

EXHIBIT "D"PORTOFINO AT HAMMOCK DUNES, A CONDOMINIUMRULES AND REGULATIONSA. 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 unless parked in private garages with the door closed. For uniform appearance, garage doors shall be kept closed when not in use for ingress and egress. Vehicle maintenance outside garages, except car washing in designated areas, if any, is not permitted on the Condominium property. All vehicles must be currently licensed and no inoperable or unsightly vehicles may be kept on condominium property. The Developer shall be exempt from this 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.

2. No exterior radio, television or data reception antenna or any exterior wiring for any purpose may be installed without the 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. All curtains, shades, drapes and blinds shall be white or off-white in color or lined with material of these colors.

4. All common elements inside and outside the buildings will be used for their designated purposes only, and nothing belonging to owners, their family, tenants or guests 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 damage to the common elements caused by themselves, their tenants, guests and family members.

5. No more than two commonly accepted household pets, such as dogs, cats and no more than 2 caged birds, and a reasonable number of tropical fish, that are quiet and inoffensive and are not being kept or raised for commercial purposes shall be permitted upon the following conditions:

a. On the common elements and the Porto Mar Neighborhood Common Property, pets shall be under hand-held leash or carried at all times.

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. Guests 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.

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 the 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 house guests.

Residences may not be rented for periods of less than thirty (30) consecutive days and no residence may be leased more than four (4) times in a calendar 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 residences.

9. Children under the age of 12 shall 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 or 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 a 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 or stored on balconies or terraces.
12. Illegal and immoral practices are prohibited.
13. Lawns, shrubbery or other exterior plantings shall 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 (balconies and 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 the Directors. No owner shall permit anything to be done or kept in his residence or in the common elements which will result in the 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 which 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. The Board of Directors has adopted hurricane shutter and protection specifications for the Condominium which are available from the Property Manager and which must be adhered to.

23. 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. PROCEDURE AND RULES FOR USE OF GUEST SUITES

1. Guest Suites are part of the Common Elements, and are for the use and the convenience of Condominium owners and their guests while the host owner is in residence. The guest suites are not for extended use or for public use.

2. Reservations should be made through the office of the Property Manager, who will also assist in authorizing access for your guest(s) into the Condominium.

3. Requests for reservations will be handled on a first come, first serve basis; however, both suites may not be reserved by one owner, unless no other requests are received for the same dates. Also, to assure that all owners have fair and equitable access to the suites for their guests, any one owner is limited to two consecutive uses, one use per holiday per calendar year on a rotating basis, and to a maximum of three uses per calendar year, unless the Property Manager determines that demand for the guest suites allows otherwise to best accommodate the needs of all owners. The guest suites may not be booked more than two months in advance.

4. The maximum stay for guests is seven days, unless an extension has been specifically authorized by the Property Manager for not more than seven additional days.

5. The guest suite use fee is currently \$100.00 per day during the period from October 1 through and including April 30 and \$75.00 per day during the period from May 1 through and including September 30.

6. If a cancellation notice is not given twenty-four hours in advance there will be an appropriate charge billed to the owner's account, not to exceed the guest suite rental fee unless the on-site manager is able to still rent the suite.

7. Please notify the Property Manager as soon as possible, but at least 24 hours prior to the date for which the suite is reserved, of any need to cancel your reservation. Your fellow owners would appreciate this courtesy.

8. Guests may register and pick up keys through the Property Manager's office after 3:00 P.M. Check-out time is 12:00 noon. A registration form will be available at the time of check-in. The guest's name, address, telephone number and vehicle registration information must be provided at registration.

9. Maid service will be provided daily unless otherwise requested.

10. Long distance telephone calls may only be made by credit card or reverse charges on the telephone in a guest suite.

11. The host owner will be responsible for any damage to the guest suite or to other association property caused by the guest, as well as for the guest's compliance with all applicable Condominium Rules and Regulations, which will be available in the guest suite.

12. After the guest's departure, a billing statement will be forwarded to the host owner.

13. The guest suites are part of the Common Elements of the Association and therefore subject to Florida law which prohibits smoking in the interiors of these areas. Your guest's compliance is appreciated.

14. These rules and procedures may be changed without notice.

C. 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 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, Inc. for any liability or damages which might arise in connection with their activities on the premises.

16. Should a decorator, contractor or sub-contractor discover a defect in a unit, they must notify the Property Manager immediately so the defect may be 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 NOTICES 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 an 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 the 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 the 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.**