



FLORIDA DEPARTMENT OF STATE
Division of Corporations

August 22, 2006

KINGDOM MANAGEMENT
12620-3 BEACH BLVD., #301
JACKSONVILLE, FL 32246

Pursuant to your recent inquiry, we are enclosing the certification you requested.

Should you have any questions regarding this matter you may contact our office at (850) 245-6865.

KYLE D BRUMBLEY
Certification Section

Letter No. 806A00051682

24

State of Florida



Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation, as amended to date, of RIVER POINT COMMUNITY ASSOCIATION, INC., a corporation organized under the laws of the State of Florida, as shown by the records of this office.

The document number of this corporation is N26253.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Twenty-second day of August, 2006



CR2EO22 (01-06)

Sue M. Cobb
Sue M. Cobb
Secretary of State

3

**RIVER POINT / MONUMENT LANDING
COMMUNITY ASSOCIATION
PO Box 350124 - Jacksonville, FL 32235-0124**

Current
ARTICLES

OF

INCORPORATION

AND

BY LAWS

**FEBRUARY 1997
Kenneth G. Ransom
Registered Agent
12252 High Laurel Dr
Jacksonville, FL 32225**

State of Florida



Department of State

I certify that the attached is a true and correct copy of the Articles of Incorporation of RIVER POINT COMMUNITY ASSOCIATION, INC., a corporation organized under the Laws of the State of Florida, filed on May 4, 1988, as shown by the records of this office.

The document number of this corporation is N26253.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
4th day of May, 1988.



Jim Smith

Jim Smith
Secretary of State

ARTICLES OF INCORPORATION

OF

RIVER POINT COMMUNITY ASSOCIATION, INC.

In compliance with the requirements of Non Profit Corporation Law of the State of Florida, the undersigned all of whom are of full age, have this day voluntarily associated themselves together for the purpose of forming a Corporation not for profit and do hereby swear:

ARTICLE I

The name of the Corporation is RIVER POINT COMMUNITY ASSOCIATION, INC., hereafter call the "Association".

ARTICLE II

The principal office of the Association is located at 3683 Crown Point Road, Jacksonville, Florida 32217.

ARTICLE III

Donald C. Fort whose address is 3683 Crown Point Road, Jacksonville, Florida 32217, is hereby appointed the initial Registered Agent of this Association, and his address is hereby designated as the initial registered office of this Association.

ARTICLE IV

PURPOSES AND POWERS OF THE ASSOCIATION

This Association does not contemplate pecuniary gain or profit to the members thereof, and the specific purposes for which it is formed are to be provided for maintenance, preservation and architectural control of the residential Lots, Units and Common Areas within that certain tract of property described

as:

88 MAY -14 AM 8:39
SECRETARY OF STATE
TALLAHASSEE FLORIDA

FILED

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PORTION OF SECTION 9; A PORTION OF THE F. RICHARD GRANT, SECTION 39; AND A PORTION OF THAT CERTAIN UN-NAMED ROAD (A 200-FOOT RIGHT-OF-WAY ESTABLISHED BY OFFICIAL RECORDS VOLUME 2453, PAGE 1183); ALL IN TOWNSHIP 2 SOUTH, RANGE 28 EAST, JACKSONVILLE, DUVAL COUNTY, FLORIDA AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS;

FOR A POINT OF BEGINNING COMMENCE AT THE POINT WHERE THE EASTERLY RIGHT-OF-WAY LINE OF MONUMENT ROAD (A 120-FOOT RIGHT-OF-WAY AS NOW ESTABLISHED) INTERSECTS THE SOUTHERLY RIGHT-OF-WAY LINE OF McCORMICK ROAD (A 100-FOOT RIGHT-OF-WAY AS NOW ESTABLISHED) AND RUN SOUTH $86^{\circ}-36'-10''$ EAST ALONG SAID SOUTHERLY RIGHT-OF-WAY LINE, A DISTANCE OF 2362.28 FEET TO AN ANGLE POINT; RUN THENCE SOUTH $86^{\circ}-33'-53''$ EAST CONTINUING ALONG SAID SOUTHERLY RIGHT-OF-WAY LINE, A DISTANCE OF 1443.75 FEET TO A POINT ON THE WESTERLY RIGHT-OF-WAY LINE OF THAT CERTAIN UN-NAMED ROAD (A 200-FOOT RIGHT-OF-WAY) DESCRIBED AS "PARCEL 3" IN DEED RECORDED IN THE OFFICIAL RECORDS OF SAID COUNTY IN VOLUME 2453, PAGE 1183; RUN THENCE SOUTH $0^{\circ}-52'-54''$ EAST ALONG SAID WESTERLY RIGHT-OF-WAY LINE, A DISTANCE OF 100.0 FEET TO A POINT; RUN THENCE SOUTH $06^{\circ}-33'-53''$ EAST, A DISTANCE OF 80.23 FEET TO A POINT; RUN THENCE SOUTH $0^{\circ}-52'-54''$ EAST ALONG A LINE PARALLEL TO AND 80.0 FEET (AS MEASURED AT RIGHT ANGLES) EASTERLY OF THE WESTERLY RIGHT-OF-WAY LINE OF SAID UN-NAMED ROAD, A DISTANCE OF 4809.88 FEET TO A POINT ON THE EASTERLY PROLONGATION OF THE NORTHERLY LINE OF CRAIG MUNICIPAL AIRPORT NO. 2 AS DESCRIBED IN DEED RECORDED IN THE OFFICIAL RECORDS OF SAID COUNTY IN VOLUME 2999, PAGE 680; RUN THENCE NORTH $89^{\circ}-43'-50''$ WEST TO AND ALONG LAST MENTIONED NORTHERLY LINE, A DISTANCE OF 4381.99 FEET TO THE SOUTHEASTERLY CORNER OF LANDS NOW OR FORMERLY OF BUCK & BUCK, INC., AS DESCRIBED IN DEED RECORDED IN DEED BOOK 1642, PAGE 260, OF THE CURRENT PUBLIC RECORDS OF SAID COUNTY; RUN THENCE NORTH $4^{\circ}-23'-20''$ EAST ALONG LAST MENTIONED EASTERLY LINE, A DISTANCE OF 4745.16 FEET TO A POINT ON THE CURVED EASTERLY RIGHT-OF-WAY LINE OF SAID MONUMENT ROAD; RUN THENCE IN A NORTHERLY DIRECTION ALONG THE ARC OF A PORTION OF SAID CURVED EASTERLY RIGHT-OF-WAY LINE, SAID CURVE BEING CONCAVE TO THE WEST AND HAVING A RADIUS OF 2924.79 FEET, A CHORD DISTANCE OF 393.97 FEET TO THE POINT OF BEGINNING, THE BEARING OF THE AFOREMENTIONED CHORD BEING NORTH $9^{\circ}-20'-07''$ EAST.

THE LAND THUS DESCRIBED CONTAINS 477.69 ACRES, MORE OR LESS.

and to promote the health, safety and welfare of the residents within the above-described property and any additions thereto as may hereafter be brought within the jurisdiction of this Association for this purpose 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 Declarations of Covenants, Conditions, Easements and Restrictions, hereinafter called the "Declarations", applicable to the various designated residential units within the property and recorded or to be recorded in the Office of the Clerk of the Circuit Court, in and for Duval County, Florida, and as the same may be amended from time to time as therein provided, said Declarations being incorporated herein as if set forth in length;

b) fix, levy, collect and enforce payment by any lawful means, all charges or assessments pursuant to the terms of the Declarations; 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;

d) borrow money, and with the assent of two-thirds (2/3) of each class of 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 as shown on the plats of the various designated residential units and subject to such conditions as may be agreed to by the members and subject to approval of the City of Jacksonville, Florida. No such dedication or transfer shall be effective unless an instrument has been signed by two-thirds (2/3) of each class of 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 assent of Developer, as defined in the Declaration;

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.

ARTICLE V

MEMBERSHIP

Every person or entity who is a record owner of a fee or undivided fee interest in any Lot which is subject by covenants of record to assessment by the Association, including contract sellers, shall be a member of the Association. The foregoing is not intended to include persons or entities who hold an interest merely as security for the performance of an obligation. Membership shall be appurtenant to and may not be separated from membership of any Lot which is subject to assessment by the

*Does not need
2/3 of both classes*

(6)

ARTICLE VI

VOTING RIGHTS

The Association shall have two classes of voting membership.

Class A. Class A members shall be all Owners, with the exception of the Developer, and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member(s) shall be the Developer (as defined in the Declarations), and shall be entitled to ten (10) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership when the total voted outstanding in the Class A membership equal the total votes outstanding in the Class B membership.

