

SIXTH AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
SEACLIFFS BEACH HOMES

THIS SIXTH AMENDMENT TO DECLARATION, made this 3 day of July, 2002 by WECO DEVELOPMENT CO., a Florida Corporation, (the "Developer").

W I T N E S S E T H:

WHEREAS, Developer is developing a residential project in Gulf County, Florida known as Seacliffs Beach Homes, and

WHEREAS, Developer created the project by initially recording in the Public Records of Gulf County, Florida, on August 4, 1993, a Declaration of Covenants, Conditions and Restrictions for Seacliffs Beach Homes, which appears at Official Records Book 162 Page 677 ("Original Declaration"); and

WHEREAS, Developer has amended the Original Declaration by the following instruments (the "Amendments"):

Amendment	Date of Instrument	Recording Data (Book-Page)	Phase Added
First	April 19, 1995	178-616	n/a
Second	May 29, 1999	214-729	II, Bldg D
Corrective Second	May 29, 1999	227-238	II, Bldg D
Third	August 18, 1999	230-893	I, Bldg C
Fourth	May 11, 2000	242-689	III, Bldgs E, G & H
Fifth (Garage Supplemental Declaration)	March 7, 2002	276-349	n/a*

*Individual Garage parcels made subject to this Supplemental Declaration, but not a Building or part of the Common Area.

WHEREAS, the Original Declaration as amended by the Amendments is referred to as the "Declaration"; and

WHEREAS, Article XV of the Declaration permits the Developer, without the consent or approval of owners or any mortgagee or holder of any other lien interest with respect to any property that is a part of Seacliffs, during the Development Period, to amend Declaration in the interest of furthering the development of Seacliffs; and

WHEREAS, the Developer wishes to annex that certain property described in Exhibit A, attached hereto (the "Seacliffs Beach Homes Phase 4 Property"), so as to make the Declaration applicable to the property described as Exhibit A, all as contemplated in Article XIV of the Declaration; and

WHEREAS, the Developer finds that an amendment of the Declaration to annex the Seacliffs Beach Homes Phase 4 Property described as Exhibit A, would be in the interest of furthering the development of Seacliffs; and

WHEREAS, the Developer wishes to correct a scrivener's error in labeling the phase property added to Seacliffs Beach Homes by the Fourth Amendment to Declaration of Covenants, Conditions and Restrictions, Seacliffs Beach Homes which incorrectly labeled Exhibit A thereto as being phase IV, when the appropriate label should have referred to Exhibit A as being the phase III property, consistent with the recitals in said Fourth Amendment to Declaration of Covenants, Conditions and Restrictions, Seacliffs Beach Homes.

NOW, THEREFORE, the Developer declares as follows:

1. The Developer hereby corrects the scrivener's error in labeling the phase property added to Seacliffs Beach Homes by the Fourth Amendment to Declaration of Covenants, Conditions and Restrictions, Seacliffs Beach Homes by correctly labeling Exhibit A thereto as being phase III or phase 3 property instead of phase IV or phase 4 property, it being the Developer's intent that the actual legal descriptions for the various parcels contained on said Exhibit remain unchanged.

2. The real property described in Exhibit A, attached hereto, consisting of Phase 4 Beach Homes Property, comprising additional Beach Homes and Beach Homes Common Area, is hereby added to and made a part of Seacliffs Beach Homes, a residential development, and the same shall be held, occupied, sold and conveyed subject to the covenants, conditions, restrictions, easements, charges and liens set forth in the Declaration, all of which shall run with the land and property described in the Declaration, as amended from time to time, and shall be binding on all parties having any right, title or interest therein or in any part thereof, their heirs, successors and assigns and which shall inure to the benefit of each owner thereof.

2. The definitions used in the Declaration for Seacliffs Beach Homes and Beach Homes Common Area are hereby expanded to encompass and include Seacliffs Beach Homes, as expanded hereby, and the easements for use, benefit and enjoyment of the Beach Homes Common Area shall apply to the Beach Homes Common Area of this phase of Beach Homes Property the same as prior phases.

3. The recording of this Amendment in the public records of Gulf County, Florida is effective to vest in the Beach Home Owners of Seacliffs Beach Homes, as they existed prior to this expansion, their respective undivided share of the Beach Homes Association, as it exists after expansion, and to extend them the entitlement to the use, benefit, and enjoyment of the various easements described in Article II of the Declaration, which now apply to this phase of Beach Homes Property being added hereby, all as provided and set forth in Article XII of the Declaration.

4. The recording of this Amendment in the public records of Gulf County, Florida is also effective to vest in the new Beach Home Owners of Seacliffs Beach Homes, their respective undivided share of the Beach Homes Association, as it exists after expansion, and to extend to them the entitlement to the use, benefit and enjoyment of the various easements described in Article II of the Declaration, which now apply to this phase as well as the prior phase(s) of Beach Homes Property that were already subject to the Declaration, all as provided and set forth in Article XII of the Declaration, and to extend to them the right to use Master Association Property, subject to the covenants, conditions, restrictions, obligations and assessments applicable with respect to Beach Homes Association and the Master Association.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed this 3 day of July, 2002.

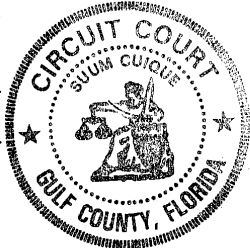
Signed, Sealed and Delivered
in the presence of:

WECO DEVELOPMENT CO., a Florida
corporation

Raylene Lavender
Raylene Lavender
(Print Name)

Dennis J. Weaver
By: Dennis J. Weaver, President

Rob Blue Jr
ROB BLUE JR
(Print Name)



STATE OF Florida
COUNTY OF BAY

The foregoing instrument was acknowledged before me this
3 day of July, 2002, by Dennis J. Weaver, as President of WECO
Development Co., a Florida corporation, on behalf of the
corporation.

(notary ~~must~~ check applicable box)

- is personally known to me.
- produced a current Florida driver's license as identification.
- produced _____ as identification.

(SEAL)



Raylene Margo Lavender
My Commission DD039242
Expires July 04, 2005

Raylene Margo Lavender
Raylene Margo Lavender
(Print Name)

Notary Public
Serial # DD639242
My Commission Expires: 7/4/05

Inst:0020023846 Date:07/30/2002 Time:11:11:29
OK DC,Doug C Birmingham,GULF County B:285 P:972

**EXHIBIT 'A' TO THE SIXTH AMENDMENT TO DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS OF SEACLIFFS BEACH HOMES
(Seacliffs Beach Homes Phase 4 Property)**

SEACLIFFS BEACH HOMES PHASE 4 PROPERTY:

Seacliffs Beach Homes. Building I

Commence at the Northwest corner of Government Lot 4, Section 36, Township 8 South, Range 12 West, Gulf County, Florida; thence along the East line of Government Lot 2 of said Section 36 and the Northerly extension thereof, N 00°14'43" E, 1788.80 feet; thence N 89°31'49" W, 696.05 feet to a point on the arc of a nontangent curve concave to the Northwest; thence Southwesterly along the arc of said curve, having a radius of 106.00 feet, a central angle of 18°33'54", for an arc length of 34.35 feet, (chord to said curve bears S 80°52'14" W, 34.20 feet); thence, N 89°31'07" W, 41.00 feet to the Point of Beginning; thence N 89°31'07" W, 121.31 feet; thence N 00°40'38" E, 74.45 feet; thence S 89°31'49" E, 119.94 feet; thence S 00°22'53" E, 74.48 feet to the Point of Beginning. Said lands lying in Section 25, Township 8 South, Range 12 West, Gulf County, Florida.

SEACLIFFS BEACH HOMES PHASE 4 COMMON AREA:

Seacliffs Beach Homes. Building I

Commence at the Northwest corner of Government Lot 4, Section 36, Township 8 South, Range 12 West, Gulf County, Florida; thence along the East line of Government Lot 2 of said Section 36 and the Northerly extension thereof, N 00°14'43" E, 1788.80 feet; thence N 89°31'49" W, 696.05 feet to a point on the arc of a nontangent curve concave to the Northwest; thence Southwesterly along the arc of said curve, having a radius of 106.00 feet, a central angle of 18°33'54", for an arc length of 34.35 feet, (chord to said curve bears S 80°52'14" W, 34.20 feet); thence, N 89°31'07" W, 41.00 feet to the Point of Beginning; thence N 89°31'07" W, 121.31 feet; thence N 00°40'38" E, 74.45 feet; thence S 89°31'49" E, 119.94 feet; thence S 00°22'53" E, 74.48 feet to the Point of Beginning. Said lands lying in Section 25, Township 8 South, Range 12 West, Gulf County, Florida.

Less and Except:

DESCRIPTION: SEACLIFFS BEACH HOMES, UNIT I-51

Commence at the Northwest corner of Government Lot 4, Section 36, Township 8 South, Range 12 West, Gulf County, Florida; thence along the East line of Government Lot 2 of said Section 36 and the Northerly extension thereof, N 00°14'43" E, 1788.80 feet; thence N 89°31'49" W, 696.05 feet to a point on the arc of a nontangent curve concave to the Northwest; thence Southwesterly along the arc of said curve, having a radius of 106.00 feet, a central angle of 18°33'54", for an arc length of 34.35 feet, (chord to said curve bears S 80°52'14" W, 34.20 feet); thence N 89°31'07" W, 49.02 feet to the Point of Beginning; thence N 89°31'07" W 19.22 feet; thence N 00°22'46" E, 70.62 feet; thence S 89°31'31" E, 19.50 feet; thence S 00°36'13" W, 70.62 feet to the Point of Beginning. Said lands lying in Section 25, Township 8 South, Range 12 West, Gulf County, Florida.

DESCRIPTION: SEACLIFFS BEACH HOMES, UNIT I-52

Commence at the Northwest corner of Government Lot 4, Section 36, Township 8 South, Range 12 West, Gulf County, Florida; thence along the East line of Government Lot 2 of said Section 36 and the Northerly extension thereof, N 00°14'43" E, 1788.80 feet; thence N 89°31'49" W, 696.05 feet to a point on the arc of a nontangent curve concave to the Northwest; thence Southwesterly along the arc of said curve, having a radius of 106.00 feet, a central angle of 18°33'54", for an arc length of 34.35 feet, (chord to said curve bears S 80°52'14" W, 34.20 feet); thence, N 89°31'07" W, 68.24 feet to the Point of Beginning; thence N 89°31'07" W, 18.25 feet; thence N 00°36'05" E, 70.62 feet; thence S 89°31'31" E, 17.98 feet; thence S 00°22'46" W, 70.62 feet to the Point of Beginning. Said lands lying in Section 25, Township 8 South, Range 12 West, Gulf County, Florida.

DESCRIPTION: SEACLIFFS BEACH HOMES, UNIT I-53

Commence at the Northwest corner of Government Lot 4, Section 36, Township 8 South, Range 12 West, Gulf County, Florida; thence along the East line of Government Lot 2 of said Section 36 and the Northerly extension thereof, N 00°14'43" E, 1788.80 feet; thence N 89°31'49" W, 696.05 feet to a point on the arc of a nontangent curve concave to the Northwest; thence Southwesterly along the arc of said curve, having a radius of 106.00 feet, a central angle of 18°33'54", for an arc length of 34.35 feet, (chord to said curve bears S 80°52'14" W, 34.20 feet); thence, N 89°31'07" W, 86.49 feet to the Point of Beginning; thence N 89°31'07" W, 18.10 feet; thence N 00°44'19" E, 66.66 feet; thence S 89°25'45" E, 17.94 feet; thence S 00°36'05" W, 66.63 feet to the Point of Beginning. Said lands lying in Section 25, Township 8 South, Range 12 West, Gulf County, Florida.

