

JAN - 8 2001

IN THE RECORDS OF
JEFFREY K. BARTON
CLERK CIRCUIT COURT
INDIAN RIVER CO., FLA.

CERTIFICATE OF AMENDMENT TO
DECLARATION OF CONDOMINIUM
OF
THE GABLES OF VERO BEACH

The undersigned, being the President and Secretary of **THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.**, a Florida corporation, hereby certify that at a duly called meeting of all of the unit owners of condominium units in the above-named condominium, duly held on the 10th day of October, 2000, in accordance with the requirements of Florida law, and of the Declaration of Condominium of **THE GABLES OF VERO BEACH**, recorded in Official Record Book 770, beginning at Page 39, Public Records of Indian River County, Florida, after the adoption of a Resolution proposing said amendments by the Board of Directors, not less than a majority of the voting members in the aforementioned condominium affirmatively voted to amend the By-Laws attached to the Declaration of Condominium as hereinafter set out.

Article VIII is added to the By-Laws of The Gables of Vero Beach Condominium Association, Inc. attached to the of the Declaration of Condominium which will read as follows:

ARTICLE VIII

INDEMNIFICATION.

Every officer and director of the Association shall be indemnified by the Association against all expenses and liabilities, including reasonable attorney's fees incurred and imposed in connection with any legal proceedings to which he may be a party, or in which he may become involved by reason of his being or having been an officer or director of the Association, whether or not he is an officer or director at the time the expenses are incurred. The officer or director shall not be indemnified if he is adjudged guilty of gross negligence, willful misconduct, or having breached his fiduciary duty to the members of the Association. The Association shall not be liable, however, for payment of a voluntary settlement unless it is first approved by the Board of Directors. The foregoing rights shall be in addition to and not exclusive of all other rights to which the director or officer may be entitled.

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IN WITNESS WHEREOF, the undersigned President and Secretary of **THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.** have executed this Certificate of Amendment to Declaration of Condominium in accordance with the authority hereinabove expressed this 11 day of December, 2000.



Sarah M Gallo
My Commission CC736716
Expires April 26, 2002

**THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.**

BY: Robert D. Amos
President

(CORPORATE SEAL)


ATTEST:
BY: Doreen La Campa
Secretary

STATE OF FLORIDA

COUNTY OF INDIAN RIVER

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Robert Aino and Miley La Conjra personally known by me to be the President and Secretary of **THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.** and that they acknowledged executing the same for such corporation, freely and voluntarily, under authority duly vested in them by said corporation.

WITNESS my hand and official seal in the State and County last aforesaid, this 11 day of December, 2000.

 Sarah M Gallo
My Commission CC736716
Expires April 26, 2002

Sarah M Gallo
Notary Public

OR 1372 PG 1309

Prepared by and return to:
Charles W. McKinnon, Esq.
3405 Ocean Drive
Vero Beach, FL 32963
Courthouse Box #94

CERTIFICATE OF AMENDMENT TO
DECLARATION OF CONDOMINIUM
OF
THE GABLES OF VERO BEACH

The undersigned, being the President and Secretary of **THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.**, a Florida corporation, hereby certify that at a duly called meeting of all of the unit owners of condominium units in the above-named condominium, duly held on the 20th day of May, 2003, in accordance with the requirements of Florida law, and of the Declaration of Condominium of **THE GABLES OF VERO BEACH**, recorded in Official Record Book 770, beginning at Page 39, Public Records of Indian River County, Florida, after the adoption of a Resolution proposing said amendments by no less than the majority of the Board of Directors, no less than a majority of members of the Association voted in favor of the Amendments to the Declaration of Condominium as hereinafter set out.

I. Article IX Section 9.13 shall be amended to read as follows, to-wit:

9.13 Guests. In the absence of the Unit Owner or Tenant, total occupancy of a Condominium Unit by Non-Family guests is limited to fourteen (14) cumulative days per calendar year. Non-Family guests are defined as one or more persons, other than the Unit Owner's or Tenant's spouse, parents, siblings, children, or grandchildren (accompanied by spouses and children), occupying a Condominium Unit without paying rent.

II. Article IX Section 9.15 shall be amended to read as follows, to-wit:

9.15 Parking Spaces. The developer assigned parking spaces to units in this condominium as Limited Common Elements. These parking spaces may not be further assigned without the prior written approval of the Board of Directors. Parking spaces may not be assigned to any persons other than record title holders of units in the Condominium.

IN WITNESS WHEREOF, the undersigned President and Secretary of **THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.** have executed this Certificate

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03 JUN 25 PM 2:58

OR 1607 PG 1648

of Amendment to Declaration of Condominium in accordance with the authority hereinabove expressed this 18 day of June, 2003.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.



BY: [Signature]
President

(CORPORATE SEAL)

ATTEST:
BY: [Signature]
Secretary

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Steve Carolla and Milly LaCarfoa personally known by me to be the President and Secretary of **THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.** and that they acknowledged executing the same for such corporation, freely and voluntarily, under authority duly vested in them by said corporation.

WITNESS my hand and official seal in the State and County last aforesaid, this 20 day of June, 2003.



[Signature]
Notary Public

R E S O L U T I O N

WHEREAS, The Board of Directors of THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC., having met this 19th day of December, 1990, to consider the Fair Housing Amendments Act of 1988 in conjunction with the amendment to Section 9.12 of the Declaration of The Gables of Vero Beach, a condominium, and having determined that there is uncertainty as to whether the amendment to Section 9.12 which imposes an age restriction on those persons dwelling in condominium units is enforceable under the terms and conditions of the Fair Housing Amendments Act of 1988, and further being aware that any denials of sales and leases of condominium units may expose THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC. and the Board of Directors to potential liability;

BE IT RESOLVED that the Board of Directors of THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC., will not use the terms and conditions of the amendment to Section 9.12 of the Declaration of Condominium as recorded at Official Record Book 820, page 437 of the public records of Indian River County, Florida, to deny sales or leases of condominium units until such time as the condominium unit owners consider the age restriction contained in the amendment to Section 9.12 of the Declaration of Condominium, its implementation and enforcement, and determine whether to ratify, or reject, the age restriction provisions.

THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.

ATTEST:

John H. Terry
Acting Secretary

By: Robert H. Platt (SEAL)
President

[Signature]
Witness

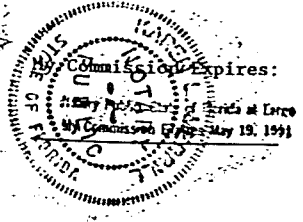
Shirley Disto
Witness

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared ROBERT H. PLATT and JOHN H. TERRY, well known to me to be the President and Acting Secretary, respectively, of the corporation in the foregoing instrument, and that they severally acknowledged executing the same, in the presence of subscribing witnesses, freely and voluntarily under authority duly vested in them by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the County and State last aforesaid this 19 day of December, 1990.

Karen V. Mordal
NOTARY PUBLIC, State of Florida



RETURN TO ROBERT C. NAIL
MCKINNON, STEWART, NAIL & MCKINNON, CHARTERED
POST OFFICE BOX 3345
VERO BEACH, FL 32964-3345

STATE OF FLORIDA
INDIAN RIVER COUNTY
THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.

J.K. BARTON, CLERK
BY [Signature]
DEPUTY CLERK
DATE 12 Feb 1999



6.00

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91 FEB - 1 PM 3: 11

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15.00 per

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CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM FOR
THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, A Condominium has been duly recorded in the Public Records of Indian River County, Florida, in Official Record Book 770 at Page 39; and

WHEREAS, at a duly called and noticed meeting of the Board of Directors of The Gables of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held on November 3, 1988, the aforementioned Declaration of Condominium was ammended pursuant to the provisions of said Declaration:

NOW, THEREFORE, the undersigned hereby certify that the amendments to the Declaration of Condominium attached as an exhibit hereto, is a true and correct copy of the amendments as amended by the Board of Directors.

WITNESS my signature hereto this 04th day of November, 1988, at Vero Beach, Indian River County, Florida.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.

Jacqueline Kumpf
Witness
Wilbur Celander
Witness

By: Frank Bruno
President

Attest: Wilbur Celander
Secretary

Witness
Witness

STATE OF FLORIDA)
) SS.
COUNTY OF INDIAN RIVER)

FREDA WRIGHT
CLERK OF CIRCUIT COURT
INDIAN RIVER CO., FLA.
OC

FILED FOR RECORD
BOOK AND PAGE ABOVE
RECORD VERIFIED
88 NOV - 7 PM 3:46

I HEREBY CERTIFY that on this day before me personally appeared Frank Bruno and Wilbur Celander, the President and Secretary, respectively, of the foregoing corporation, known to me personally to be such, and they severally acknowledged to me that the said certificate is the free and voluntary act and deed of them, and each of them, each for himself and not for the other, and that the facts therein stated are truly set forth.

Dated at Vero Beach, Indian River County, Florida this 4th day of November, 1988.

Jacqueline Kumpf
Notary Public, State of
Florida at Large
My commission expires: _____

RETURN TO: THE GABLES
P. O. Box 3817
Vero Beach, Fl. 32964

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP. AUG. 10, 1992
BONDED THRU GENERAL INS. UND.

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

AMENDMENT TO ARTICLE VI, SECTION 6.2 OF THE
DECLARATION OF CONDOMINIUM OF
THE GABLES OF VERO BEACH

(underlining indicates additions; "---" indicates deletions)

6.2 Amount and Allocation Generally. Regular Assessments for Common Expenses shall be established by the Board of Directors. The Board of Directors shall prepare and submit in writing to the Owners a budget of the common expenses for the next fiscal year to be assessed against the Unit Owners pursuant to the By-Laws. The budget adoption procedure set forth in the By-Laws shall govern notice and adoption of the budget as well as modification of same. The Assessments allocated to each Unit shall be payable in equal ~~monthly~~ quarterly installments on the first day of each ~~calendar-month~~ quarter and shall be delinquent after the fifth (5th) of each month ("Delinquent Date"). If for any reason an annual budget is not made by the Board, the previously established amount shall continue in effect until changed by the Board. Common expenses to be paid through assessments include: management, legal and accounting fees and other administrative costs; utilities for the common elements; utilities for units, if not separately metered; insurance premiums; the cost and expenses of the maintenance, repair and replacement of the common elements; the establishment of reserves; and any other expenses which are common expenses pursuant to the Act, the Condominium Instruments or a decision of the Board. In any year which there are Common Profits or in excess of assessments over common expenses, the Board shall determine either to apply the same or any portion thereof against and reduce the subsequent year's assessments or to allocate the same to one or more reserve accounts of the Association. The Association shall maintain reserves in amounts and for purposes as determined by the Board.

LAW OFFICES
BECKER, POLIAKOFF & STREITFELD, P.A. • REFLECTIONS BUILDING • 450 AUSTRALIAN AVENUE SOUTH • SUITE 720 • WEST PALM BEACH, FL 33401
TELEPHONE (305) 655-5444

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

Amendment to Article IX Section 9.12
of the Declarations of Condominium of
the Gables of Vero Beach Condominium Association, Inc.

Section 9.12 of Article IX is
eliminated in its entirety.

STATE OF FLORIDA
INDIAN RIVER COUNTY

THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.



J.K. BARTON, CLERK
BY Frances Clark
DEPUTY CLERK
DATE 17 March 1999

OR 104 1 PG 06 14

582040

CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM FOR
THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, A Condominium has been duly recorded in the Public Records of Indian River County, Florida, in Official Record Book 770 at Page 39; and

WHEREAS, at a duly called and noticed meeting of the Board of Directors of The Gables of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held on January 1, 1989, the aforementioned Declaration of Condominium was amended pursuant to the provisions of said Declaration:

NOW, THEREFORE, the undersigned hereby certify that the amendments to the Declaration of Condominium attached as an exhibit hereto, is a true and correct copy of the amendments as amended by the Board of Directors.

WITNESS my signature hereto this 1st day of January, 1989, at Vero Beach, Indian River County, Florida.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.

Jacqueline K...
Witness
Frank D. ...
Witness

By: *Frank Bruno*
President

Attest: *Wilbur Celander*
Secretary

Witness
Witness

STATE OF FLORIDA)
COUNTY OF INDIAN RIVER) SS.

I HEREBY CERTIFY that on this day before me personally appeared Frank Bruno and Wilbur Celander, the President and Secretary, respectively, of the foregoing corporation, known to me personally to be such, and they severally acknowledged to me that the said certificate is the free and voluntary act and deed of them, and each of them, each for himself and not for the other, and that the facts therein stated are truly set forth.

Dated at Vero Beach, Indian River County, Florida this 5th day of Jan., 1989

Jacqueline K...
Notary Public, State of Florida at Large

My commission expires:

RETURN TO: THE GABLES
P. O. Box 3817
Vero Beach, Fl. 32964

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP. AUG. 10, 1992
BONDED THRU GENERAL INS. UND.

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

AMENDMENT TO ARTICLE IX OF
THE DECLARATION OF CONDOMINIUM OF THE
GABLES OF VERO BEACH, A CONDOMINIUM

(a new provision)

9.13 Parking Spaces. The Developer has assigned parking spaces to units in this Condominium as Limited Common Elements. These parking spaces may not be further assigned without the prior written approval of the Board of Directors. Parking spaces may not be assigned to any persons other than record title holders of units in the Condominium.

FILED FOR RECORD
BOOK AND PAGE ABOVE
RECORD VERIFIED

89 JAN -9 PM 4:15

J. K. BARTON
CLERK OF CIRCUIT COURT
INDIAN RIVER CO., FLA.

BY  D.C.

STATE OF FLORIDA
INDIAN RIVER COUNTY
THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.



J.K. BARTON, CLERK
BY *Grenus Clark*
DEPUTY CLERK
DATE 12 Feb 1999

RETURN TO: Frank Bruno, POB 3817, Vero Bch., FL 32964

582869

1050

CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM FOR
THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, a Condominium has been duly recorded in the Public Records of Indian River County, Florida, in Official Record Book 770 at Page 39; and

WHEREAS, at a duly called and noticed meeting of the Board of Directors of The Gables of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held on _____, 1989, the aforementioned Declaration of Condominium was amended pursuant to the provisions of said Declaration.

NOW, THEREFORE, the undersigned hereby certify that the amendment to the Declaration of Condominium attached as an exhibit hereto, is a true and correct copy of the amendment as amended by the Board of Directors.

WITNESS my signature hereto this 17th day of January, 1989, at Vero Beach, Indian River County, Florida.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.

By: Frank Bruno
President

Attest: Wilbur Celander
Secretary

Jaqueline Kimmons
Witness

Witness

STATE OF FLORIDA)
) SS.
COUNTY OF INDIAN RIVER)

I HEREBY CERTIFY that on this day before me personally appeared Frank Bruno and Wilbur Celander, the President and Secretary, respectively, of the foregoing corporation, known to me personally to be such, and they severally acknowledged to me that the said certificate is the free and voluntary act and deed of them, and each of them, each for himself and not for the other, and that the facts therein stated are truly set forth.

Dated at Vero Beach, Indian River County, Florida this 17th day of January, 1989.

Jaqueline Kimmons
Notary Public, State of
Florida at Large
My commission expires: _____
NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP. AUG. 16, 1992
BONDED THRU GENERAL INS. UND.

FILED FOR RECORD
BOOK AND PAGE ABOVE
RECORD VERIFIED
89 JAN 17 PH12:22
J. K. BARTON
CLERK OF CIRCUIT COURT
INDIAN RIVER CO., FLA.
BY: Carol B. Stearns-D.C.