ARTICLE VII

BOARD OF DIRECTORS

The affairs of this Association shall be managed by a Board of five (5) Directors, except for the initial Board of Directors, which shall have three (3) members, who need not be members of the Association. The number of Directors may be changed by amendment of the By-Laws of the Association. The names and addresses of the persons who are to act in the capacity of Directors until the selection of their successors are:

| <u>NAME</u> | <u>ADDRESS</u> |
|------------------------------------|---|
| Johnette Y. Fort President | 3683 Crown Point Road Jacksonville, FL 32217 |
| Ben Taylor Vice-President | 3683 Crown Point Road Jacksonville, FL 32217 |
| Elinore Cox Secretary/Treasurer | 3683 Crown Point Road Jacksonville, FL 32217 |

ARTICLE VIII

DISSOLUTION

The Association may be dissolved with the assent given in writing and signed by not less than two-thirds (2/3) of each class of members. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association shall be dedicated to an appropriate public agency to be used for purposes similar to those for which this Association was created. In the event that such dedication is refused acceptance, such assets shall be granted, conveyed and assigned to any non-profit corporation, association, trust or other organization to be devoted to such similar purposes.

ARTICLE IX

DURATION

The corporation shall exist perpetually.

ARTICLE X

Amendment of these Articles shall require the consent of seventy-five percent (75%) of the entire membership.

7.


ARTICLE XI

INCORPORATORS


The names and addresses of the incorporators are as follows:

| <u>NAME</u> | <u>ADDRESS</u> |
|------------------------------------|---|
| Johnette Y. Fort President | 3683 Crown Point Road Jacksonville, FL 32217 |
| Ben Taylor Vice-President | 3683 Crown Point Road Jacksonville, FL 32217 |
| Elinore Cox Secretary/Treasurer | 3683 Crown Point Road Jacksonville, FL 32217 |

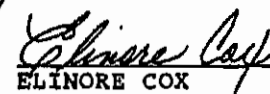
IN WITNESS WHEREOF, for the purpose of forming this corporation under the laws of the State of Florida, we, the undersigned, constituting the incorporators of this Association have executed these Articles of Incorporation, this 19th day of April, 1988.



JOHNETTE Y. FORT



BEN TAYLOR



ELINORE COX

STATE OF FLORIDA
COUNTY OF DUVAL

I hereby certify that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared JOHNETTE Y. FORT, BEN TAYLOR, and ELINORE COX, to me well knows to be the persons described as subscribers in and who executed the foregoing Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this 19th day of April, 1988.



NOTARY PUBLIC, State of Florida
at Large.

My Commission Expires: Notary Public, State Of Florida At Large
My Commission Expires April 18, 1989
Bonded By SAFECO Insurance Company of America

The undersigned having been named to accept service of process for the above stated Corporation, at the place designated in Article III of the Articles of Incorporation, hereby accepts such designation and agrees to comply with the provisions of Section 48.091, Florida Statutes, relative to keeping open said office.


DONALD C. FORT

FILED
88 MAY -4 AM 8:39
SECRETARY OF STATE
TALLAHASSEE FLORIDA

FIRST AMENDMENT TO
ARTICLES OF INCORPORATION
OF
RIVER POINT COMMUNITY ASSOCIATION, INC.

THIS AMENDMENT, made this 4th day of April, 1989, by RIVER POINT COMMUNITY ASSOCIATION, INC., a Florida Non Profit corporation, (the "Association"), its successors and assigns.

W I T N E S S E T H:

WHEREAS, the name of the corporation filing these Articles of Amendment is River Point Community Association, Inc.; and

WHEREAS, the Association has executed and caused to be filed in the office of the Secretary of State of Florida, Articles of Incorporation of River Point Community Association, Inc. ("Articles of Incorporation"), dated April 19, 1988, and filed May 4, 1988, under document number N26253; and

WHEREAS, pursuant to Article X, the Articles of Incorporation may be amended by the consent of seventy-five percent (75%) of the entire membership; and

WHEREAS, the fourth numbered Article, labeled as "Article I", and entitled, "Purposes and Powers of the Association", (hereinafter referred to as "Article I"), provides for maintenance, preservation and architectural control of the residential Lots, Units and Common Areas within a certain tract of property as described therein; and

WHEREAS, the legal description attached to Article I of the original Articles of Incorporation was attached in error and describes the incorrect property; and

WHEREAS, the Association now desires to correct the inadvertent error made in the original Articles of Incorporation, and to provide a procedure for adding additional property to the Association; and

WHEREAS, a minimum of seventy-five percent (75%) of the entire membership of the Association, at a special meeting held on the 23rd day of February, 1989, adopted the amendment set forth herein.

NOW THEREFORE, the undersigned officers of the Association hereby execute this Amendment and acknowledge that the foregoing recitals are true and the below described amendment was duly adopted at a special meeting of the Association in accordance with the procedure set forth in the Articles of Incorporation and amend the Articles of Incorporation as follows:

1. Article I is hereby amended so that the property described in Article I of the original Articles of Incorporation is deleted in its entirety and the properties described in Exhibit "A" attached hereto and by this reference made a part hereof are substituted in lieu thereof.

2. It is the intent of this Amendment that the properties described on pages 1 as "Monument Landing" and 7 as "River Point Unit Six" in Exhibit "A" attached hereto shall be deemed to be added as properties to be governed by the Association at such time as those lands have been platted into single family lots and subjected to Covenants & Restrictions by Monument Landing Partnership, as the Developer.

3. This amendment shall become effective as of May 4, 1988, to correspond with the date of the filing of the original Articles of Incorporation.

(10)

IN WITNESS WHEREOF, the Association has caused this Amendment to be executed in its name by its duly authorized officers on the day and year first above written.

RIVER POINT COMMUNITY ASSOCIATION, INC., a Florida Non Profit corporation

By: Mark Messer
MARK MESSER
Its President

ATTEST: Christopher J. Hurst
By: Christopher J. Hurst
CHRISTOPHER J. HURST
Its Secretary

STATE OF FLORIDA

COUNTY OF DUVAL

I hereby certify that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgements, personally appeared MARK MESSER and CHRISTOPHER J. HURST, to me well known to be the persons described as officers in and who executed the foregoing Articles of Incorporation on behalf of RIVER POINT COMMUNITY ASSOCIATION, INC., a Florida corporation.

WITNESS my hand and official seal in the County and State aforesaid this 4th day of April, 1989.

John H. Sheffield
Notary Public, State of Florida at Large
My commission expires: 3-30-89



(SEAL)

(11)

CAPTION

MONUMENT LANDING

A portion of the Francis Richard Grant, Section 39, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows: BEGIN at the Northwest corner of Lot 2, River Point, as recorded in Plat Book 42, Pages 91, 91A, and 91B, of the current Public Records of said County, said corner is situate on a jurisdictional wetlands line; thence run in a Northwesterly direction along said line the following Seven (7), Courses and Distances: Course Number One (1), North 24°48'16" West, 77.21 feet; Course Number Two (2), North 13°33'47" East, 93.42 feet; Course Number Three (3), North 18°24'15" West, 96.93 feet; Course Number Four (4), North 07°54'46" West, 60.77 feet; Course Number Five (5), North 11°30'58" West, 78.04 feet; Course Number Six (6), North 47°07'27" East, 31.83 feet; Course Number Seven (7), North 49°17'58" West, 52.80 feet; thence North 69°16'19" West, departing from said jurisdictional wetlands line, 17.13 feet; thence North 20°50'03" East, 118.92 feet; thence North 69°09'57" West, 244.10 feet; thence South 20°50'03" West, 119.37 feet; thence North 69°16'19" West, 25.36 feet to a point intersecting with a portion of the aforesaid jurisdictional wetlands line, thence run in a Southwesterly direction along said line the following Six (6), Courses and Distances: Course Number One (1), South 53°00'37" West, 82.07 feet; Course Number Two (2), South 43°07'50" West, 69.54 feet; Course Number Three (3), South 63°39'45" West, 80.92 feet; Course Number Four (4), South 65°45'02" West, 93.23 feet; Course Number Five (5), North 79°37'28" West, 37.60 feet; Course Number Six (6), North 65°41'33" West, 95.99 feet; thence South 65°47'25" West, departing from said jurisdictional wetlands line, 351.50 feet; thence South 71°56'37" West, 186.07 feet; thence North 24°12'35" West, 112.56 feet to a point situate on a curve leading Southwesterly; thence along and around the arc of the curve, said curve being concave Northwesterly and having a radius of 1854.52 feet, an arc length of 188.38 feet, said arc being subtended by a chord bearing and distance of South 75°21'28" West, 188.29 feet to the point of tangency of said curve; thence South 78°16'04" West, 14.13 feet; thence South 11°43'58" East, 132.47 feet; thence South 64°01'46" West, 151.26 feet to a point intersecting with the aforesaid jurisdictional wetlands line; thence run in a Southwesterly direction along said line the following Four (4), Courses and Distances: Course Number One (1), South 60°35'22" West, 32.60 feet; Course Number Two (2), South 86°04'09" West, 25.54 feet; Course Number Three (3), South 87°27'59" West, 84.29 feet; Course Number Four (4), South 83°05'43" West, 73.00 feet; thence South 83°16'35" West, departing from said jurisdictional wetlands line, 87.89 feet; thence North 11°43'58" West, 123.81 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Southeasterly and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of North 33°16'04" East, 35.36 feet to a point on said curve; thence South 78°16'04" West, departing from said curve 153.68 feet to the point curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Northeasterly, and having a radius of 269.52 feet, an arc length of 155.53 feet, said arc being subtended by a chord bearing and distance of North 85°12'00" West, 153.39 feet to the point of tangency of said curve; thence North 68°40'05" West, 9.77 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southeasterly and having a radius of 25.00 feet, an arc length of 38.76 feet, said arc being subtended by a chord bearing and distance of South 66°54'53" West, 38.99 feet to a point situate on a curve in the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), said curve is leading Northeasterly; thence along and around the arc of the curve in said Easterly right-of-way line, said curve being concave Northwesterly and having a radius of 2924.79 feet, an arc length of 118.99 feet, said arc being subtended by a chord bearing and distance of North 21°19'55" East, 118.98 feet to a point situate on a curve leading Southeasterly, thence along and around the arc of the curve departing from said Easterly right-of-way line of Monument Road, said curve being concave Northeasterly and having a radius of 25.00 feet, an arc length of 38.76 feet, said arc being subtended by a chord bearing and distance of South 24°15'03" East, 34.99 feet to the point of tangency of said curve; thence South 68°40'05" East, 10.65 feet to the point of curvature of a curve, leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 320.06 feet, an arc length of 184.70 feet, said arc being subtended by a chord bearing and distance of South 85°12'00" East, 182.15 feet to the point of tangency of said curve; thence North 78°16'04" East, 522.81 feet to the point of curvature of a curve leading to the left, thence along and around the arc of the curve, said curve being concave Northwesterly and having a radius of 1804.52 feet, an arc length of 392.97 feet, said arc being subtended by a chord bearing and distance of North 72°01'45" East, 392.20 feet to the point of tangency of said curve; thence North 65°47'25" East, 508.48 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 386.74 feet, an arc length of 304.04 feet, said arc being subtended by a chord bearing and distance of North 88°18'44" East, 296.27 feet to the point of tangency of said curve; thence South 69°09'57" East, 295.42 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 25.00 feet, an arc length of 49.13 feet, said arc being subtended by a chord bearing and distance of North 54°32'26" East, 41.59 feet to a point situate on a curve leading Southeasterly in the Westerly right-of-way line of Running River Road (a right-of-way of various widths, as shown on the aforesaid River Point plat; thence along and around the arc of the curve in said Westerly right-of-way line, said curve being concave Southeasterly and having a radius of 401.32 feet, an arc length of 127.81 feet, said arc being subtended by a chord bearing and distance of South 10°52'36" East, 127.27 feet to the point of tangency of said curve; thence South 70°00'00" East, 370.29 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 746.70 feet, an arc length of 34.86 feet, said arc being subtended by a chord bearing and distance of South 21°20'15" East, 34.86 feet to a point on said curve; thence South 82°04'07" West, departing from the Westerly right-of-way line of said Running River Road, 234.88 feet to the POINT OF BEGINNING.

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CAPTION

RIVER POINT UNIT ONE

A portion of the Francis Richard Grant, Section 39, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows: COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established); thence run South 86°36'10" East, along said Southerly right-of-way line, 2069.00 feet to the POINT OF BEGINNING; thence continue South 86°36'10" East, along said Southerly right-of-way line, 130.00 feet; thence South 03°23'50" West, departing from said Southerly right-of-way line, 20.00 feet to a point situate on a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southeasterly and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of South 48°23'50" West, 35.36 feet to a point of tangency; thence South 03°23'50" West, 175.00 feet to a point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Easterly and having a radius of 564.56 feet, an arc length of 230.54 feet, said arc being subtended by a chord bearing and distance of South 08°18'05" East, 228.94 feet to a point of tangency; thence South 20°00'00" East, 273.71 feet to a point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 686.70 feet, an arc length of 187.79 feet, said arc being subtended by a chord bearing and distance of South 27°00'00" East, 187.38 feet to a point of tangency; thence South 34°00'00" East, 100.00 feet to a point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 825.07 feet, an arc length of 409.11 feet, said arc being subtended by a chord bearing and distance of South 15°12'00" East, 401.85 feet to a point of tangency; thence South 03°30'00" West, 591.00 feet; thence North 86°30'00" West, 271.60 feet; thence South 76°07'46" West, 53.96 feet to a point situate on a jurisdictional wetlands line; thence run in a Westerly and Northerly direction along said jurisdictional wetlands line the following forty (40), Courses and Distances: Course No. One (1), North 62°35'28" West, 14.76 feet; Course No. Two (2), North 80°36'05" West, 25.02 feet; Course No. Three (3), South 79°01'39" West, 45.71 feet; Course No. Four (4), South 49°04'40" West, 65.30 feet; Course No. Five (5), South 41°36'10" East, 56.73 feet; Course No. Six (6), South 00°53'31" East, 59.00 feet; Course No. Seven (7), South 05°45'45" West, 66.41 feet; Course No. Eight (8), North 83°04'59" West, 178.64 feet; Course No. Nine (9), North 18°53'46" West, 42.06 feet; Course No. Ten (10), North 12°34'53" West, 59.23 feet; Course No. Eleven (11), North 32°47'53" East, 36.08 feet; Course No. Twelve (12), North 02°33'31" West, 356.79 feet; Course No. Thirteen (13), North 17°35'28" West, 52.20 feet; Course No. Fourteen (14), North 57°52'05" West, 23.85 feet; Course No. Fifteen (15), North 42°31'01" East, 50.93 feet; Course No. Sixteen (16), North 89°06'29" East, 13.00 feet; Course No. Seventeen (17), North 19°19'58" East, 40.50 feet; Course No. Eighteen (18), North 09°49'18" East, 37.66 feet; Course No. Nineteen (19), North 20°54'34" East, 134.83 feet; Course No. Twenty (20), North 24°50'56" East, 62.17 feet; Course No. Twenty One (21), North 00°53'31" West, 38.00 feet; Course No. Twenty Two (22), North 63°58'51" West, 66.48 feet; Course No. Twenty Three (23), North 66°32'28" East, 83.38 feet; Course No. Twenty Four (24), North 16°08'49" East, 23.83 feet; Course No. Twenty Five (25), North 18°04'41" West, 47.33 feet; Course No. Twenty Six (26), North 21°35'15" East, 62.77 feet; Course No. Twenty Seven (27), North 11°18'31" East, 75.71 feet; Course No. Twenty Eight (28), North 03°27'05" East, 79.23 feet; Course No. Twenty Nine (29), North 18°30'21" East, 75.28 feet; Course No. Thirty (30), North 37°35'18" East, 49.82 feet; Course No. Thirty One (31), North 56°49'57" East, 44.94 feet; Course No. Thirty Two (32), South 55°54'00" East, 81.03 feet; Course No. Thirty Three (33), South 84°45'37" East, 41.84 feet; Course No. Thirty Four (34), South 80°53'32" East, 50.25 feet; Course No. Thirty Five (35), South 29°37'40" East, 20.52 feet; Course No. Thirty Six (36), North 33°02'08" East, 66.73 feet; Course No. Thirty Seven (37), North 12°04'13" East, 59.88 feet; Course No. Thirty Eight (38), North 22°39'23" West, 50.09 feet; Course No. Thirty Nine (39), North 13°06'26" West, 56.32 feet; Course No. Forty (40), North 62°04'07" East, 107.70 feet; Thence departing from said jurisdictional wetlands line, continue North 82°04'07" East, 234.88 feet, to the intersection of a curve concave Easterly; thence Northwesterly along and around the arc of said curve having a radius of 748.70 feet on an arc distance of 34.86 feet, said arc being subtended by a chord bearing and distance of North 21°20'15" West, 34.86 feet to the point of tangency of said curve; thence North 20°00'00" West 370.29 feet to the point of a curve to the right, thence Northerly along and around said curve being concave Easterly and having a radius of 401.32 feet, an arc distance of 163.88 feet, said arc being subtended by a chord bearing and distance of North 08°18'05" West, 162.75 feet; to the point of tangency of said curve; thence North 03°23'50" East, 175.00 feet to a point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of North 41°36'10" West, 35.36 feet to a point situate on the curve; thence North 03°23'50" East, departing from said curve, 20.00 feet to aforesaid present Southerly right-of-way line of McCormick Road, and the POINT OF BEGINNING.

