drive Vero Beach, FL 32967	Unit A, Building 2, of Newport Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 939, Page(s) 2725, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.
Gregory P. Edwards and Melanie Ann Lewis 4832 S Newport Island Drive Vero Beach, FL 32967	Unit B, Building 2, Newport Island, a Phased Condominium, according to the Declaration of Condominium as recorded in Official Record Book 939, Page 2725, and as amended including Official Record Book 1004, Page 57, Adding

	Phase 2, as recorded in the Public Records of Indian River County, Florida, and any Amendments and Exhibits thereto.
James F. Flint and Eileen F. Flint 4820 S Newport Island Drive Vero Beach, FL 32967	Unit No. A, Building 3, Newport Island, as per the Declaration of Condominium thereof, recorded in Official Records Book 939, Page 2725, together with any amendments thereto, of the Public Records of Indian River County, Florida.
James F. Kasher and Linda Nimmo Kasher 4822 S Newport Island Drive Vero Beach, FL 32967	Unit B, Building 3, of Newport Island, a Phased Condominium, according to the Declaration of Condominium recorded in Official Records Book 939, Page(s) 2725, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.
John T. Stone and Gunilla B. Stone 4761 S Newport Island Drive Vero Beach, FL 32967	Unit A, Building 4, Newport Island, a phased Condominium, according to the Declaration of Condominium, dated June 30, 1992, and recorded in Official Records Book 939, Page 2725, as amended of the Public Records of Indian River County, Florida, and any amendments thereof.
Ann Bartley Moore 4763 S Newport Island Drive Vero Beach, FL 32967	Unit B, Building 4, Newport Island, a phased Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 939, page 2725 of the Public Records of Indian River County, Florida.
James S. Farr and Patricia C. Farr 4771 S Newport Island Drive Vero Beach, FL 32967	Unit 5-A, Newport Island a Condominium, all as set forth in the Declaration of Condominium and the exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 939, Page 2725, and all amendments thereto, of the Public Records of Indian River County, Florida. The above description includes, but is not limited to, all appurtenances to the condominium unit above described, including the undivided interest in the common elements of said condominium.
Joan W. Hogan 4773 S Newport Island Drive Vero Beach, FL 32967	Unit B, Building 5, Newport Island, a Condominium, according to the Declaration of Condominium thereof as recorded in Official Record Book 939, Page 2725, Public Records of Indian River County, Florida, together with any amendments thereto. Together with an undivided interest in the common elements declared in said Declaration to be appurtenant to the above described dwelling unit.
Gavin C. Ridge and Della M. Ridge 4781 S Newport Island Drive Vero Beach, FL 32967	Unit A, Building 6, Newport Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 939, Page 2725, and all exhibits and amendments

	thereof, Public Records of Indian River County, Florida.
Robert Bachkosky and Judith Bachkosky 4783 S Newport Island Drive Vero Beach, FL 32967	Unit B, Building 6 of Newport Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 939, Page 2725, as amended in Official Records Book 1011, Page 573, adding Phase 6 and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided share or interest in the common elements appurtenant thereto.
Dudley C. Barrow 4791 S Newport Island Drive Vero Beach, FL 32967	Unit A, Building 7, Newport Island, a phased Condominium, according to the Declaration of Condominium, dated June 30, 1992, and recorded in Official Records Book 939, Page 2725, of the Public Records of Indian River County, Florida and any amendments thereof.
Gardner B. Browne and Jan R. Browne 4793 S Newport Island Drive Vero Beach, FL 32967	Unit No. B, Building 7, Newport Island, as per the Declaration of Condominium thereof, recorded in Official Records Book 939, Page 2725, together with any amendments thereto, Public Records of Indian River County, Florida.
Diane Carhart, Trustee 4801 S Newport Island Drive Vero Beach, FL 32967	Unit No. A of Building 8, Newport Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 939, Page 2725, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Anthony T. Polignone and Colette D. Polignone 4803 S Newport Island Drive Vero Beach, FL 32967	Unit B of Building 8, Newport Island, a Phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 939, Page 2725, of the Public Records of Indian River County, Florida, together with its undivided share in the common elements.
Natalie Sexton 4821 S Newport Island Drive Vero Beach, FL 32967	Unit A, Building 9, of Newport Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 939, Page(s) 2725, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.
Patricia Silvert 4823 S Newport Island Drive Vero Beach, FL 32967	Unit B, Building 9, Newport Island, a Condominium according to the Declaration of Condominium recorded in Official Records Book 939, Page 2725, and adding Building 9 in Official Records Book 1023, Page 1693, Public Records of Indian River County, Florida, and any amendments and exhibits thereto, including the undivided interest in all common elements and limited common elements in said Declaration of

	Condominium to be an appurtenance to the above described apartment unit.
Gail S. Jackson 4831 S Newport Island Drive Vero Beach, FL 32967	Unit No. A, Building 10, of Newport Island, a Phased Condominium, according to the Declaration of Condominium recorded in Official Records Book 939, Page 2725, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Virginia M. West 4833 S Newport Island Drive Vero Beach, FL 32967	Unit B, Building 10, of Newport Island, a Phased Condominium, according to the Declaration of Condominium recorded in Official Records Book 939, page 2725, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.
Katherine W. Rule 4841 S Newport Island Drive Vero Beach, FL 32967	Unit A, Building 11, Newport Island, a Condominium, according to the Declaration of Condominium dated June 30, 1992, and recorded in Official Records Book 939, pages 2725 through 2800, of the Public Records of Indian River County, Florida, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be appurtenant to the above described apartment unit.
Janine M. Puttick 4843 S Newport Island Drive Vero Beach, FL 32967	Unit B, Building 11, Newport Island a Phased Condominium, all as set forth in the Declaration of Condominium and the exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 939, Page 2725, and all amendments thereto, of the Public Records of Indian River County, Florida. The above description includes, but is not limited to, all appurtenances to the condominium unit above described, including the undivided interest in the common elements of said condominium.
Christopher J. Flynn and Doris M. Flynn 4851 N Newport Island Drive Vero Beach, FL 32967	Unit A, Building 12, Phase 12, Newport Island, a Phased Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 939, Page 2725, together with all amendments thereto, Public Records of Indian River County, Florida, together with its undivided share in the common elements.
Alfred Pasquale and Ruth Pasquale 4853 N Newport Island Drive Vero Beach, FL 32967	Unit "B," Building 12, of Newport Island, a Phased Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 939, Page 2725, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.

<p>James M. Carroll and Mary Beth Carroll 4855 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit C, Building 12, Newport Island, a Condominium, according to the Declaration of Condominium dated June 30, 1992, recorded in Official Records Book 939, Page 2725, Public Records of Indian River County, Florida, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be appurtenant to the above described apartment unit.</p>
<p>Richard E. Warren and Nancy M. Warren 4857 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit D, Building 12 of Newport Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 939, Page 2725, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided share or interest in the common elements appurtenant thereto.</p>
<p>Marilyn E. Murto 4861 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit A, Building 13, Newport Island, a Phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 939, Page 2725, of the Public Records of Indian River County, Florida, and any amendments thereto.</p>
<p>James D. Smart and Joy E. Smart 4863 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit B, Building 13, Newport Island, a Condominium, according to the Declaration of Condominium dated June 30, 1992 and recorded in Official Records Book 939, pages 2725 through 2800, as amended in Official Records Book 975, page 916, all of the Public Records of Indian River County, Florida, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be appurtenance to the above described apartment unit.</p>
<p>Joann Nardizzi 4871 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit A, Building 14, Newport Island, a Phased Condominium, according to the Declaration of Condominium dated June 30, 1992 and recorded in Official Records Book 939, Page 2725 through 2800, as amended, of the Public Records of Indian River County, Florida, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be an appurtenance to the above described apartment unit.</p>
<p>Kathleen McCarthy 4873 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit B, Building 14, Newport Island, a Phased Condominium, according to the Declaration of Condominium dated June 30, 1992, recorded in Official Records Book 939, Page 2725, as amended, of the Public Records of Indian River County, Florida.</p>

<p>J. Scott Mack and Cathy A. Mack 4875 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit C, Building 14, Phase 14, Newport Island, a Phased Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 939, Page 2725, together with all amendments thereto, Public Records of Indian River County, Florida, together with its undivided share in the common elements.</p>
<p>Margaret Elsey 4877 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit D, Building 14, of Newport Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 939, Page(s) 2725 through 2800, inclusive, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.</p>
<p>E. Harrison Stone and Barbara C. Stone 4900 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit A, Building 15, of Newport Island Condo Phase 15, a Condominium according to the Declaration of Condominium recorded in Official Records Book 939, Page(s) 2725 through 2800, inclusive, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.</p>
<p>Peter F. Saunders and Patricia J. Larson 4902 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit No. B of Building 15, of Newport Island, a Phased Condominium, according to The Declaration of Condominium recorded in Official Records Book 939, Page 2725, as amended to add Phase 15 in Official Records Book 1039, Page 2236, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Keith A. Segalman 4890 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit No. A, Building No. 16 of Newport Island, a Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 939, Page 2725, of the Public Records of Indian River County, Florida, together with all amendments thereto.</p>
<p>Richard P. Cancelmo and Peggy D. Cancelmo 4892 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit B, Building 16, Newport Island, a Phased Condominium, according to the Declaration of Condominium dated June 30, 1992 and recorded in Official Records Book 939, Pages 2725 through 2800, of the Public Records of Indian River County, Florida, as amended, including an undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be an appurtenance to the above described unit.</p>
<p>Marc Zanger and Marcia Zanger 4880 N Newport Island Drive Vero Beach, FL 32967</p>	<p>Unit A., Building 17, Newport Island, a Phased Condominium, according to the Declaration of condominium dated June 30, 1992 and recorded in Official Records Book 939, page 2725 through 2800, as amended, of the Public Records of Indian</p>

	River County, Florida, including the undivided interest in all common elements and limited common elements declared in said Declaration of Condominium to be an appurtenance to the above described unit.
Joan Chesley 4882 N Newport Island Drive Vero Beach, FL 32967	Newport Island Condominium, Phase 17, Unit 17-B, according to the Declaration of Condominium as recorded in Official Records Book 939, Page 2725, Public Records of Indian River County, Florida.
Gordon E. Freund 4870 N Newport Island Drive Vero Beach, FL 32967	Unit No. 18, Building A, Newport Island at Grand Harbor Condominium Association, Inc., according to the Declaration of Condominium thereof, as recorded in Official Records Book 1033, Page 1578, of the Public Records of Indian River County, Florida.
Arlene Z. Nestel and Frank S. Cresswell 4872 N Newport Island Drive Vero Beach, FL 32967	Unit No. B, Building 18 of Newport Island, a Phased Condominium, according to The Declaration of Condominium recorded in Official Records Book 939, Page 2725, as amended in Official Records Book 1033, Page 1578 to add Phase 18, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Kathleen Carley Panzavecchia and Christa Grace Panzavecchia 4860 N Newport Island Drive Vero Beach, FL 32967	Unit No. A, Building 19 of Newport Island, a Phased Condominium, according to The Declaration of Condominium recorded in Official Records Book 939, Page 2725, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Dorothy J. Snell 4862 N Newport Island Drive Vero Beach, FL 32967	Unit B, Building 19, Newport Island, a Condominium, further described to that certain Declaration of Condominium recorded in Official Records Book 939, Page(s) 2725 of the Public Records of Indian River County, Florida, together with its undivided interest and share in the common elements appurtenant thereto, and any amendments thereto.
Henry W. Donaldson and Margit S. Donaldson 4864 N Newport Island Drive Vero Beach, FL 32967	Unit No. C of Building 19, Newport Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 939, Page 2725, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Metro Inflatables, LLC 4866 N Newport Island Drive Vero Beach, FL 32967	Unit D, Building 19, of Newport Island, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 939, Page(s) 2725, and all subsequent amendments thereto, together with its undivided

	share in the common elements, in the Public Records of Indian River County, Florida.
Joseph Francis Walsh and Nancy Patricia Walsh 4850 N Newport Island Drive Vero Beach, FL 32967	Unit No. A of Building 20, Newport Island, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 939, Page 2725, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Ronald R. Saccani 4852 N Newport Island Drive Vero Beach, FL 32967	Building 20, Unit B, Newport Island, a Phased Condominium, according to the Declaration of Condominium dated June 30, 1992 and recorded in Official Record Book 939, Page 2725, Public Records of Indian River County, Florida; as amended; together with all of its appurtenances, including an undivided interest in the common elements and limited common elements appurtenant thereto, according to said Declaration of Condominium.

St. David's Island

Peckham Family Holdings, Inc. 5120 St. David's Drive Vero Beach, FL 32967	Unit 1, Grand Harbor – Plat Seven, St. David's Island, according to the Plat thereof, as recorded in Plat Book 13, Page 61 and 61A, Public Records of Indian River County, Florida.
J. Eustace Wolfington 5124 St. David's Drive Vero Beach, FL 32967	Lot 2, Grand Harbor Plat Seven, St. David's Island, according to the plat thereof, as recorded in Plat Book 13, Page 61, of the public records of Indian River County, Florida.
David S. Stratmann and Sawn E. Stratmann 5128 St. David's Drive Vero Beach, FL 32967	Unit 3 of Grand Harbor – Plat Seven, St. David's Island, according to the Plat thereof, as recorded in Plat Book 13, Page 61, Public Records of Indian River County, Florida.
Alexandra H. Diedrick 5132 St. David's Drive Vero Beach, FL 32967	Unit 4, Grand Harbor – Plat Seven, St. David's Island, according to the Plat thereof, as recorded in Plat Book 13, Page 61, Public Records of Indian River County, Florida.
Sheldon A. Kalish and Catherine Ann Kalish 5136 St. David's Drive Vero Beach, FL 32967	Lot 5, Grand Harbor – Plat Seven, St. David's Island, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 61 through 61A, inclusive, of the Public Records of Indian River County, Florida.
Victor Garsky and Marsha Garsky 5140 St. David's Drive Vero Beach, FL 32967	Unit 6, Grand Harbor – Plat Seven, St. David's Island, according to the plat thereof, as recorded in Plat Book 13, Page 61, of the Public Records of Indian River County, Florida.
Deborah Graziano 5144 St. David's Drive Vero Beach, FL 32967	Unit 7, Grand Harbor – Plat Seven, St. David's Island, a subdivision according to the plat thereof recorded in Plat Book 13, Pages 61 and 61A, of the Public Records of Indian River County, Florida.
Thomas Ronald Kaffenberger and Kathleen Teresa Kaffenberger 5148 St. David's Drive	Unit No. 8 of Grand Harbor Plat Seven, St. David's Island, according to the map or plat thereof, as recorded

Vero Beach, FL 32967	in Plat Book 13, Page(s) 61, Public Records of Indian River County, Florida.
George W. Cole and Emily Cole 5152 St. David's Drive Vero Beach, FL 32967	Unit 9, Grand Harbor Plat Seven, St. David's Island, according to the plat thereof, as recorded in Plat Book 13, Page 61, of the public records of Indian River County, Florida.
James E. Walsh and Kathy Walsh 5156 St. David's Drive Vero Beach, FL 32967	Lot 10, Grand Harbor Plat Seven, St. David's Island, according to the Plat thereof, recorded in Plat Book 13, Page(s) 61, of the Public Records of Indian River County, Florida.
Paul A. Hebert and Elizabeth A. Hebert and Andrew Clurman 5160 St. David's Drive Vero Beach, FL 32967	Lot 11, Grand Harbor Plat Seven St. David's Island, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 61 through 61A, inclusive, of the Public Records of Indian River County, Florida.
Elizabeth A. Hagan 1320 St. David's Lane Vero Beach, FL 32967	Unit 12, Grand Harbor Plat Seven, St. David's Island, according to the plat thereof as recorded in Plat Book 13, Page 61, Public Records of Indian River County, Florida.
Connie E. Lawson 1330 N. St. David's Lane Vero Beach, FL 32967	Lot 13, Grand Harbor Plat Seven, St. David's Island, according to the map or plat thereof, recorded in Plat Book 13, Page(s) 61, Public Records of Indian River County, Florida.
Susan Limoncelli 1340 N. St. David's Lane Vero Beach, FL 32967	Unit 14, Grand Harbor – Plat Seven, St. David's Island a Planned Residential Development, according to the plat thereof as recorded in Plat Book 13, Page 61, of the Public Records of Indian River County, Florida.
Johnette Neal 1350 N. St. David's Lane Vero Beach, FL 32967	Unit 15, Grand Harbor Plat Seven, St. David's Island, according to the Plat thereof, as recorded in Plat Book 13, Page 61, of the Public Records of Indian River County, Florida.
Caryn Lee Llewellyn 1360 St. David's Lane Vero Beach, FL 32967	Lot 16, Grand Harbor – Plat Seven, St. David's Island, according to the plat thereof, as recorded in Plat Book 13, Pages 61 and 61A, of the Public Records of Indian River County, Florida.
Chad Ryan Billingsley and Tiffany Lynn Billingsley 1370 N. St. David's Lane Vero Beach, FL 32967	Unit 17, Grand Harbor – Plat Seven, St. David's Island, according to the Plat thereof, recorded in Plat Book 13, Pages 61 and 61A, Public Records of Indian River County, Florida.
Howard J. Kramer, Jr. and Lynne H. Kramer 1380 St. David's Lane Vero Beach, FL 32967	Lot 18, Grand Harbor, Plat Seven, St. David's Island, according to the plat thereof as recorded in Plat Book 13, Page 61, Public Records of Indian River County, Florida.
Thomas P. Lonnie 1390 N. St. David's Lane Vero Beach, FL 32967	Lot 19, Grand Harbor – Plat Seven, St. David's Island, according to the map or plat thereof, as recorded in Plat Book 13, Page 61, of the Public Records of Indian River County, Florida.
Anne M. Duffy and William Duffy 1420 St. David's Lane Vero Beach, FL 32967	Unit 20, Grand Harbor Plat Seven, St. David's Island, according to the plat thereof as recorded in Plat Book 13, Page 61, of the Public Records of Indian River County, Florida.

Jaqueline M. Shoemaker 1424 St. David's Lane Vero Beach, FL 32967	Lot 21, Grand Harbor – Plat Seven, St. David's Island, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 61 and 61A, inclusive, of the Public Records of Indian River County, Florida.
Leonard M. Kowieski and Nancy L. Kowieski 1428 St. David's Lane Vero Beach, FL 32967	Unit 22, Grand Harbor Plat Seven, St. David's Island, according to the plat thereof, as recorded in Plat Book 13, Page 61, of the public records of Indian River County, Florida.
Anne G. Malsbary and Christie C. Soileau 1432 St. David's Lane Vero Beach, FL 32967	Unit 23, Grand Harbor – Plat Seven, St. David's Island, according to the plat thereof as recorded in Plat Book 13, Page(s) 61, Public Records of Indian River County, Florida.
Susan O'Connor Gieger 1436 St. David's Lane Vero Beach, FL 32967	Unit 24, Grand Harbor – Plat Seven, St. David's Island, according to the Plat thereof, as recorded in Plat Book 13, Page 61, Public Records of Indian River County, Florida.
Mary Elizabeth Merser 1440 St. David's Lane Vero Beach, FL 32967	Lot 25, Grand Harbor – Plat 7 - St. David's ISL according to the plat thereof, Plat PBI 13-61, Public Records of Indian River County, Florida.
Carolyn Schiller 1444 St. David's Lane Vero Beach, FL 32967	Lot 26, Grand Harbor – Plat Seven, St. David's Island, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 61, of the Public Records of Indian River County, Florida.
Marilyn Black 1448 St. David's Lane Vero Beach, FL 32967	Lot 27, Grand Harbor Plat Seven St. David's Island, according to the Plat thereof, as recorded in Plat Book 13, at Page 61, of the Public Records of Indian River County, Florida.
Dennis R. Surprenant and Maureen C. Conway 1452 St. David's Lane Vero Beach, FL 32967	Unit 28, Grand Harbor – Plat Seven, St. David's Island, according to the Plat thereof, as recorded in Plat Book 13, Page 61 and 61A, Public Records of Indian River County, Florida.
Eve F. Fitzsimmons 1456 St. David's Lane Vero Beach, FL 32967	Unit 29, Grand Harbor Plat Seven, St. David's Island, according to the Plat thereof, as recorded in Plat Book 13, Page 61, and 61A, Public Records of Indian River County, Florida.
Maryfrancis B. Galligan 1460 St. David's Lane Vero Beach, FL 32967	Unit 30, Grand Harbor Plat Seven, St. David's Island, according to the plat thereof, as recorded in Plat Book 13, Page 61, of the public records of Indian River County, Florida.
BWSKS Properties, LLC 1464 St. David's Lane Vero Beach, FL 32967	Lot 31, Grand Harbor – Plat Seven, St. David's Island, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 61 and 61A, inclusive, of the Public Records of Indian River County, Florida.
1468COS, LLC 1468 St. David's Lane Vero Beach, FL 32967	Unit 32, Grand Harbor – Plat Seven, St. David's Island, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 61 and 61A, of the Public Records of Indian River County, Florida.
James E. LeBlanc and Diane LeBlanc 1520 St. David's Lane Vero Beach, FL 32967	Lot 33, Grand Harbor – Plat Ten, St. David's Island II, according to the Plat thereof, as recorded in Plat Book 13,

	Page 89, of the Public Records of Indian River County, Florida.
Richard D. Kingston 1524 St. David's Lane Vero Beach, FL 32967	Lot 34, Grand Harbor – Plat Ten, St. David's Island II, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 89 through 89A, inclusive, of the Public Records of Indian River County, Florida.
Werner Faihst and Alice Faihst 1528 St. David's Lane Vero Beach, FL 32967	Lot 35, Grand Harbor – Plat Ten – St. David's Island II, a Planned Residential Development, according to the map or plat thereof as recorded in Plat Book 13, Page 89, Public Records of Indian River County, Florida.
Mahmoud Kashani 1532 St. David's Lane Vero Beach, FL 32967	Lot 36, Grand Harbor – Plat Ten–St. David's Islands II, according to the Plat thereof, as recorded in Plat Book 13, Page 89, Public Records of Indian River County, Florida.
Robert C. Noe 1536 St. David's Lane Vero Beach, FL 32967	Unit 37, St. David's Island II, according to the plat thereof, as recorded in Plat Book 13, Page 89, of the Public Records of Indian River County, Florida.
Laurie F. Stein and Michael F. Bigley 1538 St. David's Lane Vero Beach, FL 32967	Lot 38, Grand Harbor Plat Ten, St. David's Island II, according to the plat thereof, as recorded in Plat Book 13, page 89, of the Public Records of Indian River County, Florida.
Kathleen K. Lundquist 1540 St. David's Lane Vero Beach, FL 32967	Lot 39 of Grand Harbor – Plat Ten– St. David's Island II, according to the Plat thereof, recorded in Plat Book 13, Page(s) 89 and 89A, of the Public Records of Indian River County, Florida.
Paul C. Coulter and Marie Coulter 1560 St. David's Lane Vero Beach, FL 32967	Lot 40, Grand Harbor Plat Eleven, St. David's Island III, according to the Plat thereof, recorded in Plat Book 13, Page 97, of the Public Records of Indian River County, Florida.
Constance Badger 1580 St. David's Lane Vero Beach, FL 32967	Lot 41, Grand Harbor – Plat Eleven, St. David's Island III, according to the map or plat thereof as recorded in Plat Book 13, Page(s) 97, Public Records of Indian River County, Florida.
William M. Britt Sr. and Jacqueline B. Britt 1600 St. David's Lane Vero Beach, FL 32967	Lot 42, Grand Harbor Plat Eleven, St. David Island III, a subdivision according to the plat thereof recorded in Plat Book 13, Page 97, in the Public Records of Indian River County, Florida.
Edward R. Koscher 1620 St. David's Lane Vero Beach, FL 32967	Lot 43, Grand Harbor, Plat Eleven, St. David's Island III, according to the plat thereof as recorded in Plat Book 13, Page 97, of the Public Records of Indian River County, Florida.
Edmund G. Merchant and F. Virginia Merchant 1640 St. David's Lane Vero Beach, FL 32967	Lot 44, Grand Harbor – Plat Eleven, St. David's Island III, according to the map or plat thereof as recorded in Plat Book 13, Page(s) 97, Public Records of Indian River County, Florida.
Benjamin Y. Dunham and Melissa Dunham 1660 St. David's Lane Vero Beach, FL 32967	Lot 45, Grand Harbor – Plat Eleven – St. David's Island III, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 97, of the Public Records of Indian River County, Florida.
David A. Werner and Susan S. Werner 1680 St. David's Lane	Lot 46, Grand Harbor Plat Eleven, St. David's Island III, a subdivision according to the plat thereof recorded at Plat

Vero Beach, FL 32967	Book 13, Page 97, in the Public Records of Indian River County, Florida.
Caryl Wright Minor 1690 St. David's Lane Vero Beach, FL 32967	Lot 47, Grand Harbor Plat Eleven, St. David's Island, III, according to the plat thereof, as recorded in Plat Book 13, Page 97 of the Public Records of Indian River County, Florida.
Donna J. Stanza 1700 St. David's Lane Vero Beach, FL 32967	Lot 48, Grand Harbor Plat Eleven, St. David's Island, III, according to the Plat thereof, recorded in Plat Book 13, Page 97 of the Public Records of Indian River County, Florida.
Scott Murray 1705 St. David's Lane Vero Beach, FL 32967	Lot 49, Grand Harbor Plat Eleven, St. David's Island III, according to the plat thereof as recorded in Plat Book 13, Page 97, of the Public Records of Indian River County, Florida.
2926806 Canada Inc c/o Louis Donolo 1695 St. David's Lane Vero Beach, FL 32967	Lot 50, Grand Harbor Plat Eleven, St. David's Island III, according to the plat thereof, as recorded in Plat Book 13, Page 97, of the public records of Indian River County, Florida.
Anne G. Malsbary 1685 St. David's Lane Vero Beach, FL 32967	Lot 51, Grand Harbor Plat Eleven, St. David's Island III, according to the Plat thereof, recorded in Plat Book 13, Page 97, of the Public Records of Indian River County, Florida.
John T. McInerney and Ashley Sturgis McInerney 1665 St. David's Lane Vero Beach, FL 32967	Lot 52, Grand Harbor-Plat Eleven, St. David's Island III, according to the map or plat thereof as recorded in Plat Book 13, Page(s) 97, Public Records of Indian River County, Florida.
Clell C. Boyer, Jr. and Rebecca Lynn Boyer 1645 St. David's Lane Vero Beach, FL 32967	Lot 53, Grand Harbor Plat Eleven, St. David's Island III, according to the plat thereof, recorded in Plat Book 13, Page 97, of the Public Records of Indian River County, Florida.
Sherry Lee Henderson 1625 St. David's Lane Vero Beach, FL 32967	Lot 54, Grand Harbor Plat 11 – St. David's Island III, as per plat thereof, recorded in Plat Book 13, Page 97, of the Public Records of Indian River County, Florida.
Nicholas Halchak and Carol A. Jones 1605 St. David's Lane Vero Beach, FL 32967	Lot 55, Grand Harbor Plat Eleven, St David's Island III, as per plat thereof, recorded in Plat Book 13, Page(s) 97, of the Public Records of Indian River County, Florida.
David L Brack 1585 St. David's Lane Vero Beach, FL 32967	Lot 56, Grand Harbor Plat Eleven, St. David's Island III, according to the map or plat thereof as recorded in Plat Book 13, Page(s) 97, Public Records of Indian River County, Florida.
Bruce D. Heintz 1565 St. David's Lane Vero Beach, FL 32967	Lot 57, Grand Harbor Plat 11, St. David's Island III, according to the map or plat thereof, recorded in Plat Book 13, Page(s) 97, of the Public Records of Indian River County, Florida.
Ronald Duprey and Kathleen Duprey 1441 St. David's Lane Vero Beach, FL 32967	Unit 75, Grand Harbor Plat Seven, St. David's Island, a subdivision according to the plat thereof recorded in Plat Book 13, Pages 61 and 61A, of the Public Records of Indian River County, Florida.
Jason C. Tiger and Shannon Tiger 1437 St. David's Lane	Unit 76, Grand Harbor – Plat Seven, St. David's Island, according to the map or plat thereof, as recorded in Plat

Vero Beach, FL 32967	Book 13, Page(s) 61 through 61A, inclusive, of the Public Records of Indian River County, Florida.
Alex Meneshian and Natalie Sarafian 1433 St. David's Lane Vero Beach, FL 32967	Lot 77, Grand Harbor – Plat Seven, St. David's Island, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 61, of the Public Records of Indian River County, Florida.
Thomas Underwood and Maryann Underwood 1429 St. David's Lane Vero Beach, FL 32967	Unit 78, Grand Harbor Plat Seven, St. David's Island, according to the map or plat thereof, as recorded in Plat Book 13, Page(s) 61 and 61A, inclusive, of the Public Records of Indian River County, Florida.
Una Neville 1425 St. David's Lane Vero Beach, FL 32967	Unit 79, Grand Harbor Plat Seven St. David's Island, as per plat thereof, recorded in Plat Book 13, Page 61, of the Public Records of Indian River County, Florida.
Tracie E. McGuire 1421 St. David's Lane Vero Beach, FL 32967	Unit 80 of Grand Harbor – Plat Seven, St. David's Island, according to the Plat thereof as recorded in Plat Book 13, Page(s) 61, of the Public Records of Indian River County, Florida.
Maurice J. Schaefer Jr. and Annette W. Schaefer 1417 St. David's Lane Vero Beach, FL 32967	Lot 81, Grand Harbor – Plat Seven, St. David's Island, according to the map or plat thereof as recorded in Plat Book 13, Page 61, Public Records of Indian River County, Florida.
Henry S. Ross and Carol A. Ross 1413 St. David's Lane Vero Beach, FL 32967	Unit 82, Grand Harbor – Plat Seven, St. David's Island, according to the plat thereof as recorded in Plat Book 13, Page(s) 61, Public Records of Indian River County, Florida.
Thomas E. Kirkenmeier and Constance M. Kirkenmeier 1409 St. David's Lane Vero Beach, FL 32967	Unit 83, Grand Harbor – Plat Seven, St. David's Island, according to the plat thereof as recorded in Plat Book 13, Page(s) 61, Public Records of Indian River County, Florida.
Edward G. Case 1405 St. David's Lane Vero Beach, FL 32967	Unit 84, Grand Harbor Plat Seven, St. David's Island, according to the plat thereof, as recorded in Plat Book 13, Pages 61 and 61A of the Public Records of Indian River County, Florida.
Wendy Peyman Eckert 1401 St. David's Lane Vero Beach, FL 32967	Lot 85 Grand Harbor Plat Seven, St. David's Island, according to the plat thereof recorded in Plat Book 13, Page 61 and 61A, public records of Indian River County, Florida.
David White 1365 St. David's Lane Vero Beach, FL 32967	Lot 86, Grand Harbor Plat Seven, St. David's Island, according to the plat thereof as recorded in Plat Book 13, Pages 61 and 61A, of the Public Records of Indian River County, Florida.
1355 David's Lane, LLC 1355 St. David's Lane Vero Beach, FL 32967	Lot 87, Grand Harbor Plat Seven, St. David's Island, according to the Map or Plat thereof, recorded in Plat Book 13, Page(s) 61, Public Records of Indian River County, Florida.
Michael Hill and Kimberly Hill 1345 St. David's Lane Vero Beach, FL 32967	Unit 88, Grand Harbor Plat Seven, St. David's Island, a subdivision according to the plat thereof recorded in Plat Book 13, Pages 61 and 61A, of the Public Records of Indian River County, Florida.

George J.C. Jacobs III and Alexandra C. Oechsle 1335 St. David's Lane Vero Beach, FL 32967	Unit 89, Grand Harbor Plat Seven, St. David's Island, a subdivision according to the plat thereof recorded in Plat Book 13, Pages 61 and 61A, of the Public Records of Indian River County, Florida.
Thomas C. Healey and Katherine N. Ferguson 1325 St. David's Lane Vero Beach, FL 32967	Unit 90 of Grand Harbor – Plat 7, St. David's Island, according to the Plat thereof as recorded in Plat Book 13, Page(s) 61 and 61A, of the Public Records of Indian River County, Florida.

St. Andrews Island

Amy S. Caso 5142 St. Andrews Island Court Vero Beach, FL 32967	Lot 1, St. Andrews Island – Grand Harbor Plat 15, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 16 through 16C, inclusive, of the Public Records of Indian River County, Florida.
Robert W. Fisher, Jr. and Betty A. Fisher 5150 St. Andrews Island Court Vero Beach, FL 32967	Lot 2, St. Andrews Island – Grand Harbor Plat 15, according to the plat thereof, as recorded in Plat Book 14, Pages 16 through 16C, of the Public Records of Indian River County, Florida.
Jerome M. Zollenberg and Ellen R. Zollenberg 5160 St. Andrews Island Drive Vero Beach, FL 32967	Lot 3, St. Andrews Island – Grand Harbor Plat 15, according to the map or plat thereof as recorded in Plat Book 14, Page 16, Public Records of Indian River County, Florida.
Edward A. Friedman and Charlene A. Friedman 5170 St. Andrews Island Drive Vero Beach, FL 32967	Lot 4, St. Andrews Island, Grand Harbor Plat 15, according to the map or plat thereof as recorded in Plat Book 14, Page 16, Public Records of Indian River County, Florida.
Daniel P. O'Shea and Margaret M. O'Shea 5180 St. Andrews Island Drive Vero Beach, FL 32967	Lot 5, St. Andrews Island, Grand Harbor Plat #15, according to the plat thereof, as recorded in Plat Book 14, Page 16, of the Public Records of Indian River County, Florida.
Karen Menger and John M. Menger 5190 St. Andrews Island Drive Vero Beach, FL 32967	Lot 6, St. Andrews Island – Grand Harbor Plat 15, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 16, of the Public Records of Indian River County, Florida.
Cheryle Darlene Urquhart Playford 5200 St. Andrews Island Drive Vero Beach, FL 32967	Lot 7, St. Andrews Island, Grand Harbor Plat 15, according to the plat thereof, as recorded in Plat Book 14, Pages 16 through 16C, of the Public Records of Indian River County, Florida.
Jon Leonard Stimpson and Margaret Laurie Stimpson 5210 St. Andrews Island Drive Vero Beach, FL 32967	Lot 8, St. Andrews Island – Grand Harbor Plat 15, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 16, of the Public Records of Indian River County, Florida.
Kurt L. Wallach Marilyn G. Wallach 5220 & 5230 St. Andrews Island Drive Vero Beach, FL 32967	St. Andrews Island – Grand Harbor Plat 15 Lot 9 & 10 PBI 14-16 5220 St. Andrews Island Drive, Vero Beach, Florida (Indian River County).
Robert D. Van Saun and Judy R. Van Saun 5235 St. Andrews Island Drive	Lot 11, St. Andrews Island, Grand Harbor Plat 15, according to the plat thereof, as recorded in

Vero Beach, FL 32967	Plat Book 14, Pages 16, of the Public Records of Indian River County, Florida.
Christopher J. Carey and Sara P. Carey 5225 St. Andrews Island Drive Vero Beach, FL 32967	Lot 12, St. Andrew's Island – Grand Harbor Plat 15, according to the map or plat thereof as recorded in Plat Book 14, Page 16, 16A through 16C, Public Records of Indian River County, Florida.
Joseph Catapano and Jean Catapano 5215 St. Andrews Island Drive Vero Beach, FL 32967	Lot 13, St. Andrews Island, Grand Harbor Plat #15, according to the map or plat thereof, as recorded in Plat Book 14, Page 16, of the Public Records of Indian River County, Florida.
Robert L. Miller and Carolyn Miller 5205 St. Andrews Island Drive Vero Beach, FL 32967	Lot 14, St. Andrew's Island, Plat 15 – Grand Harbor Plat 15, according to the map or plat thereof as recorded in Plat Book 14, Page 16, Public Records of Indian River County, Florida.
Felicia M. Patton and Richard W. Patton 5195 St. Andrews Island Drive Vero Beach, FL 32967	Lot 15, of St. Andrews Island – Grand Harbor Plat 15, according to the Plat thereof, as recorded in Plat Book 14, Page 16, of the Public Records of Indian River County, Florida.
Simon Maxfield Caldecott and Eleanor Anne Caldecott 5185 St. Andrews Island Drive Vero Beach, FL 32967	Lot 16, St. Andrews Island, Grand Harbor, Plat 15, according to the Plat recorded in Plat Book 14, Page 16, as recorded in the Public Records of Indian River County, Florida.
Hubert W. Davis, Jr. and Concetta Davis 5175 St. Andrews Island Drive Vero Beach, FL 32967	Lot 17, St. Andrews Island – Grand Harbor Plat 15, according to the plat recorded in Plat Book 14, Page 16, of the Public Records of Indian River County, Florida.
Robert E. Cauley and Sherry J. Cauley 5165 St. Andrews Island Drive Vero Beach, FL 32967	Lot 18, St. Andrews Island – Grand Harbor Plat 15, according to the plat thereof as recorded in Plat Book 14, Page 16 of the Public Records of Indian River County, Florida.
Arthur G. D'Alessandro and Marilyn E. D'Alessandro 5155 St. Andrews Island Drive Vero Beach, FL 32967	Lot 19, St. Andrews Island – Grand Harbor Plat 15, a subdivision according to the plat thereof recorded in Plat Book 14, Page 16, in the Public Records of Indian River County, Florida.
Michael K. Harrell and Janet B. Harrell 5145 St. Andrews Island Drive Vero Beach, FL 32967	Lot 20, St. Andrews Island – Grand Harbor Plat 15, according to the plat thereof, as recorded in Plat Book 14, Page 16, of the Public Records of Indian River County, Florida.
Bill B. Dewitt and Michelle Dewitt 5135 St. Andrews Island Drive Vero Beach, FL 32967	Lot 21, St. Andrews Island – Grand Harbor Plat 15, according to the plat thereof, as recorded in Plat Book 14, Pages 16, 16A, 16B and 16C, of the Public Records of Indian River County, Florida.
Lindsay G. Candler and Raymond A. Comparetta 5125 St. Andrews Island Drive Vero Beach, FL 32967	Lot 22, St. Andrews Island – Grand Harbor Plat 15, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 16, 16A through 16C, Public Records of Indian River County, Florida.

Donald Jarrett and Kim Jarrett 5115 St. Andrews Island Drive Vero Beach, FL 32967	Lot 23, St. Andrews Island – Grand Harbor Plat 15, according to the map or plat thereof as recorded in Plat Book 14, Page 16, Public Records of Indian River County, Florida.
Stephen C. Thurlow and Christopher Ann Thurlow 5105 St. Andrews Island Drive Vero Beach, FL 32967	Lot 24, St. Andrews Island, Grand Harbor Plat #15, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 16, 16A through 16C, inclusive of the Public Records of Indian River County, Florida.
Theodore C. Miller and Lynn G. Miller 5110 St. Andrews Island Drive Vero Beach, FL 32967	Lot 25, St. Andrews Island – Grand Harbor Plat 15, according to the map or plat thereof as recorded in Plat Book 14, Page 16, 16A through 16C, Public Records of Indian River County, Florida.
David C. Brown and Sharon S. Brown 5120 St. Andrews Island Drive Vero Beach, FL 32967	Lot 26, St. Andrews Island – Grand Harbor Plat 15, according to the plat thereof, as recorded in Plat Book 14, Pages 16 through 16C, Public Records of Indian River County, Florida.
Doris Hill 5140 St. Andrews Island Drive Vero Beach, FL 32967	Lot 27, St. Andrews Island, Plat 15, according to the plat thereof, as recorded in Plat Book 14, Pages 16 through 16C, Public Records of Indian River County, Florida.
Dale F. Jacobs 5150 St. Andrews Island Drive Vero Beach, FL 32967	Lot 28, St. Andrews Island – Grand Harbor Plat 15, according to the Plat thereof, recorded in Plat Book 14, page 16, Public Records of Indian River County, Florida.
William Worthen King 5156 St. Andrews Island Drive Vero Beach, FL 32967	Lot 29, St. Andrews Island – Grand Harbor Plat 15, according to the map or plat thereof, as recorded in Plat Book 14, Page 16, Public Records of Indian River County, Florida.

Osprey Pointe

Jack M. Sims and Paula Doreen Sims 5055 North Harbor Drive, Unit 201 Vero Beach, FL 32967	Unit No. 201 of Osprey Pointe at Grand Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1488, Page 1294, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Jon Patrick Neville and Diane DiNoia-Neville 5055 North Harbor Drive, Unit 202 Vero Beach, FL 32967	Unit No. 202, Osprey Pointe at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1488, Page 1294, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 202 according to the terms of the Declaration of Condominium; together with

	Garage No. 202; together with Storage Area No. 202; all according to the said Declaration of Condominium.
Harry W. Wilcox, III 5055 North Harbor Drive, Unit 301 Vero Beach, FL 32967	Unit No. 301 of Osprey Pointe at Grand Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1488, Page 1294, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Lucy Vida Rutenis 5055 North Harbor Drive, Unit 302 Vero Beach, FL 32967	Unit No. 302 of Osprey Pointe at Grand Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1488, Page 1294, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
George Lipscomb and Rachel Lipscomb 5055 North Harbor Drive, Unit 401 Vero Beach, FL 32967	Unit No. 401, Osprey Pointe at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1488, Page 1294, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 401 according to the terms of the Declaration of Condominium; together with Garage No. 401; together with Storage Area No. 401; all according to the said Declaration of Condominium.
Alan McIlvain, Jr and Ann McIlvain 5055 North Harbor Drive, Unit 402 Vero Beach, FL 32967	Unit 402 of Osprey Pointe at Grand Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1488, Page(s) 1294, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.

Harbor Pointe at Grand Harbor Property Owners Association, Inc.

<p>Peter E. Juliano and Bette M. Juliano 5445 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 1, Block A, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 93, of the Public Records of Indian River County, Florida.</p>
<p>Gerald W. Wilgus and Joan E. Wilgus 5400 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 1, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof, as recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.</p>
<p>Gary Talmadge and Elizabeth G. Talmadge 5455 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 2, Block A, Harbor Pointe at Grand Harbor, Grand Harbor Plat 18, according to plat thereof as recorded in Plat Book 14, Page 93, 93A through 93C, inclusive, of the Public Records of Indian River County, Florida. Together with that certain Partial Assignment of Harbor Access and Docking Easement Agreement recorded in Official Records Book 1207, Page 1214, as assigned in Official Records Book 2370, Page 1313, Public Records of Indian River County, Florida.</p>
<p>Kevin J. Maher and Jana B. Maher 5410 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 2, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof, as recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.</p>
<p>Arnold L. Bell and Rosemary A. Bell 5465 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 3, Block A, Harbor Pointe at Grand Harbor, Grand Harbor Plat 18, a subdivision according to the plat thereof recorded at Plat Book 14, Page 93, in the Public Records of Indian River County, Florida.</p>
<p>Roger Andrus and Patricia McDonough Andrus 5420 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 3, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the map or plat thereof as recorded in Plat Book 14, Page 93, Public Records of Indian River County, Florida.</p>
<p>Steven Cappuccio and Mary Ellen Cappuccio 5475 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 4, Block A, Harbor Pointe at Grand Harbor Plat 18, as per plat thereof, recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.</p> <p>Together with that certain Partial Assignment of Grand Harbor Access and Docking Easement Agreement recorded in Official Records Book</p>

	1133, Page 854, of the Public Records of Indian River County, Florida.
Richard B. Marchese and Ruth A. Marchese 5430 East Harbor Village Drive Vero Beach, FL 32967	Lot 4, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the Plat thereof as recorded in Plat Book 14, page 93, of the Public Records of Indian River County, Florida.
Arthur M. Hungerford, III and Deborah F. Hungerford 5485 East Harbor Village Drive Vero Beach, FL 32967	Lot 5, Block A, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof, as recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.
Joseph A. Pojanowski and Mary Alice Pojanowski 5440 East Harbor Village Drive Vero Beach, FL 32967	Lot 5, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to Plat thereof as recorded in Plat Book 14, page(s) 93, 93A through 93C, inclusive, of the Public Records of Indian River County, Florida.
Frank S. Luxl and Wendy Grose-Luxl 5495 East Harbor Village Drive Vero Beach, FL 32967	Lot 6, Block A, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, as per plat thereof, recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.
Julie E. Mitchell 5450 East Harbor Village Drive Vero Beach, FL 32967	Lot 6, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the map or plat thereof as recorded in Plat Book 14, Page 93, Public Records of Indian River County, Florida.
Grant Calvin McKnight 5499 East Harbor Village Drive Vero Beach, FL 32967	Lot 7, Block A, Harbor Pointe at Grand Harbor Grand Harbor Plat 18, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 93, of the Public Records of Indian River County, Florida.
Phyllis D. Recchia 5460 East Harbor Village Drive Vero Beach, FL 32967	Lot 7, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof, as recorded in Plat Book 14, Page 93, Public Records of Indian River County, Florida.
Mathew S. Kirkenmeier and Carol L. Kirkenmeier 5505 East Harbor Village Drive Vero Beach, FL 32967	Lot 8, Block A, Harbor Pointe at Grand Harbor Grand Harbor Plat 18, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 93, of the Public Records of Indian River County, Florida.

<p>Alice J. Dutton and David S. Johnson 5470 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 8, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof, as recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.</p>
<p>Douglas Gordan Germer and Elizabeth Ann Germer 5515 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 9, Block A, Harbor Pointe at Grand Harbor, Grand Harbor Plat 18, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 93, Public Records of Indian River County, Florida.</p>
<p>Christine Tallarico 5480 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 9, Block B, Harbor Pointe at Grand Harbor, Grand Harbor Plat 18, according to the map or plat thereof as recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.</p>
<p>Gerald F. Baum and Tamara A. Baum 5525 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 10, Block A, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 93, of the Public Records of Indian River County, Florida.</p>
<p>Philip B. Schwin and Barbara M. Schwin 5490 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 10, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof, as recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.</p>
<p>William F. Gill, III and Christine S. Gill 5535 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 11, Block A, Harbor Pointe at Grand Harbor Grand Harbor Plat 18, according to map or plat thereof, as recorded in Plat Book 14, Page(s) 93, 93A through 93C, inclusive, of the Public Records of Indian River County, Florida.</p>
<p>Elizabeth Anne Hutchinson 5500 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 11, Block B, Harbor Pointe at Grand Harbor, Grand Harbor Plat 18, according to plat thereof, recorded in Plat Book 14, Page(s) 93, 93A through 93C, inclusive, of the Public Records of Indian River County, Florida.</p>
<p>Vincent P. Frantz and Linda F. Frantz 5545 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 12, Block A, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof as recorded in Plat Book 14, Page 93, Public Records of Indian River County, Florida.</p>
<p>Jason M. Petty and Jessica R. Petty 5510 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 12, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the map or plat thereof as recorded in Plat Book 14, Page 93, Public Records of Indian River County, Florida.</p>

<p>Misung Dougherty 5555 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 13, Block A, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the Plat thereof as recorded in Plat Book 14, page 93, of the Public Records of Indian River County, Florida.</p>
<p>Harry K. Kantarian 5520 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 13, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the map or plat thereof, as recorded in Plat Book 14, Pages 93, 93A through 93C, inclusive, of the Public Records of Indian River County, Florida.</p>
<p>Cono M. Cioffi and Virginia A. Cioffi 5565 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 14, Block A, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 93, 93A through 93C, inclusive, of the Public Records of Indian River County, Florida.</p>
<p>Douglas M. Sweeny and Susanne M. Sweeny 5530 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 14, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof, as recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.</p>
<p>Louise B. Alcock 5575 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 15, Block A, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 93, Public Records of Indian River County, Florida.</p>
<p>Stephen T. O’Grady and Linda A. O’Grady 5540 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 15, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof, as recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.</p>
<p>William E. Rau and Carolann Rau 5585 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 16, Block A, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the map or plat thereof as recorded in Plat Book 14, Page 93, Public Records of Indian River County, Florida.</p>
<p>5550 Great Blue Heron, LLC 5550 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 16, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof, as recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.</p>
<p>Kevin J. Butler and Lynda M. Butler 5560 East Harbor Village Drive Vero Beach, FL 32967</p>	<p>Lot 17, Block B, Harbor Pointe at Grand Harbor, Grand Harbor Plat 18, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 93, 93a through 93c, Public Records of Indian River County, Florida.</p>

Neil Eric Leach and Gloria Ann Leach 5570 East Harbor Village Drive Vero Beach, FL 32967	Lot 18, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, A Planned Residential Development, according to the plat thereof as recorded in Plat Book 14, Page(s) 93, 93A through 93C, inclusive, of the Public Records of Indian River County, Florida.
Robert W. Parsons and Gail H. Parsons 5580 East Harbor Village Drive Vero Beach, FL 32967	Lot 19, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the plat thereof, as recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.
Aben E. Johnson 5590 East Harbor Village Drive Vero Beach, FL 32967	Lot 20, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, as per plat thereof, recorded in Plat Book 14, Page 93, of the Public Records of Indian River County, Florida.
John P. Kruger, Jr. and Anides Kruger 5600 East Harbor Village Drive Vero Beach, FL 32967	Lot 21, Block B, Harbor Pointe at Grand Harbor – Grand Harbor Plat 18, according to the map or plat thereof as recorded in Plat Book 14, Page 93, Public Records of Indian River County, Florida.

Harbor Side #3 at Grand Harbor Condominium Association, Inc.

Vincent Miles O'Brien and Louise Pollock O'Brien 5342 West Harbor Village Drive, Unit 201 Vero Beach, FL 32967	Unit No. 201, Harbor Side #3, at Grand Harbor Condominium, as per the Declaration of Condominium thereof, recorded in Official Records Book 1313, Page 1913, together with any amendments thereto, Public Records of Indian River County, Florida.
Peter L. Derrenbacker and Tamie A. Derrenbacker 5342 West Harbor Village Drive, Unit 202 Vero Beach, FL 32967	Unit No. 202 of Harbor Side III at Grand Harbor Condominium, a Condominium, all as set forth in the Declaration of Condominium and the exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 1313, Page 1913, and all amendments thereto, of the Public Records of Indian River County, Florida. The above description includes, but is not limited to, all appurtenances to the Condominium Unit above described, including the undivided interest in the common elements of said Condominium.
Katherine S. Alexander 5342 West Harbor Village Drive, Unit 301 Vero Beach, FL 32967	Unit 301 of Harbor Side #3 at Grand Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1313, Page(s) 1913, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.

<p>Robert F. Gudwin and Ellen Gudwin 5342 West Harbor Village Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Unit No. 302, Harbor Side #3 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1313, Page 1913, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 302 according to the terms of the Declaration of Condominium; together with Garage No. 302; together with Storage Area No. 302; and together with Locker No. 302; all according to the said Declaration of Condominium.</p>
<p>Graham J. Bell and Janet A. Bell 5342 West Harbor Village Drive, Unit 401 Vero Beach, FL 32967</p>	<p>Unit 401 of Harbor Side #3 at Grand Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1313, Page(s) 1913, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Paul Weyand and Jessie Weyand 5342 West Harbor Village Drive, Unit 402 Vero Beach, FL 32967</p>	<p>Unit No. 402, Harbor Side #3 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1313, Page 1913, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 402 according to the terms of the Declaration of Condominium; together with Garage No. 402, together with Storage Area No. 402, and together with Locker No. 402, all according to the said Declaration of Condominium, commonly known as 5342 West Harbor Village Drive, Apt. 402, Vero Beach, Florida 32967-7408</p>

Harbor Side #4 at Grand Harbor Condominium Association, Inc.

<p>Mary A. Finn 5320 West Harbor Village Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit No. 201, Harbor Side #4 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1335, Page 1, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 201 according to the terms of the Declaration of Condominium; together with Garage No. 201; together with Storage Area No. 201; and together with Locker No. 201; all</p>
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	according to the said Declaration of Condominium.
Brian Herschkowitz and Barbara E. Herschkowitz 5320 West Harbor Village Drive, Unit 202 Vero Beach, FL 32967	Unit No. 202, Harbor Side #4 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1335, Page 0001, of the Public Records of Indian River County, Florida, as amended; including all common elements and limited common elements appurtenant to said Unit No. 202 according to the terms of the Declaration of Condominium; together with Garage No. 202; together with Storage Area No. 202; and together with Locker No. 202; all according to the said Declaration of Condominium.
John W. Norris and Carolyn M. Norris 5320 West Harbor Village Drive, Unit 301 Vero Beach, FL 32967	Unit No. 301, Harbor Side #4 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1335, Page 0001, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 301 according to the terms of the Declaration of Condominium; together with Garage No. 301; together with Storage Area No. 301; and together with Locker No. 301; all according to the said Declaration of Condominium.
David F. Mason and Jacqueline A. Mason 5320 West Harbor Village Drive, Unit 302 Vero Beach, FL 32967	Unit No. 302, Harbor Side #4 at Grand Harbor Condominium, according to The Declaration of Condominium recorded in Official Records Book 1335, Page 1, and all exhibits and amendments thereof, Public Records of Indian River County, Florida, together with Garage No. 302; together with Storage Area No. 302; and together with Locker No. 302; all according to the said Declaration of Condominium.
Steven R. Eddy and Victoria L. Eddy 5320 West Harbor Village Drive, Unit 401 Vero Beach, FL 32967	Unit No. 401, Harbor Side #4 at Grand Harbor Condominium, according to the Declaration of Condominium thereof recorded in Official Record Book 1335, Page 1, of the Public Records of Indian River County, Florida, as amended. Together with Garage No. 401 and Storage Room 401 (air conditioned), subject to the Declaration of Condominium

<p>Terrence J. Leggett and Barbara Ann Leggett 5320 West Harbor Village Drive, Unit 402 Vero Beach, FL 32967</p>	<p>Unit No. 402, Harbor Side #4 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1335, Page 0001, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 402 according to the terms of the Declaration of Condominium; together with Garage No. 402; together with Storage Area No. 402; and together with Locker No. 402; all according to the said Declaration of Condominium.</p>
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Harbor Side #5 at Grand Harbor Condominium Association, Inc.

<p>William D. Workman and Lane E. Workman 5380 West Harbor Village Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit 201 of Harbor Side #5 at Grand Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1374, Page(s) 2149, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Randy Shoker 5380 West Harbor Village Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit No. 202, Harbor Side #5 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1374, Page 2149, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 202 according to the terms of the Declaration of Condominium.</p>
<p>Christopher J. Melbinger 5380 West Harbor Village Drive, Unit 301 Vero Beach, FL 32967</p>	<p>Unit No. 301 of Harbor Side #5 at Grand Harbor Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 1374, Page 2149, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.</p>
<p>William John Ward and Wendy M. Ward 5380 West Harbor Village Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Unit No. 302, Harbor Side #5 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1374, Page 2149, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 302 according to the terms of the Declaration of Condominium; together with Garage No. 302; together with Storage Area No. 302; and together with Locker No. 302; all</p>

	according to the said Declaration of Condominium.
Robert L. Savage and Mary Linn Hamilton 5380 West Harbor Village Drive, Unit 401 Vero Beach, FL 32967	Unit No. 401, of Harbor Side #5 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1374, Page 2149, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements. Together with Garage and Storage Space #401.
Richard E. Gaudy and Barbara A. Gaudy 5380 West Harbor Village Drive, Unit 402 Vero Beach, FL 32967	Unit No. 402, Harbor Side #5 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1374, Page 2149, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 402 according to the terms of the Declaration of Condominium; together with Garage No. 402; together with Storage Area No. 402; and together with Locker No. 402; all according to the said Declaration of Condominium.

Harbor Island at Grand Harbor Property Owners Association, Inc.

Frank F. Hafner and Carol L. Hafner 1060 Harbor Island Lane Vero Beach, FL 32967	Lot 1, Harbor Island at Grand Harbor – Grand Harbor Plat 23, according to the plat thereof, as recorded in Plat Book 16, Page 8, of the Public Records of Indian River County, Florida.
Marco DeFanis 1050 Harbor Island Lane Vero Beach, FL 32967	Lot 2, Harbor Island – Grand Harbor Plat 23, a subdivision according to the plat thereof recorded in Plat Book 16, Pages 8 and 8A, of the Public Records of Indian River County, Florida.
Edward Schick and Valerie Schick 5380 Harbor Island Court Vero Beach, FL 32967	Lot 3, Harbor Island – Grand Harbor Plat 23, according to the map or plat thereof recorded in Plat Book 16, Page 8, Public Records of Indian River County, Florida.

<p>Cary G. Hodnett and Susan M. Hodnett 5370 Harbor Island Court Vero Beach, FL 32967</p>	<p>Lot 4, Harbor Island – Grand Harbor Plat 23, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 8 and 8A, inclusive, of the Public Records of Indian River County, Florida.</p>
<p>Robert J. Loewinger and Marcia Loewinger 5360 Harbor Island Court Vero Beach, FL 32967</p>	<p>Lot 5, Harbor Island at Grand Harbor – Grand Harbor Plat 23, according to the plat thereof, as recorded in Plat Book 16, Page 8, of the Public Records of Indian River County, Florida.</p>
<p>Ralph B. Schregardus and Cheryl A. Schregardus 5350 Harbor Island Court Vero Beach, FL 32967</p>	<p>Lot 6, Harbor Island at Grand Harbor – Grand Harbor Plat 23, according to the plat thereof, as recorded in Plat Book 16, Page 8, of the Public Records of Indian River County, Florida.</p>
<p>Mark Ensio and Catherine C. Ensio 5340 Harbor Island Court Vero Beach, FL 32967</p>	<p>Lot 7, Harbor Island – Grand Harbor – Grand Harbor Plat 23, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 8 and 8A, inclusive, of the Public Records of Indian River County, Florida.</p>
<p>Thomas L. McGrath and Susan B. McGrath 5330 Harbor Island Court Vero Beach, FL 32967</p>	<p>Lot 8, Harbor Island at Grand Harbor – Grand Harbor Plat 23, according to the plat thereof, as recorded in Plat Book 16, Page 8, of the Public Records of Indian River County, Florida.</p>
<p>William N. Richey and Sarah S. Richey 5320 Harbor Island Court Vero Beach, FL 32967</p>	<p>Lot 9, Harbor Island at Grand Harbor – Grand Harbor Plat 23, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 8 through 8A, inclusive, of the Public Records of Indian River County, Florida.</p>
<p>Thomas J. Kolvek and Patricia R. Kolvek 5310 Harbor Island Court Vero Beach, FL 32967</p>	<p>Lot 10 Harbor Island at Grand Harbor – Grand Harbor Plat 23, according to the Plat thereof, as recorded in Plat Book 16, Page 8, of the Public Records of Indian River County, Florida.</p>
<p>Suzanne Gelber and Norman E. Gelber 1055 Harbor Island Lane Vero Beach, FL 32967</p>	<p>Lot 11, Harbor Island at Grand Harbor – Grand Harbor Plat 23, according to the plat thereof, as recorded in Plat Book 16, Page 8, Public Records of Indian River County, Florida.</p>
<p>John J. Luviano and Phyllis W. Luviano 1065 Harbor Island Lane Vero Beach, FL 32967</p>	<p>Lot 12, Harbor Island at Grand Harbor – Grand Harbor Plat 23, according to the Plat thereof recorded in Plat Book 16, Page 8, of the Public Records of Indian River County, Florida.</p>

Douglas E. Miller and Eileen K. Miller 1075 Harbor Island Lane Vero Beach, FL 32967	Lot 13, Harbor Island at Grand Harbor – Grand Harbor Plat 23, according to the Plat thereof, recorded in Plat Book 16, Page 8, Public Records of Indian River County, Florida.
Terry G. Midkiff and Judy G. Midkiff 1085 Harbor Island Lane Vero Beach, FL 32967	Lot 14, Harbor Island – Grand Harbor Plat 23, according to the map or plat thereof as recorded in Plat Book 16, Page(s) 8, Public Records of Indian River County, Florida.

Harbor Side #1 at Grand Harbor Condominium Association, Inc.

John A. Howe and Helen J. Howe 5260 West Harbor Village Drive, Unit 201 Vero Beach, FL 32967	Unit No. 201 of Harbor Side #1 at Grand Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1253, Page 387, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Anne A. Forrester 5260 West Harbor Village, Unit 202 Vero Beach, FL 32967	Unit No. 202, Harbor Side #1 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1253, Page 387, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 202 according to the terms of the Declaration of Condominium; together with Garage No. 202; together with Storage Area No. 202; and together with Locker No. 202; all according to the said Declaration of Condominium.
Joseph Peters and Marylou Peters 5260 West Harbor Village Drive, Unit 301 Vero Beach, FL 32967	Unit No. 301 of Harbor Side #1 at Grand Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1253, Page 387, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Susan T. Kepler 5260 West Harbor Village Drive, Unit 302 Vero Beach, FL 32967	Unit No. 302, Harbor Side #1 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1253, Page 387, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 302 according to the terms of the Declaration of Condominium; together with Garage No. 302; together with Storage Area No. 302; and together with Locker No. 302; all

	according to the said Declaration of Condominium.
Frederick A. Rudzinski and Gregory Rudzinski 5260 West Harbor Village Drive, Unit 401 Vero Beach, FL 32967	Unit No. 401 of Harbor Side #1 at Grand Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1253, Page 387, and all exhibits and amendments thereof, Public Records of Indian River County, Florida. Together with the use of Garage No. 401, Storage area No. 401 and Locker No. 401, according to said Declaration of Condominium.
Judy A. Larson 5260 West Harbor Village Drive, Unit 402 Vero Beach, FL 32967	Unit No. 402, Harbor Side #1 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1253, Page 387, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 402 according to the terms of the Declaration of Condominium; together with Garage No. 402; together with Storage Area No. 402; and together with Locker No. 402; all according to the said Declaration of Condominium.

Harbor Side #2 at Grand Harbor Condominium Association, Inc.

James Anthony Langone and Teresa M. Guiribiety 5280 West Harbor Village Drive, Unit 201 Vero Beach, FL 32967	Unit No. 201, Harbor Side #2, at Grand Harbor Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 1149, Page 503, of the Public Records of Indian River County, Florida and all exhibits and amendments thereto, of the Public Records of Indian River County, Florida; including all common elements and limited common elements appurtenant to said Unit according to the terms of the Declaration of Condominium.
Margaret McGuinness 5280 West Harbor Village Drive, Unit 202 Vero Beach, FL 32967	Unit 202 of Harbor Side #2 at Grand Harbor Condominium, and the exclusive use to those limited common elements described in the Declaration of Condominium as Garage No. 202, Storage Area No. 202 and Locker No. 202, according to the Declaration of Condominium thereof, recorded in Official Records Book 1149, Page(s) 503, of the Public Records of Indian River County, Florida, and any amendments

	thereto, together with its undivided share in the common elements.
Mary Jo Ridgeway and Charles N. Dawson 5280 West Harbor Village Drive, Unit 301 Vero Beach, FL 32967	Unit No. 301, Harbor Side #2 at Grand Harbor Condominium, as per the Declaration of Condominium thereof, recorded in Official Records Book 1149, Page 503, together with any amendments thereto, of the Public Records of Indian River County, Florida.
Robert J. Cagliero and Carmela N. Cagliero 5280 West Harbor Village Drive, Unit 302 Vero Beach, FL 32967	Unit No. 302, Harbor Side #2 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1149, Page 503, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 302 according to the terms of the Declaration of Condominium; together with Garage No. 302; together with Storage Area No. 302; and together with Locker No. 302; all according to the said Declaration of Condominium.
Rita E. Tudino 5280 West Harbor Village Drive, Unit 401 Vero Beach, FL 32967	Unit No. 401 of Harbor Side #2 at Grand Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Record Book 1149, page 503, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Glenn A. Rose and Joy L. Radke 5280 West Harbor Village Drive, Unit 402 Vero Beach, FL 32967	Unit No. 402, Harbor Side #2 at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1149, Page 503, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 402 according to the terms of the Declaration of Condominium; together with Garage No. 402; together with Storage Area No. 402; and together with Locker No. 402; all according to the said Declaration of Condominium.

North Harbor Village

Robert H. Plante and Carole A. Plante 5542 North Harbor Village Drive Vero Beach, FL 32967	Lot 1, North Harbor Village – Grand Harbor Plat 20, according to the plat thereof, as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.
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Keith A. Errin and Kimberly Errin 5544 North Harbor Village Drive Vero Beach, FL 32967	Lot 2, North Harbor Village – Grand Harbor Plat 20, according to the plat thereof as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.
Linda J. Aronberg 5546 North Harbor Village Drive Vero Beach, FL 32967	Lot 3, North Harbor Village – Grand Harbor Plat 20, according to the plat thereof, as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.
Charles J. Nardizzi 5548 North Harbor Village Drive Vero Beach, FL 32967	Lot 4, North Harbor Village; Grand Harbor Plat 20, according to the plat thereof, as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.
Denis C. Beran and Virginia K. Beran 5550 North Harbor Village Drive Vero Beach, FL 32967	Lot 5, North Harbor Village – Grand Harbor Plat 20, according to the plat thereof, as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.
Dennis J. Makielski Patricia S. Makielski 5552 North Harbor Village Drive Vero Beach, FL 32967	Lot 6, North Harbor Village – Grand Harbor Plat 20, according to the plat thereof, as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.
W. Wade Larson 5554 North Harbor Village Drive Vero Beach, FL 32967	Lot 7, North Harbor Village – Grand Harbor Plat 20, according to the map or plat thereof, as recorded in Plat Book 15, Page(s) 63 through 63A, inclusive, of the Public Records of Indian River County, Florida.
Thomas W. Mackie and Cheryle A. Mackie 5558 North Harbor Village Drive Vero Beach, FL 32967	Lot 8, North Harbor Village – Grand Harbor Plat 20, according to the plat thereof, as recorded in Plat Book 15, Page(s) 63, Public Records of Indian River County, Florida.
Carl D. Temme and Priscilla D. Temme 5600 North Harbor Village Drive Vero Beach, FL 32967	Lot 9, North Harbor Village – Grand Harbor Plat 20, according to the map or plat thereof, as recorded in Plat Book 15, Page(s) 63 through 63A, inclusive, of the Public Records of Indian River County, Florida.
Carolyn F. Willhoit 5602 North Harbor Village Drive Vero Beach, FL 32967	Lot 10, North Harbor Village – Grand Harbor Plat 20, according to the plat thereof, as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.
Timothy A. Treece and Jill E. Treece 5604 North Harbor Village Drive Vero Beach, FL 32967	Lot 11, North Harbor Village – Grand Harbor Plat 20, according to the plat thereof as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.
James E. Preston and Carolyn Q. Preston 5606 North Harbor Village Drive Vero Beach, FL 32967	Lot 12, North Harbor Village – Grand Harbor Plat 20, according to the plat thereof, as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.
David Hamilton and Patricia Hamilton 5608 North Harbor Village Drive Vero Beach, FL 32967	Lot 13, North Harbor Village – Grand Harbor Plat 20, according to the map or plat thereof, as recorded in Plat Book 15, Page(s) 63, of the Public Records of Indian River County, Florida.

Maxine Williams Bahr 5610 North Harbor Village Drive Vero Beach, FL 32967	Lot 14, North Harbor Village – Grand Harbor Plat 20-N, according to the Plat thereof, recorded in Plat Book 15, Page 63, Public Records of Indian River County, Florida.
Griffin F. Daughtridge and Lisa L. Daughtridge 5612 North Harbor Village Drive Vero Beach, FL 32967	Lot 15, North Harbor Village – Grand Harbor Plat 20, according to the Plat thereof, recorded in Plat Book 15, page 63, Public Records of Indian River County, Florida.
Julianne T. Capetola 5614 North Harbor Village Drive Vero Beach, FL 32967	Lot 16, North Harbor Village – Grand Harbor Plat 20, according to the map or plat thereof, recorded in Plat Book 15, Page(s) 63, Public Records of Indian River County, Florida.
James V. Bowhers and Joan L. Bowhers 5616 North Harbor Village Drive Vero Beach, FL 32967	Lot 17, North Harbor Village – Grand Harbor Plat 20, according to the plat thereof, as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.
Arlen H. Kantarian and Ann L. Kantarian 5618 North Harbor Village Drive Vero Beach, FL 32967	Lot 18 of North Harbor Village – Grand Harbor Plat 20, according to the Plat thereof as recorded in Plat Book 15, Page 63, of the Public Records of Indian River County, Florida.

