AMENDMENT TO DECLARATIONS OF COVENANTS, CONDITIONS AND RESTRICTIONS

OF SAWGRASS AT TIGER POINT, A SUBDIVISION IN SANTA ROSA COUNTY, STATE OF FLORIDA

6.00

Whereas Sawgrass at Tiger Point by the Declaration of Covenants, Conditions and Restrictions dated April 9, 1985 and recorded in Official Record Book 739 at page 417 of the public records of Santa Rosa County, Florida did impose certain covenants, conditions, and restrictions on the following described real property:

> All lots in Sawgrass at Tiger Point, in accordance with Plat recorded in Plat Book D, Page 19 of the Public Records of Santa Rosa County, Florida;

AND WHEREAS, Article XI, Section 3 provides that said Declaration may be amended by an instrument signed by owners of not less than two-thirds of the lots, and desires to make these amendments which have been required by the Federal Housing Association for approval of the subdivision for FHA loans, now therefore.

The Association does hereby amend that certain Declaration of Covenants, Conditions and Restrictions of Sawgrass at Tiger Point Homeowners Association recorded Official Record Book 739 at page 417, et. seq. of the public records of Santa Rosa County, Florida in the following manner:

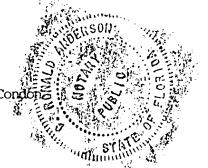
- 1. Article XI, Section 3 (Duration and Amendment) is amended by adding the words "Amendment of this Declaration of Covenants, Conditions and restrictions, requires HUD/VA prior approval as long as there is a Class B membership.
- 2. Article XI, Section 5 (Annexation) is amended by adding the following words, "Annexation of additional properties, dedication of Common Area requires HUD/VA prior approval as long as there is a Class B membership.
- 3. Article IV, Section 9 (Subordination of the Lien to Mortgages) is amended by adding the words "Failure to pay assessments does not constitute a default under an insured mortgage.
- 4. Article IV, Section 10 (Limitation on Association While Controlled by Declarant) is amended by adding the following words "The Common Area cannot be mortgaged or conveyed without the consent of at least two-thirds (2/3) of the lot owners excluding the developer.
- 5. Article II, Section 1 (Owner's Easements of Enjoyment) is amended by adding the words "if ingress or egress to any residence is through the common area, any conveyance or encumbrance of such area is subject to lot owner's easement.

IN WITNESS WHEREOF, This amendment has been executed the $\frac{24}{2}$ day of June, 1991.

SAWGRASS AT TIGER POINT

State of Florida County of Santa Rosa

Prepared by: Garrett W.:Walton Emmanuel Sheppard & Condo 30 S. Spring Street Pensacola, FL



Notary Public

My commission expires RONALD ANDERSON, NOTARY PUBLIC THE STATE OF FLORIDA AT LARGE

MY COMMISSION EXPIRES 05-18-92