

BYLAWS CROSSWALK

CONCEPT	NEW BYLAWS CONTENT	NEW BYLAWS SECTION(S)	OLD BYLAWS CONTENT	OLD BYLAWS SECTION(S)	REASON FOR CHANGE
CAREGIVER	CAN LIVE WITH RESIDENT MEMBER AS A "PERMITTED HEALTH CARE RESIDENT" WITH PRIOR BOARD APPROVAL	2.14, 11.15	NO PROVISION FOR SUCH A RESIDENT		CHANGE IN ELDER CARE AND ADA (AMERICANS WITH DISABILITIES ACT)
WHO LIVES IN UNIT	OWNER OF A SHARE 55 YEARS OF AGE WHO IS APPROVED TO LIVE THERE, OR APPROVED PRIMARY OCCUPANT 55 YEARS OF AGE WHO IF DESIGNATED BY THE MULTIPLE PERSONS OR COMPANY THAT OWNS THE SHARE.	2.15	LESSEES OR A FAMILY MEMBER OF A LESSEE	2.4	SCREENING PROCEDURES CANNOT STOP SOMEONE FROM BUYING, BUT CAN BE USED TO PREVENT SOMEONE FROM LIVING IN UNIT BASED ON PAST BEHAVIOR (I.E. CONVICTIONS, FINANCIAL IRRESPONSIBILITY, LYING ON APPLICATION, ETC.) OUR OLD BYLAWS REQUIRED APPROVAL BEFORE ALLOWING SOMEONE TO PURCHASE (AS INDICATED BY A LEASE.).
NON-MEMBER RESIDENT	"APPROVED RESIDENT" OR "PERMITTED HEALTH CARE RESIDENT" (SEE BELOW) CAN LIVE WITH RESIDENT MEMBER AS PART OF HIS FAMILY UNIT WITH PRIOR BOARD APPROVAL	2.2, 2.14	NO PROVISION FOR SUCH A RESIDENT		CHANGE IN SOCIAL NORMS AND GENERAL LAW
WHO MAY VOTE	A SOLE OWNER OF A MEMBERSHIP CERTIFICATE, A PRIMARY OCCUPANT, OR ONE OF A MARRIED COUPLE ON THE SAME CERTIFICATE	2.22	A SOLE OWNER OF A MEMBERSHIP CERTIFICATE, OR OWNER OF A VOTING CERTIFICATE (IF MEMBER CERTIFICATE IS OWNED BY MORE THAN 1 MEMBER OR BY A CORPORATION). MAY ALSO BE USED FOR ONE OF A MARRIED COUPLE ON THE SAME CERTIFICATE, BUT NOT NECESSARY.	2.3(A) AND 2.3(E)	IN OUR OLD BYLAWS, A VOTING CERTIFICATE WAS REQUIRED WHEN MORE THAN ONE MEMBER OR A CORPORATION OWNED A MEMBERSHIP CERTIFICATE. THE NEW BYLAWS PROVIDE FOR SOMEONE TO BE DESIGNATED AS THE "PRIMARY OCCUPANT" WHO WILL BE THE VOTER FOR TWO OR MORE UNMARRIED MEMBERS, OR FOR A CORPORATION; THEREFORE A VOTING CERTIFICATE IS NO LONGER REQUIRED.
DEFINITION OF FAMILY MEMBER	FAMILY MEMBERS ARE PERSONS WHO COMMONLY RESIDE TOGETHER, WHETHER OR NOT MARRIED OR RELATED BY BLOOD	2.8	NO DEFINITION OF FAMILY MEMBER GIVEN (ASSUMPTION OF RELATEDNESS BY BLOOD OR MARRIAGE)	2.1	CHANGE IN SOCIAL NORMS AND GENERAL LAW
WHEN RIGHT TO VOTE MAY BE DENIED	FOR DELINQUENT ASSESSMENT >90 DAYS	3.11	NOT ADDRESSED		PROVISION OF 719.303(5) F.S.
MINUTES OF MEMBERS MEETINGS	WRITTEN MINUTES MUST BE AVAILABLE WITHIN 30 DAYS	4.1	NO TIME LIMIT FOR MINUTES		MINUTES SHOULD BE MADE AVAILABLE WITHIN A REASONABLE TIME AFTER MEETINGS. CHAPTER 719 IS SILENT, SO THE NEW BYLAWS SET A LIMIT OF 30 DAYS.

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CALLING A SPECIAL MEMBERS' MEETING	MAY BE CALLED BY PRESIDENT OR MAJORITY OF BOARD, OR BY 25% OF MEMBERS	4.2	MAY BE CALLED BY PRESIDENT OR MAJORITY OF BOARD, OR BY 10% OF MEMBERS	3.5	CHANGE RECOMMENDED BY ATTORNEY, AND APPROVED BY COMMITTEE DUE TO ASSOCIATION'S COST OF SENDING REQUIRED NOTICES TO ALL MEMBERS, AND POSSIBLE COST OF ATTORNEY'S FEES TO WRITE PROXY TEXT. (DIFFERENCE OF 4 MEMBERS VERSUS 10 MEMBERS)
HOW TO VOTE AT MEMBERS MEETINGS	ALL VOTES MUST BE IN WRITING	4.6	VOTING IN PERSON OR BY PROXY AND ONLY PROXIES ARE REQUIRED TO BE IN WRITING.	2.3(D)	PAST MEMBERS MEETINGS HAVE SOMETIMES TAKEN HAND VOTES, INCREASING THE CHANCE OF TWO VOTES PER UNIT
NOTICING ADJOURNED MEMBERS MEETINGS	ADJOURNED MEMBERS MEETINGS DON'T REQUIRE ADDITIONAL NOTICE UNLESS NEW BUSINESS ITEMS ARE ADDED	4.8	SILENT REGARDING NOTICING SUCH MEETINGS		MEMBERS NEED TO BE GIVEN NOTICE IF THERE ARE ANY NEW ITEMS ADDED TO THE AGENDA, SO THEY CAN COME PREPARED TO ADDRESS THE ISSUE.
REASONS TO ADJOURN A MEMBERS MEETING	NO REASONS GIVEN	4.8	LACK OF QUORUM IS THE ONLY REASON		THERE MAY BE OTHER REASONS FOR ADJOURNING A MEETING FOR ANOTHER TIME; LACK OF A QUORUM IS ONLY ONE OF THEM
ORDER OF BUSINESS AT A MEMBERS MEETING	MOVES THE ELECTION OF DIRECTORS UP IN THE ORDER OF BUSINESS	4.9	ELECTION OF DIRECTORS FOLLOW READING OF MINUTES AND REPORTS OF OFFICERS AND COMMITTEES		ELECTION OF DIRECTORS NEED TO BE ADDRESSED EARLIER SO THAT BALLOTS CAN BE COUNTED DURING THE REMAINING BUSINESS
DELEGATION OF MANAGEMENT	SERVICE PROVIDERS MUST NOT HAVE ANY LINKS TO THE BOARD AND MUST HAVE SPECIFIC QUALIFICATIONS WHEN HANDLING OUR FINANCIAL ACCOUNTS	5.2	SILENT REGARDING CONTRACTS OR SERVICE PROVIDERS		IN AN EFFORT TO REDUCE CONFLICTS OF INTEREST AND PREVENT FRAUD, THE NEW BYLAWS CONTAIN RESTRAINTS TAKEN FROM CONDO LAW (CHAPTER 718) AND RECOMMENDATIONS FROM FCAP (FLORIDA COMMUNITY ASSOCIATION PROFESSIONALS)
OFFICIAL RECORDS	OFFICIAL RECORDS AVAILABLE FOR INSPECTION WITHIN 10 DAYS OF REQUEST, AND GIVES OUR ASSOCIATION THE ABILITY TO ADOPT REASONABLE RULES REGARDING VIEWING THEM.	5.5	LIMITED MENTION OF RECORDS AND HOW THEY ARE TO BE MADE AVAILABLE.		THE OLD BYLAWS DID NOT CLEARLY ADDRESS, BUT THE NEW BYLAWS ARE IN COMPLIANCE WITH CHAPTER 719 OF THE FLORIDA STATUTES.