River Pointe

R. Thomas Davidson and Marianne Davidson 5620 North Harbor Village Drive, Unit 201 Vero Beach, FL 32967	Condominium Unit No. 201 of River Pointe at Grand Harbor, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 1449, Page 1879, and all exhibits and amendments thereof, recorded in the Public Records of Indian River County, Florida.
Robert F. Whiteman and Rita P. Whiteman 5620 North Harbor Village Drive, Unit 202 Vero Beach, FL 32967	Unit No. 202 River Pointe at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1449, Page 1879, of the Public Records of Indian River County, Florida.
Westrum Partners Limited 5620 North Harbor Village Drive, Unit 203 Vero Beach, FL 32967	Condominium Unit No. 203 of River Pointe at Grand Harbor, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1449, Page 1879, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Michael Barton and Patricia Barton 5620 North Harbor Village Drive, Unit 301 Vero Beach, FL 32967	Unit No. 301, River Pointe at Grand Harbor Condominium, according to the Declaration of Condominium thereof as recorded in Official Records Book 1449, Page 1879, of the Public Records of Indian River County, Florida, and as amended.
Nicholas Melnick and Elizabeth R. Melnick 5620 North Harbor Village Drive, Unit 302 Vero Beach, FL 32967	Unit No. 302, River Pointe at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records

	Book 1449, Page 1879, of the Public Records of Indian River County, Florida, as amended.
David A. Redmond 5620 North Harbor Village Drive, Unit 303 Vero Beach, FL 32967	Unit No. 303, River Pointe at Grand Harbor Condominium, according to the Declaration of Condominium thereof as recorded in Official Records Book 1449, page 1879, Public Records of Indian River County, Florida, and as amended.
John R. Mendell and Linda D. Mendell 5620 North Harbor Village Drive, Unit 401 Vero Beach, FL 32967	Unit No. 401, River Pointe at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1449, Page 1879, of the Public Records of Indian River County, Florida, as amended.
Horace A. Lindsay and Donna V. Lindsay 5620 North Harbor Village Drive, Unit 402 Vero Beach, FL 32967	Unit No. 402, River Pointe at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1449, Page 1879, of the Public Records of Indian River County, Florida, as amended.
Thomas A. Porter and Cheryl A. Porter 5620 North Harbor Village Drive, Unit 403 Vero Beach, FL 32967	Unit No. 403, River Pointe at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1449, Page 1879, of the Public Records of Indian River County, Florida, as amended.

Harbor Links at Grand Harbor Property Owners Association, Inc.

Richard L. Pyle and Marla M. Pyle 5210 East Harbor Village Drive Vero Beach, FL 32967	Lot 1, Harbor Links – Grand Harbor Plat 17, a subdivision according to the plat thereof recorded at Plat Book 14, Page 66, in the Public Records of Indian River County, Florida.
Albert L. Nardone and Fay H. Nardone 5208 East Harbor Village Drive Vero Beach, FL 32967	Lot 2, Harbor Links, Grand Harbor Plat 17, according to the plat thereof, as recorded in Plat Book 14, Page 66, of the Public Records of Indian River County, Florida.
Gruppe Investments, LLC 5206 East Harbor Village Drive Vero Beach, FL 32967	Lot 3, Harbor Links, Grand Harbor, Plat 17, according to the plat there, as recorded in Plat Book 14, Page 66, of the Public Records of Indian River County, Florida.
William J. Mazzafrro and Marie Ann Mazzafrro 5204 East Harbor Village Drive Vero Beach, FL 32967	Lot 4, Harbor Links – Grand Harbor Plat 17, according to the Plat thereof, as recorded in Plat Book 14, Page 66 and 66A, Public Records of Indian River County, Florida.
Robert K. Nielsen and Elizabeth Z. Nielsen 5203 West Harbor Village Drive Vero Beach, FL 32967	Lot 5, Grand Harbor Plat 17, according to the Plat thereof, recorded in Plat Book 14, Page 66, Public Records of Indian River County, Florida.

Melvyn J. Wallbank 5205 West Harbor Village Drive Vero Beach, FL 32967	Lot 6, Harbor Links – Grand Harbor Plat 17, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 66, of the Public Records of Indian River County, Florida.
John D. Reidenouer 5207 West Harbor Village Drive Vero Beach, FL 32967	Lot 7, Harbor Links – Grand Harbor Plat 17, a subdivision according to the plat thereof recorded in Plat Book 14, Pages 66 and 66A, of the Public Records of Indian River County, Florida.
English Holdings I, LLC 5209 West Harbor Village Drive Vero Beach, FL 32967	Lot 8, Harbor Links – Grand Harbor Plat 17, according to the map or plat thereof, as recorded in Plat Book 14, Pages 66 and 66A, of the Public Records of Indian River County, Florida.
Joan R. Irish 5231 West Harbor Village Drive Vero Beach, FL 32967	Lot 9A, Harbor Links – Phase II – Grand Harbor Plat 19, according to the plat thereof as recorded in Plat Book 14, Page 90, Public Records of Indian River County, Florida.
Kenneth M. Mellett and Mary Ellen Mellett 5235 West Harbor Village Drive Vero Beach, FL 32967	Lot 10A, 10B and 9B Harbor Links – Phase II Grand Harbor Plat 19, according to the map or plat thereof, as recorded in Plat Book 14, Page 90, of the Public Records of Indian River County, Florida.
Andrew R. Paul and Britt-Marie Paul 1115 Harbor Links Circle Vero Beach, FL 32967	Lot 11A, 11B and 12B Harbor Links – Phase II Grand Harbor, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 90, 90A through 90B, inclusive, of the Public Records of Indian River County, Florida.
John R. Bartlett and Marianne K. Bartlett 1125 Harbor Links Circle Vero Beach, FL 32967	Lot 12A, Harbor Links – Phase II, Grand Harbor Plat 19, according to the plat thereof, as recorded in Plat Book 14 Page 90, of the Public Records of Indian River County, Florida.
Michael J. Mazzafrro and Theresa A. Fratta 1135 Harbor Links Circle Vero Beach, FL 32967	Lot 13A, 13B and 14B Harbor Links – Phase II Grand Harbor Plat 19, according to the map or plat thereof, as recorded in Plat Book 14 Page(s) 90, 90A and 90B, inclusive, of the Public Records of Indian River County, Florida.
Carl H. Van Etten 1145 Harbor Links Circle Vero Beach, FL 32967	Lot 14A, Harbor Links Phase II – Grand Harbor Plat 19, according to the plat thereof, as recorded in Plat Book 14, Page 90, of the Public Records of Indian River County, Florida.
Edward J. Farrell, Jr. and Ruth M. Farrell 1155 Harbor Links Circle Vero Beach, FL 32967	Lot 15A, 15B and 16B, Harbor Links – Phase II, Grand Harbor Plat 19, according to the Plat thereof, as recorded in Plat Book 14, Page 90, Public Records of Indian River County, Florida.
Michael R. Barrett and Lynne C. Barrett 1165 Harbor Links Circle Vero Beach, FL 32967	Lot 16A, Harbor Links – Phase II Grand Harbor Plat 19, a subdivision according to the plat thereof recorded at Plat Book 14, Page 90, in the Public Records of Indian River County, Florida.

David J. Parks and Carolyn J. Parks 1175 Harbor Links Circle Vero Beach, FL 32967	Lot 17A, 17B and 18B, Harbor Links – Phase II Grand Harbor Plat 19, according to the map or plat thereof, as recorded in Plat Book 14, Page 90, of the Public Records of Indian River County, Florida.
William E. McManus and Virginia R. McManus 1185 Harbor Links Circle Vero Beach, FL 32967	Lot 18A, Harbor Links Phase II – Grand Harbor Plat 19, according to the plat thereof, recorded in Plat Book 14, Page 90, of the Public Records of Indian River County, Florida.
Celia C. Montgomery and Joseph S. Montgomery 1195 Harbor Links Circle Vero Beach, FL 32967	Lot 19A, Harbor Links – Phase II, Grand Harbor Plat 19, according to the Plat thereof, recorded in Plat Book 14, Page 90, Public Records of Indian River County, Florida.
Eileen C. McDonnell 1205 Harbor Links Circle Vero Beach, FL 32967	Lot 20A, Harbor Links – Phase II Grand Harbor Plat 19, according to the map or plat thereof as recorded in Plat Book 14, Page 90, Public Records of Indian River County, Florida.
Anita M. Graham 5285 West Harbor Village Drive Vero Beach, FL 32967	Lot 21A, 21B and 22B Harbor Links – Phase II Grand Harbor Plat 19, according to the map or plat thereof, as recorded in Plat Book 14 Page(s) 90, 90A through 90B, inclusive, of the Public Records of Indian River County, Florida.
Neil Marchionni and Lorraine Marchionni 5295 West Harbor Village Drive Vero Beach, FL 32967	Lot 22A, Harbor Links – Phase II – Grand Harbor Plat 19, according to the plat thereof, as recorded in Plat Book 14, Page 90, of the Public Records of Indian River County, Florida.
Richard Bradshaw and Janet Hinkle 5305 Harbor Village Drive Vero Beach, FL 32967	Lots 23A, 23B and 24B Harbor Links – Phase II Grand Harbor Plat 19, according to the Plat thereof, as recorded in Plat Book 14, Page 90, Public Records of Indian River County, Florida.
DBD Properties, LLC 5315 West Harbor Village Drive Vero Beach, FL 32967	Lot 24A, Harbor Links – Phase II Grand Harbor Plat 19, according to the Plat thereof, recorded in Plat Book 14, page 90, Public Records of Indian River County, Florida.
Willis D. Cravens and Barbara A. Cravens 5325 West Harbor Village Drive Vero Beach, FL 32967	Lot 25A of Harbor Links – Phase II – Grand Harbor Plat 19, as per plat thereof, recorded in Plat Book 14, Page 90, of the Public Records of Indian River County, Florida.
Bonnie M. Spear 5335 West Harbor Village Drive Vero Beach, FL 32967	Lot 25B, 26A and 26B of Harbor Links – Phase II Grand Harbor Plat 19, according to the Plat thereof as recorded in Plat Book 14, Page(s) 90, of the Public Records of Indian River County, Florida.
Theodore Renna, M.D. and Linda C. Renna 5345 West Harbor Village Drive Vero Beach, FL 32967	Lot 27A, Harbor – Links Phase II Grand Harbor Plat 19, according to the plat thereof, as recorded in Plat Book 14, Page 90, of the Public Records of Indian River County, Florida.

Leslie D. Lindsay and Mary Lindsay 5355 West Harbor Village Drive Vero Beach, FL 32967	Lot 28A, 28B and 27B of Harbor Links – Phase II – Grand Harbor Plat 19, according to the Plat thereof, as recorded in Plat Book 14, Page 90, of the Public Records of Indian River County, Florida.
Nancy Lee Morrell 5365 West Harbor Village Drive Vero Beach, FL 32967	Lot 29A, 29B and 30B of Harbor Links – Phase II Grand Harbor Plat 19, according to the map or plat thereof, as recorded in Plat Book 14, Page 90, 90A through 90B, inclusive, of the Public Records of Indian River County, Florida.
Margaret E. Geissel – Clum 5375 West Harbor Village Drive Vero Beach, FL 32967	Lot 30A, Harbor Links – Phase II – Grand Harbor Plat 19, according to the plat thereof, as recorded in Plat Book 14, Page 90, of the Public Records of Indian River County, Florida.
Arthur S. Irvine and Joan A. Irvine 5385 West Harbor Village Drive Vero Beach, FL 32967	Lot 31A, 31B and 32B Harbor Links – Phase II Grand Harbor Plat 19, according to the map or plat thereof, as recorded in Plat Book 14, Page 90, 90A through 90B, inclusive, of the Public Records of Indian River County, Florida.
William C. Rapp and Cher M. Rapp 5395 West Harbor Village Drive Vero Beach, FL 32967	Lot 32A, Harbor Links – Phase II – Grand Harbor Plat 19, according to the plat thereof, as recorded in Plat Book 14, Page 90, of the Public Records of Indian River County, Florida.
Wayne S. Henderson and Mary S. Henderson 5405 West Harbor Village Drive Vero Beach, FL 32967	Lot 33A, 33B and 34B, Harbor Links – Phase II Grand Harbor Plat 19, a Planned Residential Development, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 90, 90A and 90B, of the Public Records of Indian River County, Florida.
Elizabeth L. Hess 5415 West Harbor Village Drive Vero Beach, FL 32967	Lot 34A, Harbor Links – Phase II – Grand Harbor Plat 19, according to the plat thereof as recorded in Plat Book 14, Page 90, Public Records of Indian River County, Florida.
Eugene J. Marcinak and Prudence A. McIntosh 5425 West Harbor Village Drive Vero Beach, FL 32967	Lot 35, Harbor Links – Phase II Grand Harbor Plat 19, according to the map or plat thereof as recorded in Plat Book 14, Page 90, Public Records of Indian River County, Florida.
Joseph S. Harrington, Jr. and Pamela W. Harrington 5435 West Harbor Village Drive Vero Beach, FL 32967	Lot 36, Harbor Links – Phase II – Grand Harbor Plat 19, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 90 through 90B, inclusive, of the Public Records of Indian River County, Florida.

Harbor Village

Jeffery A. Locke and Elizabeth H. Locke 5225 East Harbor Village Drive, Unit 101 Vero Beach, FL 32967	Unit 101 of Harbor's Edge Phase 1, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian
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	River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
William N. Churney and Henriette J. Churney 5225 East Harbor Village Drive, Unit 102 Vero Beach, FL 32967	Unit No. 102, Harbor's Edge, Phase 1, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, Public Records of Indian River County, Florida, together with its undivided interest or share in the common elements appurtenant thereto, and any amendments thereto.
Margaret M. Byrne 5225 East Harbor Village Drive, Unit 103 Vero Beach, FL 32967	Unit No. 103, Harbor's Edge, Phase 1, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, Public Records of Indian River County, Florida, and any amendments thereto, together with an undivided interest in the common elements appurtenance thereto.
Gail Ann Hewett 5225 East Harbor Village Drive, Unit 104 Vero Beach, FL 32967	Unit No. 104-F, Harbor's Edge Phase 1, Harbor Village at Grand Harbor, a phased condominium, as per the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, together with any amendments thereto, of the Public Records of Indian River County, Florida. Together with Parking Space No. 104-F as limited common element.
Johnathan D. Weber and Kristopher J. Weber and Wivi-Anne Weber 5225 East Harbor Village Drive, Unit 105 Vero Beach, FL 32967	Unit No. 105, Harbor's Edge Phase 1 of Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608 of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
John Oliver, LLC 5225 East Harbor Village Drive, Unit 106 Vero Beach, FL 32967	Unit 106, Harbor's Edge, Phase I, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof, dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 106 according to the terms of the Declaration of Condominium; together with parking space No. 106, according to the Declaration of Condominium.

<p>Lynne Anne Maclean 5225 East Harbor Village Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit 201 of Harbor's Edge Phase 1, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Linda E. Postler 5225 East Harbor Village Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit 202, Harbor's Edge Phase 1, Harbor Village at Grand Harbor, a phased condominium. A Condominium, according to the Declaration of Condominium thereof, as recorded in Official Record Book 966, Page 2608; and any amendments thereof; together with an undivided interest in the common elements declared in said Declaration of Condominium to be an appurtenance to the above described unit; said instruments being recorded and said land situate, lying and being in Indian River County, Florida.</p>
<p>Robert V. Anderson and Patricia E. Anderson 5225 East Harbor Village Drive, Unit 203 Vero Beach, FL 32967</p>	<p>Unit 203 of Harbor's Edge Phase 1, Harbor Village at Grand Harbor, a phased condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Peter H. Lukesh and Jill R. Lukesh 5225 East Harbor Village Drive, Unit 204 Vero Beach, FL 32967</p>	<p>Unit 204, Harbors Edge, Phase I, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium dated March 24, 1993, and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended.</p>
<p>Eva F. Rivero and Hedrick Jay Rivero 5225 East Harbor Village Drive, Unit 205 Vero Beach, FL 32967</p>	<p>Unit No. 205, of Harbor's Edge Phase 1, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Barbara Rose 5225 East Harbor Village Drive, Unit 206 Vero Beach, FL 32967</p>	<p>Unit No. 206 of Harbor's Edge Phase 1, Harbor Village at Grand Harbor, a phase Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 966, Page 2608, and all exhibits and amendments thereof, of the Public Records of Indian River County, Florida.</p>

<p>Margaret M. Whitney 5225 East Harbor Village Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Unit No. 302, of Harbors Edge Phase 1, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof, recorded in Official Record Book 966, Page 2608, of the Public Records of Indian River County, Florida, and all amendments thereto, if any (the "Property").</p>
<p>Jean Paul Coutellier and Danielle Coutellier 5225 East Harbor Village Drive, Unit 303 Vero Beach, FL 32967</p>	<p>Unit 303, Harbor's Edge, Phase I, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof, dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 303 according to the terms of the Declaration of Condominium; together with parking space No. 303, according to the Declaration of Condominium.</p>
<p>Stephen C. Pompeo and Kim E. Pompeo 5225 East Harbor Village Drive, Unit 304 Vero Beach, FL 32967</p>	<p>Unit No. 304 of Harbor's Edge, Phase 1, Harbor Village at Grand Harbor, a phased condominium, together with an undivided interest in the common elements, according to the Declaration of Condominium recorded in Official Records Book 966, Page 2608, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Peter L. Derrenbacker and Tamie A. Derrenbacker 5225 East Harbor Village Drive, Unit 305 Vero Beach, FL 32967</p>	<p>Unit No. 305, Harbor's Edge Phase 1, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Donald M. Casey and Carole A. Casey 5340 East Harbor Village Drive, Unit 101 Vero Beach, FL 32967</p>	<p>Unit Number 101, River Front, Phase 10 Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966 page 2608 of the Public Records of Indian River County, Florida.</p> <p>And</p> <p>That certain unlabeled Parking Space (garage) adjacent to and immediately south of Parking Space Number 302 as shown on that certain sketch recorded in Official Record Book 1051 page 1669 of the Public Records of Indian River County, Florida, which is contained in Harbor</p>

	Village at Grand Harbor, a Phased Condominium Amendment to the Declaration of Condominium Adding Riverfront Phase 10, recorded in Official Records Book 1051 Page 1659 of the Public Records of Indian River County, Florida.
Scott A. Currie and Mary B. Currie 5340 East Harbor Village Drive, Unit 102 Vero Beach, FL 32967	Unit #102, River Front, Phase 10, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit #102 according to the terms of the Declaration of Condominium; together with Parking Space #102, according to the Declaration of Condominium.
Raymond A. Mitchell and Lorna C. Mitchell 5340 East Harbor Village Drive, Unit 103 Vero Beach, FL 32967	Unit 103, River Front, Phase 10, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit 103 according to the terms of the Declaration of Condominium; together with Parking Space No. 103, according to the Declaration of Condominium.
Earl C. Conway and Nancy S. Conway 5340 East Harbor Village Drive, Unit 201 Vero Beach, FL 32967	Unit No. 201, River Front, Phase 10, Harbor Village at Grand Harbor Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 966, Page 2608, of Public Records of Indian River County, Florida and all amendments thereto including, but not limited to, amendment recorded in Official Records Book 1051, Page 1659, of the Public Records of Indian River County, Florida (added Phase 10).
Richwood Villa 5340 East Harbor Village Drive, Unit 202 Vero Beach, FL 32967	Unit No. 202, River Front, Phase 10, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 202 according to the terms of the Declaration of Condominium; together with

	Parking Space No. 202, according to the Declaration of Condominium.
Halley I. Moriyama and Helen H. Moriyama 5340 East Harbor Village Drive, Unit 203 Vero Beach, FL 32967	Unit No. 203-A, Riverfront, Phase 10, Harbor Village at Grand Harbor, as per the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, together with any amendments thereto, Public Records of Indian River County, Florida.
Lenchen Sandrock Seymour 5340 East Harbor Village Drive, Unit 301 Vero Beach, FL 32967	Unit 301 of River Front, Phase 10, Harbor Village at Grand Harbor, a Condominium according the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Walter J. Weadock and Margaret M. Weadock 5340 East Harbor Village Drive, Unit 302 Vero Beach, FL 32967	Unit 302, River Front, Phase 10, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 966, Page 2608, Public Records of Indian River County, Florida, and any amendments thereto; including all common elements, limited common elements appurtenant to said Unit 302; according to the terms of the Declaration of Condominium; together with Parking Space No. 101, according to the Declaration of Condominium.
Irene M. Phelps and Richard B. Phelps, III 5340 East Harbor Village Drive, Unit 303 Vero Beach, FL 32967	Unit 303, Riverfront, Phase 10, Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements. Together with parking space #303.
Mary Pomerantz and Frank Pedalino 5360 East Harbor Village Drive, Unit 101 Vero Beach, FL 32967	Unit 101-A of River Front, Phase 9, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements; and limited common elements appurtenant thereto; together with parking space 101-A.

<p>Linda Marie Walton and William Brookings 5360 East Harbor Village Drive, Unit 102 Vero Beach, FL 32967</p>	<p>Unit 102 of River Front, Phase 9, Harbor Village at Grand Harbor, a phased Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 966, page 2608, and as amended to add Phase 9 in Official Records Book 1012, Page 602, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.</p>
<p>Frederick R. Zimmer and Mary Jane Zimmer 5360 East Harbor Village Drive, Unit 103 Vero Beach, FL 32967</p>	<p>Unit No. 103, River Front, Phase 9, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 966, Page 2608, and as amended to add Phase 9 in Official Records Book 1012, Page 602, together with all amendments thereto, Public Records of Indian River County, Florida; together with Parking Space No. 103, according to said Declaration of Condominium.</p>
<p>Henry F. Wood, Jr. and Carolyn B. Wood 5360 East Harbor Village Drive, Unit 104 Vero Beach, FL 32967</p>	<p>Unit 104, River Front, Phase 9, Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, page 2608, Public Records of Indian River County, Florida, and any amendments thereto.</p>
<p>Charles and Nancy, LLC 5360 East Harbor Village Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit #201, River Front Phase 9, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966, page 2608, and as amended, of the Public Records of Indian River County, Florida, including all common elements and limited common elements appurtenant to said Unit 201 according to the terms of the Declaration of Condominium. Together with Parking Space No. 201, according to the said Declaration of Condominium.</p>
<p>Stephen F. Jusick and Nancy L. Jusick 5360 East Harbor Village Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit No. 202, River Front, Phase 9, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 966, Page 2608, and as amended to add Phase 9 in Official Records Book 1012, Page 602, together with all amendments thereto, Public Records of Indian River County, Florida; together with Parking Space No. 202, according to said Declaration of Condominium.</p>

<p>Julie R. Mindt and Kenneth A. Mindt 5360 East Harbor Village Drive, Unit 203 Vero Beach, FL 32967</p>	<p>Unit 203, River Front Phase 9, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Justine E. Wilcox 5360 East Harbor Village Drive, Unit 204 Vero Beach, FL 32967</p>	<p>Unit 204-A, Riverfront, Phase 9, of Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with the undivided share of the common elements.</p>
<p>Philip M. Tatarowicz 5360 East Harbor Village Drive, Unit 301 Vero Beach, FL 32967</p>	<p>Unit No. 301-C, River Front, Phase 9, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, Public Records of Indian River County, Florida, and any amendments thereto.</p>
<p>Halvor H. Kielland and Sherri C. Kielland 5360 East Harbor Village Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Unit No. 302, of River Front, Phase 9, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof, recorded in Official Record Book 966, page 2608, of the Public Records of Indian River County, Florida, and all amendments thereto, if any.</p>
<p>Francis P. Crocetti and Lucinda A. Crocetti 5360 East Harbor Village Drive, Unit 303 Vero Beach, FL 32967</p>	<p>Unit 303, River Front, Phase 9, Harbor Village at Grand Harbor, a Condominium, all set forth in the Declaration of Condominium and the exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 966, Page 2608, as amended in Official Records Book 1012, Page 602 to add foresaid Condominium Unit to the Declaration, and all amendments thereto, of the Public Records of Indian River County, Florida. The above description includes, but is not limited to, all appurtenances to the Condominium Unit above described, including the undivided interest in the common elements of said Condominium.</p>
<p>Scott E. Alexander and Gail R. Alexander 5360 East Harbor Village Drive, Unit 304 Vero Beach, FL 32967</p>	<p>Unit 304-C, River Front, Phase 9, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 966, Page 2608, (as amended), of the Public Records of Indian River County, Florida; including all common elements and limited common elements appurtenant to said Unit No.</p>

	304-C; together with Parking Space No. 304-C, according to the said Declaration of Condominium.
William Segallis and Louise S. Segallis 5380 East Harbor Village Drive, Unit 101 Vero Beach, FL 32967	Unit No. 101, River Front, Phase 8, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 101 according to the terms of the Declaration of Condominium; together with Parking Space No. 101, according to the said Declaration of Condominium.
John L. Tines and Jeanette R. Tines 5380 East Harbor Village Drive, Unit 102 Vero Beach, FL 32967	Unit 102 of River Front Phase 8, Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium, recorded in Official Records Book 966, Page 2608, and all exhibits and amendments thereof, Public Records of Indian River County, Florida, together with Parking Space No. 102, according to said Declaration of Condominium.
Charles J. Welling and Lois M. Welling 5380 East Harbor Village Drive, Unit 103 Vero Beach, FL 32967	Unit No. 103, of Riverfront Phase 8, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium recorded in Official Records Book 966, Page 2608, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Robert K. Reilly and Erin Reilly 5380 East Harbor Village Drive, Unit 201 Vero Beach, FL 32967	Unit 201 of River Front, Phase 8, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share of the common elements.
Stephen Nelson Becker 5380 East Harbor Village Drive, Unit 202 Vero Beach, FL 32967	Unit No. 202, of River Front Phase 8, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium recorded in Official Records Book 966, Page 2608, and all exhibits and amendments thereof, Public Records of Indian River County, Florida. Together with Parking No.202, according to said Declaration of Condominium.

<p>Nancy F. Marquardt 5380 East Harbor Village Drive, Unit 203 Vero Beach, FL 32967</p>	<p>Unit No. 203 of Riverfront Phase 8, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 966, Page 2608, and all exhibits and amendment thereof, of the Public Records of Indian River County, Florida.</p>
<p>Fred R. Tripp and Nancy E. Tripp 5380 East Harbor Village Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Unit 302, River Front Phase 8, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Deborah S. Pettinos 5380 East Harbor Village Drive, Unit 303 Vero Beach, FL 32967</p>	<p>Unit No. 303, River Front, Phase 8, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium dated March 24, 1993, and recorded in Official Record Book 996, Page 2608, of the Public Records of Indian River County, Florida, and as amended, including all common elements and limited common elements appurtenant to said Unit No. 303 according to the terms of the Declaration of Condominium.</p> <p>TOGETHER WITH Parking Space (Garage) 303, Covered Parking Space 303 and that certain unlabeled Parking Space (Garage) adjacent to and immediately northwest of Parking Space No. 101 as shown on that certain sketch recorded in Official Record Book, 966, Page 2661 contained in said Declaration of Condominium recorded in Official Record Book 966, Page 2608, Public Records of Indian River County, Florida.</p>
<p>EGGH, LLC 5520 Harbor Village Drive, Unit 101 Vero Beach, FL 32967</p>	<p>Unit No. 101, Harbor Front Phase 1, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, Public Records of Indian River County, Florida, and any amendments thereto.</p>
<p>John F. Strazzulla and Nancy A. Strazzulla 5520 Harbor Village Drive, Unit 102 Vero Beach, FL 32967</p>	<p>Unit 102 of Harbor Front Phase 1, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>

<p>Marshall Benson and Judith Ann Benson 5520 Harbor Village Drive, Unit 103 Vero Beach, FL 32967</p>	<p>Unit No. 103, Harbor Front Phase 1, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 103 according to the terms of the Declaration of Condominium; together with Parking Space No. 303 (and not 103), according to the said Declaration of Condominium.</p>
<p>Oyster Investors LLC 5520 Harbor Village Drive, Unit 104 Vero Beach, FL 32967</p>	<p>Unit 104 of Village Harbor Front Phase 1, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Robert W. Sowden, Jr. and Karen J. Knockel 5520 Harbor Village Drive, Unit 105 Vero Beach, FL 32967</p>	<p>Unit No. 105, Harbor Front Phase 1, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 105 according to the terms of the Declaration of Condominium; together with Parking Space No. 105, according to the said Declaration of Condominium.</p>
<p>James J. Young, III and Jama B. Young 5520 Harbor Village Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit 201, Harbor Front Phase 1 of Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, as amended in Official Records Book 1043, page 1182 to add aforesaid Condominium Unit to the Declaration of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements. Together with parking space No. 201, according to the said Declaration of Condominium (the "Property").</p>
<p>Jacqueline Roberge Mead 5520 Harbor Village Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit 202, Harbor Front Phase 1, Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium thereof as recorded in Official Records Book 966, Page 2608, Public Records of Indian River</p>

	County, Florida, and any amendments or exhibitd thereto, including, but not limited to Amendment recorded in Official Record Book 1043, Page 1180, establishing Harbor Front Phase 1.
George E. Snider and Linda A. Snider 5520 Harbor Village Drive, Unit 203 Vero Beach, FL 32967	Unit No. 203, Harborfront, Phase I, Harbor Village at Grand Harbor, a Planned Condominium, according to The Declaration of Condominium recorded in Official Records Book 966, Page 2608 and as amended to add Phase I in Official Records Book 1043, Page 1182 and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with the right to use Parking Garage #203.
Dustin D. Scarpa 5520 Harbor Village Drive, Unit 204 Vero Beach, FL 32967	Unit No. 204 of Harbor Front Phase I, Harbor Village at Grand Harbor, a phased Condominium, according to The Declaration of Condominium recorded in Official Records Book 966, Page 2608 and as amended in Official Record Book 1043, Page 1182 to add Harbor Front Phase 1 and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Pierre J. Marcolina and Amelia G. Marcolina 5520 North Harbor Village Drive, Unit 205 Vero Beach, FL 32967	Unit No. 205, Harbor Front Phase I, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 205 according to the terms of the Declaration of Condominium; together with Parking Space No. 205, according to the said Declaration of Condominium.
Richard D. Gates 5520 North Harbor Village Drive, Unit 301 Vero Beach, FL 32967	Unit 301 of Harbor Front Phase 1, Harbor Village at Grand Harbor, a phased condominium according to the Declaration of Condominium thereof as recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.
Sandra Wright and Shawn Murphy 5520 North Harbor Village Drive, Unit 302 Vero Beach, FL 32967	Unit 302 of Village Harbor Front, Phase I, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.

<p>James W. Golden and Mary V. Golden 5520 North Harbor Village Drive, Unit 303 Vero Beach, FL 32967</p>	<p>Unit 303, Harbor Front Phase I, of Harbor Village at Grand Harbor, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 966, Page(s) 2608, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida.</p>
<p>Helen J. Schrohe 5520 North Harbor Village Drive, Unit 304 Vero Beach, FL 32967</p>	<p>Unit No. 304, Harbor Front, Phase 1, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 304 according to the terms of the Declaration of Condominium; together with Parking Space No. 304, according to the said Declaration of Condominium.</p>
<p>Martin Carder and Susan E. Carder 5540 North Harbor Village Drive, Unit 101 Vero Beach, FL 32967</p>	<p>Unit No. 101, Harbor Front Phase 2, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof dated March 24, 1993, and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 101 according to the term of the Declaration of Condominium; together with Parking Space No. 101, according to the Declaration of Condominium.</p>
<p>Bruce Richard Moore and Julia Ann Moore 5540 North Harbor Village Drive, Unit 102 Vero Beach, FL 32967</p>	<p>Unit 102, Harbor Front Phase 2 of Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements. Together with Garage #102.</p>
<p>John J. McNamara 5540 North Harbor Village Drive, Unit 103 Vero Beach, FL 32967</p>	<p>Unit 103 of Harbor Front Phase 2, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>

<p>David S. Fowler 5540 North Harbor Village Drive, Unit 104 Vero Beach, FL 32967</p>	<p>Unit No. 104, Harbor Front Phase 2, Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof, dated March 24, 1993 and recorded in Official Record Book 966, page 2608, of the public records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 104, according to the terms of the Declaration of Condominium.</p>
<p>David Robinson and Deborah Robinson 5540 North Harbor Village Drive, Unit 105 Vero Beach, FL 32967</p>	<p>Unit No. 105 of Harbor Front, Phase 2 , Harbor Village at Grand Harbor, a phased condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Lawrence R. Martin and Phyllis M. Martin 5540 North Harbor Village Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit No. 201, Harbor Front # 2, Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Record Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 201, according to the terms of the Declaration of Condominium; together with Parking Space No. 201, according to the said Declaration of Condominium.</p>
<p>James E. Donovan, Jr. and Karen A. Donovan 5540 North Harbor Village Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit No. 202, Harbor Front, Phase 2, Harbor Village at Grand Harbor, as per the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, together with any amendments thereto, Public Records of Indian River County, Florida.</p>
<p>Alan S. Polackwich and Deborah M. Polackwich 5540 North Harbor Village Drive, Unit 203 Vero Beach, FL 32967</p>	<p>Unit 203 of Harbor Front Phase 2 , Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Eugene A. Freeze 5540 North Harbor Village Drive, Unit 204 Vero Beach, FL 32967</p>	<p>Unit No. 204, Harbor Front Phase 2, Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page 2608, Public Records of Indian River County, Florida, and as amended.</p>

<p>Frank Rutherford, III and M. Deborah Rutherford 5540 North Harbor Village Drive, Unit 205 Vero Beach, FL 32967</p>	<p>Unit No. 205, Harbor Front, Phase 2, Harbor Village at Grand Harbor, a phased Condominium, according to the Declaration of Condominium dated March 24, 1993 and recorded in Official Records Book 966, Page 2608, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 205, according to the terms of the Declaration of Condominium; together with Parking Space No. 205, according to the said Declaration of Condominium.</p>
<p>Kathleen G. Roberts 5540 North Harbor Village Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Unit No. 302, Harbor Front Phase 2, of Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium thereof dated March 24, 1993 and recorded in Official Record Book 966, Page 2608, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Indian River County, Florida, together with Parking Space No. 302.</p>
<p>Ronald C. Gaughf and Gloria H. Gaughf 5540 North Harbor Village Drive, Unit 303 Vero Beach, FL 32967</p>	<p>Unit No. 303 of Harbor Front Phase 2, Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium recorded in Official Records Book 966, Page 2608, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>David F. Godwin 5540 North Harbor Village Drive, Unit 304 Vero Beach, FL 32967</p>	<p>Unit 304 of Harbor Front Phase 2, Harbor Village at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 966, Page(s) 2608, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Merritt W. Yunker and Virginia C. Elson-Yunker 5540 North Harbor Village Drive, Unit 305 Vero Beach, FL 32967</p>	<p>Unit # 305, Harbor Front Phase 2, Harbor Village at Grand Harbor, a Phased Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 966, page 2608, Public Records of Indian River County, Florida, and as amended.</p>

Harbor's Edge 2

<p>John T. Flood, Barbara A. Flood and Kathryn V. Flood 5220 West Harbor Village Drive, Unit 101 Vero Beach, FL 32967</p>	<p>Unit 101 of Harbor's Edge #2 at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1057, Page(s) 139, of the Public Records of Indian River County, Florida, and any</p>
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	amendments thereto, together with its undivided share in the common elements.
Patricia Rudek and Oliver Weyer 5220 West Harbor Village Drive, Unit 102 Vero Beach, FL 32967	Unit No.102, Harbor's Edge #2 at Grand Harbor, A Condominium, according to the declaration of condominium thereof, recorded in Official Records Book 1057, Page 139, Public Records of Indian River County, Florida, and any amendments thereto, including all common elements and limited common elements appurtenant to said Unit No. 102 According to The Terms of The Declaration of Condominium, Together with The Right to Use Parking Space No. 102, According to Said Declaration of Condominium. 5220 West Harbor Village Drive, Unit #102, A Phased Condominium, According to Declaration of Condominium Thereof, Recorded in Official Records Book 1057, Page 139, Dated May 3, 1995 Recorded in The Public Records of Indian River County, Florida, and Any Amendments thereto.
Larry Grinnell Allen and Nancy M. Allen 5220 West Harbor Village Drive, Unit 103 Vero Beach, FL 32967	Condominium Unit No. 103 of Harbor's Edge #2 at Grand Harbor, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1057, Page 139, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided share or interest in the common elements appurtenant thereto.
Eric Van Gilder and Gail Van Gilder 5220 West Harbor Village Drive, Unit 104 Vero Beach, FL 32967	Unit 104 of Harbor's Edge #2 at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1057, Page(s) 139, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
T. Donald Rapello and Elizabeth B. Rapello 5220 West Harbor Village Drive, Unit 201 Vero Beach, FL 32967	Unit 201 of Harbor's Edge #2 at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1057, Page(s) 139, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Barton, LTD 5220 West Harbor Village Drive, Unit 202 Vero Beach, FL 32967	Unit No.202, Harbor's Edge #2 at Grand Harbor, a condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1057, Page 139, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said

	Unit No. 202 according to the terms of the Declaration of Condominium; together with Parking Space No. 202, according to the said Declaration of Condominium.
Albert J. Gallo and Marianne Gallo 5220 West Harbor Village Drive, Unit 203 Vero Beach, FL 32967	Unit 203-F, Harbor's Edge Phase #2 at Grand Harbor Condominium, a Condominium, all as set forth in the Declaration of Condominium and the Exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 1057, Page 139, and all amendments thereto, of the Public Records of Indian River County, Florida. The above description includes, but is not limited to, all appurtenances to the condominium unit above described, including the undivided interest in the common elements of said condominium.
Howard J. Maldeis, III and Ruth H. Maldeis 5220 West Harbor Village Drive, Unit 204 Vero Beach, FL 32967	Unit No. 204 of Harbor's Edge #2 at Grand Harbor, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 1057, Page 139, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided share or interest in the common elements appurtenant thereto.
James E. Conway and Terri L. Conway 5220 West Harbor Village Drive, Unit 301 Vero Beach, FL 32967	Unit No. 301 of Harbor's Edge #2 at Grand Harbor, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 1057, Page 139, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided share or interest in the common elements appurtenant thereto. Together with Parking Space no. 301, according to declaration of Condominium.
Douglas J. Barton and Diane M. Barton 5220 West Harbor Village Drive, Unit 302 Vero Beach, FL 32967	Unit No. 302, Harbor's Edge #2 at Grand Harbor, as per the Declaration of Condominium thereof, recorded in Official Records Book 1057, Page 139, together with any amendments thereto, Public Records of Indian River County, Florida. Together with the right to use Parking Space No. 302, as Limited Common Element, according to said Declaration.
Philip T. McKeone and Jeanine M. McKeone 5220 West Harbor Village Drive, Unit 303 Vero Beach, FL 32967	Unit No. 303 of the Harbor's Edge #2 at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1057, Page 139, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.

