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Book: 1635
Page: 1498
Rec: 12/30/96
02:01 P.M.
File# 9648062
John Keene
Clerk Of Courts
Clay County, FL
FEE: \$10.50

FOURTH AMENDMENT TO DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS
FOR RIVERBEND

This Fourth Amendment to Declaration of Covenants, Conditions and Restrictions for Riverbend is made on the date hereinafter set forth by HUTSON LAND COMPANY, INC., a Florida corporation, hereinafter referred to as "Declarant".

W I T N E S S E T H:

WHEREAS, Declarant has previously recorded the Declaration of Covenants, Conditions and Restrictions for Riverbend as recorded in Plat Book 24, pages 36, 37, 38, 39 and 40, of the public records of Clay County, Florida, which Declaration was recorded in Official Records Volume 1446, page 2001, as amended in Amendment to Declaration of Covenants, Conditions and Restrictions for Riverbend recorded in Official Records Volume 1466, page 2116, as further amended in Second Amendment to Declaration of Covenants, Conditions and Restrictions for Riverbend recorded in Official Records Volume 1577, page 0553, and as further amended in Third Amendment to Declaration of Covenants, Conditions and Restrictions for Riverbend recorded in Official Records Volume 1580, page 1344, all of the public records of Clay County, Florida (the Declaration); and

WHEREAS, pursuant to the provisions of the Declaration, the Declarant is authorized to amend the Declaration from time to time; and

WHEREAS, it has been the intent of the Declarant for the setbacks contained in the Declaration to conform to the Clay County zoning requirements for zone "RB", within which zone Riverbend lies; and

WHEREAS, the zoning setbacks for zone "RB" have been changed since Riverbend was originally platted; and

WHEREAS, the Declarant is desirous of amending the Declaration to comply with the current zone "RB" setbacks as hereinafter set forth; and

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

1. Paragraph 9, Article V, is deleted in its entirety and the following paragraph 9 is substituted in lieu thereof:

"9. Building Location. No building shall be located on any lot nearer than 20 feet to the front line or nearer than 20 feet to any side street line. No building shall be located nearer than 7.5 feet to an interior lot line. No dwelling shall be located on any lot nearer than 15 feet to the rear lot line, or nearer to the rear lot line than the rear building restriction line. No dwelling shall be located closer than 15 feet from any existing dwelling. The Declarant shall be empowered to issue a variance in regard to the above measurements as it may deem prudent, and the Declarant may assign such power."

3. Except as amended herein, the aforesaid declaration as previously amended shall remain unchanged and in full force and effect.

IN WITNESS WHEREOF, this amendment has been executed this 18 day of December, 1996, by Declarant.

Signed, sealed and delivered in the presence of:

Elinore C. Cox
ELINORE C. COX
Deborah H. Dunbar
DEBORAH H. DUNBAR

HUTSON LAND COMPANY, INC.

By: [Signature]

(CORPORATE SEAL)

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 18th day of December, 1996, by Donald P. Hinson, the President of HUTSON LAND COMPANY, INC., a Florida corporation, on behalf of the corporation, who is personally known to me.

Elinore C. Cox
Notary Public, State of Florida

My commission expires:

