

**Agreement to Amend By-laws to correspond to Covenant change
Article XI: Assessments**

Date: August 21, 2006

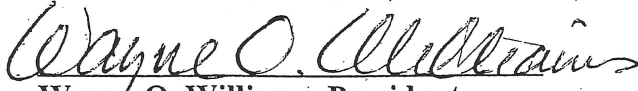
On August 21, 2006 the Secret Woods Homeowners Association Board of Directors adopted by a majority vote of Board Members, as provided for in the in documents of this organization, an Amendment to the existing by-law Article XI.

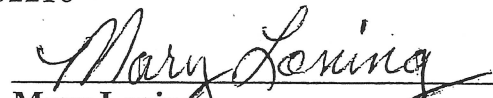
This amendment provides for increasing the existing \$100 homeowner initiation to \$800. This fee will be collected on all home sales recorded after August 21, 2006.

This action brings the By-law and the Covenant into agreement on the amount of the initiation fee.

For information regarding the collection of this fee, please contact the association President by phone below. All fees collected should be mailed to the address below:

7431 Secret Woods Drive, Jacksonville, Florida 32216


Wayne O. Williams, President


Mary Loving
Witness ph: 904-733-3434

Secret Woods Homeowners Association
3166 Secret Woods Trail West
Jacksonville, Fl 32216
Phone: 904-731-8777
Cellular: 904-614-3297
www.secretwoods.com

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RECORDING \$18.50

**Amendment
Article XI: Assessments**

As more fully provided in the Declaration, each member is obligated to pay to the Association an initial \$800.00 contribution for capital improvements, and annual and special assessments which are secured by a continuing lien upon the property against which assessment is made. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date, the assessment shall bear interest from the date of delinquency at the rate of ten percent (10%) per annum, or at the maximum legal rate allowed by law, whichever is higher, and the Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the property, and interest, costs and reasonable attorney's fees of any such action shall be added to the amount of such assessment. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot.