

This instrument prepared by:  
Peter C. Focks  
McCarty Focks, PLLC  
2630-A NW 41<sup>st</sup> Street  
Gainesville, FL 32606  
tel. 352-654-1001

**REVIVED DECLARATION OF COVENANTS, CONDITIONS, AND  
RESTRICTIONS FOR THREE RIVERS ESTATES**

Three Rivers Estates Property Owner's, Inc., a Florida not for profit corporation, hereby records this Revived Declaration of Covenants, Conditions, and Restrictions and other governing documents of Three Rivers Estates, a subdivision (the "Subdivision"), portions of which subdivision are located in Suwannee County, Florida, and further states:

- a. Restrictions for Three Rivers Estates recorded October 30, 1962 in Official Records Book 130, Page 57 of the Public Records of Suwannee County, Florida.
  - b. Articles of Incorporation dated October 30, 1980.
  - c. The By-Laws dated October 8, 1994.
2. The real property comprising the is more particularly described in schedule A attached hereto.
  3. The Marketable Record Title Act, Chapter 712, Florida Statutes, caused the Declaration to cease to govern one or more parcels in the Subdivision.
  4. Pursuant to Chapter 720, Florida Statutes, an organizing committee of Three Rivers Estates was formed and is listed on the attached Schedule B.
  5. The Organizing Committee caused each affected parcel owner in the Subdivision to receive a copy of the following:  
  
    - EXHIBIT A** – Revived Declaration of Covenants, Conditions and Restrictions
    - EXHIBIT B** – Articles of Incorporation
    - EXHIBIT C** – By-laws
    - EXHIBIT D** – Graphic Depiction of the property governed by the declaration
    - EXHIBIT E**— List of owners and legal descriptions of parcels subject to declaration
  6. After the receipt of the foregoing documents, a majority of the affected parcel owners of that portion of the subdivision located in Suwannee County, Florida consented in writing to revitalization of the Revived Declaration (the "governing documents").
  7. The Organizing Committee submitted the Revived Declaration and the other governing documents for approval by, and received the approval of, the Florida Department of Commerce (the "Department") pursuant to section 720.406, Florida Statutes, a copy of which approval is attached hereto as **Exhibit F**.
  8. The President and Secretary of the Association executed and attested, respectively, below, this Revived Declaration and the other governing documents as approved by the Department, pursuant to section 720.407, Florida Statutes, which Revived Declaration complies with the requirements of the law.

9. In consideration of the foregoing, the Association hereby records the Revived Declaration and other governing documents pursuant to section 720.403 et seq., Florida Statutes and further restricts the use, as hereinafter provided, of all of the lots in the Subdivision shown and described in Exhibit "D" attached hereto; the Association places upon the land subject to the declaration the following Revived Declaration and declares to and agrees with each and every person who is or who may become an owner of any of said lots that said lots are bound by the covenants set forth in herein and that the property described in these restrictions will be held and enjoyed subject to and with the benefit and advantage of the following attached documents.

[Remainder of page intentionally blank. Signature page(s) follow.]

In witness whereof, the president and secretary of the Association, executed this Revived Declaration, on 2/3/2020, 2026.

THREE RIVERS ESTATES  
PROPERTY OWNER'S, INC.,  
a Florida not-for-profit corporation

By: Terri L. Hester  
Terri Hester, President

By: Hilda Gilchrist  
Hilda Gilchrist, Secretary

STATE OF FLORIDA  
COUNTY OF ALACHUA

The foregoing instrument was acknowledged by means of physical presence before me on 2/3/2020, 2026 by Terri Hester, President, Three Rivers Estates Property Owner's, Inc., a Florida not for profit corporation, [] who is personally known to me or [ ] who produced \_\_\_\_\_ as identification, and who have executed same on behalf of said corporation.



Vonda O'Brien Ackerson  
Comm.: HH 706140  
Expires: Aug. 3, 2029  
Notary Public - State of Florida

Vonda O'Brien Ackerson

NOTARY PUBLIC - State of Florida

STATE OF FLORIDA  
COUNTY OF ALACHUA

The foregoing instrument was acknowledged by means of physical presence before me on 2/3/2020, 2026 by Hilda Gilchrist, Secretary, Three Rivers Estates Property Owner's, Inc., a Florida not for profit corporation, [] who is personally known to me or [ ] who produced \_\_\_\_\_ as identification, and who have executed same on behalf of said corporation.



Vonda O'Brien Ackerson  
Comm.: HH 706140  
Expires: Aug. 3, 2029  
Notary Public - State of Florida

Vonda O'Brien Ackerson

NOTARY PUBLIC - State of Florida

**Schedule A**  
**Legal Description**

The real property subject to this declaration is described as follows:

1. Unit No. 1 according to the plat thereof recording in Plat Book 1, Pages 57-58.
2. Unit No. 2 according to the plat thereof recorded in Plat Book 1, Pages 190-193.
3. Unit No. 3 according to the plat thereof recorded in Plat Book 1, Page 194.
4. Unit No. 4 according to the plat thereof recorded in Plat Book 1, Page 196.
5. Unit No. 5 according to the plat thereof recorded in Plat Book 1, Pages 197-198.
6. Unit No. 6 according to the plat thereof recorded in Plat Book 1, Pages 199-200.
7. Unit No. 7 according to the plat thereof recorded in Plat Book 1, Page 201.
8. Unit No. 8 according to the plat thereof recorded in Plat Book 1, Page 202.

All of the Public Records of Suwannee County, Florida.

**SCHEDULE B**  
**Organizing Committee**

Glenn Hunter  
1288 SW Riverside Avenue  
Fort White, FL 32038  
386-288-1242

Charlee Thompson  
PO Box 2653  
Lake City, FL 32056  
813-719-5131

Thomas S. Tramel III  
1254 SW Riverside Avenue  
Fort White, FL 32038  
850-228-2519

Vonda Ackerson  
1191 SW Riverside Avenue  
Fort White, FL 32038  
904-874-6620

Tommy Matthews  
1806 SW Santa Fe Drive  
Fort White, FL 32038  
386-984-0622

Judy Brim  
644 SW Trenton Terrace  
Fort White, FL 32038  
352-363-9462

Terrie Boyette  
1925 SE CR 245  
Lake City, FL 32025  
386-397-3661

Wayne Sellers  
1366 SW Central Terrace  
Fort White, FL 32038  
813-719-5131

Lorri Lilly  
375 SW Boston Terrace  
Fort White, FL 32038  
386-758-2727

James Baker  
276 SW Riverside Avenue  
Fort White, FL 32038  
386-515-5936

State of Florida.

BOOK 130 PAGE 57

County of *Dade*

I Hereby Certify, that on this *30<sup>th</sup>* day of *October*  
A. D. 19*67*, before me personally appeared *Lidney Hodar*  
and *Louis Hadar* President and Secretary respectively of  
and *3 Louis Hadar Inc* a corporation under the laws of  
the State of *New Jersey*, to me known to be the persons who signed the fore-  
going instrument as such officers and severally acknowledged the execution thereof to be their free act and  
deed as such officers for the uses and purposes therein mentioned and that they affixed thereto the offi-  
cial seal of said corporation, and that the said instrument is the act and deed of said corporation.

Witness my hand and official seal at  
in the County of *Dade* and State of *Florida*  
the day and year last aforesaid.

*Earl W. [Signature]* (Seal)

**RESTRICTIONS**

1. All buildings, structures, or other shelters of any description, either temporary or permanent, erected or placed on the premises, shall be of neat and attractive appearance, subject to the written approval of the Seller. In the event of fire or other damage to any such building structure or shelter, same shall not be allowed to remain in its damaged condition longer than six (6) months.

2. Within six (6) months of construction or placing of any living quarters on the premises, septic tanks and facilities for inside toilets with running water must be installed and maintained in good operating condition.

3. Only one single-family residence of one-story may be erected on each plot; and no business, trade, or occupation shall be conducted on or in connection with the premises.

4. No building structure, or shelter shall be erected or placed within 100 feet of the front line of any plot, nor within 15 feet of any side line thereof, nor 25 feet within any rear line of any such plot. No outhouses or privies will be permitted, except during construction of living quarters; and the use of such outhouses and privies will not be permitted for a period longer than six (6) months; at the end of which time, same are to be removed forthwith from the premises and proper sanitary measures applied.

5. The premises shall not be used for the storage or accumulation of junk, or as a dumping ground, or the storage or accumulation of any waste material or other unsightly accumulation which in the opinion of the Seller might constitute a nuisance or which may be detrimental to the comfort, safety, or health of the inhabitants of said or adjoining property, or which may detract from the esthetic appearance of the premises.

6. Said property is subject to all easements, encumbrances and rights of way of record, or which in the future may be reasonably necessary hereafter for the creation, construction and operation, and maintenance of public utilities and public improvements.

7. Neither the owner nor occupant nor guests will at any time cause or permit contamination or pollution of any river, lake, stream, canal, or other body of water on or adjoining the premises, nor permit sewerage, drainage, garbage, refuse or other waste material to enter such waters or remain along the shore thereof.

8. Owners, occupants, or guests of any water-front property shall moor all boats of any description parallel with the shoreline of any body of water on or adjoining the premises; and under no circumstances shall navigation on any waterway or body of water on or adjoining the premises be obstructed in any manner. Excavation for boat slips and construction of water-front facilities of any description shall be approved in writing by the Seller.

9. No occupancy or use of any plot will be permitted until the owner or occupant provides an approved garbage receptacle for the premises, and all garbage, trash, refuse, or other waste material must be treated in a sanitary manner, and the residue removed from the premises within forty-eight (48) hours. Such approval must be in writing by the Seller exclusively.

10. Hunting or the discharge of fire-arms or other dangerous weapons will not be permitted in any area, except those as may be specified by the Seller.

11. The Seller, in the interest of retaining property values and to insure the comfort, health and safety of all owners, occupants and guests, expressly reserves the right to establish and enforce such further restrictions and reasonable rules and regulations which the Seller and a committee representing a majority of the landowners herof may from time to time deem necessary.

12. The use, occupancy and ownership of all land and facilities thereon or adjoining, is restricted to members of the white or caucasian race.

**EXHIBIT A.**

FILED

OCT 30 8 19 AM '80  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

754904

ARTICLES OF INCORPORATION

OF

THREE RIVERS ESTATES PROPERTY OWNERS, INC.

ARTICLE ONE

The name of this corporation is THREE RIVERS ESTATES  
PROPERTY OWNERS, INC.

ARTICLE TWO

The purpose for which this corporation is organized is to own, operate, and maintain certain parks, picnic areas, boating areas, and community swimming and recreation areas, with all improvements thereunto appertaining, located in Tract 1 and Tract 2 of Three Rivers Estates Development located in Columbia and Suwannee Counties along the southern end of the Ichetucknee River, and at the immediate north and south areas along the north of the Santa Fe River at points north and south of the interaction of the Ichetucknee River with said Santa Fe River; to purchase, or otherwise acquire, and to own, mortgage, pledge, sell, assign, transfer, or otherwise dispose of, and to invest, trade-in, deal in and with, goods, wares, merchandise, real and personal property and services of every class, kind, and description; to contract debts and borrow money, issue and sell or pledge bonds, debentures,

**EXHIBIT B. Page 2 of 7**

notes and other evidences of indebtedness, and execute such mortgages, deeds, leases, or transfers of corporate property, or other instruments to secure the payment of corporate indebtedness as required, and to act on behalf of the property owners of Three Rivers Estates in all matters of community interest.

ARTICLE THREE

The members of this corporation shall be property owners or their spouses in Tracts 1 and 2 of Three Rivers Estates located in Columbia and Suwannee Counties, Florida, at that certain development located south of U.S. Highway No. 27 at the intersection of the Ichetucknee and Santa Fe Rivers. The members shall be admitted to membership only by the Board of Directors pursuant to the provisions of the by-laws adopted by said Board of Directors. The Board of Directors shall have the power of fixing regular and special dues, and such sums as may be fixed, or the limits and occasions determined by the by-laws. The failure to pay any indebtedness to the corporation when due shall render the member liable to expulsion.

ARTICLE FOUR

This corporation is to exist perpetually.

**EXHIBIT B. Page 3 of 7**

ARTICLE FIVE

The names and residences of the subscribers of these articles are:

Aubrey W. Wayland residing at Route 1, Box  
Fort White, Florida 32038

C. Johnny Johnston residing at Route 1, Box 309  
Fort White, Florida 32038

Michael Murphy residing at 413 North Marion Street,  
Lake City, Florida 32055

ARTICLE SIX

The affairs of this corporation shall be managed by the following officers: president, vice-president, secretary, and treasurer, and a board of directors of not less than five or more than twenty-five (25) members. The exact number of directors shall be fixed by the by-laws. All officers and directors shall be members.