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ACQUIRING PROPERTY FOR OUR ASSOCIATION	REQUIRES A 2/3 VOTE OF THE MEMBERS IF PURCHASING PERSONAL PROPERTY OVER 15% OF THE ANNUAL BUDGET; REQUIRES THAT SAME 2/3 VOTE IF PURCHASING ANY REAL PROPERTY.	5.6	SILENT REGARDING PURCHASE OF ADDITIONAL PERSONAL OR REAL PROPERTY BY THE ASSOCIATION		ALL MEMBERS SHOULD BE INVOLVED WHEN BUYING REAL PROPERTY. CHAPTER 719 IS SILENT REGARDING PURCHASE OF PERSONAL PROPERTY, BUT REQUIRES A 2/3 VOTE TO CHANGE THE COMMON AREAS, WHICH COULD BE CONTRUED TO MEAN ADDING TO THE ASSOCIATION PROPERTY. (THIS IS ALSO CONSISTENT WITH SECTION 14.4, WHICH REQUIRES A 2/3 VOTE IF THE COST IS MORE THAN 15% OF THE ANNUAL BUDGET, WHICH WOULD BE TRUE OF REAL PROPERTY.)
DISCLOSURE OF EMAIL ADDRESSES	EMAIL ADDRESSES MAY BE DISCLOSED IF WRITTEN CONSENT IS GIVEN	5.8	NOT ADDRESSED		CHAPTER 719 (719.104(2)(C)5) REQUIRES THAT EMAIL ADDRESSES REMAIN CONFIDENTIAL, BUT MAY BE DISCLOSED WITH WRITTEN CONSENT. OUR ANNUAL INFORMATION FORM CONTAINS CHECKBOXES ALLOWING SHAREHOLDERS TO INDICATE THEIR CONSENT TO SHARE THAT INFORMATION.
NUMBER AND TERMS OF DIRECTORS	7 DIRECTORS; 3 YEAR TERMS	6.1	7 DIRECTORS (AS AMENDED IN 2006); 3 YEAR TERMS	4.1, 4.3, CERTIFICATE OF AMENDMENT 2006	NO CHANGE FROM OUR CURRENT BYLAWS
BOARD MEETINGS BY TELEPHONE CONFERENCE	QUORUM IS ESTABLISHED ONLY WHEN A MAJORITY OF ALL DIRECTORS CAN HEAR AND SPEAK TO ALL OTHER DIRECTORS AND PARTICIPANTS	6.10	QUORUM CONSISTS OF A MAJORITY OF THE ENTIRE BOARD. SILENT ON TELEPHONE CONFERENCES.	4.8	NEW BYLAWS INCLUDE THE REQUIREMENT FROM FLORIDA CORPORATION LAW THAT DIRECTORS MUST SIMULTANEOUSLY BE ABLE TO HEAR AND SPEAK WITH EACH OTHER.
EXECUTIVE COMMITTEE	EXCLUDED		ALLOWS A THREE-MEMBER COMMITTEE WITH ALL THE POWER OF THE BOARD, AND NO REQUIREMENT OF A NOTICE OR AN OPEN MEETING.	4.13	NO LONGER ALLOWED BY LAW
NOMINATING COMMITTEE	EXCLUDED		THREE MEMBERS APPROVED BY THE BOARD SHALL NOMINATE ONE DIRECTOR FOR EACH OPEN POSITION.	4.2(B)	NOMINATING COMMITTEE IS NO LONGER LEGAL.

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REMOVING DIRECTORS	RECALL OF A DIRECTOR REQUIRES A MAJORITY OF ALL VOTING INTERESTS. MAY BE DONE VIA A WRITTEN PETITION OR BY A MEETING CALLED FOR THAT PURPOSE, AS PROVIDED IN THE COOPERATIVE ACT AND THE FLORIDA ADMINISTRATIVE CODE FOR COOPERATIVES.	6.5	AFTER A MAJORITY OF THE BOARD IS ELECTED, ANY DIRECTOR MAY BE REMOVED BY A 2/3 VOTE OF THE MEMBERS AT A MEETING	4.2(D)	NO LONGER LEGAL. RECALL PROCEDURES ARE GIVEN IN 719.106(F) OF THE FLORIDA STATUTES
NOTICE OF BOARD MEETINGS	NOTICE AND AGENDA OF EACH BOARD MEETING REQUIRED TO BE POSTED 48 HOURS IN ADVANCE	6.8	NOTICE OF ANY REGULAR MEETING OF THE BOARD IS NOT REQUIRED	4.5	LAW HAS CHANGED. ALL MEETINGS OF THE BOARD OF DIRECTORS ARE REQUIRED TO BE PROPERLY NOTICED 48 HOURS IN ADVANCE, PER FLORIDA STATUTE; MEETINGS CALLED FOR SPECIAL ASSESSMENTS OR RULES RESTRICTING THE USE OF UNITS REQUIRE 14 DAYS NOTICE.
