

Underlined sections of the rules below are changes or additions to the Rules and Regulations of the Savona at Hammock Dunes Condominium Association, Inc., adopted by the Board of Directors on April 17, 2007. Please retain a copy of the amended Rules and Regulations for your records.

EXHIBIT "D"

SAVONA AT HAMMOCK DUNES, A CONDOMINIUM

RULES AND REGULATIONS AS AMENDED APRIL 17, 2007

A. GENERAL RULES

1. Passenger automobiles, sport/utility vehicles, mini-trucks, vans and street legal motorcycles (used for personal transportation and not commercially) that do not exceed the size of a parking space are authorized. Commercial vehicles, trucks, campers, motor homes, trailers, boats and boat trailers are prohibited. Vehicle maintenance outside garages, except car washing in designated areas, if any, is not permitted on the Condominium property. All vehicles must be licensed and no inoperable or unsightly vehicles may be kept on the Condominium property. The developer shall be exempt from regulation for vehicles which are engaged in any activity relating to construction, maintenance or marketing of residences, as are commercial vehicles used by vendors of the Association while engaged in work at the Condominium. Licensed motorcycles can be placed in front of a car or in an individual parking spot that is designated to an owner.
2. No exterior radio, television or data reception antenna or any exterior wiring for any purpose may be installed without written consent of the Directors. Consent shall be given in accordance with federal Communications Commission Guidelines applicable to Condominiums.
3. To maintain harmony of exterior appearance no one shall make any changes to, place anything upon, affix anything to or exhibit anything from any part of the Condominium property visible from the exterior of the buildings or from the Porto Mar Neighborhood Common property without the prior written consent of the Directors.
4. All common elements inside and outside the buildings will be used for their designated purpose only, and nothing belonging to owners, their family, tenants or guest shall be kept therein or thereon without the approval of the Directors, and such areas shall at all times be kept free of obstruction. Owners are financially responsible to the Association for damages to the common elements caused by themselves, their tenants, guests and family members.
5. No more than two commonly accepted pets, such as two (2) dogs weighing no more than 25 pounds per dog or two (2) cats and no more than 2 caged birds, and a

responsible number of tropical fish, not being kept or raised for commercial purposes shall be permitted upon the following conditions:

- a. On the exterior common elements and the Porto Mar Neighborhood Common property, pets shall be under hand-held leash or carrier at all times. (Currently, Flagler County Law requires the leash to be no more than 5 feet in length.)
 - b. Messes made by pets must be removed by owners or handlers immediately. The Directors shall designate the portions of the property which shall be used to accommodate the reasonable requirements of owners who keep pets.
 - c. Pets that are vicious, noisy or otherwise unpleasant will not be permitted in the Condominium. In the event that a pet has become a nuisance or unreasonably disturbing in the opinion of the Board of Directors, written notice shall be given to the owner or other person responsible for the pet and the pet must be removed from the condominium property within four (4) days.
 - d. Guest and tenants are not permitted to have pets.
 - e. The Board of Directors has the authority and discretion to make exceptions to the limitations in this regulation in individual cases and to impose conditions concerning the exceptions.
 - f. Dogs are to be held back and on a short leash while on elevators and around homeowners and guests.
 - g. Owners are required to register their dogs with the Association.
 - h. Owners who have pets as of April 17, 2007 are exempted from the 25 pound per dog weight limit and the requirement to register their dogs with the Association.
6. Disposition of garbage and trash shall be only by use of receptacles approved by the Association or by use of garbage disposal units. Specifically, trash must be securely bagged and newspapers are required to be bundled. Food and vegetable scraps are to be disposed of in the individual residence garbage disposal.
 7. All persons occupying residences other than owners shall be registered with the Property Manager or other designate of the Association at or before the time of their occupancy of the residence. This includes renters and houseguests.

Residences may not be rented for periods of less than thirty (30) consecutive days nor for longer than one (1) year. A copy of these rules and regulations must be given to the tenants and guests by the owner, or the owner's agent. No residence may be permanently occupied by more persons than the number of bedrooms times two, nor may more persons, including guests, occupy a residence overnight than the number of bedrooms times two, plus two.

This regulation may not be amended in a way that would be detrimental to the sales of residences by the developer so long as the developer holds residences for sale in the ordinary course of business.

8. The Association shall retain a pass key to the residences, and the owners shall provide the Association with a new or extra key whenever locks are changed or added for the use of the Association pursuant to its statutory right of access to the residence.
9. Children under the age of 12 will be under the direct control of a responsible adult. Children shall not be permitted to act boisterously on the Condominium or the Porto Mar Neighborhood Common Property. Skateboarding, and loud obnoxious toys are prohibited. Children may be removed from the common elements for misbehavior by or on the instructions of the Directors.
10. Loud and disturbing noises are prohibited. All radios, televisions, tape machines, compact disc players, stereos, singing and playing of musical instruments, etc. shall be regulated to sound levels that will not disturb others and if used at or in the vicinity of swimming pool shall be used only with earphones. No vocal or instrumental practice is permitted after 10:00 p.m. or before 9:00 a.m.
11. Use of barbecue grills shall only be allowed in areas designated as safe and appropriate by the Directors, if any. Grills shall not be used on terraces.
12. Illegal and immoral practices prohibited.
13. Lawns, shrubbery or other exterior planting may not be altered, moved or added to without permission of the Association.
14. Laundry, bathing apparel, beach and porch accessories shall not be maintained outside of the residences or limited common elements (terraces), and such apparel and accessories shall not be exposed to view.
15. No nuisance of any type or kind shall be maintained upon the condominium property.
16. Nothing shall be done or kept in any residence or in the common elements which will increase the rate of insurance on the buildings or contents thereof, without the prior written consent of Directors. No owner shall permit anything to be done or kept in his residence or in the common elements which will result in cancellation of insurance on the buildings, or contents thereof or which would be in violation of any law or building code.
17. Persons moving furniture and other property into and out of residences must do so only Mondays through Saturdays between the hours of 8:00 A. M. and 5:00 P. M. Moving vans and trucks used for this purpose shall only remain on condominium property when actually in use. All move-ins must be coordinated through the Property Management Company.

18. Repair, construction, decorating or re-modeling work shall only be carried on Mondays through Saturdays between the hours of 8:00 A.M. and 5:00 P.M. and the rules for decorators and subcontractors set forth herein must be complied with.
19. Units that are for sale may be shown by prior appointment only. "Open Houses" are prohibited. No signs of any kind including "For Rent", "For Sale", or "Open House" may be erected on the Common Areas.
20. These rules and regulations shall apply equally to owners, their families, guests, staff, invitees and lessees.
21. The Board of Directors of the Association may impose up to a \$100.00 fine for each violation of these Rules and Regulations or any of the condominium documents.
22. These Rules and Regulations do not purport to constitute all of the restrictions affecting the condominium and the Porto Mar Neighborhood Common Property. Reference should be made to the Condominium and Community Association Documents.

B. RULES FOR DECORATORS, CONTRACTORS AND SUB-CONTRACTORS

1. The unit owner must pre-register with the Property Manager giving him the name, address, telephone number and fax number of the unit owner's representative who will be overseeing the work being done in the unit whether it be the interior decorator, the general contractor or the unit owner.
2. Prior to commencing work, the unit owner's representative must submit to the Property Manager, a list of names, addresses and telephone numbers of all sub-contractors who will be working in the unit, together with a schedule for their work.
3. Work hours are 8:00 a.m. to 5:00 p.m., Monday through Saturday.
4. The contractor and all sub-contractors must have Type "B" licenses in Flagler County and submit proof of same for the Property Manager's file.
5. Prior to authorization for access, the contractors and all sub-contractors must produce from their insurance carrier a Certificate of Insurance of general liability of no less than \$250,000 per occurrence and no less than \$500,000 aggregate, and provide proof of Worker's Compensation coverage for the Property Manager's file.
6. All loading and unloading shall be done utilizing the elevators located on the garage level.
7. All trash and debris shall be hauled off by the workers on a daily basis.
8. Grout, paint, wall mud or any other material may not be poured down building drains, sinks, toilets or bathtubs.

9. Breaks and lunches, if taken inside the building, should be confined to the owner's unit.
10. No radios will be allowed in the building unless used with headphones.
11. Do not tamper with or hang extension cords from any of the sprinkler heads.
12. Unit smoke alarms are to be left in place. They are to be properly protected during the interior finish work which generates heavy airborne particles, i.e. sanding and painting.
13. Workers are not to wander around in areas other than the specific area or unit they are assigned to.
14. **FLOORING** – Each unit owner in other than ground floor units who elects to install in any portion of his unit hard surface flooring materials (i.e., tile, marble, wood) shall first be required to submit for approval to the Board of Directors or its representative the proposed hard surface floor. Written approval for the proposed materials including sound insulation materials is required prior to installation of hard surface flooring.
15. The unit owner is responsible for his decorator's, contractor's and sub-contractor's action and inaction's while on the premises. Decorators, contractors, and sub-contractors are on the premises at their own risk and agree to indemnify and hold harmless the Condominium Association and WCI Communities for any liability or damages which might arise in connection with their activities on the premises.
16. Should a decorator, contractor or subcontractor discover a defect in a unit, they must notify the Property Manager immediately so the defect verified and corrected prior to doing any work which might be impacted by the defect.
17. Smoking while discouraged, will only be allowed in the individual units with the owner's permission.
18. Please help us keep the buildings clean.