Riverview Condominium

<p>Stephen A. Rooks 5250 East Harbor Village Drive, Unit 101 Vero Beach, FL 32967</p>	<p>Unit No. 101, Riverview at Grand Harbor Condominium, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 1091, Page 1979, together with all amendments thereto, Public Records of Indian River County, Florida.</p>
<p>Kevin S. Spittle and Kathy S. Spittle 5250 East Harbor Village Drive, Unit 102 Vero Beach, FL 32967</p>	<p>Unit 102 of Riverview at Grand Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1091, Page(s) 1979, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Lance G. Hall and Virginia Hall 5250 East Harbor Village Drive, Unit 103 Vero Beach, FL 32967</p>	<p>Unit No. 103 of Riverview at Grand Harbor Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 1091, Page 1979, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.</p>
<p>Gregory W. Sullivan and Judith Sullivan 5250 East Harbor Village Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit No. 201, Riverview at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1091, Page 1979, of the Public Records of Indian River County, Florida, including all common elements and limited common elements appurtenant to said Unit No. 201 according to the terms of the Declaration of Condominium; together with Garage No. 201; and together with Covered Parking Space No. 201, according to the Declaration of Condominium.</p>
<p>Anne Cline 5250 East Harbor Village Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit No. 202, Riverview at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1091, Page 1979, as amended, of the Public Records of Indian River County, Florida, including all common elements and limited common elements appurtenant to said Unit No. 202 according to the terms of the Declaration of Condominium; together with Garage No. 202; and together with Covered Parking Space No. 202, according to the Declaration of Condominium.</p>
<p>Patrick T. Bailey 5250 East Harbor Village Drive, Unit 203 Vero Beach, FL 32967</p>	<p>Unit 203, Riverview at Grand Harbor Condominium, a Condominium, according to the Declaration of Condominium thereof as recorded in Official Records Book 1091, Page 1979, and any amendments thereto, of the Public Records of Indian River County, Florida. Together with an</p>

	undivided interest in the common elements appurtenant thereto.
Peter H. Tulloch and Virginia C. Tulloch 5250 East Harbor Village Drive, Unit 301 Vero Beach, FL 32967	Unit No. 301, Riverview at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1091, Page 1979, of the Public Records of Indian River County, Florida, including all common elements and limited common elements appurtenant to said Unit No. 301 according to the terms of the Declaration of Condominium; together with Garage No. 301; and together with Covered Parking Space No. 301, according to the Declaration of Condominium.
Peter H. Tulloch and Virginia C. Tulloch 5250 East Harbor Village Drive, Unit 302 Vero Beach, FL 32967	Unit No. 302, Riverview at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1091, Page 1979, as amended, of the Public Records of Indian River County, Florida, including all common elements and limited common elements appurtenant to said Unit No. 302 according to the terms of the Declaration of Condominium; together with Garage No. 302; and together with Covered Parking Space No. 302, according to the Declaration of Condominium.
Arlene D. Nesbitt 5250 East Harbor Village Drive, Unit 303 Vero Beach, FL 32967	Unit No. 303, Riverview at Grand Harbor Condominium, a condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1091, Page 1979, of the Public Records of Indian River County, Florida, as amended.

Somerset House at Oak Harbor

Somerset House at Oak Harbor c/o College Drive Properties, LLC 1540 Oak Harbor Blvd Vero Beach, FL 32967	Oak Harbor ACLF: Parcel X, Oak Harbor Amenities Plat, according to the Plat thereof as recorded in Plat Book 14, page 96, of the Public Records of Indian River County, Florida.
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Caldicott House at Oak Harbor

<p>Matilda R. Brown 1510 Oak Harbor Blvd, Unit 101C Vero Beach, FL 32967</p>	<p>Unit 101 of Caldicott House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof recorded in Official Records Book 1143, page 2757, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.</p>
<p>Barbara A. Baker 1510 Oak Harbor Blvd, Unit 102A Vero Beach, FL 32967</p>	<p>Unit 102 of Caldicott House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page (s) 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Alice Pauline Dennison 1510 Oak Harbor Blvd, Unit 103B Vero Beach, FL 32967</p>	<p>Unit 103 of Caldicott House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium recorded in Official Records Book 1143, Page 2757, and all exhibits and amendments thereof, Public Records of Indian River County, Florida, together with its undivided share in the common elements.</p>
<p>Carol P. Hankins 1510 Oak Harbor Blvd, Unit 104C Vero Beach, FL 32967</p>	<p>Unit 104 of Caldicott House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page (s) 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Avery H. Dickson 1510 Oak Harbor Blvd, Unit 105C Vero Beach, FL 32967</p>	<p>Unit 105, Caldicott House at Oak Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>J. Winston Cullum Hamilton 1510 Oak Harbor Blvd, Unit 106D Vero Beach, FL 32967</p>	<p>Unit No. 106 of Caldicott House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1143, Page 2757, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Josephine Noland Old 1510 Oak Harbor Blvd, Unit 107A Vero Beach, FL 32967</p>	<p>Unit 107, Caldicott House at Oak Harbor Condominium, together with all common elements and limited common elements thereto, according to the Declaration of Condominium thereof, as recorded in Official Records Book 1143, page 2757, as amended, of Public Records of Indian River County, Florida.</p>

Josephine N. Old and Randolph B. Old 1510 Oak Harbor Blvd, Unit 108C Vero Beach, FL 32967	Unit 108, Caldicott House at Oak Harbor Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 1143, page 2757, of the Public Records of Indian River County, Florida, and all amendments thereto, together with its undivided share in the common elements.
John Gijanto and Mary Gijanto 1510 Oak Harbor Blvd, Unit 201C Vero Beach, FL 32967	Unit 201 of Caldicott House at Oak Harbor Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Elizabeth H. Caldwell 1510 Oak Harbor Blvd, Unit 202A Vero Beach, FL 32967	Unit 202 of Caldicott House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page (s) 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Helen Morrison 1510 Oak Harbor Blvd, Unit 203B Vero Beach, FL 32967	Unit 203 of Caldicott House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium recorded in Official Records Book 1143, Page 2757, and all exhibits and amendments thereof, Public Records of Indian River County, Florida, together with its undivided share in the common elements.
Thomas Cecil Miller and Carole Cox Miller 1510 Oak Harbor Blvd, Unit 204C Vero Beach, FL 32967	Unit 204 of Caldicott House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page (s) 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Paul F. Bubendey, Jr. 1510 Oak Harbor Blvd, Unit 205C Vero Beach, FL 32967	Unit 205 of Caldicott House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page (s) 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Brenda L. MacDonald 1510 Oak Harbor Blvd, Unit 206D Vero Beach, FL 32967	Unit 206 of Caldicott House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page (s) 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.

<p>Susan Creighton and Emma Dieffenbach 1510 Oak Harbor Blvd, Unit 207A Vero Beach, FL 32967</p>	<p>Unit No. 207, Caldicott House at Oak Harbor, as per the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page 2757, together with any amendments thereto, Public Records of Indian River County, Florida.</p>
<p>Robert N. Glover 1510 Oak Harbor Blvd, Unit 208C Vero Beach, FL 32967</p>	<p>Unit 208 of Caldicott House at Oak Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page (s) 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Sheila A. Iodice 1510 Oak Harbor Blvd, Unit 301C Vero Beach, FL 32967</p>	<p>Unit 301 of Caldicott House at Oak Harbor Condominium, a Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 1143, Page 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Penelope Alexitch 1510 Oak Harbor Blvd, Unit 302A Vero Beach, FL 32967</p>	<p>Unit No. 302 of Caldicott House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1143, Page 2757, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Hugh R. Beath and Nancy D. Beath 1510 Oak Harbor Blvd, Unit 303B Vero Beach, FL 32967</p>	<p>Unit No. 303 of Caldicott House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1143, Page 2757, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Blake P. Boyle and Myrta B. Boyle 1510 Oak Harbor Blvd, Unit 304C Vero Beach, FL 32967</p>	<p>Lot 304, Caldicott House at Oak Harbor Condominium, together with all common elements appurtenant thereto, according to the Declaration of Condominium thereof, as recorded in Official Records Book 1143, page 2757, as amended, of the Public Records of Indian River County, Florida.</p>
<p>Phyllis J. Dillon and Patricia D. Allman 1510 Oak Harbor Blvd, Unit 305C Vero Beach, FL 32967</p>	<p>Unit No. 305, of Caldicott House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1143, Page 2757, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Ralph A. Belfiore and Paula C. Belfiore 1510 Oak Harbor Blvd, Unit 306D Vero Beach, FL 32967</p>	<p>Unit 306 of Caldicott House at Oak Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page (s) 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>

William E. Meinking and Sharon L. Meinking 1510 Oak Harbor Blvd, Unit 307A Vero Beach, FL 32967	Unit 307 of Caldicott House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1143, Page (s) 2757, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Karen W. Fenton 1510 Oak Harbor Blvd, Unit 308C Vero Beach, FL 32967	Unit No. 308, of Caldicott House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1143, Page 2757, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.

Mayfair House at Oak Harbor

Joan C. Hebert 1520 Oak Harbor Blvd, Unit 101 Vero Beach, FL 32967	Unit No. 101 of Mayfair House at Oak Harbor Condominium, a condominium, according to the Declaration of Condominium recorded in Official Records Book 1381, Page 1027, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided share or interest in the common elements appurtenant thereto.
Mary Josephine Harley 1520 Oak Harbor Blvd, Unit 102 Vero Beach, FL 32967	Unit No. 102, Mayfair House at Oak Harbor Condominium, together with all common elements and limited common elements appurtenant thereto, according to the Declaration of Condominium thereof, as recorded in Official Records Book 1381, Page 1027, as amended of the Public Records of Indian River County, Florida.
Charles Jones and David Jones 1520 Oak Harbor Blvd, Unit 103 Vero Beach, FL 32967	Unit No. 103 of Mayfair House at Oak Harbor Condominium, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 1381, Page 1027, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Sally J. McLaughlin and Nancy Whelan 1520 Oak Harbor Blvd, Unit 104 Vero Beach, FL 32967	Unit No. 104 of Mayfair House at Oak Harbor Condominium, a condominium, according to the Declaration of Condominium recorded in Official Records Book 1381, Page 1027, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided share or interest in the common elements appurtenant thereto.
Carolyn C. Callen 1520 Oak Harbor Blvd, Unit 201 Vero Beach, FL 32967	Unit 201 of Mayfair House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1381, Page 1027, of the Public Records of Indian River County, Florida,

	and any amendments thereto, together with its undivided share in the common elements.
Dolores C. Gaddy 1520 Oak Harbor Blvd, Unit 202 Vero Beach, FL 32967	Unit No. 202, Mayfair House at Oak Harbor Condominium, as per the Declaration of Condominium thereof, recorded in Official Records Book 1381, Page 1027, together with any amendments thereto, of the Public Records of Indian River County, Florida; together with an undivided interest in the common elements.
Jane M. Smith 1520 Oak Harbor Blvd, Unit 203 Vero Beach, FL 32967	Unit No. 203 of Mayfair House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1381, Page 1027, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Terry W. Lyons and Barbara B. Lyons 1520 Oak Harbor Blvd, Unit 204 Vero Beach, FL 32967	Unit No. 204 of Mayfair House at Oak Harbor Condominium, a condominium, according to the Declaration of Condominium recorded in Official Records Book 1381, Page 1027, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided share or interest in the common elements appurtenant thereto.
Robert S. Janicki and I. Jane Janicki 1520 Oak Harbor Blvd, Unit 301 Vero Beach, FL 32967	Unit No. 301 of Mayfair House at Oak Harbor Condominium, a condominium, according to the Declaration of Condominium recorded in Official Records Book 1381, Page 1027, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided share or interest in the common elements appurtenant thereto.
Elisabete Kunde Youngman 1520 Oak Harbor Blvd, Unit 302 Vero Beach, FL 32967	Unit 302, Mayfair House at Oak Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1381, Page 1027, of the Public Records of Indian River County, Florida, as amended.
Regine O. Rohde 1520 Oak Harbor Blvd, Unit 303 Vero Beach, FL 32967	Unit 303 of Mayfair House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1381, Page 1027, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share of the common elements.
Mary G. Dowling 1520 Oak Harbor Blvd, Unit 304 Vero Beach, FL 32967	Unit No. 304 of Mayfair House at Oak Harbor Condominium, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 1381, Page 1027, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with an undivided

	share or interest in the common elements appurtenant thereto.
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Camden House at Oak Harbor Condominium

Lois F. Schwartz 4775 S. Harbor Drive, #101 Vero Beach, FL 32967	Unit 101, Camden House at Oak Harbor Condominium, all as set forth in the Declaration of Condominium and the Exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 1238, Page 1047, and all amendments thereto, of the Public Records of Indian River County, Florida. The above description includes, but is not limited to, all appurtenances to the condominium unit above described, including the undivided interest in the common elements of said condominium.
William S. Ringler and Evelyn L. Ringler 4775 S. Harbor Drive, #102 Vero Beach, FL 32967	Unit 102 of Camden House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page(s) 1047, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Jeffrey A. Maffett and Annette J. Maffett 4775 S. Harbor Drive, #103 Vero Beach, FL 32967	Unit No. 103 of Camden House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1238, Page 1047, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Nancy T. Park 4775 S. Harbor Drive, #104 Vero Beach, FL 32967	Unit 104, Camden House at Oak Harbor Condominium, together with all common elements and limited common elements appurtenant thereto, according to the Declaration of Condominium thereof, as recorded in Official Records Book 1238, Page 1047, as amended, of the Public Records of Indian River County, Florida.
Arlene M. Foote 4775 S. Harbor Drive, #105 Vero Beach, FL 32967	Unit No. 105 of Camden House at Oak Harbor Condominium, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page 1047, and all exhibits and amendments thereof, of the Public Records of Indian River County, Florida.
Robert Francisco 4775 S. Harbor Drive, #106 Vero Beach, FL 32967	Unit 106 of Camden House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page(s) 1047, of the Public Records of Indian River County, Florida,

	and any amendments thereto, together with its undivided share in the common elements.
Mary K. Fabian 4775 S. Harbor Drive, #107 Vero Beach, FL 32967	Condominium Unit No. 107, of Camden House of Oak Harbor Condominium, a Condominium, according to the Declaration thereof, as recorded in Official Records Book 1238, at Page 1047, as amended, of the Public Records of Indian River County, Florida.
James N. Edgar and Lynne H. Edgar 4775 S. Harbor Drive, #108 Vero Beach, FL 32967	Unit No. 108 of Camden House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1238, Page 1047, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Newport SPAC LLC 4775 S. Harbor Drive, #201 Vero Beach, FL 32967	Unit 201 of Camden House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page(s) 1047, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Wichard A.J. Van Heuven 4775 S. Harbor Drive, #202 Vero Beach, FL 32967	Unit No. 202 of Camden House at Oak Harbor, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1238, Page 1047, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Peter Gregor Jamieson and Julia Bentley Jamieson 4775 S. Harbor Drive, #203 Vero Beach, FL 32967	Unit 203 of Camden House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page(s) 1047, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.
Peggy O'Neal Wood 4775 S. Harbor Drive, #204 Vero Beach, FL 32967	Unit No. 204 of Camden House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1238, Page 1047, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.

<p>Lillian C. Anderson 4775 S. Harbor Drive, #205 Vero Beach, FL 32967</p>	<p>Unit 205 of Camden House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page(s) 1047, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Valentine W. Riordan, II 4775 S. Harbor Drive, #206 Vero Beach, FL 32967</p>	<p>Unit No. 206 of Camden House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1238, Page 1047, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Michael S. Lyster 4775 S. Harbor Drive, #207 Vero Beach, FL 32967</p>	<p>Unit No. 207 of Camden House at Oak Harbor Condominium, a Condominium according to The Declaration of Condominium thereof recorded in Official Records Book 1238, Page 1047, and all exhibits and amendments thereof, Public Records of Indian River County, Florida, together with an undivided share in the common elements.</p>
<p>Beverly R. Cambron 4775 S. Harbor Drive, #208 Vero Beach, FL 32967</p>	<p>Unit No. 208 of Camden House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1238, Page 1047, and all exhibits and amendments thereof, of the Public Records of Indian River County, Florida, together with an undivided interest in the common elements appurtenant thereto.</p>
<p>Dolores N. Neubauer 4775 S. Harbor Drive, #301 Vero Beach, FL 32967</p>	<p>Unit 301 of Camden House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page(s) 1047, of the Public Records of Indian River County, Florida.</p>
<p>Michael I. Jarmel and Jacquelyn L. Jarmel 4775 S. Harbor Drive, #302 Vero Beach, FL 32967</p>	<p>Unit 302 of Camden House at Oak Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page(s) 1047, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Alan S. Goldie and Laura Anne Copeland 4775 S. Harbor Drive #303 Vero Beach, FL 32967</p>	<p>Condominium Unit No. 303, of Camden House of Oak Harbor Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 1238, at Page 1047, of the Public Records of Indian River County, Florida, and all recorded and unrecorded amendments thereto, and together with an undivided interest or share in the common elements appurtenant thereto.</p>

Francine D. Reed 4775 S. Harbor Drive, #304 Vero Beach, FL 32967	Unit No. 304 of Camden House at Oak Harbor Condominium, a Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 1238, Page 1047, and all exhibits and amendments thereof, Public Records of Indian River County, Florida, together with an undivided share in the common elements.
Martha Frances Campel 4775 S. Harbor Drive, #305 Vero Beach, FL 32967	Unit No. 305, Camden House at Oak Harbor Condominium, as per the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page 1047, together with any amendments thereto, Public Records of Indian River County, Florida.
Ann W. Weir 4775 S. Harbor Drive, #306 Vero Beach, FL 32967	Unit No. 306 of Camden House at Oak Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1238, Page 1047, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
Joseph Proskovec and Connie Proskovec 4775 S. Harbor Drive, #307 Vero Beach, FL 32967	Unit No. 307 of Camden House at Oak Harbor Condominium, a Condominium, together with an undivided interest in the common elements, according to the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page(s) 1047, as amended from time to time, of the Public Records of Indian River County, Florida.
Madeleine Moore Geoghegan 4775 S. Harbor Drive, #308 Vero Beach, FL 32967	Unit 308 of Camden House at Oak Harbor Condominium, a Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1238, Page(s) 1047, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.

St. Margaret's Island

Charles and Ann-Perry K. Frankenthal 4832 St. Margaret's Drive Vero Beach, Florida 32967	Lot 1, St. Margaret's Island- Oak Harbor Plat No. 8, according to the Plat thereof as recorded in Plat Book 16, Page 62, of the Public Records of Indian River County, Florida.
Edward Niles and Jayne L. Kenyon 4824 St. Margaret's Drive Vero Beach, Florida 32967	Lot 2, St. Margaret's Island – Oak Harbor Plat No. 8, according to the Plat thereof as recorded in Plat Book 16, page(s) 62 and 62A, of the Public Records of Indian River County, Florida.
John W. Reynolds and Elaine M. Ulackas 4816 St. Margaret's Drive Vero Beach, Florida 32967	Lot 3, St. Margaret's Island – Oak Harbor Plat No. 8, according to the map or plat thereof as recorded in Plat Book 16, Page 62, Public Records of Indian River County, Florida.

Leslie P. Engel 4808 St. Margaret's Drive Vero Beach, Florida 32967	Lot 4, St. Margaret's Island – Oak Harbor Plat No. 8, according to the plat thereof, as recorded in Plat Book 16, Page 62, of the Public Records of Indian River County, Florida.
Susan Shelley Pitman (Trustee) 4800 St. Margaret's Drive Vero Beach, Florida 32967	Lot 5, St. Margaret's Island – Oak Harbor Plat No. 8, according to the Plat thereof as recorded in Plat Book 16, Page 62, of the Public Records of Indian River County, Florida.
Wilmington Trust NA, Successor Trustee of the Dan Cance Trust 4792 St. Margaret's Drive Vero Beach, Florida 32967	Lot 6, St. Margaret's Island – Oak Harbor Plat No. 8, according to the Plat thereof, as recorded in Plat Book 16, Page 62, of the Public Records of Indian River County, Florida.
Robert Michael and Toni Victoria Katen 4821 St. Margaret's Drive Vero Beach, Florida 32967	Lot 7, St. Margaret's Island – Oak Harbor Plat No. 8, according to the Plat thereof as recorded in Plat Book 16, page(s) 62 and 62A, of the Public Records of Indian River County, Florida.

St. Elizabeth's Island at Oak Harbor

Sarah Tullis de Barcza 4660 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 1, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof as recorded in Plat Book 16, Page(s) 47, Public Records of Indian River County, Florida.
Martha C. Hunter 4668 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 2, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the plat thereof as recorded in Plat Book 16, Page 47, of the Public Records of Indian River County, Florida.
William P Froehlich and Patricia A. Froehlich 4676 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 3, St. Elizabeth's Island, Oak Harbor Plat No. 7, according to the Plat thereof as recorded in Plat Book 16, Page 47, of the Public Records of Indian River County, Florida.
Michael C. Corsetti and Virginia R. Corsetti 4684 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 4, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the Plat thereof, as recorded in Plat Book 16, Page 47, Public Records of Indian River County, Florida.
Carol A. Wilkes 4692 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 5, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof as recorded in Plat Book 16, Page 47, Public Records of Indian River County, Florida.
Jeannette M. Hoyt 4700 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 6, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the plat thereof, as recorded in Plat Book 16, Page 47, of the Public Records of Indian River County, Florida.
Margaret C. Brooks 4708 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 7, St. Elizabeths Island – Oak Harbor Plat No. 7, according to the map or plat thereof, recorded in Plat Book 16, Page(s) 47, Public Records of Indian River County, Florida.
James E. Brumbaugh and Barbara H. Brumbaugh 4716 St. Elizabeth's Terrace	Lot 8, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof, recorded in Plat

Vero Beach, FL 32967	Book 16, Page(s) 47, Public Records of Indian River County, Florida.
Jean N. Mitchell 4724 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 9, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the Plat thereof as recorded in Plat Book 16, page(s) 47 and 47A, of the Public Records of Indian River County, Florida.
Robert L. Stocker and Nancy F. Stocker 4732 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 10, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof as recorded in Plat Book 16, Page 47, Public Records of Indian River County, Florida.
James M. Hogan and Sharon M. Hogan 4740 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 11, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof as recorded in Plat Book 16, Page(s) 47, of the Public Records of Indian River County, Florida.
Sally Smith Anderson 4748 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 12, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 47, of the Public Records of Indian River County, Florida.
Rebecca H. Jaffe 4756 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 13, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 47 and 47A, inclusive, of the Public Records of Indian River County, Florida.
Dorothea F. Lucarelli 4764 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 14, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof, recorded in Plat Book 16, Page(s) 47, Public Records of Indian River County, Florida.
Mary B. Caverly 4772 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 15, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 47, of the Public Records of Indian River County, Florida.
Carolyn Jones Clark 4780 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 16, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 47 and 47A, inclusive, of the Public Records of Indian River County, Florida.
Donald G. Norman and Monica M. Norman 4775 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 17, St. Elizabeth's Island – Oak Harbor Plat No. 7, a subdivision according to the plat thereof recorded at Plat Book 16, Pages 47 and 47A, in the Public Records of Indian River County, Florida.
William F. Mannion and Langdon M. Mannion 4755 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 18, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof, as recorded in Plat Book 16, Page 47, Public Records of Indian River County, Florida.
Thomas Clark Sturtevant and Carol Grimes Mullin 4665 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 19, St. Elizabeth's Island – Oak Harbor Plat No. 7, according to the map or plat thereof as recorded in Plat Book 16, Page(s) 47, Public Records of Indian River County, Florida
Earl H. Lieberman and Adrienne Lieberman 4675 St. Elizabeth's Terrace Vero Beach, FL 32967	Lot 20, St. Elizabeth's Island – Oak Harbor Plat No. 7, a subdivision according to the plat thereof recorded at Plat Book 16, Pages 47 and 47A, in the Public Records of Indian River County, Florida.

St. James Island at Oak Harbor

Patricia A. Hill 4655 St. James Avenue Vero Beach, Florida 32967	Lot 1, Oak Harbor Plat No. 1, according to the plat thereof recorded in Plat Book 14, page 85 of the Public Records of Indian River County, Florida.
Ralston H. Coffin, Jr. 4665 St. James Avenue Vero Beach, Florida 32967	Lot 2, St. James Island, Oak Harbor Plat No. 1, according to the Plat thereof as recorded in Plat Book 14, Page 85 of the Public Records of Indian River County, Florida.
Sally C. Pearse 4675 St. James Avenue Vero Beach, Florida 32967	Lot 3, St. James Island-Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 85, of the Public Records of Indian River County, Florida.
Asheton C. and Sydney P. Tolland 4685 St. James Avenue Vero Beach, Florida 32967	Lot 4, St. James Island- Oak Harbor Plat No. 1, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 85, Public Records of Indian River County, Florida.
Robert A Martin and Margaret C. Martin 4695 St. James Avenue Vero Beach, Florida 32967	Lots 5 and 23, St. James Island – Oak Harbor Plat No. 1, according to the plat thereof, as recorded in Plat Book 14, Page 85, of the Public Records of Indian River County, Florida.
George W. and Susan M. Sharpe III 4705 St. James Avenue Vero Beach, Florida 32967	Lot 6, St. James Island-Oak Harbor Plat No. 1, a subdivision according to the plat thereof recorded in Plat Book 14, Page 85, of the Public Records of Indian River County, Florida.
Sallie C. Brooke 4715 St. James Avenue Vero Beach, Florida 32967	Lot 7, St. James Island-Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 85, of the Public Records of Indian River County, Florida.
John T. Lewis 4725 St. James Avenue Vero Beach, Florida 32967	Lot 8, St. James Island-Oak Harbor Plat No.1, according to the plat thereof, as recorded in Plat Book 14, Page 85, of the Public Records of Indian River County, Florida.
Carl Lachnitt 4735 St. James Avenue Vero Beach, Florida 32967	Lot 9, St. James Island-Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 85, 85A through 85B, inclusive, of the Public Records of Indian River County, Florida.
Deborah J. Alexander 4745 St. James Avenue Vero Beach, Florida 32967	Lot 10, St. James Island – Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 85, 85A through 85B, inclusive, of the Public Records of Indian River County, Florida.
Jon D. Petersen 4755 St. James Avenue Vero Beach, Florida 32967	Lot 11, St. James Island-Oak Harbor Plat No.1, according to the map or plat thereof as recorded in Plat Book 14, Page 85, Public Records of Indian River County, Florida.

Patricia K. Goff 4775 St. James Avenue Vero Beach, Florida 32967	Lot 12, St. James Island, Oak Harbor Plat No. 1, according to the Plat thereof, recorded in Plat Book 14, page 85, Public Records of Indian River County, Florida.
Marcia D. Henderson 4785 St. James Avenue Vero Beach, Florida 32967	Lot 13, St. James Island - Oak Harbor Plat No. 1, according to the Plat thereof, as recorded in Plat Book 14, page(s) 85, of the Public Records of Indian River County, Florida.
Janine Hart Nebons 4795 St. James Avenue Vero Beach, Florida 32967	Lot 14, St. James Island – Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 85, of the Public Records of Indian River County, Florida.
Millicent W. Allen 4805 St. James Avenue Vero Beach, Florida 32967	Lot 15, St. James Island – Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 85, 85A through 85B, inclusive of the Public Records of Indian River County, Florida.
June D. Bercaw 4815 St. James Avenue Vero Beach, Florida 32967	Lot 16, St. James Island – Oak Harbor Plat No. 1, according to the plat thereof, as recorded in Plat Book 14, Page 85 of the Public Records of Indian River County, Florida.
Henry J. and Priscilla M. Maresi 4825 St. James Avenue Vero Beach, Florida 32967	Lot 17, St. James Island-Oak Harbor Plat No. 1, according to the Plat thereof as recorded in Plat Book 14, page(s) 85, 85A and 85B, of the Public Records of Indian River County, Florida.
Jane M. Gehan 4835 St. James Avenue Vero Beach, Florida 32967	Lot 18, St. James Island – Oak Harbor Plat No. 1, according to the Plat thereof as recorded in Plat Book 14, page(s) 85, 85A, and 85B of the Public Records of Indian River County, Florida.
Robert B. and Audrey L. Fetter 4845 St. James Avenue Vero Beach, Florida 32967	Lot 19, St. James Island – Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 85, 85A through 85B, inclusive, of the Public Records of Indian River County, Florida.
Janice M. Alfano and Kurt C. Koch 4855 St. James Avenue Vero Beach, Florida 32967	Lot 20, St. James Island Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page 85, of the Public Records of Indian River County, Florida.
Michael L. and Marie S. Balint 4865 St. James Avenue Vero Beach, Florida 32967	Lot 21, St. James Island – Oak Harbor, Plat No. 1, according to the Plat thereof, recorded in Plat Book 14, Page 85, Public Records of Indian River County, Florida.
Luella S. Stiansen 4830 St. James Avenue Vero Beach, Florida 32967	Lot 22, St. James Island, Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page 85, Public Records of Indian River County, Florida.
R. Bruce and Lee W. Albro 4820 St. James Avenue Vero Beach, Florida 32967	Lot 23, St. James Island – Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 85, of the Public Records of Indian River County, Florida.