The officers and members of the board of directors shall be elected by the members at the annual meetings of the members which shall be held on the second Monday in October of each year beginning with the year of 1980. All vacancies in the

**EXHIBIT B. Page 4 of 7**

board of directors shall be filled by the vote of a majority of the remaining members of the board.

The first board of directors who will serve until the first annual meeting of the members are as follows:

Jay W. Brown residing at 2149 Armistead Road  
Tallahassee, Florida 32312

Aubrey W. Wayland residing at Route 1, Box 348  
Fort White, Florida 32308

Robert Q. Vowell residing at Route 2, Box 486-D  
Branford, Florida 32008

Mrs. G. A. Bufe, Jr. residing at Nine Douglas Circle  
Lake City, Florida 32055

Michael Murphy residing at 1523 Valley Road  
Lake City, Florida 32055

The first officers who will serve until the first election at the first annual meeting of the board of directors are as follows:

President - C. Johnny Johnston  
Route 1, Box 309  
Fort White, Florida 32038

Vice-president - Mike Spence  
P.O. Box 147  
Branford, Florida 32008

**EXHIBIT B. Page 5 of 7**

Secretary - Mildred Porter  
Route 1, Box 305  
Fort White, Florida 32038

Treasurer - Mildred Porter  
Route 1, Box 305  
Fort White, Florida 32038

ARTICLE SEVEN

The by-laws of the corporation are to be made, altered, or rescinded only by the membership.

ARTICLE EIGHT

Amendments to these Articles of Incorporation may be proposed to the Board of Directors in writing but must be adopted by the general membership at any regular or special meeting.

ARTICLE NINE

This is a non-profit corporation, and shall not be operated for profit.

IN WITNESS WHEREOF the undersigned have hereunto subscribed their names and affixed their seals at Lake City, Columbia County, Florida, this 10th day of October, 1980.

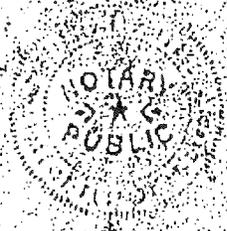
*Michael Murphy*  
*Lucy M. Mayland*  
*Ed. Porter*

**EXHIBIT B. Page 6 of 7**

STATE OF FLORIDA  
COUNTY OF COLUMBIA

I hereby certify that on this day before me an officer duly authorized in this state and county named above to take acknowledgments personally appeared Michael Murphy, Aubrey W. Wayland, and C. Johnny Johnston, to me known to be the persons described as subscribers in and who executed the foregoing Certificate of Articles of Incorporation of Three Rivers Estates Property Owners, Inc., and acknowledged before me that they subscribed to the Certificate of Articles of Incorporation.

WITNESS my hand and official seal in the state and county named this 10th day of October, 1980.



*Debra B. Babinbaugh*  
Notary Public

My commission expires:

Notary Public, State of Florida at Large  
My Commission Expires Sept. 11, 1982  
Notary Public License No. 1-100000-0000

ACKNOWLEDGMENT BY RESIDENT AGENT

Having been named to accept service of process for  
Three Rivers Estates Property Owners, Inc., at 413 North  
Marion Street, Lake City, Florida 32055. I hereby accept  
to act in this capacity and agree to comply with the  
provisions of the Florida Statutes relative to keeping open  
said office.

  
Michael Murphy

FILED  
OCT 20 8 15 AM '00  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

BY LAWS  
OF  
THREE RIVERS ESTATES PROPERTY OWNERS  
INC.

ARTICLE ONE - NAME

This property owners association is incorporated as a not for profit corporation under the laws of Florida and its corporate name is: Three Rivers Estates Property Owners, Inc., whose mailing address is P.O. Box 148, Fort White, Florida 32038.

ARTICLE TWO - BOARD OF DIRECTORS

1. There shall be a Board of Directors to consist of eleven members in good standing. The Board members shall be divided into two classes; one of six and one of five. The class of six shall be known as Class A, and the class of five shall be known as Class B. The term of office of each class shall be four years and until their successors are elected, provided, however, that the initial term of the first Class A Board members shall be three years, and the initial term of the first Class B Board members shall be one year, in order to provide for staggered terms in the future. There shall be four alternates to the Board of Directors. The alternates will attend Board meetings and will have no vote unless a Board member is absent, at which time the most senior alternate may register his/her vote. In addition, alternate Board members who have been elected by the membership and have not be appointed to the Board as a regular member, will have the option, subject to board approval of remaining as an alternate, or filling the first available board seat at the next election.
2. At the first annual meeting of the membership five Class B members shall be elected by ballot to the Board to replace the outgoing class. A majority of the votes cast shall be necessary to elect. Vacancies existing from time to time in any class shall, until the next annual meeting of the membership, be filled by the Board. Any member of the outgoing class shall be eligible for reelection after having served his full term.
3. The Board shall have general control of the affairs, funds and property of the corporation, and shall authorize and control all expenditures. It shall be the duty of the Board to carry out the purposes of the corporation according to law and as provided in these By laws, and to formulate all policies of the corporation.
4. The president shall cause a written general report of the affairs of the corporation to be prepared by the secretary and treasurer. Such report to be approved by the Board and distributed to all members as soon as conveniently possible after the end of each fiscal year; and the president shall report at all other times if required by vote of the membership. The fiscal year of the corporation shall begin on the first day of January.

5. The board shall meet quarterly commencing three months from the annual meeting. Special Board meetings may be called by order of the president. At the written request of four members of the Board, the President shall call a special meeting of the Board. Seven members of the Board shall constitute a quorum of the Board.
6. Absence on the part of any member or alternate member of the Board from three (3) meetings, whether regular or special, within a calendar year shall be deemed a resignation unless formally excused by the Board of Directors and recorded in the minutes of the meeting. (This would be based on a normal year of four (4) regular meetings and two (2) special meetings).
7. Any member of the Board of Directors may be recalled and removed from office upon the affirmative vote of two-thirds (2/3) of the voting members of the Corporation present at a regularly scheduled meeting or special meeting called for that purpose. A written notice shall be delivered to the Director concerned ten (10) days prior to such meeting.
8. In respect to all questions on construction of these By-laws, the decisions of the Board shall control and be finally binding.
9. The Board of Directors of the Corporation shall elect from the Board a Chairman and Vice-Chairman. They shall be members of the corporation, who make their permanent residence at Three Rivers Estates.
10. The Chairman, and in his absence the Vice-Chairman, shall preside at the Board meetings. The Chairman shall be responsible for appointing Board members to head special projects for the corporation and in cooperation with the President monitor these projects to assure completion. When there is a vacancy on the Board, the Chairman will fill this vacancy from the elected Board alternates.

#### ARTICLE THREE - OFFICERS

1. The officers of the corporation shall be president, vice president, secretary and treasurer. They shall be members of the corporation who are permanent residents of Three River Estates. They shall be elected by ballot of the membership at the annual meeting of the corporation every other year and shall hold office for two years thereafter and until their successors are elected. The initial slate of officers shall be elected by the first Board and shall serve a one year term. A majority of the votes cast shall be necessary to elect. The president at his discretion may appoint an assistant secretary and an assistant treasurer to serve. Such appointments shall be presented to the Board for approval or denial at the next meeting.
2. The president, and in his absence, the vice-president, shall preside at the meetings of the general membership and if neither shall be present, the secretary, or in the event of his/her absence, the treasurer may preside. In the event of their absence, those present at any meeting of the membership may elect a presiding officer. The president or vice president shall, with the secretary or the treasurer, sign all written contracts, leases, mortgages, pledges, and other obligations of the

corporation. In the event of the death, disability or absence of the president, the vice president shall possess and exercise all the powers of the president. In the event of the death, disability or absence of both the president and vice-president, the Board shall appoint an acting president during the disability, absence or death of both for the remainder of their term in office. The vice-president shall perform such other duties as are delegated by the president. The president or his delegated representative will be the only official spokesman for the corporation.

3. The secretary or his assistant under his supervision shall give notice of all meetings of the Board of Directors and of the general membership. The secretary shall keep the minutes of all meetings of the Board of Directors and the records of the membership and Board. The secretary shall conduct official correspondence of the corporation with the signatures of the president and secretary attached. The secretary or his assistant under his supervision shall receive all membership dues and other revenues and shall keep the accounts of the general membership. The secretary shall furnish the Board of Directors a quarterly membership status report. The secretary shall furnish to the Board of Directors the names of all members of the corporation, and shall be the keeper and custodian of the seal of the corporation. In the event of the death of the secretary, the president shall appoint a successor, with approval of the Board at the next meeting, who shall hold office for the balance of the unexpired term of the deceased officer, and in the event of his absence or disability, the president may appoint a temporary secretary, subject to Board approval.
4. The treasurer shall pay all bills on the certificate of their correctness when authorized by the Board. The treasurer shall prepare a proposed annual budget and submit such proposed budget to the Board of Directors for review prior to each new fiscal year. Upon Board approval of an annual budget, the treasurer shall prepare and submit a quarterly report to the Board of Directors. In the event of the death of the treasurer, the president shall appoint a successor who shall hold office for the balance of the unexpired term of the deceased officer, and in the event of the absence or disability, the president may appoint a temporary successor, subject to Board approval.
5. Any or all officers may be removed from office for good cause shown by a vote of the membership at any regular or special meeting .
6. Every director and every officer of the Association shall be indemnified by the Association against all expenses and liabilities, including counsel fees, reasonably incurred by or imposed upon him in conjunction with any proceeding whether civil, criminal, administrative or investigative, or any settlement of any proceeding, or any appeal from such proceeding to which he may be a party or in which he may become involved by reason of his being or having been a director or officer of the Association, or having served at the Association's request as a director or officer of any other corporation, whether or not he is a director or officer at the time such expenses are incurred, regardless of by whom the proceeding was brought, except in relation to matters as to which any such director or officer shall be adjudged liable for gross negligence or willful misconduct, provided that in the event of a

settlement, the indemnification shall apply only when the Board of Directors of the Association approves such settlement and reimbursement as being for the best interest of the Association. The foregoing right of indemnification shall be in addition to and not exclusive of all other rights to which such director or officer may be entitled.

7. The Association shall have the power to purchase and maintain at its expense insurance on behalf of any person who is or was a director or officer of the Association, or is or was serving at the request of the Association as a director or officer of another association, against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the Association would have the power to indemnify him against such liability under the provisions of the Articles.

#### ARTICLE FOUR - MEETINGS

1. There shall be an annual meeting of the membership on the second Saturday in October of each year and special meeting when called as provided for in Paragraph 3 of this article.
2. The order of business at the annual meeting of the membership shall be:
  - a. Reading of the minutes.
  - b. Reading of the treasurer's report.
  - c. Election of members of the Board of Directors for the forthcoming year.
  - d. Election of the officers of the corporation.
  - e. General business.
3. The president may at any time, and upon written request of ten voting members of the membership, or four members of the Board, shall call a special meeting of the membership. Such request and the notice of any special meeting so called shall state the object for which the meeting is called.
4. It shall be the duty of all members to keep on file a current mailing address with the secretary of the corporation. Notices of the annual and special meeting shall be given by mail by the Secretary, postmarked at least seven days prior to the date of the meeting. It shall not be necessary to send such notice certified or registered mail. Notice sent by First Class United States mail to the address on file with the secretary of the corporation shall be sufficient, and such notice may be included in the newsletter.
5. Votes may be cast in person or by proxy. All proxies shall be in writing and signed by the person entitled to vote, and shall be filed with the Secretary prior to the meeting in which they are to be used. Where a lot is jointly or co-owned, and if the owners have not designated one of them as the voting member, then a proxy must be signed by the voting member. In no event shall any proxy be valid for a period longer than one (1) year from the date of the first meeting for which it was given. Every proxy shall be revocable at any time at the discretion of the person executing it up to the time that same has been cast by providing written notice of such revocation to the secretary.

6. Five percent of the members entitled to vote shall constitute a quorum at any meeting of the membership of the corporation. Twenty-five percent of the members entitled to vote shall constitute a quorum at any special meeting of the corporation, including mail in ballots. Any measure voted on by the membership at either an Annual Meeting or a specially held meeting in which a quorum is present shall be passed if voted upon by the majority of voting members present either in person or by proxy.