Activities will be monitored during the day. Non-compliance may result in your decorator, contractor or sub-contractor being barred from the building.

If you have any questions please contact the Property Manager.

C. RULES FOR OWNER PARTICIPATION IN BOARD OF DIRECTORS MEETINGS, A BUDGET COMMITTEE MEETING AND A MEETING OF ANY COMMITTEE AUTHORIZED TO TAKE ACTION ON BEHALF OF THE BOARD; AND OF THE LOCATION FOR POSTING NOTICEES OF MEETINGS

I. THE RIGHT TO SPEAK:

1. To the maximum extent practical, the posted Board meeting agenda for each meeting shall list the substance of the matters and actions to be considered by the Board.
2. Roberts Rules of Order (latest edition) shall govern the conduct of the Association meeting when not in conflict with the Declaration of Condominium, the Articles of Incorporation or the By-Laws.
3. After each motion is made and seconded by the Board members the meeting Chairperson will permit owner participation regarding the motion on the floor, which time may be limited depending on the complexity and effect on the Association.
4. Owner participation will not be permitted after reports of officers or committees unless a motion is made to act upon the report, or the Chair determines that it is appropriate or is in the best interest of the Association.
5. An owner wishing to speak must first raise his or her hand and wait to be recognized by the Chair.
6. While the owner is speaking he or she must address only the Chair, no one else is permitted to speak at the same time.
7. An owner may speak only once for not more than three (3) minutes and only on the subject or motion on the floor.
8. The Chair may, by asking if there be any objection and hearing none, permit an owner to speak for longer than three (3) minutes, or to speak more than once on the same subject. The objection, if any, may be that of a Board member only and if there is an objection then question will be decided by a vote of the Board.
9. The Chair will have the sole authority and responsibility to see to it that all owner participation is relevant to the subject or motion on the floor.

II. THE RIGHT TO VIDEO OR AUDIOTAPE:

1. The audio and video equipment and devices which owners are authorized to utilize at any such meeting must not produce distracting sound or light emissions.
2. Audio and video equipment shall be assembled and placed in position in advance of commencement of the meeting in a location that is acceptable to the Board or the committee.

3. Anyone videotaping or recording a meeting shall not be permitted to move about the meeting room in order to facilitate the recording.
4. At least 24 hours advance written notice shall be given to the Board by any owner desiring to utilize any audio and/or video equipment to record a meeting.

III. LIMITATION ON THE ASSOCIATION'S OBLIGATION TO RESPOND TO WRITTEN INQUIRIES – THE ASSOCIATION SHALL NOT BE OBLIGATED TO RESPOND TO MORE THAN ONE WRITTEN INQUIRY FROM A UNIT OWNER FILED BY CERTIFIED MAIL IN ANY GIVEN 30 DAY PERIOD. IN SUCH CASE ANY ADDITIONAL INQUIRY OR INQUIRIES MUST BE RESPONDED TO IN THE SUBSEQUENT 30 DAY PERIOD OR PERIODS

IV. ALL NOTICES OF MEMBERSHIP, DIRECTORS AND COMMITTEE MEETINGS AT WHICH OWNERS ARE ENTITLED TO PARTICIPATE WILL BE POSTED IN A LOCKED, CLEAR FRONTED BULLETIN BOARD AT A LOCATION DESIGNATED FROM TIME TO TIME BY THE BOARD OF DIRECTORS.

RESOLUTION 2008-01

A RESOLUTION PROHIBITING THE USE OF GAS GRILLS ON LANAI UNITS 100 THROUGH 105 OF THE SAVONA AT HAMMOCK DUNES CONDOMINIUM ASSOCIATION

WHEREAS, the Savona at Hammock Dunes Condominium Association, Inc., is a Florida not for profit corporation, under Chapter 718 F.S.; and

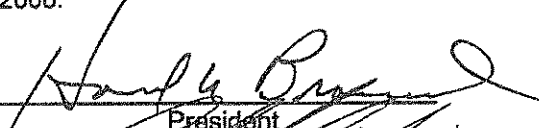
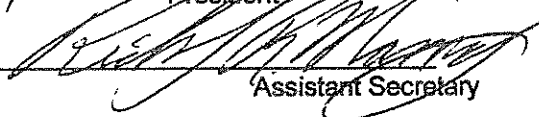
WHEREAS, at the duly noticed Board of Directors Meeting on November 13, 2007 the Board of Directors of the Savona at Hammock Dunes Condominium Association, Inc., approved a change in rules (Rule #11) allowing for the use of portable gas grills on the patios of Lanai Units 100 through 105 as long as the grills are 18 feet from the building when in use, and placed out of view when not in use.