Emory Freeman Bunn 4810 St. James Avenue Vero Beach, Florida 32967	Lot 24, St. James Island- Oak Harbor Plat No. 1, according to the Plat thereof as recorded in Plat Book 14, Page 85, Public Records of Indian River County, Florida.
James Halleck and May Hoeland 4800 St. James Avenue Vero Beach, Florida 32967	Lot 25, St. James Island, Oak Harbor Plat No. 1, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 85, Public Records of Indian River County, Florida.
St. James Island Oak Harbor Homeowners Association, Inc. 1005 St. James Circle Vero Beach, Florida 32967	Lot 26 and 33 as depicted on the plat of St. James Island – Oak Harbor Plat No. 1, as recorded in Plat Book 14, Page 85, All of the above as recorded in the Public Records of Indian River County, Florida.
Barbara A. Cookson 1015 St. James Circle Vero Beach, Florida 32967	Lot 27, St. James Island, Oak Harbor Plat No. 1, according to the map or plat thereof as recorded in the Plat Book 14, Page(s) 85, Public Records of Indian River County, Florida.
Elizabeth C. Tait 1025 St. James Circle Vero Beach, Florida 32967	Lot 28, St. James Island – Oak Harbor Plat No. 1, according to the plat thereof, as recorded in Plat Book 14, Page 85, of the public Records of Indian River County, Florida.
Catharine R. Higgins and Mark V. Dow 1035 St. James Circle Vero Beach, Florida 32967	An undivided one-half interest as a tenant-in-common of Lot 29, St. James Island-Oak Harbor Plat No. 1, according to the plat thereof, as recorded in Plat Book 14, Page 85, of the Public Records of Indian River County, Florida.
Bruce H. and Mary C. Rinehart 1045 St. James Circle Vero Beach, Florida 32967	Lot 30, together with the North 31 feet of Lot 31, St. James Island – Oak Harbor Plat No. 1, according to the map or plat thereof as recorded in Plat Book 14, Page 85, Public Records of Indian River County, Florida.
Michele Kelly 1065 St. James Circle Vero Beach, Florida 32967	The South 31 feet of Lot 31 and all of Lot 32, St. James Island, Oak Harbor Plat N. 1, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 85, Public Records of Indian River County, Florida.
St. James Island Oak Harbor Homeowners Association 1065 St. James Circle Vero Beach, Florida 32967	Lot 26 and 33 as depicted on the plat of St. James Island – Oak Harbor Plat No. 1, as recorded in Plat Book 14, Page 85, All of the above as recorded in the Public Records of Indian River County, Florida.
W. C. Wingfield III and Barbara K. Wingfield 1020 St. James Lane Vero Beach, Florida 32967	Lot 34, St. James Island, Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 85, Public Records of Indian River County, Florida.
Donald W. and Carolyn M. Evers, Jr. 1000 St. James Lane Vero Beach, Florida 32967	Lot 35, St. James Island – Oak Harbor Plat No. 1, according to the Plat thereof as recorded in Plat Book 14, pages(s) 85, of the Public Records of Indian River County, Florida.
Rachel D. Richard 980 St. James Lane	Lot 36, St. James Island-Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in

Vero Beach, Florida 32967	Plat Book 14, Page(s) 85, 85A and 85B, of the Public Records of Indian River County, Florida.
John L and Susan Atwood Daniels 960 St. James Lane Vero Beach, Florida 32967	Lot 37, St. James Island-Oak Harbor Plat No. 1, a subdivision according to the plat thereof recorded in Plat Book 14, Page 85, of the Public Records of Indian River County, Florida.
Stuart B. and Nancy L. Iliffe 940 St. James Lane Vero Beach, Florida 32967	Lot 38, St. James Island – Oak Harbor Plat No. 1, according to the plat thereof as recorded in Plat Book 14, Page(s) 85, of the Public Records of Indian River County, Florida.
B. Shirley Alexander 920 St. James Lane Vero Beach, Florida 32967	Lot 39, St. James Island – Oak Harbor Plat No. 1, as per plat thereof, recorded in Plat Book 14, Page 85, of the Public Records of Indian River County, Florida.
Michael and Joan Di Scipio 900 St. James Lane Vero Beach, Florida 32967	Lot 40, St. James Island – Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 85, of the Public Records of Indian River County, Florida.
Richard H. Dionne 880 St. James Lane Vero Beach, Florida 32967	Lot 41, St. James Island – Oak Harbor Plat No. 1, according to the Plat thereof as recorded in Plat Book 14, Page 85, Public Records of Indian River County, Florida.
Alan A. and Heather Anne Gale 860 St. James Lane Vero Beach, Florida 32967	Lot 42, St. James Island – Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 85, 85A and 85B, of the Public Records of Indian River County, Florida.
Konrad Murrer 840 St. James Lane Vero Beach, Florida 32967	Lot 43, St. James Island-Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 85, 85A through 85B, inclusive, of the Public Records of Indian River County, Florida.
Albert Everett and Susan Dahl 865 St. James Lane Vero Beach, Florida 32967	Lot 44, St. James Island – Oak Harbor Plat No. 1, according to the plat thereof, as recorded in Plat Book 14, Page 85, of the Public Records of Indian River County, Florida.
Linda F. Johnson 895 St. James Lane Vero Beach, Florida 32967	Lot 45, St. James Island-Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 85, 85A, and 85B, of the Public Records of Indian River County, Florida.
Clare L. Kremer 915 St. James Lane Vero Beach, Florida 32967	Lot 46, St. James Island – Oak Harbor Plat No. 1, according to the plat thereof recorded in Plat Book 14, Page 85, Public Records of Indian River County, Florida.
Justin R. Whiting 935 St. James Lane Vero Beach, Florida 32967	Lot 47, St. James Island- Oak Harbor Plat No. 1, according to the map of plat thereof, as recorded in Plat Book 14, Page(s) 85, 85A, and 85B, inclusive, of the Public Records of Indian River County, Florida.
Ann G. Hammer 955 St. James Lane Vero Beach, Florida 32967	Lot 48, St. James Island-Oak Harbor Plat No. 1, according to the map or plat thereof as recorded in Plat Book 14, Page 85, Public Records of Indian River County, Florida.

John Hill Porter 1015 St. James Lane Vero Beach, Florida 32967	Lot 50, St. James Island- Oak Harbor Plat No. 1, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 85, of the Public Records of Indian River County, Florida.
Carol L. Baldwin 4620 St. James Avenue Vero Beach, Florida 32967	Lot 51, St. James Island, Oak Harbor Plat No. 1, according to the plat thereof, as recorded in Plat Book 14, Page 85, of the Public Records of Indian River County, Florida.
Michael Patrick Roe and Robert S. Fabian 4610 St. James Avenue Vero Beach, Florida 32967	Lot 52, St. James Island, Oak Harbor Plat No. 1, according to the Plat thereof as recorded in Plat Book 14, page 85, of the Public Records of Indian River County, Florida.
Edward S. Webster 4600 St. James Avenue Vero Beach, Florida 32967	Lot 53, St. James Island, Oak Harbor Plat No. 1, according to the Plat thereof, recorded in Plat Book 14, page 85, Public Records of Indian River County, Florida.
Lawrence I. Richman and Noel S. Winer 4605 St. James Avenue Vero Beach, Florida 32967	Lot 54, St. James Island-Oak Harbor Plat No. 1, according to the plat thereof of recorded in Plat Book 14, Page(s) 85, 85A and 85B, of the Public Records of the Indian River County, Florida.
Peter A. and Nancy M. Illing 4615 St. James Avenue Vero Beach, Florida 32967	Lot 55, St. James Island – Oak Harbor Plat No. 1, according to the plat thereof, as recorded in Plat Book 14, Page 85, of the Public Records of Indian River County, Florida.
Lou Ann Lindsay 4625 St. James Avenue Vero Beach, Florida 32967	Lot 56, St. James Island – Oak Harbor Plat No. 1, according to the map or plat thereof as recorded in Plat Book 14, Page 85, Public Records of Indian River County, Florida.
Pierce B. and Elise R. Browne 4635 St. James Avenue Vero Beach, Florida 32967	Lot 57, St. James Island – Oak Harbor Plat No. 1, according to the plat thereof as recorded in Plat Book 14, Page(s) 85, Public Records of Indian River County, Florida.

Hamilton Island at Oak Harbor Homeowners Association, Inc.

John A. Klein and Mona S. Klein 4655 Hamilton Court Vero Beach, FL 32967	Lot 1, Hamilton Island – Oak Harbor Plat No. 3, according to the map or plat thereof, as recorded in Plat Book 14 Page(s) 87 and 87A, inclusive of the Public Records of Indian River County, Florida.
John R. Furrer and Annie W. Furrer 4665 Hamilton Court Vero Beach, FL 32967	Lot 2, Hamilton Island – Oak Harbor Plat No. 3, according to the map or plat thereof, as recorded in Plat Book 14, Page 87, of the Public Records of Indian River County, Florida.
Robert E. Gallagher, Jr. and Elisabeth G. Gallagher 4675 Hamilton Court Vero Beach, FL 32967	Lot 3, Hamilton Island, Oak Harbor Plat No. 3, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 87, Public Records of Indian River County, Florida.
Jaffe Frances 4685 Hamilton Court	Lot 4, Hamilton Island, Oak Harbor Plat No. 3, according to the map or plat thereof, as recorded

Vero Beach, FL 32967	in Plat Book 14, Page(s) 87 through 87A, inclusive, of the Public Records of Indian River County, Florida.
Janice J. Lunn 4695 Hamilton Court Vero Beach, FL 32967	Lots 5 and 6, Hamilton Island – Oak Harbor Plat 3, according to the Plat thereof, as recorded in Plat Book 14, Page 87, of the Public Records of Indian River County, Florida.
Victor J. Melone and Roseanna C. Melone 4715 Hamilton Court Vero Beach, FL 32967	Lot 7, Hamilton Island – Oak Harbor Plat No. 3, according to the map or plat thereof, as recorded in Plat Book 14, Page 87, of the Public Records of Indian River County, Florida.
Thomas Putze and Susan E. Putze 4725 Hamilton Court Vero Beach, FL 32967	Lot 8, Hamilton Island – Oak Harbor Plat No. 3, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 87, of the Public Records of Indian River County, Florida.
Thomas Putze and Susan E. Putze 4735 Hamilton Court Vero Beach, FL 32967	Lot 9, Hamilton Island, Oak Harbor Plat No. 3, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 87 through 87A, inclusive, of the Public Records of Indian River County, Florida.
Frederick G. Ferber and Renee M. Ferber 4710 Hamilton Court Vero Beach, FL 32967	Lot 10, Hamilton Island – Oak Harbor Plat No. 3, according to the Plat thereof, as recorded in Plat Book 14, Page 87, Public Records of Indian River County, Florida.
Sheila Kostanecki 4700 Hamilton Court Vero Beach, FL 32967	Lot 11, Hamilton Island – Oak Harbor Plat No. 3, according to the map or plat thereof, as recorded in Plat Book 14, page 87, of the Public Records of Indian River County, Florida.
Alberta B. LaReno 4690 Hamilton Terrace Vero Beach, FL 32967	Lot 12, Hamilton Island – Oak Harbor Plat No. 3, according to the Plat thereof as recorded in Plat Book 14, Page(s) 87, of the Public Records of Indian River County, Florida.
Frances G. Kirkpatrick 4680 Hamilton Terrace Vero Beach, FL 32967	Lot 13, Hamilton Island, Oak Harbor Plat No. 3, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 87, Public Records of Indian River County, Florida.
Henry K. Wurzer and Marilyn M. Wurzer 4670 Hamilton Terrace Vero Beach, FL 32967	Lot 14, Hamilton Island – Oak Harbor Plat No. 3 according to plat thereof as recorded in Plat Book 14, Pages 87 and 87A, of the Public Records of Indian River County, Florida.
Sarah K. Savage 4660 Hamilton Terrace Vero Beach, FL 32967	Lot 15, Hamilton Island – Oak Harbor Plat No. 3, according to map or plat thereof, as recorded in Plat Book 14, Pages 87 and 87A, of the Public Records of Indian River County, Florida.
Robert A. Culnane and Laura S. Culnane 4650 Hamilton Terrace Vero Beach, FL 32967	Lot 16, Hamilton Island, Oak Harbor Plat No. 3, according to the plat thereof, as recorded in Plat Book 14, Page 87, of the Public Records of Indian River County, Florida.

Hamilton Island at Oak Harbor Homeowners Association, Inc. 4675 Hamilton Terrace Vero Beach, FL 32967	Lot 17 and 18 as depicted on the plat of Hamilton Island – Oak Harbor Plat No. 3, as recorded in Plat Book 14, Pages 87 All of the above as recorded in the Public Records of Indian River County, Florida.
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St. Anne's Island at Oak Harbor

Steven N. Fischer and Lucia C. Fischer 880 St Annes Lane Vero Beach, FL 32967	Lot 1, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, of the Public Records of Indian River County, Florida.
GRGK GHO Properties LLC 900 St Annes Lane Vero Beach, FL 32967	Lots 2, 4 and 6, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page 86, of the Public Records of Indian River County, Florida.
Deborah Brower 940 St Annes Lane Vero Beach, FL 32967	Lot 3, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, 86A through 86B, inclusive, of the Public Records of Indian River County, Florida.
GRGK GHO Properties LLC 960 St Annes Lane Vero Beach, FL 32967	Lots 2, 4 and 6, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page 86, of the Public Records of Indian River County, Florida.
Lawrence Gibson Bell and Eleanor M. Bell 980 St Annes Lane Vero Beach, FL 32967	Lot 5, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, of the Public Records of Indian River County, Florida.
GRGK GHO Properties LLC 1000 St Annes Lane Vero Beach, FL 32967	Lots 2, 4 and 6, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page 86, of the Public Records of Indian River County, Florida.
Jeffrey Maffett and Annette Maffett 1020 St Annes Lane Vero Beach, FL 32967	Lot 7, St. Anne's Island – Oak Harbor Plat No. 2, according to the plat thereof, as recorded in Plat Book 14 Page 86, of the Public Records of Indian River County, Florida.
William E. Smith and Mary M. Smith 975 St Annes Lane Vero Beach, FL 32967	Lot 8, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof as recorded in Plat Book 14, Page 86, Public Records of Indian River County, Florida.
Mary Beth Jackson, Michael Marion and William Fredrick Marion 915 St Annes Lane Vero Beach, FL 32967	Lot 9, St. Anne's Island – Oak Harbor Plat No. 2, according to the plat thereof, as recorded in Plat Book 14 Page 86, of the Public Records of Indian River County, Florida.
Robert Ryder and Mary Glennon Stone 895 St Annes Lane Vero Beach, FL 32967	Lot 10, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, of the Public Records of Indian River County, Florida.

Ann T. Oatway and Andrew C. Oatway 875 St Annes Lane Vero Beach, FL 32967	Lot 11, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, of the Public Records of Indian River County, Florida.
Morgan N. Holmes, Jr. and Linda B. Holmes 855 St Annes Lane Vero Beach, FL 32967	Lot 12, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, of the Public Records of Indian River County, Florida.
Robert C. Sauer 835 St Annes Lane Vero Beach, FL 32967	Lot 13, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, 86A through 86B, inclusive, of the Public Records of Indian River County, Florida.
Gladys Regina Miller 815 St Annes Lane Vero Beach, FL 32967	Lot 14, St. Anne's Island – Oak Harbor Plat No. 2, according to the Plat thereof, as recorded in Plat Book 14, Page 86, of the Public Records of Indian River County, Florida.
Ruth Deger 785 St Annes Lane Vero Beach, FL 32967	Lot 15, St. Anne's Island – Oak Harbor Plat No. 2, according to the plat thereof, as recorded in Plat Book 14, Page 86, of the Public Records of Indian River County, Florida.
Andrew W. Eberstadt 755 St Annes Lane Vero Beach, FL 32967	Lot 16, St. Anne's Island – Oak Harbor Plat No. 2, according to the plat thereof, as recorded in Plat Book 14, Page 86, of the Public Records of Indian River County, Florida.
Martha G. Lemasters 735 St Annes Lane Vero Beach, FL 32967	Lot 17, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof as recorded in Plat Book 14, Page 86, Public Records of Indian River County, Florida.
Charles and Susan Moritz 715 St Annes Lane Vero Beach, FL 32967	Lot 18, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, of the Public Records of Indian River County, Florida.
Vincent J. Morabito and Stacey Morabito 685 St Annes Lane Vero Beach, FL 32967	Lot 19, St. Anne's Island, Oak Harbor Plat No. 2, according to the Plat thereof, recorded in Plat Book 14, Page 86, of the Public Records of Indian River County, Florida.
Morris N. Stein and Martha Stein 600 St Annes Lane Vero Beach, FL 32967	Lot 20, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page 86, 86A through 86B, inclusive, of the Public Records of Indian River County, Florida.
Matthew D. Pace and Lesley M. Pace 620 St Annes Lane Vero Beach, FL 32967	Lot 21 and the Easterly 40 feet of Lot 22, St. Anne's Island – Oak Harbor Plat No. 2, according to the plat thereof as recorded in Plat Book 14, Page(s) 86, Public Records of Indian River County, Florida.
John D. Chapman and Sally P. Chapman 660 St Annes Lane Vero Beach, FL 32967	Lot 23, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in

	Plat Book 14, Page 86, of the Public Records of Indian River County, Florida.
James F. Gosselin and Nancy B. Gosselin 680 St Annes Lane Vero Beach, FL 32967	Lot 24, St. Anne's Island – Oak Harbor Plat No. 2, according to the plat thereof, as recorded in Plat Book 14, Page 86, of the Public Records of Indian River County, Florida.
Patricia J. Pierce 700 St. Anne's Lane Vero Beach, FL 32967	Lot 25, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, of the Public Records of Indian River County, Florida.
Richard W. Kranze and Jeri Lynn Kranze 720 St. Anne's Lane Vero Beach, FL 32967	Lot 26, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, of the Public Records of Indian River County, Florida.
Patricia S. Bove 740 St. Anne's Lane Vero Beach, FL 32967	Lot 27, St. Anne's Island – Oak Harbor Plat No. 2, according to the Plat thereof, recorded in Plat Book 14, Page(s) 86, of the Public Records of Indian River County, Florida.
Ted R. Meredith and Nancy H. Meredith 760 St. Anne's Lane Vero Beach, FL 32967	Lots 5, 12, and 28, St. Anne's Island – Oak Harbor Plat No.2, according to the plat thereof, as recorded in Plat Book 14, Page 86, of the Public Records of Indian River County, Florida.
Terrace Holdings LTD 780 St. Anne's Lane Vero Beach, FL 32967	Lot 29, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof as recorded in Plat Book 14, Page 86, Public Records of Indian River County, Florida.
Judith A. Wexler and David M. Wexler 800 St. Anne's Lane Vero Beach, FL 32967	Lot 30, St. Anne's Island – Oak Harbor Plat No. 2, according to the Plat thereof, recorded in Plat Book 14, page 86, Public Records of Indian River County, Florida.
Mary Fuller 820 St. Anne's Lane Vero Beach, FL 32967	Lot 31, St. Anne's Island – Oak Harbor Plat No. 2, according to the Plat thereof as recorded in Plat Book 14, page(s) 86, of the Public Records of Indian River County, Florida.
James V. McConnell and Elizabeth McConnell 840 St. Anne's Lane Vero Beach, FL 32967	Lot 32, St. Anne's Island – Oak Harbor Plat No. 2, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 86, of the Public Records of Indian River County, Florida.

St. George's Island

Donald and Rachelle Tolliver 1295 St. George's Lane Vero Beach, FL 32967	Lot 1, St. George's Island – Oak Harbor Plat No. 5, according to the Plat thereof as recorded in Plat Book 14, page(s) 89, of the Public Records of Indian River County, Florida.
Kevin G. and Marietta A. Toms 1285 St. George's Lane Vero Beach, Florida 32967	Lot 2, St. George's Island – Oak Harbor Plat No. 5, according to the plat thereof as recorded in Plat Book 14, Page 89, Public Records of Indian River County, Florida.

Terry Ann Higdon 1275 St. George's Lane Vero Beach, Florida 32967	Lot 3, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof as recorded in Plat Book 14, Page 89, Public Records of Indian River County, Florida.
GRBK, GHO Properties, LLC 1265 St. George's Lane Vero Beach, Florida 32967	Lot 4 and 23, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof, as recorded in Plat Book 14, Page 89, of the Public Records of Indian River County, Florida.
Jay L. Carlson and Ana L. Carlson 1255 St. George's Lane Vero Beach, Florida 32967	Lot 5, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 89 and 89A, inclusive, of the Public Records of Indian River County, Florida.
Charles S. Gumpel 1245 St. George's Lane Vero Beach, Florida 32967	Lot 6, St. George's Island – Oak Harbor Plat No. 5, according to the Plat thereof, as recorded in Plat Book 14, Page 89 of the Public Records of Indian River County, Florida.
William L. and Barbara D. Wilson 1235 St. George's Lane Vero Beach, Florida 32967	Lot 7, St. George's Island – Oak Harbor Plat No. 5, a subdivision according to the plat thereof, recorded at Plat Book 14, Page 89, in the Public Records of Indian River County, Florida.
Lars and Bonnie P. Hedstrom 1225 St. George's Lane Vero Beach, Florida 32967	Lot 8, St. George's Island–Oak Harbor Plat No. 5, as per plat thereof, recorded in Plat Book 14, Page 89, of the Public Records of Indian River County, Florida.
Lloyd J. and Mary Ellen Kolbe 1205 St. George's Lane Vero Beach, Florida 32967	Lot 9, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof as recorded in Plat Book 14, Page(s) 89, Public Records of Indian River County, Florida.
William H. and Rebecca B. Fountain 1185 St. George's Lane Vero Beach, Florida 32967	Lot 10, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 89 and 89A, inclusive, of the Public Records of Indian River County, Florida.
Peter Hardeen 1165 St. George's Lane Vero Beach, Florida 34967	Lot 11, St. George's Island Oak Harbor, Plat 5, according to the plat thereof as recorded in Plat Book 14, Page 89, of the Public Records of Indian River County, Florida.
Charles A. and Abigail Winans 1155 St. George's Lane Vero Beach, Florida 32967	Lot 12, St. George's Island – Oak Harbor Plat No. 5, according to the Plat thereof, as recorded in Plat Book 14, Page 89, Public Records of Indian River County, Florida.

Charles A. Winans IV 1145 St. George's Lane Vero Beach, Florida 32967	Lot 13, St. George's Island – Oak Harbor Plat No. 5, according to the Plat thereof, as recorded in Plat Book 14, Page 89, Public Records of Indian River County, Florida.
John A. Gregg 1135 St. George's Lane Vero Beach, Florida 32967	Lot 14, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 89, of the Public Records of Indian River County, Florida.
Douglas P. and Susan Marquis 1125 St. George's Lane Vero Beach, Florida 32967	Lot 15, St. George's Island – Oak Harbor Plat No. 5, according to the Plat thereof, as recorded in Plat Book 14, Page 89, Public Records of Indian River County, Florida.
Robert A. Francisco Sr. 1115 St. George's Lane Vero Beach, Florida 32967	Lot 16, St. George's Island – Oak Harbor Plat No. 5, according to the Plat thereof as recorded in Plat Book 14, Page(s) 89 and 89A, of the Public Records of Indian River County, Florida.
Susan Creighton 1105 St. George's Lane Vero Beach, Florida 32967	Lot 17, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof, as recorded in Plat Book 14, Page (s) 89, of the Public Records of Indian River County, Florida.
Charlotte O'Neil Oliver 1120 St. George's Lane Vero Beach, Florida 32967	Lot 18, St. George's Island – Oak Harbor Plat No. 5, a subdivision according to the plat thereof recorded at Plat Book 14, Page 89, in the Public Records of Indian River County, Florida.
Karlene Suzanne Cagwin 1130 St. George's Lane Vero Beach, Florida 32967	Lot 19, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof, recorded in Plat Book 14, Page 89, of the Public Records of Indian River County, Florida.
Wendy L. Buchanan 1140 St. George's Lane Vero Beach, Florida 32967	Lot 20, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 89, of the Public Records of Indian River County, Florida.
Charles A. Winan IV 1160 St. George's Lane Vero Beach, Florida 32967	Lot 21, St. George's Island – Oak Harbor Plat No. 5, according to the Plat thereof, as recorded in Plat Book 14, Page 89, Public Records of Indian River County, Florida.
Stanley J. and Pamela S. Bright 1230 St. George's Lane Vero Beach, Florida 32967	Lot 22, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 89, of the Public Records of Indian River County, Florida.
Robert J. Gross and Sandra L. Gross 1250 St. George's Lane Vero Beach, Florida 32967	Lots 4 and 23, St. George's Island – Oak Harbor Plat No. 5, according to the map or plat thereof, as recorded in Plat Book 14,

	Page 89, of the Public Records of Indian River County, Florida.
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St. Catherine's Island

Patsy G. Howard 1310 St. Catherine's Circle Vero Beach, Florida 32967	Lot 1 and the East 7.50 feet of Lot 2, St. Catherine's Island – Oak Harbor Plat No. 4, according to the plat thereof as recorded in Plat Book 14, Page(s) 88, of the Public Records of Indian River County, Florida.
Douglas R. and Ida C. Freshwater 1320 St. Catherine's Circle Vero Beach, Florida 32967	Being part of Lot 2 and Lot 3 St. Catherine's Island – Oak Harbor Plat No. 4, according to the plat thereof, as recorded in Plat Book 14, Page 88, of the Public Records of Indian River County, Florida.
GRBK GHO Properties, LLC 1330 St. Catherine's Circle Vero Beach, Florida 32967	Being a part of Lots 3 and 4, St. Catherine's Island – Oak Harbor Plat No. 4, as recorded in Plat Book 14, Page 88, of the Public Records of Indian River County, Florida.
Sallie Dailey Donner 1340 Sr. Catherine's Circle Vero Beach, Florida 32967	Being part of Lot 4 and Lot 5, St. Catherine's Island – Oak Harbor Plat No. 4, according to the plat thereof, as recorded in Plat Book 14, Page 88 of the Public Records of Indian River County, Florida.
William E. and Diantha S. Harris 1350 St. Catherine's Circle Vero Beach, Florida 32967	Part of Lot 5 and Lot 6, St. Catherine's Island, Oak Harbor Plat No. 4, according to the plat thereof, as recorded in Plat Book 14, Page 88, of the Public Records of Indian River County, Florida.
Lucinda L. Johnson 1370 St. Catherine's Circle Vero Beach, Florida 32967	Lot 7, St. Catherine's Island-Oak Harbor Plat No. 4, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 88, Public Records of Indian River County, Florida.
Betty Ann Hickey 1380 St. Catherine's Circle Vero Beach, Florida 32967	Lot 8, St. Catherine's Island – Oak Harbor Plat No. 4, a subdivision according to the plat thereof recorded in Plat Book 14, Pages 88 and 88A, of the Public Records of Indian River County, Florida.
Phillip Bystone Smith, Jr. and Elizabeth Trumbull Bright 1390 St. Catherine's Circle Vero Beach, Florida 32967	Lot 9, St. Catherine's Island, Oak Harbor Plat No. 4, according to the Plat thereof as recorded in Plat Book 14, Page 88, of the Public Records of Indian River County, Florida.
Megan H. Davis 1400 St. Catherine's Circle Vero Beach, Florida 32967	Lot 10, St. Catherine's Island – Oak Harbor Plat No. 4, according to the Plat thereof, as recorded in Plat Book 14, Page 88, of the Public Records of Indian River County, Florida.

David W. and Marna J. Huber 1410 St. Catherine's Circle Vero Beach, Florida 32967	Lot 11 of St. Catherine's Island – Oak Harbor Plat No. 4, according to the Plat thereof, recorded in Plat Book 14, Page(s) 88 and 88A, of the Public Records of Indian River County, Florida.
Donald F. and Cherie L. Everett 1420 St. Catherine's Circle Vero Beach, Florida 32967	Lot 12, St. Catherine's Island – Oak Harbor Plat No. 4, according to the Plat thereof, as recorded in Plat Book 14, Pages 88 and 88A, Public Records of Indian River County, Florida.
Elton P. and Cynthia G. Lance 1430 St. Catherine's Circle Vero Beach, Florida 32967	Lot 13, St. Catherine's Island-Oak Harbor Plat No. 4, according to the Plat thereof, as recorded in Plat Book 14, Page 88 of the Public Records of Indian River County, Florida.
Frank W. Klinzman 1440 St. Catherine's Circle Vero Beach, Florida 32967	Lot 14, St. Catherine's Island-Oak Harbor Plat No. 4, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 88, of the Public Records of Indian River County, Florida.
Phyllis Page 1450 St. Catherine's Circle Vero Beach, Florida 32967	Lot 15, St. Catherine's Island – Oak Harbor Plat No. 4, a subdivision according to the plat thereof recorded in Plat Book 14, Pages 88 and 88A, of the Public Records of Indian River County, Florida.
James M. and Dolores Schubert 1405 St. Catherine's Circle Vero Beach, Florida 32967	Lot 16, St. Catherine's Island-Oak Harbor Plat No. 4, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 88 through 88A, inclusive, of the Public Records of Indian River County, Florida.
Wayne H. Grimditch 1395 St. Catherine's Circle Vero Beach, Florida 32967	Lot 17, St. Catherine's Island-Oak Harbor Plat No. 4, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 88, of the Public Records of Indian River County, Florida.
Peter A. Marrocco 1385 St. Catherine's Circle Vero Beach, Florida 32967	Lot 18, St. Catherine's Island – Oak Harbor Plat No. 4, according to the Plat thereof, as recorded in Plat Book 14, Page 88, Public Records of Indian River County, Florida.
Glenn Lewman and Susan Taylor 1375 St. Catherine's Circle Vero Beach, Florida 32967	Lot 19, St. Catherine's Island – Oak Harbor Plat No. 4, according to the Plat thereof, as recorded in Plat Book 14, Page 88, Public Records of Indian River County, Florida.
Chester K. and Katherine K. Lassell 1365 St. Catherine's Circle Vero Beach, Florida 32967	Lot 20, St. Catherine's Island-Oak Harbor Plat No. 4, according to the map or plat thereof, recorded in Plat Book 14, Page(s) 88, Public Records of Indian River County, Florida.

Kevin J. Kennedy and Kim A. Weber 1355 St. Catherine's Circle Vero Beach, Florida 32967	All of Lot 21 and the West 15.00 feet of Lot 22, St. Catherine's Island-Oak Harbor Plat No. 4, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 88, of the Public Records of Indian River County, Florida.
David B. and Gail B. Hiley 1355 St. Catherine's Circle Vero Beach, Florida 32967	The East 25.00 feet of Lot 22 and the West 30.00 Lot 23, St. Catherine's Island – Oak Harbor Plat No. 4, according to the map or plat thereof, as recorded in Plat Book 14, Page(s) 88, of the Public Records of Indian River County, Florida.
Charmaine M. Caldwell 1315 St. Catherine's Circle Vero Beach, Florida 32967	Lot 24 and the East 10 feet of Lot 23, St. Catherine's Island- Oak Harbor, Plat No. 4, according to map or plat thereof as recorded in Plat Book 14, Page 88, of the Public Records of Indian River County, Florida.

River Village Estates

Leonard J. Schiraldi and Michele M. Schiraldi 4801 South Harbor Drive Vero Beach, FL 32967	Lot 1, River Village Grand Harbor Plat 26, according to the map or plat thereof, as recorded in Plat Book 16, Page 81, of the Public Records of Indian River County, Florida.
Arthur A. Dornbusch, II and Jacqueline Dornbusch 4805 South Harbor Drive Vero Beach, FL 32967	Lot 2, River Village – Grand Harbor Plat 26, according to the map or plat thereof, as recorded in Plat Book 16, Page 81, of the Public Records of Indian River County, Florida.
Verne E. Blodgett and Barbara L. Blodgett 4809 South Harbor Drive Vero Beach, FL 32967	Lot 3, River Village – Grand Harbor Plat 26, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 81, 81A through 81E, inclusive, of the Public Records of Indian River County, Florida.
Michael M. Cole and Patricia H. Cole 4813 South Harbor Drive Vero Beach, FL 32967	Lot 4, River Village – Grand Harbor Plat 26, a subdivision according to the plat thereof recorded at Plat Book 16, Page 81, in the Public Records of Indian River County, Florida.
Richard W. McKee and Lidia McKee 4817 River Village Drive Vero Beach, FL 32967	Lot 5, River Village Estates – Grand Harbor Plat No. 26, according to the plat thereof, as recorded in Plat Book 16, Page 81, of the Public Records of Indian River County, Florida.
Barry W. Clark and Patricia A. Clark 4821 River Village Drive Vero Beach, FL 32967	Lot 6, River Village Estates – Grand Harbor Plat No. 26, according to the plat thereof, as recorded in Plat Book 16, page 81, of the Public Records of Indian River County, Florida.
John C. Pease, Jr. and Linda R. Cohen 4825 River Village Drive Vero Beach, FL 32967	Lot 7, River Village – Grand Harbor Plat 26, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 81, of the Public Records of Indian River County, Florida.

Marilyn Mustapick 4829 River Village Drive Vero Beach, FL 32967	Lot 8, River Village – Grand Harbor Plat 26, according to the plat thereof, recorded in Plat Book 16, Page 81, Public Records of Indian River County, Florida.
Liesha A. Herron, Michael J. Bauknecht, and Garth C. Bauknecht 4833 River Village Drive Vero Beach, FL 32967	Lot 9, River Village Estates – Grand Harbor Plat No. 26, according to the plat thereof, recorded in Plat Book 16, Page 81, of the Public Records of Indian River County, Florida.
Frank J. Hoder, III and Nance L. Hoder 4837 River Village Drive Vero Beach, FL 32967	Lot 10, River Village Estates – Grand Harbor Plat No. 26, according to the map or plat thereof as recorded in Plat Book 16, Page 81, Public Records of Indian River County, Florida.
Dennis M. Byrne and Kathleen M. Byrne 4841 River Village Drive Vero Beach, FL 32967	Lot 11, River Village – Grand Harbor Plat 26, according to the plat thereof, as recorded in Plat Book 16, Page 81, of the Public Records of Indian River County, Florida.
David M. Kelly and Susan B. Kelly 4845 River Village Drive Vero Beach, FL 32967	Lot 12, River Village – Grand Harbor Plat 26, according to the plat thereof, as recorded in Plat Book 16, Page 81, of the Public Records of Indian River County, Florida.
Rosemary Catanzaro and William Timothy Heaviside 4849 River Village Drive Vero Beach, FL 32967	Lot 13, River Village – Grand Harbor Plat 26, according to the map or plat thereof, as recorded in Plat Book 16, Pages 81, 81A through 81E, inclusive, of the Public Records of Indian River County, Florida.
Douglas D. Gallagher and Ton Thi Nga Cong Tang 4853 River Village Drive Vero Beach, FL 32967	Lot 14, River Village – Grand Harbor Plat 26, according to the plat thereof, recorded in Plat Book 16, Page 81, Public Records of Indian River County, Florida.
Joseph C. Cornett and Lillian S. Cornett 4857 River Village Drive Vero Beach, FL 32967	Lot 15, River Village – Grand Harbor Plat 26, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 81, 81A through 81E, inclusive, of the Public Records of Indian River County, Florida.
J. Robert Geiman 4861 River Village Drive Vero Beach, FL 32967	Lot 16, River Village Estates – Grand Harbor Plat No. 26, according to the plat thereof, as recorded in Plat Book 16, Page 81, of the Public Records of Indian River County, Florida.

