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*AFFIDAVIT*  
**CONTINENTAL COUNTRY CLUB COMMUNITY  
FAIR HOUSING ACT COMMUNITY PLAN**

I. Introduction

CONTINENTAL COUNTRY CLUB COMMUNITY ("CCC"), is a Community that is intended, and will be operated, as housing for older persons. This plan is intended to outline the manner in which CCC will meet the requirements for qualifying as "housing for older persons" as set forth in Section 807(b)(2)(C) of Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, 42 U.S.C. §3607(b). Implementation of and compliance with this plan is intended to exempt CCC from the Fair Housing Act's prohibition against discrimination on the basis of familial status. This Park policy of prohibiting permanent residents under the age of 45 does not violate the Act as long as CCC meets the requirements for qualifying as housing for older persons. It should be further emphasized that, although not specifically addressed in this plan, it is Community policy that CCC provide equal housing opportunities for all persons and there shall be no discrimination against any person because of race, color, religion, sex, disability or national origin.

In general, everything connected with CCC will demonstrate the fact that the community is intended and operated for occupancy by at least one person 55 years of age or older per home in the Community. The details of this plan set forth below focus on (1) the manner in which CCC will publish and adhere to policies and procedures, including sales, marketing and advertising programs, which demonstrate its intent to provide housing for older persons; and (2) the manner in which CCC will assure that occupancy of at least eighty percent of its homes include at least one person 55 years of age or older.

Prepared by Abel, BAnd, Russell, Collier, Pitchfrod & Gordon Chartered  
240 South Pineapple Ave.  
Sarasota, FL 34230

SUMTER COUNTY, FLORIDA  
GLORIA HAYWARD, CLERK OF CIRCUIT COURT

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*R -> Continental Country Club A.O. Inc.*

II. Policies and Procedures

It is the explicit policy of CCC to sell, market, advertise and otherwise manage the development in a manner designed to demonstrate that it is intended and will be operated for occupancy by at least one person 55 years of age or older per unit. Towards this end, the following procedures will be implemented:

A. Advertising

1. All advertisements using human models shall reflect that CCC is intended for older persons.
2. All print ads shall contain language similar to the following: (a) "CCC is intended and operated as housing for older persons." (b) "CCC is intended and operated for residents 55 years of age or older." (c) "CCC is intended and operated as housing for older persons as defined in the Fair Housing Act. As such CCC's policy of prohibiting permanent residence of persons under 45 years of age is permitted under the Act." (d) "CCC is intended and operated for residents 55 years of age or older as defined in the Fair Housing Act. As such CCC's policy of prohibiting permanent residence of persons under 45 years of age is permitted under the Act."

B. Sales and Marketing

1. In all of its sales and marketing programs, CCC will indicate that it is a community of older persons or for persons over the age of 55. Accordingly, all employees who have contact with the public will be instructed to describe CCC as such a community. Employees will be informed that the actions which might reasonably be understood to convey that CCC is not intended and operated as such a community for older persons or for persons over 55 will be grounds for dismissal.

2. CCC's staff will inform any person inquiring about purchasing property at the development that CCC is intended and operated as a community for older persons or for persons over the age of 55. Employees may further describe to prospective purchasers, and/or brochures or pamphlets may be made available to prospective purchasers which describe, the procedures and policies of CCC which are followed in this regard (e.g. policies described below).

3. Whenever a prospective purchaser executes a contract for sale and purchase of property at CCC, the prospective purchaser shall be required to provide age verification in a form acceptable to Continental Country Club R.O., Inc., the owner and manager of the Community (the "Association"). The residency application shall specifically inquire into whether or not the purchasers of a particular unit intend to occupy that particular residence. If the purchasers do not intend to occupy the residence, they must submit an age verification acceptable to the Association for the prospective residents. The applicants will certify that the information on the forms is true and correct, and that they understand that the purpose of the application is to ensure compliance with the Fair Housing Amendments Act of 1988. The age of all occupants will be verified through the use of a driver's license, birth certificate, passport, or other equally reliable form of identification. Review of the residency application will be done pursuant to the procedures described below in Section III.

C. Resale or Rental of Units

Should a current resident wish to sell or rent his or her unit, the same procedures described above in Section II.B.3. will be followed. The prospective buyer or renter will be required to complete a residency application. Review of this application will be done pursuant to the procedures described below in Section III.

CCC's staff will inform all prospective purchasers of this procedure so that they will be aware of the limitations on the resale and rental of their property.

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III. Monitoring the Age of Occupants

A. The Declaration of Restrictions and Rules and Regulations for CCC shall include policies and procedures which are designed to ensure that a minimum of eighty percent of the homes within CCC shall be occupied by at least one person 55 years of age or older. These provisions indicate that the Association shall be responsible for enforcing and carrying out these policies and procedures. It shall be the responsibility of the Association to keep current records reflecting the name, address and age of all permanent occupants of units within CCC and records reflecting the basis for any decisions they make in carrying out their responsibilities hereunder.

These policies and procedures provide generally that no person shall be permitted to occupy a home in CCC unless such person is an "Approved Occupant;" prior to occupancy, the person must also receive approval of the Association. The Rules and Regulations for the Association shall incorporate these policies and procedures by reference. All prospective purchasers must take possession of the property subject to the Rules and Regulations and this requirement shall be included in the sale and purchase agreement.

B. When evaluating applications for "Approved Occupant" status from persons who are under 55 years of age, the Association will not approve any application if under any circumstances such approval would bring the percentage of homes occupied by at least one person 55 years of age or older below eighty percent. If an approval would not violate this eighty percent requirement, the Association may approve such applications as long as such approval is consistent with the primary purpose of CCC to provide housing for older persons and is not done pursuant to a policy of setting aside a certain number of housing units for persons under 55 years of age.

C. The Preamble to the HUD regulations indicates that the following circumstances are among those that approval would be permissible: (1) the individual has relatives in the development

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who would benefit from their residence nearby; (2) the individual inherited the property from a former occupant; (3) the individual is the surviving spouse or co-habitant of a former occupant; (4) the individual is a nurse or other medical professional whose presence would be beneficial to a resident. See 54 Fed. Reg. at 3255. These examples are not intended to be "exhaustive."

D. The Association is under no obligation to approve occupancy of any person whose occupancy of a home in the Park either individually or with others would be inconsistent with the primary purpose of CCC to provide housing for older persons.

I hereby certify that the foregoing is a true and correct copy of the original Plan filed in the office of Continental Country Club R.O., Inc., 50 Continental Boulevard, Highway 44 East, Wildwood, Florida 34785.


Raye D. Guardado  
Raye D. Guardado, President

STATE OF FLORIDA  
COUNTY OF

The foregoing instrument was acknowledged before me this 25 day of Sept., 2002, by Raye D. Guardado, as President of Continental Country Club R.O., Inc., who was personally known to me or who produced her \_\_\_\_\_ as identification, and who did take an oath.

Notary Public Melanie C. Hadder  
Print Name: Melanie C. Hadder  
My Commission Number: DD052772  
My Commission Expires: Aug 26, 2005

09/27/2002 #2002-16828  
02:21:04PM B-1005 P-619

 Melanie C Hadder  
My Commission DD052772  
Expires August 26, 2005

# CONTINENTAL

COUNTRY CLUB



A RESIDENT OWNED-COMMUNITY

October 28, 2002

To All Lot Owners, Other Occupants and Renters, and Real Estate Agents,

Continental Country Club, R.O., Inc., issued amended and restated Declarations of Restrictions effective September 26, 2002, which supplant and replace all prior Declarations reference any lot except to the assessment and payment rates for certain operation and maintenance charges which by reason of prior court decisions and contractual relationships are not uniform throughout CCC R.O., Inc. These amended and restated declarations have been filed with the Sumter County Clerk of Circuit Court.

Also, effective September 25, 2002 and filed in the Sumter County Court, CCC R.O., Inc., has asserted in its Community Fair Housing Act Community Plan, as well as in the amended and restated Declaration of Restriction of the first paragraph, that it is a community intended and to be operated as housing for older persons.

One of the important purposes of the above documents is to insure the proper use, development and improvement of each lot and to protect owners of lots against any uses, which might depreciate the value of a lot.

All lots shall be held, conveyed, transferred and sold subject to the above-mentioned documents. CCC R.O., Inc. or any lot owner may bring action at law or in equity to enforce compliance with these documents.

CCC R.O., Inc. also reserves the right to make reasonable rules and regulations for the maintenance, operation, use, possession and enjoyment of the property. Note the following procedures:

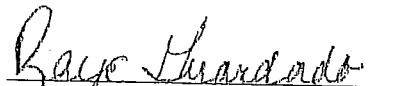
1. The owner of a lot has the primary responsibility to make basic disclosures to a prospective buyer prior to closing, as well as any renter whose occupancy exceeds thirty days.


2. All Real Estate agents, prior to closing, have a secondary responsibility to ascertain that the lot owner communicates sale/rental information to buyer or renter consistent with CCC R.O., Inc.'s documents and rules and regulations.
3. Further, those listed in Number 1 and 2 above must notify CCC R.O., Inc. administrative personnel (General Manager, Controller or Office Secretary) prior to any closing (or renting) that such prospective transaction is planned. This to be logged and dated.
4. No sale, sublease, assignment, or rental shall occur without the prior written approval of the Board of Directors or its designated agent.
5. All those listed in Number 1 and 2 above authorize CCC R.O., Inc., to make age checks and background screening or verification of persons looking to buy or rent as well as other same home occupants. This could include criminal background screening or other information in public records.
6. All those listed in Number 1 and 2 above authorize CCC R.O., Inc. to require reliable documentation to insure compliance with our Declaration of Restrictions, Fair Housing Community Plan, Rules and Regulations and the expediting of background screening. Documentation includes, as necessary driver's license, or other photographic identification, birth certificate, passport, immigration card, military identification or other state, national or international official documents.
7. Screening fees up to \$100.00 per sale or rental transaction may be assessed to the buyer or renter by CCC R.O., Inc.
8. CCC R.O., Inc., isn't under any obligation to approve occupancy of any person whose occupancy either as an individual or with others would be inconsistent with the Declaration of Restrictions, Community Fair Housing Plan, and other relevant documents.

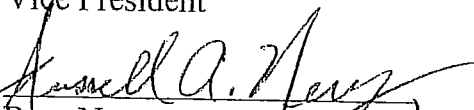
CCC R.O., Inc. is entitled to screen prospective buyers, renters, and other occupants and to prevent a sale or rental transaction even if legal action is required to do so.

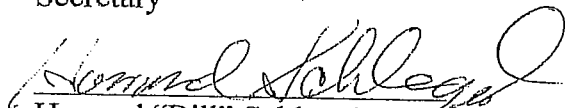
This notice is provided in order to prevent any surprises and allow good decisions for all interested parties. We anticipate that these procedures but will enhance the quality of life in our community.

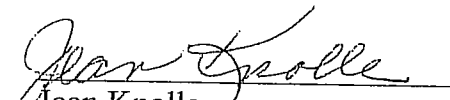
Sincerely,

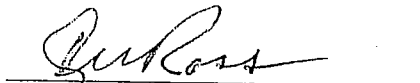
  
Raye Guardado  
President

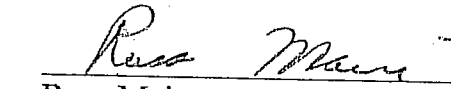
  
Phil Bauer  
Vice President

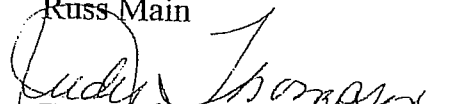
  
Russ Nero  
Secretary


  
Howard "Bill" Schlegel  
Treasurer

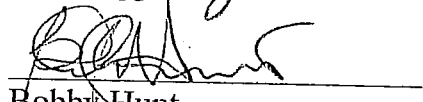
  
Jean Knolle  
Golf Board Chair


  
Carl Ross

  
Russ Main

  
Judy Thompson

  
Todd Egger

  
Bobby Hunt  
General Manager

  
Priscilla Stonehouse  
Controller