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EXHIBIT "A"
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CAPTION

RIVER POINT UNIT T.M.O

A portion of the Francis Richard Grant, Section 39, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows:
COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established); thence South 86°36'10" East, along said Southerly right-of-way line 2199.00 feet; thence South 03°23'50" West, departing from said Southerly right-of-way line, 20.00 feet to a point situate on a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southeasterly and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of South 48°23'50" West, 35.36 feet to the point of tangency of said curve; thence South 03°23'50" West, 175.00 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southeasterly and having a radius of 564.56 feet, an arc length of 67.80 feet, said arc being subtended by a chord bearing and distance of South 00°02'35" East, 67.78 feet to a point situate on the curve, said point also being the POINT OF BEGINNING; thence continue along and around the arc of said curve, said curve being concave Southeasterly and having a radius of 564.56 feet, an arc length of 162.74 feet, said arc being subtended by a chord bearing and distance of South 11°44'30" East, 162.18 feet to the point of tangency; thence South 20°00'00" East, 273.71 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 686.70 feet, an arc length of 167.79 feet, said arc being subtended by a chord bearing and distance of South 27°00'00" East, 167.38 feet to the point of tangency; thence South 34°00'00" East, 100.00 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 625.07 feet, an arc length of 236.25 feet, said arc being subtended by a chord bearing and distance of South 23°10'15" East, 234.88 feet to a point situate on the curve; thence North 68°07'23" East, 219.37 feet; thence North 61°49'42" East, 368.17 feet to a point situate on a jurisdictional wetlands line; thence run in a northerly direction along said jurisdictional wetlands line the following six (6), Courses and Distances: Course No. One (1), North 04°59'10" West, 56.61 feet; Course No. Two (2), North 00°16'14" West, 78.18 feet; Course No. Three (3), North 00°50'00" East, 67.07 feet; Course No. Four (4), North 33°00'43" East, 218.55 feet; Course No. Five (5), North 22°43'55" East, 60.41 feet; Course No. Six (6), North 03°25'50" East, 66.00 feet; thence North 86°33'53" West, departing from said jurisdictional wetlands line, 535.00 feet; thence North 68°57'38" West, 112.21 feet; thence North 86°36'10" West, 380.00 feet to the POINT OF BEGINNING

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EXHIBIT "A"
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CAPTION

RIVER POINT UNIT THREE

A portion of the Francis Richard Grant, Section 39, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows: COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established); thence South 86°36'10" East along said Southerly right-of-way line, 2199.00 feet; thence South 03°23'50" West, departing from said Southerly right-of-way line, 20.00 feet to a point situate on a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southeasterly, and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of South 48°23'50" West, 35.36 feet to the point of tangency of said curve; thence South 03°23'50" West, 175.00 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southeasterly and having a radius of 564.56 feet, an arc length of 230.54 feet, said arc being subtended by a chord bearing and distance of South 08°16'05" East, 228.94 feet to point of tangency of said curve; thence South 20°00'00" East, 273.71 feet to the point of curvature of a curve leading to the left, thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 686.70 feet, an arc length of 167.79 feet, said arc being subtended by a chord bearing and distance of South 27°00'00" East, 187.38 feet to the point of tangency of said curve; thence South 34°00'00" East, 100.00 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 625.07 feet, an arc length of 236.29 feet, said arc being subtended by a chord bearing and distance of South 23°10'15" East, 234.88 feet to a point situate on the curve, said point being the POINT OF BEGINNING; thence continue along and around the arc of said curve, said curve being concave Southwesterly and having a radius of 625.07 feet, an arc length of 172.82 feet, said arc being subtended by a chord bearing and distance of South 04°25'15" East, 172.27 feet to the point of tangency of said curve; thence South 03°30'00" West, 591.00 feet; thence North 86°30'00" West, 60.00 feet to a point situate on a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southeasterly and having a radius of 465.87 feet, an arc length of 137.93 feet, said arc being subtended by a chord bearing and distance of South 04°58'54" East, 137.43 feet to a point of reverse curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 246.57 feet, an arc length of 122.25 feet, said arc being subtended by a chord bearing and distance of South 00°44'22" West, 121.00 feet to the point of tangency of said curve; thence South 14°56'33" West, 44.52 feet; thence South 75°03'27" East, 60.00 feet; thence North 76°32'11" East, 255.00 feet; thence South 71°36'07" East, 147.39 feet to a point situate on a jurisdiction wetlands line; thence run in a Northeasterly direction along said jurisdictional wetlands line the following Ten (10), Courses and Distances: Course No. One (1), North 26°27'29" East, 16.32 feet; Course No. Two (2), North 18°23'53" East, 211.90 feet; Course No. Three (3), South 40°50'58" East, 48.27 feet; Course No. Four (4), North 44°28'40" East, 109.60 feet; Course No. Five (5), North 64°52'49" East, 87.73 feet; Course No. Six (6), North 78°29'18" East, 113.95 feet; Course No. Seven (7), North 68°08'04" East, 64.26 feet; Course No. Eight (8), North 28°12'57" West, 67.54 feet; Course No. Nine (9), North 59°52'52" East, 238.29 feet; Course No. Ten (10), North 34°22'50" East, 50.22 feet; thence North 23°15'12" West departing from the aforesaid jurisdictional wetlands line, 457.60 feet to a point situate on a jurisdiction wetlands line, thence run in a Westerly and Northerly direction along said jurisdictional wetlands line the following Eight (8), Courses and Distances: Course No. One (1), South 72°50'28" West, 59.81 feet; Course No. Two (2), North 83°40'02" West, 39.05 feet; Course No. Three (3), North 72°19'18" West, 56.75 feet; Course No. Four (4), North 55°38'20" West, 58.31 feet; Course No. Five (5), North 39°31'58" West, 58.73 feet; Course No. Six (6), North 15°09'11" West, 157.17 feet; Course No. Seven (7), North 09°50'36" West, 69.86 feet; Course No. Eight (8), North 04°59'10" West, 39.41 feet; thence South 61°49'42" West, departing from said jurisdictional wetlands line, 368.17 feet; thence South 86°07'23" West, 219.37 feet to the POINT OF BEGINNING.

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CAPTION

RIVER POINT UNIT FOUR

A portion of the Francis Richard Grant, Section 39, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows
COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established), thence South 86°36'10" East along said Southerly right-of-way line, 2069.00 feet, thence South 03°23'50" West, departing from last said line, 20.00 feet to a point situate on a curve leading to the right, thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of South 41°36'10" East, 35.36 feet to the point of tangency of said curve; thence South 03°23'50" West, 175.00 feet to the point of curvature of a curve leading to the left, thence along and around the arc of the curve, said curve being concave Southeasterly and having a radius of 401.32 feet, an arc length of 163.88 feet, said arc being subtended by a chord bearing and distance of South 08°18'05" East, 162.75 feet to the point of tangency of said curve, thence South 20°00'00" East, 370.29 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 746.40 feet, an arc length of 182.45 feet, said arc being subtended by a chord bearing and distance of South 27°00'00" East, 182.00 feet to the point of tangency of said curve, thence South 34°00'00" East, 100.00 feet to the point of curvature of a curve leading to the right, thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 565.07 feet, an arc length of 369.84 feet, said arc being subtended by a chord bearing and distance of South 15°15'00" East, 363.27 feet to the point of tangency of said curve; thence South 03°30'00" West, 591.00 feet to the point of curvature of a curve leading to the left, said point also being the POINT OF BEGINNING, thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 465.87 feet, an arc length of 137.93 feet, said arc being subtended by a chord bearing and distance of South 04°58'54" East, 137.43 feet to the point of reverse curvature of a curve leading to the right, thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 246.57 feet, an arc length of 122.2 feet, said arc being subtended by a chord bearing and distance of South 00°44'22" West, 121.00 feet to the point of tangency of said curve; thence South 14°56'33" West, 174.52 feet to the point of curvature of a curve to the left, thence along and around the arc of the curve, said curve being concave Southeasterly and having a radius of 458.50 feet, an arc length of 106.52 feet, said arc being subtended by a chord bearing and distance of South 08°17'14" West, 106.28 feet to the point of tangency of said curve, thence South 01°37'54" West, 97.42 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 411.99 feet, an arc length of 170.11 feet, said arc being subtended by a chord bearing and distance of South 10°11'49" East, 168.30 feet to the point of tangency of said curve, thence South 22°01'32" East, 148.20 feet to the point of curvature of a curve leading to the right, thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 434.15 feet, an arc length of 148.20 feet, said arc being subtended by a chord bearing and distance of South 12°14'47" East, 147.48 feet to the point of tangency of said curve; thence South 02°28'02" East, 7.57 feet, thence South 87°31'58" West, 388.19 feet to a point situate on a jurisdictional wetlands line, thence run in a Northerly direction along said jurisdictional wetlands line the following Twenty One (21) Courses and Distances: Course No. One (1), North 35°31'58" West, 66.85 feet; Course No. Two (2), North 03°16'40" West, 72.06 feet; Course No. Three (3), North 03°57'07" East, 59.21 feet; Course No. Four (4), North 07°00'55" East, 109.04 feet; Course No. Five (5), North 18°08'00" West, 60.73 feet; Course No. Six (6), North 17°21'07" West, 47.88 feet; Course No. Seven (7), North 39°15'34" West, 30.61 feet; Course No. Eight (8), North 33°17'43" West, 140.29 feet; Course No. Nine (9), North 28°32'17" West, 47.41 feet; Course No. Ten (10), North 38°32'50" West, 58.61 feet; Course No. Eleven (11), North 19°38'08" West, 39.29 feet; Course No. Twelve (12), North 69°46'02" East, 160.03 feet; Course No. Thirteen (13), South 86°29'36" East, 26.08 feet; Course No. Fourteen (14), North 41°10'21" East, 110.45 feet; Course No. Fifteen (15), North 24°20'09" West, 24.1 feet; Course No. Sixteen (16), North 31°34'45" East, 39.12 feet; Course No. Seventeen (17), North 00°53'31" West, 45.00 feet; Course No. Eighteen (18), North 09°18'43" East, 50.80 feet; Course No. Nineteen (19), North 13°08'39" East, 62.48 feet; Course No. Twenty (20), North 07°40'51" West, 42.30 feet; Course No. Twenty One (21), North 04°58'39" West, 28.07 feet; thence North 76°00'00" East, departing from the aforesaid jurisdictional wetlands line, 53.96 feet; thence South 86°37'00" East, 211.60 feet to the POINT OF BEGINNING