River Village Tower 1

Norman Sussman and Susan Kamsky Sussman 4878 South Harbor Drive, Unit 201 Vero Beach, FL 32967	Unit No. 201 of River Village Tower I at Grand Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1760, Page 2232, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.
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<p>Dojo Realty LLC 4878 South Harbor Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit 202 of River Village Tower I at Grand Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1760, Page(s) 2232, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Barbara Ingram Hart 4878 South Harbor Drive, Unit 301 Vero Beach, FL 32967</p>	<p>Unit 301 of River Village Tower I at Grand Harbor Condominium, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1760, Page(s) 2232, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p> <p>Together with exclusive use of Garage No. 301 and Storage Area No. 301.</p>
<p>Ingo A. Pfotenhauer and Benita Zimmer 4878 South Harbor Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Unit No. 302 of River Village Tower I at Grand Harbor Condominium, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1760, Page 2232, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Richard B. Passen and Ann Passen 4878 South Harbor Drive, Unit 401 Vero Beach, FL 32967</p>	<p>Unit 401, River Village Tower I at Grand Harbor Condominium, a condominium according to the Declaration of Condominium thereof, as recorded in Official Records Book 1760, Page 2232, of the Public Records of Indian River County, Florida, and as amended.</p>
<p>Ronald R. Kies and Therese Kies 4878 South Harbor Drive, Unit 402 Vero Beach, FL 32967</p>	<p>Unit No. 402 of River Village Tower I at Grand Harbor Condominium, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 1760, Page 2232, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>

River Village Tower 2

<p>Douglas C. Petty, Jr. and Elizabeth M. Petty 4872 South Harbor Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit 201, River Village Tower II at Grand Harbor, a condominium, according to the Declaration of Condominium as recorded in Official Records Book 1640, page 1546, of the Public Records of Indian River County, Florida, as amended, including all common elements, and limited common elements appurtenant to said Unit No. 201, according to the terms of the Declaration of Condominium; together with Garage No. 201; and Storage Area No. 201; all according to the said Declaration of Condominium.</p>
<p>Robert M. Cashill and Carole Cashill 4872 South Harbor Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit 202, River Village Tower II at Grand Harbor, a condominium, according to the Declaration of Condominium as recorded in Official Records Book 1640, page 1546, of the Public Records of Indian River County, Florida, as amended, including all common elements, and limited common elements appurtenant to said Unit No. 202, according to the terms of the Declaration of Condominium; together with Garage No. 202; and Storage Area No. 202; all according to the said Declaration of Condominium.</p>
<p>Donald S. Johnson and Mary E. Johnson 4872 South Harbor Drive, Unit 301 Vero Beach, FL 32967</p>	<p>Unit 301, River Village Tower II at Grand Harbor, a condominium, all as set forth in the Declaration of Condominium and the exhibits attached thereto and forming a part thereof, as recorded in Official Records Book 1640, page 1546, and all amendments thereto, of the Public Records of Indian River County, Florida. The above description includes, but is not limited to, all appurtenances to the condominium unit above described, including the undivided interest in the common elements of said condominium.</p>
<p>Judith M. Tarby 4872 South Harbor Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Unit 302, River Village Tower II at Grand Harbor, a condominium, according to the Declaration of Condominium as recorded in Official Records Book 1640, page 1546, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 302, according to the terms of the Declaration of Condominium; together with Garage No. 302; and Storage Area No. 302; all according to the said Declaration of Condominium.</p>

<p>Timothy George Shapiro and Kathleen E. Shapiro 4872 South Harbor Drive, Unit 401 Vero Beach, FL 32967</p>	<p>Unit No. 401 of River Village Tower II at Grand Harbor, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1640, Page 1546, and all exhibits and amendments thereof, Public Records of Indian River County, Florida. Together with Garage No. 401 and Storage Area No. 401.</p>
<p>Jean-Jacques Gilet and Catherine E. Gilet 4872 South Harbor Drive, Unit 402 Vero Beach, FL 32967</p>	<p>Unit No. 402 of River Village Tower II at Grand Harbor, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1640, Page 1546, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>

River Village Tower 3

<p>James E. Britt and Martha D. Britt 4866 South Harbor Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit No. 201, River Village Tower III at Grand Harbor Condominium, according to the Declaration of Condominium thereof as recorded in Official Records Book 1529, Page 1291, of the public records of Indian River County, Florida, and as amended.</p>
<p>JPVB, LLC 4866 South Harbor Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit 202, River Village Tower III at Grand Harbor, according to the Declaration of Condominium as recorded in Official Records Book 1529, Page 1291, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 202 according to the terms of the Declaration of Condominium; together with Garage No. 202; all according to said Declaration of Condominium.</p>
<p>Robert B. Bank 4866 South Harbor Drive, Unit 301 Vero Beach, FL 32967</p>	<p>Unit 301, River Village Tower III at Grand Harbor, together with an undivided interest in the common elements, according to the Declaration of Condominium thereof recorded in Official Records Book 1529, page 1291, as amended from time to time, of the Public Records of Indian River County, Florida. TOGETHER WITH Garage No. 301 and Storage Area No. 301, all according to the said Declaration of Condominium.</p>

<p>Larry L. Bortner and Janice P. Bortner 4866 South Harbor Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Condominium Unit No. 302 of River Village Tower III at Grand Harbor, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1529, Page 1291, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Jean P. Gates and Richard D. Gates 4866 South Harbor Drive, Unit 401 Vero Beach, FL 32967</p>	<p>Unit No. 401, River Village Tower III at Grand Harbor Condominium, as per the Declaration of Condominium thereof, recorded in Official Records Book 1529, Page 1291, together with any amendments thereto, Public Records of Indian River County, Florida.</p>
<p>Robert J. Thomas and Janet E. Thomas 4866 South Harbor Drive, Unit 402 Vero Beach, FL 32967</p>	<p>Condominium Unit No. 402 of River Village Tower III at Grand Harbor, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1529, Page 1291, and all exhibits amendments thereof, Public Records of Indian River County, Florida.</p>

River Village Tower 4

<p>Jay Zygmunt 4860 South Harbor Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit 201, River Village Tower IV at Grand Harbor Condominium, according to the Declaration of Condominium thereof, recorded in Official Records Book 1515, at Page 42, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>Craig M. Wilson and Dale E. Wilson 4860 South Harbor Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit 202, River Village Tower IV at Grand Harbor, a Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 1515, Page 42, as amended, of the Public Records of Indian River County, Florida, together with an undivided interest in the common elements.</p>

<p>Dagnija A. Eyles 4860 South Harbor Drive, Unit 301 Vero Beach, FL 32967</p>	<p>Unit 301, River Village Tower IV at Grand Harbor, according to the Declaration of Condominium, as recorded in Official Records Book 1515, Page 42, as amended in Official Records Book 1533, Page 2355, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 301 according to the terms of the Declaration of Condominium; together with Garage No. 301; and Storage Area No. 301; all according to the said Declaration of Condominium.</p>
<p>John P. Murphy and Mari Murphy 4860 South Harbor Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Unit 302, River Village Tower IV at Grand Harbor, according to the Declaration of Condominium, as recorded in Official Records Book 1515, Page 42, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 302 according to the terms of the Declaration of Condominium; together with Garage No. 302; and Storage Area No. 302; all according to the said Declaration of Condominium.</p>
<p>John C. Sparrow and Jo Ann F. Sparrow 4860 South Harbor Drive, Unit 401 Vero Beach, FL 32967</p>	<p>Unit 401 of River Village Tower IV at Grand Harbor, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 1515, Page(s) 42, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.</p>
<p>J. Michael Slocum and Louis P. Dillais 4860 South Harbor Drive, Unit 402 Vero Beach, FL 32967</p>	<p>Unit No. 402, River Village Tower IV at Grand Harbor, as per the Declaration of Condominium thereof, recorded in Official Records Book 1515, Page 42, together with any amendments thereto, of the public records of Indian River County, Florida, including all common elements and limited common elements appurtenant to said Unit No. 402 according to the terms of the Declaration of Condominium; together with Garage No. 402; and Storage Area No. 402; all according to the said Declaration of Condominium.</p>

River Village Tower 5

<p>David Scott Hathaway and Sara McCall Hathaway 4854 South Harbor Drive, Unit 201 Vero Beach, FL 32967</p>	<p>Unit No. 201 of River Village Tower V at Grand Harbor, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1634, Page 2411, and all exhibits and amendments thereof, Public Records of Indian River County, Florida; together with the right to use Garage No. 201 and Storage Area No. 201, as an appurtenance thereto.</p>
<p>Owner (Name Redacted from Public Records) 4854 South Harbor Drive, Unit 202 Vero Beach, FL 32967</p>	<p>Unit No. 202 of River Village Tower V at Grand Harbor, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1634, Page 2411, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>
<p>Noor M. Merchant and Sukayna Merchant 4854 South Harbor Drive, Unit 301 Vero Beach, FL 32967</p>	<p>Unit 301, River Village Tower V at Grand Harbor, according to the Declaration of Condominium, as recorded in Official Records Book 1634, Page 2411, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 301 according to the terms of the Declaration of Condominium; together with Garage No. 301; and Storage Area No. 301; all according to the said Declaration of Condominium.</p>
<p>Mary E. Junck 4854 South Harbor Drive, Unit 302 Vero Beach, FL 32967</p>	<p>Unit 302, River Village Tower V at Grand Harbor, according to the Declaration of Condominium thereof, recorded in Official Records Book 1634, Page 2411, Public Records of Indian River County, Florida, and as amended.</p>
<p>Dennis R. Sheehan and Dorann K. Sheehan 4854 South Harbor Drive, Unit 401 Vero Beach, FL 32967</p>	<p>Unit No. 401 of River Village Tower V at Grand Harbor, a Condominium, according to The Declaration of Condominium recorded in Official Records Book 1634, Page 2411, and all exhibits and amendments thereof, Public Records of Indian River County, Florida.</p>

<p>Thomas C. Lauda and Patricia A. Lauda 4854 South Harbor Drive, Unit 402 Vero Beach, FL 32967</p>	<p>Unit 402, River Village Tower V at Grand Harbor, according to the Declaration of Condominium, as recorded in Official Records Book 1634, Page 2411, of the Public Records of Indian River County, Florida, as amended, including all common elements and limited common elements appurtenant to said Unit No. 402 according to the terms of the Declaration of Condominium; together with Garage No. 402; and Storage Area No. 402; all according to the said Declaration of Condominium.</p>
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Sunset Cove/Sunset Trace

<p>John P. Brady, III and JoAnn M. Brady 5325 Sol Rue Circle Vero Beach, FL 32967</p>	<p>Lot 1, Sunset Cove – Grand Harbor Plat 27, according to the Plat thereof as recorded in Plat Book 16, Page 85, of the Public Records of Indian River County, Florida.</p>
<p>Barry W. Grennan, Jr. and Georgene Marie Grennan 5335 Sol Rue Circle Vero Beach, FL 32967</p>	<p>Lot 2, Sunset Cove – Grand Harbor Plat 27, a subdivision according to the plat thereof recorded in Plat Book 16, Pages 85 and 85A, of the Public Records of Indian River County, Florida.</p>
<p>Aubrey C. Dell’Omo and Frances R. Dell’Omo 5345 Sol Rue Circle Vero Beach, FL 32967</p>	<p>Lot 3, Sunset Cove – Grand Harbor Plat 27, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 85, of the Public Records of Indian River County, Florida.</p>
<p>William R. Ludwick and Theresa Ludwick 5355 Sol Rue Circle Vero Beach, FL 32967</p>	<p>Lot 4, Sunset Cove – Grand Harbor Plat 27, a subdivision according to the plat thereof recorded in Plat Book 16, Pages 85, of the Public Records of Indian River County, Florida.</p>
<p>Marie Louise Zearo 5365 Sol Rue Circle Vero Beach, FL 32967</p>	<p>Lot 5, Sunset Cove – Grand Harbor Plat 27, according to the plat thereof, as recorded in Plat Book 16, Pages 85, of the Public Records of Indian River County, Florida.</p>
<p>Tim Culter and Penny Culter 5375 Sol Rue Circle Vero Beach, FL 32967</p>	<p>Lot 6, Sunset Cove – Grand Harbor Plat 27, according to the Plat thereof, as recorded in Plat Book 16, Page 85, Public Records of Indian River County, Florida.</p>
<p>Robert Porreca and Carleen Porreca 5385 Sol Rue Circle Vero Beach, FL 32967</p>	<p>Lot 7, Sunset Cove – Grand Harbor Plat 27, according to the map or plat thereof as recorded in Plat Book 16, Page 85, Public Records of Indian River County, Florida.</p>
<p>John H. Faunce, III and Betty Ann Faunce 5395 Sol Rue Circle Vero Beach, FL 32967</p>	<p>Lot 8, Sunset Cove – Grand Harbor Plat 27, according to the plat thereof, as recorded in Plat Book 16, Pages 85, of the Public Records of Indian River County, Florida.</p>
<p>Ellen Rud and Stanley Edward Rud, Jr. 5405 Sol Rue Circle Vero Beach, FL 32967</p>	<p>Lot 9, Sunset Cove – Grand Harbor Plat 27, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 85 and 85A, of the Public Records of Indian River County, Florida.</p>

Harold F. Reheis and Diane D. Reheis 5415 Sol Rue Circle Vero Beach, FL 32967	Lot 10, Sunset Cove – Grand Harbor Plat 27, a subdivision according to the plat thereof recorded in Plat Book 16, Pages 85 and 85A, of the Public Records of Indian River County, Florida.
Caroline Dern Johnston and Waldo C.M. Johnston, Jr. 5425 Sol Rue Circle Vero Beach, FL 32967	Lot 11, Sunset Cove – Grand Harbor Plat 27, according to the plat thereof, as recorded in Plat Book 16, Page 85, of the Public Records of Indian River County, Florida.
B. George Ballman and Frances H. Ballman 1555 En Sol Terrace Vero Beach, FL 32967	Lot 1, Sunset Trace– Grand Harbor Plat 28, according to the plat thereof, as recorded in Plat Book 16, Pages 86, of the Public Records of Indian River County, Florida.
James R. Miller 1545 En Sol Terrace Vero Beach, FL 32967	Lot 2, Sunset Trace – Grand Harbor Plat 28, according to the map or plat thereof as recorded in Plat Book 16, Page 86, Public Records of Indian River County, Florida.
Owner (Name Redacted from Public Records) 1535 En Sol Terrace Vero Beach, FL 32967	Lot 3, Sunset Trace – Grand Harbor Plat 28, according to the map or plat thereof, as recorded in Plat Book 16, Page(s) 86, of the Public Records of Indian River County, Florida.
Barry S. Garcia and Tamara G. Garcia 1525 En Sol Terrace Vero Beach, FL 32967	Lot 4, Sunset Trace – Grand Harbor Plat 28, according to the plat thereof, as recorded in Plat Book 16, Page 86, of the Public Records of Indian River County, Florida.

Reserve at Grand Harbor Lots 1, 2, 57 & 59

Dominique Baly and Sylvie Baly 2382 Grand Harbor Reserve Square Vero Beach, FL 32967	Lot 1, The Reserve at Grand Harbor PD Phase I, Plat 33, according to the map or plat thereof, as recorded in Plat Book 28, Page(s) 85 through 94, inclusive, of the Public Records of Indian River County, Florida.
Steven C. Mooney and Tracey H. Mooney 2374 Grand Harbor Reserve Square Vero Beach, FL 32967	Lot 2, The Reserve at Grand Harbor PD Phase I, Plat 33, according to the map or plat thereof, as recorded in Plat Book 28, Page 85, Public Records of Indian River County, Florida.
Michael W. Skehan and Mary Ellen Skehan 2377 Grand Harbor Reserve Square Vero Beach, FL 32967	Lot 57, The Reserve at Grand Harbor PD Phase I, Plat 33, according to the map or plat thereof, as recorded in Plat Book 28, Page 85, of the Public Records of Indian River County, Florida.
John D. Ghee and Dorothy G. Ghee 2385 Grand Harbor Reserve Square Vero Beach, FL 32967	Lot 59, The Reserve at Grand Harbor PD Phase I, Plat 33, a subdivision according to the map or plat thereof recorded in Plat Book 28, Pages 85 through 94, inclusive, of the Public Records of Indian River County, Florida.

Falls III at Grand Harbor

GRBK GHO Luxury Homes, LLC 2143 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2147 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2151 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2155 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2159 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2165 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2169 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2173 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2175 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2179 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2183 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2187 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.

	recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2189 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2191 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2193 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2192 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2188 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2184 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2180 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2176 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida.
Intertraderone, LLC 2172 Falls Manor Vero Beach, Florida 32967	Lot 84, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28 through 32, inclusive, of the Public Records of Indian River County, Florida.
Michael Donnarumma and Elizabeth Wilson 2168 Falls Manor Vero Beach, Florida 32967	Lot 85, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28 through 32, inclusive, of the Public Records of Indian River County, Florida.
Geoffrey McCarthy and Catherine McCarthy 2164 Falls Manor Vero Beach, Florida 32967	Lot 86, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28 through 32, inclusive, of the Public Records of Indian River County, Florida.

Scott L. Wertans and Susan B. Wertans 2160 Falls Manor Vero Beach, Florida 32967	Lot 87, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28 through 32, inclusive, of the Public Records of Indian River County, Florida.
Frederick A. Smoler and Phyllis R. Kramer 2156 Falls Manor Vero Beach, Florida 32967	Lot 88, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28 through 32, inclusive, of the Public Records of Indian River County, Florida.
GRBK GHO Luxury Homes, LLC 2152 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida
GRBK GHO Luxury Homes, LLC 2148 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida
GRBK GHO Luxury Homes, LLC 2144 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida
GRBK GHO Luxury Homes, LLC 2140 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida
GRBK GHO Luxury Homes, LLC 2136 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida
GRBK GHO Luxury Homes, LLC 2132 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida
GRBK GHO Luxury Homes, LLC 2128 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida
GRBK GHO Luxury Homes, LLC 2124 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida
GRBK GHO Luxury Homes, LLC 2120 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida
GRBK GHO Luxury Homes, LLC 2116 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida

GRBK GHO Luxury Homes, LLC 2112 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida
GRBK GHO Luxury Homes, LLC 2108 Falls Manor Vero Beach, Florida 32967	Lots 64-83; 89-100, The Falls III at Grand Harbor, Plat 32, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 28, of the Public Records of Indian River County, Florida

Laguna Village at Grand Harbor Property Owners Association, Inc.

Laguna Vero Development, LLC 4850 S Harbor Drive Vero Beach, FL 32967	Lot 1, Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4848 S Harbor Drive Vero Beach, FL 32967	Lot 2, Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4846 S Harbor Drive Vero Beach, FL 32967	Lot 3, Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Brian C. Cranney 4844 S Harbor Drive Vero Beach, FL 32967	Lot 4, Laguna Village at Grand Harbor P.D., Plat 34, according to the map or plat thereof, as recorded in Plat Book 29, Page(s) 67 through 69, inclusive, of the Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4842 S Harbor Drive Vero Beach, FL 32967	Lot 5, Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4840 S Harbor Drive Vero Beach, FL 32967	Lot 6 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4838 S Harbor Drive Vero Beach, FL 32967	Lot 7 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4836 S Harbor Drive Vero Beach, FL 32967	Lot 8 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4834 S Harbor Drive Vero Beach, FL 32967	Lot 9 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.

Laguna Vero Development, LLC 4832 S Harbor Drive Vero Beach, FL 32967	Lot 10 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4830 S Harbor Drive Vero Beach, FL 32967	Lot 11 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4826 S Harbor Drive Vero Beach, FL 32967	Lot 12 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4824 S Harbor Drive Vero Beach, FL 32967	Lot 13 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4822 S Harbor Drive Vero Beach, FL 32967	Lot 14 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4820 S Harbor Drive Vero Beach, FL 32967	Lot 15 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4818 S Harbor Drive Vero Beach, FL 32967	Lot 16 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4816 S Harbor Drive Vero Beach, FL 32967	Lot 17 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4814 S Harbor Drive Vero Beach, FL 32967	Lot 18 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4812 S Harbor Drive Vero Beach, FL 32967	Lot 19 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4810 S Harbor Drive Vero Beach, FL 32967	Lot 20 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.

Laguna Vero Development, LLC 4808 S Harbor Drive Vero Beach, FL 32967	Lot 21 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4806 S Harbor Drive Vero Beach, FL 32967	Lot 22 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.
Laguna Vero Development, LLC 4804 S Harbor Drive Vero Beach, FL 32967	Lot 23 , Laguna Village at Grand Harbor P.D., Plat 34, according to the plat thereof, as recorded in Plat Book 29, Page 67, Public Records of Indian River County, Florida.

The Marina

MHC Vero Beach, LLC Two North Riverside Plaza Suite 800 Chicago, IL 60606	Legal Description – See Exhibit “D” attached to the Declaration of Covenants, Conditions, and Restrictions for Grand Harbor Community Association.
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Oak Harbor Golf Club

College Drive Properties, LLC 9229 Sunset Blvd, Suite 618 West Hollywood, CA 90069	Legal Description – See Exhibit “E” attached to the Declaration of Covenants, Conditions, and Restrictions for Grand Harbor Community Association.
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Grand Harbor Golf Club

Grand Harbor Golf & Beach Club, Inc. Via Marbella Blvd Vero Beach, FL 32967	Legal Description – See Exhibit “F” attached to the Declaration of Covenants, Conditions, and Restrictions for Grand Harbor Community Association.
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ATTACHMENT "B"

LETTER OF APPROVAL BY DEPARTMENT OF ECONOMIC OPPORTUNITY

Ron DeSantis
GOVERNOR



Meredith Ivey
ACTING SECRETARY

January 27, 2023

Elizabeth P. Bonan, Esq.
Ross Earle Bonan & Ensor, P.A.
Post Office Box 2401
Stuart, Florida 34995

**Re: Grand Harbor Community Association, Inc., Approval;
Determination Number: 23016**

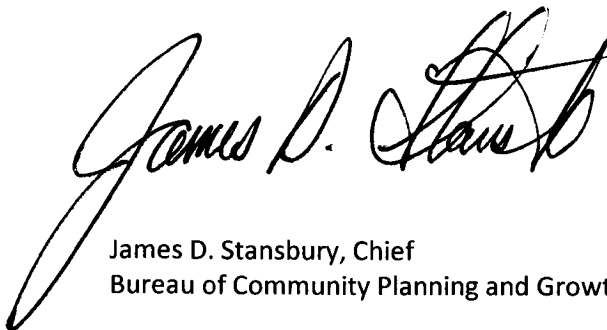
Dear Ms. Bonan:

The Department of Economic Opportunity (Department) has completed its review of the Proposed Revived Declaration of Covenants and Restrictions (Declaration of Covenants) and other governing documents for the Grand Harbor Community Association, Inc. (Association), and has determined that the documents comply with the requirements of Chapter 720, Part III, Florida Statutes. Therefore, the proposed revitalization of the Association's Declaration of Covenants is approved.

The Association is required to comply with the requirements in sections 720.407(1) - (3), Florida Statutes, including recording the documents identified in section 720.407(3), Florida Statutes, in the county's public records. The revitalized declaration and other governing documents will be effective upon recording. Immediately upon recording the documents in the public records, the Association is required to mail or hand deliver a complete copy of all approved recorded documents to the owner of each affected parcel as provided in section 720.407(4), Florida Statutes.

If you have any questions concerning this matter, please contact the Department of Economic Opportunity, Office of the General Counsel, at (850) 245-7150.

Sincerely,



James D. Stansbury, Chief
Bureau of Community Planning and Growth

JDS/bp/rm

Florida Department of Economic Opportunity | Caldwell Building | 107 E. Madison Street | Tallahassee, FL 32399
(850) 245.7105 | www.FloridaJobs.org | www.Twitter.com/FLDEO | www.Facebook.com/FLDEO

An equal opportunity employer/program. Auxiliary aids and service are available upon request to individuals with disabilities. All voice telephone numbers on this document may be reached by persons using TTY/TTD equipment via the Florida Relay Service at 711.

NOTICE OF ADMINISTRATIVE RIGHTS

ANY PERSON WHOSE SUBSTANTIAL INTERESTS ARE AFFECTED BY THIS DETERMINATION HAS THE OPPORTUNITY FOR AN ADMINISTRATIVE PROCEEDING PURSUANT TO SECTION 120.569, FLORIDA STATUTES, BY FILING A PETITION.

A PETITION MUST BE FILED WITH THE AGENCY CLERK OF THE DEPARTMENT OF ECONOMIC OPPORTUNITY WITHIN 21 CALENDAR DAYS OF RECEIPT OF THIS DETERMINATION. A PETITION IS FILED WHEN IT IS RECEIVED BY:

AGENCY CLERK
DEPARTMENT OF ECONOMIC OPPORTUNITY
OFFICE OF THE GENERAL COUNSEL
107 EAST MADISON ST., MSC 110
TALLAHASSEE, FLORIDA 32399-4128
FAX 850-921-3230
AGENCY.CLERK@DEO.MYFLORIDA.COM

YOU WAIVE THE RIGHT TO ANY ADMINISTRATIVE PROCEEDING IF YOU DO NOT FILE A PETITION WITH THE AGENCY CLERK WITHIN 21 CALENDAR DAYS OF RECEIPT OF THIS DETERMINATION.

FOR THE REQUIRED CONTENTS OF A PETITION CHALLENGING AGENCY ACTION, REFER TO RULES 28-106.104(2), 28-106.201(2), AND 28-106.301, FLORIDA ADMINISTRATIVE CODE.

DEPENDING ON WHETHER OR NOT MATERIAL FACTS ARE DISPUTED IN THE PETITION, A HEARING WILL BE CONDUCTED PURSUANT TO EITHER SECTIONS 120.569 AND 120.57(1), FLORIDA STATUTES, OR SECTIONS 120.569 AND 120.57(2), FLORIDA STATUTES.

PURSUANT TO SECTION 120.573, FLORIDA STATUTES, AND CHAPTER 28, PART IV, FLORIDA ADMINISTRATIVE CODE, YOU ARE NOTIFIED THAT MEDIATION IS NOT AVAILABLE.

ATTACHMENT "C"
ARTICLES OF INCORPORATION

ARTICLES OF INCORPORATION
OF

GRAND HARBOR PROPERTY OWNERS ASSOCIATION, INC.
(A corporation not for profit under Chapter 617
of Florida Statutes)

FILED
FEB 11 19 3 30
TALLAHASSEE

ARTICLE I

Name

The name of this corporation shall be GRAND HARBOR PROPERTY OWNERS ASSOCIATION, INC.

ARTICLE II

Purpose

This Association does not contemplate pecuniary gain or profit to the members thereof, and the specific purposes for which it is formed are to provide for maintenance and preservation of certain common areas within that certain tract of property located in Indian River County, Florida, known as GRAND HARBOR. To promote the health, safety and welfare of the residents within the above described property and any additional property as may be brought within the jurisdiction of this Association; and the Association shall have the proper authority to maintain and administer the community properties and facilities and to administer and enforce the covenants and restrictions as well as the collecting and disbursing the assessments and charges hereinafter created so that the Association shall have the power to:

(a) exercise all of the powers and privileges and to perform all of the duties and obligations of the Association as set forth in that certain Declaration of Easements, Restrictions and Limitations for GRAND HARBOR, hereinafter called the "Declaration", applicable to the property and recorded or to be recorded in the Office of the Public Records of Indian River County and as the same may be amended from time to time as therein provided, said Declaration being incorporated herein as if set forth at length:

(b) fix, levy, collect and enforce payment by any lawful means, all charges or assessments pursuant to the terms of the Declaration; to pay all expenses in connection therewith and all office and other expenses incident to the conduct of the business of the Association, including all licenses, taxes or governmental charges levied or imposed against the property of the Association;

(c) acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use or otherwise dispose of real or personal property in connection with the affairs of the

Association (including lots residential and commercial units and properties within GRAND HARBOR);

(d) borrow money and, with the assent of two-thirds (2/3) of the members, mortgage, pledge, deed in trust, or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;

(e) dedicate, sell or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument has been signed by two-thirds (2/3) of the members, agreeing to such dedication, sale or transfer;

(f) participate in mergers and consolidations with other non-profit corporations organized for the same purposes or annex additional residential property and Common Area, provided that any such merger, consolidation or annexation shall have the consent of two-thirds (2/3) of the members;

(g) have and to exercise any and all powers, rights and privileges which a corporation organized under the Non-Profit Corporation Law of the State of Florida by law may now or hereafter have or exercise;

(h) to contract with third parties to perform the functions of the corporation.

ARTICLE III

Membership

The Association shall have four classes of voting membership:

Class A: Class A members shall be all Owners of Residential Units that have been conveyed by a Developer of Residential Property. Class A members shall be entitled to one vote for each Residential Unit in which they hold an interest.

Class B: Class B members shall be Owners of Commercial Property. Class B members shall be entitled to one vote for each one-tenth acre or portion thereof of Commercial Property owned.

Class C: Class C members should be Owners of Residential Property. Class C members shall be entitled to one vote for each Residential Unit allowable under the PRD Conceptual Plan or, on a Final PRD Plan or Site Plan submitted and approved by Indian River County, if said number of Residential Units is less.

Class D: The Class D members shall be the Developer. The Class D member shall be entitled to a number of votes equal to three times the total number of Class A, Class B and Class C votes at any time, plus one; provided, however, that the Class B

membership shall cease and become converted to Class A, B, or C (as the case may be) upon the happening of any of the following events, whichever occurs earlier: (1) January 1, 2006; (2) voluntary conversion of membership by the Developer; (3) when eighty-five percent (85%) of the maximum number of Residential Units allowed for the Properties under the PRD Conceptual Plan have been conveyed to Residential Unit Owners.

Within six months after the conversion of Class D membership, the Association shall conduct a turnover meeting for the purpose of electing Directors; provided, however, that as long as the Developer is the Owner of any of the Properties, the Developer shall be entitled to appoint one member of the Board of Directors.

In the event that any parcel of property is owned by more than one party, each such Owner shall be deemed to be a member of the Association; provided, however, that such multiple ownership shall not alter the total vote attributable thereto and further such vote shall not be provided among the Owners thereof, but should be cast as a unit by one of such Owners or an agent of such Owners designated by written instruments signed by and legal binding upon all such multiple Owners.

The voting rights of any Owner may be assigned by an Owner to his lessee who has entered a lease with the term of two years or more; provided, however, that the Owner may not assign to such lessee any vote or votes not attributable to the Property actually leased by such lessee. No such assignment shall be effective until written notice thereof has been received by the Association.

ARTICLE IV

Term

The existence of the Corporation shall be perpetual unless it is terminated by law or the Declaration which describes the Corporation shall be terminated.

ARTICLE V

Name and Residences of Incorporators

The name of the Incorporator to these Articles of Incorporation are:

Steven C. Owen
460 Beachland Boulevard
Vero Beach, FL 32963

Elizabeth Pinto
660 Beachland Boulevard
Vero Beach, FL 32963

ARTICLE VI

Officers

The affairs of the Corporation shall be managed by its Board of Directors, who shall be elected at the Annual Stockholders Meeting of the Corporation. The Officers of the Corporation shall be a President, Vice President, Secretary and Treasurer, and such other Officers as the Board of Directors may from time to time designate, which Officers shall be elected annually by the Board of Directors. The names of the Officers who are to serve until the first election or appointment are as follows:

Steven C. Owen, President
660 Beachland Boulevard
Vero Beach, FL 32963

Elizabeth Pinto, Secretary/Treasurer
660 Beachland Boulevard
Vero Beach, FL 32963

ARTICLE VII

Board of Directors

The Board of Directors shall consist of not less than three (3) nor more than seven (7) persons and the names and addresses of the persons who are to serve as such until the first election thereof are as follows:

Steven C. Owen
660 Beachland Boulevard
Vero Beach, FL 32963

Elizabeth Pinto
660 Beachland Boulevard
Vero Beach, FL 32963

James M. Ray
660 Beachland Boulevard
Vero Beach, FL 32963

ARTICLE VIII

Bylaws

The original Bylaws are to be made by the original Board of Directors. The same may thereafter be amended, altered or rescinded only in accordance with the provisions of such Bylaws.

ARTICLE IX

Amendment of Articles

The Articles of Incorporation of the Corporation may be amended upon the approval of the Board of Directors and ratified by a vote of sixty-six and two-thirds percent (66-2/3%) of the entire membership of the Corporation.

ARTICLE X

Registered Office

The registered agent for the service of process within this State shall be:

Steve L. Henderson, Esquire
Moss, Henderson & Lloyd, P.A.
817 Beachland Boulevard
Vero Beach, FL 32963

ARTICLE XI

Indemnification

Every Director and every Officer of the Association will be indemnified by the Association against all expenses and liabilities including counsel fees, reasonably incurred by or imposed upon him in connection with any proceeding or any settlement of any proceeding to which he may be a party or in which he may become involved by reason of his having been a Director or Officer of the Association, whether or not he is a Director or Officer at the time such expenses are incurred, except when the Directors or Officers are adjudged guilty of willful misfeasance or malfeasance in the performance of his duties. Provided that in the event of a settlement, the indemnification will apply only when the Board of Directors approves such settlement and reimbursement as being in the best interests of the Association. The foregoing right of indemnification will be in addition to and not exclusive of all other rights to which such Director or Officer may be entitled.

IN WITNESS WHEREOF, the Incorporator has affixed his signature this 23rd day of January, 1985 A.D.

In the presence of:

Bernie E. Rodriguez

Steven C. Owen
Steven C. Owen

Robert A. [Signature]

Elizabeth C. Pinto
Elizabeth Pinto

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

BEFORE ME, a Notary Public, personally appeared _____
Steven C. Owen and Elizabeth C. Pinto
known to me who upon oath acknowledged before me that they
executed the foregoing Articles of Incorporation for the purposes
therein expressed.

SWORN TO and SUBSCRIBED before me this 23rd day of
February, 1985.87

Luana L. Lucca
Notary Public, State of Florida at Large

(NOTARY SEAL)

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES 01/01/1990

ACCEPTANCE OF DESIGNATION OF RESIDENT AGENT

The undersigned hereby accepts the designation of registered agent on behalf of GRAND HARBOR PROPERTY OWNERS ASSOCIATION, INC.



Steve L. Henderson

FILED
MAR 11 PM 9 50
TOLSON

AMENDED AND RESTATED ARTICLES OF INCORPORATION
OF GRAND HARBOR COMMUNITY ASSOCIATION, INC.
(FORMERLY GRAND HARBOR PROPERTY OWNERS ASSOCIATION, INC.)

The Articles of Incorporation for Grand Harbor Property Owners Association, Inc. ("Current Articles of Incorporation") were filed on March 11, 1987, with the Secretary of State in Tallahassee, Florida.

The Grand Harbor Property Owners Association, Inc., and the directors and membership thereof, desire to amend and restate the Current Articles of Incorporation.

Pursuant to Subsection 617.017(1) of Chapter 617 of the Florida Statutes, and Article IX of the current Articles of Incorporation, the Board of Directors have adopted a resolution setting forth the amended and restated Articles of Incorporation which has been adopted by a majority of the directors.

NOW, THEREFORE, the current Articles of Incorporation hereby amended and restated, and the Amended and Restated Articles of Incorporation provides in its entirety as follows:

AMENDED AND RESTATED
ARTICLES OF INCORPORATION
OF
GRAND HARBOR COMMUNITY ASSOCIATION, INC.
(A corporation not for profit under Chapter 617,
Florida Statutes; formerly Grand Harbor
Property Owners Association, Inc.)

ARTICLE I

Name

The name of this corporation shall be GRAND HARBOR COMMUNITY ASSOCIATION, INC. (hereinafter called the "Corporation").