WHEREAS, it has since been determined that the rule promulgated on November 13, 2007, permitting the use of portable gas grills on the east side limited common element patios of Lanai Units 100 through 105, was not fully adopted by the Board of Directors in accordance with the provisions of the Declaration of Condominium.

WHEREAS the Board of Directors of the Savona at Hammock Dunes Condominium Association, Inc. conducted a duly noticed and authorized meeting of the Association at 10:00 a.m., Friday, October 24, 2008.

NOW THEREFORE BE IT RESOLVED by the Board of Directors of the Savona at Hammock Dunes Condominium Association, Inc. that it hereby rescinds the November 13, 2007 rule and allow the rules (Rule #11, specifically) as previously written to stand, to wit: *Use of barbecue grills shall only be allowed in areas designated as safe and appropriate by the Directors, if any. Grills shall not be used on terraces.*

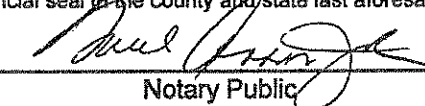
ADOPTED this 20 day of November, 2008.


President

Assistant Secretary

STATE OF FLORIDA
COUNTY OF FLAGLER

BEFORE ME, personally appeared Mr. Howard Broussard and Mr. Richard Manning, to me known and known to me to be the individuals described in and who executed the foregoing Resolution as President and Assistant Secretary, respectively, of the Savona at Hammock Dunes Condominium Association, Inc., and acknowledged to and before me that they each executed such instrument within their respective authority.

WITNESS my hand and official seal in the county and state last aforesaid this 28 day of November 2008.


Notary Public



RESOLUTION 2008-02

**A RESOLUTION DESIGNATING ALL COMMON AREAS AND LIMITED COMMON AREAS
ON THE CONDOMINIUM PROPERTY, WITH THE EXCEPTION OF ALL EAST SIDE
RESIDENTIAL BALCONIES AND TERRACES, SMOKE FREE AREAS**

WHEREAS, the Savona at Hammock Dunes Condominium Association, Inc., is a Florida not for profit corporation, under Chapter 718 F.S.; and

WHEREAS, the Board of Directors of the Savona at Hammock Dunes Condominium Association, Inc. conducted a duly noticed and authorized meeting of the Association on August 18, 2008.

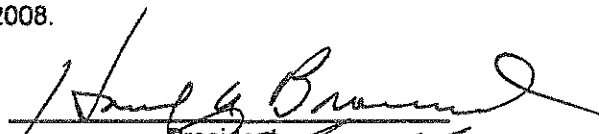
WHEREAS the Board of Directors proposed amending the Rules and Regulations of Savona at Hammock Dunes, A Condominium, as recorded Book 1063 Page 1399, PRFC

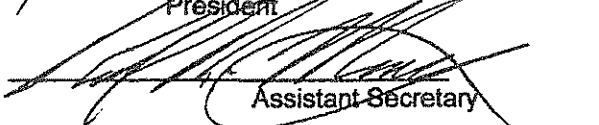
NOW THEREFORE BE IT RESOLVED by the Board of Directors of the Savona at Hammock Dunes Condominium Association, Inc. that:

(1) The rules and regulations of the Association be amended to include the specific prohibition against smoking within any common element area and limited common element area throughout the Savona at Hammock Dunes Condominium Building, with the sole exception of those limited common element area balconies and terraces located on the east side of the condominium building.

(2) The Board of Directors has directed that all property owners of record shall be advised by United States First Class Mail of the proposed rule change, in accordance with Article 12.2 of the Declaration of Condominium, and duly notified that this rule shall be formally adopted.

ADOPTED this 20 day of NOVEMBER 2008.



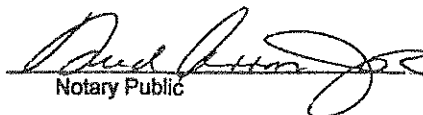
President


Assistant Secretary

STATE OF FLORIDA
COUNTY OF FLAGLER

BEFORE ME, personally appeared Mr. Howard Broussard and Mr. Richard Manning, to me known and known to me to be the individuals described in and who executed the foregoing Resolution as President and Assistant Secretary, respectively, of the Savona at Hammock Dunes Condominium Association, Inc., and acknowledged to and before me that they executed such instrument within their respective authority.

WITNESS my hand and official seal in the country and state last aforesaid this 28 day of November 2008.



Notary Public