#### ARTICLE FIVE - EXPENSES AND COMMON SURPLUS

The common expenses of the corporation shall include the expenses of the operation, maintenance, repair or replacement of the corporation property, cost of carrying out the powers and duties of the corporation and any other expense designated as common expense by the By-Laws. Each lot owner shall be responsible and liable for an equal share of the common expenses regardless of the purchase price, size, location or improvements thereon of his lot. Common surplus is owned by the lot owners in the same shares as their ownership interests in the Association property as set forth above (one share per lot). Provided, however, a share in the common surplus does not include the right to withdraw or require payment or distribution of the same except as otherwise set forth herein; and further provided that an individual owner of more than one lot in Three Rivers Estates shall only be required to maintain membership in good standing for one lot if the owner so elects.

#### ARTICLE SIX - ASSESSMENT/DUES

- The corporation, through its Board of Directors, shall have the power to fix and determine, from time to time, a sum or sums necessary and adequate to provide for the common expenses of the corporation and such other assessments as are specifically provided for in the By-Laws. The procedure for determining such assessments shall be as set forth herein. Said assessments may be referred to, from time to time herein, as "dues". Written notice of the amount of dues and the method of payment shall be given to all members by First Class United States mail at their address on file with the secretary of the corporation and may be included in the newsletter.
2. The Assessments and installments thereon that are unpaid for over thirty (30) days after the due date shall bear interest on the unpaid balance and until paid at the highest rate provided by law, but not less than the rate of twelve (12%) per annum compounding annually. If any installment or any assessment remains unpaid, sixty (60) days after same shall become due, the Board of Directors may declare the entire annual assessment as to a delinquent lot owner due and payable in full as if the entire was originally assessed.
3. The corporation shall have a lien on each lot for any unpaid assessments or dues, together with interest thereon, against the lot owner(s) if such lot together with the lien on all tangible personal property located on said lot; provided, however that such lien upon the aforesaid tangible personal property shall be subordinate to prior bonafide liens of record, and further provide, that said lien on a lot shall be

subordinate to the lien of any institutional first mortgagee. Reasonable attorneys fees incurred by the corporation incident to the collection of assessments or dues or the enforcement of such liens, together with all sums advanced or paid by the association for taxes and payments on account of superior mortgages, liens or encumbrances which may be required to be advanced by the corporation in order to preserve and protect its lien shall be payable by the lot owner and secured by such lien. The association's lien shall also include those sums advanced on behalf of a lot owner on payment of his obligation. The Board of Directors may take such action as they deem necessary to collect assessments by personal action, or by enforcing and foreclosing said liens, and may settle and compromise the same, if in the best interest of the corporation. The corporation shall be entitled to bid at any sale pursuant to a suit to foreclose an assessment or dues lien and apply as a cash credit against its bid, all sums due the association covered by the lien in force. In case of such foreclosure, lot owners shall be required to pay reasonable rental for the lot and Plaintiff in such foreclosure shall be entitled to the appointment of a receiver to collect same from lot owner and/or occupant.

4. The action of the Board of Directors with respect to any particular or any number of delinquent lot owners shall not constitute a waiver by the Board of Directors of the right to enforce a lien against any other particular delinquent lot owner or owners. It is the intention of the By-Laws to give the Board of Directors full discretion to have absolute discretion in how to handle any particular delinquent lot owner or owners without creating a waiver with respect to the association's right to enforce its right to collect assessments or dues by personal action or by enforcing and foreclosing liens.

#### ARTICLE SEVEN - COMPLIANCE AND DEFAULT

1. In the event of a violation (other than the non-payment of an assessment or dues) by the owner of any of the provisions of the restrictive covenants, of these By-Laws, or of the rules and regulations of the corporation, the corporation, by direction of its Board of Directors, may notify the owner by written notice of said breach, transmitted by mail, and if such violation shall continue for a period of thirty (30) days from the date of the notice, the Association, through its Board of Directors, shall have the right to treat such violation as an intentional, inexcusable and material breach of the restrictive covenants, these By-Laws, or the rules and regulations and the Association shall then, at its sole discretion, have the following options:
  - (1) An action at law to recover for its damage on behalf of the Association on behalf of the other owners;
  - (2) An action in equity to enforce performance on the part of the owner; or
  - (3) An action in equity for such relief as may be necessary under the circumstances, including injunctive relief. Upon a finding by the Court that the violation complained has occurred, the owner so violating shall reimburse the

Association for reasonable attorneys fees incurred by it in bringing such action. Failure on the part of the Association to maintain such action at law or in equity within thirty (30) days from date of a written request, signed by an owner, sent to the Board of Directors, shall authorize any owner to bring an action in equity or a suit at law on account of the violation. Any violations which are deemed by the Board of Directors to be a hazard to public health may be corrected immediately as an emergency matter by the Association, and the costs thereof shall be charged to the owner as a specific item which shall be a lien against the owner's lot with the same force and effect as if the charge were a part of the common expense.

- (4) May bar use of common areas by the violating owner.
2. An owner shall be liable for the expense of any maintenance repair or replacement rendered necessary by his act, neglect or carelessness, or by that of any member of his family, or his or their guests, employees, agents or lessees, but only to the extent that such expense is not met by the proceeds of insurance carried by the Association, if any. Such liability shall include any increase in insurance rates occasioned by use, misuse, occupancy or abandonment of any lot or its appurtenances. Nothing herein contained, however, shall be construed so as to modify any waiver by insurance companies or rights of subrogation. The expense for any maintenance, repair or replacement required, as provided in this section, shall be charged to said owner as a specific item which shall be a lien against said owner's lot with the same force and effect as if the charge were a part of the common expense. Said lien shall be subordinate to the lien of any institutional first mortgage on a given lot.
3. In any proceeding brought by the Association, or another owner to enforce the provisions of the restrictive covenants, these By-Laws or any rules and regulations promulgated thereunder, arising because of an alleged default by an owner, the prevailing party shall be entitled to recover the costs of the proceeding and such reasonable attorneys fees as may be determined by the Court.
4. The failure of the Association or of an owner to enforce any right, provision, covenant or condition shall not constitute a waiver of such right of the Association or owner to enforce such right, provision, covenant or condition in the future.
5. All rights, remedies and privileges granted to the Association or owner shall be deemed to be cumulative, and the exercise of any one or more shall not be deemed to constitute an election of remedies, nor shall it preclude the party thus exercising the same from exercising such other and additional rights, remedies or privileges.