ARTICLE II

PURPOSE

This Corporation does not contemplate pecuniary gain or profit to the members thereof, and the specific purposes for which it is formed are to provide for maintenance and preservation of certain common areas within that certain tract of property located in Indian River County, Florida, known as

GRAND HARBOR. To promote the recreation, general welfare, common benefit and enjoyment of the residents within the above-described property and any additional property as may be brought within the jurisdiction of this Corporation; and the Corporation shall have the proper authority to maintain and administer the community properties and facilities and to administer and enforce the covenants and restrictions as well as the collecting and disbursing of the assessments and charges hereinafter created so that the Corporation shall have the power:

(a) to exercise all of the powers and privileges and to perform all of the duties and obligations of the Grand Harbor Community Association, Inc. as set forth in that certain Declaration of Covenants, Conditions and Restrictions for GRAND HARBOR COMMUNITY ASSOCIATION (hereinafter called the "Declaration"), applicable to the property and recorded or to be recorded in the Office of the Public Records of Indian River County and as the same may be amended from time to time as therein provided, said Declaration being incorporated herein as if set forth at length;

(b) to fix, levy, collect and enforce payment by any lawful means, all charges or assessments pursuant to the terms of the Declaration; to pay all expenses in connection therewith and all office and other expenses incident to the conduct of the business of the Corporation, including all licenses, taxes or governmental charges levied or imposed against the property of the Corporation;

(c) to acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, dedicate for public use or otherwise dispose of real or personal property in connection with the affairs of the Corporation (including lots, residential and commercial units, and properties within GRAND HARBOR);

(d) to borrow money, mortgage, pledge, deed in trust, or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;

(e) to dedicate, sell or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the membership;

(f) to participate in mergers and consolidations with other not for profit corporations organized for the same purposes or annex additional residential property and Common Area as provided in the Declaration;

(g) to have and to exercise any and all powers, rights and privileges which a corporation organized under the Florida

Not for Profit Corporation Act by law may now or hereafter have or exercise;

(h) to contract with third parties to perform the functions of the Corporation;

(i) to manage, control, operate, maintain, repair, and improve property subject to the Declaration or any other property for which the Corporation by rule, regulation, Declaration, or contract has a right or duty to provide such services;

(j) to enforce covenants, conditions, or restrictions affecting any property to the extent the Corporation may be authorized to do so under the Declaration or By-Laws;

(k) to engage in activities which will actively foster, promote, and advance the common interests of owners of Units;

(l) to enter into, make, perform, or enforce contracts of every kind and description, and to do all other acts necessary, appropriate, or advisable in carrying out any purpose of the Corporation, with or in association with any other association, corporation, or other entity or agency, public or private;

(m) to act as agent, trustee, or other representative of other corporations, firms, or individuals, and as such to advance the business or ownership interests in such corporations, firms, or individuals;

(n) to adopt, alter, and amend or repeal such By-Laws as may be necessary or desirable for the property management of the affairs of the Corporation; provided, however, such By-Laws may not be inconsistent with or contrary to any provisions of the Declaration; and

(o) to provide any and all supplemental municipal services as may be necessary or proper.

The foregoing enumeration of powers shall not limit or restrict in any manner the exercise of other and further rights and powers which may now or hereafter be allowed or permitted by law; and the powers specified in each of the paragraphs of this Article II are independent powers, not to be restricted by reference to or inference from the terms of any other paragraph or provision of Article II.

ARTICLE III

Membership

(a) The Corporation shall be a membership corporation without certificates or shares of stock. The Corporation shall have two (2) classes of membership, Class "A" and Class "B", as provided in the Declaration.

(b) The owner of each Unit subject to the Declaration shall be a member of the Corporation and shall be entitled to vote in accordance with the provisions set forth in the Declaration, except there shall be no vote for any Unit owned by the Corporation. The manner of exercising voting rights shall be as set forth in the Declaration and the By-Laws of the Corporation.

(c) Change of membership in the Corporation shall be established by recording in the public records of Indian River County, Florida, a deed or other instrument establishing record title to a Unit subject to the Declaration. Written notice shall be given to the Corporation of such change in title. Upon such recordation, the owner designated by such instrument shall become a member of the Corporation and the membership of the prior owner shall be terminated.

(d) The share of a member in the funds and assets of the Corporation cannot be assigned, hypothecated, or transferred in any manner, except as an appurtenance of his Unit.

ARTICLE IV

Term

The existence of the Corporation shall be perpetual unless it is terminated by law or the Declaration which describes the Corporation shall be terminated.

ARTICLE V

Name and Residence of Subscribers

The name of the Subscribers to these Articles of Incorporation are:

James M. Ray
660 Beachland Boulevard
Vero Beach, Florida 32963

Elizabeth C. Pinto
660 Beachland Boulevard
Vero Beach, Florida 32963

ARTICLE VI

Officers

The affairs of the Corporation shall be managed by its Board of Directors, who shall be elected at the annual meeting of the Corporation. The Officers of the Corporation shall be a President, Vice President, Secretary and Treasurer, and such other Officers as the Board of Directors may from time to time designate, which Officers shall be elected annually by the Board of Directors. The names of the Officers who are to serve until the first election or appointment are as follows:

Elizabeth C. Pinto, President
660 Beachland Boulevard
Vero Beach, Florida 32963

W. Douglas Goff, Vice President
660 Beachland Boulevard
Vero Beach, Florida 32963

James M. Ray, Secretary/Treasurer
660 Beachland Boulevard
Vero Beach, Florida 32963

ARTICLE VII

Board of Directors

The affairs of the Corporation shall be conducted, managed, and controlled by a Board of Directors. The initial Board of Directors shall consist of three (3) directors.

The names and addresses of the members of the initial Board of Directors, who shall hold office until their successors are elected and have qualified, or until removed, are as follows:

W. Douglas Goff
660 Beachland Boulevard
Vero Beach, Florida 32963

Elizabeth C. Pinto
660 Beachland Boulevard
Vero Beach, Florida 32963

James M. Ray
660 Beachland Boulevard
Vero Beach, Florida 32963

ARTICLE VIII

By-Laws

The original By-Laws are to be made by the original Board of Directors. The same may thereafter be amended, altered or rescinded only in accordance with the provisions of such By-Laws.

ARTICLE IX

Amendment of Articles

Amendments to the Articles of Incorporation shall be made in the following manner:

(a) The Board of Directors shall adopt a resolution setting forth the proposed amendment and, if members have been admitted, directing that it be submitted to a vote of the members at either the annual or a special meeting. If no members have been admitted, the amendment shall be adopted by a vote of the majority of directors, and the provisions for adoption by members shall not apply.

(b) Written notice consistent with the By-Laws of the Corporation setting forth the proposed amendment or a summary of the changes to be effected thereby shall be given to each member of record entitled to vote thereon. If the meeting is an annual meeting, the proposed amendment or such summary may be included in the notice of such annual meeting.

(c) At such meeting, a vote of the members entitled to vote thereon shall be taken on the proposed amendment. The proposed amendment shall be adopted upon receiving the affirmative vote of a majority of the votes of Class "A" members entitled to vote thereon, and, so long as a Class "B" membership exists, the affirmative vote of the Class "B" member.

Any number of amendments may be submitted to the members and voted upon by them at one meeting.

If all of the directors and all of the members eligible to vote sign a written statement manifesting their intention that an amendment to the Articles of Incorporation be adopted, then the amendment shall be adopted as though the above Article IX, Sections (a) through (c) had been satisfied.

The members shall not amend the Articles of Incorporation without an act of the directors.

ARTICLE X

Registered Office

The registered agent for the service of process within this State shall be:

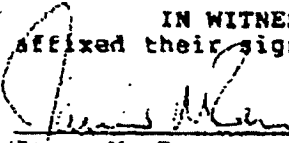
Steve L. Henderson, Esq.
Moss, Henderson & Lloyd, P.A.
817 Beachland Boulevard
Vero Beach, Florida 32963

ARTICLE XI

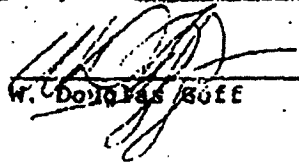
Definitions

All terms used herein which are not defined shall have the same meaning provided in the Declaration.

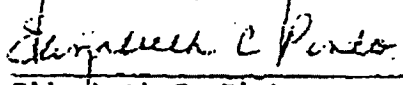
IN WITNESS WHEREOF, the Board of Directors have affixed their signature this 7th day of March, 1988.



James M. Ray



W. Douglas Goff



Elizabeth C. Pinto

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

BEFORE ME, a Notary Public, personally appeared James M. Ray, W. Douglas Goff and Elizabeth C. Pinto, known to me who upon oath acknowledged before me that they executed the foregoing Articles of Incorporation for the purposes therein expressed.

March SWORN TO AND SUBSCRIBED before me this 7th day of _____, 1988.



Notary Public, State of
Florida at Large

(NOTARY SEAL)

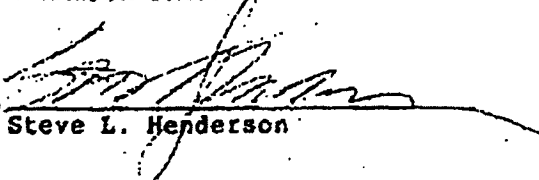
My Commission Expires:

NOTARY PUBLIC, STATE OF FLORIDA
MY COMMISSION EXPIRES APRIL 4, 1988

16439

ACCEPTANCE OF DESIGNATION OF REGISTERED AGENT

The undersigned hereby accepts the designation of registered agent on behalf of GRAND HARBOR PROPERTY OWNERS ASSOCIATION, INC.


Steve L. Henderson

1643g

ARTICLES OF AMENDMENT TO
ARTICLES OF INCORPORATION
OF
GRAND HARBOR COMMUNITY ASSOCIATION, INC.

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to Chapter 817, Florida Statutes, and Article IX of the Articles of Incorporation, the Board of Directors have adopted a resolution setting forth the following amendment, which has been adopted by a majority of the Directors, and which has been approved by a vote of the members at a special meeting on the 13 day of April, 1992.

1. Article II is amended by the addition of paragraph (p) which shall read in its entirety as follows:

(p) to operate, maintain and manage the surface water or stormwater management systems in a manner consistent with the St. Johns River Water Management District Permit No. 4-081-0075 MAE requirements and applicable District rules, and shall assist in the enforcement of the restrictions and covenants contained herein.

2. Article II is further amended by the addition of paragraph (q) which shall read in its entirety as follows:

(q) to levy and collect adequate assessments against members of the Association to be used for the maintenance and repair of the surface water or stormwater management systems, including, but not limited to, work within retention areas, drainage structures and drainage easements.

3. Article IV is hereby amended to read in its entirety:

ARTICLE IV

TERM: DISSOLUTION

a. The existence of the Corporation shall be perpetual unless it is terminated by law or the Declaration which describes the Corporation shall be terminated.

b. In the event of termination, dissolution or final liquidation of the Association, the responsibility for the operation and maintenance of the surface water or stormwater management system must be transferred to and accepted by an entity which would comply with Section 40C-42.027, F.A.C., and be approved by St. Johns River Water Management District prior to such termination, dissolution, or liquidation, which approval shall not be unreasonably withheld.

The foregoing amendment was adopted by the members of this Corporation on April 13, 1992.

IN WITNESS WHEREOF, the undersigned President and Secretary have executed these Articles of Amendment on April 13, 1992.

GRAND HARBOR COMMUNITY ASSOCIATION, INC.

By [Signature]

Its President

By [Signature]

Its Secretary

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

The foregoing instrument was acknowledged before me this 13 day of APRIL 1992, by DONALD C. BREWER and LISA GAYE WILLIAMS, President and Secretary, respectively, of GRAND HARBOR COMMUNITY ASSOCIATION, INC., on behalf of the corporation. They are personally known to me and did not take an oath.

[Signature]

Notary Public CC 079549

Print Name LISA GAYE WILLIAMS

My Commission expires:

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES 11/1/93

ATTACHMENT "D"

BYLAWS

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BY-LAWS

OF

GRAND HARBOR COMMUNITY ASSOCIATION, INC.

Article I

Name, Principal Office, and Definitions

Section 1. Name. The name of the Association shall be Grand Harbor Community Association, Inc. (hereinafter sometimes referred to as the "Association").

Section 2. Principal Office. The principal office of the Association in the State of Florida shall be located in Indian River County. The Association may have such other offices, either within or outside the State of Florida, as the Board of Directors may determine or as the affairs of the Association may require.

Section 3. Definitions. The words used in these By-Laws shall have the same meaning as set forth in that Declaration of Covenants, Conditions, and Restrictions for Grand Harbor Community Association (said Declaration, as amended, renewed, or extended from time to time, is hereinafter sometimes referred to as the "Declaration"), unless the context shall prohibit.

Article II

Association: Membership, Meetings, Quorum, Voting, Proxies

Section 1. Membership. The Association shall have two (2) classes of membership, Class "A" and Class "B", as more fully set forth in the Declaration, the terms of which pertaining to membership are specifically incorporated herein by reference.

Section 2. Place of Meetings. Meetings of the Association shall be held at the principal office of the Association or at such other suitable place convenient to the Members as may be designated by the Board of Directors either within the Properties or as convenient thereto as possible and practical.

Section 3. Annual Meetings. The first meeting of the Association, whether a regular or special meeting, shall be held within two (2) years from the date of incorporation of the Association. Meetings shall be of the Voting Members or their alternates. Subsequent regular annual meetings shall be set by the Board so as to occur at least ninety (90) but not more than

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B4 B3 B1

one hundred twenty (120) days before the close of the Association's fiscal year on a date and at a time set by the Board of Directors.

Section 4. Special Meetings. The President may call special meetings. In addition, it shall be the duty of the President to call a special meeting of the Association if so directed by resolution of a majority of a quorum of the Board of Directors or upon a petition signed by Voting Members representing at least ten (10%) percent of the total votes of the Association. The notice of any special meeting shall state the date, time, and place of such meeting and the purpose thereof. No business shall be transacted at a special meeting except as stated in the notice.

Section 5. Notice of Meetings. Written or printed notice stating the place, day, and hour of any meeting of the Voting Members shall be delivered, either personally or by mail, to each Voting Member entitled to vote at such meeting, not less than ten (10) nor more than fifty (50) days before the date of such meeting, by or at the direction of the President or the Secretary or the officers or persons calling the meeting.

In the case of a special meeting or when required by statute or these By-Laws, the purpose or purposes for which the meeting is called shall be stated in the notice. No business shall be transacted at a special meeting except as stated in the notice.

If mailed, the notice of a meeting shall be deemed to be delivered when deposited in the United States mail addressed to the Voting Member at his address as it appears on the records of the Association, with postage thereon prepaid.

Section 6. Waiver of Notice. Waiver of notice of a meeting of the Voting Members shall be deemed the equivalent of proper notice. Any Voting Member may, in writing, waive notice of any meeting of the Voting Members, either before or after such meeting. Attendance at a meeting by a Voting Member or alternate shall be deemed waiver by such Voting Member of notice of the time, date, and place thereof, unless such Voting Member specifically objects to lack of proper notice at the time the meeting is called to order. Attendance at a special meeting shall also be deemed waiver of notice of all business transacted thereat unless objection to the calling or convening of the meeting, of which proper notice was not given, is raised before the business is put to a vote.

Section 7. Adjournment of Meetings. If any meeting of the Association cannot be held because a quorum is not

present, a majority of the Voting Members who are present at such meeting, either in person or by alternate, may adjourn the meeting to a time not less than five (5) nor more than thirty (30) days from the time the original meeting was called. At the reconvened meeting, if a quorum is present, any business which might have been transacted at the meeting originally called may be transacted. If a time and place for reconvening the meeting is not fixed by those in attendance at the original meeting or if for any reason a new date is fixed for reconvening the meeting after adjournment, notice of the time and place for reconvening the meeting shall be given to Voting Members in the manner prescribed for regular meetings.

The Voting Members present at a duly called or held meeting at which a quorum is present may continue to do business until adjournment, notwithstanding the withdrawal of enough Voting Members to leave less than a quorum, provided that Voting Members or their alternates representing at least twenty-five (25%) percent of the total votes of the Association remain in attendance, and provided further that any action taken is approved by at least a majority of the Members required to constitute a quorum.

Section 8. Voting. The voting rights of the Members shall be as set forth in the Declaration, and such voting rights provisions are specifically incorporated herein.

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B4
Section 9. Proxies. Voting Members may not vote by proxy but only in person or through their designated alternates.

B4
Section 10. Majority. As used in these By-Laws, the term "majority" shall mean those votes, owners, or other group as the context may indicate totaling more than fifty (50%) percent of the total number.

B4
Section 11. Quorum. Except as otherwise provided in these By-Laws or in the Declaration, the presence in person or by alternate of the Voting Members representing a majority of the total votes in the Association shall constitute a quorum at all meetings of the Association. Any provision in the Declaration concerning quorums is specifically incorporated herein.

Section 12. Conduct of Meetings. The President shall preside over all meetings of the Association, and the Secretary shall keep the minutes of the meeting and record in a minute book all resolutions adopted at the meeting, as well as a record of all transactions occurring at the meeting.

Section 13. Action Without A Meeting. Any action required by law to be taken at a meeting of the Voting Members,

or any action which may be taken at a meeting of the Voting Members, may be taken without a meeting if written consent setting forth the action so taken is signed by all of the Voting Members entitled to vote with respect to the subject matter thereof, and any such consent shall have the same force and effect as a unanimous vote of the Voting Members.

Article III

Board of Directors: Number, Powers, Meetings

A. Composition and Selection.

Section 1. Governing Body: Composition. The affairs of the Association shall be governed by a Board of Directors, each of whom shall have one (1) vote. Except with respect to directors appointed by the Declarant, the directors shall be Members or spouses of such Members; provided, however, no person and his or her spouse may serve on the Board at the same time. In the case of an Owner which is a corporation or partnership, the person designated in writing to the secretary of the Association as the representative of such corporation or partnership shall be eligible to serve as a director.

Section 2. Directors During Class "B" Control. The Directors shall be selected by the Class "B" Member acting in its sole discretion and shall serve at the pleasure of the Class "B" Member until the first to occur of the following:

(a) when seventy-five (75%) percent of the Units permitted by the Conceptual FRD Plan for the property described on Exhibits "A" and "B" of the Declaration have certificates of occupancy issued thereon and have been conveyed to Persons other than the Declarant or builders holding title solely for purposes of development and sale;

B2 (b) December 31, 1997; or

(c) when, in its discretion, the Class "B" Member so determines.

Section 3. Right To Disapprove Actions. This Section 3 may not be amended without the express, written consent of the Class "B" Member as long as the Class "B" membership exists.

So long as the Class "B" membership exists, the Class "B" Member shall have a right to disapprove actions of the Board and the Modifications Committee, as is more fully provided in this Section. This right shall be exercisable only by the Class "B" Member, its successors, and assigns who

specifically take this power in a recorded instrument. The right to disapprove shall be as follows:

No action authorized by the Board of Directors or Modifications Committee shall become effective, nor shall any action, policy, or program be implemented until and unless:

(a) The Class "B" Member shall have been given written notice of all meetings and proposed actions approved at meetings of the Board or any committee thereof by certified mail, return receipt requested, or by personal delivery at the address it has registered with the Secretary of the Association, as it may change from time to time, which notice complies as to the Board of Directors meetings with Article III, Sections 8, 9, and 10, of these By-Laws and which notice shall, except in the case of the regular meetings held pursuant to the By-Laws, set forth in reasonable particularity the agenda to be followed at said meeting; and

(b) The Class "B" Member shall be given the opportunity at any such meeting to join in or to have its representatives or agents join in discussion from the floor of any prospective action, policy, or program to be implemented by the Board, any committee thereof, or the Association. The Class "B" Member, its representatives or agents shall make its concerns, thoughts, and suggestions known to the members of the subject committee and/or the Board. The Class "B" Member shall have and is hereby granted a right to disapprove any such action, policy, or program authorized by the Board of Directors or any committee thereof and to be taken by the Board, such committee, the Association, or any individual member of the Association, if Board, committee, or Association approval is necessary for such action. This right may be exercised by the Class "B" Member, its representatives, or agents at any time within ten (10) days following the meeting held pursuant to the terms and provisions hereof. This right to disapprove may be used to block proposed actions but shall not extend to the requiring of any action or counteraction on behalf of any committee, or the Board or the Association. The Class "B" Member shall not use its right of disapproval to require a reduction in the level of services which the Association is obligated to provide or to prevent capital repairs or any expenditure required to comply with applicable laws and regulations.

Section 4. Number of Directors. The number of directors in the Association shall be not less than three (3) nor more than five (5), as provided in Section 6 below. The initial Board shall consist of three (3) members as identified in the Articles of Incorporation.

Section 5. Nomination of Directors. Except with respect to directors selected by the Class "B" Member, nominations for election to the Board of Directors shall be made by a Nominating Committee. The Nominating Committee shall consist of a Chairman, who shall be a member of the Board of Directors, and three (3) or more Members of the Association. The Nominating Committee shall be appointed by the Board of Directors not less than thirty (30) days prior to each annual meeting of the Voting Members to serve a term of one (1) year or until their successors are appointed, and such appointment shall be announced at each such annual meeting. The Nominating Committee shall make as many nominations for election to the Board of Directors as it shall in its discretion determine, but in no event less than the number of positions to be filled. At least one (1) candidate shall be nominated from each Neighborhood, unless a Neighborhood has no person willing to serve or eligible for election. Nominations shall also be permitted from the floor. All candidates shall have a reasonable opportunity to communicate their qualifications to the Voting Members and to solicit votes.

Section 6. Election and Term of Office.
Notwithstanding any other provision contained herein:

(a) Within thirty (30) days after the time Class "A" Members, other than the Declarant or a builder holding title solely for purposes of development and sale, own twenty-five (25%) percent of the Units permitted by the Conceptual PRD Plan for the property described in Exhibits "A" and "B" or whenever the Class "B" Member earlier determines, the Association shall call a special meeting at which Voting Members other than the Declarant shall elect one (1) of the three (3) directors. The remaining two (2) directors shall be appointees of the Class "B" Member. The director elected by the Voting Members shall not be subject to removal by the Class "B" Member acting alone and shall be elected for a term of two (2) years or until the happening of the event described in subsection (b) below, whichever is shorter. If such director's term expires prior to the happening of the event described in subsection (b) below, a successor shall be elected for a like term.

(b) Within thirty (30) days after the time Class "A" Members, other than the Declarant or a builder holding title solely for purposes of development and sale, own fifty (50%) percent of the Units permitted by the Conceptual PRD Plan for the property described in Exhibits "A" and "B", or whenever the Class "B" Member earlier determines, the Board shall be increased to five (5) directors. The Association shall call a special meeting at which Voting Members other than the

Class "B" Member shall elect two (2) of the five (5) directors. The remaining three (3) directors shall be appointees of the Class "B" Member. The directors elected by the Voting Members shall not be subject to removal by the Class "B" Member acting alone and shall be elected for a term of two (2) years or until the happening of the event described in subsection (c) below, whichever is shorter. If such directors' terms expire prior to the happening of the event described in subsection (c) below, successors shall be elected for a like term.

B4 (c) Within thirty (30) days after termination of the Class "B" Control Period, the Association shall call a special meeting at which Voting Members other than the Class "B" Member shall elect three (3) of the five (5) directors. The remaining two (2) directors shall be appointees of the Class "B" Member. The directors elected by the Voting Members shall not be subject to removal by the Class "B" Member acting alone and shall serve until the first annual meeting following the termination of the Class "B" Control Period. If such annual meeting occurs within thirty (30) days after termination of the Class "B" Control Period, this subsection shall not apply and directors shall be elected in accordance with subsection (d) below.

B4 B1 (d) At the first annual meeting of the membership after the termination of the Class "B" Control Period the Voting Members shall elect five (5) directors. So long as there are at least five (5) Neighborhoods with candidates running for election, no more than one (1) director shall be elected from any Neighborhood. Three (3) directors shall be elected to serve a term of two (2) years and two (2) directors shall be elected to serve a term of one (1) year. Upon the expiration of the initial term of office of each such director, a successor shall be elected to serve a term of two (2) years. Thereafter, all directors shall be elected to serve two (2) year terms. For the purpose of the election of directors, each Voting Member shall have one (1) equal vote, and Voting Members representing Units owned by the Class "D" Member shall be entitled to vote, except as otherwise provided above.

At any election of directors, each Voting Member shall be entitled to cast one (1) equal vote with respect to each vacancy to be filled. The candidates receiving the largest number of votes shall be elected. The Directors elected by the Voting Members shall hold office until their respective successors have been elected by the Association. Directors may be elected to serve any number of consecutive terms.

Section 7. Removal of Directors and Vacancies. Any director elected by the Voting Members may be removed, with or without cause, by the vote of Voting Members holding a majority

of the votes entitled to be cast for the election of such director. Any director whose removal is sought shall be given notice prior to any meeting called for that purpose. A director who was elected solely by the votes of Voting Members other than the Declarant may be removed from office prior to the expiration of his or her term only by the votes of a majority of Voting Members other than the Declarant. Upon removal of a director, a successor shall then and there be elected by the Voting Members entitled to elect the director so removed to fill the vacancy for the remainder of the term of such director.

Any director elected by the Voting Members who has three (3) consecutive unexcused absences from Board meetings or who is delinquent in the payment of any assessment or other charge due the Association for more than thirty (30) days may be removed by a majority of the directors present at a regular or special meeting at which a quorum is present, and a successor may be appointed by the Board to fill the vacancy for the remainder of the term. In the event of the death, disability, or resignation of a director, a vacancy may be declared by the Board, and it may appoint a successor. Any director appointed by the Board shall serve for the remainder of the term of the director who vacated the position.

B. Meetings.

Section 8. Organizational Meetings. The first meeting of the Board of Directors following each annual meeting of the membership shall be held within ten (10) days thereafter at such time and place as shall be fixed by the Board.

Section 9. Regular Meetings. Regular meetings of the Board of Directors may be held at such time and place as shall be determined from time to time by a majority of the directors. Notice of the time and place of the meeting shall be communicated to directors not less than four (4) days prior to the meeting; provided, however, notice of a meeting need not be given to any director who has signed a waiver of notice or a written consent to holding of the meeting.

Section 10. Special Meetings. Special meetings of the Board of Directors shall be held when called by written notice signed by the President of the Association or by any three (3) directors. The notice shall specify the time and place of the meeting and the nature of any special business to

be considered. The notice shall be given to each director by one of the following methods: (a) by personal delivery; (b) written notice by first class mail, postage prepaid; (c) by telephone communication, either directly to the director or to a person at the director's office or home who would reasonably be expected to communicate such notice promptly to the director; or (d) by telegram, charges prepaid. All such notices shall be given at the director's telephone number or sent to the director's address as shown on the records of the Association. Notices sent by first class mail shall be deposited into a United States mailbox at least four (4) days before the time set for the meeting. Notices given by personal delivery, telephone, or telegraph shall be delivered, telephoned, or given to the telegraph company at least seventy-two (72) hours before the time set for the meeting.

Section 11. Waiver of Notice. The transactions of any meeting of the Board of Directors, however called and noticed or wherever held, shall be as valid as though taken at a meeting duly held after regular call and notice if (a) a quorum is present, and (b) either before or after the meeting each of the directors not present signs a written waiver of notice, a consent to holding the meeting, or an approval of the minutes. The waiver of notice or consent need not specify the purpose of the meeting. Notice of a meeting shall also be deemed given to any director who attends the meeting without protesting before or at its commencement about the lack of adequate notice.

Section 12. Quorum of Board of Directors. At all meetings of the Board of Directors, a majority of the directors shall constitute a quorum for the transaction of business, and the votes of a majority of the directors present at a meeting at which a quorum is present shall constitute the decision of the Board of Directors. A meeting at which a quorum is initially present may continue to transact business, notwithstanding the withdrawal of directors, if any action taken is approved by at least a majority of the required quorum for that meeting. If any meeting of the Board cannot be held because a quorum is not present, a majority of the directors who are present at such meeting may adjourn the meeting to a time not less than five (5) nor more than thirty (30) days from the date the original meeting was called. At the reconvened meeting, if a quorum is present, any business which might have been transacted at the meeting originally called may be transacted without further notice.

Section 13. Compensation. No director shall receive any compensation from the Association for acting as such unless approved by Voting Members representing a majority of the total

vote of the Association at a regular or special meeting of the Association; provided any director may be reimbursed for expenses incurred on behalf of the Association upon approval of a majority of the other directors.

Section 14. Conduct of Meetings. The President shall preside over all meetings of the Board of Directors, and the Secretary shall keep a minute book of meetings of the Board of Directors, recording therein all resolutions adopted by the Board of directors and all transactions and proceedings occurring at such meetings. Meetings may be conducted by telephone and shall be considered as any other meeting, provided all directors are able through telephone connection to hear and to be heard.

Section 15. Open Meetings. Subject to the provisions of Section 16 of this Article, all meetings of the Board shall be open to all Voting Members, but Voting Members other than directors may not participate in any discussion or deliberation unless permission to speak is requested on his or her behalf by a director. In such case, the President may limit the time any Voting Member may speak.

Section 16. Action Without a Formal Meeting. Any action to be taken at a meeting of the directors or any action that may be taken at a meeting of the directors may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the directors, and such consent shall have the same force and effect as a unanimous vote.

C. Powers and Duties.

Section 17. Powers. The Board of Directors shall be responsible for the affairs of the Association and shall have all of the powers and duties necessary for the administration of the Association's affairs and, as provided by law, may do all acts and things as are not by the Declaration, Articles, or these By-Laws directed to be done and exercised exclusively by the Voting Members or the membership generally.

The Board of Directors shall delegate to one of its members the authority to act on behalf of the Board of Directors on all matters relating to the duties of the managing agent or manager, if any, which might arise between meetings of the Board of Directors.

In addition to the duties imposed by these By-Laws or by any resolution of the Association that may hereafter be adopted, the Board of Directors shall have the power to and

shall be responsible for the following, in way of explanation, but not limitation:

(a) preparation and adoption of annual budgets in which there shall be established the contribution of each Owner to the Common Expenses and Neighborhood Expenses;

(b) making assessments to defray the Common Expenses and Neighborhood Expenses, establishing the means and methods of collecting such assessments, and establishing the period of the installment payments of the annual assessment; provided, unless otherwise determined by the Board of Directors, the annual assessment for each Unit's proportionate share of the Common Expenses shall be payable in equal monthly installments, each such installment to be due and payable in advance on the first day of each month for said month;

(c) providing for the operation, care, upkeep, and maintenance of all of the Area of Common Responsibility;

(d) designating, hiring, and dismissing the personnel necessary for the maintenance, operation, repair, and replacement of the Association, its property, and the Area of Common Responsibility and, where appropriate, providing for the compensation of such personnel and for the purchase of equipment, supplies, and materials to be used by such personnel in the performance of their duties;

(e) collecting the assessments, depositing the proceeds thereof in a bank depository which it shall approve, and using the proceeds to administer the Association; provided, any reserve fund may be deposited, in the directors' best business judgment, in depositories other than banks;

(f) making and amending rules and regulations;

(g) opening of bank accounts on behalf of the Association and designating the signatories required;

(h) making or contracting for the making of repairs, additions, and improvements to or alterations of the Common Area in accordance with the other provisions of the Declaration and these By-Laws after damage or destruction by fire or other casualty;

(i) enforcing by legal means the provisions of the Declaration, these By-Laws, and the rules and regulations adopted by it and bringing any proceedings which may be instituted on behalf of or against the Owners concerning the Association;

(j) obtaining and carrying insurance against casualties and liabilities, as provided in the Declaration, and paying the premium cost thereof;

(k) paying the cost of all services rendered to the Association or its Members and not chargeable directly to specific Owners;

(l) keeping books with detailed accounts of the receipts and expenditures affecting the Association and its administration, specifying the maintenance and repair expenses and any other expenses incurred;

(m) making available to any prospective purchaser of a Unit, any Owner of a Unit, any first Mortgagee, and the holders, insurers, and guarantors of a first Mortgage on any Unit, current copies of the Declaration, the Articles of Incorporation, the By-Laws, rules governing the Unit and all other books, records, and financial statements of the Association; and

(n) permitting utility suppliers to use portions of the Common Area reasonably necessary to the ongoing development or operation of the Properties.

Section 18. Management Agent.

(a) The Board of Directors may employ for the Association a professional management agent or agents at a compensation established by the Board of Directors to perform such duties and services as the Board of Directors shall authorize. The Board of Directors may delegate to the managing agent or manager, subject to the Board's supervision, all of the powers granted to the Board of Directors by these By-Laws, other than the powers set forth in subparagraphs (a), (b), (f), (g), and (i) of Section 17 of this Article. The Declarant, or an affiliate of the Declarant, may be employed as managing agent or manager.

(b) During the Class "B" Control Period, any management contract must permit termination by either party with or without cause and without termination fee upon not more than ninety (90) days' written notice to the other party.

Section 19. Accounts and Reports. The following management standards of performance will be followed unless the Board by resolution specifically determines otherwise:

(a) accrual accounting, as defined by generally accepted accounting principles, shall be employed;

(b) accounting and controls should conform to generally accepted accounting principles;

(c) cash accounts of the Association shall not be commingled with any other accounts;

B1 (d) no remuneration shall be accepted by the managing agent from vendors, independent contractors, or others providing goods or services to the Association, whether in the form of commissions, finder's fees, service fees, prizes, gifts, or otherwise; any thing of value received shall benefit the Association; provided, nothing herein shall prohibit the managing agent from earning commissions for services performed by the managing agent in leasing Units on behalf of the Owners of such Units;

(e) any financial or other interest which the managing agent may have in any firm providing goods or services to the Association shall be disclosed promptly to the Board of Directors;

(f) commencing at the end of the month in which the first Unit is sold and closed, financial reports shall be prepared for the Association at least quarterly containing:

(i) an income statement reflecting all income and expense activity for the preceding period on an accrual basis;

(ii) a statement reflecting all cash receipts and disbursements for the preceding period;

(iii) a variance report reflecting the status of all accounts in an "actual" versus "approved" budget format;

(iv) a balance sheet as of the last day of the preceding period; and

(v) a delinquency report listing all Owners who are delinquent in paying the monthly installments of assessments at the time of the report and describing the status of any action to collect such installments which remain delinquent (A monthly installment of the assessment shall be considered to be delinquent on the fifteenth (15th) day of each month unless otherwise determined by the Board of Directors); and

(g) an annual report consisting of at least the following shall be distributed to all Voting Members within one hundred twenty (120) days after the close of the fiscal year: (1) a balance sheet; (2) an operating (income) statement; and (3) a statement of changes in financial position for the fiscal

year. The annual report referred to above shall be prepared on an audited or reviewed basis, as determined by the Board, by an independent public accountant; provided, during the Class "B" Control Period, the annual report shall include certified financial statements.

