

The following pages are the covenants, conditions, restrictions, etc. for:

Ruby Lake in Winter Haven, FL

These documents have been provided to us by the homeowner, the Homeowner's Association (HOA), and/or we have located them in Polk County Public Records.

This may not be all relevant documents in their entirety. In addition, these documents may be amended at any time without notice.

This information is being provided as a courtesy. However it is your responsibility as the tenant to contact the Homeowner's Association for any additional documents, information, and/or updates that may not be included here.

INSTR # 2005014863
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RICHARD M WEISS, CLERK OF COURT
POLK COUNTY
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This document prepared by:
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Floyd & Sammons, P.A.
1556 Sixth Street, SE
Winter Haven, Florida 33880-4509
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Certificate of Adoption of Rules and Regulations for Ruby Lake Homeowners' Association

STATE OF FLORIDA
COUNTY OF POLK

I Terry Zweber, am secretary of Ruby Lake Homeowners' Association. I hereby affirm following:

- I. A meeting of the board of directors of the Association was held on February 18, 2004. Notice was given of the meeting by posting of a notice in a conspicuous place in the community at least 48 hours before the meeting. The notice included that the following matters would be considered:

Proposed rules and regulations for the Association and the community, including ...

By a majority vote, the rules and regulations attached as Exhibit "A" were proposed to the members.

- 2.. meeting of the members was duly called for March 23, 2004 with notice to the members by posting in a conspicuous place in the community at lease 48 hours before the meeting. The notice stated the proposed rules would be considered and a copy of the rules attached as Exhibit "A" were included with the notice. The meeting occurred and a quorum was determined to be present. Upon motion duly made, seconded and carried, the rules and regulations above were adopted by majority vote of the members.
- 3. A copy of the new rules were mailed to each member before the effective date of the new rules.

Ruby Lake Homeowners' Association, Inc.

By: Terry Zweber
Terry Zweber, Secretary

The foregoing instrument was sworn to and subscribed before me this 19th day of Dec, 2004 by Terry Zweber, secretary of Ruby Lake Homeowners Association, Inc., a Florida corporation, on behalf of the corporation and who is personally known to me or who produced a drivers' license as proof of identification and did take an oath.

Joyce M. Schmidt
Notary Public, State of Florida, at large
Print Name:

My Commission Expires:

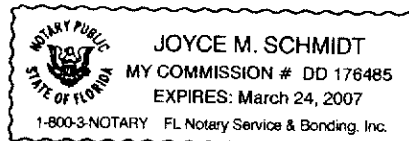


Exhibit "A"
Ruby Lake Homeowners' Association
Rule Changes Adopted at Annual Meeting
March 23, 2004

Article V, Section 2 On Premise Business:

No business of any kind shall be conducted in any residence ~~with the exception of the business of the Declarant and the transferees of Declarant in developing all of the lots as provided in section 16 below.~~ No business which generates customer traffic, signage or visible inventory shall be conducted in any residence.

Article V: Section 7 Household Pets:

No animals, livestock, or poultry of any kind shall be raised, bred or kept on any lot or on the Common Areas. However, dogs, cats and other household pets may be kept on lots ~~subject to such rules and regulations as may be adopted by the Association,~~ so long as they are not kept, bred or maintained for commercial purposes, subject to the following standards:

- a. Dogs being walked or exercised on the streets or in the common areas must be leashed.
- b. Messes made by pets must be immediately removed by owners or handlers. This relates to common areas as well as private residences, including the owner's residence.
- c. Pets (birds, mammals, reptiles, amphibians, etc) that are vicious, noisy, or otherwise unpleasant or offensive will not be permitted.

Article V: Section 13 Lighting:

All exterior lighting shall be consistent with the character established in Ruby Lake and be limited to the minimum necessary for safety, identification and decoration. Exterior lighting of buildings for security and/or decoration shall be limited to concealed up-lighting or down-lighting and the style and type of lighting shall be compatible with the building designs and material. Each dwelling shall have one common design yard entrance light equipped with a light sensing switch so as to be illuminated during hours of darkness; the set back and design of said lighting shall be approved by the Board of Directors. All installations of light fixtures, including bulbs installed after this date must be identical to the original fixtures installed by the developer upon construction of the home, or be a fixture that has been approved by the Architectural Committee and confirmed by the Board of Directors. The secretary of the Association shall keep a list of approved fixtures and bulbs which may be in the form of a website page or other electronically-accessible format. Bulb specifications may be made by manufacturer and model, or by wattage or brightness and color of light emitted.

Additional Rule: Site and Distance at Intersection

Added Section 25. Corner lot sight-line restriction. No fence, wall, hedge or shrub which obstructs sight lines higher than three feet above the roadways shall be permitted to remain on any corner lot within the triangular area formed by the street right-of-way lines and a line connecting the points on the street lines 25 feet from the intersection of the street right-of-way lines.

Vote-- Ayes Carried, 0 Opposed

Article V: Section 20 Lawn Care/House Appearance:

Owner's Obligation to Clean Lot. Each owner of a lot with or without a home constructed thereon in the subdivision shall be required to maintain said lot in clean and sightly condition including the proper mowing, trimming and pruning of grass, weeds, trees or other underbrush, and a vacant lot may not be used for parking purposes. Lawns shall be maintained to a standard comparable to that of the Association's maintenance of Common Areas, including standards of fertilization, pest control, and adequate watering, subject to governmental regulation of watering. If, in the opinion of the Association, a lot owner is not

complying with this provision, the Association shall give notice of this fact to the lot owner and shall advise the lot owner of what must be done to meet compliance and shall specify a time period, not to exceed fifteen (15) days, within which compliance shall be made. If a lot owner fails to comply with the Association's requirements, within the time allotted, the Association, its agent, employees,, or designated representatives, shall have their right of entry onto said lot without the fear of prosecution for trespass, for the purpose of cleaning up said lot and shall be entitled to bill and collect all costs incurred in said cleanup operation from the lot owner. Should the lot owner fail to pay said bill when rendered, the amount of same shall become a lien against the lot and the Association may proceed to enforce the collection of same in the same manner as a delinquent annual or special assessment. This rule shall not restrict or prohibit the implementation of Xeriscape or Florida-friendly landscaping as defined in section 373.185 of the Florida Statutes to a greater degree than any such prohibition was in effect on October 1, 2001.

Article V: Section 14 Lawn Ornaments

*The board recommends striking Section 14, which provided:

Lawn furnishings such as bird-baths, frog ponds, lawn sculpture, artificial plants, bird houses, rock gardens, or similar types of accessories and lawn furnishings shall be placed on a location on the lot where it is least visible from common areas and from other lot owners' property..

Prepared By and Return To:
THOMAS R. SLATEN, JR., ESQ.
LARSEN & ASSOCIATES, P.A.
55 E. Pine Street
Orlando, FL 32801
(407)841-6555

**CERTIFICATE OF AMENDMENT TO THE RULES AND REGULATIONS FOR
RUBY LAKE HOMEOWNERS' ASSOCIATION, INC.**

STATE OF FLORIDA
COUNTY OF POLK

I, Kerry Jackson, as Secretary of Ruby Lake Homeowners' Association, Inc., hereinafter referred to as the "Association", hereby attest to and affirm the following:

1. A meeting of the members of the Association was held on March 6, 2007. Written notice of the members' meeting was mailed to each member at their address of record on February 8, 2007. Notice was also given to the members by continuously posting the notice of the meeting in a conspicuous place in the community.

2. The written notice mailed to the members included a statement that an amendment to the Association's Rules and Regulations would be considered by the members at the meeting. The notice also included the proposed text of the amendment.

3. A quorum of members was present at the March 6, 2007 members meeting and a majority of a quorum of the members approved of the proposed amendment to the Associations Rules and Regulations. The complete text of the amendment is attached as Exhibit "A".

4. ~~A copy of the amended Rule was mailed to each member.~~

Ruby Lake Homeowners Association, Inc.
By: 
Kerry Jackson, Secretary

STATE OF FLORIDA
COUNTY OF Osceola

SWORN TO AND SUBSCRIBED before me, this 26th day of April, 2007, by Kerry Jackson, who took an oath, who is personally known to me or produced _____ as identification.

Notary Public
(Stamp or Seal)



EXHIBIT "A"

Signs restricted from being "displayed in the public view on a home site or the Common Area" pursuant to Article V, Section 4 of the Declaration shall include signs displayed anywhere on a Lot or Common Area that are visible to the public, including, but not limited to, signs displayed on a building, structure, vehicle, trailer, vessel or any other real or personal property on a Lot or Common Area. Such displays are prohibited. However, this rule does not prohibit signs on service and government vehicles temporarily parking in the Subdivision while servicing the Subdivision.

RL

Prepared By and Return To:
THOMAS R. SLATEN, JR., ESQ.
LARSEN & ASSOCIATES, P.A.
300 S. Orange Ave, Suite 1200
Orlando, FL 32801
(407)841-6555

**CERTIFICATE OF AMENDMENT TO THE RULES AND REGULATIONS FOR
RUBY LAKE HOMEOWNERS' ASSOCIATION, INC.**

STATE OF FLORIDA
COUNTY OF POLK

I, Mary Schudlich, as Secretary for Ruby Lake Homeowners Association, Inc., hereinafter referred to as the "Association", hereby attest to and affirm the following:

1. A meeting of the members of the Association was held on March 3, 2009. Written notice of the members' meeting was mailed to each member at their address of record on February 2, 2009. Notice was also given to the members by continuously posting the notice of the meeting in a conspicuous place in the community.

2. The written notice mailed to the members included a statement that an amendment to the Association's Rules and Regulations would be considered by the members at the meeting. The notice also included the proposed text of the amendment.

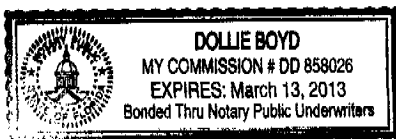
3. A quorum of members was present at the March 3, 2009 members meeting and a majority of a quorum of the members approved of the proposed amendment to the Associations' Rules and Regulations. The complete text of the amendment is attached as Exhibit "A".

4. A copy of the amended Rule was mailed to each member.

Ruby Lake Homeowners Association, Inc.
By: *Mary Schudlich*
Mary Schudlich, Secretary

STATE OF FLORIDA
COUNTY OF Polk

SWORN TO AND SUBSCRIBED before me, this 21st day of April, 2009, by Mary Schudlich, who took an oath, who is personally known to me or produced _____ as identification.



Dollie Boyd
Notary Public
(Stamp or Seal)

EXHIBIT "A"

1. The Rule and Regulation regarding Article V, Section 2 of the Declaration is amended to read as follows:

Notwithstanding the restriction on businesses contained in Article V, Section 2 of the Declaration, discreet business activity is permitted within a home so long as the existence or operation of the business activity is not apparent or detectable by sight, sound or smell from outside the home and so long as the business activity does not involve regular visitation or delivery to the home or door-to-door solicitation of residents within the community. In the Board's discretion, the Board may restrict or prohibit any business activity that the Board determines interferes with the enjoyment or residential use of the community.

2. The Rule and Regulation regarding Article V, Section 6 of the Declaration is amended to read as follows:

Section 6. All home sites shall have concrete paved driveways of stable and permanent construction, as a minimum. dDecorative drives will be allowed with prior written approval from the Architectural Committee of the Association. All concrete driveways shall have a light broom finish and joints shall be provided to prevent surface cracking and be in accordance with Polk County specifications.

3. The Rule and Regulation regarding Article V, Section 7 of the Declaration is amended to read as follows:

Section 7. No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot or on the Common Areas. However, dogs, cats and other household pets may be kept on lots subject to the following standards:

- a. Dogs being walked or exercised on the streets or in the common areas must be leashed.
- b. Messes made by pets must be immediately removed by owners or handlers. This relates to common areas as well as private residences, including the owner's residence.
- c. ~~Pets (birds, mammals, reptiles, amphibians, etc) that are vicious, noisy, or otherwise unpleasant or offensive will not be permitted.~~ All animals that constitute a nuisance or are dangerous as defined by the City of Winter Haven are prohibited.

4. The Rule and Regulation regarding Article V, Section 15 of the Declaration is amended to read as follows:

Notwithstanding the restriction contained in Article V, Section 15 of the Declaration, members may use temporary clotheslines during daylight hours only provided they do not exceed six feet in height and are only placed in the rear yard and concealed so that they are not visible from the street or sidewalk.

5. The Rule and Regulation regarding Article V, Section 16 of the Declaration is deleted in its entirety to read follows (please note Article V, Section 16 of the Declaration is unaffected):

~~Section 16. Declarant or the transferees of Declarant shall undertake the work of developing all lots included within the subdivision. The completion of that work and sale or other disposition of the lots is essential to the establishment and welfare of the subdivision as an on-going residential community. In order that such work may be completed and the subdivision be established as a fully occupied residential community as soon as possible, nothing in this Declaration shall be understood or construed to:~~

- ~~(a) Prevent Declarant, Declarant's transferees, or the employees, contractors, or subcontractors of Declarant or Declarant's transferees from going on any part of parts of the subdivision owned or controlled by Declarant, Declarant's transferee or their representative, whatever they determine may be reasonable necessary or advisable in connection with the completion of such work.~~
- ~~(b) Prevent Declarant, Declarant's transferees, or the employees, contractors, or subcontractors of Declarant or of Declarant's transferees from constructing and maintaining on any part or parts of the subdivision property owned or controlled by Declarant, Declarant's transferees, or their representatives, such structures as there may be reasonable necessary for the completion of such work, the establishment of a subdivision as a residential community, and the disposition of lots by sale or otherwise.~~
- ~~(c) Prevent Declarant, Declarant's transferees, or the employees, contractors, or subcontractors of Declarant, of Declarant's transferee's from conducting on any part or parts of the subdivision property owned or controlled by Declarant or Declarant's transferees from maintaining such sign or signs on any of the lots owned or controlled by any of them as may be necessary in connection with the sale or disposition of subdivision lots.~~

~~As used in this Section 16, the words "its transferees" specifically excludes purchasers of lots improved with completed residences.~~