ARTICLE EIGHT - LIABILITY SURVIVES TERMINATION OF MEMBERSHIP

The termination of membership in the Association shall not relieve or release any such former owner or member from any liability for obligations incurred under or in any way connected with the corporation,

or ownership of a lot or membership in the corporation, during the period of such ownership and membership, or impair any rights or remedies which the corporation may have against such former owner and member arising out of or in any way connected with such ownership and membership, and the covenants and obligations incident thereto.

#### ARTICLE NINE - MEMBERSHIP PROVISIONS

All members, their relatives and their guests who accompany them shall have full use of the recreation areas owned by Three Rivers Estates Property Owners, Inc. This use shall include, but not be limited to, swimming, boating, picnicking and other recreation. Said recreation areas will be owned, operated, controlled and managed by the corporation. It is the intent of this corporation that utilization of said recreation areas be limited exclusively to lot owners in the Three Rivers Estates development, their relatives and their guests who accompany them. Use of the recreation areas by groups shall be in limited scope and number. Where the group using or planning to use a recreation area or areas exceeds or is expected to exceed twelve (12) persons in number, then permission for such use shall be first obtained from the president or vice-president or person designated by the president to act upon such request and in no event shall such approval be unreasonably withheld. No other persons or groups of non-members shall be permitted to use the recreation areas without prior approval of the Board of Directors with such approval duly noted in the minutes of the Board meeting. The officers of the corporation and their designees are directed to take such action as they may deem appropriate to prosecute trespassers and prevent unauthorized use of any of the recreation areas under the control of the corporation.

#### ARTICLE TEN - RULES AND REGULATIONS

The Board shall prescribe and may amend the rules and regulations pertaining to the use of the corporation facilities, including recreation areas owned by the corporation. Property owners in Three Rivers Estates who are members in good standing are permitted the use of the recreation and other common areas. Property owners in Suwannee Ranchettes who are not members of the corporation may be permitted to use the recreation areas provided they pay a users fee set by the Board of Directors, but in no case to be less than the current annual membership dues paid by members in good standing. The use by property owners who are not members in good standing of the corporation shall be subject to the same rules and regulations as apply to members of the corporation. The Board, officers of the corporation and their designees shall have the specific right, duty and obligation to seek enforcement of the rules, regulations and law of the State of Florida and the United States of America, with respect to the use by persons authorized by the By-laws to use any corporation facilities or recreation areas and to prevent, by all lawful means, the unauthorized use of any corporation facility or recreation area.

#### ARTICLE ELEVEN - ABSENTEE BALLOT

1. All members shall be entitled to vote by absentee ballot as provided for in article four (4), paragraph five (5) at any special meeting of the

membership. Said absentee ballot may be sent by the secretary with the notice of meeting, or included in a Three Rivers Estates Property Owners, Inc. newsletter including a "Notice of Meeting".

2. All board members shall be entitled to vote by absentee ballot at any special meeting of the board, provided that the Board Member notifies the corporations president and/or secretary at least three days prior to any such special meeting.

ARTICLE TWELVE - CORPORATION PROPERTY

No real property of the corporation shall be sold or mortgaged and no real property shall be purchased by or leased to the corporation without approval at a meeting of the membership.

ARTICLE THIRTEEN - AMENDMENTS

These By-laws may be amended by the membership by a vote of two-thirds of the members present at any regular or special meeting of the membership at which a quorum is present provided seven (7) days written notice of the proposed amendments shall have been submitted to the members prior to the meeting at which such proposed amendments are to be considered.

THESE BY-LAWS WERE APPROVED BY SPECIAL MEETING OF THE BOARD HELD ON JANUARY 10, 1987, and amended by a vote of the membership at the annual meeting held OCTOBER 8, 1994.

Dated this 8 day of October, 1994.

THREE RIVERS ESTATES PROPERTY OWNERS, INC.  
a Florida non-profit corporation

By: Catherine Melnick  
President

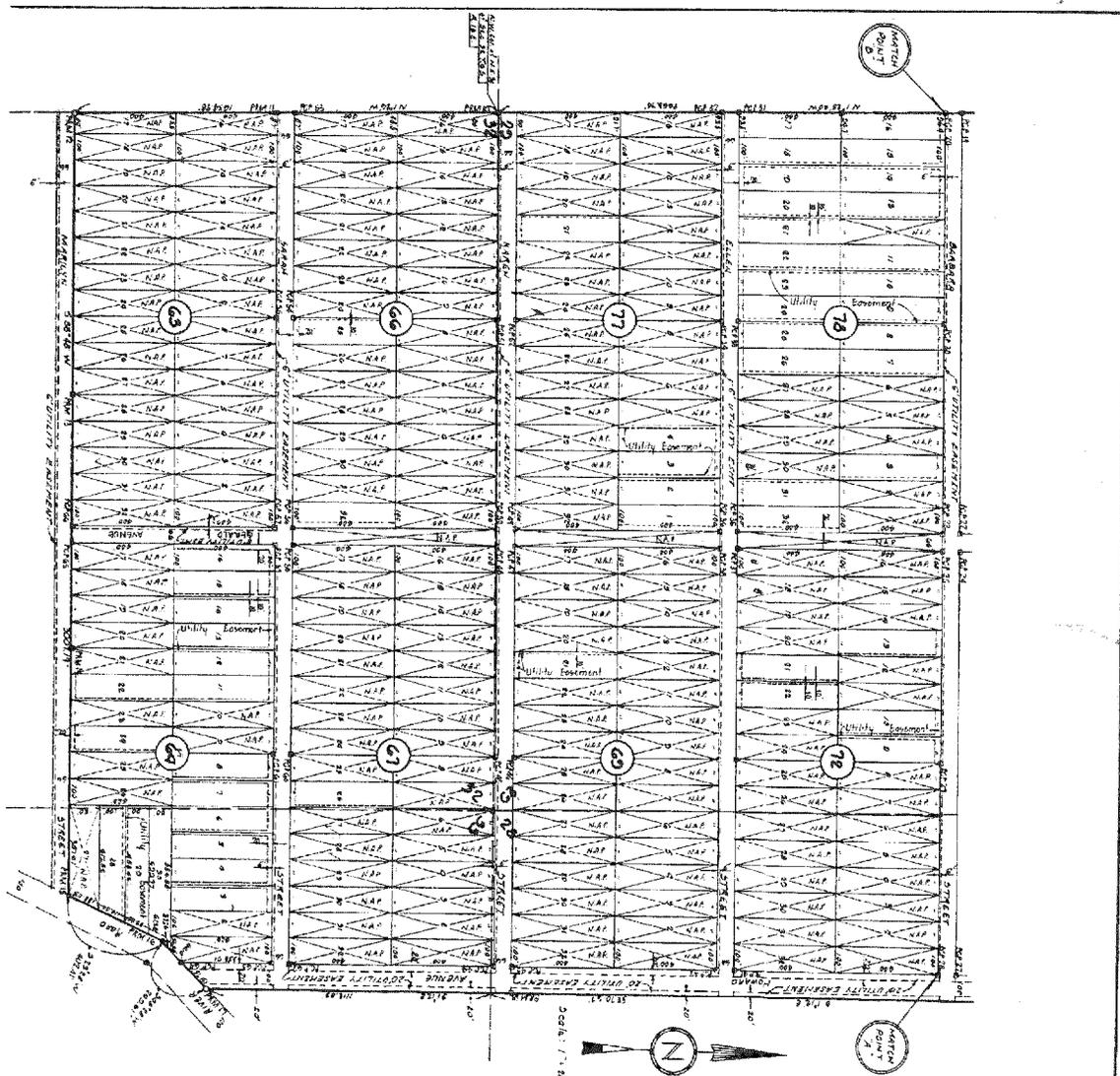
Attest: Debra F. Cataguth  
Secretary











**THREE RIVERS ESTATES**  
 UNIT NO. 2

PLAT BOOK PAGE 17  
 SHEET 2 OF 14

**ACKNOWLEDGMENT:**

STATE OF FLORIDA  
 COUNTY OF GULF  
 I, John A. Coy, County Clerk, do hereby certify that on this 17th day of March, 1979 before me personally appeared John A. Coy, a competent, legal, and sane person, and Secretary of Three Rivers Estates, a corporation under the laws of the State of Florida, and I observed the signing of the foregoing instrument and personally acknowledged the execution thereof to me in my official capacity as such officer, and the said instrument is duly attested thereto and the said Declaration is the true and correct copy of the original as the same appears from my files and official seal. Witness my hand and official seal at Tallahassee, Florida this 17th day of March, 1979.

Notary Public, State of Florida  
 My Commission Expires April 28, 1979  
John A. Coy

**SURVEYOR'S CERTIFICATE:**

I hereby certify that I am a duly authorized Land Surveyor and that a survey of the land herein described has been made under my supervision and that the same is shown on this plat and that the same is in accordance with the laws of the State of Florida and that the same is in accordance with the provisions of Chapter 177, Florida Statutes.

DEWEET W. WATKINS  
 WATKINS LAND SURVEYOR  
 P.O. BOX 1000  
 TALLAHASSEE, FLORIDA 32304

APPROVED BY COUNTY COMMISSION  
 SUWANNEE COUNTY, FLORIDA

DATE: \_\_\_\_\_  
 ATTEN: \_\_\_\_\_  
 Chairman

SEAL





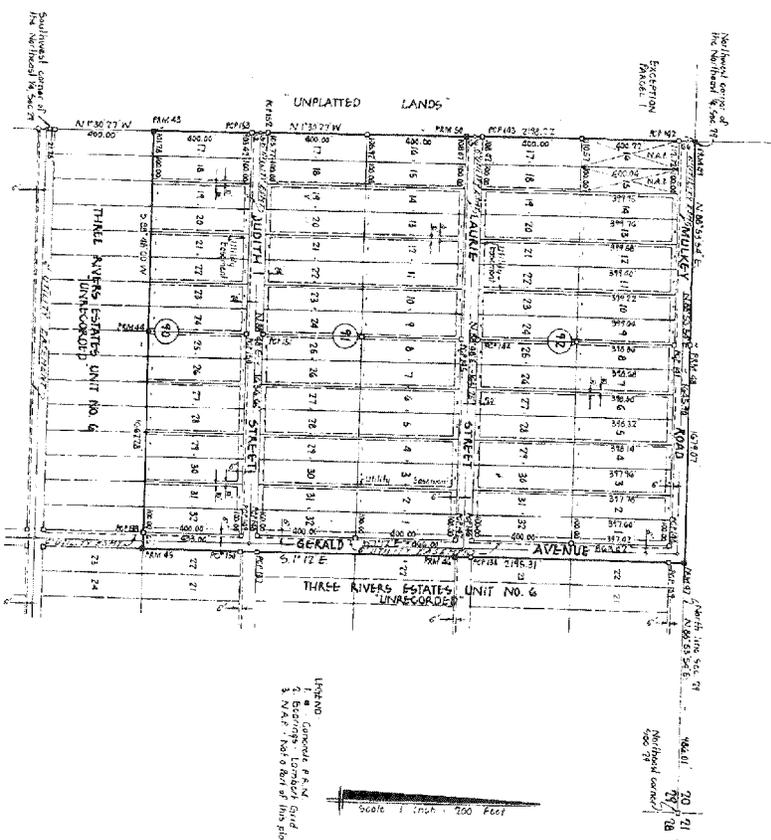








Three Rivers Estates  
 Unit 7



APPROVED BY COUNTY COMMISSION  
 SUWANNEE COUNTY, FLORIDA

Chairman  
 Clerk

CERTIFICATE OF CLERK  
 I HEREBY CERTIFY that the foregoing plat having been approved by the Board of County Commissioners of Suwannee County, Florida, this 26th day of May, 2016, and that the same has been filed in my office and that the same is a true and correct copy of the original on file in my office.

CLERK OF THE CIRCUIT  
 SUWANNEE COUNTY, FLORIDA

**THREE RIVERS ESTATES**  
 UNIT NO. 7  
 A SUBDIVISION OF A PART OF  
 SECTION 29, TOWNSHIP 6 SOUTH, RANGE 15 EAST  
 SUWANNEE COUNTY, FLORIDA

**DESCRIPTION:**  
 That certain portion of the Northeast 1/4 of Section 29, Township 6 South, Range 15 East, Suwannee County, Florida, and more particularly that portion of said Northeast 1/4 of Section 29, Township 6 South, Range 15 East, Suwannee County, Florida, which is more particularly described as follows: To-wit: The Northeast 1/4 of Section 29, Township 6 South, Range 15 East, Suwannee County, Florida, containing 128.00 acres, more or less, as shown on the plat hereunto annexed and recorded in the public records of Suwannee County, Florida, to-wit: Book 2671, Page 321, of the Public Records of Suwannee County, Florida, and the same is hereby dedicated to the public.