VOTING ON ITEMS NOT ON AGENDA	BOARD NOT ALLOWED TO VOTE ON AN OLD OR NEW BUSINESS ITEM THAT ISN'T ON THE AGENDA IN SUFFICIENT DETAIL FOR ALL MEMBERS TO BE ABLE TO SPEAK TO IT	6.11	SILENT ON THIS ISSUE		FLORIDA CONDO LAW REQUIRES AN ITEM TO BE ON THE AGENDA BEFORE A VOTE CAN BE TAKEN; COOPERATIVE LAW REFERENCES THIS, BUT IN VAGUE TERMS. NEW BYLAWS CLEARLY REQUIRE INCLUSION OF EACH AGENDA ITEMS IN SUFFICIENT DETAIL BEFORE A VOTE CAN BE TAKEN. BOARD DIRECTORS AND ASSOCIATION MEMBERS HAVE A RIGHT TO BE ABLE TO RESEARCH EACH ITEM SO THEY CAN SPEAK OR VOTE KNOWLEDGEABLY.
RESIGNATION OF DIRECTORS AND OFFICERS	RESIGNATION OF DIRECTORS MUST INCLUDE AN EFFECTIVE DATE AND MUST BE EITHER WRITTEN, WITH COPIES TO ALL OTHER BOARD MEMBERS, OR GIVEN AT AN OPEN MEETING. OFFICERS CANNOT ABANDON THEIR DUTIES UNTIL RESIGNATION IS ACCEPTED OR THE EFFECTIVE DATE.	6.15	DIRECTORS MUST SEND WRITTEN NOTICE TO OFFICE OF CORPORATION; OFFICERS GIVE TO SECRETARY AND IS EFFECTIVE IMMEDIATELY	4.2(F), 6.7	NOT ADDRESSED IN THE LAW, BUT WE NEED CLEAR WRITTEN RULES FOR SUCH AN EVENT

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COMMITTEES	SIMPLE RULES FOR COMMITTEES ADDED, INCLUDING TERMS OF SERVICE	6.16	ONLY ADDRESSES EXECUTIVE COMMITTEE	4.13	FLORIDA LAW IS SILENT ON COMMITTEES. SECTION WAS ADDED TO ENCOURAGE OUR COMMUNITY TO WORK TOGETHER, AND ALSO TAKE SOME OF THE WORKLOAD OFF THE BOARD. COMMITTEE TERMS OF 1 YEAR GIVE EACH NEW BOARD THE CHANCE TO DESIGNATE DIFFERENT MEMBERS TO WORK ON PROJECTS.
USE OF ATTORNEY	NEW SECTION ADDED	6.17	SILENT ON USE OF AN ATTORNEY		SECTION ADDED TO INCLUDE ENTIRE BOARD IN CONSULTS GOING FORWARD, AND PROHIBIT SINGLE BOARD MEMBERS FROM CONTACTING AN ATTORNEY WITHOUT BOARD APPROVAL
DISQUALIFICATIONS OF BOARD MEMBERS	INCLUDES TRANSFER OF MEMBERSHIP CERTIFICATE PLUS LISTING OF DISQUALIFICATIONS FROM FLORIDA LAW (CHAPTER 719)	6.2	ONLY TRANSFER OF MEMBERSHIP CERTIFICATE OR VOTING CERTIFICATE	4.1, 4.2(F)	VOTING CERTIFICATE NO LONGER RELEVANT. DISQUALIFICATIONS ADDED FROM CHAPTER 719 F.S.
