

NOTE: This Amendment was approved at the August 20, 2026 Annual Meeting. It will be recorded and the recorded documents will be posted soon.

**SECOND AMENDMENT TO AMENDED AND RESTATED DECLARATION OF
COVENANTS, CONDITIONS, AND RESTRICTIONS OF
THE COTTAGES AT INDIAN SUMMER**

*[Proposed new text is indicated via underlined text;
Proposed deleted text is indicated via ~~strikethrough~~ text]*

Article 8, Section 8.5 of the Declaration is hereby amended as follows:

Section 8.5 Architectural & Site Design Standards & Criteria. The following architectural and site standards and criteria are imposed upon and shall apply to The Cottages at Indian Summer:

- (a) Permitted Structures. No structures of any kind shall be erected, altered, placed, or permitted to remain on any of the platted Lots within the Subdivision, other than a main residence, a guest cottage, a garage, and a one-level pool house. Only one (1) of the structures can exceed a footprint of 500 square feet. In accordance with all applicable State and County building codes, all structures constructed on a Lot shall be constructed of Insulated Concrete Form or standard framing. ~~Modular Homes are permitted to be constructed as the main residence provided the Modular Home:~~ 1) ~~is constructed with an open deck or porch that depth of no less than six (6) feet and encompasses not less than fifty percent (50%) of the front or back side of the structure;~~ 2) ~~complies with all other development and design requirements provided in this Declaration or by Board adopted Rule;~~ and 3) ~~meets or exceeds all hurricane building standards. Manufactured Homes and Mobile Homes are prohibited.~~

Modular Homes, Manufactured Homes, and Mobile Homes are prohibited within the Subdivision. No Owner, tenant, or occupant shall construct, place, install, or permit to remain on any Lot any Modular Home, Manufactured Home, or Mobile Home as those terms are defined in Article 1 of this Declaration.

Notwithstanding the foregoing prohibition, any Modular Home, Manufactured Home, or Mobile Home lawfully existing within the Subdivision and sited on a Lot prior to the date this Amendment is recorded in the Official Records of Gulf County, Florida (the "Effective Date"), shall be deemed a permitted, legal nonconforming structure and may remain on the Lot and continue to be used, maintained, repaired, and renovated. However, if any such grandfathered structure is destroyed, removed, or otherwise ceases to exist, it may not be replaced with another Modular Home, Manufactured Home, or Mobile Home, and any replacement structure shall comply with all requirements of this Declaration as amended.

6/16/2026