**DEDICATION:**  
 The undersigned, the State of Florida, and the THREE RIVERS ESTATES, INC., incorporated in the State of New Jersey and having its principal office in the State of Florida, do hereby certify that the above described land, subdivided and platted as shown on the plat hereunto annexed, is being dedicated to the public and that the same is hereby dedicated to the public.

THREE RIVERS ESTATES, INC.  
 State of New Jersey

Signed: *[Signature]* President  
 Attest: *[Signature]* Secretary

Date: \_\_\_\_\_

**ACKNOWLEDGMENT**  
 STATE OF FLORIDA  
 COUNTY OF DADE

I, Clerk of the Circuit, do hereby certify that the foregoing plat having been approved by the Board of County Commissioners of Suwannee County, Florida, this 26th day of May, 2016, and that the same has been filed in my office and that the same is a true and correct copy of the original on file in my office.

CLERK OF THE CIRCUIT  
 SUWANNEE COUNTY, FLORIDA

**SURVEYOR'S CERTIFICATE**  
 I, the undersigned, a duly licensed and sworn Surveyor of the State of Florida, do hereby certify that the foregoing plat and map have been prepared by me and that the same are a true and correct copy of the original on file in my office and that the same are in accordance with the requirements of Chapter 171, Florida Statutes.

DAVID R. WATKINS  
 FIA No. 0047 No. 1010  
 SUWANNEE COUNTY, FLORIDA

**COUNTY ATTORNEY'S CERTIFICATE**  
 I, the undersigned, County Attorney for Suwannee County, Florida, do hereby certify that the foregoing plat and map have been prepared by me and that the same are in accordance with the requirements of Chapter 171, Florida Statutes.

DAVID R. WATKINS  
 FIA No. 0047 No. 1010  
 SUWANNEE COUNTY, FLORIDA



Parcel ID	Owner name	Property Address	Legal Description
32-06S-15E-01435-010020	FARMER RONALD H & LINDA SUE	VACANT	LEG LOT 2A THREE RIVERS ESTATES SECTION 1-S ORB 2410 P 284-87 WD YR 2023
33-06S-15E-01712-680150	FELDER MORRIS R & LINDA S	VACANT	LEG LOTS 15 & 16 BLK 68 UNIT 3 THREE RIVERS EST ORB 139 P 555 W-D
33-06S-15E-01415-010360	FELDER MORRIS R & LINDA SUE	28858 RIVER RUN RD	LEG LOTS 33 34 35 36 & 37 THREE RIVERS ESTATES SECTION 1-S ORB 426 P 643 WD YR 92 ORB 1781 P 450 WD YR 2014
33-06S-15E-01712-680120	FELDER MORRIS R & LINDA SUE	VACANT	LEG LOT 12 BLK 68 3 RIVERS EST UNIT 3 ORB 789 P 238- 39 WD YR 2000
33-06S-15E-01713-680170	FELDER MORRIS R.	VACANT	LEG LOT 17 BLK 68 UNIT 3 THREE RIVERS ESTATES ORB 858 P 366 WD YR 2001
28-06S-15E-01729-730200	IMM VICTORIA L	3759 286TH TERR	LEG LOTS 19 20 21 & 22 BLK 73 UNIT 3 THREE RIVERS EST ORB 1890 P 31 WD YR 2016 ORB 1891 P 31 WD YR 2016 ORB 2184 P 64-65 QCD YR 2020 ORB 2184 P 66-68 QCD YR 2020 ORB 2190 P 36- 37 QCD YR 2021 ORB 2190 P 38-39 QCD YR 2021
32-06S-15E-01435-010060	MCMANUS ROBERT F & DIANE C	VACANT	LEG LOT 6A THREE RIVERS ESTATE SEC 1-S ORB 1323 P 342 WD YR 07
32-06S-15E-01435-010070	MCMANUS ROBERT F & DIANE C	VACANT	LEG LOT 7A THREE RIVERS ESTATE SEC 1-S ORB 1323 P 342 WD YR 07
32-06S-15E-01457-580110	MCMANUS ROBERT F & DIANE C	VACANT	LEG LOT 11 BLK 58 3 RIVERS EST UNIT 4 ORB 1323 P 342 WD YR 07

29-06S-15E-01513-910100	THOMPSON RENTALS LLC	4348 280TH TERR	LEG LOT 10 BLK 91 THREE RIVERS ESTATE UNIT 7 ORB 1632 P 14-15 WD YR 2011 NOTE RP #12368913 YR 01
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Ron DeSantis  
J. Alex Kelly

January 28, 2026

Peter C. Focks, Esq.  
McCarty Focks, PLLC  
2630 NW 41st Street, Building A  
Gainesville, Florida 32606

**Re: Three Rivers Estates Property Owners Association, Inc.; Approval  
Determination Number: 26002-A<sup>1</sup>**

Dear Mr. Focks,

The Florida Department of Commerce (Commerce) has completed its review of the Proposed Declaration of Covenants, Conditions, and Restrictions (Declaration of Covenants) and other governing documents for the Three Rivers Estates Property Owners 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.

In the event any third-party challenges this determination, the Association shall be responsible for defending this determination and the Association's compliance with the requirements of Chapter 720, Part III, Florida Statutes.

If you have any questions concerning this matter, please contact the Florida Department of Commerce, Office of the General Counsel, at (850) 245-7150.

Sincerely,

James D. Stansbury, Chief  
Bureau of Community Planning and Growth

JDS/pm

<sup>1</sup> This determination supersedes and replaces Determination Number 26002 dated January 16, 2026.

Peter C. Focks, Esq.  
January 28, 2026  
Page 2 of 2

**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 FLORIDA DEPARTMENT OF COMMERCE WITHIN 21 CALENDAR DAYS OF RECEIPT OF THIS DETERMINATION. A PETITION IS FILED WHEN IT IS RECEIVED BY:

AGENCY CLERK  
FLORIDA DEPARTMENT OF COMMERCE  
OFFICE OF THE GENERAL COUNSEL  
107 EAST MADISON ST., MSC 110  
TALLAHASSEE, FLORIDA 32399-4128  
FAX 850-921-3230  
AGENCY.CLERK@COMMERCE.FL.GOV

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.