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CAPTION

RIVER POINT UNIT FIVE

A portion of the Francis Richard Grant, Section 39, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly as follows:
COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established); thence South 86°36'10" East along said Southerly right-of-way line, 2362.28 feet to an angle point in said Southerly right-of-way line, thence South 84°33'43" East, continuing along said Southerly right-of-way line, 1047.29 feet. Thence South 00°52'54" East, 100.00 feet; thence South 80°33'53" East, 80.23 feet; thence South 00°52'54" East,

4047.29 feet to the POINT OF BEGINNING; thence South 00°52'54" East, continuing along said line, 110.00 feet to a point situate on a curve leading to the left, thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of North 45°52'54" West, 35.36 feet, to the point of tangency of said curve; thence South 49°37'06" West, 455.00 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 2680.26 feet, an arc length of 404.57 feet, said arc being subtended by a chord bearing and distance of North 85°18'37" West, 403.94 feet to the point of tangency of said curve; thence North 74°44'30" West, 57.68 feet to the point of curvature of a curve leading to the right thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 503.42 feet, an arc length of 726.94 feet, said arc being subtended by a chord bearing and distance of North 39°51'30" West, 666.81 feet to the point of tangency of said curve; thence North 02°01'20" East, 184.66 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 431.63 feet, an arc length of 184.16 feet, said arc being subtended by a chord bearing and distance of North 10°12'03" West, 182.78 feet to the point of tangency of said curve; thence North 24°25'25" West, 75.00 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 456.29 feet, an arc length of 158.93 feet, said arc being subtended by a chord bearing and distance of North 12°26'43" West, 158.13 feet to the point of tangency of said curve; thence North 02°28'02" West, 205.00 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 434.15 feet, an arc length of 144.20 feet, said arc being subtended by a chord bearing and distance of North 12°14'47" West, 147.48 feet to the point of tangency of said curve; thence North 22°01'32" West, 148.20 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 411.39 feet, an arc length of 170.11 feet, said arc being subtended by a chord bearing and distance of North 10°11'49" West, 168.30 feet to the point of tangency of said curve; thence North 01°32'24" East, 27.42 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 458.50 feet, an arc length of 106.92 feet, said arc being subtended by a chord bearing and distance of North 08°17'14" East, 106.28 feet to the point of tangency of said curve; thence North 14°56'33" East, 130.00 feet; thence South 75°02'27" East, 80.00 feet; thence North 76°32'11" East, 255.00 feet; thence South 71°34'07" East, 147.37 feet to a point situate on a jurisdictional wetlands line; thence run in a Southerly direction the following seven (7), Courses and Distances along said jurisdictional wetlands line: Course No. One (1), South 26°27'29" West, 16.32 feet; Course No. Two (2), South 31°40'31" West, 42.01 feet; Course No. Three (3), South 11°31'44" East, 144.44 feet; Course No. Four (4), South 14°23'14" East, 205.68 feet; Course No. Five (5), South 01°41'05" West, 200.20 feet; Course No. Six (6), South 04°34'09" East, 201.00 feet; Course No. Seven (7), South 01°27'54" East, 174.55 feet; thence South 87°21'58" West, departing from said jurisdictional wetlands line, 391.44 feet to a point situate on a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 396.29 feet, an arc length of 134.03 feet, said arc being subtended by a chord bearing and distance of South 14°26'43" East, 137.33 feet to the point of tangency of said curve; thence South 22°25'25" East, 75.00 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 491.43 feet, an arc length of 209.76 feet, said arc being subtended by a chord bearing and distance of South 10°12'03" East, 209.17 feet to the point of tangency of said curve; thence South 02°01'20" West, 184.66 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 449.42 feet, an arc length of 841.32 feet, said arc being subtended by a chord bearing and distance of South 39°51'30" East, 588.27 feet to the point of tangency of said curve; thence South 79°44'20" East, 57.68 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 2020.26 feet, an arc length of 320.30 feet, said arc being subtended by a chord bearing and distance of North 19°37'06" East, 392.29 feet to the point of tangency of said curve; thence North 07°06'05" East, 455.00 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northwesterly and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of North 44°07'06" East, 39.36 feet to the POINT OF BEGINNING.

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EXHIBIT "A"
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CAPTION

RIVER POINT UNIT SIX

A portion of the Francis Richard Grant, Section 39, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows: BEGIN at the Southeast corner of River Point Unit Four, as recorded in Plat Book 43, Pages 58, 58A and 58B, of the current Public Records of said County, said corner is situate on the Westerly right-of-way line of Running River Road, (a 60 foot right-of-way as now established), thence run in a Southerly direction along the Westerly right-of-way line of Running River Road the following Six (6), Courses and Distances: Course Number One (1), South 02°28'32" East, 197.42 feet to the point of curvature of a curve leading to left, Course Number Two (2), thence along and around the arc of the curve, said curve being concave Northeasternly and having a radius of 458.29 feet, an arc length of 158.93 feet, said arc being subtended by a chord bearing and distance of South 12°26'43" East, 158.13 feet to the point of tangency of said curve, Course Number Three (3), South 22°25'25" East, 75.00 feet to the point of curvature of a curve leading to the right; Course Number Four (4), thence along and around the arc of the curve, said curve having a radius of 431.63 feet, an arc length of 184.16 feet, said arc being subtended by a chord bearing and distance of South 10°12'33" East, 182.76 feet to the point of tangency of said curve; Course Number Five (5), South 02°01'20" West, 184.66 feet to the point of curvature of a curve leading to the left; Course Number Six (6), thence along and around the arc of the curve, said curve being concave Southeasternly and having a radius of 509.42 feet, an arc length of 216.63 feet, said arc being subtended by a chord bearing and distance of South 10°09'37" East, 215.00 feet to a point on said curve; thence South 58°23'33" West, departing from the Westerly right-of-way line of said Running River Road, 354.19 feet; thence North 39°44'26" West, 132.52 feet; thence South 79°15'50" West, 167.93 feet; thence North 41°53'54" West, 173.85 feet; thence North 01°29'39" East, 195.53 feet; thence North 36°14'20" East, 70.50 feet; thence North 47°19'25" East, 63.03 feet to a point situate on a jurisdictional wetlands line, thence run in a Northerly direction along said jurisdictional wetlands line the following Fourteen (14), Courses and Distances: Course Number One (1), North 19°52'49" East, 31.02 feet; Course Number Two (2), North 19°12'12" East, 43.66 feet; Course Number Three (3), North 48°30'54" East, 38.40 feet; Course Number Four (4), South 85°52'44" East, 57.06 feet; Course Number Five (5), North 41°16'33" East, 34.26 feet; Course Number Six (6), North 00°53'31" West, 14.61 feet; Course Number Seven (7), North 09°33'22" West, 106.21 feet; Course Number Eight (8), North 36°25'47" West, 43.01 feet; Course Number Nine (9), North 17°04'38" East, 38.90 feet; Course Number Ten (10), North 06°05'11" West, 99.41 feet; Course Number Eleven (11), North 14°04'57" West, 65.73 feet; Course Number Twelve (12), North 25°54'32" West, 49.66 feet; Course Number Thirteen (13), North 10°27'07" West, 96.34 feet; Course Number Fourteen (14), North 14°55'30" East, 62.36 feet to the Southerly boundary of the aforementioned River Point Unit Four, thence North 07°31'58" East, departing from said jurisdictional wetlands line, and along the Southerly boundary line of said River Point Unit Four, 328.19 feet to the POINT OF BEGINNING.

EXHIBIT "A"
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CAPTION

RIVER POINT UNIT SEVEN

A portion of the Francis Richard Grant, Section 38, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows: COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established); thence South 86°36'10" East, along said Southerly right-of-way line, 2362.28 feet to an angle point in said Southerly right-of-way line, thence South 86°33'53" East, continuing along said Southerly right-of-way line, 1443.73 feet to a point

thence South 00°52'54" East,
100.00 feet to an angle point
thence South 86°33'53" East,

thence South 00°52'54" East,

4047.29 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Northwesterly and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of South 44°07'06" West, 35.36 feet to the point of tangency of said curve; thence South 89°07'06" West, 455.00 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 2020.28 feet, an arc length of 162.46 feet, said arc being subtended by a chord bearing and distance of North 88°34'40" West, 162.42 feet to a point on said curve, said point also being the POINT OF BEGINNING; thence continue along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 2020.28 feet, an arc length of 230.44 feet, said arc being subtended by a chord bearing and distance of North 83°00'23" West, 230.31 feet to the point of tangency of said curve; thence North 79°44'20" West, 57.68 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve said curve being concave Northeasterly and having a radius of 448.42 feet, an arc length of 541.32, said arc being subtended by a chord bearing and distance of North 38°51'30" West, 588.27 feet to the point of tangency of said curve; thence North 02°01'20" East, 184.66 feet to the point of tangency of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 491.63 feet, an arc length of 209.76 feet, said arc being subtended by a chord bearing and distance of North 10°12'03" West, 208.17 feet to the point of tangency of said curve; thence North 22°25'25" West, 73.00 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 398.29 feet, an arc length of 138.03 feet, said arc being subtended by a chord bearing and distance of North 12°26'43" West, 137.33 feet to a point on said curve; thence North 87°31'58" East, departing from said curve, 381.44 feet to a point situated on a jurisdictional wetlands line; thence run in a Southeasterly direction the following Twelve (12), Courses and Distances along said jurisdictional wetlands line to close: Course Number One (1), South 01°27'54" East, 25.46; Course Number Two (2), South 08°01'01" East, 201.56 feet; Course Number Three (3), South 05°06'22" East, 95.26 feet; Course Number Four (4), South 42°43'41" East, 140.93 feet; Course Number Five (5), South 21°55'46" East, 139.28 feet; Course Number Six (6), South 14°32'33" East, 72.03 feet; Course Number Seven (7), South 00°53'31" East, 72.00 feet; Course Number Eight (8), South 11°25'52" East, 87.48 feet; Course Number Nine (9), South 11°36'18" East, 75.31 feet; Course Number Ten (10), South 40°28'17" East, 194.62 feet; Course Number Eleven (11), South 00°53'31" East, 86.00 feet; Course Number Twelve (12), South 07°27'07" West, 17.92 feet to the POINT OF BEGINNING.

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EXHIBIT "A"
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CAPTION

RIVER POINT UNIT EIGHT

A portion of the Francis Richard Grant, Section 39, Township 7 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows: COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established); thence South $86^{\circ}36'10''$ East along said Southerly right-of-way line, 2362.28 feet to an angle point in said Southerly right-of-way line; thence South $86^{\circ}33'53''$ East, continuing along said Southerly right-of-way line 1443.75 feet to a point intersecting the Westerly right-of-way line of McCormick Ridge Road (a 200 foot right-of-way as now established), with said Southerly right-of-way line of McCormick Road; thence South $00^{\circ}52'54''$ East, departing from said Southerly right-of-way line, and along the Westerly right-of-way line of said McCormick Ridge Road, 100.00 feet to an angle point and right-of-way width change in said Westerly right-of-way line; thence South $86^{\circ}33'53''$ East, 80.23 feet to an angle point in the Westerly right-of-way line of McCormick Ridge Road (a 120 foot right-of-way as now established); thence South $00^{\circ}52'54''$ East, along said Westerly right-of-way line, 4809.88 feet; thence North $89^{\circ}43'50''$ West, departing from said Westerly right-of-way line, 775.00 feet to the POINT OF BEGINNING; thence continue North $89^{\circ}43'50''$ West, 1025.89 feet, thence North $00^{\circ}16'10''$ East, 725.00 feet; thence North $58^{\circ}23'33''$ East, 548.72 feet to a point situate on a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northeasterly and having a radius of 509.42 feet, an arc length of 510.31 feet, said arc being subtended by a chord bearing and distance of South $51^{\circ}02'27''$ East, 489.24 feet to the point of tangency of said curve; thence South $79^{\circ}44'20''$ East, 57.68 feet to the point of curvature of a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northerly and having a radius of 2080.28 feet, an arc length of 264.55 feet, said arc being subtended by a chord bearing and distance of South $83^{\circ}22'55''$ East, 264.37 feet to a point situate on the curve; thence South $12^{\circ}45'49''$ West, departing from said curve, 168.70 feet; thence South $58^{\circ}36'31''$ West, 232.66 feet; thence South $34^{\circ}05'23''$ West, 75.40 feet; thence South $00^{\circ}16'10''$ West, 82.74 feet; thence South $34^{\circ}43'21''$ East, 122.07 feet; thence South $57^{\circ}48'16''$ East, 76.58 feet; thence South $00^{\circ}16'10''$ West, 97.00 feet to the POINT OF BEGINNING.

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CAPTION

RIVER POINT UNIT NINE

A portion of the Francis Richard Grant, Section 39, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows: COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established); thence South $86^{\circ}36'10''$ East along said Southerly right-of-way line, 2362.28 feet to an angle point in said Southerly right-of-way line; thence South $86^{\circ}33'53''$ East, continuing along said Southerly right-of-way line, 1443.75 feet to a point intersection with the Westerly right-of-way line of McCormick Ridge Road (a 200 foot right-of-way); thence South $00^{\circ}52'54''$ East, along said Westerly right-of-way line, 100.00 feet to an angle point in said Westerly right-of-way line; thence South $86^{\circ}33'53''$ East, continuing along said right-of-way line 80.23 feet to the Westerly right-of-way line of McCormick Ridge Road (a 120 foot right-of-way); thence South $00^{\circ}52'54''$ East, continuing along said Westerly right-of-way line, 3172.29 feet to the POINT OF BEGINNING; thence continue along last said line, South $00^{\circ}52'54''$ East, 875.00 feet to the point of curvature of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Northwesterly and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of South $44^{\circ}07'06''$ West, 35.36 feet to the point of tangency of said curve; thence South $89^{\circ}07'06''$ West, 435.00 feet; thence North $00^{\circ}52'54''$ West, 975.00 feet; thence South $81^{\circ}37'17''$ East, 466.07 feet to the POINT OF BEGINNING.

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CAPTION

RIVERPOINT UNIT TEN

A portion of the Francis Richard Grant, Section 39 and a portion of Section 9, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows:
COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established); thence South $86^{\circ}36'10''$ East along said Southerly right-of-way line, 2362.28 feet to an angle point in said Southerly right-of-way line; thence South $86^{\circ}33'53''$ East, continuing along said Southerly right-of-way line 1443.75 feet to a point intersecting the Westerly right-of-way line of McCormick Ridge Road (a 200 foot right-of-way as now established), with said Southerly right-of-way line of McCormick Road; thence South $00^{\circ}52'54''$ East, departing from said Southerly right-of-way line, and along the Westerly right-of-way line of said McCormick Ridge Road, 100.00 feet to an angle point and right-of-way width change in said Westerly right-of-way line; thence South $86^{\circ}33'53''$ East, 80.23 feet to an angle point in the Westerly right-of-way line of McCormick Ridge Road (a 120 foot right-of-way as now established); thence South $00^{\circ}52'54''$ East, along said Westerly right-of-way line, 4157.29 feet to the POINT OF BEGINNING; thence continue South $00^{\circ}52'54''$ East, along said Westerly right-of-way line 852.59 feet; thence North $89^{\circ}43'50''$ West, departing from said Westerly right-of-way line, 775.00 feet; thence North $00^{\circ}16'10''$ East, 97.00 feet; thence North $57^{\circ}48'16''$ West, 76.58 feet; thence North $34^{\circ}43'21''$ West, 122.07 feet; thence North $00^{\circ}16'10''$ East, 82.74 feet; thence North $34^{\circ}05'23''$ East, 75.40 feet; thence North $58^{\circ}36'31''$ East, 232.66 feet; thence North $12^{\circ}45'49''$ East, 168.70 feet to a point situate on a curve leading to the left; thence along and around the arc of the curve, said curve being concave Northerly and having a radius of 2080.28 feet, an arc length of 140.03 feet, said arc being subtended by a chord bearing and distance of South $88^{\circ}57'12''$ East, 140.00 feet to the point of tangency of said curve; thence North $89^{\circ}07'06''$ East, 455.00 feet to the point of curvatura of a curve leading to the right; thence along and around the arc of the curve, said curve being concave Southwesterly and having a radius of 25.00 feet, an arc length of 39.27 feet, said arc being subtended by a chord bearing and distance of South $45^{\circ}52'54''$ East, 35.36 feet to the point of tangency of said curve, said point also being the POINT OF BEGINNING.

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EXHIBIT "A"
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CAPTION

RIVER POINT UNIT ELEVEN

A portion of the Francis Richard Grant, Section 39, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows: COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established); thence South $86^{\circ}36'10''$ East along said Southerly right-of-way line, 2362.28 feet to an angle point in said Southerly right-of-way line, thence South $86^{\circ}33'53''$ East, continuing along said Southerly right-of-way line, 1443.75 feet to a point intersecting with the Westerly right-of-way line of McCormick Ridge Road (a 200 foot right-of-way); thence South $00^{\circ}52'54''$ East, along the Westerly line of said right-of-way, 100.00 feet to an angle point in said Westerly right-of-way line; thence South $86^{\circ}33'55''$ East, continuing along said right-of-way line, 80.23 feet to the Westerly right-of-way line of McCormick Ridge Road (a 120 foot right-of-way); thence South $00^{\circ}52'54''$ East, continuing along said Westerly right-of-way line, 2338.29 feet to the POINT OF BEGINNING; thence South $00^{\circ}52'54''$ East, continuing along said Westerly right-of-way line, 834.00 feet; thence North $81^{\circ}37'17''$ West, departing from the Westerly right-of-way line of said McCormick Ridge Road, 466.07 feet; thence North $01^{\circ}17'30''$ East, 759.55 feet; thence North $89^{\circ}07'06''$ East, 431.20 feet to the POINT OF BEGINNING.

EXHIBIT "A"
PAGE 13 OF 13

CAPTION

RIVER POINT UNIT TWELVE

A portion of the Francis Richard Grant, Section 39, Township 2 South, Range 28 East, City of Jacksonville, Duval County, Florida, being more particularly described as follows: COMMENCE at the intersection of the Easterly right-of-way line of Monument Road (a 120 foot right-of-way as now established), with the present Southerly right-of-way line of McCormick Road (a 100 foot right-of-way as now established); thence South $86^{\circ}36'10''$ East, along said Southerly right-of-way line, 2362.28 feet to an angle in said Southerly right-of-way line; thence South $86^{\circ}33'53''$ East, continuing along said Southerly right-of-way line, 1443.75 feet to a point intersecting with the Westerly right-of-way line of McCormick Ridge Road (a 200 foot right-of-way); thence South $00^{\circ}52'54''$ East, along the Westerly line of said right-of-way, 100.00 feet to an angle in said Westerly right-of-way line; thence South $86^{\circ}33'55''$ East, continuing along said right-of-way line, 80.23 feet to the Westerly right-of-way line of McCormick Ridge Road (a 120 foot right-of-way); thence South $00^{\circ}52'54''$ East, continuing along said Westerly right-of-way line, 1322.29 feet to the POINT OF BEGINNING; thence South $00^{\circ}52'54''$ East, continuing along said Westerly right-of-way line, 1018.00 feet; thence South $89^{\circ}07'06''$ West, departing from said Westerly right-of-way line, 431.20 feet; thence North $01^{\circ}17'30''$ East, 896.30 feet to a point situate on the Easterly boundary of River Point Unit Three, as recorded in Plat Book 43, Pages 8, 9A, 9B, and 9C, of the Public Records of said County; thence North $23^{\circ}15'12''$ West, along said line, 130.14 feet; thence North $89^{\circ}07'06''$ East, departing from the Easterly boundary of said River Point Unit Three, 446.74 feet to the POINT OF BEGINNING.

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BY-LAWS
OF
RIVER POINT COMMUNITY ASSOCIATION, INC.

ARTICLE I

NAME AND LOCATION: The name of the corporation is RIVER POINT COMMUNITY ASSOCIATION, INC., hereinafter referred to as the "Association." The principal office of the corporation shall be located at 3683 Crown Point Road, Jacksonville, Florida 32217, but meetings of members and directors may be held at such places within the State of Florida, County of Duval, as may be designated by the Board of Directors.

ARTICLE II

DEFINITIONS

Section 1. "Association" shall mean and refer to RIVER POINT COMMUNITY ASSOCIATION, INC., a Florida corporation not for profit, its successors and assigns.

Section 2. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any Lot, or any portion thereof, which is a part of the properties, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 3. "Properties" shall mean and refer to that certain real property hereinbefore described, and such additions thereto as may hereafter be brought within the jurisdiction of the Association by annexation.

Section 4. "Common Area" shall mean all real property (including the improvements thereto) owned by the Association for the common use and enjoyment of the Owners.

Section 5. "Lot" means any numbered lot on the property as indicated on the plat recorded in the current Duval records of Duval County, Florida.

Section 6. "Developer" shall mean and refer to MONUMENT LANDING PARTNERSHIP, a Florida General Partnership, its successors and assigns if such successors or assign should acquire more than one undeveloped Lot from the Developer for the purpose of development.

Section 7. "Declarations" shall mean and refer to the Declarations of Covenants, Conditions, Easements and Restrictions applicable to the Properties recorded in the Official Records of Duval County, Florida.

Section 8. "Member" shall mean and refer to those persons entitled to membership as provided in the Declarations.

ARTICLE II

MEETING OF MEMBERS

Section 1. Annual Meetings. The first annual meeting of the members shall be held within one year from the date of incorporation of the Association, and each subsequent regular annual meeting of the members shall be held on the same day of

the same month of each year thereafter, at the hour of six (6:00) o'clock, p.m. If the day for the annual meeting of the members is a legal holiday, the meeting will be held at the same hour on the first day following which is not a legal holiday.

Section 2. Special Meetings. Special meetings of the members may be called at any time by the president or by the Board of Directors, or upon written request of the members who are entitled to vote one-fourth (1/4) of all of the votes of the Class A membership.

Section 3. Notice of Meetings. Written notice of each meeting shall be given by, or at the direction of, the secretary or person authorized to call the meeting, by mailing a copy of such notice, postage prepaid, at least 15 days before such meeting to each member entitled to vote thereat, addressed to the member's address last appearing on the books of the Association, or supplies by such member to the Association for the purpose of notice. Such notice shall specify the place, day and hour of the meeting, and, in the case of a special meeting, the purpose of the meeting.

Section 4. Quorum. The presence at the meeting of members entitled to cast or of proxies entitled to cast sixty percent (60%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be members or proxies entitled to cause one-third (1/3) of all votes of each class of membership. No such subsequent meeting shall be held more than sixty (60) days following the preceding month.

Section 5. Proxies. At all meetings of members, each member may vote in person or by proxy. All proxies shall be in writing and filed with the secretary. Every proxy shall be revocable and shall automatically cease upon conveyance by the member of his Lot.

ARTICLE IV

BOARD OF DIRECTORS: SELECTION: TERM OF OFFICE

Section 1. Number. The affairs of this Association shall be managed by a board of five (5) directors, except for the initial Board of Directors, which shall have three (3) members, who need not be members of the Association.

Section 2. Term of Office. All directors shall serve for a term of one year, or until successors are elected and installed.

Section 3. Removal. Any director may be removed from the Board, with or without cause, by a majority vote of the members of the Association. In the event of death, resignation or removal of a director, his successor shall be selected by the remaining members of the Board and shall serve for the unexpired term of his predecessor.

Section 4. Compensation. No director shall receive compensation for any service he may render to the Association. However, any director may be reimbursed for his actual expenses incurred in the performance of his duties.

Section 5. Action Taken Without a Meeting. The directors shall have the right to take any action in the absence of a meeting which they could take at a meeting by obtaining the written approval of all the directors. Any action so approved shall have the same effect as though taken at a meeting of the directors.

ARTICLE V

NOMINATION AND ELECTION OF DIRECTORS

Section 1. Nomination. Nomination for election to the Board of Directors shall be made by a Nominating Committee. Nominations may be made from the floor at the annual meeting. The Nominating Committee shall consist of a Chairman, who shall be a member of the Board of Directors, and two or more members of the Association. The Nominating Committee shall be appointed by the Board of Directors prior to each annual meeting of the members, to serve from the close of such annual meeting until the close of the next annual meeting and such appointment shall be announced at each 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 not less than the number of vacancies that are to be filled. Such nominations may be made from among members or nonmembers.

Section 2. Election. Election to the Board of Directors shall be by secret written ballot. At such election the members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of the Declaration. The person receiving the largest number of votes shall be elected. Cumulative voting is not permitted.

ARTICLE VI

MEETINGS OF DIRECTORS

Section 1. Regular Meetings. Regular meetings of the Board of Directors shall be held quarterly without notice, at such place and hour as may be fixed from time to time by resolution of the Board. Should said meeting fall upon a legal holiday, then that meeting shall be held at the same time on the next day which is not a legal holiday.

Section 2. Special Meetings. Special meetings of the Board of Directors shall be held when called by the president of the Association, or by any two directors, after not less than three (3) days' notice to each director.

Section 3. Quorum. A majority of the number of directors shall constitute a quorum for the transaction of business. Every act or decision done or made by a majority of the directors present at a duly held meeting at which a quorum is present shall be regarded as the act of the Board.