Section 20. Borrowing. The Board of Directors shall have the power to borrow money for the purpose of maintenance, repair or restoration of the Area of Common Responsibility without the approval of the Voting Members of the Association. The Board shall also have the power to borrow money for other purposes; provided, the Board shall obtain Voting Member approval in the same manner provided in Article X, Section 4, of the Declaration for special assessments in the event that the proposed borrowing is for the purpose of modifying, improving, or adding amenities and the total amount of such borrowing exceeds or would exceed five (5%) percent of the budgeted gross expenses of the Association for that fiscal year. Notwithstanding anything to the contrary contained in the Declaration, these By-Laws, or the Articles of Incorporation, during the Class "B" Control Period, no Mortgage lien shall be placed on any portion of the Common Area without the affirmative vote or written consent, or any combination thereof, of Voting Members representing at least fifty-one (51%) percent of the Members other than the Declarant and the Declarant's nominees.

Section 21. Rights of the Association. With respect to the Area of Common Responsibility, and in accordance with the Articles of Incorporation and the Declaration, the Association shall have the right to contract with any person for the performance of various duties and functions. Without limiting the foregoing, this right shall entitle the Association to enter into common management, operational, or other agreements with trusts, condominiums, cooperatives, or Neighborhood and other owners or residents associations, both within and without the Properties. Such agreements shall require the consent of two-thirds (2/3) of all Directors of the Association.

The Association shall not be bound, either directly or indirectly, by any contract, lease, or other agreement (including any management contract) executed during the period of Declarant control of the Board of Directors unless such contract, lease or other agreement contains a right of termination exercisable by either party without penalty at any time, with or without cause, upon not more than ninety (90) days notice to the other party.

Section 22. Enforcement. The Board shall have the power to impose reasonable fines, which shall constitute a lien

upon the property of the violating Owner, and to suspend an Owner's right to vote or to use the Common Area for violation of any duty imposed under the Declaration, these By-Laws, or any rules and regulations duly adopted hereunder; provided, however, nothing herein shall authorize the Association or the Board of Directors to limit ingress and egress to or from a Unit or to suspend an Owner's right to vote due to nonpayment of assessments. In the event that any occupant of a Unit violates the Declaration, By-Laws, or a rule or regulation and a fine is imposed, the fine shall first be assessed against the occupant; provided, however, if the fine is not paid by the occupant within the time period set by the Board, the Owner shall pay the fine upon notice from the Association. The failure of the Board to enforce any provision of the Declaration, By-Laws, or any rule or regulation shall not be deemed a waiver of the right of the Board to do so thereafter.

(a) **Notice.** Prior to imposition of any sanction hereunder, the Board or its delegate shall serve the alleged violator with written notice describing (i) the nature of the alleged violation, (ii) the proposed sanction to be imposed, (iii) a period of not less than ten (10) days within which the alleged violator may present a written request to the Covenants Committee, if any, or Board of Directors for a hearing; and (iv) a statement that the proposed sanction shall be imposed as contained in the notice unless a challenge is begun within ten (10) days of the notice. If a timely challenge is not made, the sanction stated in the notice shall be imposed.

(b) **Hearing.** If a hearing is requested in a timely manner, the hearing shall be held in executive session affording the Owner a reasonable opportunity to be heard. Prior to the effectiveness of any sanction hereunder, proof of proper notice shall be placed in the minutes of the meeting. Such proof shall be deemed adequate if a copy of the notice, together with a statement of the date and manner of delivery, is entered by the officer, Director, or agent who delivered such notice. The notice requirement shall be deemed satisfied if the alleged violator appears at the meeting. The minutes of the meeting shall contain a written statement of the results of the hearing and the sanction, if any, imposed. The Board of Directors or the Covenants Committee may, but shall not be obligated to, suspend any proposed sanction if the violation is cured within the ten (10) day period. Such suspension shall not constitute a waiver of the right to sanction future violations of the same or other provisions and rules by any Person.

(c) **Appeal.** Following a hearing before the Covenants Committee, the violator shall have the right to appeal the

decision to the Board of Directors. To perfect this right, a written notice of appeal must be received by the manager, President, or Secretary of the Association within thirty (30) days after the hearing date.

(d) Additional Enforcement Rights. Notwithstanding anything to the contrary herein contained, the Association, acting through the Board of Directors, may elect to enforce any provision of the Declaration, these By-Laws, or the rules and regulations of the Association by self-help (specifically including, but not limited to, the towing of vehicles that are in violation of parking rules and regulations) or by suit at law or in equity to enjoin any violation or to recover monetary damages or both without the necessity of compliance with the procedure set forth above. In any such action, to the maximum extent permissible, the Owner or occupant responsible for the violation of which abatement is sought shall pay all costs, including reasonable attorney's fees actually incurred.

Article IV Officers

Section 1. Officers. The officers of the Association shall be a President, Vice President, Secretary, and Treasurer, to be elected from among the members of the Board. The Board of Directors may appoint such other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers, as it shall deem desirable, such officers to have the authority and perform the duties prescribed from time to time by the Board of Directors. Any two (2) or more offices may be held by the same person, except the offices of President and Secretary.

Section 2. Election, Term of Office, and Vacancies. The officers of the Association shall be elected annually by the Board of Directors at the first meeting of the Board of Directors following each annual meeting of the Voting Members, as herein set forth in Article III. A vacancy in any office arising because of death, resignation, removal, or otherwise may be filled by the Board of Directors for the unexpired portion of the term.

Section 3. Removal. Any officer may be removed by the Board of Directors whenever in its judgment the best interests of the Association will be served thereby.

Section 4. Powers and Duties. The officers of the Association shall each have such powers and duties as generally pertain to their respective offices, as well as such powers and

duties as may from time to time specifically be conferred or imposed by the Board of Directors. The President shall be the chief executive officer of the Association. The Treasurer shall have primary responsibility for the preparation of the budget as provided for in the Declaration and may delegate all or part of the preparation and notification duties to a finance committee, management agent, or both.

Section 5. Resignation. Any officer may resign at any time by giving written notice to the Board of Directors, the President, or the Secretary. Such resignation shall take effect on the date of the receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

Section 6. Agreements, Contracts, Deeds, Leases, Checks, Etc. All agreements, contracts, deeds, leases, checks, and other instruments of the Association shall be executed by at least two (2) officers or by such other person or persons as may be designated by resolution of the Board of Directors.

Article V Committees

Section 1. General. Committees are hereby authorized to perform such tasks and to serve for such periods as may be designated by a resolution adopted by a majority of the Directors present at a meeting at which a quorum is present. Each committee shall operate in accordance with the terms of the resolution of the Board of Directors designating the committee or with rules adopted by the Board of Directors.

Section 2. Covenants Committee. In addition to any other committees which may be established by the Board pursuant to Section 1 of this Article, the Board of Directors may appoint a Covenants Committee consisting of at least five (5) and no more than seven (7) members. Acting in accordance with the provisions of the Declaration, these By-Laws, and resolutions the Board may adopt, the Covenants Committee, if established, shall be the hearing tribunal of the Association and shall conduct all hearings held pursuant to Article III, Section 22 of these By-Laws.

Section 3. Neighborhood Committees. In addition to any other committees appointed as provided above, there shall be a Neighborhood Committee for each Neighborhood which has no formal organizational structure or association. Such Neighborhood Committees shall consist of three (3) members;

provided, however, by vote of at least fifty-one (51%) percent of the Owners within the Neighborhood this number may be increased to five (5).

The members of each Neighborhood Committee shall be elected by the vote of Owners of Units within that Neighborhood at an annual meeting of such Owners, at which the Owners of Units within that Neighborhood holding at least one-third (1/3) of the total votes of Units in the Neighborhood are represented, in person or by proxy. The Owners of Units within a Neighborhood shall have the number of votes assigned to their Units in the Declaration. Committee members shall be elected for a term of one (1) year or until their successors are elected. Any director elected to the Board of Directors from a Neighborhood shall be an ex officio member of the Committee. It shall be the responsibility of the Neighborhood Committee to determine the nature and extent of services, if any, to be provided to the Neighborhood by the Association in addition to those provided to all Members of the Association in accordance with the Declaration. A Neighborhood Committee may advise the Board on any other issue, but shall not have the authority to bind the Board of Directors.

In the conduct of its duties and responsibilities, each Neighborhood Committee shall abide by the procedures and requirements applicable to the Board of Directors set forth in Article III, Sections 8, 9, 10, 11, 12, 13, 14, 15, and 16, of these By-Laws; provided, however, the term "Voting Member" shall refer to the Owners of Units within the Neighborhood. Each Neighborhood Committee shall elect a chairman from among its members who shall preside at its meetings and who shall be responsible for transmitting any and all communications to the Board of Directors and shall be the Voting Member from that Neighborhood.

Article VI Miscellaneous

Section 1. Fiscal Year. The fiscal year of the Association shall be set by resolution of the Board of Directors.

Section 2. Parliamentary Rules. Except as may be modified by Board resolution, Robert's Rules of Order (current edition) shall govern the conduct of Association proceedings when not in conflict with Florida law, the Articles of Incorporation, the Declaration, or these By-Laws.

Section 3. Conflicts. If there are conflicts between the provisions of Florida law, the Articles of Incorporation,

the Declaration, and these By-Laws, the provisions of Florida law, the Declaration, the Articles of Incorporation, and the By-Laws (in that order) shall prevail.

Section 4. Books and Records.

(a) Inspection by Members and Mortgagees. The Declaration and By-Laws, membership register, books of account, and minutes of meetings of the Members, the Board, and committees shall be made available for inspection and copying by any Mortgagee, Member of the Association, or by his or her duly appointed representative at any reasonable time and for a purpose reasonably related to his or her interest as a Member at the office of the Association or at such other place within the Properties as the Board shall prescribe.

(b) Rules for Inspection. The Board shall establish reasonable rules with respect to:

- (i) notice to be given to the custodian of the records;
- (ii) hours and days of the week when such an inspection may be made; and
- (iii) payment of the cost of reproducing copies of documents requested.

(c) Inspection by Directors. Every Director shall have the absolute right at any reasonable time to inspect all books, records, and documents of the Association and the physical properties owned or controlled by the Association. The right of inspection by a Director includes the right to make extracts and a copy of relevant documents at the expense of the Association.

Section 5. Notices. Unless otherwise provided in these By-Laws, all notices, demands, bills, statements, or other communications under these By-Laws shall be in writing and shall be deemed to have been duly given if delivered personally or if sent by United States Mail, first class postage prepaid:

(a) if to a Member or Voting Member, at the address which the Member or Voting Member has designated in writing and filed with the Secretary or, if no such address has been designated, at the address of the Unit of such Member or Voting Member; or

(b) if to the Association, the Board of Directors, or the managing agent, at the principal office of the Association

or the managing agent, if any, or at such other address as shall be designated by notice in writing to the Members pursuant to this Section.

Section 6. Amendment. Prior to the conveyance of the first Unit, Declarant may unilaterally amend these By-Laws. After such conveyance, the Declarant may unilaterally amend these By-Laws so long as it still owns property described in Exhibits "A" or "B" to the Declaration for development as part of the Properties and so long as the amendment has no material adverse effect upon any right of any Member. Thereafter and otherwise, these By-Laws may be amended only by the affirmative vote (in person or by alternate) or written consent, or any combination thereof, of Voting Members representing seventy-five (75%) percent of the total votes of the Association, including seventy-five (75%) percent of the votes held by Members other than the Declarant. However, the percentage of votes necessary to amend a specific clause shall not be less than the prescribed percentage of affirmative votes required for action to be taken under that clause. No amendment shall be effective until recorded in the public records of Indian River County, Florida.

No amendment may remove, revoke, or modify any right or privilege of Declarant without the written consent of Declarant or the assignee of such right or privilege. No amendment may impair the validity or priority of the lien of any Mortgage held by a Mortgagee or impair the rights granted to Mortgagees herein without the prior written consent of such Mortgagees.

1537g

CERTIFICATION

I, the undersigned, do hereby certify:

That I am the duly elected and acting Secretary of Grand Harbor Community Association, Inc., a Florida corporation;

That the foregoing By-Laws constitute the original By-Laws of said Association, as duly adopted at a meeting of the Board of Directors thereof held on the 7 day of MARCH, 1988.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of said Association this 7 day of MARCH, 1988.

[SEAL]

James May
Secretary

1537g

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26,000 X

RETURN TO

This instrument was prepared by and should be returned to: Lewis F. Crippen, Esquire Gunster, Yoakley, Criser & Stewart, P.A. 777 South Flagler Drive, Suite 500 West Palm Beach, Florida 33401

BYZ. 22

39 OCT 20 PM 12:06

FIRST AMENDMENT TO BYLAWS

OF

GRAND HARBOR COMMUNITY ASSOCIATION, INC.

THIS FIRST AMENDMENT TO THE BYLAWS OF GRAND HARBOR COMMUNITY ASSOCIATION, INC., made and executed this 14th day of October, 1989,

W I T N E S S E T H:

WHEREAS, the Bylaws of Grand Harbor Community Association, Inc., a Florida corporation not-for-profit (the "Association"), were certified by the Secretary of the Association on March 7, 1988, and recorded in Official Record Book 796, Page 250, public records of Indian River County; and

WHEREAS, the Voting Members wish to amend the Bylaws for the purposes sets forth herein.

NOW, THEREFORE, the Bylaws of the Association are hereby amended as hereinafter set forth, pursuant to the provisions of Section 6 of the Bylaws.

1. Article II, Section 3. Annual Meetings. The third sentence of Section 3 is hereby deleted in its entirety and is replaced by the following:

"Subsequent regular annual meetings shall be set by the Board of Directors so as to occur during the month of February on a date and at a time set by the Board."

2. Article III, A, Section 6(d). The third, fourth, and fifth sentences of this subsection, consisting of the following language, is hereby deleted in its entirety:

"Three (3) directors shall be elected to serve a term of two (2) years and two (2) directors shall be elected to serve a term of one (1) year. Upon the expiration of the initial term of office of each such director, a successor shall be elected to serve a term of two (2) years. Thereafter, all directors shall be elected to serve two (2) year terms."

The foregoing deleted provisions are hereby replaced by the following:

"Each director shall be elected to serve for a term of two (2) years."

3. Article III, C, Section 19,(d). This subsection is hereby deleted in its entirety and is replaced by the following:

"except as disclosed in a written agreement between the Association and the managing agent, no remuneration shall be accepted by the management agent from vendors, independent contractors or others providing goods or services to the Association, whether in the form of commissions, finders fees, service fees, prizes, gifts or otherwise; anything of value received shall benefit the Association; provided, nothing herein shall prohibit the managing agent from earning commissions for services

performed by the managing agent in leasing Units on behalf of the owners of such Units;"

All terms used herein which are defined in the Bylaws or in the Declaration of Covenants, Conditions and Restrictions for Grand Harbor Community Association, shall have the same meaning herein as therein.

Except as specifically amended hereby, the Bylaws shall continue in full force and effect in accordance with their terms.

This First Amendment to the Bylaws of Grand Harbor Community Association, Inc. has been approved by the affirmative vote of Voting Members representing seventy-five percent (75%) of the total votes of the Association, including seventy-five percent (75%) of the votes held by members other than the Declarant, all pursuant to Section 6 of the Bylaws.

IN WITNESS WHEREOF, this First Amendment has been executed by the requisite Voting Members, and the seal of the Association has been affixed hereto, as of the day and year first above written.

GRAND HARBOR COMMUNITY ASSOCIATION, INC., a Florida corporation not-for-profit

CORPORATE SEAL

Signed, sealed and delivered in the presence of:

By: HARMONY ISLAND CONDOMINIUM ASSOCIATION, INC., a Florida corporation not-for-profit

By: John Fleming, President

Barbara J. Yuica
John Fleming

Barbara D. Yucca
Marge L. Boyce

By: WOOD DUCK ISLAND PROPERTY OWNERS ASSOCIATION, INC., a Florida corporation not-for-profit

By: John Fleming, President

Barbara D. Yucca
Marge L. Boyce

By: RIVER CLUB PROPERTY OWNERS ASSOCIATION, INC., a Florida corporation not-for-profit

By: John Fleming, President

Barbara D. Yucca
Marge L. Boyce

By: ST. DAVID'S ISLAND PROPERTY OWNERS ASSOCIATION, a Florida corporation not-for-profit

By: John Fleming, President

Barbara D. Yucca
Marge L. Boyce

By: CARRIAGE ISLAND/SOMERSET ISLAND CONDOMINIUM ASSOCIATION, INC., a Florida corporation not-for-profit

By: John Fleming, President

By: RIVER HARBOR, INC., a Florida corporation

Meredith C. Morsella
Aaron Friedman

By: C.L. Kuzmirek
C.L. Kuzmirek, Vice President.

STATE OF FLORIDA

COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 4th day of October, 1989 by JOHN FLEMING, as President of Harmony Island Condominium Association, Inc., a Florida corporation not-for-profit, Wood Duck Island Property Owners Association, a Florida corporation not-for-profit, River Club Property Owners Association, Inc., a Florida corporation not-for-profit, St. David's Island Property Owners Association, a Florida corporation not-for-profit, Carriage Island/Somerset Island Condominium Association, Inc., a Florida corporation not-for-profit, on behalf of the corporations.

Julius B. Yurica
Notary Public

My Commission Expires:

(NOTARIAL SEAL)

NOTARY PUBLIC, STATE OF FLORIDA
MY COMMISSION EXPIRES: APRIL 4, 1992.
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS.

STATE OF FLORIDA

COUNTY OF Palm Beach

The foregoing instrument was acknowledged before me this 5 day of October, 1989, by C.L. Kuzmirek, Vice President of River Harbor, Inc., a Florida corporation, on behalf of the corporation.

Valerie K. Cypher
Notary Public

My Commission Expires:

(NOTARIAL SEAL)

NOTARY PUBLIC, STATE OF FLORIDA
MY COMMISSION EXPIRES: APRIL 4, 1992.
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS.

6839H

PREPARED BY
DOROTHY A. HUDSON, ESQUIRE
COLLINS, BROWN & CALDWELL
2125 WINDWARD WAY, SUITE 200
VERO BEACH, FLORIDA 32963

Rec. 37-1-X

AMENDMENT TO
BY-LAWS
OF

GRAND HARBOR COMMUNITY ASSOCIATION, INC. CO., FLA

RECORDED & FILED
JEFFREY K. BARTON
CLERK CIRCUIT COURT
INDIAN RIVER COUNTY, FLA

811056

This Amendment to the By-Laws of Grand Harbor Community Association, Inc. made and executed this 17th day of October, 1993.

WITNESSETH:

WHEREAS, the By-Laws of Grand Harbor Community Association, Inc., a Florida corporation not for profit (the "Association") was certified by the Secretary of the Association on March 7, 1988, and recorded in Official Records Book 796, page 250, and Amended on October 4, 1989, which Amendment was recorded in Official Records Book 845, page 1282, and re-recorded at Official Records Book 847, page 2488, each being in the public records of Indian River County, Florida; and

WHEREAS, the voting members wish to amend the By-Laws for the purposes set forth herein.

WHEREAS, GHA Grand Harbor, Ltd., a Florida limited partnership (the "Developer") is the assignee of all rights, title, and interest, as declarant, developer, owner, or otherwise of the Original Declarant to that certain Assignment of Developer's Rights Under Property Owner's Documents recorded in the Public Records of Indian River County, Florida in Official Record Book 908, Page 757; and

WHEREAS, the Developer/Declarant wishes and has given its prior consent to amend the By-Laws in accordance with Article XIII, Section 2 of the (Declaration) thereof, for the purposes set forth herein; and

WHEREAS, the undersigned, as owners of various portions of the Grand Harbor Community consent and join in the making of this amendment:

Developer, as owner of that property known as Victoria Island, St. David's Island, St. Andrews Island, Carriage Island and Somerset Island, and as consulting party to this Amendment;

GHA Coventry, Ltd., a Florida Limited Partnership, as owner of that property known as Coventry Island;

GHA Grand Harbor, Ltd., a Florida Limited Partnership, as owner of that property known as St. Andrews Island;

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Harbor Village at Grand Harbor Condominium Association, Inc., as the managing entity for that property known as the Harbor Island;

Harmony Island Condominium Association, Inc., as the managing entity for that property known as Harmony Island;

Newport Island at Grand Harbor Condominium Association, Inc., as the managing entity for that property known as Newport Island;

River Club Property Owners Association, Inc., as the managing entity for that property known as River Club;

St. David's Island Property Owners Association, Inc., as managing entity for that property known as St. David's Island;

Wood Duck Property Owners Association, Inc., as managing entity for that property known as Wood Duck Island.

NOW, THEREFORE, the By-Laws of the Association are amended, pursuant to the provisions of Section 6 of the By-Laws, as hereinafter set forth:

1. Article 3(A), Section 2(b)

December 31, 1997 ~~2000~~; or

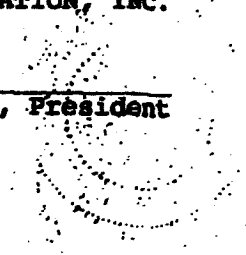
Except as otherwise expressly set forth herein, the terms and conditions of the By-Laws, as amended, are hereby reaffirmed and approved. This Amendment shall become effective upon recording in the official public records of Indian River County, Florida.

IN WITNESS WHEREOF, the undersigned have hereunto set their hands and seals.

GRAND HARBOR COMMUNITY ASSOCIATION, INC.

Shirley L. Zeller
Janet J. Resau

By: *David C. Page*
David C. Page, President



OR0994PG0286

Janice P. McDuffie
Colleen A. Slivak

GHA GRAND HARBOR, LTD., a
Florida limited partnership

By: GHA Grand Harbor, Inc., a
Florida corporation,
General Partner

By: Donald C. Proctor
Donald C. Proctor, President
Developer/Declarant

Donald C. Proctor
John J. Messinger

WOOD DUCK ISLAND PROPERTY
OWNERS ASSOCIATION, INC.

By: John A. Gregg
John Gregg, President
Voting Member

John J. Messinger
Donald C. Proctor
Oliver Carter
Nancy Cusick

ST. DAVID'S ISLAND PROPERTY
OWNERS ASSOCIATION, INC.

By: Garry L. Edwards
Dr. Garry L. Edwards, Director
Voting Member

By: Frank Dempsey
Frank Dempsey, Director
Voting Member

Dorely C. Stanley
John Slaton

RIVER CLUB PROPERTY
OWNERS ASSOCIATION, INC.

By: John Slaton
John Slaton, Director
Voting Member

Donald C. Proctor
John J. Messinger

NEWPORT ISLAND AT GRAND
HARBOR CONDOMINIUM ASSOC., INC.

By: Henry Hoppe
Henry Hoppe, Director
Voting Member

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Mary P Adams
Patricia D Erickson

HARBOR VILLAGE AT GRAND
HARBOR CONDOMINIUM ASSOC., INC.

By: Mark Mitchell
Mark Mitchell, Owner
Voting Member

Edward Steward
Lyne M Papadopoulos

HARMONY ISLAND CONDOMINIUM
ASSOCIATION, INC.

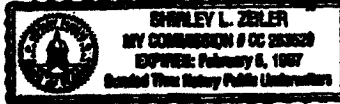
By: Edward Steward
Edward Steward, President
Voting Member

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

The foregoing instrument was acknowledged before me this 20th
day of October, 1993, by David C. Page, President of
GRAND HARBOR COMMUNITY ASSOCIATION, INC. He is personally known
to me and did not take an oath.

Shirley L. Zeller

Notary Public, State of Florida at Large.
My Commission Expires:



2-5-97

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

The foregoing instrument was acknowledged before me this 21st
day of October, 1993, by Donald C. Proctor, President
of GHA Grand Harbor, Inc. He is personally known to me and did not
take an oath.

Jessie Boma Duggie

Notary Public, State of Florida at Large.
Commission Expires:



OR09914PG0288

STATE OF Florida
COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 4th
day of October, 1993, by John Gregg, President of WOOD
DUCK ISLAND PROPERTY OWNERS ASSOCIATION, INC. He is personally
known to me or produced _____ as identification, and
did not take an oath.

Shirley L. Zelen



My Commission Expires: 2-5-97

STATE OF Florida
COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 5th
day of October, 1993, by Dr. Garry L. Edward, Director
and Frank Dempsey, Director of ST. DAVID'S ISLAND PROPERTY OWNERS
ASSOCIATION, INC. They are personally known to me or produced
_____ as identification, and did not take an oath.

Shirley L. Zelen

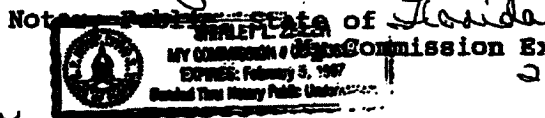


My Commission Expires: 2-5-97

STATE OF Florida
COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 5th
day of October, 1993, by John Slaton, Director of RIVER
CLUB PROPERTY OWNERS ASSOCIATION, INC. He is personally known to
me or produced _____ as identification, and did not
take an oath.

Shirley L. Zelen



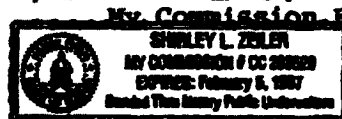
My Commission Expires: 2-5-97

STATE OF Florida
COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 7th
day of October, 1993, by Henry Hoppe, Director of
NEWPORT ISLAND AT GRAND HARBOR CONDOMINIUM ASSOC., INC. He is
personally known to me or produced _____ as
identification, and did not take an oath.

Shirley L. Zelen

Notary Public, State of Florida



My Commission Expires: 2-5-97

OR0994PG0289

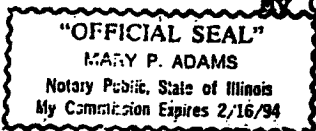
STATE OF
COUNTY OF

The foregoing instrument was acknowledged before me this 8th
day of October, 1993, by Mark Mitchell, Owner, HARBOR
VILLAGE AT GRAND HARBOR CONDOMINIUM ASSOC., INC. He is personally
known to me or produced _____ as identification,
and did not take an oath.

Mary P. Adams
Notary Public, State of

My Commission Expires: 2/16/94

STATE OF Florida
COUNTY OF Indian River



The foregoing instrument was acknowledged before me this 4th
day of October, 1993, by Edward Steward, President of
HARMONY ISLAND CONDOMINIUM ASSOCIATION, INC. He is personally
known to me or produced _____ as identification,
and did not take an oath.

Shirley L. Zeller
Notary Public, State of

My Commission Expires:

2-5-97



STATE OF
COUNTY OF

The foregoing instrument was acknowledged before me this 19
day of October, 1993, by Frank Dempsey, Director of ST.
DAVID'S ISLAND PROPERTY OWNERS ASSOCIATION, INC. They are
personally known to me or produced ONTARIO DRIVERS LICENSE as
identification, and did not take an oath.

Richard James Foley
PROVINCIAL CLERK
Notary Public, State of
My Commission Expires
APPOINTED FOR

OR0994PG0291

2050629 RECORDED IN THE RECORDS OF JEFFREY K BARTON, CLERK OF CIRCUIT COURT INDIAN RIVER CO FL, BK: 2403 PG: 1-34, 03/05/2010 11:16 AM

1 @ \$10.00 = \$ 10.00
1 @ \$ 8.50 = 8.50
TOTAL: \$ 18.50

This Instrument Prepared by and Return to:
Charles W. McKinnon, Esq.
3055 Cardinal Drive, Suite 302
Vero Beach, FL 32963
Courthouse Box #79

**CERTIFICATE OF AMENDMENT TO
BYLAWS OF
GRAND HARBOR COMMUNITY ASSOCIATION, INC.**

THE UNDERSIGNED, being the President and Secretary of **GRAND HARBOR COMMUNITY ASSOCIATION, INC.**, a Florida non-profit corporation, hereby certify that at a duly called meeting of all of the members of **GRAND HARBOR COMMUNITY ASSOCIATION, INC.**, held on the 29th day of October, 2009, in accordance with the requirements of Florida law, and of the Bylaws of **GRAND HARBOR COMMUNITY ASSOCIATION, INC.**, as originally recorded in Official Record Book 796, Beginning at Page 250, Public Records of Indian River County, Florida, and thereafter amended, not less than seventy-five percent (75%) of the entire membership of the Association affirmatively voted to amend the Bylaws as hereinafter set out.

Article II, Section 3 shall be amended to read as follows:

Section 3. Annual Meetings. The first meeting of the Association, whether a regular or special meeting, shall be held within two (2) years from the date of incorporation of the Association. Meetings shall be of the Voting Members or their alternates. Subsequent regular annual meetings shall be set by the Board of Directors so as to occur during the month of April on a date and at a time set by the Board.

IN WITNESS WHEREOF, the undersigned President and Secretary of the Association have executed this Certificate of Amendment to Bylaws, this 19th day of February, 2010.

**GRAND HARBOR COMMUNITY
ASSOCIATION, INC.**

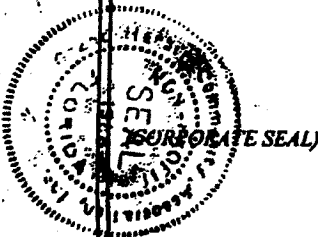
By: _____

Print Name: Christopher J Cleary
President

ATTEST:

By: _____

Print Name: Jennife Girshel
Secretary

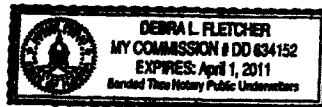


STATE OF FLORIDA)
) ss.
COUNTY OF INDIAN RIVER)

I HEREBY CERTIFY that before me, a Notary Public, personally appeared Christopher J Cleary and Jennifer Trohal, respectively the President and Secretary of GRAND HARBOR COMMUNITY ASSOCIATION, INC., who have produced _____ as identification or who are personally known to me to be the persons described in the foregoing instrument and who have acknowledged before me that they executed the same for the purposes therein set forth for and on behalf of said corporation.

WITNESS my hand and official seal in the state and county last aforesaid this 19th day of February, 2010.

Debra L Fletcher
Name: _____
Notary Public, State of Florida
(Affix Seal)



Prepared by and Return to
Melissa S. Turra, Esq.
Holland & Knight LLP
50 North Laura Street, Suite 3900
Jacksonville, Florida 32202

**AMENDMENT TO BY-LAWS
OF
GRAND HARBOR COMMUNITY ASSOCIATION, INC.**

THIS AMENDMENT to BY-LAWS OF GRAND HARBOR COMMUNITY ASSOCIATION, INC., (this "Amendment") is made this 30th day of October 2020, by GH VERO DEVELOPMENT LLC, a Delaware limited liability company ("Declarant").

WITNESSETH:

WHEREAS, The By-Laws of Grand Harbor Community Association, Inc., a Florida corporation not for profit (the "Association") was certified by the Secretary of the Association on March 7, 1988, and recorded in Official Records Book 796, page 250, and Amended on October 4, 1989, which Amendment was recorded in Official Records Book 845, page 1282, and re-recorded at Official Records Book 847, page 2488, and was further Amended on October 29, 1993, which Amendment was recorded in Official Records Book 994, page 285, each being in the public records of Indian River County, Florida (collectively, the "By-Laws"); and

WHEREAS, Declarant is the assignee of all rights, title, and interest, as declarant, developer, owner, or otherwise of the Original Declarant as set forth in the Declaration of Covenants, Conditions and Restrictions for Grand Harbor Community Association recorded in Official Records Book 796, Page 163 of Indian River County, Florida, as amended from time to time (the "Master Declaration") ; and

WHEREAS, the By-Laws, as amended from time to time, are a part of and have been incorporated into the Master Declaration as Exhibit C; and

WHEREAS, the Declarant wishes to amend the By-Laws in accordance with Article XIII, Section 2 of the Master Declaration thereof, for the purposes set forth herein; and

WHEREAS, Pursuant to Article XIII, Section 2 of the Master Declaration and Article VI, Section 6 of the By-Laws, Declarant has the right to unilaterally amend the Declaration so long as it owns property subject to the Master Declaration for development as part of the Properties, and so long as the amendment has no material adverse effect upon any right of any Owner; and

WHEREAS, as of the date of this Amendment, Declarant owns property subject to the Master Declaration for development as part of the Properties; and

WHEREAS, Declarant has determined that the changes set forth in this Amendment do not have a material adverse effect upon any right of any Owner.

NOW, THEREFORE, the By-Laws of the Association are amended as hereinafter set forth:

1. Unless set forth to the contrary, all capitalized terms herein shall have the same meaning as set forth in the By-Laws and the Master Declaration.
2. Article II, Section 3 is hereby amended to provide that commencing with fiscal year 2021, the regular annual meetings shall be set by the Board of Directors so as to occur at least forty-five (45) days but not more than seventy-five (75) days before the close of the Association's fiscal year.
3. Article III, A, Section 6(c) and Section 6(d) are amended to provide that each director shall be elected to serve for a term of two (2) years except that (i) the two (2) directors appointed by the Declarant upon termination of the Class "B" Control Period shall serve a term expiring at the 2021 annual meeting, and (ii) the three (3) directors elected by the Voting Members to serve commencing upon the termination of the Class "B" Control Period shall serve a term expiring at the 2022 annual meeting.
4. Article II, Sections 2, 9, 10 and 11 are amended to (i) allow for voting by proxy, mail-in ballot voting and electronic voting, (ii) allow for meetings to be conducted via virtual conferencing and video conferencing, and (iii) provide that voting/presence via the means set forth in (i) and (ii) of this section shall be counted towards quorum and towards establishing a "majority".
5. Article II, Sections B is amended to clarify that meetings of the board of directors may be conducted via virtual conferencing and video conferencing and that voting/presence via such means shall be counted towards quorum and towards establishing a "majority".
6. Except as otherwise expressly set forth herein, the terms and conditions of the By-Laws, as amended, are hereby reaffirmed and approved. This Amendment shall become effective upon recording in the official public records of Indian River County, Florida.

THE REMAINDER OF THIS PAGE IS INTENTIONALLY BLANK

IN WITNESS WHEREOF, this Amendment has been duly executed on this 30th day of October 2020.

Signed in the presence of:

[Signature]
Name: Antonia Vargas

GH VERO BEACH DEVELOPMENT LLC,
a Delaware limited liability company

By: VERO BEACH ACQUISITION LLC, its
authorized member

[Signature]
Name: Shankel Masel

By: AREP FLORIDA HOLDINGS LLC, its
authorized member

By: [Signature]
Name: Hunter Gary
Its: Manager

STATE OF Florida

COUNTY OF Miami-Dade

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, on this 30th day of October, 2020, by Hunter Gary as a Manager of AREP FLORIDA HOLDINGS LLC, the authorized member of VERO BEACH ACQUISITION LLC, the authorized member of GH VERO BEACH DEVELOPMENT LLC, a Delaware limited liability company, on behalf of the limited liability companies. He is personally known to me or produced the following proper identification.

(Signature of Notary Public)

[Signature]
Anny Carvalho

(Print Name of Notary Public)

NOTARY PUBLIC, State of Florida
My Commission expires: 10/30/2021
Commission No.: GG156370
[SEAL]