DESCRIPTION: SEACLIFFS BEACH HOMES, UNIT I-54

Commence at the Northwest corner of Government Lot 4, Section 36, Township 8 South, Range 12 West, Gulf County, Florida; thence along the East line of Government Lot 2 of said Section 36 and the Northerly extension thereof, N 00°14'43" E, 1788.80 feet; thence N 89°31'49" W, 696.05 feet to a point on the arc of a nontangent curve concave to the Northwest; thence Southwesterly along the arc of said curve, having a radius of 106.00 feet, a central angle of 18°33'54", for an arc length of 34.35 feet, (chord to said curve bears S 80°52'14" W, 34.20 feet); thence, N 89°31'07" W, 104.59 feet to the Point of Beginning; thence N 89°31'07" W, 17.94 feet; thence N 00°43'52" E, 66.68 feet; thence S 89°25'45" E, 17.95 feet; thence S 00°44'19" W, 66.66 feet to the Point of Beginning. Said lands lying in Section 25, Township 8 South, Range 12 West, Gulf County, Florida.

DESCRIPTION: SEACLIFFS BEACH HOMES, UNIT I-55

Commence at the Northwest corner of Government Lot 4, Section 36, Township 8 South, Range 12 West, Gulf County, Florida; thence along the East line of Government Lot 2 of said Section 36 and the Northerly extension thereof, N 00°14'43" E, 1788.80 feet; thence N 89°31'49" W, 696.05 feet to a point on the arc of a nontangent curve concave to the Northwest; thence Southwesterly along the arc of said curve, having a radius of 106.00 feet, a central angle of 18°33'54", for an arc length of 34.35 feet, (chord to said curve bears S 80°52'14" W, 34.20 feet); thence, N 89°31'07" W, 122.53 feet to the Point of Beginning; thence N 89°31'07" W, 18.09 feet; thence N 00°47'56" E, 62.62 feet; thence S 89°55'18" E, 18.01 feet; thence S 00°43'52" W, 62.75 feet to the Point of Beginning. Said lands lying in Section 25, Township 8 South, Range 12 West, Gulf County, Florida

DESCRIPTION: SEACLIFFS BEACH HOMES, UNIT I-56

Commence at the Northwest corner of Government Lot 4, Section 36, Township 8 South, Range 12 West, Gulf County, Florida; thence along the East line of Government Lot 2 of said Section 36 and the Northerly extension thereof, N 00°14'43" E, 1788.80 feet; thence N 89°31'49" W, 696.05 feet to a point on the arc of a nontangent curve concave to the Northwest; thence Southwesterly along the arc of said curve, having a radius of 106.00 feet, a central angle of 18°33'54", for an arc length of 34.35 feet, (chord to said curve bears S 80°52'14" W, 34.20 feet); thence, N 89°31'07" W, 140.62 feet to the Point of Beginning; thence N 89°31'07" W, 21.7.0 feet; thence N 00°40'38" E, 62.47 feet; thence S 89°55'18" E, 21.83 feet; thence S 00°47'56" W, 62.62 feet to the Point of Beginning. Said lands lying in Section 25, Township 8 South, Range 12 West, Gulf County, Florida

CONSENT OF OWNER

JACK M. HOWARD and NANCY D. HOWARD, husband and wife, hereinafter called "OWNER", the owner of that certain property described as Unit I-56 on Exhibit A of this Sixth Amendment to Declaration of Covenants, Conditions and Restrictions of Seacliffs Beach Homes; the Declaration of Covenants and Restrictions of Seacliffs Beach Homes was recorded August 4, 1993 at Official Records Book 162, Page 677 and has been amended from time to time (the "Declaration"), by virtue of that certain Special Warranty Deed dated April 26, 2002, and recorded in Official Records Book 279, Page 446, public records of Gulf County, Florida, and OWNER agrees that Unit I-56 shall hereafter be subject to the Declaration.

Signed, Sealed and Delivered in the presence of:

Jack M. Howard

JACK M. HOWARD

Barbara Cooper

Barbara Cooper
(Print Name)
Jessica Sullivan

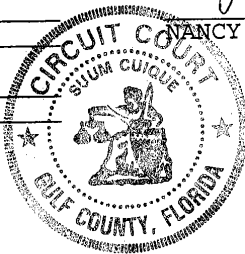
Jessica Sullivan
(Print Name)
Kathryn A. Peeler

Kathryn A. Peeler
(Print Name)
N/A

N/A
(Print Name)

Nancy D. Howard

NANCY D. HOWARD



STATE OF GA
COUNTY OF Dougherty

8th The foregoing instrument was acknowledged before me this July, 2002, by JACK M. HOWARD and NANCY D. HOWARD (notary must check applicable box)

- is personally known to me.
- produced a current Florida driver's license as identification.
- produced _____ as identification.

Kathryn A. Peeler

Kathryn A. Peeler
(Print Name)
Notary Public
Serial # _____
My Commission Expires: 9-28-03

(SEAL)

JOINDER OF MORTGAGE

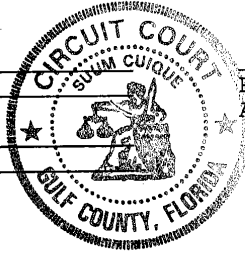
SECURITY BANK & TRUST COMPANY OF ALBANY, a banking corporation, hereinafter called "BANK", the owner and holder of that certain Mortgage encumbering the property described as Unit I-56 on Exhibit A of this Sixth Amendment to Declaration of Covenants, Conditions and Restrictions of Seacliffs Beach Homes; the Declaration of Covenants and Restrictions of Seacliffs Beach Homes was recorded August 4, 1993 at Official Records Book 162, Page 677 and has been amended from time to time (the "Declaration"), which Mortgage is the following: Mortgage dated April 26, 2002, and recorded in Official Records Book 279, Page 449, public records of Gulf County, Florida, and BANK agrees that the lien of its Mortgage shall hereafter be subject to the Declaration and shall encumber this Beach Home, including but not limited to, its undivided share of the Beach Homes Common Area.

Signed, Sealed and Delivered

SECURITY BANK & TRUST COMPANY OF ALBANY, a banking corporation

in the presence of:

Sharon Garcia
Sharon Garcia
(Print Name)



By: M. Scott Tomlinson
As: Executive President



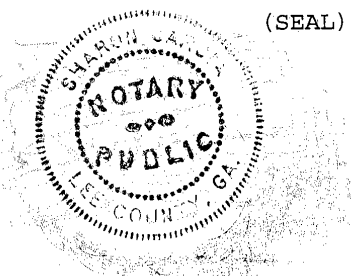
STATE OF Georgia
COUNTY OF Lee

8th The foregoing instrument was acknowledged before me this July, 2002, by M. Scott Tomlinson of SECURITY BANK & TRUST COMPANY OF ALBANY, a banking corporation, on behalf of the corporation.
(notary **must** check applicable box)

is personally known to me.
 produced _____ as identification.

Sharon Garcia
Sharon Garcia
(Print Name)

Notary Public
Serial # _____
My Commission Expires MAY 18, 2003

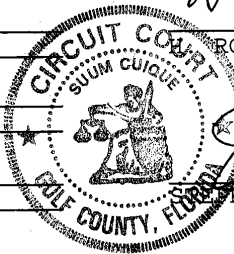


CONSENT OF OWNER

H. RONALD WATSON, a married man and STEPHEN L. JUKES,, a married man, hereinafter called "OWNER", the owner of that certain property described as Unit I-52 on Exhibit A of this Sixth Amendment to Declaration of Covenants, Conditions and Restrictions of Seacliffs Beach Homes; the Declaration of Covenants and Restrictions of Seacliffs Beach Homes was recorded August 4, 1993 at Official Records Book 162, Page 677 and has been amended from time to time (the "Declaration"), by virtue of that certain Special Warranty Deed dated May 24, 2002, and recorded in Official Records Book 282, Page 710 of the public records of Gulf County, Florida, and OWNER agrees that Unit I-52 shall hereafter be subject to the Declaration.

Signed, Sealed and Delivered in the presence of:

Erical Finney
(Print Name)
Levetria Bynum
(Print Name)
Erical Finney
(Print Name)
She. A.S. Daniel
(Print Name)



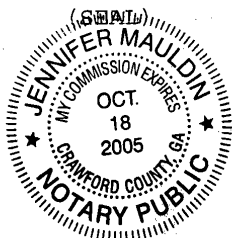
H. Ronald Watson
RONALD WATSON

Stephen L. Jukes
STEPHEN L. JUKES

STATE OF Georgia
COUNTY OF Crabford

The foregoing instrument was acknowledged before me this ___ day of July, 2002, by H. RONALD WATSON. ___ (notary must check applicable box)

is personally known to me.
 produced ___ as identification.

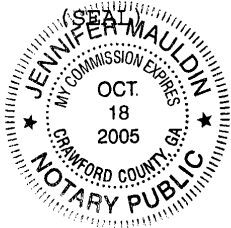


Jennifer Mauldin
(Print Name)
Notary Public
Serial # _____
My Commission Expires OCT 18, 2005

STATE OF Georgia
COUNTY OF Crawford

The foregoing instrument was acknowledged before me this
_____ day of July, 2002, by STEPHEN L. JUKES. _____ (notary must
check applicable box)

- is personally known to me.
- produced _____ as identification.



Jennifer Mauldin

 (Print Name)
 Notary Public
 Serial # _____
 My Commission Expires: Oct 18, 2005

Inst:0020023846 Date:07/30/2002 Time:11:11:29
OK DC,Doug C Birmingham,GULF County B:285 P:978

JOINDER OF MORTGAGE

WACHOVIA MORTGAGE CORPORATION, a banking corporation, hereinafter called "BANK", the owner and holder of that certain Mortgage encumbering the property described as Unit I-52 on Exhibit A of this Sixth Amendment to Declaration of Covenants, Conditions and Restrictions of Seacliffs Beach Homes; the Declaration of Covenants and Restrictions of Seacliffs Beach Homes was recorded August 4, 1993 at Official Records Book 162, Page 677 and has been amended from time to time (the "Declaration"), which Mortgage is the following: Mortgage dated May 24, 2002, and recorded in Official Records Book 282, Page 713 of the public records of Gulf County, Florida, and BANK agrees that the lien of its mortgage shall hereafter be subject to the Declaration and shall encumber this Beach Home, including but not limited to, its undivided share of the Beach Homes Common Area.

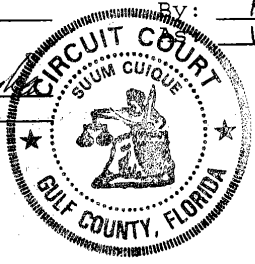
Signed, Sealed and Delivered in the presence of:

WACHOVIA MORTGAGE CORPORATION
a banking corporation

Robin W. Cahan
Robin W. Cahan
(Print Name)

Kevin C Payne
By: Kevin C Payne
Vice President

Barbara Van Landingham
Barbara Van Landingham
(Print Name)



STATE OF Florida
COUNTY OF Duval

The foregoing instrument was acknowledged before me this 23rd day of July, 2002, by XXX Kevin C. Payne, Vice President of WACHOVIA MORTGAGE CORPORATION, a banking corporation, on behalf of the corporation. (notary must check applicable box)

is personally known to me.
 produced _____ as identification.

(SEAL)

Arlene Pessolano
(Print Name)
Notary Public
Serial # _____
My Commission Expires: _____



Arlene Pessolano
MY COMMISSION # DD106849 EXPIRES
October 2, 2003
BONDED THRU TROY FAIR INSURANCE, INC.