

**WRITTEN CONSENT TO APPROVE REVITALIZATION OF THE VILLAGE DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE FOREST AT RIDGEWOOD
PURSUANT TO SECTIONS 720.403-407, FLORIDA STATUTES**

RECITALS

- A. The undersigned is either the sole owner or co-owners of the property located _____ (your address) within the Forest at Ridgewood subdivision (the "Lot"). The undersigned is entitled to membership in The Forest at Ridgewood Homeowners' Association, Inc. (the "Association") by virtue of ownership of said Lot.
- B. The undersigned executes this Written Consent on behalf of the Owner(s) of the Lot pursuant to the provisions of Section 720.405 and 712.06 Florida Statutes for the purpose of approving the revitalization of the Village Declaration of Covenants, Conditions and Restrictions for The Forest at Ridgewood and all previously recorded amendments thereto (collectively, the "Revived Declaration").
- C. The undersigned acknowledges receipt of a copy of the complete text of the proposed Revived Declaration, and the existing Articles of Incorporation, and the Bylaws of The Forest at Ridgewood Homeowners' Association, Inc., the legal descriptions of the Lots and parcels to be governed by the Revived Declaration, the current owners of the parcels to be governed by the Revived Declaration and a graphic depiction of the property to be governed by the Revived Declaration.

APPROVAL OF REVITALIZATION

By signing below, I agree in writing to the revitalization of the Revitalized Village Declaration of Covenants, Conditions and Restrictions for The Forest at Ridgewood the governing documents of the Association.

Dated: _____, 2026.

Signature: _____ _____ Print Name	Signature: _____ _____ Print Name
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PLEASE RETURN THIS SIGNED FORM TO:

The Forest at Ridgewood Homeowners' Association, Inc.
c/o Jose Chaparro, LCAM
2906 Busch Lake Blvd
Tampa, FL 33614

If you have any questions concerning the revitalization, the names, addresses and phone numbers of the Board of Directors who comprise the revitalization organizing committee are as follows:

Kendra Lindauer 1122 Golf Course Parkway Davenport, FL 33837 610-454-4562 Klindauer1@gmail.com	Kevin Mack 1011 Golf Course Parkway Davenport, FL 33837 501-454-4562 mrkjmack@gmail.com
Rob Tobey 254 Golf Course Parkway Davenport, FL 33837 rtobey@rtdz.com 407-595-7323	

EXISTING DECLARATION TO BE REVIVED

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THIS INSTRUMENT PREPARED BY
~~XXXXXXXXXXXXXXXXXXXX~~

RUSSELL W. DIVINE, ESQUIRE
WARLICK, FASSETT, DIVINE & ANTHONY
P. O. BOX 3387
ORLANDO, FLORIDA 32802

DEPT 115 53.00
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01/21/94

VILLAGE DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS FOR
THE FOREST AT RIDGEWOOD

THIS VILLAGE DECLARATION, is made as of the date hereinafter
set forth, by J. L. LAND DEVELOPMENT, INC., a Florida corporation,
hereinafter referred to as "Declarant."

W I T N E S S E T H:

WHEREAS, Declarant is the owner of certain property in Polk
County, Florida, as shown on Exhibit A.

WHEREAS, the property described in Exhibit "A" is part of the
Ridgewood Lakes development and is subject to the Master
Declaration (defined below).

NOW, THEREFORE, Declarant hereby declares that, in addition to
the terms and conditions of the Master Declaration, all of the
properties described in Exhibit "A" shall be held, sold and
conveyed subject to the following easements, restrictions,
covenants and conditions, which are for the purpose of protecting
the value and desirability of, and which shall run with, the real
property and be binding on all parties having any right, title or
interest in the described properties or any part thereof, their
heirs, successors and assigns, and shall inure to the benefit of
each owner thereof.

ARTICLE I
DEFINITIONS

Section 1. "Declarant" shall mean and refer to J. L. LAND
DEVELOPMENT, INC., a Florida corporation, and also its successors
and assigns if such successors or assigns should acquire more than

RETURN TO: Kerry M. Wilson, Esq., PETERSON, MYERS,
CRAIG, CREWS, BRANDON & PUTERBAUGH, P.A., P. O.
Drawer 7608, Winter Haven, FL 33883-7608

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one developed Lot from the Declarant for the purpose of development and receive a written assignment of Declarant's rights hereunder.

Section 2. "Lot" shall mean and refer to any plot of land shown upon the recorded subdivision map or plat of the Properties.

Section 3. "Master Association" shall mean the Ridgewood Lakes Master Association, Inc., a non-profit corporation organized under the laws of the State of Florida or its successors and assigns.

Section 4. "Master Declaration" shall mean that certain Master Declaration of Covenants, Conditions and Restrictions for Ridgewood Lakes originally recorded at O. R. Book ____, Page ____, Public Records of Polk County, Florida, and any and all amendments thereto.

Section 5. "Owner" shall mean and refer to the record owners, whether one or more persons or entities, of a fee simple title to any Lot 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 6. "Properties" shall mean and refer to The Forest at Ridgewood Lakes, as described in Exhibit A.

Section 7. "Surface Water or Stormwater Management System" shall mean a system which is designed and constructed or implemented to control discharges which are necessitated by rainfall events, incorporating methods to collect, convey, store, absorb, inhibit, treat, use or reuse water to prevent or reduce flooding, overdrainage, environmental degradation, and water pollution or otherwise affect the quantity and quality of water discharges.

Section 8. "Village Association" shall mean and refer to THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION, INC., a non-profit corporation organized under the laws of the State of Florida, its successors and assigns, which shall be a Village Association as defined in the Master Declaration.

Section 9. "Village Common Areas" shall mean those properties owned by the Association or otherwise designated as the responsibility of the Association.

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ARTICLE II
PROPERTY RIGHTS

Section 1. Owner's Use of Lot. Use of Lots shall be limited to residential purposes. Each Owner shall have a right and easement of enjoyment to the Village Common Areas owned by the Association, which shall be appurtenant to the title to the Lot. Any Owner of a Lot located on lands which are annexed to the Properties shall have the same right and easement of enjoyment to such Common Areas.

Section 2. Membership in Master Association. Each Owner shall take title to its Lot subject to the terms and conditions of the Master Declaration and each Owner shall be an Owner and a member of the Master Association, as defined in the Master Declaration.

ARTICLE III
MEMBERSHIP AND VOTING RIGHTS IN THE ASSOCIATION

Section 1. Every Owner of a Lot which is subject to assessment shall be a member of the Village Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment.

Section 2. The Village Association shall have two classes of voting membership:

Class A. Class A members shall be all Owners, with the exception of the Declarant, and shall be entitled to one vote for each Lot owner. 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 among themselves determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member shall be the Declarant and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

(a) When the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership; or

(b) on December 31, 1999.

ARTICLE IV

COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. In addition to all of the assessment obligations to the Master Association as set forth in the Master Declaration, the Declarant, for each Lot owned within the Properties, hereby covenants, and each Owner of any Lot by acceptance of a deed thereof, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Village Association: (1) annual assessments or charges, and (2) special assessments for capital improvements, such assessments to be established and collected as hereinafter provided (hereinafter collectively referred to as "Village Assessments"). Each owner also agrees to pay an initial assessment of \$150.00 to the Association at the closing of the sale which converts any lot from Class B membership to Class A membership. The Village Assessments, together with interest, costs and reasonable attorneys' fees, shall be a charge on the land and shall be a continuing lien upon the property against which each such Village Assessment is made; provided, however, no such Village Assessment shall be a lien on the land until such lien is recorded in the public records of Polk County, Florida. Each such Village Assessment, together with interest, costs and reasonable attorneys' fees, shall also be the personal obligation of the person who was the owner of such property at the time when the assessment came due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

Section 2. Purpose of Assessments. The Village Assessments levied by the Village Association shall be used exclusively, except as hereinafter provided in Section 11, to promote the welfare of the residents in the properties and for the improvement and maintenance of the Village Common Areas.

Section 3. Exemption from Assessment: Funding Deficits. Village Assessments shall be levied as to each Lot on a uniform basis, except that any Lot owned by a Class B member shall be exempt from all assessments. However, the Class B member shall be obligated to fund any operating deficits of the Village Association for as long as such exemption shall remain in force. Operating

deficits shall be calculated without regard to funding reserves for replacements. The Class B member may waive the assessment exemption at any time and begin paying assessments prorated as of the date of such waiver.

Section 4. Maximum Annual Assessment. Until December 31, 1994 the maximum annual assessment by the Village Association for each Lot shall be ONE HUNDRED FIFTY DOLLARS (\$150.00) per lot. From and after January 1, 1995, the maximum annual Village assessment of the Village Association may be increased each year not more than fifteen percent (15%) above the maximum assessment for the previous year without a vote of the membership. The maximum annual Village assessment may be increased above fifteen percent (15%) by a vote of two-thirds (2/3) of the Class A members who are voting in person or by proxy, at a meeting of the Village Association duly called for this purpose. The Board of Directors may fix the annual assessments at an amount not to exceed the maximum.

Section 5. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Village Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Village Common Areas provided that any such assessment shall have been approved by two-thirds (2/3) of each class of members who are voting in person or by proxy at a Village Association meeting duly called for this purpose. Any such assessment shall be imposed on a uniform basis against all Owners, including Declarant, based upon the number of votes held by each Owner and Declarant. For purposes of the Section, the Declarant shall be deemed to hold only one vote per Lot. The Declarant shall be obligated to pay special assessments under this Section notwithstanding the provisions of Section 3 of this Article.

Section 6. Notice and Quorum for any Action Authorized Under Section 4 and 5. Written notice of any meeting called for the purpose of taking any action authorized under Section 4 or 5 shall be sent to all members of the Village Association not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members, or of proxies of each class entitled to cast sixty percent (60%) of all the votes of each class 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 one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

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Section 7. Uniform Rate of Assessment. All Village Assessments must be fixed at a uniform rate for all Lots within each class of membership and may be collected on a monthly, quarterly, or annual basis.

Section 8. Date of Commencement of Annual Assessments: Due Date. The annual Village assessments provided for herein shall commence on the first day of the first full calendar month following the recordation of this Declaration. The first buyer of any Lot from Declarant shall be responsible for the assessments against said Lot beginning one the date of the closing of the purchase of said Lot. The assessments shall be prorated for the portion of the year remaining and shall be paid in full at closing.

Section 9. Effect of Nonpayment of Assessments: Remedies of the Village Association. Any Village Assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the highest rate permitted by Florida Law. The Village Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments provided for herein by abandonment of his Lot. In any action to enforce any Village Assessment made hereunder, the prevailing party shall be entitled to a reasonable attorneys' fee, including attorneys' fees for appellate proceedings.

Section 10. Subordination of the Lien to Mortgages. The lien of the Village Assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any Village Assessments thereafter becoming due or from the lien thereof.

Section 11. Lot and Exterior Maintenance. In the event an Owner of any Lot in the Properties shall fail to maintain his Lot and the improvements situated thereon in a manner satisfactory to the Board of Directors, the Village Association, after approval by two-thirds (2/3) vote of the Board of Directors and thirty (30) days' written notice to the Owner, shall have the right, through its agents and employees, to enter upon said parcel and to repair, clear, trim, maintain, and restore the Lot and the exterior of the buildings and any other improvements erected thereon. The cost of such exterior maintenance shall be added to and become part of the Village Assessment to which such Lot is subject, which shall be due and payable thirty (30) days from the date said assessment is made.

ARTICLE V
ARCHITECTURAL CONTROL

No building, fence, wall, or other structure shall be commenced, erected or maintained upon the Properties, nor shall any exterior addition to or change, including color, or alteration therein be made until the plans, specifications and plot plan showing the nature, kind, shape, height, materials and location of the same shall have been submitted to and approved in writing by the Architectural Review Board of the Master Association in accordance with the Master Declaration.

ARTICLE VI
GENERAL RESTRICTIONS - USE AND OCCUPANCY

Section 1. General Prohibition. No dwelling, dwelling house, garage, outbuilding, structure or appurtenance of any kind including additions or substantial alterations thereto, shall be erected, placed or maintained on the Properties or any portion thereof that does not conform to the standards, requirements, prohibitions and provisions of this Declaration or the Master Declaration, and all such construction and exterior finishes shall be performed, completed, erected, placed and maintained only in accordance with the plans and specifications as approved by the Architectural Review Board of the Master Association.

Section 2. Only Residential Purposes. No Lot shall be used in whole or in part for anything other than residential purposes, except for model residential dwelling units which may be maintained by the builder or developer only for purposes of development offices or the sale of residential dwellings within the Properties. Other than conducting the sale of residential dwellings, no trade, traffic or business of any kind, whether professional, commercial, industrial or manufacturing or other non-residential use shall be engaged in or carried on upon the Properties, or any part thereof; nor shall anything be done thereon which may be or which may become an annoyance or a nuisance to the Properties or adjacent properties.

Section 3. Single-Family Residential Use. No building or structure shall be erected, altered, placed or permitted to remain on any Lot other than one (1) single-family residential dwelling and appurtenant outbuildings or structures as may be suitable and necessary for the purposes for which said Lot is permitted to be used. All such dwellings shall face the street with the exception of those dwellings constructed on a flag lot. All residences shall have a minimum of 1,500 square feet of living area exclusive of garages, patios and porches.

Section 4. Subdivision. No lot shall be subdivided or split by any means whatsoever into any greater number of residential plots nor into any residential plot or plots of smaller size without the express written consent of the Village Association's Board of Directors and the Master Association's Board of Directors.

Section 5. Irrigation. Within thirty (30) days after the issuance of a certificate of occupancy for a residence, the Owner of said residence must install an outdoor irrigation system for the Lot upon which the residence is located. The irrigation system must be on a timer device, the controls for which must be on the exterior of the residence and accessible to the Architectural Review Board of the Master Association.

Section 6. Maintenance and Repair. All dwellings, structures, buildings, outbuildings, walls, driveways and fences placed or maintained on the Properties or any portion thereof shall at all times be maintained in good condition and repair in accordance with the Master Declaration.

Section 7. Unattached Structures and Service Buildings. No unattached structures or service buildings shall be constructed on any Lot. Utility sheds may be permitted if approved in writing by the Architectural Review Board of the Master Association.

Section 8. Exterior Finishes. All improvements shall be CBS construction, unless otherwise approved in writing by the Architectural Review Board of the Master Association. All gable ends shall be finished in the same manner as the walls of the main structure.

Section 9. Fencing. No chain link fences shall be permitted. All fences shall be approved in writing by the Architectural Review Board of the Master Association.

Section 10. Utility and Drainage Easements. Easements for installation and maintenance of utilities and drainage facilities are shown on the plat, or are of record, and the same are reserved for such use. Within these easements, or on any Lot, no structure, planting, or other materials shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities, or which may change the direction of flow of drainage in the easements, or which may obstruct or retard the flow of water through drainage channels in the easements. It is important the banks, swales, and berms constituting a part of the lakes, swales and drainage canals located within the Properties remain undisturbed and properly maintained in order to perform their function. Where any portion of such berms, swales and banks lie within a Lot, the Owner of that Lot shall maintain the same continuously and shall not disturb, damage or otherwise interfere with the berm, swale, drainage canal or other portion of said lake, drainage canal or system which adjoins said Owner's Lot.

Section 11. Nuisances. No noxious or offensive trade or activity shall be permitted on any Lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.

Section 12. Driveways and Garages. All residences must provide as a minimum for a double garage attached to the house. All garage doors shall be constructed of materials other than masonite or wood.

Section 13. Right to Inspect. The Village Association's Board of Directors may at any reasonable time or times during periods of construction or alteration and within thirty (30) days thereafter enter upon and inspect any Lot and any improvements thereon for the purpose of ascertaining whether the maintenance of such Lot and the maintenance, construction or alteration of structures thereon are in compliance with the provisions hereof; and neither said Board nor any of its agents shall be deemed to have committed a trespass or other wrongful act by reason of such entry of inspection

Section 14. Set-Backs. Each Lot shall be subject to a twenty (20) foot set-back from all street rights-of-way and a twenty-five (25) foot setback from all rear property lines. Side set-backs shall be not less than seven (7) feet.

Section 15. Subdivision. No Lot shall be subdivided or split by any means whatsoever into any greater number of residential plots nor into any residential plot or plots of smaller size without the express written consent of the Village Association's Board of Directors.

Section 16. Master Declaration. All of the restrictions contained in this Article VI shall be in addition to the terms and conditions of the Master Declaration. If this Article VI provides for a more restrictive covenant, then this Article VI shall control over the terms of the Master Declaration.

ARTICLE VII GENERAL PROVISIONS

Section 1. Wetlands, Buffer Areas and Conservation Areas. No Owner of property within the subdivision may construct or maintain any building, residence, or structure, or undertake or perform any activity in the wetlands, buffer areas, and upland conservation areas described in the approved permit and recorded plat of the subdivision, unless prior approval is received from the Southwest Florida Water Management District pursuant to Chapter 40D-4, F.A.C., and Polk County Water Resource Division.

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Section 2. Enforcement. The Village Association or any Owner shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Village Association or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter. In any action for enforcement brought hereunder, the prevailing party shall be entitled to a reasonable attorneys' fee including attorneys' fees through appellate proceedings. The Southwest Florida Water Management District shall have the right to enforce, by a proceeding at law or in equity, the provisions contained in this Declaration which relate to the maintenance, operation and repair of the surface water of stormwater management system.

Section 3. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provision which shall remain in full force and effect.

Section 4. Amendment. The Covenants and Restrictions of this Declaration shall run with and bind the land, for a term of twenty-five (25) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be amended only by an instrument signed by not less than two-thirds (2/3) of the Lot Owners. All amendments must be recorded. Any amendment to the Covenants and Restrictions which alter any provision relating to the surface water or stormwater management system must have the prior approval of the Southwest Florida Water Management District.

Section 5. Encroachments. In the event that any residential dwelling shall encroach upon the Village Common Areas or upon any other Lot for any reason other than the intentional or negligent act of the Owner, or in the event the improvements located on any of the Village Common Area shall encroach upon any Lot, then an easement shall exist to the extent of that encroachment for so long as the encroachment shall exist.

Section 6. Mortgage of Common Area. The Village Association shall not be entitled or authorized to convey, mortgage, pledge, sell or hypothecate the Village Common Area without the consent of two-thirds (2/3) of each class of members.

Section 7. Secretary Certificates. Any person may conclusively rely on a certificate of the Secretary of the Village Association (or of the Master Association) as to the outcome of a vote of Members of the Village Association or any business of the Master Association that may be required by this Village Declaration, the By-laws, or the Articles of Incorporation of the Village Association (or of the Master Association).

Section 8. Assignment of Voting Rights. The voting rights of any Owner may be assigned (for the lease term only) by an Owner to its tenant, if the tenant has entered into a lease with a term of two (2) years or more; provided however, that the Owner may not assign to such tenant any vote or votes not attributable to the Lot(s) actually leased by such tenant. No such assignment shall be effective until written notice thereof has been received by the Village Association.

Section 9. Establishment of Membership Roster. For purposes of determining voting rights hereunder, the membership roster shall be established in accordance with the By-laws of the Village Association.

Section 10. Annexation. Additional residential property and common areas may be annexed to the properties encumbered by the Declaration with the consent of the Board of Directors.

Section 11. FHA/VA Approval. As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: annexation of additional properties, dedication of Village Common Areas, and further amendments of the Declaration.

ARTICLE VIII MAINTENANCE OF COMMON ELEMENTS

Section 1. General. The Village Association shall maintain and repair all the Village Common Areas and all improvements thereto. In addition, the Village Association shall maintain and repair all personal property owned by the Village Association.

Section 2. Responsibility for Operation of Stormwater Management System. The Master Association shall be responsible for the maintenance, operation and repair of the surface water or stormwater management system. Maintenance of the surface water or stormwater management system(s) shall mean the exercise of practices which allow the systems to provide drainage, water storage, conveyance or other surface water or stormwater management capabilities as permitted by the Southwest Florida Water Management District. Any repair or reconstruction of the surface water or stormwater management system shall be as permitted, or, if modified, as approved by the Southwest Florida Water Management District.

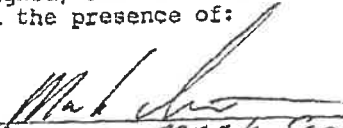
Section 3. Easement for Access and Drainage. The Master Association shall have a perpetual non-exclusive easement over all areas of the surface water or stormwater management system for access to operate and maintain the system. By this easement the Master Association shall have the right to enter upon any portion

of any Lot or other portion of the Property which is a part of the surface water or stormwater management system, at a reasonable time and in a reasonable manner, to operate and maintain the surface water or stormwater management system as required by the Southwest Florida Water Management System or any other government agency having jurisdiction over such matters. Additionally, the Master Association shall have a perpetual non-exclusive easement for drainage over the entire surface water or stormwater management system. No person shall alter the drainage flow of the surface water or stormwater management system without the prior written approval of the Southwest Florida Water Management District.

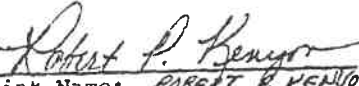
IN WITNESS WHEREOF, the undersigned, as the Declarant herein, has caused these presents to be executed in its name by its duly authorized officer, as of the 12th day of January, 1994.

Signed, sealed and delivered
in the presence of:

J. L. LAND DEVELOPMENT, INC.
a Florida corporation


Print Name: MARK SCOTT

By: 
JOE LEWO, President
(Corporate Seal)


Print Name: ROBERT P. KENYON

Address: 101 Spanish Moss Road
Davenport, FL 33837

STATE OF FLORIDA
COUNTY OF POLK

The foregoing instrument was acknowledged before me this 12th day of January, 1994 by JOE LEWO, as President of J. L. LAND DEVELOPMENT, INC., a Florida corporation, who is personally known to me or who has produced as identification.

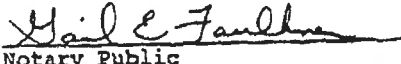

Notary Public
Print Name: CC 020087
My Commission Expires: 07/16/94
Commission #:

EXHIBIT "A"
LEGAL DESCRIPTION
FOR
THE FOREST AT RIDGEWOOD

The 164 lots as platted on the plat of THE FOREST
AT RIDGEWOOD, per plat thereof recorded at Plat
Book 94, Pages 24, 25 and 26, public records of
Polk County, Florida

TOGETHER WITH THE FOLLOWING ROADS SHOWN ON SAID PLAT:

Spanish Moss Road
Golf Course Parkway
Boxwood Drive
Southern Pine Way
Joewood Trail
Sand Pine Lane

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FILED, RECORDED, AND
RECORD VERIFIED
E. D. "Bud" DIXON, Clk. Cl. Ct.
POLK COUNTY, FLA.
BY *[Signature]* D.F.

THIS INSTRUMENT PREPARED BY AND RETURN TO:

R
RUSSELL W. DIVINE, ESQ.
WARLICK, FASSETT, DIVINE & ANTHONY, P.A.
Post Office Box 3387
Orlando, Florida 32802-3387

DEPT 115 25.00
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CHECKS 28.50
8631A

05/18/95

FIRST AMENDMENT TO VILLAGE DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR THE FOREST AT RIDGEWOOD

THIS FIRST AMENDMENT to Village Declaration is made this 14th
day of APRIL, 1995 by J. L. LAND DEVELOPMENT, INC., a
Florida corporation, whose address is 101 Spanish Moss Road,
Davenport, Florida 33837, hereinafter referred to as "Declarant".

W I T N E S S E T H:

WHEREAS, Declarant is the owner of certain real property
located in Polk County, Florida, which is more particularly
described in Exhibit "A" attached hereto (the "Property") which is
part of the Ridgewood Lakes Development and as subject to the
Master Declaration recorded at Official Records Book 3338, Page
938, Public Records of Polk County, Florida.

WHEREAS, the Declarant recorded a Village Declaration with
respect to the Property which is recorded at Official Records Book
3338, Page 1002, Public Records of Polk County, Florida (the
"Village Declaration").

WHEREAS, Article VII, Section 4 of the Village Declaration
provides that the Village Declaration may be amended by two-thirds
of the lot owners and the Declarant owns two-thirds of the lots
located within the Property.

NOW THEREFORE, Declarant hereby modifies the Village
Declaration as more particularly set forth hereinafter and declares
that all of the property described in Exhibit "A" shall be held,
sold and conveyed subject to the following restrictions, covenants
and conditions, which are for the purpose of protecting the value
and desirability of, and which shall run with, the real property
and be binding on all parties having any right, title or interest
in the described properties or any part thereof, their heirs,
successors and assigns, and shall inure to the benefit of each
owner thereof.

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7/11/95

1. Article IV, Section 4 is hereby amended by deleting and inserting the following:

Section 4. Maximum Annual Assessment. Until December 31, 1994 the maximum annual assessment by the Village Association for each Lot shall be ONE HUNDRED FIFTY DOLLARS (\$150.00) per lot. From and after January 1, 1995, the maximum annual Village assessment of the Village Association may be increased each year not more than fifteen percent (15%) above the maximum assessment for the previous year without the affirmative vote of a majority of the membership.

2. Article IV, Section 5 is hereby amended by deleting it and inserting the following:

Section 5. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Village Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Village Common areas provided that any such assessment shall have been approved by a majority of each class of members who are voting in person or by proxy at a Village Association meeting duly called for this purpose. Any such assessment shall be imposed on a uniform basis against all owners and Declarant. The Declarant shall be obligated to pay special assessments under this Section notwithstanding the provisions of Section 3 of this Article.

3. Article IV, Section 6 is hereby amended by deleting it and inserting the following:

Section 6. Notice and quorum for any Action Authorized Under Section 4 and 5. Written notice of any meeting called for the purpose of taking any action authorized under Section 4 or 5 shall be sent to all members of the Village Association not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members, or of proxies of each class entitled to cast a majority, fifty-one percent (51%) of all the votes of each class 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 one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

4. Article VI, Section 12 shall be amended by adding the following sentence:

Driveways may not be expanded without prior approval of the architectural Review Board of the Master Association.

5. Article VII, Section 2 is hereby amended by adding the following:

a. The association upon being advised of a rule violation by written notice from a witness or by actual viewing by an Association representative shall advise the unit owner of the alleged violation in writing.

b. The unit owner may contest the alleged infraction and request a hearing before the Rules Enforcement Committee.

c. The Rules Enforcement Committee shall be appointed by the Board of Directors. The Committee shall hear all testimony from any unit owner who wishes to contest a rule's violation notice. The Rules Enforcement Committee shall keep accurate minutes of the proceeding of each hearing and issue a written report to the Board of Directors. Such meetings shall be held in a confidential manner in order to protect the privacy of unit owners.

d. The Rules Enforcement Committee shall issue a written report of its deliberations to the Board of Directors. The Committee shall include a full statement of its meeting and a recommendation to the Board of the exercising of its fining authority.

e. The Board of Directors upon receipt of the rules Enforcement Committee report shall meet and vote on the imposition of a fine or settlement of the complaint.

f. The Board of Directors shall provide a written response to the unit owner within 14 days after their meeting.

g. The Rules Enforcement Committee serves at the discretion of the Board of Directors and shall consist of three members.

6. Article VII, Section 8 is hereby deleted entirely.

7. Article VI, Section 8 is amended by deleting the last sentence thereof.

8. Article VI, Section 14 is hereby deleted and the following inserted in its place:

Section 14. Setbacks. Each lot shall be subject to a twenty foot setback from all street rights-of-way and a twenty foot setback from all rear property lines. Side setbacks shall be not less than five feet.

9. Article I is hereby amended to add Section 10 as follows:

Section 10. "Assessment". Assessment shall mean the charge against each lot and the owner thereof which represents a portion of the Common expenses incurred by the Association.

10. Article IV, Section 3 is hereby amended by adding the following clause to the last sentence:

". . .after written notice to all owners."

11. Article IV, Section 9 is hereby amended to add the following sentence after the first sentence:

In addition to interest, the Association shall have the right to charge a \$25.00 late fee on each and every assessment not paid within thirty days after the due date.

12. In all other respects the Village Declaration shall remain in full force and effect.

IN WITNESS WHEREOF, the Declarant has executed this First Amendment to the Village Declaration on the date set forth above.

Signed, sealed and delivered
in the presence of

Janet L. Taylor
Witness
Print Name: Janet L. Taylor

T. K. K. K.
Witness
Print Name: T. K. K. K.

J. L. LAND DEVELOPMENT, INC.,
a Florida corporation

By: Mark Scott
MARK SCOTT, Vice President

Address: 101 Spanish Moss Road
Davenport, FL 33837

(corporate seal)

STATE OF FLORIDA
COUNTY OF Orange

The foregoing instrument was acknowledged before me this
11th day of May, 1995 by MARK SCOTT, who is the Vice
President of J. L. LAND DEVELOPMENT, INC., a Florida corporation,
and who is personally known to me or who produced driver's
license as identification.

Janet L. Taylor
Name: Janet L. Taylor
Notary Public, State of Fla.
Serial No.: _____

My commission expires:



JANET L. TAYLOR
MY COMMISSION # CC400779 EXPIRES
September 3, 1998
POWERED THROUGH TITUS FARM INSURANCE, INC.

3531 0875
POLK OFFREC. PAGE

EXHIBIT "A"
LEGAL DESCRIPTION
FOR
THE FOREST AT RIDGEWOOD

The 164 lots as platted on the plat of THE FOREST
AT RIDGEWOOD, per plat thereof recorded at Plat
Book 94, Pages 24, 25 and 26, public records of
Polk County, Florida

TOGETHER WITH THE FOLLOWING ROADS SHOWN ON SAID PLAT:

Spanish Moss Road
Golf Course Parkway
Boxwood Drive
Southern Pine Way
Joewood Trail
Sand Pine Lane

3531 0876
POLK OFF. REC. PAGE

THIS INSTRUMENT PREPARED BY
AND SHOULD BE RETURNED TO:
RUSSELL W. DIVINE, ESQ.
Divine & Estes, P.A.
Post Office Box 3629
Orlando, Florida 32802-3629

DEPT 115 13.00
DEPT 291 2.00
DEPT 128 4.00
98 #
TOTAL 19.00
CHECKS 4.00
91 #
CHECKS 15.00
5525A

**SECOND AMENDMENT TO VILLAGE DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS
FOR THE FOREST AT RIDGEWOOD 10/25/96**

THIS SECOND AMENDMENT To Village Declaration is made as of the date hereinafter set forth by J L LAND DEVELOPMENT, INC., a Florida corporation, and BOVIS HOMES, INC., a Florida corporation.

RECITALS

J L LAND DEVELOPMENT, INC., as Declarant, recorded a Village Declaration of Covenants, Conditions and Restrictions for The Forest at Ridgewood, recorded at Official Records Book 3338, Page 1002, Public Records of Polk County, Florida, and subsequently filed a First Amendment to Village Declaration which is recorded at Official Records Book 3531, Page 0871, Public Records of Polk County, Florida (collectively, the "Declaration").

Article VII, Section 4 of the Declaration provides that the Declaration may be amended by an instrument signed by not less than two-thirds (2/3) of the Lot Owners. The Forest at Ridgewood presently consist of 164 lots and the undersigned own more than two-third (2/3) of said lots and are therefore entitled to amend the Declaration.

NOW, THEREFORE, the undersigned hereby declare that, in addition to the terms and conditions of the Declaration, all of the property described in the Declaration shall be held, sold and conveyed subject to the following amendments to the Declaration, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property described in the Declaration and be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

1. Article VII, Section 4 is hereby amended to clarify the original intention of the Declarant that the Declaration may be amended by an instrument signed by Lot Owners holding not less than two-thirds (2/3) of all the votes held by all Lot Owners, regardless of class.

96 OCT 25 AM 8:56

135148

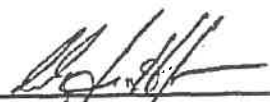
Handwritten signatures and initials at the bottom left of the page.

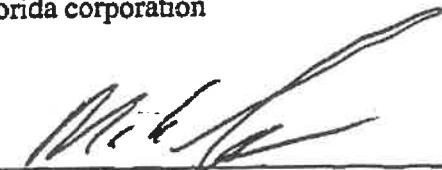
2. Except as set forth herein, the declaration shall remain in full force and effect.

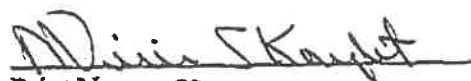
IN WITNESS WHEREOF, this Second Amendment to Declaration has been executed
this 27th day of September, 1996.

Witnesses:

JL LAND DEVELOPMENT, INC.
a Florida corporation


Print Name: Clay Trotter Sr.

By: 
MARK SCOTT, Vice President


Print Name: Mimi L. Knight

BOVIS HOMES, INC.
a Florida corporation


Print Name: CLAY Trotter Sr.

By: 
Name: ARTHUR TYE
Title: PRESIDENT


Print Name: Mimi L. Knight

STATE OF FLORIDA
COUNTY OF SEMINOLE

The foregoing instrument was acknowledged before me this 27th day of September, 1996, by MARK SCOTT, as Vice President of J L LAND DEVELOPMENT, INC. a Florida corporation, who is personally known to me or who has produced _____ as identification.

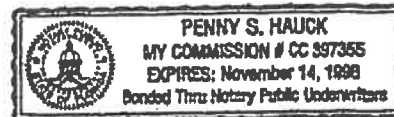
Penny S. Hauck

NOTARY PUBLIC

PRINT NAME: Penny S. Hauck

MY COMMISSION EXPIRES:

MY COMMISSION #:



STATE OF FLORIDA
COUNTY OF SEMINOLE

The foregoing instrument was acknowledged before me this 27th day of September, 1996, by ARTHUR TUE as PRESIDENT of BOVIS HOMES, INC., a Florida corporation, who are personally known to me or who has produced _____ as identification.

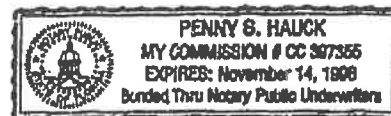
Penny S. Hauck

NOTARY PUBLIC

PRINT NAME: Penny S. Hauck

MY COMMISSION EXPIRES:

MY COMMISSION #:



DEPT 115 9.00
DEPT 291 1.50
424 H
CHECKS 10.50
1943A

(The above space reserved for recording information) 07/06/98

**THIRD AMENDMENT TO VILLAGE DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS OF
THE FOREST AT RIDGEWOOD**

THIS THIRD AMENDMENT TO VILLAGE DECLARATION is made as of the
15th day of May, 1998, by J. L. LAND DEVELOPMENT, INC., a Florida
corporation (the "Declarant").

WHEREAS, the Declarant recorded a Village Declaration of
Covenants, Conditions and Restrictions for The Forest At Ridgewood
in Official Records Book 3338, Page 1002, public records of Polk
County, Florida, and subsequently filed a First Amendment to
Village Declaration which was recorded in Official Records Book
3531, Page 0871, public records of Polk County, Florida, and a
Second Amendment to Village Declaration which was recorded in
Official Records Book 3748, Page 0464, public records of Polk
County, Florida (collectively, the "Declaration"); and

WHEREAS, Article VII, Section 4 of the Declaration provides
that the Declaration may be amended by an instrument signed by Lot
Owners holding not less than two-thirds (2/3) of all the votes held
by all Lot Owners, regardless of class; and

WHEREAS, the undersigned Declarant holds more than two-thirds
(2/3) of all the votes held by all of the Lot Owners of The Forest
At Ridgewood, regardless of class; and

WHEREAS, the Declaration does not prohibit short-term or long-
term rental of lots; and

WHEREAS, the Declarant desires to clarify the terms of the
Declaration pertaining to short-term rentals of homes constructed
upon Lots.

R-12
PLEASE RETURN TO KERRY M. WILSON OF
PETERSON & MYERS, P.A.
P. O. Drawer 7808 Winter Haven, Florida 33888-7808

818 MAY 9-707 9661

190860

THIS INSTRUMENT PREPARED BY KERRY M. WILSON OF
PETERSON & MYERS, P.A.
P.O. Drawer 7808 Winter Haven, Florida 33888-7808

sc *SW*

NOW, THEREFORE, the Declarant hereby amends the Declaration as follows:

1. The following sentence is added to and incorporated into Article VI, Section 2 of the Declaration, at the end of said section:

"Nothing in this Declaration shall be construed to prohibit the short-term rental of homes constructed on Lots in accordance with the regulations and ordinances of Polk County, Florida."

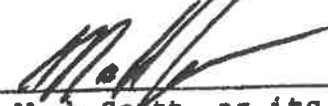
2. Except as set forth herein, the Declaration shall remain in full force and effect.

IN WITNESS WHEREOF, this Third Amendment to Declaration has been executed as of the date first set forth above.

Signed, sealed and delivered
in the presence of:

J. L. LAND DEVELOPMENT INC., a
Florida corporation


Witness
Print Name GAIL LYNN GORRELL

By: 
Mark Scott, as its
Vice President


Witness
Print Name GERALD F. LOU

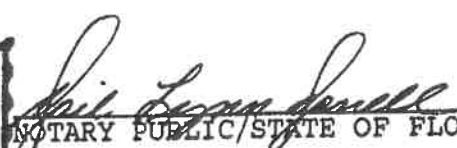
101 Spanish Moss Rd.
Davenport, FL 33837

STATE OF FLORIDA
COUNTY OF POLK

The foregoing instrument was acknowledged before me this 15th day of June, 1998, by Mark Scott, as Vice President of J. L. LAND DEVELOPMENT, INC., a Florida corporation, on behalf of said corporation. He is personally known to me or produced a Florida driver's license as identification.

(AFFIX SEAL)

GAIL LYNN GORRELL
Notary Public - State of Florida
My Commission Expires Apr 28, 2000
Commission # CC550991


NOTARY PUBLIC/STATE OF FLORIDA

H:\HOME\PLK\JLLAND



INSTR # 2021127126
BK 11717 Pgs 1006-1019 PG(s) 14
RECORDED 05/14/2021 03:52:16 PM
STACY M. BUTTERFIELD,
CLERK OF COURT POLK COUNTY
RECORDING FEES \$120.50
RECORDED BY melijohn

After Recording, Return To:

The Forest at Ridgewood Homeowners Assn

R- 318 Boxwood Dr

Davenport, FL 33837-5500

**FILING AND RESTATING OF COVENANTS, CONDITIONS, AND RESTRICTIONS FOR
THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC.**

This Initial Filing and Restatement of the Conditions, Covenants, Conditions, and Restrictions (hereafter "CCR's") is made this 21st day of April 2021 by The Forest at Ridgewood Homeowners' Association, Inc., a Florida corporation, whose address is 318 Boxwood Dr, Davenport, FL 33837, hereinafter referred to as "Association".

WITNESSETH:

WHEREAS, Association is the owner of certain property located in Polk County, Florida, which is more particularly described in Exhibit "A" attached hereto.

WHEREAS, this is the initial filing, as far as known, of the CCR at the Polk County Courthouse, Bartow, Florida.

WHEREAS, these CCR's have been approved by a unanimous vote of the Board of Directors, of the Association at a Members Meeting conducted on April 21, 2021.

NOW THEREFORE, Association, with regards to the updated and restated CCR's:

(a) Submit the initial filing of the Articles to the Polk County Courthouse, Bartow, Florida, for recording. Said Articles are more particularly set forth hereinafter and declares that all of the property described in Exhibit shall be held, sold and conveyed subject to the Articles, which are for the of protecting the value and desirability of, and which shall run with, the real property and be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

[b] The Association hereby states the CCR's to be as follows:

THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION

RULES IN EFFECT

Rules for The Forest at Ridgewood Homeowners Association

The rules in these articles are adopted by The Board of Directors of The Forest at Ridgewood Homeowners Association (The Forest HOA) to clarify and make more enforceable conditions, covenants, restrictions, and rules that are contained in a variety of Association documents for The Forest HOA and The Ridgewood Lakes Master Association, to attend to omissions that may have occurred in those documents and to assure that our neighborhood remains safe, appealing, and attractive to all.

1. Trash, Trash Cans & Yard Refuse

a. All trash must be put inside of the grey colored trash bin; no trash bags can be set outside of, or around the bin. Bins should be placed at the street for collection no earlier than 2:00 p.m. on the day prior to collection, and trash cans shall be removed and stored out of sight of any street no later than 9:00 p.m. on the day of collection. At the time of this writing, the scheduled trash pickup day is Tuesday, except Holidays*. Items to be recycled are picked up on Monday and are to be placed in the brown bin with a yellow lid.

*For Holidays, if the regular pick up falls on a Holiday, then pick up usually occur the next business day following the Holiday.

Note: Property owners that have a management company maintaining their property, need to understand that the property owner will be held accountable for any rule violations, not the management company, so they should make sure that they are aware of our regulations.

b. Yard debris must be placed in a neat pile for collection as required by the waste collection services. Debris must be placed in such a manner that it will not become scattered. Yard debris that is piled without using containers or bags may be placed at curb side up to three (3) days prior to collection. Any yard debris that is placed in bags or containers may not be placed at curbside before 2:00 p.m. of the day prior to collection. At the time of this writing, yard debris is picked up Monday mornings except Holidays.

c. When not placed at curbside for collection, trash and recycle bins must be stored out of sight in a garage, fenced enclosure, behind camouflaging shrubbery or plants, or in some other location where they are not visible from any street.

d. A violation for this section carries a zero (0) tolerance and the special assessment shall be \$50.00 per occurrence.

2. Exterior Restrictions and Maintenance

a. House exteriors should be cleaned or repainted when necessary, to present a neat and well-groomed appearance. Mold, mildew, and insect nests or webs should be removed when visible from the street.

- b. Fences, driveways, and walkways must be kept clean and in good repair. Mold, mildew, or other marks and discolorations that are visible from the street must be removed or repainted, as necessary.
- c. Fencing must be constructed of vinyl or wood, and ARB approval is required before installation.
- d. Fences are strictly prohibited from any lot that faces either the Golf Course or waterfront.
- e. Mailboxes must be installed so that the lower surface of the box is 45 inches above the roadway surface, and the front of the mailbox is 7 inches back from the edge of the roadway as per USPS requirements.
- f. There are two styles of mailboxes permitted. Consult the HOA office for further details. Mailboxes must be kept in good working condition and appearance. They should be repainted as needed in a flat or satin black color.
- f. A violation of this section allows for a thirty (30) day grace period for correcting the problem after the HOA has a record that a Notice of Violation was made to the Lot Owner.

3. Landscape Maintenance

- a. Grass must be mowed and edged on a regular basis to present a neat and well-groomed appearance. Dead or diseased patches must be corrected. Weedy areas in grass must also be corrected. Only one variety of grass shall be maintained in the sodded area; any additional varieties shall be regarded as weeds, the only exception to this being a rye grass over seeding during the winter is acceptable. The mowing of lawns must include removal of any grass clippings, trimmings, leaves, litter or other debris from the roadways, curbs, gutters, storm drains, drive and walkways on the same day that the grass clippings, trimmings, leaves, litter or other debris were placed onto these surfaces. The street gutters and storm sewers must be cleaned as necessary to ensure that the leaves and yard debris is not swept into the lakes and waterways when it rains, which destroys the water quality.
- b. Waterfront lot owners are required to maintain the grass all the way to the waters edge.
- c. Edging, cleaning and weeding of storm drains are the adjacent homeowner's responsibility. Grass clipping or debris must be removed from the drains as necessary.
- d. Weeds must be removed from flower beds and open areas around trees. This includes weed type vines growing on fences, buildings, and shrubs. Dead plants must be removed.
- e. Bushes and shrubbery must be trimmed on a regular basis to project a neat and controlled shape. Bushes and shrubs should be kept at or under 2 foot in height and maintained. Bushes and shrubs must be maintained in a neat and orderly fashion and limited to a maximum of 3' height in front yards, a maximum of 4' height along the side of homes, and 6' height in the backyard.

f. Trees must be maintained in a safe condition, low hanging, rotten or diseased limbs need to be trimmed, as necessary. Palm fronds need to be removed when dead, and tree stumps must be removed or ground below ground level.

g. In the event of a dispute as to the determination of a weed(s) the decision of the Board of Directors shall control. The Board of Directors shall use advice and definitions as provided by the Polk County Extension Horticulturist which is an extension of the horticultural services operated by the University of Florida.

h. A violation of Section 3.a carries a zero tolerance, and the special assessment shall be \$50.00 per occurrence. A violation of Sections 3.b,c,d,e and f carry a thirty (30) day grace period for correcting the problem after the HOA has a record that a forwarding of the Violation Notice was made to the Lot Owner.

4. Athletic Apparatus and Equipment

a. All portable athletic and recreation equipment is subject to approval by The Forest HOA Architectural Review Board. An Owner must make certain they obtain this written approval before erecting or using any apparatus or equipment of this type. This item *does not* include balls, bicycles, or scooters.

b. Athletic and recreation equipment may not be placed on or adjacent to a street in such a way that it creates a safety hazard or obstructs traffic.

c. Permanent basketball backboards are prohibited unless mounted so that they are not visible from the street. Games and recreation shall not be allowed to create a nuisance to the neighborhood. All games must be confined to the Owner's Lot. Carryover of this to neighboring property is considered trespassing and may subject the violator to financial responsibility for any property damage they may cause.

d. When not in use, athletic and recreation equipment, including any type of ball, basketball nets and backboards, bicycles, scooters, golf driving nets, or other similar equipment, must be stored out of sight of all streets. The "not in use" time limit shall be sixty (60) minutes of non-use.

e. Athletic and recreation equipment, including any type of ball, basketball nets and backboards, golf driving nets, or other similar equipment, may not be used before 8:00 a.m. or after 8:00 p.m.

f. Violation for this section carry a three (3) day grace period for correcting the problem after the HOA has a record that a forwarding of the Violation Notice was made to the Lot Owner. If violation is not corrected within the three (3) day period, a \$50.00 special assessment shall be assessed.

5. Pets & Other Animals

a. No livestock or other animals shall be kept in The Forest, except domestic animals such as cats, dogs, or birds.

- b. No animals shall be kept for purposes of breeding or raising for sale.
- c. Permitted pets shall be kept on the Owner's Lot and shall not be allowed off that lot except on a leash. This restriction also includes all the common property of The Forest and the entirety of the Ridgewood Lakes golf course.
- d. Pet owners are responsible for cleaning up after their pet(s) when a pet defecates any place other than on the Owner's Lot, regardless of who is walking the animal! Violation of the above items (a) or (b) carry a three (3) day grace period for correcting the problem after the HOA has a record that a forwarding of the Violation Notice was made to the Lot Owner.
- e. Pets shall not be allowed to create a nuisance to the neighborhood or be neglected. In the event of a dispute as to the type or number of pets maintained on a Lot, whether a pet is creating a nuisance, or whether an animal is receiving the proper care, maintenance, and healthcare required, the decision of the Board of Directors shall control.
- f. A violation of the above items (d) or (e) carries a zero (0) tolerance and the special assessment shall be \$50.00 per incident. An unlimited number of violation occurrences can be cited, at any given period in time.

6. Recreational Vehicles (Except Golf Carts), Yard Care Equipment

- a. Recreational vehicles and yard care equipment includes house trailers, horse trailers, travel trailers, campers, motor homes, motor coaches, boats, canoes, kayaks, personal watercraft, all-terrain vehicles, motorcycles, trail bikes, bicycles, yard care equipment and all utility trailers, or any other similar vehicles.
- b. Any unit described in 6.a above shall not be permitted to remain or park on any Lot unless entirely concealed from view from any public or private street.
- c. Any unit described in 6.a above shall not be placed on or adjacent to a street in such a way that it creates a safety hazard, a nuisance or obstructs traffic.
- d. Any unit described in 6.a above shall not be allowed to be operated or stored in an unsafe manner or create a nuisance to the neighborhood.
- e. Any unit described in 6.a above that is intended to be towed, must remain hitched to its tow vehicle at all times while in The Forest, unless it is entirely secured in a garage or behind a fence.
- f. Any unit described in 6.a above which is intended to be mounted or hauled must always remain aboard its hauling vehicle while in The Forest unless it is entirely hidden in a garage or behind a fence.
- g. Whenever any unit described in 6.a above is not in violation of the above restrictions, the amount of time such unit is permitted to be present within The Forest cannot exceed 36 total hours during a continuous 7 calendar day period and it is further restricted to the unit cannot be present for more than 2 calendar days or portions of 2 calendar days during that same 7-day

period. This restriction does not apply when the unit is entirely concealed from view from all streets.

b. Violation for this section carry a five (5) day grace period for correcting the problem after the HOA has a record that a forwarding of the Violation Notice was made to the Lot Owner. There is one 5-day grace period allotted per owner for any Section 6.1 violations, after that these Section 4) a) violations are administered with a zero (0) tolerance.

i. The Forest at Ridgewood is designated as vehicles being subject to towing. None of the stipulations in this Section (6) shall nullify the aspect of this Association, or any of its members, using the option of towing an offending vehicle.

j. No unit described in 6.a above is permitted to park in the parking lot or the grassed areas adjacent to The Forest swim pool at nighttime. This restriction shall be enforced with zero (0) tolerance and the offending vehicle or unit shall be towed at the owner's expense.

7. Portable or Temporary Storage Units

a. Included are any portable or temporary storage units and shipping containers whether they are mounted on wheels/axles or not.

b. Any unit described in 7.a above shall not be placed on a street at any time or stored in an unsafe manner.

c. Only one (1) unit per lot is allowed at any one time.

d. Whenever any unit described in 7.a above is not in violation of the above restrictions, the amount of time such unit is permitted to be present within The Forest cannot exceed 7 continuous calendar days and this cannot occur but once during any 30-calendar day period for a given owner.

e. Violation for this section has a zero tolerance after the above 7 days have elapsed. If a violation occurs, a \$50.00 special assessment shall be assessed daily until removed.

8. Operation of Motor Vehicles and Golf Carts

a. The operation of any motor vehicles and golf carts within The Forest does NOT include the right to drive on other owner's lawns, driveways, walkways or flower beds. Keep the motor vehicles and golf carts on the roadways.

b. Motor vehicles and golf carts shall not be placed on or adjacent to a street in such a way that it creates a safety hazard, a nuisance or obstructs traffic.

c. Motor vehicles and golf carts shall not be operated in an unsafe manner or create a nuisance or safety hazard to the neighborhood.

- d. Any motor vehicle or golf cart violation carries a zero (0) tolerance, and the special assessment shall be \$50.00 per incident. An unlimited number of violation occurrences can be cited during any period of time.
- e. A valid driver's license and liability insurance is required to operate any vehicle described in a. above.

9. Use of The Forest Community Center (Swim Pool, Cabana and Recreation Areas)

- a. Use of this community center is restricted to The Forest owners/renters and their immediate families plus any guests the owners/renters actually accompany at this facility.
- b. Persons must gain access to this facility by using the lock mechanism on the gates. Any other manner of access shall be treated as trespassing and subject to law enforcement actions.
- c. The gates must be kept closed and locked at all times except for the moments of actual moving through any gate. This requirement affects insurance and licensing matters as well as liability and unauthorized use issues.
- d. The facility has restricted hours of use as regulated by a Polk County government license. The opening hours are always dawn to dusk . No use of the facility is permitted outside those daytime hours.
- e. There is no provision to reserve this facility for exclusive use of a group(s).
- f. Other rules or restrictions:
 - 1) Persons under 18 must be accompanied and supervised by an adult
 - 2) No lifeguard is on duty
 - 3) No diving, no running or rough play
 - 4) Entering this premise at your own risk, all activities at your own risk
 - 5) Bathing load 24 persons
 - 6) Shower before entering pool
 - 7) No animals allowed
 - 8) No food or drink allowed in pool
 - 9) No glass allowed on the premises.
- g. No vehicles or trailers of any type, or any type of equipment are allowed any nighttime parking in the parking lot or on the grassed areas adjacent to The Forest Swimming pool. This restriction shall be enforced with a zero (0) tolerance and the offending vehicle or unit shall be towed.
- h. Violation of the rules in section 9, will result in the banning of the homeowner & guests from the facility. If caught in violation of the ban, it is considered criminal trespass, and the appropriate law enforcement department will be notified.

10. Commercial Vehicles

- a. There shall be no parking of trucks or commercial vehicles on any lot for a period of more than (4) hours, unless the same is present and necessary in the actual construction or repair or

repair of buildings on a lot. The definition of "commercial vehicles" shall include, but not be limited to, trucks or vans in excess of three quarter ($\frac{3}{4}$) of a ton, any truck-tractors, semi-trailers, and commercial trailers. In the event of a dispute or the meaning of the term "commercial vehicles", the Board, in its sole discretion, shall determine what constitutes "a commercial vehicle". m

11. Recreational Vehicles

a. No house trailer, travel trailer, camper, motor home, boat trailer, boat or similar vehicle shall be permitted to remain parked on any lot for a period of more than forty-eight (48) hours, unless hidden from public view and any neighboring residence.

12. Inoperable Vehicles

- a. No inoperative cars, trucks, trailers, or other types of vehicles shall be allowed to remain either on or adjacent to any lot for a period in excess of twenty-four (24) hours.
- b. There shall be no major repair performed on any motor vehicle on or adjacent to any lot.
- c. All vehicles shall have current vehicle registration and display valid license plates.
- d. The terms of this section (12) shall not apply to any vehicle being kept in an enclosed garage.
- e. Vehicles will be subject to towing (at the owner's expense) after 24 hrs.

13. Noise Enforcement – Quiet Time

a. Polk County ordinance states 7:00 a.m. as the earliest time that activities can begin that cause noise or a disturbance to be created, but this Association shall enforce 8:00 a.m. instead. Activities shall include yard maintenance and landscaping, pool care, power washing, painting, all construction and any other actions that create noise or a disturbance. Owners shall be held accountable to gain the cooperation of service providers and contractors that they engage. This restriction shall be enforced with a zero (0) tolerance and is accompanied with a \$50.00 fine for each occurrence or day.

14. Roadways and all other Paved Surfaces

a. **Damage to any roadway or paved surface.**

1) Parking on any pavement within The Forest is forbidden, when the parked vehicle is or will, cause damage to the pavement. This damage may be a result of leaking or spilled fluids or chemicals, or mechanical damage from jacks, jack stands, wheel chocks or blocks. This rule also applies to offending vehicles in the Community Center parking area.

2) Any offense carries a zero (0) tolerance, and the special assessment shall be \$50.00 per incident. An unlimited number of violation occurrences can be cited during any period of time.

3) After an offending vehicle has two (2) offenses of this type filed against the lot owner, that vehicle shall be subject to towing and an additional \$50.00 special assessment along with this section (14) shall be enforced with a zero (0) tolerance for all additional offenses in the future.

b. Parking policy.

1) No vehicle can be parked in such a way that obstructs the passage of another vehicle. At all times, the roadways must be kept open and passable to other vehicle traffic.

2) On street parking tends to conceal children at play, pedestrians, and creates an increased potential for accidents, as well as restricting access to emergency and other oversize vehicles. Therefore, the Board of Directors, resolves that the proper use of the driveway and garage is to accommodate the resident's vehicles. The first choice for parking should always be the garage. When it cannot accommodate the number of vehicle(s), the next option is the driveway. The street should only be used as the last resort for parking when the garage and driveway are full and cannot accommodate additional vehicles. Other situations, like when a contractor is performing a service, when there are more guests than the driveway can accommodate, when cleaning the driveway, or children are at play on the driveway. Otherwise, all owners, residents and guests should park in the garage or on the driveway whenever possible.

3) Parking facing the wrong direction is forbidden.

4) Parking on a driveway, in such a way that any portion of the vehicle is extended into the street, is forbidden.

5) No vehicle may be parked in a manner that restricts access to a resident's mailbox. **It is strongly suggested that parking is limited to whichever side of the street that does not have a mailbox.**

6) It is never acceptable to park on BOTH sides of the street at the same time and place. If this continues to be an issue, then we will institute no parking on the side of the street that has the mailbox.

7) No vehicle may be parked so that any tire is on the grass.

15. Short Term Rental Restrictions

a. Vacation rentals are permitted, with a minimum of four (4) nights rental. Any vacation rental shorter than four (4) nights must be preapproved by The Forest HOA Board of Directors.

16. Rules Enforcement Policy

a. Our streets are privately owned, and the Board of Directors has the right and responsibility to create and maintain policies that will insure safe and open access to everyone, at all times. Per Florida Statute 715.07, Section 2, the HOA has the legal right to have any vehicle towed if in violation of these common sense, roadway parking restrictions. Required signs are posted at the three (3) entrances to our community, stating that this community reserves the right to tow any vehicle in violation of the rules as stated here.

b. Association Right to Maintain Property and Procedures.

1) In addition to maintenance of the Common Areas and Village Common areas, The Forest Homeowners Association shall have the right to provide maintenance upon any portion of the Property, or to the exterior of any structure on any portion of the Property, subject however to the following provisions.

a) Prior to performing any such maintenance, The Forest Homeowners Association shall determine that said property is in need of repair or maintenance and is detracting from the overall appearance of the Property. The Forest Homeowners Association shall notify the Owner of said property in writing, specifying the nature of the condition to be corrected and, if the Owner has not corrected within fifteen (15) days after date of said notice, The Forest Homeowners Association (after approval of a majority affirmative vote of the Board of Directors) may correct such conditions. Said maintenance shall include but not be limited to painting, repairs, replacement and maintenance of roofs, gutters, downspouts, exterior building surfaces, trees & shrubs, grass, walks, pest control, and other exterior improvements and to mow or cultivate any portion of the property and to keep same free of litter and debris.

2) Right to Enter For the purpose of performing the exterior maintenance authorized by this Article, The Forest Homeowners Association, through its duly authorized agents or employees, shall have the right, after reasonable notice to the Owner, to enter upon any portion of the Property and exterior of any structures or improvements located on the Property at reasonable hours on any day, except Saturday and Sunday.

3) The cost of such maintenance shall be assessed against the Lot upon which such maintenance is done and shall be an individual assessment or charge to which such Lot is subject to paying. If left unpaid, a lien shall be placed against the Lot and the personal obligation of Owner and shall become due and payable in all respects, together with and cost of collection as provided in The Forest at Ridgewood Homeowners Association documents.

c. From time-to-time, the board can adopt a rules enforcement policy that exempts the enforcement of a specific rule(s). This section shall contain two (2) sub-sections:

1. Rule Exemptions Adopted:

a) For roofing shingles, the exterior maintenance that includes discoloration from natural causes shall be exempted from this

association's violation procedures. This shall include mold and natural weathering.

b) Rule Exemptions Suspended: Presently there are no exemptions that have been suspended.

16. Rules Violation Penalties

a. Violation of sections ten (10) thru fifteen (15) have a zero tolerance after notification has been received. Depending on the violation, a \$50.00 to \$250.00 special assessment shall be assessed daily until violation is removed.

End of **RULES IN EFFECT** document (Revised April 21, 2021).

IN WITNESS WHEREOF, the Association has executed this initial filing and restating of the CCR's on the date set forth above.

We, being all of the directors of The Forest at Ridgewood Homeowners' Association, Inc., have hereunto set our hands this 21st day of April, 2021.



Ron Lapinski, Director

x 

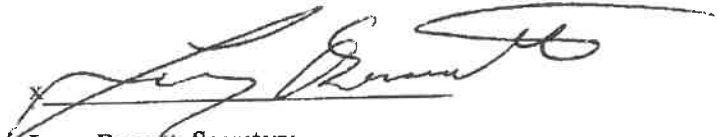
David Yunker, Director

x 

Larry Bassett, Director

I the undersigned, do hereby certify:

That I am the duly elected and acting Secretary of THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC., a Florida corporation, and that the foregoing Updated Covenants, Conditions, and Restrictions was adopted at a meeting of the Board of Directors thereof, held on the 21st day of April 2021.

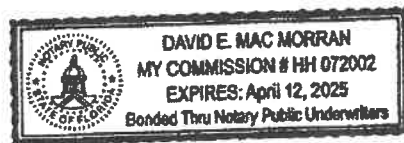


Larry Bassett, Secretary

STATE OF FLORIDA

COUNTY OF POLK

The foregoing instrument was acknowledged before me this 21st day of April, 2021, by Larry Bassett, who is Secretary of The Forest at Ridgewood Homeowners' Association, Inc., a Florida corporation, and who produced Florida Drivers' License as identification.



Notary

X. *David E. MacMorran*

4-21-2021

EXHIBIT "A"
LEGAL DESCRIPTION
FOR
THE FOREST AT RIDGEWOOD

The 164 lots as platted on the plat of THE FOREST AT RIDGEWOOD, per plat thereof recorded at Plat Book 94 Pages 24 f 25 and 26, public records of POLK County, Florida.

TOGETHER WITH THE FOLLOWING ROADS SHOWN ON SAID PLAT:

Boxwood Drive
Golf Course Parkway
Joewood Trail
Sand Pine Lane
Southern Pine Way
Spanish Moss Road



THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION

PROCEDURES IN EFFECT

Procedure for The Forest at Ridgewood Homeowners Association

The procedures in these articles are adopted by The Board of Directors of The Forest at Ridgewood Homeowners Association (The Forest HOA) to clarify and make more enforceable conditions, covenants, restrictions and rules that are contained in a variety of Association documents for The Forest HOA and Ridgewood Lakes Master Association (the Master Association), to attend to omissions that may have occurred in those documents and to assure that our neighborhood remains safe, appealing and attractive to all.

INSTR # 2021127127
BK 11717 Pgs 1020-1028 PG(s)9
RECORDED 05/14/2021 03:52:16 PM
STACY N. BUTTERFIELD,
CLERK OF COURT POLK COUNTY
RECORDING FEES \$78.00
RECORDED BY meli john

Article I. Violation Procedures in Effect

Section 1. Notifying The Board of a Possible Violation.

The Board shall decide during a duly called Board meeting which violation cases are to be forwarded to the Association Manager (AM) for warnings or fines. The AM has been designated by the Board to manage the violation process for this HOA. In all instances where The Forest HOA is being notified of a potential violation, the correspondence shall be channeled to the AM and then elevated to the Board before any actions commence.

Section 2. Procedures For The AM.

The AM shall deal with violations on a one-by-one basis. A separate digital file folder regarding violations shall be maintained for each Lot to make certain that procedures outlined in The Forest HOA governing documents are followed.

Section 3. Use of Rules Enforcement Committee (REC).

In accordance with the governing documents of this HOA, employing a REC to conduct a hearing is the only REC involvement required. As such, there is no standing REC in place, so when needed a REC is appointed to conduct the single outstanding hearing. Upon the AM determining to appoint a REC that committee shall proceed as follows:

- a. Make certain that procedures outlined in the section on enforcement are followed. Notably, if requested by the subject owner, REC hearings shall be conducted as a closed meeting and are not open to the general membership or to the public. As such, no minutes of that closed meeting are permitted to be published or distributed.
- b. All electronic or written correspondence originating from The Forest HOA to any party involved shall be attended to by the AM.
- c. There are instances where the initial description of the violation is overly simplified. If an inquiry appears to be branching out into compound violations, or involve multiple parties, or there are other matters that complicate the proceedings, returning a written description of these complications to the AM is an acceptable and appropriate pause with that inquiry.
- d. Conducting more than one interview for an inquiry does not constitute a need to come back to the AM for additional approvals. For a single hearing instance, the committee shall proceed through any number of logical steps without additional AM approval. The natural termination of a single violation hearing is when the committee submits the written recommendation to the AM.
- e. Any testimony or statements made by any party are on a voluntary basis and any requests for confidentiality must be strictly maintained by all The Forest HOA

representatives who had access to that information.

Section 4. Enforcement.

The Forest at Ridgewood Homeowner's Association or any Owner shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens, and charges now or hereafter imposed by the provisions of this Declaration. Failure by The Forest at Ridgewood Homeowners Association or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter. In any action for enforcement brought hereunder, the prevailing party shall be entitled to a reasonable attorneys' fee including attorneys' fees through appellate proceedings

- a. The association upon being advised of a rule violation by written notice from a witness or by actual viewing by an Association representative shall advise the unit owner of the alleged violation in writing.
- b. The lot owner may contest the alleged infraction and request a hearing before the Rules Enforcement Committee.
- c. The Rules Enforcement Committee shall be appointed by the Board of Directors. The Committee shall hear all testimony from any unit owner who wishes to contest a rule's violation notice. The Rules Enforcement Committee shall keep accurate minutes of the proceeding of each hearing and issue a written report to the Board of Directors. Such meetings shall be held in a confidential manner to protect the privacy of lot owners.
- d. The Rules Enforcement Committee shall issue a written report of its deliberations to the Board of Directors. The Committee shall include a full statement of its meeting and a recommendation to the Board of the exercising of its fining authority.
- e. The Board of Directors upon receipt of the rules Enforcement Committee report shall meet and vote on the imposition of a fine or settlement of the complaint.
- f. The Board of Directors shall provide a written response to the unit owner within 14 days after their meeting.
- g. The Rules Enforcement Committee serves at the discretion of the Board of Directors and shall consist of three members.

Section 5. Severability.

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

Section 6. Written Notifications to the Lot Owner.

The AM shall be the only HOA entity that facilitates written communications with any party pertaining to a violation. This does not limit the REC from maintaining minutes and documentation for its own proceedings and keeping the AM informed.

It is important to ascertain that a Violation Warning or a Violation Notice was actually sent and received from this HOA to the Lot Owner.

- a. For all Lot Owners, the HOA will use E-mail, in person, or the United States Postal Service to deliver notifications to all parties involved.
- b. In any instance where attempts to deliver a notice via E-mail, in person, or by the postal service to deliver results in a lack of cooperation, a refusal or other disregard on

the part of the recipient to accept delivery then it shall be regarded that the Violation Warning or Violation Notice was successfully delivered.

Section 7. Owner Right to Appeal.

In instances where the Owner chooses to request a hearing in regard to "is the violation legitimate?", the provisions in *Section 4. Enforcement* of this document shall apply. Briefly stated, a hearing may be requested by the Owner and that hearing shall be conducted by a REC. This request must occur early in the time period of this specific violation, then the subsequent hearing shall be scheduled promptly. The HOA must reply within 30 days, or else the Owner prevails.

Section 6. Extension of Time.

To request an extension of time, the Owner may appeal to the HOA in writing.

The Owner must show that concerted and timely efforts were made with arrangements to fix the problem. Approvals shall occur on a limited basis and notifying the HOA as early as possible is an important aspect in this process. An extension shall only be granted for a maximum of thirty (30) extra days.

In the event the work is being contracted, the HOA will expect documentation from the contractor(s) that states the date that arrangements were agreed to and must state an anticipated completion date that was established between the contractor and the owner. Dates must be clearly defined before that documentation serves any useful purpose to the HOA. In the end, as the HOA considers the request, an owner's written request with no supporting documentation from the contractor(s) is not sufficient information to support that request.

In the event the Owner is a nonresident to The Forest, no additional grace shall be allowed for that. Florida Statutes regarding Homeowner's Associations and other Florida Laws are very specific in treating all owners on an equal basis. The HOA cannot grant favors to various segments of owners.

Article II. Power of the HOA to Levy Violation Fees.

Section 1. The HOA Violation Process.

The process for a new violations instance begins with the HOA mailing a Violation Warning to the Lot Owner. The grace period allowed, if any, to correct the violation is stated on the notice and a reference is made to the specific rule(s). If the violation is not suitably corrected during that specified time, the Board shall use the procedures outlined in this article. Whenever an Owner believes they have made a suitable correction or remedy to a violation, they shall notify The Forest HOA in writing.

In addition to all other remedies provided to The Forest HOA, the AM, in its sole discretion, shall levy a Violation Fee upon an Owner for failure of the Owner, their family, guests, invitees, or employees, to comply with any provision in the governing documents of this Association.

Section 2. Violation Fees.

The HOA shall impose violation fees against the Lot Owner in the event a violation is not corrected within the allotted grace period. At that point, the AM shall issue a Violation Notice to the Lot Owner:

- a. The AM shall Email, hand deliver, or mail a Violation Notice to the Lot Owner which states a violation fee in the amount prescribed in the Rules in Effect governing document.
- b. After that the HOA may perform a follow-up inspection every 10th day and if the violation is still not corrected another Violation Notice shall be issued which includes another fine.
- c. These follow-up inspections shall continue until corrections are in place. If the Violation notice contained more than one violation, all the noted violations must be corrected on a one-for-one basis else the fee is assessed against the uncorrected violation(s).

Section 3. Violation Fee Due Immediately.

A Violation Assessment as provided here shall be due and owing on the same day of the written Violation Notice, and on the same day that each subsequent written Violation Notice is forwarded to that Owner.

Section 4. Liability Claim Against the Owner's Lot.

Violation Fees shall be treated as an assessment otherwise due to The Forest Homeowners Association, and as such will be a liability claim against the Owner's Lot.

Section 5. Violation Fees Are Not Exclusive.

Violation Fees shall not be construed to be exclusive and shall exist in addition to all other rights and remedies to which The Forest HOA may be otherwise legally entitled; however, any Violation Fees paid by the offending Owner pursuant to this Section, shall be deducted from or offset against any damages that The Forest HOA may otherwise be entitled to recover by law from such Owner.

Article III. Fee Charges for Services Rendered by This Association.

- a. Preparation of Statements and Estoppels Requested For Mortgage/Real Estate Closings: \$100.00 if no accounting revisions are necessary; \$250.00 if accounting revisions are done.
- b. Filing one Lien at Polk County Courthouse: \$150.00.
- c. Releasing one Lien at Polk County Courthouse: \$100.00.
- d. Statement of Account: \$10.00. (Lot Owner can request 1 per year at no cost).
- e. Copy of The Forest HOA's 5 primary documents:
Printed on paper: \$35.00 for delivery within The Forest, \$50.00 with USPS Priority Mail.
Internet electronic mailed as attached copies to an Email: \$20.00.
- f. Additional Invoicing on Past Due Accounts: \$3.00 for each occurrence. This fee is not charged for the invoice that initially advises the Owner of the assessment of the Annual Maintenance fee. Otherwise, any occurrence of a need to create an additional invoice shall trigger this fee. Typical examples are late fee assessed, interest on past due assessed, violation fee assessed, lien processing or special care/maintenance/services arrangements were made; but those items may not be exclusive. The inclusion of any Statement of Account, memos or notices are included in this fee.
- g. Providing a Replacement Key for the Community Center: \$3.50 per replacement. A new Owner is provided 1 key at no cost; this must occur shortly after closing. After that, a

replacement key shall cost \$3.50. Limit is 1 key per Owner, regardless of the reason the replacement is needed. Key shall only be delivered to the Owner, but we will accept written instructions from the Owner to deliver the key to an alternative named person. Take care of your key.

Article V. Operation of an Architectural Review Committee (ARC).

The Forest at Ridgewood Homeowner's Association operates an Architectural Review Board (ARB) that monitors and enforces architectural standards throughout The Forest at Ridgewood Lakes.

Article VI. Contracting (Service Agreements).

This Association shall strive to use the term **Service Agreements** in lieu of the term Contracting. However, the Association shall abide by all Federal, State of Florida and Polk County laws, statutes, ordinances and regulations regardless of those entities use of the term contracting, service agreements, agreements, etc.

This Association shall make use of Service Agreements when dealing with service providers that are providing services that occur repeatedly (daily, weekly, once a month) for a term which runs for a longer time (certainly anything that runs for 6 months or more) and the very nature of the services presents a risk of injury or property damage caused by the service providers personnel or the equipment or supplies they utilize.

Certain minimum requirements shall be contained in these Service Agreements that are implemented to protect this Association and innocent bystanders' rights. These minimum requirements are:

- a. Occupational License.
Business Liability & Medical Insurance - This excludes coverage for members of the service provider's firm. This coverage is necessary to protect the Association from actions taken by the service provider that may result in liability, medical payments, property damage or other claims. Service provider furnishes the Association with a copy of the declaration page from his insurance policy. The Association contacts the insurance carrier requesting a confirmation of that coverage and to be placed on a list that assures notification to the Association if any change of status occurs with that policy (cancelled, lapse, amended, etc.).
- b. Workers Compensation Documentation – Needed by the Association to protect against claims for injuries to workers provided by the service provider firm. Each worker the service provider shall use must be documented on a one-for-basis, then no other workers shall be allowed on this HOA's properties as a worker for this service provider. Either provide (1) proof of insurance coverage from a licensed commercial carrier that the named workers are covered, or (2) documentation from the State of Florida, that the various individual workers named are exempt from the workers compensation requirement of this State. If insurance is used, service provider furnishes the Association with a copy of the declaration page from their insurance policy; the Association contacts the insurance carrier requesting a confirmation of that coverage and to be placed on a list that assures notification to the Association if any change of status occurs with that policy

(cancelled, lapse, amended, etc.). If the State of Florida waiver is used, service provider furnishes the Association with a copy of the waiver; the Association contacts the State of Florida, secures a confirmation of that waiver and to be placed on a list that assures notification to the Association if any change of status occurs with that waiver (cancelled, lapse, amended, etc.).

Article VII. The Board Replying to Owners.

With any written correspondence submitted by an Owner to this Association that has a requirement for the Association to return a reply to that Owner, the Association shall have 30 days to reply. The count begins on the day the Association is in receipt of the correspondence and ends when the Association forwards a written reply which adequately addresses the issue (e.g. an acknowledging receipt is an insufficient reply). If a lapse in this requirement occurs then the issue which was in question in that correspondence is settled in favor of the Owner. Possible topics which may be impacted here are architectural control requests, billing and account balance questions, rules violation issues.

Article VIII. Governing Documents.

Governance of The Forest HOA must abide by a set of documents generally referred to as 'the governing documents of the association'. As with any HOA, there is a precedence of which documents prevail over the remainder. The order of precedence for this association is:

- a. Certain Federal Acts such as the Fair Housing Act.
- b. Courts rulings and legal precedents established through Court proceedings.
- c. Certain Florida State Statutes and Administrative Code. Namely SS 720, 607, 617, AC 61.20, 61E14.
- d. Polk County ordinances, codes, rulings, licensing, permits or other county governances. zoning, land use, construction/maintenance are common inclusions.
- e. The Forest HOA's Covenants, Conditions and Restrictions (Declarations) document.
- f. The Forest HOA's Articles of Incorporation document.
- g. The Forest HOA's Bylaws document.
- h. The Forest HOA's Rules in Effect document.
- i. The Forest HOA's Procedures in Effect document.

Article IX. Deny Owner Use of Amenities.

Whenever an owner is not in good standing with a HOA, namely because of being in arrears on payments of that HOA's annual assessments, the HOA has the right to deny the owner, the family, renters, guests, and other occupants to access to the amenities of that HOA. This HOA is implementing that right by not issuing the new key for access to the community center. This denial shall continue for the time that arrears remain for that lot. The owner shall be notified in writing if their lot is affected by this. A key shall be issued whenever the amount in arrears is paid in full.

Article X. Debt Collections.

For accounts with this HOA which are in arrears, the following practices shall be used:

- a. **Claim of Liens**: each January an Annual Assessment becomes due to this association for every lot in The Forest. During late March the Directors shall exercise the right to file a 'Claim of Lien' upon any lot which has not paid the Annual Assessment and associated fees for that assessment and the lien shall be duly recorded with the Clerk of the Courts at the Polk County Courthouse. Each yearly assessment shall have a separate lien. The lien shall remain in place until the Annual Assessment and associated fees are paid in full. Upon full payment the lien shall be released with a 'Satisfaction of Lien Claim', which shall also be recorded at the courthouse. The HOA shall follow the procedures outlined in Florida Statute 720.3085(4).
- b. **Rent Proceeds**: for an instance where the owner is in arrears with this HOA and it is determined that the owner is receiving rent or lease proceeds from any tenant(s), this association shall follow the procedures outlined in Florida Statute 720.3085(5). The basics have rental proceeds being received by the HOA until the arrears are paid in full.
- c. **Bad Debt Accounting**: whenever individual items in arrears in accounts have been on the books for an extended period of time or there are amounts that must be written off as uncollectable (bankruptcies and foreclosures are examples) this association shall move these amounts from Accounts Receivable (accounting wise is an Asset) to Bad Debts (which is an Operating Expense). The items eligible during a given fiscal year shall become a Bad Debts line item in the Operating Budget for the next fiscal year. Generally, an arrears item that is 3 years old and is not part of a bankruptcy or foreclosure action shall be moved to the Bad Debts account. Whenever a bankruptcy or foreclosure action is involved, items shall be moved to Bad Debts as determined and specified by those legal outcomes and shall be recorded only after these outcomes become finalized.
- d. **Contact With An Owner Who Is In Arrears**: The major item to consider here is the State of Florida requirement that any HOA debt collection actions other than the normal mailings of late notices, invoices or statements of account shall only be undertaken by debt collection firms that are licensed and registered by the State to conduct that business. So, the HOA, including the CAM, cannot initiate contact by phone, Emails, written personal memos or personal contact with any owners in arrears with the HOA. The keyword is 'initiate', so if the owner initiates a contact, the HOA is allowed to follow-up and reply by whatever means the owner initiated or granted permission to use. The question arises about what fees these debt collection firms charge for their services and what other agreement constraints were involved between the HOA and those firms:
- (1) Fees are costly (40 to 60% is the norm), so generally entering into these agreements is prohibitive.
 - (2) The firm will insist on taking all the HOAs overdue accounts, so they are taking the 'low hanging fruits', which are easy earnings for them. We cannot choose to keep the 'low hanging items' and give them the 'tough ones'.
 - (3) We are placing the items with them on consignment; we get proceeds only after they make the collection.
 - (4) They can 'bail out' of a case at will.

At the present, the Board doesn't envision any cases being placed with debt collection firms.

- e. **Installment Payment Agreements:** The Board agrees to allow certain unpaid debts to this HOA to be handled by entering into an Installment Payment Agreement. The AM has been designated by the Forest HOA Board to manage the Installment Payments Agreement process for this HOA.

There are restrictions placed on this aspect before the AM shall enter into an agreement with an owner. These restrictions are:

- (1) Only used when that property's arrears spans across more than one year of unpaid invoices.
- (2) Must have a written and signed agreement with a payment schedule, the agreement shall only pertain to a single property, only one agreement shall be in place for a property at a time.
- (3) Agreement must include the entire debt at signing time.
- (4) Must promptly pay all additional HOA new invoices that are issued during the agreement period
- (5) (i) The monthly payment shall be allowed to be in the range of \$100 to \$150 per month, the decision is the AM's. (ii) The number of months the payments shall span is derived by dividing the total amount due by the payments established in (i) above. (iii) Installments shall be scheduled for monthly payments and shall be sufficient to pay the entire debt as scheduled (no balloon payments or remaining balances at end).
- (6) Interest shall continue to be incurred during the agreement period and shall be calculated as each installment is made on a per diem basis. The service fee normally charged for additional invoicing shall be waived for items associated with this agreement.
- (7) Liens: as long as an agreement is in place, the HOA shall postpone filing new liens that are normally recorded and shall not file those liens if the agreement terms are fulfilled and no balance due remains in the account when the agreement ends. For old liens on the property that existed prior to the agreement, as installment payments are posted that are sufficient to satisfy any old liens, the HOA shall file Satisfaction of Lien Claims with the Polk County Clerk of the Courts at no additional costs to the owner.
- (8) Any breach in the agreement shall void the agreement and the HOA shall resort to its normal administration and debt collection activities for that property.

f. **Placing Cases With Association Attorney:**

The Board shall decide during a duly called Board meeting which cases are to be forwarded to the attorney for further 'Debt Collection'. The Board's deliberations on which cases to select may use full disclosure of details involving any case being considered. After the Board makes those selections and the cases have been forwarded to the attorney, the AM is being designated by the Board to manage these placements for this HOA.

There are guidelines associated with this aspect of a case placed with an attorney. These guidelines are:

- (1) Case management may take the path of a foreclosure; however AM and the attorney shall confer regarding alternative legal approaches.
- (2) AM has the prerogative of discontinuing a case that has been placed.
- (3) Accountancy of the Owner's account by the HOA continues in a 'modified' manner even as the legal process is underway by the attorney. Herein, 'modified' means that no mailings or other correspondence from the HOA to the owner shall occur without concurrence of the attorney and any correspondence received from the owner by the HOA shall be directed to the attorney.
- (4) Whenever the period arrives to handle the next wave of annual assessment billings, the 'modified' aspect stated in (4) above shall be reviewed by CAM and the attorney to choose a suitable workaround.

- g. Minutes of HOA Meetings, Expedite the Approval Procedure: A Board meeting often gets approval of particular action items. Then those approvals get documented by the minutes, which at the outset are in 'draft' form. It is a given that a draft of these minutes need Board approval before they become official. Therefore, it can be argued that the action items documented in those minutes are also not official until said minutes are approved. Which leaves the HOA with the burden of determining a manner of getting minutes approved in an efficient and effective manner.

This Association's By-Laws, Article IV, Section 5 (page 4) allows that "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 written approval of all directors".

So 'approval of minutes' is a simple, singular topic which is a candidate for employing the provision stated above. Below are guidelines associated with this procedure:

- (1) AM shall draft the minutes for a given meeting and deliver that to all directors by Email.
- (2) Directors shall respond to the Email with an Email reply. All directors must reply and all directors must approve the minutes for those minutes to become official and the action items documented there can be used to govern this HOA. The preceding covers the requirement of "in writing" and "of all directors".
- (3) If even a single director fails to reply or declines to approve of the minutes, the AM shall continue operating the HOA without the action items covered in these minutes.
- (4) This procedure shall only be used to expedite the approval of minutes and shall not be leveraged to handle any other topic in any manner.

End of PROCEDURES IN EFFECT document (May 5th 2021 rev).

EXISTING BY-LAWS

INSTR # 2000075914
OR BK 04458 PG 0575
RECORDED 05/17/2002 10:16 AM
RICHARD M. WEISS CLERK OF COURT
POLK COUNTY
DEPUTY CLERK S Wiggins

CERTIFICATION OF BYLAWS
FOR
THE FOREST AT RIDGEWOOD
HOMEOWNERS' ASSOCIATION, INC.

STATE OF FLORIDA

COUNTY OF POLK

BEFORE ME, the undersigned authority, this day personally appeared **Artur Madej**, as secretary of **The Forest At Ridgewood Homeowners' Association, Inc., a Florida corporation**, who, after being first duly sworn as required by law, deposes and says:

1. The undersigned affiant is the secretary of the above named corporation.
2. Attached hereto is a true, correct, and complete copy of the Bylaws, as amended to date, for the above named corporation.

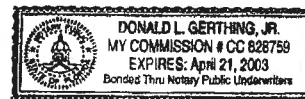
Dated: May 12th 2000.

The Forest At Ridgewood Homeowners' Association, Inc., a Florida corporation
101 Spanish Moss Rd
Davenport, FL 33837

By: Artur Madej
Artur Madej, as secretary

Sworn to and subscribed before me this 12th day of May, 2000, by Artur Madej, as secretary of **The Forest At Ridgewood Homeowners' Association, Inc., a Florida corporation**, on behalf of said corporation. He is personally known to me or he has produced a drivers license as identification.

Donald L. Gerthing Jr.
Notary Public
Print Name: Donald L. Gerthing Jr.
My Commission Expires: April 21, 2003



PETERSON LAW FIRM (LW)
P O BOX 1079
LAKE WALES, FL 33859-1079

(SEAL)

H:\HOMEJCD\CORP\Certific.hvr

COPY

BY-LAWS
OF
THE FOREST AT RIDGEWOOD
HOMEOWNERS ASSOCIATION, INC.

ARTICLE I

NAME AND LOCATION. The name of the corporation is THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION, INC., hereinafter referred to as the "Village Association." The principal office of the corporation shall be located at 101 Spanish Moss Road, Davenport, Florida 33837, but meetings of members and directors may be held at such places within the State of Florida, County of Polk, as may be designated by the Board of Directors.

ARTICLE II

DEFINITIONS

Section 1. "Village Association" shall mean and refer to THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION, INC., its successors and assigns.

Section 2. "Property" shall mean and refer to that certain real property described in the Village Declaration, and such additions thereto as may hereafter be brought within the jurisdiction of the Village Association.

Section 3. "Village Common Area" shall mean all real property owned by the Village Association for the common use and enjoyment of the Owners. Village Common Area shall include those areas defined as such in the Village Declaration of Covenants, Conditions, and Restrictions.

POLK OR BK 04458 PG 0576

Section 4. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties with the exception of the Common Area.

Section 5. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee simple title to any Lot 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 6. "Declarant" shall mean and refer to J. L. LAND DEVELOPMENT, INC., its successors and assigns if such successors or assigns should acquire more than one undeveloped Lot from the Declarant for the purpose of development and if such successors and assigns receive a written assignment of Declarant's rights and are so designated in writing by the Declarant to the Village Association. There shall be only one Declarant at any given time.

Section 7. "Village Declaration" shall mean and refer to the Declaration of Covenants, Conditions and Restrictions applicable to the Properties recorded in the Public Records of Polk County, Florida.

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

Section 9. All other capitalized terms used in these By-Laws shall have the same meanings and definitions as set forth in the Master Declaration of Covenants, Conditions and Restrictions for Ridgewood Lakes as recorded in the public records of Polk County, Florida and as amended from time to time.

ARTICLE III

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 Village Association, and each subsequent regular annual meeting of the members shall be held in the same month of each year thereafter, at the hour of seven o'clock, P.M.

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 of the members 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 Village Association, or supplied by such member to the Village 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, fifty-one percent (51%) of the votes of each class of membership shall constitute a quorum for any action except as otherwise provided in the Articles

of Incorporation, the Declaration, or these By-Laws. If the required quorum is not present, another meeting may be called subject to the notice requirements of Section 3, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

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 Village Association shall be managed by a board of directors, who need not be members of the Village Association. There shall be at least three (3) directors, but not more than five (5) directors, as determined from time to time by the Board.

Section 2. Term of Office. At the first annual meeting the members shall elect one director for a term of one year, one director for a term of two years and one director for a term of three years; and at each annual meeting thereafter the members shall elect one or two directors (being the same number of directors as those whose terms have expired) for a term of three years.

Section 3. Removal. Any director may be removed from the Board, with or without cause, by a majority vote of the members of the Village 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 Village 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 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 also be made for 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 Village 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 nomination may be made from among members or non-members.

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 persons receiving the largest number of votes shall be elected. Cumulative voting is not permitted.

ARTICLE VI

MEETING OF DIRECTORS

Section 1. Regular Meetings. Regular meeting 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 Village 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 and right to use of the recreational facilities of a member during any period in which such member shall be in default in the payment of any assessment levied by the Village 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 Village Association all powers, duties and authority vested in or delegated to this Village Association and not reserved to the membership by other provisions of these By-Laws, the Articles of Incorporation, or the Declaration;

(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 meeting 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 Village Association, and to see that their duties are properly performed;

(c) as more fully provided in the Declaration, 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) 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 Village Association;

(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.

(h) take any and all actions necessary to carry out the functions of the Village Association and enforce the Village Declaration.

ARTICLE VIII

OFFICERS AND THEIR DUTIES

Section 1. Enumeration of Offices. The officers of this Village Association shall be a president and vice-president, who shall at all times be members of the Board of Directors, and a secretary/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 Village 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 Village 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. Duties. 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/Treasurer

(c) The secretary/treasurer 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 Village Association and affix it on all papers requiring said seal; serve notice of meeting of the Board and of the members; keep appropriate current records showing the members of the Village Association together with their addresses. He/She shall receive and deposit in appropriate bank accounts all monies of the Village Association and shall disburse

such funds as directed by resolution of the Board of Directors; shall sign all checks and promissory notes of the Village Association; keep proper books of account; cause an annual audit of the Village 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, and shall perform such other duties as required by the Board.

ARTICLE IX

COMMITTEES

The Village Association shall appoint a Nominating Committee, as provided in these By-Laws. In addition, the Board of Directors shall appoint other committees as deemed appropriate in carrying out its purpose.

ARTICLE X

BOOKS AND RECORDS

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

ARTICLE XI
ASSESSMENTS

As more fully provided in the Declaration, each member is obligated to pay to the Village 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. If the assessment is not paid within thirty (30) days after the due date, the assessment shall bear interest from the date of delinquency at the rate of 6 percent per annum, and the Village 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 Village Association shall have a seal in circular form having within its circumference the words: THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION, INC.

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 Class B membership.

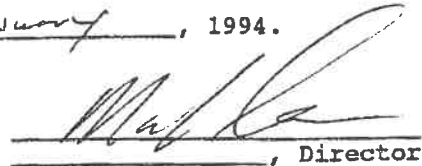
Section 2. In the case of any conflict between the Articles of Incorporation and these By-Laws, the Articles shall control; and in the case of any conflict between the Declaration and these By-Laws, the Declaration shall control.

ARTICLE XIV

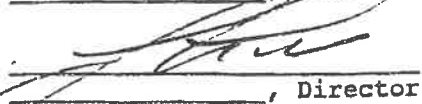
MISCELLANEOUS

The fiscal year of the Village 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 THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION, INC., have hereunto set our hands this 26 day of January, 1994.


_____, Director


_____, Director

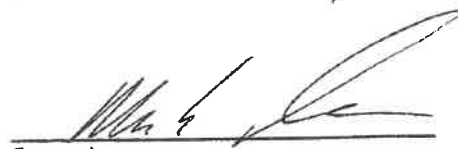

_____, Director

CERTIFICATION

I, the undersigned, do hereby certify:

THAT I am the duly elected and acting secretary of THE FOREST
AT RIDGEWOOD HOMEOWNERS ASSOCIATION, INC., a Florida corporation,
and,

THAT the foregoing By-Laws constitute the original By-Laws of
said Village Association, as duly adopted at a meeting of the Board
of Directors thereof, held on the 26 day of January,
1994.


Secretary

After Recording, Return To:
The Forest at Ridgewood Homeowners' Assn
2204 Edmonton Street
Winter Haven, FL 33881

INSTR # 2019134662
BK 10889 Pgs 1513-1522 PG(s)10
RECORDED 06/27/2019 03:58:59 PM
STACY M. BUTTERFIELD, CLERK OF COURT
POLK COUNTY
RECORDING FEES \$86.50
RECORDED BY rhoncamp

**First Amendment and Restating to By-Laws
For
THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC.**

This First Amendment and Restatement to the By-Laws (hereafter "By-Laws") is made this 19th day of June, 2019 by The Forest at Ridgewood Homeowners' Association, Inc., a Florida corporation, whose address is 2204 Edmonton Street, Winter Haven, Florida 33881, hereinafter referred to as "Association".

WITNESSETH:

WHEREAS, Association is the owner of certain property located in Polk County, Florida, which is more particularly described in Exhibit "A" attached hereto.

WHEREAS, J.L.LAND DEVELOPMENT, Inc., a Florida Corporation, as Declarant, recorded The Forest at Ridgewood Homeowners, Inc BY-LAWS, recorded at Official Records Book 4458, Page 0575, Public Records of Polk County, Florida.

WHEREAS, this is the First Amendment of the By-Laws at the Polk County Courthouse, Bartow, Florida.

WHEREAS, the By-Laws state that a resolution adopting a proposed amendment must bear the approval of not less than three-fourths (3/4ths) of the voting interests of the Association and a Special Members Meeting conducted on March 20, 2019, followed by duly called subsequent meetings, obtained that minimum with signed proxies.

NOW THEREFORE, Association, with regards to the By-Laws, desires to:

[a]. To Restate the previous filings with the Polk County Clerk of the Courts, Bartow, Florida, with replacement in their entirety.

[b]. Submit the First Amendment of the By-Laws to the Polk County Courthouse, Bartow, Florida, for recording. Said By-Laws are more particularly set forth hereinafter and declares that all of the property described in Exhibit "A" shall be held, sold and conveyed subject to the By-Laws, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property and be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

[c]. the Association hereby restates the By-Laws as follows:

**BY-LAWS OF
THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC.**

ARTICLE I

Name and Location: The name of the corporation is THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC.
The principal office of the corporation is located at 2204 Edmonton St. Winter Haven, FL 33881. Meetings of members and directors may be held at such places within the state of Florida, County of Polk, as shall be designated by the Board of Directors.

ARTICLE II: DEFINITIONS

Section 1. "Association" shall mean and refer to THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC., its successors and assigns.
Section 2. "Property" shall mean and refer to that certain real property described in the Association's Declaration, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.
Section 3. "Common Area" shall mean all the real property owned by the Association for the common use and enjoyment of the Owners. The Common Area shall include all those areas defined as such in the Association's Articles of Incorporation (hereafter "Articles").
Section 4. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties except for the Common Area.
Section 5. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee simple title to any Lot which is part of the Property, but excluding those having such interests merely as security for the performance of an obligation.
Section 6. "Member" shall mean and refer to those persons entitled to membership as provided in the Articles.
Section 7. "Declaration" shall mean and refer to the Declaration of Covenants, Conditions, and Restrictions for the Association applicable to the Properties recorded in the Public Records of Polk County, Florida and as amended from time to time.
Section 8. All other capitalized terms used in these By-Laws shall have the same meanings and definitions as set forth in the Association's Declaration.

ARTICLE III: MEETINGS OF MEMBERS

Section 1. Annual Meetings. The Association shall hold an annual meeting of the members during January of each year. The day and time of that meeting shall be established by the Directors and each may change from time-to-time.
Section 2. Special Meetings. Special meetings of the members may be called at any time by the President or by the Directors, or upon written request of ten (10%) percent of the voting interest of the Association.
Section 3. Notices of Meetings. Written notice of each meeting of the members 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 fourteen (14) days before such a meeting to each member entitled to vote thereat, addressed to the member's address last appearing on the books of the Association. Such notice shall specify the place, day, and hour of the meeting. Electronic notification is recommended as well.
Section 4. Quorum. The presence at the meeting of members entitled to cast, or of proxies entitled to cast, forty percent (40%) of the voting interests of the Association shall constitute a quorum for any action except as otherwise provided in the Articles, the Declaration, or these By-Laws. If the required quorum is not present, another meeting may be called by subject to the notice requirements of Section 3, and the required quorum at the subsequent meeting shall be one-half

(1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

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 prior to the meeting. Every proxy shall be revocable and shall automatically cease upon conveyance by the member of their Lot.

ARTICLE IV: BOARD OF DIRECTORS: SELECTION: TERM OF OFFICE

Section 1. Number. The affairs of the Association shall be managed by the Directors, who need to be members of the Association. There shall be at least three (3) Directors, but not more than seven (7) Directors, as determined from time to time by the Directors. The number of Directors cannot be the even numbers of four (4) or six (6).

Section 2. Term of Office. The Board's Directors shall serve a three (3) year term; vacancies may be appointed by the Directors or by the President with approval of the Directors. Terms will be staggered to encourage continuity of Board leadership.

Section 3. Removal. Any Director may be removed from the Board, with or without cause, by a majority vote of the remaining Directors. 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. Board members who miss three (3) regular meetings of the Directors without cause, shall be replaced promptly.

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 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 also be made from the floor at the annual meeting of the members.

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 Articles. The persons receiving the largest number of votes shall be elected. Cumulative voting is not permitted.

ARTICLE VI: MEETING OF DIRECTORS

Section 1. Regular Meetings. Regular meeting of the Directors shall be held quarterly, at such place and hour as may be fixed from time to time by resolution of the Board.

Section 2. Special Meetings. Special meetings of the Directors shall be held when called by the President, or by any two (2) Directors after not less than three days of 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 and right to use of the recreational facilities 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 sixty (60) days for infraction of published rules and regulations.

- C. Exercise for the Association all powers, duties and authority vested in or delegated to the Association and not reserved to the membership by other provisions of these By-Laws, the Articles, or the Declaration.

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 Association affairs and to present a statement thereof to the members at the annual meeting of the members, or at any special meeting when such a statement is requested in writing by one-fifth (1/5) of the voting interests of the Association.
- b. Supervise all officers, agents, and employees of the Association, and to see that their duties are properly performed.
- c. As more fully provided in the Declaration, to:
 - i. Fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period.
 - ii. Send written notice of each assessment to every Owner subject thereto at least thirty (30) in advance of each annual assessment period.
 - iii. File a claim of lien against any property for which assessments are not paid within sixty (60) days after the due date or to bring 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 member or their designated agent, a certificate setting forth whether any assessment has been paid. A reasonable charge may be made by the Association 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.
- f. Cause all officers or employees having fiscal responsibilities to be insured, as it may deem appropriate.
- g. Cause the Common Area to be maintained.
- h. Take any and all actions necessary to carry out the functions of the Association and enforce the Declaration.

ARTICLE VIII: OFFICERS AND THEIR DUTIES

Section 1. Enumeration of Officers. The officers of the Association shall be a President and Vice-President, who shall at all times be members of the Board; and a secretary/Treasurer, and such other officers as the Board may from time to time by resolution create, who are not required to be members of the Board.

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

Section 3. Term. The officers of the 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 written 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 time specified therein, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

Section 6. 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 7. Duties. The duties of the officers are as follows:

President

The President shall preside at all meetings of the Board; 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 promissory notes.

Vice President

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/Treasurer

The Secretary/Treasurer 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; serve notice of meeting of the Board and of the members; keep appropriate current records showing members of the Association together with their addresses. He/she shall receive and deposit in appropriate bank accounts all monies of the Association and shall disburse such funds as directed by resolution of the Directors; shall sign all checks and co-sign promissory notes of the Association; keep proper books of account; cause an annual audit of the Association books 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, and shall perform other such duties as required by the Board.

ARTICLE IX: COMMITTEES

The Board of Directors shall appoint other committees as deemed appropriate in carrying out its purpose.

ARTICLE IX: BOOKS AND RECORDS

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

ARTICLE XI: ASSESSMENTS

As more fully provided in the Declaration, each member is obligated to pay the Association's annual and special assessments which are secured by a continuing lien upon the property against which assessment is made. Any assessments that are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date the assessment shall bear interest from the date of delinquency at the rate as stated in the Declarations and the Association may bring an action at law against Owner personally obligated to pay the same of foreclosure 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 words: THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION, INC.

ARTICLE XIII: AMENDMENTS TO THESE BY-LAWS

Amendments or restating of these Articles shall be proposed and adopted in the following manner;

Section 1: Notice- Notice of the subject matter of a proposed amendment or restating shall be included in the notice of any meeting at which a proposed amendment or restatement is considered.

Section 2: Resolution- A resolution for the adoption of a proposed amendment or restating may be proposed either by the Directors or by twenty percent (20%) of the voting interest of the Association. Directors and members not present in person or by proxy at the meeting to consider the amendment or restating may express their approval in writing, provided such approval is delivered to the Secretary prior to such meeting. A resolution adopting a proposed amendment or restating must bear the approval of not less than twenty percent (20%) of the voting interests of the Association.

Section 3: Approval- No amendment or restating shall make any changes in the qualifications for membership nor the voting rights of members without approval in writing by all members and the joinder of all record owners of mortgages upon the properties. No amendments or restating shall be made that conflict with the Declarations or the laws of the State of Florida.

ARTICLE XIV: CONFLICTS OF ASSOCIATION GOVERNING DOCUMENTS

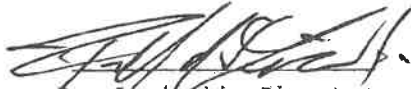
In the case of any conflict between the Declaration and these By-Laws, the Declaration shall prevail; in the case of any conflict between these By-Laws and the Articles, the Articles shall prevail; in the case of any conflict between the Rules-In-Effect and these By-Laws, these By-Laws shall prevail.

ARTICLE XV: 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.

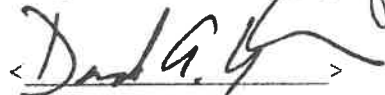
IN WITNESS WHEREOF, the Association has executed this amendment and restating of the By-Laws on the date set forth above.

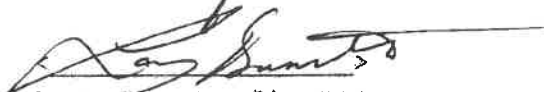
We, being all of the directors of The Forest at Ridgewood Homeowners' Association, Inc., have hereunto set our hands this < 19th > day of June, 2019.


Ron Lapinski, Director

<  >
Juri Zaslawski, Director

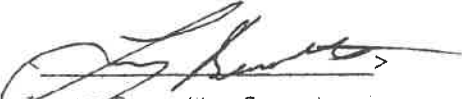
<  >
Michael Stump, Director

<  >
David Yunker, Director

<  >
Larry Bassett, Director

I the undersigned, do hereby certify:

That I am the duly elected and acting Secretary of THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC., a Florida corporation, and that the foregoing By-Laws of the Association, as duly adopted at a meeting of the Board of Directors thereof, held on the < 19th > day of June, 2019.



Larry Bassett, Secretary

STATE OF FLORIDA
COUNTY OF POLK

The foregoing instrument was acknowledged before me this 21st day of June, 2019, by Ron Lapinski, who is President of The Forest at Ridgewood Homeowners' Association, Inc., a Florida corporation, and who produced Florida Drivers Permit # 615278858330 as identification.


Ron Lapinski, President

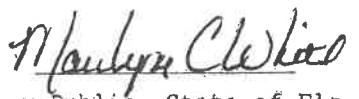

Notary Public, State of Fla.



EXHIBIT "A"
LEGAL DESCRIPTION
FOR
THE FOREST AT RIDGEWOOD

The 164 lots as platted on the plat of THE FOREST AT RIDGEWOOD, per plat thereof recorded at Plat Book 94, Pages 24, 25 and 26, public records of Polk County, Florida.

TOGETHER WITH THE FOLLOWING ROADS SHOWN ON SAID PLAT:

Spanish Moss Road

Boxwood Drive

Golf Course Parkway

Southern Pine Way

Joewood Drive

Sand Pine Lane

EXISTING ARTICLES OF INCORPORATION

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 THE FOREST AT RIDGEWOOD HOMEOWNERS' 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 N94000000522.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capital, this the
Seventeenth day of April, 2025



CR2E022 (01-11)


Cord Byrd
Secretary of State



FLORIDA DEPARTMENT OF STATE
Division of Corporations

THE ATTACHED COPIES ARE
THE BEST AVAILABLE.

SOME OR ALL OF THE
DOCUMENTS SUBMITTED
FOR FILING WERE NOT
SUITABLE MICROFILMING.

**ARTICLES OF INCORPORATION
OF
THE FOREST AT RIDGEWOOD
HOMEOWNERS' ASSOCIATION, INC.
A CORPORATION NOT-FOR-PROFIT**

The undersigned, being desirous of forming a corporation not for profit, under the provisions of Chapter 617 of the Florida Statutes, hereby subscribes to these Articles for the purpose of forming a corporation and with the powers herein specified.

ARTICLE I. NAME

The name of this corporation shall be The Forest at Ridgewood Homeowners' Association, Inc. (hereinafter referred to as the "Village Association").

ARTICLE II. REGISTERED AGENT AND OFFICE

Mark Scott, whose address is 101 Spanish Moss Road, Davenport, FL 33837, is hereby appointed the initial registered agent of this Village Association.

ARTICLE III. INITIAL PRINCIPAL OFFICE

The initial principal office of the Village Association shall be located at 101 Spanish Moss Road, Davenport, FL 33837. The Village Association may change its principal office from time to time without amendment of these Articles of Incorporation.

ARTICLE IV. PURPOSE AND POWERS OF THE Village Association

A. The purpose and object of the Village Association shall be to administer the operation and management of The Forest at Ridgewood, a subdivision located in Polk County, Florida (hereinafter "Village") more fully described in Exhibit "A" attached hereto, (hereinafter "Property") according to the Village Declaration of Covenants, Conditions and Restrictions which is to be recorded in the public records of Polk County, Florida ("Village Declaration"), and any additions thereto which may be brought into the jurisdiction of this Village Association by annexation under the terms and conditions as set forth in the Declaration the Declarant.

B. The Village Association does not contemplate pecuniary gain or profit to the Members thereof and shall undertake and perform all acts and duties incident to the operation, management, preservation and architectural control of the Property in accordance with the terms, provisions and conditions of these Articles of Incorporation, the Bylaws of the Village Association

and the Declaration. The Village Association shall further promote the health, safety and welfare of the Members of the Village Association in the Village.

C. The Village Association shall have the following powers:

1. All of the powers and privileges granted to corporations not for profit under the laws of the State of Florida as the same may be amended from time to time as therein provided.

2. All of the powers reasonably necessary to implement and effectuate the purposes of the Village Association, including, without limitation, the power, authority and right to undertake all powers and duties set forth in the Declaration, these Articles and Bylaws as the same may be amended from time to time, the Declaration and Bylaws being incorporated herein as if set forth in full.

3. The right to tax, levy, collect and enforce payment by any lawful means, all charges or assessments pursuant to the terms of the Declaration; to pay all expenses incident to the conduct of the business of the Village Association, including all licenses, taxes or governmental charges levied or imposed against the property of the Village Association;

4. The right to 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 Village Association and to annex such property owned by it to the covenants and restrictions.

5. The right to 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;

6. The right to dedicate, sell or transfer all or any part of the Common area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members. 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, provided, however, the Village Association shall have the right to grant permits, easements or licenses to a public agency or utility company for utilities, roads, other purposes reasonably necessary or useful for the proper maintenance or operation of the property, which grants shall not be deemed a dedication, sale or transfer requiring the consent of Members.

7. The right to participate in mergers and consolidations with other nonprofit corporations organized for the

same purposes or annex additional residential property and Common Area, provided that any such merger, consolidations or annexation shall have the consent of two-thirds (2/3) of each class of Members.

ARTICLE V. QUALIFICATION OF MEMBERS

The qualification of Members, manner of their admission to and termination of membership shall be as follows:

A. Every person or entity who is a fee simple records owner of a fee interest in any Lot which is subject to the Declaration, including contract sellers, shall be a Member of the Village 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 separate from ownership of any Lot which is subject to the Declaration.

B. The membership of any person or entity shall be automatically terminated upon his being divested of his title or interest in such Lot; provided that nothing herein contained shall be construed as terminating the membership of any person or entity owning fee title to or a fee ownership interest in two or more Lots at any time while such person or entity shall retain fee title to or a fee ownership interest in any Lot.

C. Transfer of membership shall be recognized by the Village Association upon its being provided with a copy of the recorded deed conveying such fee simple title to a Lot to the new Member.

D. Except as an appurtenance to his Lot, no member can assign, hypothecate or transfer in any manner, his membership in the Village Association or his interest in the funds and assets of the Village Association. The funds and assets of the Village Association shall belong solely to the Village Association subject to the limitation that the same be expended, held or used for the benefit of the membership and for the purposes authorized herein, in the Declaration, and the Bylaws hereof.

ARTICLE VI. VOTING RIGHTS

There shall be two classes of voting memberships:

CLASS A. The Class members shall be Owners of a Lot as such is defined in the Declaration, with the exception of Declarant. A Class A Member shall be entitled to one vote for each Lot owned.

CLASS B. The Class B members shall be the Declarant, and the Declarant shall be entitled to three (3) votes for each Lot owned.

The Class B membership shall cease and be converted to Class A membership on the happening of any of the following, whichever first occurs:

- a. When the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership; or
- b. December 31, 1999.

Until the recordation of the Declaration in the public records of Polk County, Florida, the membership of the Village Association shall be comprised of the subscribers to these Articles, each of whom shall be entitled to cast one vote on all matters upon which the membership would be entitled to vote.

When more than one person holds an interest in a lot, all such persons shall be members. The vote for such lot shall be exercised by one person as they determine, and such person shall be designated as the holder of the vote. If a corporation, partnership, joint venture or other entity is a fee simple title holder to a lot, such entity shall designate one person as the holder of the vote. In no event shall more than one vote be cast with respect to any lot.

ARTICLE VII. BOARD OF DIRECTORS

A. The business affairs of this Village Association shall be managed by the Board of Directors who need not be Members of the Village Association. The number of members of the first Board of Directors shall be three and the initial Board of Directors shall be appointed by the Declarant. Thereafter, the number of member of the Board of Directors shall be as set forth in the By-Laws.

B. The names and addresses of the persons who are to serve as the initial Board of Directors until their successors are appointed or chosen, are as follows:

<u>DIRECTOR:</u>	<u>ADDRESS:</u>
Joe Lewo	101 Spanish Moss Rd., Davenport, FL
Robert Mason	101 Spanish Moss Rd., Davenport, FL
Mark Scott	101 Spanish Moss Rd., Davenport, FL

C. At the first annual meeting after termination of the Class B membership, there shall be a director for a term of one year, one director for a term of two years and one director for a term of three years; and at each annual meeting thereafter the members shall elect one or two directors (being the same number of directors as those whose terms have expired) for a term of three years.

ARTICLE VIII. OFFICERS

A. The officers of the Village Association shall be a President, one or more Vice Presidents, Secretary and Treasurer, and if any, the Assistant Secretaries and Assistant Treasurers, who shall perform the duties of such offices customarily performed by like officers of corporations in the State of Florida subject to the directions of the Board of Directors.

B. Officers of the Village Association may be compensated in the manner to be provided in the Bylaws. The Board of Directors, or the President with the approval of the Board of Directors, may employ a managing agent, agency, and/or other managerial and supervisory personnel or entity to administer or assist in the administration of the operation and management of the Village and the affairs of the Village Association, and any and all such persons and/or entity or person or entity is a Member, Director or officer of the Village Association.

C. The persons who are to serve as officers of the Village Association until their successors are chosen are:

<u>OFFICER:</u>	<u>NAME:</u>
President	Joe Lewo
Vice President	Robert Mason
Secretary/Treasurer	Mark Scott

D. The officers shall be elected by the Board of Directors at their annual meeting as provided in the Bylaws. Any vacancies in any office shall be filled by the Board of Directors at any meeting duly held.

E. The President shall be elected from the membership of the Board, but no other officer need be a Director. 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 Secretary and Treasurer.

ARTICLE IX. BYLAWS

A. The Board of Directors shall adopt by a majority vote the original Bylaws of the Village Association.

B. The Bylaws shall be amended by the procedure more fully set forth in the Bylaws and shall be approved by at least a majority of each class of membership.

ARTICLE X. AMENDMENT OF ARTICLES

Amendment of these Articles shall require the assent of seventy-five percent (75%) of the votes of each class of Members. When the Class B membership ceases and is converted to Class A membership, amendment of these Articles shall require the assent of seventy-five percent (75%) of only the votes of such Class A membership.

ARTICLE XI. INDEMNITY

Every Director and every officer of the Village Association shall be indemnified by the Village Association against all expenses and liabilities including attorney's fees, reasonably incurred by or imposed upon him in connection with any 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 at the time such expenses are incurred, except in such cases where the Director or officer is adjudged guilty of willful misfeasance or malfeasance in the performance of his duties; provided, that in the event of any claim for reimbursement or indemnification, the indemnification herein shall only apply if the Board of Directors approves such settlement and reimbursement as being in the best interest of the Village Association. The foregoing right of indemnification shall be in addition to and not exclusive of all other rights to which such Director or other officer may be entitled.

ARTICLE XII. NON-PROFIT STATUS

No part of the income of this corporation shall be distributed to the Members except upon the dissolution or final liquidation and as permitted by the court having jurisdiction thereof.

ARTICLE XIII. MERGER AND DISSOLUTION

The Village Association shall have the right to participate in mergers and consolidations with other nonprofit corporations organized for the same purposes, provided such merger or consolidation shall have the assent of two-thirds (2/3) of each class of members.

This Village Association may be dissolved by the approval of two-thirds of the votes of each class of members given in person, by proxy or by written consent. Upon dissolution of the Village Association, other than incident to a merger or consolidation, the assets of the Village Association shall be dedicated to an appropriate public agency or other non-profit organization similar in purpose to the Village Association to be used for purposes similar to those for which this Village Association was created, including without limitation, the assignment of any of the Village Association's obligations concerning the drainage facilities to an

entity approved by Southwest Florida Water Management District. 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. This procedure shall be subject to court approval on dissolution pursuant to Florida Statute 617.05.

In the event of termination, dissolution or final liquidation of the Village Association, the responsibility for the operation and maintenance of the surface water or stormwater management system, if any, must be transferred to and accepted by an entity which would comply with Section 40C-42.027, F.A.C., and be approved by the Southwest Florida Water Management District prior to such termination dissolution or liquidation.

ARTICLES XIV. DURATION

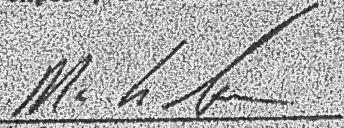
The corporation shall exist perpetually.

ARTICLE XV. FHA/VA APPROVAL

As long as there is a Class B membership, the following actions will require prior approval of the Federal Housing Administration or the Veteran's Administration: annexation of additional properties, mergers and consolidations, mortgaging of Common Property, dedication of Common Property, dissolution and amendment of these Articles.

ARTICLE XVI. SUBSCRIBER

The name and address of the subscriber to these Articles is Mark Scott, 101 Spanish Moss Road, Davenport, Florida 33837.


Mark Scott

STATE OF FLORIDA
COUNTY OF POLK

The foregoing Articles of Incorporation were acknowledged before me this 12th day of January, 1994 by Mark Scott, who is personally known to me or who has produced _____ as identification.

Kathryn S. Griffith
Notary Public
Print Name: Kathryn S. Griffith
My Commission Expires: Nov. 2, 1997
Commission #: 000557669

**CERTIFICATE DESIGNATING PLACE OF REGISTERED OFFICE
FOR SERVICE OF PROCESS WITHIN THIS STATE,
NAMING REGISTERED AGENT UPON WHICH
PROCESS MAY BE SERVED**

PURSUANT to Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:

THAT, THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC., desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation in the City of Davenport, County of Polk, State of Florida, has named as its Registered Agent, Mark Scott in the City of Davenport, County of Polk, State of Florida, to accept service of process within this State.

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, I hereby accept to act in this capacity and agree to comply with the provisions of said Act relative to keeping open said office.


MARK SCOTT

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF
THE FOREST AT RIDGEWOOD
HOMEOWNERS ASSOCIATION, INC.

FILED
ST. JUAN-9 MAR 11 02
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, as President of The Forest at Ridgewood Homeowners Association, Inc., a Florida not for profit corporation, (the "Association") hereby submits these Articles of Amendment to the Articles of Incorporation for the Association and states the following:

1. The name of the corporation is The Forest at Ridgewood Lakes Homeowners Association, Inc.
2. The amendments set forth herein were adopted ^{by the members} on March 27, 1997, and the number of votes cast for the Amendment was sufficient for approval.

3. The Articles are hereby amended as follows:

A. Under Article IV, Section C, the following powers of the Association shall be added:

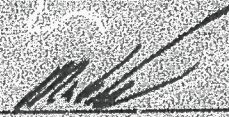
8. Operate and maintain common property, specifically the surface water management system, as permitted by the Southwest Florida Water Management District, including all lakes, retention areas, culverts, and related appurtenances;
9. To sue and be sued;
10. To contract for services to provide for operation and maintenance if the Association contemplates employing a maintenance company.

B. The last paragraph of Article XIII is hereby deleted and the following inserted in its place:

If the Association is dissolved, the property consisting of the surface water management system shall be conveyed to an appropriate agency of local government, and if that is not accepted, then the surface water management system shall be dedicated to a similar nonprofit corporation.

Dated this 27 day of March 1997.

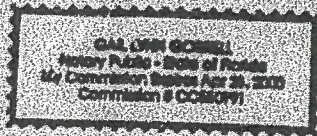
THE FOREST AT RIDGEWOOD
HOMEOWNERS ASSOCIATION, INC.

By 
Mark Scott, President

STATE OF FLORIDA

COUNTY OF Put

The foregoing instrument was acknowledged before me this 27 of March, 1997, by MARK SCOTT, as President of THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, who is personally known to me or who has produced _____ as identification.



Gail Lynn Gonnell
NOTARY PUBLIC
Print Name:
My Commission Expires:
Commission #:

RESIGNATION OF REGISTERED AGENT

Pursuant to the provisions of sections 607.0502(2), 617.0502(2), 607.1509, or 617.1509,
Florida Statutes, the undersigned, JAMES W HART JR

(Name of registered agent)

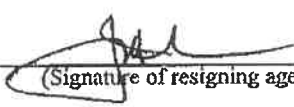
hereby resigns as Registered Agent for THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC.

(Name of corporation)

A copy of this resignation was mailed to the above listed corporation at its last known address.

The agency is terminated and the office discontinued on the 31st day after the date this statement is filed.

FILED
DEC 20 AM 10:22
SECRETARY OF STATE
TALLAHASSEE, FLORIDA


(Signature of resigning agent)

If signing on behalf of an entity:

SENTRY MANAGEMENT INC

(Typed or Printed Name)

PRESIDENT

(Capacity)

Fee for filing this document:

\$87.50 - Active corporation

\$35.00 - Administratively dissolved corporation

Make checks payable to Florida Department of State and mail to:
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

STATEMENT OF CHANGE OF REGISTERED OFFICE OR REGISTERED AGENT OR BOTH FOR CORPORATIONS

Pursuant to the provisions of sections 607.0502, 617.0502, 607.1508, or 617.1508, Florida Statutes, the undersigned corporation organized under the laws of the State of FLORIDA submits the following statement in order to change its registered office or registered agent, or both, in the State of Florida.

The name of the corporation: The Forest of Ridgewood Homeowners' Association, Inc.

The mailing address of the corporation: ~~PO BOX 291~~ 236 Boxwood Drive DAVENPORT, FL 33837

Date of incorporation/qualification: 01/24/1944 Document number: NP 000000522

The name and address of the current registered agent and registered office:

The name and address of the new registered agent (if changed) and /or registered office (if changed):

ARTUR MADEJ

~~PO BOX 291~~ 236 Boxwood Drive DAVENPORT, FL 33837

The street address of its registered office and the street address of the business office of its registered agent, as changed, will be identical.

Such change was authorized by resolution duly adopted by its board of directors or by an officer so authorized by the board.

(Signature of an officer, chairman or vice chairman of the board)

(Date)

ARTUR MADEJ, PRESIDENT

(Printed or typed name and title)

Having been named as registered agent and to accept service of process for the above stated corporation, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligation of my position as registered agent.

(Signature of Registered Agent)

(Date)

Signing on behalf of an entity:

(Typed or Printed Name)

(Capacity)

*** FILING FEE: \$35.00 ***

**STATEMENT OF CHANGE OF REGISTERED OFFICE OR REGISTERED
AGENT OR BOTH FOR CORPORATIONS**

Pursuant to the provisions of sections 607.0502, 617.0502, 607.1508, or 617.1508, Florida Statutes,
this statement of change is submitted for a corporation organized under the laws of the State of
Florida in order to change its registered office or registered agent, or both, in the State
of Florida.

1. The name of the corporation: The Forest At Ridgewood Homeowners' Association, Inc.
2. The principal office address: 1428 Golf Course Parkway
Davenport, FL 33837-14
3. The mailing address (if different): P.O. Box 291
Davenport, FL 33836
4. Date of incorporation/qualification: 1-24-94 Document number: N94000 000 522
5. The name and street address of the current registered agent and registered office on file with the
Florida Department of State:
Artur Madej
236 Boxwood Drive
Davenport, FL 33837
6. The name and street address of the new registered agent (if changed) and /or registered office (if
changed):
Hugh Bynum
1428 Golf Course Parkway
(P.O. Box or personal mailbox NOT acceptable)
Davenport, FL 33837

The street address of its registered office and the street address of the business office of its registered
agent, as changed will be identical.

Such change was authorized by resolution duly adopted by its board of directors or by an officer so
authorized by the board, or the corporation has been notified in writing of the change.

Hugh Bynum
(Signature of an officer, chairman or vice chairman of the board)

Hugh Bynum, President
(Printed or typed name and title)

I hereby accept the appointment as registered agent and agree to act in this capacity,
I further agree to comply with the provisions of all statutes relative to the proper and complete
performance of my duties, and I am familiar with and accept the obligation of my position as
registered agent. Or, if this document is being filed merely to reflect a change in the registered
office address, I hereby confirm that the corporation has been notified in writing of this change.

Hugh Bynum
(Signature of Registered Agent)

May 8, 2003
(Date)

If signing on behalf of an entity:

(Typed or Printed Name)

(Capacity)

*** FILING FEE: \$35.00 ***

MAKE CHECKS PAYABLE TO FLORIDA DEPARTMENT OF STATE AND MAIL TO:
DIVISION OF CORPORATIONS, P.O. BOX 6327, TALLAHASSEE, FL 32314

FILED
03 MAY 12 AM 9:54
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**STATEMENT OF CHANGE OF REGISTERED OFFICE OR REGISTERED AGENT OR
BOTH FOR CORPORATIONS**

Pursuant to the provisions of sections 607.0502, 617.0502, 607.1508, or 617.1508, Florida Statutes, this statement of change is submitted for a corporation organized under the laws of the State of Florida in order to change its registered office or registered agent, or both, in the State of Florida.

1. The name of the corporation: THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION, INC.

2. The principal office address: 318 Boxwood Dr, Davenport, Florida 33837

3. The mailing address (if different): _____

4. Date of incorporation/qualification: 1/24/1994 Document number: N94000000522

5. The name and street address of the current registered agent and registered office on file with the Florida Department of State: (If resigned, enter resigned)

Hugh Bynum

2204 Edmonton St

Winter Haven, FL 33881

6. The name and street address of the new registered agent (if changed) and /or registered office (if changed):

Larry Bassett

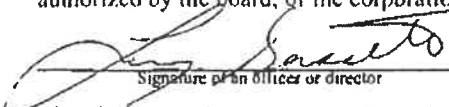
318 Boxwood Dr

P.O. Box NOT acceptable

Davenport, FL 33837

The street address of its registered office and the street address of the business office of its registered agent, as changed will be identical.

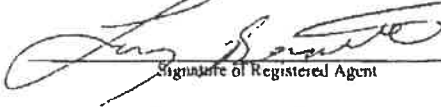
Such change was authorized by resolution duly adopted by its board of directors or by an officer so authorized by the board, or the corporation has been notified in writing of the change.


Signature of an officer or director

Larry Bassett

Printed or typed name and title

I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligation of my position as registered agent. Or, if this document is being filed merely to reflect a change in the registered office address, I hereby confirm that the corporation has been notified in writing of this change.


Signature of Registered Agent

9/17/2019

Date

If signing on behalf of an entity:

Larry Bassett
Typed or Printed Name

*** FILING FEE: \$35.00 ***

MAKE CHECKS PAYABLE TO FLORIDA DEPARTMENT OF STATE
MAIL TO: DIVISION OF CORPORATIONS, P.O. BOX 6327, TALLAHASSEE, FL 32314
CR2E045 (03/12)

REC-1
TALLAHASSEE, FL

2019 SEP 23 AM 8:29

SEP 23 2019

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF
THE FOREST AT RIDGEWOOD
HOMEOWNERS ASSOCIATION, INC.

FILED
87 JUN -9 AM 11:02
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, as President of The Forest at Ridgewood Homeowners Association, Inc., a Florida not for profit corporation, (the "Association") hereby submits these Articles of Amendment to the Articles of Incorporation for the Association and states the following:

1. The name of the corporation is The Forest at Ridgewood Lakes Homeowners Association, Inc.
2. The amendments set forth herein were adopted ^{by the members} on March 27, 1997, and the number of votes cast for the Amendment was sufficient for approval.
3. The Articles are hereby amended as follows:
 - A. Under Article IV, Section C, the following powers of the Association shall be added:
 8. Operate and maintain common property, specifically the surface water management system, as permitted by the Southwest Florida Water Management District, including all lakes, retention areas, culverts, and related appurtenances;
 9. To sue and be sued;
 10. To contract for services to provide for operation and maintenance if the Association contemplates employing a maintenance company.
 - B. The last paragraph of Article XIII is hereby deleted and the following inserted in its place:

If the Association is dissolved, the property consisting of the surface water management system shall be conveyed to an appropriate agency of local government, and if that is not accepted, then the surface water management system shall be dedicated to a similar nonprofit corporation.

Dated this 27 day of March 1997.

THE FOREST AT RIDGEWOOD
HOMEOWNERS ASSOCIATION, INC.

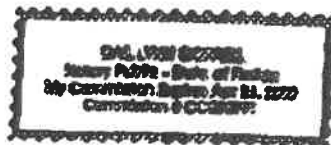
By: _____

Mark Scott, President

STATE OF FLORIDA

COUNTY OF talh

The foregoing instrument was acknowledged before me this 27 of March, 1997, by MARK SCOTT, as President of THE FOREST AT RIDGEWOOD HOMEOWNERS ASSOCIATION, INC., a Florida not-for-profit corporation, who is personally known to me or who has produced as identification.



Dale Lynn Gannon
NOTARY PUBLIC
Print Name:
My Commission Expires:
Commission #:

After Recording, Return To:
The Forest at Ridgewood Homeowners' Assn
2204 Edmonton Street
Winter Haven, FL 33881

INSTR # 2019134698
BK 10889 Pgs 1655-1663 PG(s) 9
RECORDED 06/27/2019 04:22:45 PM
STACY M. BUTTERFIELD, CLERK OF COURT
POLK COUNTY
RECORDING FEES \$78.00
RECORDED BY rhoncamp

**Initial Filing and Restating of Articles of Incorporation
For
THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC.**

This Initial Filing and Restatement of the Articles of Incorporation (hereafter "Articles") is made this 19th day of June, 2019 by The Forest at Ridgewood Homeowners' Association, Inc., a Florida corporation, whose address is 2204 Edmonton Street, Winter Haven, Florida 33881, hereinafter referred to as "Association".

WITNESSETH:

WHEREAS, Association is the owner of certain property located in Polk County, Florida, which is more particularly described in Exhibit "A" attached hereto.

WHEREAS, this is the initial filing, as far as known, of the Articles at the Polk County Courthouse, Bartow, Florida. Previous filings have been with the Florida Secretary of State, Division of Corporations, Tallahassee, Florida.

WHEREAS, the Articles state that a resolution adopting a proposed amendment must bear the approval of not less than three-fourths (3/4ths) of the voting interests of the Association and a Special Members Meeting conducted on March 20, 2019, followed by duly called subsequent meetings, obtained that minimum with signed proxies.

NOW THEREFORE, Association, with regards to the Articles, desires to:

[a]. To Restate the previous filings with the Florida Secretary of State, Division of Corporations, Tallahassee, Florida, with replacement in their entirety.

[b]. Submit the initial filing of the Articles to the Polk County Courthouse, Bartow, Florida, for recording. Said Articles are more particularly set forth hereinafter and declares that all of the property described in Exhibit "A" shall be held, sold and conveyed subject to the Articles, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property and be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

[c]. the Association hereby restates the Articles as follows:

**AMENDED AND RESTATED ARTICLES OF INCORPORATION
OF
THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC.**

ARTICLE I. NAME

The name of the corporation is The Forest at Ridgewood Homeowners' Association, Inc. (hereinafter "Association").

ARTICLE II. REGISTERED OFFICE AND AGENT

The street address of the registered office of this corporation is 2204 Edmonton St, Winter Haven, FL 33881. The name of the registered agent of this corporation is Hugh Bynum. The Board of Directors ("Board") may from time to time designate a new registered office or registered agent.

ARTICLE III. PRINCIPAL OFFICE OF THE ASSOCIATION

The principal place of business and the mailing address of the Association is 2204 Edmonton Street, Winter Haven, FL 33881. The Board may from time to time move the principal office to any other address in Florida.

ARTICLE IV. DEFINITIONS

Unless otherwise provided herein to the contrary, all terms used in these Articles shall have the same definitions and meanings as those set forth in that certain Declaration of Covenants, Conditions and Restrictions (hereinafter "Declaration") for The Forest at Ridgewood recorded in the Public Records of Polk County, Florida, as it may from time to time be amended or restated.

ARTICLE V. PURPOSE AND POWERS OF THE ASSOCIATION

The Association is a not-for profit entity, the principal purpose of which is to engage in every aspect and phase of the business of property management, including but not limited owning and conveying property, maintenance, operation and improvement of the real property being managed by the corporation and any lawful act or activity for which non-profit corporations may be organized under the laws of the State of Florida, subject only to such limitations upon the exercise of such powers as are expressly set forth in these Articles, the Declaration, or by the Bylaws (hereinafter "By-Laws") for this Association.

The Association shall have the power and duty to do any and all lawful things which may be authorized, assigned, required or permitted to be done by the Declaration, these Articles, or the By-Laws, including establishing rules and regulations and to do and perform any and all acts which may be necessary or proper for, or incidental to, the exercise of any of the duties or powers of the Association for the benefit of the Owners and for the maintenance, operation and improvement of the Property and Areas of Common Responsibility.

Except to the extent maintenance of any portion of the surface water management system has been assumed by any governmental authority, the Association shall operate and maintain the surface water management system facilities including all inlets, ditches, swales, culverts, water control structures, retention and detention areas, ponds, lakes, floodplain compensation areas, wetlands and any associated buffer areas, and wetland mitigation areas in a manner consistent with the permit requirements and applicable District rules.

The Association may, contract for services to provide the operation and maintenance of the surface water management system facilities if the Association contemplates employing a maintenance company. In addition to regular assessments, the Association shall levy and collect adequate assessments against Members of the Association for the costs of operation, maintenance and management of the Surface Water Management System.

ARTICLE VI. MEMBERSHIP AND VOTING RIGHTS

- a. Members: Every person or entity who is a record owner of a fee or undivided fee interest in any parcel which is subject by covenants of record to assessment by the Association shall be a member of the Association provided that any such person or entity who holds such interest merely as a security for the performance of any obligation shall not be a member. The Association shall have one class of voting membership which shall include all members.
- b. Change in membership: Change in membership in the Association shall be established by recording in the public records of Polk County, Florida, a deed or other instrument establishing a record title to a parcel in the development. The owner designated by such instrument thus becomes a member of the Association and the membership of the prior owner is terminated.
- c. Voting Interests and Voting Rights: Voting Interests: shall be equal to one for each parcel of the Association.
Voting Rights: Members shall be entitled to one vote for each lot owned (regardless of the number of Owners of the lot).

ARTICLE VII. BOARD OF DIRECTORS

- a. The current number of Directors of this Association shall be five (5).
- b. The number of Directors may be increased or diminished from time to time as set forth by the By-Laws but shall never be less than three (3) or more than five (5); four (4) directors is not allowed.
- c. The name and address of the current members of the Directors, who shall hold office for three (3) years or until their successors are either elected or appointed and have qualified, are:

<u>NAME</u>	<u>STREET ADDRESS</u>
Ron Lapinski	2204 Edmonton St, Winter Haven, FL 33881
Juri Zaslawski	2204 Edmonton St, Winter Haven, FL 33881
Michael Stump	2204 Edmonton St, Winter Haven, FL 33881
David Yunker	2204 Edmonton St, Winter Haven, FL 33881
Larry Bassett	2204 Edmonton St, Winter Haven, FL 33881

ARTICLE VIII. OFFICERS

- a. The officers of the Village Association shall be a President, one or more Vice Presidents, Secretary and Treasurer, and if any, the Assistant Secretaries and Assistant Treasurers, who shall perform the duties of such offices customarily performed by like officers of corporations in the State of Florida subject to the directions of the Directors.
- b. Officers of the Village Association may be compensated in the manner provided in the By-Laws.
- c. The Directors, or the President with the approval of the Directors, may employ a managing agent, agency, and/or other managerial and supervisory personnel or entity to administer or assist in the administration of the operation and management and the affairs of the Association.
- d. The persons who are to serve as officers of the Village Association until their successors are chosen are:

<u>Office:</u>	<u>Name:</u>
President	Ron Lapinski
Vice President	Juri Zaslawski
Secretary	Larry Bassett
Treasurer	Hugh Bynum

- e. The officers shall be elected by the Directors at their first Directors meeting following the Members Annual Meeting as provided in the By-Laws. Any vacancies in any office shall be filled by the Directors at any Directors meeting duly held.

- f. The President and Vice-President shall be elected from the membership of the Directors, but no other officer need be a Director. 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 Secretary and Treasurer.

ARTICLE IX. AMENDMENT TO THESE ARTICLES

Amendments or restating of these Articles shall be proposed and adopted in the following manner:

- a. Notice: Notice of the subject matter of a proposed amendment or restating shall be included in the notice of any meeting at which a proposed amendment or restatement is considered.
- b. Resolution: A resolution for the adoption of a proposed amendment or restating may be proposed either by the Directors or by twenty percent (20%) of the voting interest of the Association. Directors and members not present in person or by proxy at the meeting to consider the amendment or restating may express their approval in writing, provided such approval is delivered to the Secretary prior to such meeting. A resolution adopting a proposed amendment or restating must bear the approval of not less than twenty per cent (20%) of the voting interests of the Association.
- c. Approval: No amendment or restating shall make any changes in the qualifications for membership nor the voting rights of members without approval in writing by all members and the joinder of all record owners of mortgages upon the properties. No amendments or restating shall be made that conflict with the Declarations or the laws of the State of Florida.

ARTICLE X. INDEMNIFICATION OF OFFICERS AND DIRECTORS

Section 1. The Association shall defend, indemnify and hold harmless any person of the Association who is made party to, or is threatened to be party, to any threaten, pending, or contemplated action, suit or proceedings by reason of the fact that he is or was a director, officer, committee member, employee or agent of the Association, from and against expenses reasonably and actually incurred (including reasonable attorney's fees for pretrial, trial or appellate proceedings) judgments, fines and amounts paid in defense or settlement, in the connection with an action, suit or proceeding, including an action or suit by or in the right of the Association.

Section 2. Any indemnification under Section 1 (unless ordered by a Court) shall be made by the Association only as authorized in the specific case, upon a determination by the Board that indemnification of the director or officer, committee member, employee or agent is proper in the circumstances because he has acted in good faith and had no reasonable cause to believe his conduct was unlawful. Such determination shall be made by a majority vote of disinterested members of the Board of Directors, if at least three Directors are disinterested, or if such quorum is not obtainable (or even if obtainable, if a quorum of disinterested Directors so directs) by a majority vote of the Members of the Association.

Section 3. Notwithstanding any other provision hereof to the contrary, no indemnification shall be made in respect of any claim, issue or matter as to which such person shall have been adjudged to be liable for gross negligence or willful misconduct in the performance of his duty to the Association, or for any action of a director, officer, committee member, agent or employee of the Association for which indemnification is deemed to be against public policy. In the event that indemnification provided under this Article is deemed to be against public policy, such an event shall not invalidate or affect any other right or indemnification herein provided.

Section 4. The Association shall have the power, but shall not be obligated, to purchase and maintain indemnification insurance to provide coverage for any liability asserted against any director, officer, committee member, agent or employee of the Association in any of their capacities as described in Section 1, whether or not the Association would have the power to indemnify him or her under this Article.

Section 5. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, by itself, create a presumption that the person did not act in good faith, or, with respect to any criminal action or proceeding, that such person had reasonable cause to believe that his conduct was unlawful.

Section 6. Expenses incurred in defending any action, suit or proceeding may be paid by the Association from time to time as incurred rather than only after the final disposition of such action, suit or proceeding. Payment of such expenses shall be authorized by the Board of Directors in each specific case only after receipt and approval by the Association of an itemization of the expenses to be paid.

Section 7. The indemnification provided by this Article shall not be deemed exclusive of any other rights to which the Association's directors, officers, committee members, employees or agents may be entitled under the Association's By-laws, agreement, vote of members or disinterested Directors or otherwise both as to actions in their official capabilities and as to action in another capacity, while holding such offices or positions, and shall continue as to a person who has ceased to be a director, officer, committee member, agent or employee and shall inure to the benefit of the heirs, executors and administrators of such a person.

Section 8. Any person requested indemnification shall first look to any insurance maintained by the Association for indemnification against expenses (including attorney fees), judgments, fines and amounts paid in settlement (as described above). The Association shall indemnify such person (if entitled to the indemnification by the Association) only to the extent such insurance does not indemnify such person. In the event that any expenses, judgments, fines or amounts paid in settlement are paid pursuant to insurance maintained by such Association, the Association shall have no obligation to reimburse the insurance company.

ARTICLE XI. MERGERS and DISSOLUTION

In the event of termination, dissolution or final liquidation of the Association, the responsibility for the operation and maintenance of the Surface Water Management System shall be conveyed or dedicated to an appropriate governmental unit or public utility and if not accepted by such entity, then the surface water management system facilities shall be conveyed to a not-for-profit corporation similar to the Association.

ARTICLE XII. PRECEDENCE of ASSOCIATION GOVERNING DOCUMENTS

In the case of any conflict between the Declaration and these Articles, the Declaration shall prevail; in the case of any conflict between the By-Laws and these Articles, these Articles shall prevail; in the case of any conflict between the Rules-In-Effect and these Articles, these Articles shall prevail.

ARTICLE XIII. NOT-FOR-PROFIT

No part of the income of this Association shall be distributed to the members except upon the dissolution or final liquidation, and as permitted by the court having jurisdiction thereof.

ARTICLE XIV. DURATION

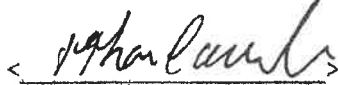
The Association shall exist in perpetuity.

IN WITNESS WHEREOF, the Association has executed this initial filing and restating of the Articles on the date set forth above.

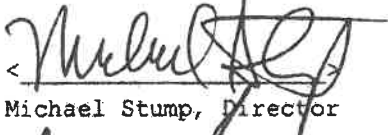
We, being all of the directors of The Forest at Ridgewood Homeowners' Association, Inc., have hereunto set our hands this < 19th > day of June, 2019.



Ron Lapinski, Director



Juri Zaslawski, Director



Michael Stump, Director



David Yunker, Director



Larry Bassett, Director

I the undersigned, do hereby certify:

That I am the duly elected and acting Secretary of THE FOREST AT RIDGEWOOD HOMEOWNERS' ASSOCIATION, INC., a Florida corporation, and that the foregoing Articles of Incorporation of the Association, as duly adopted at a meeting of the Board of Directors thereof, held on the < 19th day of June, 2019.

A handwritten signature in cursive script, appearing to read "Larry Bassett", enclosed within a pair of angle brackets.

Larry Bassett, Secretary

**STATE OF FLORIDA
COUNTY OF POLK**

The foregoing instrument was acknowledged before me this < 21st > day of June, 2019, by Ron Lapinski, who is President of The Forest at Ridgewood Homeowners' Association, Inc., a Florida corporation, and who produced Florida Drivers Permit # < L152728583350 > as identification.


Ron Lapinski, President


Notary Public, State of Fla.



EXHIBIT "A"
LEGAL DESCRIPTION
FOR
THE FOREST AT RIDGEWOOD

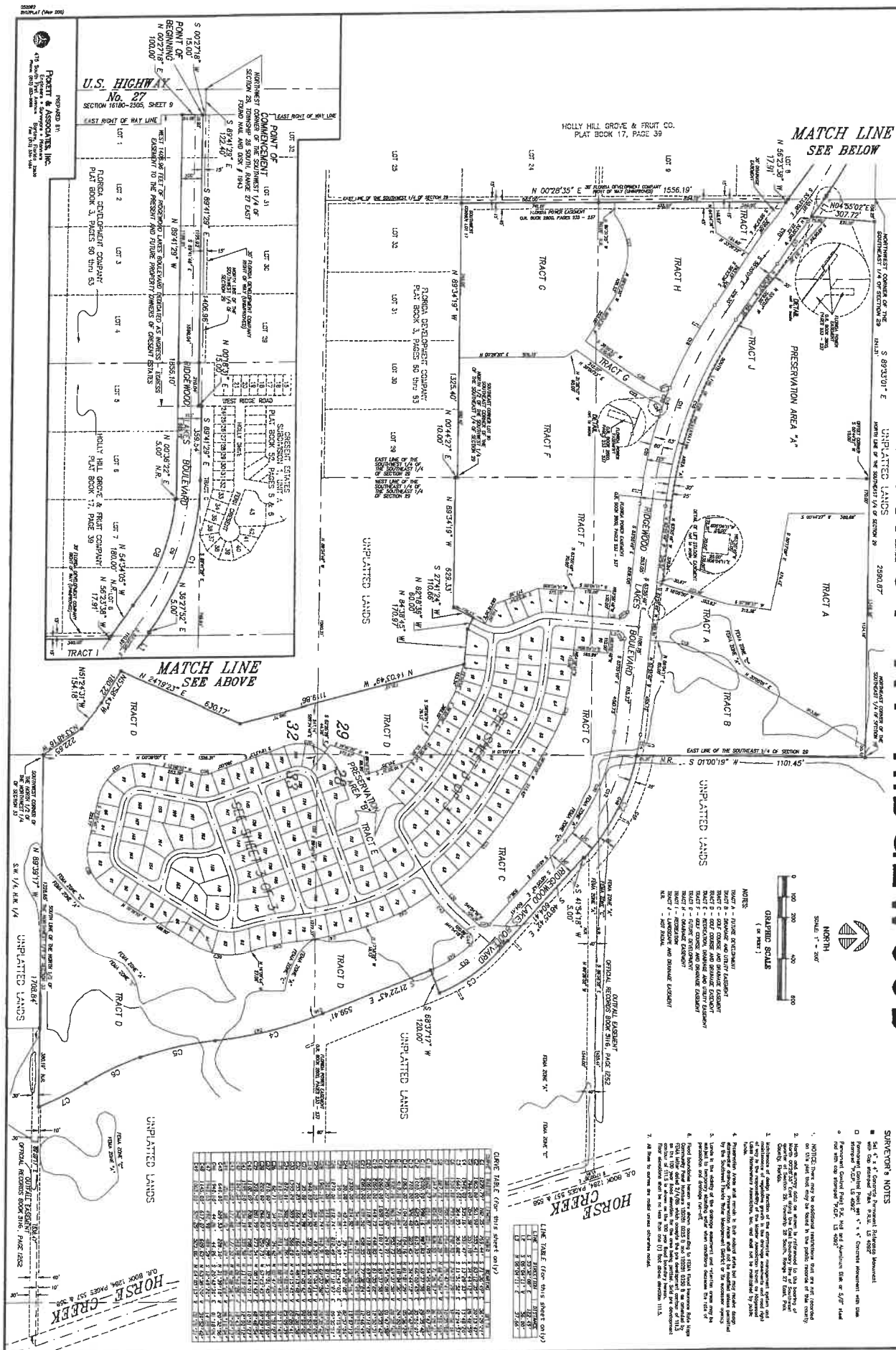
The 164 lots as platted on the plat of THE FOREST AT RIDGEWOOD, per plat thereof recorded at Plat Book 94 Pages 24, 25 and 26, public records of Polk County, Florida.

TOGETHER WITH THE FOLLOWING ROADS SHOWN ON SAID PLAT:

Spanish Moss Road
Golf Course Parkway
Boxwood Drive
Southern Pine Way
Joewood Drive
Sand Pine Lane

PLAT SHOWING GRAPHIC DEPICTION OF
SUBDIVISION

THE FOREST AT RIDGEWOOD



PREPARED BY
POCKET & ASSOCIATES, INC.
 135 South 1st Street, Suite 200
 Tampa, Florida 33601
 Phone: (813) 251-1111
 Fax: (813) 251-1111

NOTES:

1. All lots are shown with their respective dimensions and bearings.
2. The area shown is for general information only and is not intended to be used for any other purpose.
3. The area shown is for general information only and is not intended to be used for any other purpose.
4. The area shown is for general information only and is not intended to be used for any other purpose.
5. The area shown is for general information only and is not intended to be used for any other purpose.
6. The area shown is for general information only and is not intended to be used for any other purpose.
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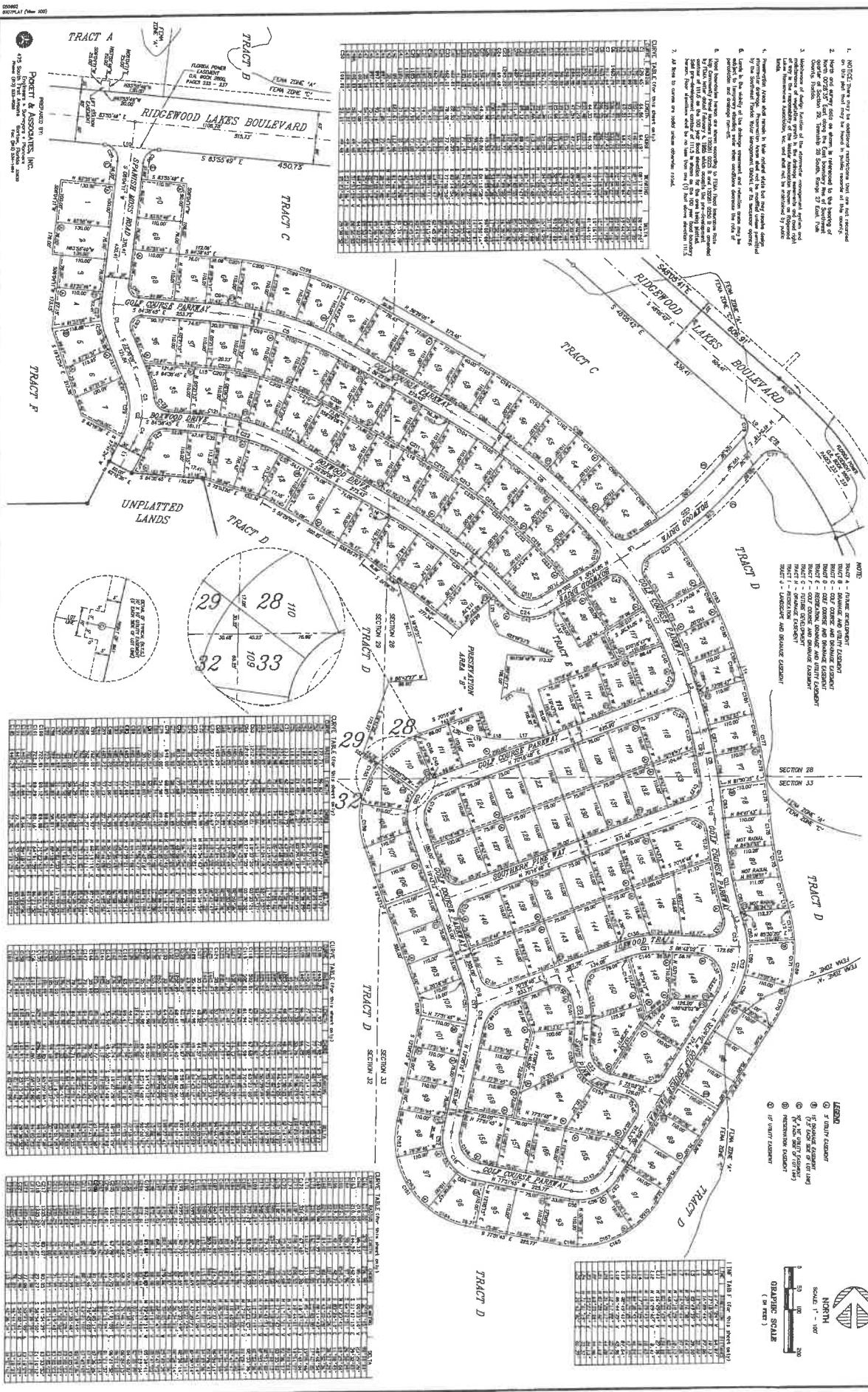
TABLE 1 (FOR THIS SHEET ONLY)

TRACT	LOT	AREA (SQ. FT.)	AREA (AC.)	BEARING	DISTANCE
TRACT A	1	10,000	0.23	N 0° 0' 0" E	100.00
	2	10,000	0.23	N 0° 0' 0" E	100.00
	3	10,000	0.23	N 0° 0' 0" E	100.00
	4	10,000	0.23	N 0° 0' 0" E	100.00
TRACT B	1	10,000	0.23	N 0° 0' 0" E	100.00
	2	10,000	0.23	N 0° 0' 0" E	100.00
	3	10,000	0.23	N 0° 0' 0" E	100.00
	4	10,000	0.23	N 0° 0' 0" E	100.00
TRACT C	1	10,000	0.23	N 0° 0' 0" E	100.00
	2	10,000	0.23	N 0° 0' 0" E	100.00
	3	10,000	0.23	N 0° 0' 0" E	100.00
	4	10,000	0.23	N 0° 0' 0" E	100.00
TRACT D	1	10,000	0.23	N 0° 0' 0" E	100.00
	2	10,000	0.23	N 0° 0' 0" E	100.00
	3	10,000	0.23	N 0° 0' 0" E	100.00
	4	10,000	0.23	N 0° 0' 0" E	100.00
TRACT E	1	10,000	0.23	N 0° 0' 0" E	100.00
	2	10,000	0.23	N 0° 0' 0" E	100.00
	3	10,000	0.23	N 0° 0' 0" E	100.00
	4	10,000	0.23	N 0° 0' 0" E	100.00
TRACT F	1	10,000	0.23	N 0° 0' 0" E	100.00
	2	10,000	0.23	N 0° 0' 0" E	100.00
	3	10,000	0.23	N 0° 0' 0" E	100.00
	4	10,000	0.23	N 0° 0' 0" E	100.00
TRACT G	1	10,000	0.23	N 0° 0' 0" E	100.00
	2	10,000	0.23	N 0° 0' 0" E	100.00
	3	10,000	0.23	N 0° 0' 0" E	100.00
	4	10,000	0.23	N 0° 0' 0" E	100.00
TRACT H	1	10,000	0.23	N 0° 0' 0" E	100.00
	2	10,000	0.23	N 0° 0' 0" E	100.00
	3	10,000	0.23	N 0° 0' 0" E	100.00
	4	10,000	0.23	N 0° 0' 0" E	100.00
TRACT I	1	10,000	0.23	N 0° 0' 0" E	100.00
	2	10,000	0.23	N 0° 0' 0" E	100.00
	3	10,000	0.23	N 0° 0' 0" E	100.00
	4	10,000	0.23	N 0° 0' 0" E	100.00
TRACT J	1	10,000	0.23	N 0° 0' 0" E	100.00
	2	10,000	0.23	N 0° 0' 0" E	100.00
	3	10,000	0.23	N 0° 0' 0" E	100.00
	4	10,000	0.23	N 0° 0' 0" E	100.00

THE FOREST AT RIDGEWOOD

SURVEYOR'S NOTES

1. This is a plat of land owned by The Forest at Ridgewood, Inc., a Florida corporation, and is being platted for the purpose of subdividing the same into lots and blocks.
2. The plat is based on a survey made by the Surveyor General of the State of Florida, and is subject to the provisions of the laws of the State of Florida relating to the survey of land.
3. The plat is subject to the provisions of the laws of the State of Florida relating to the survey of land.
4. The plat is subject to the provisions of the laws of the State of Florida relating to the survey of land.
5. The plat is subject to the provisions of the laws of the State of Florida relating to the survey of land.
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8. The plat is subject to the provisions of the laws of the State of Florida relating to the survey of land.
9. The plat is subject to the provisions of the laws of the State of Florida relating to the survey of land.
10. The plat is subject to the provisions of the laws of the State of Florida relating to the survey of land.



LEGAL AND OWNERSHIP INFORMATION FOR
LOTS IN SUBDIVISION

Parcel_ID	Owner_LName	Owner_FName	Site_Address_1	Site_Address_2		PB/Page	
27-26-28-706440-000010	RL LAND DEVELOPMENT		101 SPANISH MOSS RD	DAVENPORT FL 33837	Lot 1, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000020	RICH	WILLIAM ALAN AND LYNETTE	111 SPANISH MOSS	DAVENPORT FL 33837	Lot 2, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000030	MCCART	LAUREN DANICA	121 SPANISH MOSS RD	DAVENPORT FL 33837	Lot 3, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000040	HARTLAGE	ANTHONY J AND BETH	131 SPANISH MOSS RD	DAVENPORT FL 33837	Lot 4, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000050	BYRNE	BERNARD A AND LIZZY	203 SPANISH MOSS RD	DAVENPORT FL 33837	Lot 5, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000060	KUTZ	JAMES AND LORI	213 SPANISH MOSS RD	DAVENPORT FL 33837	Lot 6, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000070	SALINETERO, BRIAN	BARBOSA, MATTHEW	223 SPANISH MOSS RD	DAVENPORT FL 33837	Lot 7, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000080	HOFFER, ANN PEAVEY LIVING TRUST	HOFFER, STEFAN NICHOLAS LIVING TRUST	105 BOXWOOD DR	DAVENPORT FL 33837	Lot 8, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000090	MATOS	LYNN M	115 BOXWOOD DR	DAVENPORT FL 33837	Lot 9, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000100	VAN	HORNE DWIGHT	125 BOXWOOD DR	DAVENPORT FL 33837	Lot 10, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000110	STONE	MARCIA LEE AND LAWRENCE	135 BOXWOOD DR	DAVENPORT FL 33837	Lot 11, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000120	WILSON	JAMES AND PATRICIA	145 BOXWOOD DR	DAVENPORT FL 33837	Lot 12, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000130	BALSTAD	MARK T AND KAY	207 BOXWOOD	DAVENPORT FL 33837	Lot 13, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000140	BEUGEL	TIMOTHY AND TARA	217 BOXWOOD DR	DAVENPORT FL 33837	Lot 14, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000150	NOGUEIRA, CLAUDIA	BASORA, EDDIE	227 BOXWOOD DR	DAVENPORT FL 33837	Lot 15, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000160	BURKART	ROBERT F	237 BOXWOOD DR	DAVENPORT FL 33837	Lot 16, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000170	RAMSDEN	RICHARD AND SUSAN	309 BOXWOOD DR	DAVENPORT FL 33837	Lot 17, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000180	AVILA, JORGE	VELOZ, JANIZA	319 BOXWOOD DR	DAVENPORT FL 33837	Lot 18, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL

27-26-28-706440-000190	US BANK NATIONAL ASSOCIATION		329 BOXWOOD	DAVENPORT FL 33837	Lot 19, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000200	LUJO	USA INVESTMENT CORP	411 BOXWOOD DR	DAVENPORT FL 33837	Lot 20, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000210	KYRIAKOPIULOS	GEORGE	421 BOXWOOD DR	DAVENPORT FL 33837	Lot 21, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000220	KALOGEROPOUL OS	MARK JOHN AND ANITA	338 BOXWOOD	DAVENPORT FL 33837	Lot 22, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000230	HABERMAN	TAMARA AND MARK	321 BOXWOOD DR	DAVENPORT FL 33837	Lot 23, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000240	BASSETT	LARRY AND LARYSA	318 BOXWOOD DR	DAVENPORT FL 33837	Lot 24, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000250	ACKLIN	ROBERT JAMES AND DAWN	308 BOXWOOD DR	DAVENPORT FL 33837	Lot 25, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000260	AQUINO	ALBERT	246 BOXWOOD DR	DAVENPORT FL 33837	Lot 26, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000270	NOGUEIRA, CLAUDIA	BASORA, EDDIE	236 BOXWOOD DR	DAVENPORT FL 33837	Lot 27, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000280	EULER	RALF AND KAREN	226 BOXWOOD DR	DAVENPORT FL 33837	Lot 28, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000290	CASTILLO, ANTONIO	GABIN, CELADILLA	216 BOXWOOD DR	DAVENPORT FL 33837	Lot 29, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000300	LZ SC INVESTMENETS, LLC		206 BOXWOOD DR	DAVENPORT FL 33837	Lot 30, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000310	BORK	IAN M AND RACHEL	144 BOXWOOD DR	DAVENPORT FL 33837	Lot 31, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000320	MOUTON	RUSSEL AND CYNDI	134 BOXWOOD DR	DAVENPORT FL 33837	Lot 32, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000330	DOERING	LANCE CHRISTOPHER AND KELSI	124 BOXWOOD DR	DAVENPORT FL 33837	Lot 33, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000340	MACMORRAN	DAVID E AND LOU ANN	114 BOXWOOD DR	DAVENPORT FL 33837	Lot 34, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000350	NAMIOTKA	WALTER	104 BOXWOOD DR	DAVENPORT FL 33837	Lot 35, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000360	COVERDALE	FRANK R AND NORENE	103 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 36, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL

27-26-28-706440-000370	SALEMI	MICHAEL	113 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 37, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000380	WARD IAN JAMES	CORKILL JOANNE	123 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 38, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000390	FREEMAN	CARMEN	133 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 39, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000400	WIESE	RICHARD J AND LAURA	143 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 40, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000410	WALTERS	REBECCA D	153 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 41, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000420	SMITH	MICHAEL L AND CATHRYN GOBLE SMITH REVOCABLE TRUST	205 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 42, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000430	REAM	PAMELA JOY	215 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 43, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000440	WALKER	DAVID LEE	225 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 44, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000450	KANE	MATTHEW	235 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 45, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000460	LAMWATT, TIFFANY	WORLEY, DAVID	245 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 46, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000470	KUMAR	PRAVEEN	255 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 47, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000480	WHITE	DAVID K AND TARAH	317 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 48, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000490	TEVES	ROBERT E AND LEAH	327 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 49, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000500	GOMEZ	JAIRO D AND EUNICE	337 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 50, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000510	SFR JV 2 2024 2 BORROWER LLC		347 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 51, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000520	NEAULT	JOSEPH AND HOMAYRA	346 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 52, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000530	HOPKINS	CHARLES N REVOCABLE TRUST	336 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 53, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000540	SILFA, MAYELIN	WASSAFF, GARY	326 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 54, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL

27-26-28-706440-000550	NAJOUR	TIMOTHY M AND MICHELLE	316 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 55, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000560	CHANCIO, JOSEPH	RICHARDS, PAMELA	306 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 56, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000570	TOBEY	HEIDI AND ROBERT	254 GOLF COURSE	DAVENPORT FL 33837	Lot 57, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000580	DANIELS	TODD J TRUST	244 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 58, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000590	MOLANO, EDGAR	CANO, NANCY	234 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 59, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000600	RODRIGUEZ	HECTOR LUIS JR AND MARIA	224 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 60, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000610	SCOTT	JOSEPH B	214 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 61, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000620	ROBERTS	RONALD N TRUST	204 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 62, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000630	PELEKAKIS	ANTHONY G AND JOANNE	152 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 63, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000640	BRICKEL, DENISE	THOMAS BRIAN AND INGRID	142 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 64, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000650	WELLE	LORI M AND KENNETH, TRUSTEES	132 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 65, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000660	BISHOP	BRENT A AND IMAN	122 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 66, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000670	RICK	H LYNN PARKE AND DENNIS	112 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 67, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000680	PILAT	MARY R	102 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 68, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000690	CANALES, DANIEL	BEJARANO, WENDY	100 SPANISH MOSS RD	DAVENPORT FL 33837	Lot 69, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000700	CANALES, DANIEL	BEJARANO, WENDY	100 SPANISH MOSS RD	DAVENPORT FL 33837	Lot 70, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000710	WALKER, LETICIA ROBERTS,	SHEILDS, DONNA	408 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 71, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000720	LATISHA	ADOLPHINE, JANIAH	418 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 72, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000730	OGLE	ROBERT AND DONNA	428 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 73, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL

27-26-28-706440-000740	OLIVEIRA	PAUL J AND BERNARDETE	438 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 74, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000750	SIDDIQ	SALAMA MOHAMMED	500 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 75, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000760	SKRIP	LARRY	510 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 76, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000770	SKRIP	LARRY M	520 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 77, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000780	DANTUONO, ROBERTO	WALKER, SUSAN	602 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 78, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000790	FILIPPONE	NICHOLAS ANTHONY AND DIANE	612 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 79, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000800	RODRIGUEZ	MAYKEL L	622 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 80, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000810	BRAGG	ADAM G AND LEIGH	632 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 81, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000820	LAWRIE	MARGARET AND DIONNE	642 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 82, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000830	MCGAREL	GROVES HUGH AND JANE	704 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 83, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000840	SHELTON	WILLIE M AND CHRISTINA	714 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 84, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000850	MARCH	TERESA	724 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 85, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000860	WALSH	WILLIAM ANTHONY	734 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 86, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000870	MELILLO	JAY J	744 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 87, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000880	CONDON	NEAL	754 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 88, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000890	HAZZOURIE	MICHAEL ELIAN	806 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 89, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000900	KAHL	MARK	816 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 90, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000910	VAN	BUSKIRK PATRICK GENE	826 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 91, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000920	GEILS	DEBRA F	836 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 92, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL

27-26-28-706440-000930	KOLZOW	AMY	908 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 93, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000940	CLAAR	JAMES E AND WENDY E FAMILY TRUST	918 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 94, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000950	KA0Z	ADVENTURE LLC	928 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 95, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000960	SILVA	CRAIG	938 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 96, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000970	MURYN	JEFFREY J	948 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 97, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000980	CROOKS	KAREEM AND ADA	1000 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 98, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-000990	EAST	SQUANTUM STREET NOMINEE TRUST	1010 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 99, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001000	LIZFFC	LLC	1020 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 100, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001010	HOPKINS	CHRISTOPHER N	1030 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 101, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001020	OLIVER	HO	1102 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 102, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001030	KEIM	FAMILY TRUST	1112 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 103, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001040	LINDAUER	KENDRA JAN	1122 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 104, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001050	RONAN	MICHAEL EDWARD AND CHERYL	1132 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 105, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001060	JUDD, JAMES	PALMER, LORRAINE	1204 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 106, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001070	PERKINS	STEPHENS AND CARMELLA	1214 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 107, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001080	URIBE	JONATHAN H AND ALIAGA SARA ROCIO DEL PILAR LARRAIN	1224 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 108, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001090	ZASLAWSKI	JURI GEORGE AND JOSEPHINE	1234 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 109, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001100	ZASLAWSKI	JURI GEORGE AND JOSEPHINE	GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 110, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001110	DUKESFIELD	PROPERTIES LTD	1316 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 111, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL

27-26-28-706440-001120	NYCHUK	BARRY AND RICHMOND, CHARLENE	1326 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 112, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001130	BOETTGER	ALAN T AND PIVARSKI, CHRISTINA	1408 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 113, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001140	NEWBERRY	HEATHER MARIE AND CASTRO VIOLET NOEL GUARDIANSHIP	1418 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 114, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001150	BYNUM	HUGH E III AND LOIS	1428 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 115, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001160	EVANS	DERRICK AND CHRISTY	429 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 116, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001170	STEIDINGER	ERIC AND CECLIA	419 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 117, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001180	TWO TAYLOR VENTURES		1429 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 118, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001190	SHARKEY	MARGARET JANE AND KATHLEEN	1419 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 119, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001200	MARTINEZ, DIGNORA	DE JESUS, LUIS	1409 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 120, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001210	BAROT	MANHER, ALISON, SANJAY AND SAMEER	1347 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 121, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001220	APONTE	ROBERTO AND TORRES, CARMEN	1337 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 122, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001230	NASEREDDINE	DANIEL	1327 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 123, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001240	MCDANIEL	SHARON AND TIMOTHY	1317 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 124, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001250	MOORE	LANA B	1307 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 125, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001260	HODGES	GEOFFREY W SR AND BYCZKIEWICZ, WANDA	176 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 126, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001270	VINCENT	BRYAN G	166 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 127, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001280	JOSEPH	ANDREW AND ROSEMARY	156 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 128, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL

27-26-28-706440-001290	MCPHERSON	OLIVIA RELLA AND MYERS, ALICE	146 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 129, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001300	BERNATH	ROBERT J AND JENNIFER	136 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 130, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001310	FERREIRA	DENISE ELIZABETH AND CANDIDO AND TRUST	126 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 131, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001320	MASTAPHA	MOHAMMED	116 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 132, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001330	HOPKINS	CHARLES N REVOCABLE TRUST AND LORETTA	106 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 133, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001340	TAN	EURLYN C	613 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 134, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001350	SWANN	RICHARD JR AND JILL	117 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 135, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001360	CARTER	JOHN R AND KATHLEEN	127 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 136, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001370	BLACKMON	ANGELA D AND AARON	137 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 137, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001380	DUGAN	KENNETH F AND MARY	147 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 138, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001390	RIQUIER	MATHEW JON AND AMBER	157 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 139, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001400	APPLEWHITE	CHRISTOPHER C AND JENNIFER	167 SOUTHERN PINE WAY	DAVENPORT FL 33837	Lot 140, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001410	SCRUGGS	TERRY J AND CHERRI	168 JOEWOOD TRL	DAVENPORT FL 33837	Lot 141, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001420	BRANNIGAN	DARLENE J	158 JOEWOOD TRL	DAVENPORT FL 33837	Lot 142, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001431	POP	LOURDES P	148 JOEWOOD TRL	DAVENPORT FL 33837	Lot 143, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001440	COLON	CRYSTAL DIAMOND	138 JOEWOOD TRL	DAVENPORT FL 33837	Lot 144, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001450	DIONNE	ANTHONY M AND MELISSA	128 JOEWOOD TRL	DAVENPORT FL 33837	Lot 145, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001460	WINFIELD	ANTHONY LOWELL AND RASHEEDA	118 JOEWOOD TRL	DAVENPORT FL 33837	Lot 146, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL

27-26-28-706440-001470	ELLENBERGER	DALE E	633 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 147, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001480	EPSTEIN, MARIA	HUELCA, MARINA	109 JOEWOOD TRL	DAVENPORT FL 33837	Lot 148, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001490	CHAVEZ	ALAN D AND RHONDA	119 JOE WOOD TRL	DAVENPORT FL 33837	Lot 149, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001500	GANDY	WAYNE LAMAR	130 SAND PINE LN	DAVENPORT FL 33837	Lot 150, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001510	QUINN	MICHAEL ANTHONY AND MARY KAREN AND LEO, NICOLE	120 SAND PINE LN	DAVENPORT FL 33837	Lot 151, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001520	MUNOA	CRISBEL	745 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 152, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001530	GONZALEZ	RAQUEL	725 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 153, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001540	DINKINS, WILLIAM E II	COLBURN, LAURA	807 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 154, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001550	KALLMEYER	GARY M AND SHERRY	817 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 155, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001560	LYNCH	SCOTT AND KATHLEEN	919 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 156, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001570	RAGUSA	CHARLES AND JOANNE	929 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 157, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001580	YOUNG	BRET A AND JENNIFER	939 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 158, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001590	MACK	KEVIN J AND LISA	1011 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 159, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001600	DEVINE	CATHERINE	1021 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 160, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001610	CURRY	DAVID R AND TARTESA	1031 GOLF COURSE PKWY	DAVENPORT FL 33837	Lot 161, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001620	REN	MIN AND TU HONGMEI	131 SAND PINE LN	DAVENPORT FL 33837	Lot 162, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001630	HEVENER, KEVIN AND ELIZABETH	WILLIS, ANN	121 SAND PINE LN	DAVENPORT FL 33837	Lot 163, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL
27-26-28-706440-001640	CURRY	ANN	111 SAND PINE LN	DAVENPORT FL 33837	Lot 164, The Forest at Ridgewood	PB 94, Page 24	Polk County, FL

27-26-28-706440-001650	WALTON	RIDGEWOOD VILLAGE DEVELOPMENT LP		DAVENPORT FL 33897	Tracts B	PB 94, Page 24	Polk County, FL
27-26-28-706440-001660	PARK	LOGISTICS INC		DAVENPORT FL 33837	Tracts C, D, F	PB 94, Page 24	Polk County, FL
27-26-28-706440-001670	FOREST	AT RIDGEWOOD HOA	401 BOXWOOD DR	DAVENPORT FL 33837	Tract E	PB 94, Page 24	Polk County, FL
27-26-28-706440-001700	FOREST	AT RIDGEWOOD HOMEOWNERS ASSOCIATION INC			TR 26 R27 Spanish Moss Rd		
27-26-28-706440-001710	RIDGEWOOD	LAKES MASTER ASSOCIATION INC	0 SPANISH MOSS RD	DAVENPORT FL 33837		PB 94, Page 24	Polk County, FL
27-26-28-706440-001720	WALTON	ACQUISITIONS FL LLC ET AL	0 RIDGEWOOD LAKES BLVD	DAVENPORT FL 33837	Ridgewood Lakes Blvd	PB 94, Page 24	Polk County, FL
27-26-28-706440-001730	RIDGEWOOD	LAKES MASTER ASSOCIATION INC	0 RIDGEWOOD LAKES BLVD	DAVENPORT FL 33837	Tracts H, I, J and Preservation Area A	PB 94, Page 24	Polk County, FL
					RIDGEWOOD PB 94 PGS 24-26 LYING IN SECS 28 29 32 & 33 T26 R27 PT OF TRACT D DESC AS: BEG MOST WLY COR OF TRACT D NELY ALONG CURVE 177.68 FT N41-54-18E 100.89 FT NELY ALONG CURVE 58.75 FT SELY ALONG COMPOUND CURVE 229.53 FT S21-22-43E 48.36 FT S87-17-47W 172.2 FT S61-03-20W 123.66 FT S47-10-18W 33.46 FT NWLY ALONG CURVE 160.7 FT TO POB		
					RIDGEWOOD PB 94 PGS 24 THRU 26 LYING IN SECTIONS 28 29 32 & 33 T26 R27 THAT PT OF TRACT A DESC AS: BEG NE COR OF TRACT A S30-05-01W ALONG E LINE OF TRACT A 913.88 FT SWLY ALONG CURVE 171.83 FT S6-04-11W 85 FT N83- 55-49W ALONG S LINE OF TRACT A 120 FT NELY ALONG CURVE 62.83 FT N6-04-11E 45 FT NELY ALONG CURVE 205.37 FT N30-05-01E 868.37 FT S89-33-01E 92.03 FT TO POB		
27-26-28-706440-001740	RIDGEWOOD	LAKES MASTER ASSOCIATION INC	0 RIDGEWOOD LAKES BLVD	DAVENPORT FL 33897		PB 94, Page 24	Polk County, FL