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

O.R. 0820 PG 0436

EXHIBIT

AMENDMENT TO SECTION 9.12 OF
THE DECLARATION OF CONDOMINIUM OF
THE GABLES OF VERO BEACH, A CONDOMINIUM

(additions indicated by underlining;
deletions indicated by "---")

9.12 Children. Adult Community. Inasmuch as The Gables of Vero Beach Condominium community is designed and intended as an adult community, to provide housing primarily for residents who are fifty-five (55) years of age or older. No Owners, other than Owners of record as of the effective date of this amendment, shall be allowed to have children under sixteen (16) years of age reside in any condominium unit. Such new Owners may have guests under sixteen (16) years of age visit and temporarily reside for a period of not more than thirty (30) consecutive days in any calendar year. Tenants are not permitted to have children under sixteen (16) years of age except for temporary visits for a period of fourteen (14) consecutive days in any six (6) month period. At all times a minimum of eighty (80%) percent of the units in this Condominium must be permanently occupied by at least one person fifty-five (55) years of age or more, while any person permanently occupies said dwelling units. Persons under the age of fifty-five (55) years and sixteen (16) years of age or older may occupy and permanently reside in such dwelling units as long as at least one of the permanent occupants is fifty-five (55) years of age or older. The Board of Directors shall have the authority to adopt policies and procedures to assure that the foregoing percentages of adult occupancy are maintained at all times.

Notwithstanding the provisions elsewhere stated in this Declaration, the Articles of Incorporation and By-Laws of the Association, the Board shall have the authority to make such capital improvements upon the common elements in order to provide facilities or services specifically designed to meet the needs of the residents and the requirements of the Fair Housing Amendments Act of 1988.

STATE OF FLORIDA
INDIAN RIVER COUNTY
THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.



J.K. BARTON, CLERK
BY Francis Clark
DEPUTY CLERK
DATE 12 Feb 1999

10.30 Rec.

557661

AMENDMENT TO SECTION 9.6 OF
THE DECLARATION OF CONDOMINIUM OF THE
GABLES OF VERO BEACH, A CONDOMINIUM

(Additions indicated by underlining; deletions
indicated by "----")

9.6 Lease of Unit. No Owner may lease his Condominium Unit
for transient or hotel purposes. In no event shall any unit be
leased for a period of less than ~~one-(1)-week~~ thirty (30) days.

AMMENDMENT TO SECTION 9.8 OF
THE DECLARATION OF CONDOMINIUM OF THE
GABLES OF VERO BEACH, A CONDOMINIUM

(Substantial rewording of provision; see present
text)

9.8 Pets. No Owners, other than Owners of record as of the
effective date of this ammendment, shall be allowed to have pets.
No tenant shall be allowed to have pets of any kind as of the
effective date of this ammendment. No pet shall be allowed to
make an unreasonable amount of noise or to become a nuisance.
Pets shall be under leash when walked or exercised in any portion
of the Common Elements. No pet shall be permitted to leave it's
droppings on any portion of the Common Elements, and the Owner of
such pet shall immediately remove the droppings. The Association
may conclusively determine, in it's sole and absolute discretion,
whether, for the purpose of this Section, a particular pet is
permitted or such pet is a nuisance, and the Association shall
have the right to require the Owner of a particular pet to remove
the pet from the Condominium if the pet is found to be a nuisance
or to be in voilation of these restrictions.

AMMENDMENT TO SECTION 9.12 OF
THE DECLARATION OF CONDOMINIUM OF THE
GABLES OF VERO BEACH, A CONDOMINIUM

(A new provision)

9.12 Children. No Owners, other than Owners of record as of
the effective date of this ammendment, shall be allowed to have
children under sixteen (16) years of age reside in any condominium
unit. Such new Owners may have guests under sixteen (16) years
of age visit and temporarily reside for a period of not more than
thirty (30) consecutive days in any calendar year. Tenants are
not permitted to have children under sixteen (16) years of age
except for temporary visits for a period of fourteen (14) consecutive
days in any six (6) month period.

SEND TO.
FRANK BRUNO
L PO Box 3817
VERO BEACH FL.
32964

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM FOR
THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, a Condominium has been duly recorded in the Public Records of Indian River County, Florida, in Official Record Book 770 at Page 39; and

WEREAS, at a duly called and noticed meeting of the Membership of The Gables of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held on June 30, 1988, the aforementioned Declaration of Condominium was amended pursuant to the provisions of said Declaration.

NOW, THEREFORE, the undersigned hereby certify that the amendments to the Declaration of Condominium attached as an exhibit hereto, is a true and correct copy of the amendments as amended by the Membership.

WITNESS my signature hereto this 1ST day of July, 1988, at Vero Beach, Indian River County, Florida.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.

Nancy C. Hoffman
Madison L. Glendon
Witness

By: Frank Bruno
President

Madison L. Glendon
Nancy C. Hoffman
Witness

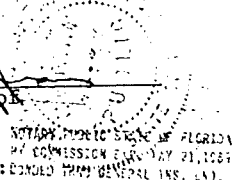
Attest: Wilbur Celander
Secretary

STATE OF FLORIDA)
) SS.
COUNTY OF INDIAN RIVER)

I HEREBY CERTIFY that on this day before me personally appeared Frank Bruno and Wilbur Celander, the President and Secretary, respectively, of the foregoing corporation, known to me personally to be such, and they severally acknowledged to me that the said certificate is the free and voluntary act and deed of them, and each of them, each for himself and not for the other, and that the facts therein stated are truly set forth.

Dated at Vero Beach, Indian River County, Florida this 1ST day of July, 1988.

Nancy C. Hoffman
Notary Public, State of Florida at Large



My commission expires: May 21, 1989

RECORDED
INDEXED
99 JUL - 1 PM 14:45
BY Carol B. Stearns, D.C.

RETURN TO: THE GABLES, P.O. Box 3817, Vero Beach, Fla. 32964

STATE OF FLORIDA
INDIAN RIVER COUNTY
THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.



J.K. BARTON, CLERK
BY Frances Clark
DEPUTY CLERK
DATE 17 March 1999

O.R. 802 PG 2417

Record
7-9-88

Article IX

AMENDMENT TO SECTION 9.6 OF
THE DECLARATION OF CONDOMINIUM OF THE
GABLES OF VERO BEACH, A CONDOMINIUM

Effective
July 1, 1988

(Additions indicated by underlining; deletions
indicated by "---")

9.6 Lease of Unit. No Owner may lease his Condominium Unit
for transient or hotel purposes. In no event shall any unit be
leased for a period of less than ~~one-(1)-week~~ thirty (30) days.

Article IX

AMMENDMENT TO SECTION 9.8 OF
THE DECLARATION OF CONDOMINIUM OF THE
GABLES OF VERO BEACH, A CONDOMINIUM

(Substantial rewording of provision; see present
text)

9.8 Pets. No Owners, other than Owners of record as of the
effective date of this ammendment, shall be allowed to have pets.
No tenant shall be allowed to have pets of any kind as of the
effective date of this ammendment. No pet shall be allowed to
make an unreasonable amount of noise or to become a nuisance.
Pets shall be under leash when walked or exercised in any portion
of the Common Elements. No pet shall be permitted to leave it's
droppings on any portion of the Common Elements, and the Owner of
such pet shall immediately remove the droppings. The Association
may conclusively determine, in it's sole and absolute discretion,
whether, for the purpose of this Section, a particular pet is
permitted or such pet is a nuisance, and the Association shall
have the right to require the Owner of a particular pet to remove
the pet from the Condominium if the pet is found to be a nuisance
or to be in violation of these restrictions.

Page 0053

24.00 Rec.

554621

CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM FOR
THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, a Condominium has been duly recorded in the Public Records of Indian River County, Florida, in Official Record Book 770 at Page 39; and

WHEREAS, at a duly called and noticed meeting of the Board of Directors of The Gables of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held on June 6, 1988, the aforementioned Declaration of Condominium was amended pursuant to the provisions of said Declaration.

NOW, THEREFORE, the undersigned hereby certify that the amendments to the Declaration of Condominium attached as an exhibit hereto, is a true and correct copy of the amendments as amended by the Board of Directors.

WITNESS my signature hereto this 9th day of June, 1988, at Vero Beach, Indian River County, Florida.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.

Daniel W. Smith
Witness

By: Frank Bruno
President

Daniel W. Smith
Witness

Attest: Wilbur Celander
Secretary

STATE OF FLORIDA }
COUNTY OF Indian River } SS.

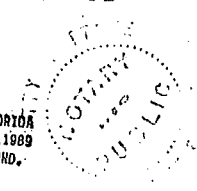
I HEREBY CERTIFY that on this day before me personally appeared FRANK BRUNO and WILBUR CELANDER the President and Secretary, respectively, of the foregoing corporation, known to me personally to be such, and they severally acknowledged to me that the said certificate is the free and voluntary act and deed of them, and each of them, each for himself and not for the other, and that the facts therein stated are truly set forth.

Dated at Vero Beach, Indian River County, Florida this 9th day of June, 1988.

Betty Nottege
Notary Public, State of
Florida at Large

My commission expires:

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP. FEB 28, 1989
BONDED THRU GENERAL INS. UND.



SHARON A. WEBER, ESQ.
BECKER, POLIAKOFF & STREITFELD, P.A.
REFLECTIONS BUILDING
450 AUSTRALIAN AVENUE SOUTH, SUITE 720
WEST PALM BEACH, FLORIDA 33401
LAW OFFICES

BECKER, POLIAKOFF & STREITFELD, P.A., 450 AUSTRALIAN AVENUE SOUTH, SUITE 720 • WEST PALM BEACH, FLORIDA 33401-5034
TELEPHONE (407) 655-5444

O.R. 800 PG 2237

Return to: Frank Bruno
P.O. Box 3817
Vero Beach, Florida 32964

AMENDMENT TO SECTION 6.6 OF
THE DECLARATION OF CONDOMINIUM OF THE
GABLES OF VERO BEACH, A CONDOMINIUM

(a new provision)

6.6 In the event that the Regular Assessments prove to be insufficient or in the event of unexpected contingencies or emergencies, the Board of Directors shall have the power to levy a Special Assessment to meet such needs. The Special Assessment shall be approved by a vote of the Board at a duly called and noticed meeting of the Board of Directors. Notice of such a meeting shall specifically state that one of the purposes of the meeting is Board consideration of a Special Assessment. Special Assessments shall be due and payable on such terms and conditions as the Board of Directors may establish. Any unpaid Special Assessment shall be collectible in the same manner as any Regular Assessment.

AMENDMENT TO SECTION 9.5 OF
THE DECLARATION OF CONDOMINIUM OF THE
GABLES OF VERO BEACH, A CONDOMINIUM

(Substantial rewording of provision;
see present text)

9.5 Maintenance of Community Interests. In order to provide for a community of congenial residents who are financially responsible, all transfers of units shall be subject to the following terms and conditions.

A. Transfers Subject To Approval.

1. Sale. No unit owner may dispose of a unit or any interest in a unit by sale without approval of the Association.

2. Lease. No unit owner may dispose of a unit or any interest in a unit by lease without the approval of the Association.

3. Gift, Devise or Inheritance. If any unit owner shall acquire his title by gift, devise or inheritance, the continuance of his ownership of his unit shall be subject to the approval of the Association.

4. Other Transfer. If any unit owner shall acquire his title by any manner not mentioned in the foregoing subsections, the continuance of his ownership of his unit shall be subject to the approval of the Association.

B. Approval by the Association. The approval of the Association that is required for the transfer of ownership of the units shall be obtained in the following manner:

1. Sale. A unit owner intending to make a bona fide sale of his unit or any interest in it shall give the Association notice of such intention in writing, together with the name and address of the intended purchaser and such other information concerning the intended purchaser as the Association may reasonably require. The notice, at the unit owner's option, may include a demand by the unit owner that the Association furnish a purchaser of the unit if the proposed purchaser is not approved. If such demand is made, the notice shall be accompanied by an executed copy of the proposed contract to sell.

2. Lease. A unit owner intending to make a bona fide lease of his unit shall give the Association notice of such intention, together with the name and address of the

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CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

intended lessee, such other information concerning the intended lessee as the Association may reasonably require, and an executed copy of the proposed lease.

3. Gift, Devise or Inheritance; Other Transfers. A unit owner who has obtained his title by gift, devise or inheritance, or by any other manner not previously mentioned, shall give the Association notice of the acquiring of his title, together with such information concerning the unit owner as the Association may reasonably require, and a certified copy of the instrument evidencing the individual's interest.

4. Failure to Give Notice. If the required notice to the Association is not given, at any time after receiving knowledge of a transaction or event transferring ownership or possession of a unit, the Association, at its election and without notice, may approve or disapprove the transaction or ownership. If the Association disapproves the transaction or ownership, the Association shall proceed as if it had received the required notice on the date of such disapproval. The Association may deny the unauthorized owner, lessee, or occupant of a unit the use of the common elements.

5. Transfer Fee. To cover the processing of the application and to defray the cost to the Association when a unit is transferred from one owner to another, whether by sale, lease, gift, devise, inheritance or other means, there will be a fee of not more than Fifty Dollars (\$50.00) or such other amount allowed by law to be paid to the Association. The application will not be processed nor a Certificate of Approval issued by the Association until the fee is paid.

6. Application Form. The Association has the authority to prescribe an application form that may require personal, financial and other data relating to the intended purchaser or lessee, or as relates to the "new owner" in the case of a transfer by gift, devise, inheritance, or any other manner, as may reasonably be required by the Association in order to enable it to responsibly investigate the intended purchaser, lessee or "new owner" within the time limits extended to the Association for that purpose as hereinafter set forth. The application shall be completed and submitted to the Association along with and as an integral part of the notice.

C. Certificate of Approval by the Association shall be given in the following manner:

1. Sale. If the proposed transaction is a sale, within thirty (30) days after receipt of such notice and information, the Association must either approve or disapprove the proposed transaction. If approved, the approval shall be stated in a certificate executed by the appropriate corporate officers in recordable form.

2. Lease. If the proposed transaction is a lease, within thirty (30) days after receipt of such notice and information, the Association must either approve or disapprove the proposed lease. If approved, the approval shall be stated in a certificate executed by the appropriate corporate officers.

3. Gift; Devise or Inheritance; Other Transfers. If the unit owner giving notice has acquired his title by gift, devise, inheritance, or any other manner, then within thirty (30) days after receipt of such notice and information, the Association must either approve or disapprove the contin-

uance of the unit owner's ownership of his unit. If approved, the approval shall be stated in a certificate executed by the appropriate corporate officers in recordable form.

D. Disapproval by the Association. If the Association shall disapprove a transfer of ownership of a unit, the matter shall be disposed of in the following manner:

1. Sale. If the proposed transaction is a sale and if the notice of sale given by the unit owner shall so demand, then within thirty (30) days after receipt of such notice and information the Association shall deliver or mail by United States mail to the unit owner an agreement to purchase the subject unit by a purchaser approved by the Association, who will purchase and to whom the unit owner must sell the unit upon the following terms:

a. At the option of the purchaser (which shall be stated in the agreement), the price to be paid shall be that stated in the disapproved contract to sell or shall be the fair market value of the unit determined by arbitration in accordance with the then existing rules of the American Arbitration Association, except that the arbitrators shall be two appraisers appointed by the American Arbitration Association, who shall base their determination upon an average of their separate appraisals of the unit. A judgment of specific performance of the sale upon the award rendered by the arbitrators may be entered in any court of competent jurisdiction. The expense of the arbitration shall be equally shared by the seller and the purchaser.

b. The purchase price shall be paid in cash.

c. The sale shall be closed within thirty (30) days after the delivery or mailing to the unit owner of the agreement to purchase, or within ten (10) days after the determination of the sale price if such is by arbitration, whichever is the later.

d. A certificate of the Association executed by the appropriate corporate officers, in recordable form, shall be delivered to the purchaser.

e. If the Association shall fail to provide a purchaser upon demand of the unit owner in the manner provided, or if a purchaser furnished by the Association shall default in his agreement to purchase, then, notwithstanding the disapproval, the proposed transaction shall be deemed to have been approved and the Association shall furnish a certificate of approval as above provided.

2. Lease. If the proposed transaction is a lease, the unit owner shall be advised by the Association of the disapproval, in writing, within thirty (30) days after receipt of notice by the Association, the lease shall not be made, and the lessee shall not occupy the unit.

3. Gift; Devise or Inheritance; Other Transfers. If the unit owner giving notice has acquired title by gift, devise, inheritance, or in any other manner, then within thirty (30) days after receipt from the unit owner of the notice and information required to be furnished, the Association shall deliver or mail by certified mail to the unit owner an agreement to purchase the unit by a purchaser approved by the Association, who will purchase and to whom the unit owner must sell the unit upon the following terms:

a. The sale price shall be the fair market value of the unit as determined by agreement between the seller

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J.K. BARTON, CLERK

and the purchaser within fifteen (15) days from the delivery or mailing of the agreement. In the absence of agreement as to price, the price shall be determined by arbitration in accordance with the then existing rules of the American Arbitration Association, except that the arbitrators shall be two appraisers appointed by the American Arbitration Association, who shall base their determination upon an average of their separate appraisals of the unit. A judgment of specific performance of the sale upon the award rendered by the arbitrators may be entered in any court of competent jurisdiction. The expense of the arbitration shall be paid by the purchaser.

b. The purchase price shall be paid in cash.

c. The sale shall be closed within ten (10) days following the determination of the sale price.

d. A certificate of the Association executed by the appropriate corporate officers, in recordable form, shall be delivered to the purchaser.

e. If the Association shall fail to provide a purchaser as required herein, or if a purchaser furnished by the Association shall default in his agreement to purchase, the ownership shall be deemed to have been approved, and the Association shall furnish a certificate of approval as above provided.

E. Mortgage. No unit owner may mortgage his unit or any interest in it without the approval of the Association, except to a bank, a life insurance company, or a savings and loan association, or to a vendor to secure a portion or all of the purchase price. The approval of any other mortgagee shall be upon conditions determined by the Board of Directors of the Association.

F. Exceptions. The foregoing provisions of this Section 9.5 shall not apply to a transfer to or purchase by a bank, life insurance company, or savings and loan association that acquires its title to a unit as the result of owning a mortgage upon the unit. This shall be so whether the title is acquired by deed or other arrangements in lieu of foreclosure from the mortgagor, his successors or assigns, or through foreclosure. Such provisions shall not apply to a transfer, sale, or lease by a bank, life insurance company, or savings and loan association that so acquires its title. Such provisions require the approval of a purchaser who acquires title to a unit at a duly advertised public sale with open bidding provided by law, such as, but not limited to, execution sale, foreclosure sale, judicial sale, or tax sale.

G. Unauthorized Transaction. Any sale, mortgage, lease or other transfer not authorized pursuant to the terms of this Declaration shall be void unless subsequently approved by the Association.

BY Clinton DC.
FRED A. WRIGHT
CLERK OF CIRCUIT COURT
INDIAN RIVER CO., FLA.

88 JUN - 9 PM 4: 30

FILED FOR RECORD
AND PAGE ABOVE
IN 1999

STATE OF FLORIDA
INDIAN RIVER COUNTY

THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.

J.K. BARTON, CLERK

BY Frances Clark
DEPUTY CLERK

DATE 17 March 1999



583428

1050

CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM FOR
THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, a Condominium has been duly recorded in the Public Records of Indian River County, Florida, in Official Records Book 770 at Page 39; and,

WHEREAS, at a duly called and noticed meeting of the Board of Directors of The Gables of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held on January 1, 1989, the aforementioned Declaration of Condominium was amended pursuant to the provisions of said Declaration.

NOW, THEREFORE, the undersigned hereby certify that the amendments to the Declaration of Condominium attached as an exhibit hereto, is a true and correct copy of the amendments as amended by the Board of Directors.

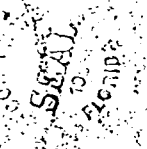
WITNESS my signature hereto this 20th day of January, 1989, at Vero Beach, Indian River County, Florida.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.

By: Frank Bruno (SEAL)
President

Attest: Wilbur Celandier (SEAL)
Secretary

Josephine Kinnema
Witness
Vickie D. Colas
Witness

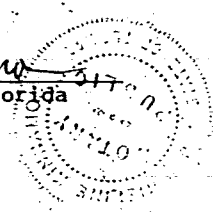


STATE OF FLORIDA)
) SS:
COUNTY OF INDIAN RIVER)

I HEREBY CERTIFY that on this day before me personally appeared Frank Bruno and Wilbur Celandier, the President and Secretary, respectively, of the foregoing corporation, known to me personally to be such, and they severally acknowledged to me that the said certificate is the free and voluntary act and deed of them, and each of them, each for himself and not for the other, and that the facts therein stated are truly set forth.

Dated at Vero Beach, Indian River County, Florida, this 20th day of January, 1989.

Josephine Kinnema
NOTARY PUBLIC, State of Florida
at Large



My Commission Expires:

Return to: Frank Bruno, POB3817, Vero Bch., FL 32964

FILED FOR RECORD
BOOK AND PAGE ABOVE
RECORD VERIFIED

89 JAN 20 PM 2:56

J. K. BARTON
CLERK OF COUNTY COURT
BY J. K. Barton D.C.

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP. AUG. 10, 1992
BONDED THRU GENERAL INS. LTD.

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

O.R. 0820 PG 1749

AMENDMENT TO ARTICLE IX, SECTION 9.13
OF THE DECLARATION OF CONDOMINIUM FOR THE
GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC.

(a new provision)

9.12 Floor Coverings. Prior to the installation of any hard floor coverings such as tile, wood parquet, etc., the unit owner must make application to the Association for written approval of same. All hard floor coverings shall be required to have adequate soundproofing materials in accordance with the specifications adopted from time to time by the Association through its Board of Directors. All existing hard floor coverings must have 80 (80 %) percent of such floor space covered by carpeting or other sound-deadening covers or materials so as to minimize disturbance to neighboring units.

STATE OF FLORIDA
INDIAN RIVER COUNTY
THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.



J.K. BARTON, CLERK
BY Francis Clark
DEPUTY CLERK
DATE 12 Feb 1999



585608

CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM FOR
THE GABLES OF VERO BEACH, A CONDOMINIUM

1050

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, a Condominium has been duly recorded in the Public Records of Indian River County, Florida, in Official Record Book 770 at Page 39; and

WHEREAS, at a duly called and noticed meeting of the Board of Directors of The Gables of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held on ~~Jan 17, 1989~~ 1989, the aforementioned Declaration of Condominium was amended pursuant to the provisions of said Declaration.

NOW, THEREFORE, the undersigned hereby certify that the amendments to the Declaration of Condominium attached as an exhibit hereto, is a true and correct copy of the amendments as amended by the Board of Directors.

WITNESS my signature hereto this 7 day of February, 1989, at Vero Beach, Indian River County, Florida.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.

David Thompson
Witness

By: Frank Bruno
President

David Thompson
Witness

Attest: Wilbur Celandier
Secretary

STATE OF FLORIDA)
COUNTY OF INDIAN RIVER) SS.



I HEREBY CERTIFY that on this day before me personally appeared FRANK BRUNO and WILBUR CELANDIER, the President and Secretary, respectively, of the foregoing corporation, known to me personally to be such, and they severally acknowledged to me that the said certificate is the free and voluntary act and deed of them, and each of them, each for himself and not for the other, and that the facts therein stated are truly set forth.

Stated at Vero Beach, Indian River County, Florida this 7 day of February, 1989.

Betty Sotage
Notary Public, State of
Florida at Large

My commission expires: Notary Public, State of Florida
My Commission Expires Feb. 28, 1993
Bonded Three Thousand Dollars

RETURN TO:
FRANK BRUNO
P.O. Box 3817 Vero Beach FL. 32964

This instrument prepared by:
SHARON A. WEBER, ESQ.
BECKER, POLIAKOFF & STREITFELD, P.A.
REFLECTIONS-BUILDING
450 AUSTRALIAN AVENUE SOUTH, SUITE-720
WEST PALM BEACH, FLORIDA-33401



AMENDMENT TO SECTION 9.13 OF
THE DECLARATION OF CONDOMINIUM OF
THE GABLES OF VERO BEACH, A CONDOMINIUM

(A new provision)

9.13 Guests. No owner shall be allowed to have a guest stay in his unit, in the owner's absence, for more than fourteen (14) consecutive or cumulative days in any calendar year. Additionally, in the owner's absence, guests shall not be accompanied by children under the age of sixteen (16) years.

AMENDMENT TO SECTION 9.14 OF
THE DECLARATION OF CONDOMINIUM OF
THE GABLES OF VERO BEACH, A CONDOMINIUM

(A new provision)

9.14 Occupancy Limitation. No owner shall allow the occupancy of more than two persons per bedroom, in any unit, for any length of time.

~~REDACTED~~
~~REDACTED~~
~~REDACTED~~
~~REDACTED~~
~~REDACTED~~
BY *[Signature]*
PROPERTY CLERK
DATE 9/19/00



FILED FOR RECORD
BOOK AND PAGE ABOVE
RECORDED
89 FEB -7 PM 3:42
J. H. EASTON
CLERK OF CIRCUIT COURT
VERO BEACH, FLA.
BY *[Signature]* D.C.

105B

IN THE RECORDS OF
JEFFREY K. BARTON
CLERK CIRCUIT COURT
INDIAN RIVER CO., FLA.

866935

CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM FOR
THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, a
Condominium has been recorded in the Public records of Indian River County, Florida in Official
Records Book 770 at Page 39; and,

WHEREAS, the Articles of Incorporation and the By-Laws of The Gables of Vero Beach
Condominium Association, Inc. are attached as an exhibit to said Declaration of Condominium;
and

WHEREAS, at a duly called and noticed meeting of the Board of Directors of The Gables
of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held
on December 22, 1993, the aforementioned Articles of Incorporation and By-
Laws were amended pursuant to the provisions of said Articles of Incorporation and By-Laws.

NOW, THEREFORE, the undersigned hereby certify that the amendments to the Articles
of Incorporation and the By-Laws attached as an exhibit hereto, is a true and correct copy of the
amendments as amended by the Board of Directors.

WITNESS my signature hereto this 23 day of November, 1994,
at Vero Beach, Indian River County, Florida.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.

Rosalee Donat
Witness
Sue Swales
Witness

By: Lee N. Shaw
Attest: Thomas W. Cody



STATE OF FLORIDA)
)
COUNTY OF INDIAN RIVER)

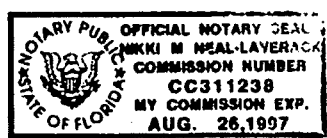
I HEREBY CERTIFY that on this day before me personally appeared
Lee N. Shaw and Thomas W. Cody, the President and Secretary, respectively, of the
foregoing corporation, known to me personally to be such, and they severally acknowledge to
me that the said certificate is the free and voluntary act and deed of them, and each of them, each
for himself and not for the other, and that the facts therein stated are truly set forth.

Stated at Vero Beach, Indian River County, Florida this 23rd day of
November, 1994.

Rikki M. Neal-Laverack
Notary Public, State of
Florida at Large

My commission expires:

return to:
Lee N. Shaw
2700 Ocean Drive #505
Vero Beach, Fl 32963



94 DEC -2 PM 12:41

OR 1041 PG061

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

1050

IN THE RECORDS OF
JEFFREY K. BARTON
CLERK CIRCUIT COURT
INDIAN RIVER CO., FLA.

866936

**CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM FOR
THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC**

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, a Condominium has been recorded in the Public records of Indian River County, Florida in Official Records Book 770 at Page 39; and,

WHEREAS, the Articles of Incorporation and the By-Laws of The Gables of Vero Beach Condominium Association, Inc. are attached as an exhibit to said Declaration of Condominium; and

WHEREAS, at a duly called and noticed meeting of the Board of Directors of The Gables of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held on February 3rd, 1994, the aforementioned Articles of Incorporation and By-Laws were amended pursuant to the provisions of said Articles of Incorporation and By-Laws.

NOW, THEREFORE, the undersigned hereby certify that the amendments to the Articles of Incorporation and the By-Laws attached as an exhibit hereto, is a true and correct copy of the amendments as amended by the Board of Directors.

WITNESS my signature hereto this 23rd day of November, 1994, at Vero Beach, Indian River County, Florida.

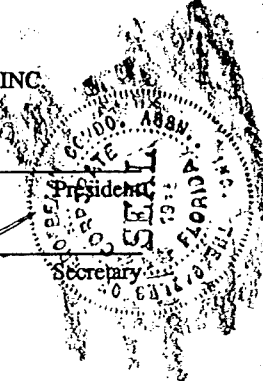
THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC

Ronnie Dmetz
Witness

By: Lee N. Shaw

Thomas W. Cody
Witness

Attest: Thomas W. Cody



STATE OF FLORIDA)
)
COUNTY OF INDIAN RIVER)

I HEREBY CERTIFY that on this day before me personally appeared Lee N. Shaw and Thomas W. Cody, the President and Secretary, respectively, of the foregoing corporation, known to me personally to be such, and they severally acknowledge to me that the said certificate is the free and voluntary act and deed of them, and each of them, each for himself and not for the other, and that the facts therein stated are truly set forth.

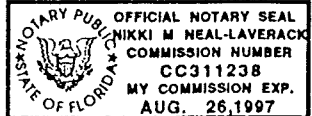
Stated at Vero Beach, Indian River County, Florida this 23rd day of November, 1994.

Nikki M. Neal-Laverack
Notary Public, State of
Florida at Large

OR 1041 PG 0613

21 return to:
Lee N. Shaw
#505 2700 Ocean Drive
Vero Beach, Fl 32963

My commission expires:



A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

585609

CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM FOR
THE GABLES OF VERO BEACH, A CONDOMINIUM

10.50

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, a Condominium has been duly recorded in the Public Records of Indian River County, Florida, in Official Record Book 770 at Page 39; and

WHEREAS, the By-Laws of The Gables of Vero Beach Condominium Association, Inc. are attached as an exhibit to said Declaration of Condominium; and

WHEREAS, at a duly called and noticed meeting of the Board of Directors of The Gables of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held on JAN 31, 1989 1989, the aforementioned Declaration of Condominium was amended pursuant to the provisions of said Declaration.

NOW, THEREFORE, the undersigned hereby certify that the amendments to the Declaration of Condominium attached as an exhibit hereto, is a true and correct copy of the amendments as amended by the Board of Directors.

WITNESS my signature hereto this 7 day of February, 1989, at Vero Beach, Indian River County, Florida.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.

By: Frank Bruno President

Attest: Wilbur Celandor Secretary

David Thompson
Witness
David Thompson
Witness

STATE OF FLORIDA)
COUNTY OF INDIAN RIVER) SS.

I HEREBY CERTIFY that on this day before me personally appeared FRANK BRUNO and WILBUR CELANDER, the President and Secretary, respectively, of the foregoing corporation, known to me personally to be such, and they severally acknowledged to me that the said certificate is the free and voluntary act and deed of them, and each of them, each for himself and not for the other, and that the facts therein stated are truly set forth.

7 Stated at Vero Beach, Indian River County, Florida this day of February, 1989.

Betty Notlage
Notary Public, State of
Florida at Large

My commission expires:

Notary Public, State of Florida
My Commission Expires Feb. 23, 1993
Bonded thru Troy Fair-Insurance Inc.

M RETURN TO:

FRANK BRUNO
PO Box 3817 VERO BEACH FL
32964
This instrument prepared by:
SHARON A. WEBER, ESQ.
BECKER, POLIAKOFF & STREITFELD, P.A.
REFLECTIONS BUILDING
450 AUSTRALIAN AVENUE SOUTH, SUITE 720
WEST PALM BEACH, FLORIDA 33401

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

AMENDMENT TO SECTION 7 OF
THE BYLAWS OF
THE GABLES OF VERO BEACH, A CONDOMINIUM

(Additions indicated by underlining; deletions indicated by "—")

SECTION 7. Management Agent. The Board of Directors may contract for the ~~management and~~ maintenance of the condominium property. Upon the approval of a majority of the Board of Directors and 66 2/3% of the unit owners, and authorize a mangement agent may be hired to assist the Association in carrying out its powers and duties by performing such functions as the submission of proposals, collection of assessments, preparation of records, enforcement of rules and maintenance, repair and replacement of the common elements with funds as shall be made available by the Association for such purposes. The Association and its officers shall, however, retain at all times the powers and duties granted by the condominium documents and the Condominium Act, including but not limited to, the making of assessments, promulgation of rules and execution of contracts on behalf of the Association.

STATE OF FLORIDA
INDIAN RIVER COUNTY
THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.



J.K. BARTON, CLERK
BY Francis Clark
DEPUTY CLERK
DATE 12 Feb 1999

FILED FOR RECORD
BOOK NUMBER ABOVE
PAGE NUMBER ABOVE
89 FEB -7 PH 3:43
CLERK OF DISTRICT COURT
INDIAN RIVER COUNTY
VERO BEACH, FLA.
BY Francis Clark D.C.

585610

CERTIFICATE OF AMENDMENT TO THE
DECLARATION OF CONDOMINIUM OF
THE GABLES OF VERO BEACH, A CONDOMINIUM

10.50

WHEREAS, the Declaration of Condominium for The Gables of Vero Beach, a Condominium is recorded in the Public Records of Indian River County, Florida in Official Records Book 770 at Page 39; and,

WHEREAS, the Articles of Incorporation and the Bylaws of The Gables of Vero Beach Condominium Association, Inc. are attached as an exhibit to said Declaration of Condominium; and

WHEREAS, at a duly called and noticed meeting of the Board of Directors of The Gables of Vero Beach Condominium Association, Inc., a Florida not-for-profit corporation, held on JAN 31 -, 1989, the aforementioned Articles of Incorporation and Bylaws were amended pursuant to the provisions of said Articles of Incorporation and Bylaws.

NOW, THEREFORE, the undersigned hereby certify that the amendments to the Articles of Incorporation and the Bylaws attached as an exhibit hereto, is a true and correct copy of the amendments as amended by the Board of Directors.

WITNESS my signature hereto this 7 day of February, 1989, at Vero Beach, Indian River County, Florida.

THE GABLES OF VERO BEACH
CONDOMINIUM ASSOCIATION, INC.

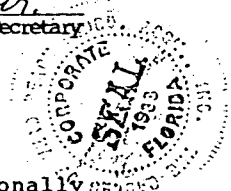
By: Frank Bruno
President

Attest: Wilbur Celandier
Secretary

David Thompson
Witness

David Thompson
Witness

STATE OF FLORIDA)
COUNTY OF INDIAN RIVER) SS.



I HEREBY CERTIFY that on this day before me personally appeared FRANK BRUNO and WILBUR CELANDIER, the President and Secretary, respectively, of the foregoing corporation, known to me personally to be such, and they severally acknowledged to me that the said certificate is the free and voluntary act and deed of them, and each of them, each for himself and not for the other, and that the facts therein stated are truly set forth.

7 Stated at Vero Beach, Indian River County, Florida this day of February, 1989.

Betty Nottage
Notary Public, State of Florida
Florida at Large

RETURN TO:
FRANK BRUNO
PO. Box 3817 VERO BEACH FL
This instrument prepared by: 32964
SHARON A. WEBER, ESQ.
BECKER, POLIAKOFF & STREITFELD, P.A.
REFLECTIONS BUILDING
450 AUSTRALIAN AVENUE SOUTH, SUITE 720
WEST PALM BEACH, FLORIDA 33401

My commission expires:
Notary Public, State of Florida
My Commission Expires Feb. 28, 1993

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK



AMENDMENT TO ARTICLE X(B) OF
THE ARTICLES OF INCORPORATION OF
THE GABLES OF VERO BEACH, A CONDOMINIUM

(additions indicated by underlining;
deletions indicated by "----")

Amendments to these Articles of Incorporation, not provided for in the Condominium Act or the Declaration may be adopted at a meeting in the following manner:

B. Resolutions for the adoption of a proposed amendment may be proposed either by the Board of Directors or by the members of the Association. Directors and members not present in person or by proxy at the meeting considering the amendment may express their approval in writing providing such approval is delivered to the Secretary at or prior to the meetin except as elsewhere provided. Adoption may be:

(1) by not less than a majority of the Board of Directors of the condominium, ~~or~~ and

(2) by unit owners representing not less than a majority 66 2/3% of the units of the condominium, ~~without the joinder of the Board of Directors:~~

AMENDMENT OF ARTICLE VII
OF THE BYLAWS OF
THE GABLES OF VERO BEACH CONDOMINIUM, INC.

Amendments

Unless otherwise provided in the Condominium Act, the Declaration or the Articles, these By-Laws may be amended by resolution, adopted by a majority of the Board of Directors ~~or~~ and by unit owners representing a majority 66 2/3% of the units in the Condominium.

STATE OF FLORIDA
INDIAN RIVER COUNTY
THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.



J.K. BARTON, CLERK
BY Frances Clark
DEPUTY CLERK
DATE 12 Feb 1999

FILED IN RECORD
BOOK AND PAGE ABOVE
89 FEB - 7 PH 3:43
BY S. Olanney, D.C.

SECOND AMENDMENT TO
DECLARATION OF CONDOMINIUM
OF
THE GABLES OF VERO BEACH, A CONDOMINIUM
2700 OCEAN DRIVE
VERO BEACH, FLORIDA 32963

THIS SECOND AMENDMENT, made this 19th day of August, 1987, by The Gables of Vero Beach Condominium Association, Inc., a Florida Not-for-Profit corporation, hereinafter called "Association" and The Gables Development Company, Inc., a Florida corporation, hereinafter called "Developer", for themselves, their successors and assigns;

WITNESSETH:

WHEREAS, Developer recorded in the Public Records of Indian River County, Florida, that certain Declaration of Condominium of THE GABLES OF VERO BEACH, a Condominium, said Declaration being dated May 19, 1987 and recorded in Official Record Book 770, Page 39, Public Records of Indian River County, Florida.

WHEREAS, Paragraph 11.1 of said Declaration provides that the same may be amended;

WHEREAS through error or inadvertence, an incorrect Exhibit "C" was recorded therewith, said Exhibit appearing in Official Record Book 770, Page 80, of the Public Records of Indian River County, Florida. Further, that said percentages as set forth in said Exhibit are incorrect and do not conform to the amounts set forth in the budget which is recorded in Official Record Book 770, Page 93, through page 98, of the Public Records of Indian River County, Florida.

NOW THEREFORE, the Declaration of Condominium of THE GABLES OF VERO BEACH, a Condominium, is hereby amended in the following respect:

1. By deletion of Exhibit "C" and the substitution of Exhibit "C" attached hereto and made a part hereof for the purpose of superseding, voiding and removing Exhibit "C" heretofore recorded at Official Record Book 770, page 80, of said Public Records.;

In all other respects, the Declaration of Condominium is to remain as filed.

IN WITNESS WHEREOF, the Association, The Gables of Vero Beach Condominium Association, Inc., a Florida Not-for-Profit corporation and the Developer and Declarer, THE GABLES DEVELOPMENT COMPANY, INC., a Florida corporation, has executed this SECOND AMENDMENT to the Declaration of Condominium of THE GABLES OF VERO BEACH, a Condominium, on the day and year first above written.

Signed, sealed and delivered
in the presence of:

Sandra Carpenter
Witness

Jennifer J. Lichter
Witness

Sandra Carpenter
Witness

Jennifer J. Lichter
Witness

THE GABLES OF VERO BEACH CONDOMINIUM
ASSOCIATION, INC.

By: Jeff Yeager, President

THE GABLES DEVELOPMENT COMPANY, INC.

By: Jeffrey Yeager, President

Rec. Fee 15.00

513026

FIRST AMENDMENT TO
DECLARATION OF CONDOMINIUM
OF
THE GABLES OF VERO BEACH, A CONDOMINIUM
2700 OCEAN DRIVE
VERO BEACH, FLORIDA 32963

1987 JUL -2 PM 4:52
RECORDED AND INDEXED
FILED IN 513026
INDIAN RIVER COUNTY
FLORIDA
Patti Kelly

THIS FIRST AMENDMENT, made this 15th day of June, 1987, by The Gables Development Company, Inc., a Florida corporation, hereinafter called "Developer", for itself, its successors and assigns, and The Gables of Vero Beach Condominium Association, Inc., hereinafter called "Association";

WITNESSETH:

WHEREAS, Developer recorded in the Public Records of Indian River County, Florida, that certain Declaration of Condominium of THE GABLES OF VERO BEACH, a Condominium, said Declaration being dated May 19, 1987 and recorded in Official Record Book 770, Page 39, Public Records of Indian River County, Florida.

WHEREAS, Paragraph 11.1 of said Declaration provides that the same may be amended;

NOW THEREFORE, the Declaration of Condominium of THE GABLES OF VERO BEACH, a Condominium, is hereby amended in the following respect:

1. By deletion from Exhibit "A" of the Surveyor's Certificate, and the substitution for such deleted portion of Exhibit "A" with Exhibit "A" Surveyor's Certificate attached hereto and made a part hereof;

In all other respects, the Declaration of Condominium is to remain as filed.

IN WITNESS WHEREOF, the Developer and Declarer, THE GABLES DEVELOPMENT COMPANY, INC., a Florida corporation, has executed this FIRST AMENDMENT to the Declaration of Condominium of THE GABLES OF VERO BEACH, a Condominium, on the day and year first above written.

Signed, sealed and delivered
in the presence of:

THE GABLES DEVELOPMENT COMPANY, INC.

Sandra Carpenter
Jeffrey Yeager

BY: *Jeffrey Yeager*

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Jeffrey Yeager, well known to me to be the President of The Gables Development Company, Inc., and he acknowledged executing the foregoing instrument freely and voluntarily under authority duly vested in him by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the State and County last aforesaid this 15th day of June, 1987.

(Notary Seal)

Sandra Carpenter
Notary Public
My Commission Expires:
Notary Public, State of Florida
My Commission Expires Nov. 1, 1987
Bonded Three Thousand Dollars

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

RETURN TO: COMMERCIAL TITLE SERVICES

CERTIFICATE OF ASSOCIATION

At a duly called emergency meeting of the Board of Directors of THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC., held on the 15th day of June, 1987, the foregoing changes and First Amendment to the Declaration of Condominium of THE GABLES OF VERO BEACH, a Condominium, were approved.

Signed, sealed and delivered
in the presence of:

THE GABLES OF VERO BEACH CONDOMINIUM
ASSOCIATION, INC.

Sander Carpenter

Joseph [unclear]

BY: *[Signature]*

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Jeff Yeager, well known to me to be the President of The Gables of Vero Beach Condominium Association, Inc., and he acknowledged executing the foregoing instrument freely and voluntarily under authority duly vested in him by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the State and County last aforesaid this 15th day of June, 1987.

(Notary Seal)

Sander Carpenter
Notary Public
My Commission Expires:

Notary Public, State of Florida
My Commission Expires Nov. 1, 1987
Bonds The Trust Co. Insurance, Inc.

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

THE GABLES OF VERO BEACH, A CONDOMINIUM

I, S. P. MUSICK certify as follows:

1. That I am a land surveyor, duly authorized to practice in the State of Florida, having Certificate of Registration No. 1192, State of Florida.

2. That this certificate is made as to THE GABLES OF VERO BEACH, A CONDOMINIUM, located at 2700 Ocean Drive, Vero Beach, Florida.

3. That all planned improvements, including but not limited to the building, the landscaping, utility services and access to each unit, and common element facilities of THE GABLES OF VERO BEACH, A CONDOMINIUM, as set forth in the foregoing Declaration have been substantially completed so that with the survey of the land as set forth in Exhibit B attached hereto, together with the plot plans and other drawings as set forth in Exhibits A & B attached hereto, showing the unit building and common elements, together with the wording of the foregoing Declaration, there can be determined therefrom the identification, location and dimensions of each unit, the common elements and limited common elements and that the aforementioned material is an accurate representation of the location and dimensions of said improvements.

In witness whereof, I have hereunto set my hand and official seal, this 15th day of June 1987.

S. P. Musick
Land Surveyor, Certificate of
Registration No. 1192
State of Florida

Sworn to and subscribed before me this
22nd day of July, 1987.

Robert Clark
Notary Public, State of Florida at
Large. My Commission expires:

Notary Public, State Of Florida At Large
My Commission Expires Feb. 2, 1990
Issued By 20960 Insurance Company of America

STATE OF FLORIDA
INDIAN RIVER COUNTY
THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.



J.K. BARTON, CLERK
BY Frances Clark
DEPUTY CLERK
DATE 12 Feb 1999

518970

Rec. 19 50

CERTIFICATE OF ASSOCIATION
THE GABLES OF VERO BEACH, A CONDOMINIUM
2700 OCEAN DRIVE
VERO BEACH, FLORIDA

At a duly called emergency meeting of the Board of Directors of THE GABLES OF VERO BEACH CONDOMINIUM ASSOCIATION, INC., held on the 19th day of August, 1987, the proper amendment procedures have been followed, the attached Second Amendment to the Declaration of Condominium of THE GABLES OF VERO BEACH, a Condominium, which Declaration was recorded in Official Record Book 770, Page 39, Public Records of Indian River County, Florida, were approved by said Board of Directors

Signed, sealed and delivered
in the presence of:

THE GABLES OF VERO BEACH CONDOMINIUM
ASSOCIATION, INC.

Sandra Carpenter
Witness

By: Jeff Yeager
Jeff Yeager, President

Janifer J. Richter
Witness



STATE OF FLORIDA
COUNTY OF INDIAN RIVER

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Jeff Yeager, well known to me to be the President of The Gables of Vero Beach Condominium Association, Inc., and he acknowledged executing the foregoing instrument freely and voluntarily under authority duly vested in him by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the State and County last aforesaid this 19th day of June, 1987.

RETURN TO: COMMERCIAL TITLE SERVICES

(Notary Seal)

Sandra Carpenter
Notary Public
My Commission Expires: Nov. 1, 1987
Insured Through Jerry Fahn - Insurance, Inc.

This instrument prepared by:
William H. Morrison, P.A.
801 Orienta Avenue
Altamonte Springs, Florida 32701

1987 AUG 19 PM 3:30
NOTARY PUBLIC
Sandra Carpenter

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK

THE GABLES OF VERO BEACH, A CONDOMINIUM

Percentages of undivided shares of the common elements and shares in the common expenses and common surplus appurtenant to each unit as follows:

Unit #	%	Unit #	%
100	2.242	300	2.242
101	1.894	301	1.894
102	1.894	302	1.894
103	1.894	303	1.894
104	2.242	304	2.242
105	2.242	305	2.242
106	1.894	306	1.894
107	1.894	307	1.894
108	1.894	308	1.894
109	2.242	309	2.242
200	2.242	400	2.242
201	1.894	401	1.894
202	1.894	402	1.894
203	1.894	403	1.894
204	2.242	404	2.242
205	2.242	405	2.242
206	1.894	406	1.894
207	1.894	407	1.894
208	1.894	408	1.894
209	2.242	409	2.242
Unit #	%	Unit #	%
		500	3.676
		501	2.717
		502	2.943
		503	2.943
		504	2.717
		505	3.676

Each unit shall have one (1) vote in the Association.

STATE OF FLORIDA
INDIAN RIVER COUNTY

THIS IS TO CERTIFY THAT THIS IS A
TRUE AND CORRECT COPY OF THE
ORIGINAL ON FILE IN THIS OFFICE.



J.K. BARTON, CLERK
BY *Francis Clark*
DEPUTY CLERK
DATE 12 Feb 1999

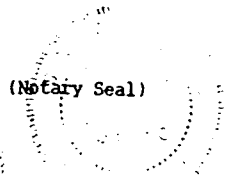
EXHIBIT C

O.R. 0776 PG 2020

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Jeffrey Yeager, well known to me to be the President of The Gables of Vero Beach Condominium Association, Inc. and the President of The Gables Development Company, Inc., and he acknowledged executing the foregoing instrument freely and voluntarily under authority duly vested in him by said corporations and that the seal affixed thereto is the true corporate seal of said corporations.

WITNESS my hand and official seal in the State and County last aforesaid this 19th day of August, 1987.



Sandra Carpenter
Notary Public, State of Florida
My Commission Expires Nov. 1, 1987
Bounded True Tray Film - Insurance, Inc.

A TRUE COPY
CERTIFICATION ON LAST PAGE
J.K. BARTON, CLERK