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DECLARATION OF CONDOMINIUM

OF

MONTEGO AT COVE TOWERS PRESERVE, A CONDOMINIUM

NAPLES, FLORIDA

BAY COLONY-GATEWAY, INC., herein called "Developer," on behalf of itself and its successors, grantees, and assigns, hereby makes this Declaration of Condominium:

1. **SUBMISSION TO CONDOMINIUM** — The fee simple title or easement interests, as noted, to the lands located in Collier County, Florida, and described in attached Exhibit "E" are submitted to the condominium form of ownership.

2. **NAME — PLAN OF DEVELOPMENT** — Developer has or will construct a total of 58 single family residential units and associated improvements designated "Montego at Cove Towers Preserve, A Condominium."

3. **NAME — ASSOCIATION** — The name of the Condominium Association is "Cove Towers Preserve Condominium Association, Inc." This Association is incorporated as a not-for-profit Florida corporation.

4. **DEFINITIONS** — The terms used herein will have the meanings stated in Florida Statutes Chapter 718 (Condominium Act) and as follows, unless the context otherwise requires:

4.1. **ASSESSMENT** — The share of the funds required for the payment of common expenses that is assessed against a unit owner from time to time.

4.2. **ASSOCIATION** — The corporation responsible for the operation of the Condominium.

4.3. ASSOCIATION PROPERTY — All real or personal property owned or leased by the Association. The Pool Amenity Building is Association property.

4.4. BOARD OF DIRECTORS or DIRECTORS or BOARD — The Board of Directors responsible for the administration of the Association.

4.5. CHARGE or SPECIAL CHARGE — The obligation of a unit owner to pay or reimburse money to the Association that cannot be secured as an assessment pursuant to F.S. 718.116, but which will, if the charge is not paid, give rise to a cause of action against the unit owner pursuant to this Declaration.

4.6. COMMON ELEMENTS — The portions of the property submitted to condominium ownership and not included in the units. Chases and columns within units are common elements but are not shown on the plot plan (Exhibit "B"). Common elements include the following:

- 4.6.1. Land**
- 4.6.2. All parts of improvements that are not included within the units**
- 4.6.3. Easements**
- 4.6.4. Installations for the furnishing of services to more than one unit or to the common elements, such as chilled water air conditioning, electricity, water and sewer.**

4.7. COMMON EXPENSES — All expenses properly incurred by the Association in the performance of its duties, including expenses specified in Section 718.115 F.S. and such expenses as may be declared to be common expenses by this Declaration. The cost of providing basic cable television under a bulk service contract, electronic security, and the cost of water and sewer service to the units shall be a common expense. This Condominium's share of the common expenses of the Association shall be 50% of the whole.

4.8. COMMON SURPLUS — The amount of all receipts or revenues including assessments, rents, or profits, collected by the Condominium Association which exceeds common expenses. The total common surplus owned by each unit owner consists of that owner's share of the common surplus of the Association plus the owners share of the common surplus of this Condominium. The owner's share shall be calculated as provided in Section 7.1 of this Declaration.

4.9. CONDOMINIUM DOCUMENTS — This Declaration and the attached Exhibits setting forth the nature of the property rights in the Condominium and the covenants running with the land that govern these rights. All the other Condominium documents will be subject to the provisions of the Declaration. The order of priority of the documents will be as follows: (1) Declaration; (2) Association Articles of Incorporation; (3) By-laws; and (4) Rules and Regulations.

4.10. CONDOMINIUM PARCEL — A unit together with the undivided share in the common elements which is appurtenant to the unit.

4.11. CONDOMINIUM PROPERTY — The real and personal property, both tangible and intangible, subject to condominium ownership, whether or not contiguous; all improvements thereon; and all easements and rights appurtenant thereto.

4.12. COVE TOWERS PRESERVE — The proposed two tower residential community of which Montego at Cove Towers Preserve is the first part.

4.13. DEVELOPER — BAY COLONY-GATEWAY, INC., (a wholly owned subsidiary of WCI Communities, Inc.) the company that has established this Condominium, and the successors and assigns of the company's development rights. Please note that at various times, WCI adopts incentive programs with its affiliated brokerage entity, Prudential Florida WCI Realty under which Prudential agents receive bonuses in addition to commissions for sales of WCI

constructed homes or the sale of residences in WCI high-rise buildings.

4.14. EXHIBITS:

- A. Association Articles of Incorporation
- B. Condominium Plot Plan
- C. Association By-laws
- D. Rules and Regulations
- E. Legal description of the Condominium Property

4.15. FAMILY — One natural person or a group of two or more natural persons, each of whom is related to each of the others by blood, marriage, or adoption (exclusive of household servants); or not more than two adult persons not so related and the children of either or both of them who reside together as a single not-for-profit housekeeping unit.

4.16. GUEST — Any person who is physically present in or occupies a unit on a temporary basis at the invitation of the unit owner without the payment of consideration.

4.17. INSTITUTIONAL FIRST MORTGAGEE — The mortgagee or its assignee of a first mortgage on a condominium parcel. The mortgagee may be a bank, a savings and loan association, a mortgage banker, a life insurance company, a real estate or mortgage investment trust, a pension or profit sharing trust, the Federal Housing Administration, the Department of Veterans Affairs, Fannie Mae, Freddie Mac or any agency of the United States of America, or the Developer. The term also refers to any holder of a first mortgage against a condominium parcel which mortgage is guaranteed or insured, as evidenced by a recorded instrument, by the Federal Housing Administration, the Department of Veterans Affairs, any agency of the United States of America, or any other public or private corporation engaged in the business of guaranteeing or insuring residential first mortgage loans, and their successors and assigns.

4.18. LEASE — The grant by a unit owner of a temporary right of use of the owner's unit for a valuable consideration.

4.19. LIMITED COMMON ELEMENTS — Those portions of the common elements that are reserved for the use of a certain unit or units to the exclusion of the other units.

4.20. MULTICONDOMINIUM — A real estate development containing two or more condominiums all of which are operated by the same Association (Cove Towers Preserve is a multicondominium development).

4.21. OCCUPY — The act of being physically present in a unit on two or more consecutive days, including staying overnight. An occupant is one who occupies a unit.

4.22. OPERATION — The administration and management of the Condominium Property.

4.23. PERSON — An individual, corporation, trust, or other legal entity capable of holding title to real property.

4.24. SINGULAR, PLURAL, GENDER — Whenever the context permits, use of the plural includes the singular, use of the singular includes the plural, and use of any gender includes all genders.

4.25. UNIT — A part of the Condominium Property that is subject to exclusive ownership as described in this declaration.

4.26. UNIT NUMBER — The letter, number, or combination thereof that is designated on the Condominium Plot Plan and is used as the identification of a unit.

4.27. UNIT OWNER — The owner of record legal title to a condominium parcel.

4.28. VOTING INTERESTS — The voting interests of the Association are the voting rights distributed to the unit owners in all condominiums operated by the Association. The

voting interests of the condominium are the voting rights distributed to the unit owners in this condominium. Each unit has one full, indivisible vote in all matters. See Section 23 following.

5. CONDOMINIUM UNITS, BOUNDARIES, AND APPURTENANCES —

Each unit and its appurtenances constitute a separate parcel of real property that may be owned in fee simple. The unit may be conveyed, transferred, and encumbered like any other parcel of real property, independently of all other parts of the Condominium Property, subject only to the provisions of the condominium documents and applicable laws.

5.1. BOUNDARIES — Each unit will have boundaries as defined below. The boundaries may exist now or may be created by construction, settlement, or movement of the buildings; or by permissible repairs, reconstruction, or alterations.

5.1.1. HORIZONTAL BOUNDARIES — The upper and lower boundaries of the units will be:

5.1.1.1. UPPER BOUNDARY — The planes of the underside of the finished and undecorated ceilings of the unit, extended to meet the perimeter boundaries.

5.1.1.2. LOWER BOUNDARY — The planes of the upperside of the finished and undecorated surface of the floors of the unit, extended to meet the perimeter boundaries.

5.1.2. PERIMETER BOUNDARIES — The perimeter boundaries will be both the finished and undecorated interior surfaces of the perimeter walls of the unit as shown on the Condominium Plot Plan, and the planes of the interior surfaces of the unit's windows, doors, and other openings that abut the exterior of the building or common elements, including limited common elements.

5.2. EXCLUSIVE USE — Each unit owner will have the exclusive use of such owner's unit.

5.3. OWNERSHIP — The ownership of each unit will carry with it, as appropriate, and whether or not separately described, all of the rights, title, and interest of a unit owner in the Condominium Property which will include, but not be limited to:

5.3.1. COMMON ELEMENTS AND COMMON SURPLUS — An undivided share of ownership of the common elements and common surplus.

5.3.2. LIMITED COMMON ELEMENTS — Either the exclusive use or use in common with one or more other designated units of the limited common elements that may exist. Such elements include the assigned under-building parking space(s), covered parking spaces, storage locker(s), screened or open balconies, mechanical rooms serving only one unit, and all items set forth in Section 6. that are exterior to a unit and are expressly required to be maintained by the unit owner.

5.3.3. ASSOCIATION MEMBERSHIP — Membership in the Association and voting rights.

5.3.4. EASEMENT FOR AIR SPACE — An exclusive easement for the use of the air space occupied by the unit as it exists at any particular time and as the unit may be lawfully altered or reconstructed from time to time. The easement will be terminated automatically in any air space that is vacated from time to time.

5.4. EASEMENTS — The following non-exclusive easements are created by and granted from the Developer to each unit owner; to the Association; and the Collier County Water-Sewer District and their employees, agents, and hired contractors; to utility companies; to unit owners' families in residence, guests, and invitees; and to governmental and emergency

services, as applicable.

5.4.1. INGRESS AND EGRESS — Easements over the common elements and Association Property for ingress and egress to units and public ways.

5.4.2. MAINTENANCE, REPAIR, AND REPLACEMENT — Easements through the units and common elements for maintenance, repair, and replacement.

5.4.3. UTILITIES — Easements through the Common Elements and units for conduits, ducts, plumbing, and wiring, and other facilities for the furnishing of services and utilities to other units, the Common Elements, and other utility customers, both existing and future.

5.4.4. PUBLIC SERVICES — Access to both the Condominium Property and the units for lawfully performed emergency, regulatory, law enforcement, and other public services.

6. MAINTENANCE; LIMITATIONS UPON ALTERATIONS AND IMPROVEMENTS — The responsibility for protection, maintenance, repair and replacement of the Condominium Property, and restrictions on its alteration and improvement shall be as follows:

6.1. ASSOCIATION MAINTENANCE — The Association is responsible for the protection, maintenance, repair and replacement of all Common Elements and Association Property (other than the limited common elements that are required elsewhere herein to be maintained by the unit owner). The cost is a common expense. The Association's responsibilities include, without limitation:

6.1.1. Electrical wiring up to the circuit breaker panel in each unit.

6.1.2. Water pipes up to the individual unit cut-off valve within the unit.

6.1.3. Cable television lines up to the wall outlets in the units.

6.1.4. Air conditioning condensation drain lines, up to the point where

they enter each unit.

6.1.5. Sewer lines, up to the point where they enter the unit.

6.1.6. All installations, fixtures and equipment located within one unit but serving another unit, or located outside the unit, for the furnishing of utilities to more than one unit or the common elements.

6.1.7. The exterior surface of the main entrance doors to the units.

6.1.8. All exterior building walls, including painting, waterproofing, and caulking.

The Association's responsibility does not include interior wall switches or receptacles, plumbing fixtures, or other electrical, plumbing or mechanical installations located within a unit and serving only that unit. All incidental damage caused to a unit or limited common elements by work performed or ordered to be performed by the Association shall be promptly repaired by and at the expense of the Association, which shall restore the property as nearly as practical to its condition before the damage, and the cost shall be a common expense, except the Association shall not be responsible for the damage to any alteration or addition to the common elements made by a unit owner or his predecessor in title or for damage to paint, wallpaper, paneling, flooring or carpet which, of necessity, must be cut or removed to gain access to work areas located behind them.

6.2. UNIT OWNER MAINTENANCE — Each unit owner is responsible, at his own expense, for all maintenance, repairs, and replacements of his own unit and certain limited common elements. The owner's responsibilities include, without limitation:

6.2.1. Maintenance, repair and replacement of screens, windows and window glass.

6.2.2. The main entrance door to the unit and its interior surfaces.

6.2.3. All other doors within or affording access to the unit.

6.2.4. The electrical, mechanical and plumbing lines, pipes, fixtures, switches, valves, drains and outlets (including connections) located partially or entirely within the unit or serving only the unit.

6.2.5. The circuit breaker panel and all electrical wiring going into the unit from the panel.

6.2.6. Appliances, water heaters, smoke alarms and vent fans.

6.2.7. All air conditioning, and heating equipment, thermostats, ducts and installations serving the unit exclusively, except as otherwise provided in Section 6.4. below.

6.2.8. Carpeting and other floor coverings.

6.2.9. Door and window hardware and locks.

6.2.10. Shower pans.

6.2.11. The main water supply shut-off valve for the unit.

6.2.12. Other facilities or fixtures which are located or contained entirely within the unit and serve only the unit.

6.2.13. All interior, partition walls which do not form part of the boundary of the unit.

6.3. OTHER UNIT OWNER RESPONSIBILITIES —

6.3.1. BALCONIES — Where a limited common element consists of a balcony the unit owner who has the right of exclusive use of the area shall be responsible for the day-to-day cleaning and care of the walls, floor and ceiling bounding said area, if any; and all fixed glass and sliding glass doors in portions of the entrance way to said area, if any; and the wiring, electrical outlet(s) and fixture(s) thereon, if any, and the replacement of light bulbs. The

Association is responsible for the maintenance, repair and replacement of all exterior walls of the building, support columns and the concrete slabs. The unit owner shall be responsible for day-to-day cleaning and care, but all painting and maintenance of the exterior surfaces and structures of the building shall be the responsibility of the Association and shall be a common expense. The maintenance, repair, replacement and insurance of owner installed tile flooring or enclosure shall be the responsibility of the unit owner.

6.3.2. INTERIOR DECORATING — Each unit owner is responsible for all decorating within his own unit, including painting, wallpapering, paneling, floor covering, draperies, window shades, curtain, lamps and other light fixtures, and other furnishings and interior decorating.

6.3.3. FLOORING — All units shall always have the floors covered with wall-to-wall carpeting installed over high quality padding, except that carpeting is not required in foyers, kitchens, bathrooms or laundry rooms. An owner who desires to install in place of carpeting any hard-surface floor covering (e.g. marble, slate, ceramic tile, parquet) shall also install a sound absorbent underlayment of such kind and quality equivalent or superior to 1/4th inch of cork and perimeter sound isolation material installed in accordance with the Rules and Regulations as amended from time to time so as to reduce the transmission of noise to adjoining units, and must obtain written approval of the Board of Directors prior to any such installation. If the installation is made without prior approval, the Board may, in addition to exercising all the other remedies provided in this Declaration, require the unit owner to cover all such hard-surface flooring with carpeting, or require the removal of such hard-surface flooring at the expense of the offending unit owner. The structural integrity of balconies constructed of steel reinforced concrete is adversely affected by water intrusion and rusting aggravated by the water retention qualities of indoor-outdoor

carpet, river rock and unglazed ceramic tile and its grout. For this reason no indoor-outdoor carpet or river rock may be used on balconies, and all tile and its bedding and grout must be of such materials and so applied as to be waterproof. Any tile installed on the balconies of a unit shall be installed so as to insure proper drainage.

6.3.4. WINDOW COVERINGS — The covering and appearance of the windows and doors, whether by draperies, shades, reflective film or other items, whether installed within or outside of the unit, visible from the exterior of the unit, shall be subject to the rules and regulations of the Association.

6.3.5. MODIFICATIONS AND ALTERATIONS OR NEGLECT — If a unit owner makes any modifications, installations or additions to his unit or the common elements or neglects to maintain, repair and replace as required by this Section 6, the unit owner, and his successors in title, shall be financially responsible for:

6.3.5.1. Maintenance, repair and replacement of the modifications, installations or additions;

6.3.5.2. The costs of repairing any damage to the common elements or other units resulting from the existence of such modifications, installations or additions; and

6.3.5.3. The costs of removing and replacing or reinstalling such modifications if their removal by the Association becomes necessary in order to maintain, repair, replace, or protect other parts of the Condominium Property for which the Association is responsible.

6.3.6. USE OF LICENSED AND INSURED CONTRACTORS — Whenever a unit owner contracts for maintenance, repair, replacement, alteration, addition or

improvement of any portion of the unit or common elements, whether with or without Association approval, such owner shall be deemed to have warranted to the Association and its members that his contractor(s) are properly licensed and fully insured, and that the owner will be financially responsible for any resulting damage to persons or property not paid by the contractor's insurance.

6.4. SERVICE AND MAINTENANCE CONTRACTS — If there shall become available to the Association:

6.4.1. A program of contract maintenance for items which are located within the units and otherwise the responsibility of the unit owner, such as water heaters and/or air-conditioning compressors and/or air handlers and related equipment serving individual units; or

6.4.2. certain contract services to be delivered within the units for items otherwise the responsibility of the unit owner, such as pest control or cable television: the Board may enter into any such contracts which the Board determines are to the benefit of the owners generally. The expenses of such contractual undertakings to the Association shall be a common expense. All maintenance, repairs and replacements not covered by the contracts shall remain the responsibility of the unit owner. Because the expenses are common expenses, an election by a unit owner not to take advantage of the services or maintenance provided by such contracts shall not excuse the owner from paying his share of the cost.

6.5. OWNER ALTERATION OF COMMON ELEMENTS RESTRICTED
— No unit owner may make any alterations, add to, or remove any part of the portions of the improvements that are to be maintained by the Association without the prior written approval of the Board of Directors. The Board has the authority to approve, disapprove, or require modifications to the proposed work. The Board's decision will be determinative of the matter. The owner must obtain all necessary approvals and permits from applicable government entities. The Association

may require approval from engineers or other professionals as a prerequisite. The entire expense must be borne by the owner, including any subsequent maintenance and restoration. No owner will do any work that would jeopardize the safety or soundness of the building, increase insurance requirements or premiums or impair any easements. If approved by the Board, two units owned by the same owner that are adjacent horizontally, may be connected by doorways through common element walls. Such Board approved work is declared not to constitute material alterations or substantial additions to the common elements.

7. COMMON ELEMENTS

7.1. **SHARE OF** — Units in the Condominium will be apportioned a fraction of the common expenses, common surplus and ownership of the common elements based on the square footage of each unit in uniform relation to the total square footage of all units in the Condominium.

<u># of Units</u>	<u>Floor</u>	<u>Unit Type</u>	<u>Unit Fractions</u>	<u>Total</u>
1	3	01	<u>2,280.5</u> 140,039.8	<u>2,280.5</u> 140,039.8
1	3	04	<u>2,245.2</u> 140,039.8	<u>2,245.2</u> 140,039.8
13	4 -17	Typical 01	<u>2,249.3</u> 140,039.8	<u>29,240.9</u> 140,039.8
28	3 -17	Typical 02, 03	<u>2,434.9</u> 140,039.8	<u>68,177.2</u> 140,039.8
13	4 - 17	Typical 04	<u>2,246</u> 140,039.8	<u>29,198</u> 140,039.8
2	18	PH 01, 02	<u>4,449</u> 140,039.8	<u>8,898</u> 140,039.8
TOTAL 58				<u>140,039.8</u> 140,039.8

7.2. USE — Each unit owner and the Association will be entitled to use the common elements in accordance with the purposes for which the elements are intended; however, no such use may hinder or encroach upon the lawful rights of other unit owners.

7.3. MATERIAL ALTERATIONS AND ADDITIONS — Except for changes made by an owner with Board approval as provided in Section 6.5. above, or by the Board of Directors alone for the integrity of this Condominium's property, material alteration of or substantial additions to the common elements of this Condominium including the purchase acquisition, sale, conveyance, or mortgaging of such property may be effectuated only by vote of 67% of the voting interests of this Condominium at a meeting called for that purpose. There shall not be any material alterations or substantial additions made to Association Real Property unless approved by the vote of 67% of the voting interests of the Association; provided however, that such changes may be made by the Board of Directors alone if necessary for the integrity of the Association Real Property. The Board of Directors, without any vote of the membership, is authorized to lease or grant easements or licenses for the use of the common elements or Association property to unit owners or other persons, if in the judgement of the Board, the use will benefit the members of the Association, even where the lease, easement, or license would result in a material alteration or substantial addition to the common elements or Association property. The Association may charge for such use.

8. MULTICONDOMINIUM — This condominium is (may be) part of a multi-condominium development in which other condominiums will (may) be operated by the same association.

The Cove Towers Preserve area is planned to contain two condominiums (Montego and Nevis) both of which will be operated by the Cove Towers Preserve Condominium Association,

Inc., and both of which will share features to be located on property to be owned by the Condominium Association. Unit owners in this Condominium will not have the right to use the common element facilities of the other (proposed) condominium.

The maximum number of condominiums is two and the minimum number is one. The latest date the exact number will be determined is June 28, 2002.

The maximum and minimum number of units in Montego is 58 and the maximum and minimum number of units in Nevis, if built, is also 58. No units in either condominium will be used for non-residential purposes. Nevis would be located adjoining Montego on the east on a parcel approximately .90 of an acre.

8.1. UNIT OWNERS SHARES-ASSOCIATION PROPERTY/ACCOUNTS

— Each unit in each condominium operated by the Association shall own or be liable for a fractional share of Association assets, liabilities, common surplus and common expenses.

The fraction shall be calculated based on the square footage of each unit in uniform relation to the total square footage of all the units in the condominiums operated by the Association from time to time. A unit owner's share of the total common surplus shall consist of his share of the common surplus of the Association and his share of the common surplus of this condominium (The Montego). The accounts of each condominium operated by the Association shall be kept separately.

9. ADMINISTRATION —The administration of the Condominium shall be by the Board of Directors and its powers and duties shall be as set forth herein and in the Articles of Incorporation and the By-laws.

10. INSURANCE — In order to adequately protect the unit owners, the Association, and all parts of the Condominium Property and Association Property that are required to be insured by the Association, insurance shall be carried and kept in force at all times in accordance with the