ARTICLE VII

POWERS AND DUTIES OF THE BOARD OF DIRECTORS

Section 1. Powers. The Board of Directors shall have power to:

a) adopt and publish rules and regulations governing the use of the Common Area and facilities, and the personal conduct of the members and their guests thereon, and to establish penalties for the infraction thereof;

b) suspend the voting rights of a member during any period in which such member shall be in default in the payment of any assessment levied by the Association. Such rights may also be suspended after notice and hearing, for a period not to exceed 60 days for infraction of published rules and regulations;

c) exercise for the Association all powers, duties and authority vested in or delegated to this Association and not reserved to the membership by other provisions of these By-Laws.

the Articles of Incorporation, or the Declarations;

d) declare the office of a member of the Board of Directors to be vacant in the event such member shall be absent from three (3) consecutive regular meetings of the Board of Directors; and

e) employ a manager, an independent contractor, or such other employees as they deem necessary, and to prescribe their duties.

Section 2. Duties. It shall be the duty of the Board of Directors to:

a) cause to be kept a complete record of all its acts and corporate affairs and to present a statement thereof to the members at the annual meeting of the members, or at any special meeting when such statement is requested in writing by one-fourth (1/4) of the Class A members who are entitled to vote;

b) supervise all officers, agents and employees of this Association, and to see that their duties are properly performed;

c) as more fully provided in the Declarations, to:

(1) fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period;

(2) send written notice of each assessment to every Owner subject thereto at least thirty (30) days in advance of each annual assessment period; and

(3) record and foreclose the lien against any property for which assessments are not paid within thirty (30) days after due date or to bring an action at law against the owner personally obligated to pay the same.

d) issue, or to cause an appropriate officer to issue, upon demand by any person, a certificate setting forth whether or not any assessment has been paid. A reasonable charge may be made by the Board for the issuance of these certificates. If a certificate states an assessment has been paid, such certificate shall be conclusive evidence of such payment;

e) procure and maintain adequate liability and hazard insurance on property owned by the Association; if any.

f) cause all officers or employees having fiscal responsibilities to be bonded, as it may deem appropriate;

g) cause the Common Area to be maintained;

ARTICLE VIII

OFFICERS AND THEIR DUTIES

Section 1. Enumeration of Officers. The officers of this Association shall be a president and vice-president, who shall at all times be members of the Board of Directors, a secretary, and a treasurer, and such other officers as the Board may from time to time by resolution create.

Section 2. Election of Officers. The election of officers shall take place at the first meeting of the Board of Directors following each annual meeting of the members.

Section 3. Term. The officers of this Association shall be elected annually by the Board and each shall hold office for one (1) year unless he shall sooner resign, or shall be removed

or, otherwise disqualified to serve.

Section 4. Special Appointments. The Board may elect such other officers as the affairs of the Association may require, each of whom shall hold office for such period, have such authority, and perform such duties as the Board may, from time to time, determine.

Section 5. Resignation and Removal. Any officer may be removed from office with or without cause by the Board. Any officer may resign at any time giving written notice to the Board, the president or the secretary. Such resignation shall take effect on the date of 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. Vacancies. A vacancy in any office may be filled by appointment by the Board. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaces.

Section 7. Multiple Offices. The offices of secretary and treasurer may be held by the same person. No person shall simultaneously hold more than one of any of the other offices except in the case of special offices created pursuant to Section 4 of this Article.

Section 8. The duties of the officers are as follows:

PRESIDENT

a) The president shall preside at all meetings of the Board of Directors; shall see that orders and resolutions of the Board are carried out; shall sign all leases, mortgages, deeds and other written instruments and shall co-sign all checks and promissory notes.

VICE-PRESIDENT

b) The vice-president shall act in the place and stead of the president in the event of his absence, inability or refusal to act, and shall exercise and discharge such other duties as may be required of him by the Board.

SECRETARY

c) The secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the members; keep the corporate seal of the Association and affix it on all papers requiring said seal; serve notice of meetings of the Board and of the members; keep appropriate current records showing the members of the Association together with their addresses, and shall perform such other duties as required by the Board;

TREASURER

d) The treasurer shall receive and deposit in appropriate bank accounts all monies of the Association and shall disburse such funds as directed by resolution of the Board of Directors; shall sign all checks and promissory notes of the Association; keep proper books of account; cause an annual audit of the Association books to be made by a public accountant at the completion of each fiscal year; and shall prepare an annual budget and a statement of income and expenditures to be presented to the membership at its regular annual meeting, and deliver a copy of each to the members.

ARTICLE IX

BOOKS AND RECORDS

The books, records and papers of the Association shall at all times, during reasonable business hours, be subject to inspection by any member. The Declarations, the Articles of Incorporation and the By-Laws of the Association shall be available for inspection by any member at the principal office of the Association, where copies may be purchased at reasonable cost.

ARTICLE XI

ASSESSMENTS

As more fully provided in the Declarations, each member is obligated to pay to the Association annual and special assessments which are secured by a continuing lien upon the property against which the assessment is made. Any assessments which are not paid when due shall be delinquent. In the event that the assessment is not paid on or before the 10th day of the month, a late penalty in the amount of \$25.00 shall be due and payable. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of fifteen percent (15%) per annum. The Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the property, and interest, costs, and reasonable attorney's fees of any such action shall be added to the amount of such assessment. No owner may waiver or otherwise escape liability for the assessments provided for herein by nonuse of the Common Area or abandonment of his Lot.

ARTICLE XII

CORPORATE SEAL

The Association shall have a seal in circular form having within its circumference the name of the Association and the year of its incorporation.

ARTICLE XIII

AMENDMENTS

Section 1. These By-Laws may be amended, at a regular or special meeting of the members, by a vote of a majority of a quorum of members present in person or by proxy, except that the Federal Housing Administration or the Veterans Administration shall have the right to veto amendments while there is a Class B membership.

Section 2. In the case of any conflict between the Articles of Incorporation and these By-Laws, the Articles shall control; and in the case of any conflict between the Declarations and these By-Laws, the Declarations shall control.

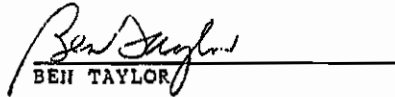
ARTICLE XIV

MISCELLANEOUS

The fiscal year of the Association shall begin on the first day of January and end on the 31st day of December of every year, except that the first fiscal year shall begin on the date of incorporation.

IN WITNESS WHEREOF, we, being all of the directors of RIVER POINT COMMUNITY ASSOCIATION, INC. have hereunto set out hands this 18th day of April, 1988.


JOANNETTE Y. FORT


BEN TAYLOR

CERTIFICATION

I, the undersigned, do hereby certify:
THAT I am the duly elected and acting secretary of RIVER POINT COMMUNITY ASSOCIATION, INC. a Florida not for profit corporation, and,
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 18th day of April, 1988.


SECRETARY

FIRST AMENDMENT TO
BY-LAWS
OF
RIVER POINT COMMUNITY ASSOCIATION, INC OFFICIAL RECORDS

VOL 7305 PG 2365

THIS AMENDMENT, made this third day of March, 1992 by RIVER POINT COMMUNITY ASSOCIATION, INC., a Florida Non Profit corporation (the "Association"), its successors and assigns.

WITNESSETH:

WHEREAS, the name of the corporation filing these articles of Amendment is River Point Community Association, Inc., and

WHEREAS, the Association has executed and caused to be filed in the office of the Secretary of State of Florida, Articles of Incorporation of River Point Community Association, Inc. ("Articles of Incorporation"), dated April 19, 1988, and filed May 4, 1988, under document number N26253; and

WHEREAS, pursuant to Article XIII Section 1. of the By Laws of the Articles of Incorporation, the By-Laws may be amended, at a regular or special meeting of the members, by a vote of a majority of a quorum of members present in person or by proxy.

WHEREAS, the Association now desires to embrace a more realistic quorum requirement in that it wishes to amend Article III Section 4 of these By-Laws to read:

"The members and representative proxies present shall constitute the quorum required."

NOW THEREFORE, the undersigned officers of the Association hereby execute this Amendment and acknowledge that the foregoing recitals are true and the above described amendment was duly adopted at a regular or special meeting of the Association in accordance with the procedure set forth in the Articles and By-Laws of Incorporation.

THIS AMENDMENT shall become effective as of May 4, 1988, to correspond with the date of the filing of the original Articles and By Laws of Incorporation.

Kenneth G. Ransom
Kenneth G. Ransom President

ATTEST:
By: Susan L. Scheiding
Susan L. Scheiding
Its Recording Secretary

(SEAL)

STATE OF FLORIDA

COUNTY OF DUVAL

I hereby certify that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgements, personally appeared Susan L. Scheiding and Kenneth G. Ransom to me well known to be the persons described as officers in and who executed the foregoing amendment to the By-Laws of the Articles of Incorporation on behalf of RIVER POINT COMMUNITY ASSOCIATION, INC., A Florida corporation.

WITNESS my hand and official seal in the County and State aforesaid this 7th day of March, 1992

Prepared by:
Kenneth G. Ransom
12252 High Laurel Drive
Jacksonville, FL 32225

Leis J. Craighead
Notary Public, State of
Florida at Large
My commission expires: