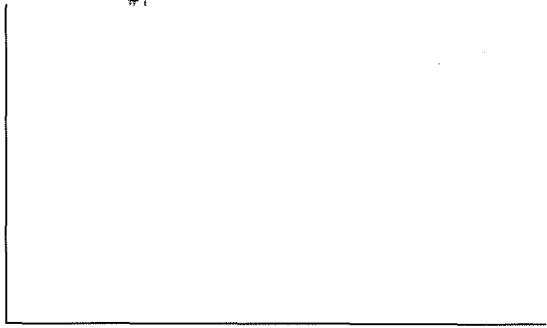


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INSTR # 201314550, Book 1858, Page 904
Pages 5
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John A Crawford, Nassau County Clerk of Circuit Court
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Prepared by/Return to:
Mollie M. Garrett, Esq.
463688 State Road 200, STE 1-315
Yulee, FL 32097



SECOND AMENDMENT TO DECLARATION OF COVENANTS EASEMENTS AND RESTRICTIONS FOR FLORA PARKE CROSSING

THIS SECOND AMENDMENT TO THE DECLARATION OF COVENANTS EASMENT AND RESTRICTIONS FOR FLORA PARKE CROSSING (the "Amendment") is made this the 04 day of May, 2013, by **SEMANIK INVESTMENT CORPORATION, a Florida corporation** (the "Declarant"), whose address is 2120 Corporate Square Blvd., STE 3, Jacksonville, FL 32216, joined by **Flora Parke Development, Inc., a Florida Corporation** and **First Federal Savings Bank of Florida, a Federal Savings Bank**, as their interest may appear.

RECITALS

WHEREAS on June 7, 2006, Declarant recorded the DECLARATION OF COVENANTS EASMENT AND RESTRICTIONS FOR FLORA PARKE CROSSING (the "Declaration") in Official Records Book 1418, Page 64-95, and the first amendment thereto in Official Records Book 1535, Page 380, all of the Nassau County Records;

WHEREAS the Declaration contained certain general restrictions on Building Sites, and specific use restrictions for Building Site Number One;

WHEREAS the Declarant reserved for itself and its assigns certain private water and private sewer easements as set forth in Article VII of the Declaration and in Article VIII granted certain easements for drainage, access and utilities on, over and across a portion of Building Site Number One, which area was contemplated as a future roadway (the "Existing Easement Area");

WHEREAS the Declarant subsequently conveyed to First Federal Savings Bank of Florida, a Federal Savings Bank (the "Lot Owner") a portion of Building Site Lot Number One by virtue of Special Warranty Deed dated June 7, 2006, and recorded in the Official Records Book 1418, Page 96-100, Nassau County Records; and

WHEREAS the Declarant and the Lot Owner desire to dedicate certain property described in Exhibit "A" attached hereto (the "Subject Property") to Nassau County, Florida for

use as a public roadway, the Subject Property being generally the same area as the Existing Easement Area; and

WHEREAS the dedication of the Subject Property for the stated purpose requires an amendment to the Declaration to include public roadway, drainage and utility easements as a permissive use for the Subject Property and to modify the Existing Easement Area to exactly match the Subject Property in order to resolve any inconsistency or ambiguity between the Existing Easement Area as provided for in the Declaration and the Subject Property.

NOW THEREFORE in consideration of mutual covenants and benefits, the receipt and sufficiency of which is hereby acknowledged, the Declarant, being joined by the above-named parties, do hereby amend the Declarations as follows:

1. The use restrictions for Building Site Number One referenced in paragraphs 2 and 3 of Article V of the Declaration shall amended for the sole purpose of permitting, in addition to the bank, or similar facility, the construction of a public road, including the location or relocation of necessary drainage and utilities within the Subject Property.
2. The private water and private sewer easements as set forth in Article VII of the Declaration, and the easements for drainage, access and utilities as set forth in Article VIII of the Declaration, which easements lie on, over and across a portion of Building Site Number One, said area having been contemplated for use as a future roadway and having been referred to hereinabove as the Existing Easement Area are hereby modified to precisely match the Subject Property in order to avoid any inconsistency or ambiguity.
3. It is the intend to the Parties that the location of the existing easements be consistent and precisely match the area dedicated for public purpose and that all previously conveyed rights and easements be in those lands contained within the Subject Property and said uses shall be coordinated with Nassau County, Florida, the governmental entity responsible for the construction and maintenance of the public road to be located thereon.
4. All other provisions of the Declaration shall remain in full force and effect without amendment or modification.

[signatures to follow on next two pages]

IN WITNESS WHEREOF the undersigned set their hand and seal the date first above written.

Signed, sealed and delivered in the presence of:

SEMANIK INVESTMENT CORPORATION, a Florida Corporation

[Signature]
Print Name: Jennie M. Lesniah

By: *[Signature]*
Name: JOHN A. SEMANIK
Its: PRESIDENT

[Signature]
Print Name: Jeanette O'Neil

Attest: _____
Name: _____
Its: _____

Signed, sealed and delivered in the presence of:

FLORA PARKE DEVELOPMENT, INC., a Florida Corporation

[Signature]
Print Name: Jennie M. Lesniah

By: *[Signature]*
Name: John A. Semanik
Its: President

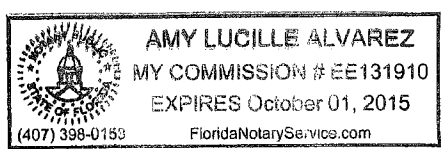
[Signature]
Print Name: Jeanette O'Neil

Attest: _____
Name: _____
Its: _____

STATE OF FLORIDA
COUNTY OF NASSAU

The foregoing instrument was acknowledged before me on this 9th day of May, 2013, by John A. Semanik, as agents of **SEMANIK INVESTMENT CORPORATION, a Florida Corporation**, and on behalf of that corporation, said individuals are personally known to me or has produced _____ as identification, and by _____, as agents of **FLORA PARKE DEVELOPMENT, INC., a Florida Corporation**, and on behalf of that corporation, said individuals are personally known to me or has produced _____ corporation, all who executed the same for and on behalf of the corporation.

[Signature]
Notary Public
State of Florida
My Commission Expires: 10-1-2015



Signed, sealed and delivered in the presence of: **First Federal Savings Bank of Florida,
a Federal Savings Bank**

Dawn Copeland
Print Name: Dawn Copeland

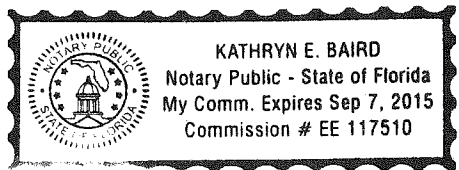
By: [Signature]
Name: Keith C. Leibfried
Its: President & CEO

[Signature]
Print Name: Kathryn E Baird

Attest: [Signature]
Name: Pam Hitt
Its: Sr Exec VP & Co

STATE OF FLORIDA
COUNTY OF ~~NASSAU~~ Columbia

The foregoing instrument was acknowledged before me on this 7th day of ~~October~~ May 2013, by Keith C. Leibfried, President & CEO, and Pam Hitt, Sr Exec. VP, as agents of **First Federal Savings Bank of Florida, a Federal Savings Bank**, and on behalf of the bank, said individuals are personally known to me or has produced _____ as identification and who executed the same for and on behalf of the bank.



[Signature]
Notary Public
State of Florida
My Commission Expires: 9-7-2015

Exhibit "A"
Dedicated Right of Way

A tract of land lying within Section 25, Township 2 North, Range 28 East, Nassau County, Florida and being more particularly described as follows: Commence at the Northwesterly corner of Lot 1, Flora Parke, as recorded in Plat book 6, Pages 137, 138, and 139 of the Public Records of Nassau County, Florida; Thence S17°12'58"W, a distance of 37.64 feet to the Point of Beginning; said point being the point of intersection with a non-tangent curve concave to the south; thence easterly along the arc of said curve, having a radius of 164.00 feet, a radial bearing of N13°07'34"W, a central angle of 19°28'27", an arc length of 55.74 feet and a chord bearing N86°36'39"E, a distance of 55.47 feet to point of tangency; Thence S82°45'36"E, a distance of 5.11 feet; thence S81°52'04"E, a distance of 18.38 feet; thence S76°07'36"E, a distance of 40.71 feet to the point of intersection with a curve concave to the southwest; thence easterly along the arc of said curve, having a radius of 167.20 feet, a central angle of 44°20'40", an arc length of 129.41 feet and a chord bearing S53°57'16"E, a distance of 126.20 feet to the Northerly right-of-way of Flora Parke Boulevard (an 80 foot public right-of-way as currently established in Plat Book 6, Pages 137, 138, and 139 of the Public Records of Nassau County, Florida, said point also being the point of tangency to the point of intersection with a non-tangent curve concave to the southeast; thence along said Northerly right-of-way westerly along the arc of said curve, having a radius of 290.00 feet, a radial bearing of N26°20'02"W, a central angle of 08°20'54", an arc length of 42.25 feet and a chord bearing S59°29'31"W, a distance of 42.22 feet to a point of intersection with a non-tangent curve concave to the southwest; thence departing the Northerly right-of-way of said Flora Parke Boulevard northwesterly along the arc of said curve, having a radius of 125.00 feet, a radial bearing of N57°47'15"E, a central angle of 43°54'51", an arc length of 95.81 feet and a chord bearing N54°10'10"W, a distance of 93.48 feet; thence N76°07'36"W, a distance of 46.16 feet to the point of curvature of a curve concave to the south; thence westerly along the arc of said curve, having a radius of 125.00 feet, a central angle of 31°25'43", an arc length of 68.57 feet and a chord bearing S88°09'33"W, a distance of 67.71 feet; thence S72°26'41"W, a distance of 23.13 feet to the point of curvature of a curve concave to the north; thence westerly along the arc of said curve, having a radius of 125.00 feet, a central angle of 35°01'06", an arc length of 76.40 feet and a chord bearing S89°57'14"W, a distance of 75.21 feet to the point of tangency; thence N72°32'13"W, a distance of 89.41 feet to the point of curvature of a curve concave to the north; thence easterly along the arc of said curve, having a radius of 125.00 feet, a central angle of 59°43'44", an arc length of 130.31 feet and a chord bearing N42°40'21"W, a distance of 124.49 feet to the point of tangency; thence N09°42'54"W, a distance of 29.20 feet to the point of curvature of a curve concave to the east; thence easterly along the arc of said curve, having a radius of 50.00 feet, a central angle of 21°37'45", an arc length of 18.88 feet and a chord bearing N01°05'59"E, a distance of 18.76 feet to the point of tangency; thence N11°54'52"W, a distance of 155.47 feet; thence N68°41'33"W, a distance of 3.45 feet; thence N21°18'27"E, a distance of 52.60 feet to the Southerly Right-of-way of State Road No. 200 (a 184 foot Right-of-way as currently established); thence along said Right-of-way of State Road No.200 S72°46'59"E, a distance of 66.11 feet; thence departing the Northerly Right-of-way of said State Road No.200 S17°23'56"W, a distance of 56.17; thence S21°54'14"W, a distance of 88.73; thence S17°41'29"W, a distance of 40.68 feet to the point of curvature of a curve concave to the north; thence easterly along the arc of said curve, having a radius of 85.00 feet, a central angle of 89°56'23", an arc length of 133.43 feet and a chord bearing S27°16'43"E, a distance of 120.14 feet to the point of tangency; thence S72°14'54"E, a distance of 87.46 feet to the point of curvature of a curve concave to the north; thence easterly along the arc of said curve, having a radius of 100.00 feet, a central angle of 35°18'25", an arc length of 61.62 feet and a chord bearing S89°54'06"E, a distance of 60.65 feet to the point of tangency; thence N72°26'41"E, a distance of 16.63 feet to the point of curvature of a curve concave to the south; thence easterly along the arc of said curve, having a radius of 164.00 feet, a central angle of 04°25'45", an arc length of 12.68 feet and a chord bearing N74°39'33"W, a distance of 12.67 feet to the point of tangency and returning to the Point of Beginning .