APPOINTMENT OF VACANT BOARD SEAT BETWEEN ELECTIONS	NO TIMEFRAME TO REPLACE EXCEPT WHEN THERE IS LACK OF A QUORUM (4 DIRECTORS), AND 3 DAYS WRITTEN NOTICE FOR CANDIDATES	6.4	NO TIMEFRAME TO REPLACE; NO WRITTEN REQUIREMENT FOR CANDIDATES	4.2 (E)	ADDED REQUIREMENT TO APPOINT WHEN THERE ARE LESS THAN 4 DIRECTORS, IN ORDER TO AVOID APPOINTMENT OF A RECEIVERSHIP, BY LAW. THREE DAY REQUIREMENT GIVES BOARD TIME TO POST AGENDA ITEM 48 HOURS PRIOR, PER LAW, AND ALSO TIME TO SEE IF ANY OTHERS WISH TO BE CONSIDERED.
HOW/WHERE BOARD MEETINGS ARE HELD	TELECONFERENCE MUST BE USED, EVEN IF MEETING IS HELD IN PHYSICAL LOCATION	6.7	TELECONFERENCE NOT SPECIFICALLY MENTIONED	4.4, 4.5, 4.6	TECHNOLOGY IMPROVEMENTS ALLOW BOARD TO MEET EVEN DURING OFF-SEASON AND ALLOW ALL MEMBERS TO ATTEND EVERY MEETING.
POSTED AGENDA ITEMS	MUST INCLUDE ENOUGH DESCRIPTIVE DETAIL TO ALLOW MEMBERS TO SPEAK TO EACH ITEM	6.8	SILENT ON AGENDA ITEMS IN THE NOTICE		MEMBERS HAVE THE RIGHT TO KNOW WHAT WILL BE DISCUSSED
MEMBERS SPEAKING AT BOARD MEETINGS	BOARD CAN MAKE REASONABLE WRITTEN RULES FOR SPEAKING AT MEETINGS, AND THESE RULES MUST BE AVAILABLE TO ALL MEMBERS	6.8	SILENT ON MEMBERS SPEAKING AT BOARD MEETINGS		FLORIDA LAW REQUIRES THAT THE BOARD ALLOW MEMBERS TO SPEAK TO ANY AGENDA ITEM, AND THE BOARD MAY ADOPT REASONABLE WRITTEN RULES GOVERNING THIS

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CONTENT OF MINUTES	ALL VOTES ARE RECORDED IN THE MINUTES	7.4	NOT ADDRESSED		FLORIDA LAW REQUIRES VOTE OR ABSTENTION OF EACH BOARD MEMBER TO BE RECORDED IN THE MINUTES (719.104(8)(B))
ASSESSMENTS PAYABLE VIA ACH	ACH OPTION ADDED	8.5	NO PAYMENT METHOD MENTIONED	7.6(A)	ACH TECHNOLOGY WAS NOT AVAILABLE UNTIL RECENT YEARS
ASSOCIATION LOANING, BORROWING AND SPENDING	NEW SECTION ADDED TO PROHIBIT LOANING; ALSO BOARD CAN'T BORROW OR SPEND MORE THAN 15% OF ANNUAL BUDGET WITHOUT A 2/3 VOTE OF OUR MEMBERS.	8.7	LIMIT OF \$7,500 ON BORROWING ONLY FOR CHANGES OR REPAIR OF THE COMMON AREAS	5.1	SECTION ADDED TO ENSURE THERE ARE RESTRICTIONS REQUIRING A 2/3 VOTE IF BOARD WANTS TO BORROW OR SPEND OVER CERTAIN AMOUNTS FOR NON-EMERGENCIES
AGE LIMITS	ONE PERSON 55 OR OLDER PER UNIT; ALL OTHERS MUST BE 45 OR OLDER (WITH EXCEPTIONS)	10.1	ALL ADULTS MUST BE 55 OR OLDER	2.4	NO LONGER REQUIRED BY LAW. HOUSING FOR OLDER PERSONS LAW WAS PASSED IN 1995 AND REQUIRES ONLY 1 PERSON LIVING IN UNIT TO BE 55 OR OLDER. ADDITIONAL AGE RESTRICTION OF 45 FOR ALL OTHERS WAS ADDED TO MAINTAIN OUR QUIET COMMUNITY.
SITUATION WHERE ALL PERSONS 55 OR OLDER NO LONGER OCCUPY UNIT	CLAUSE ADDED TO ALLOW BOARD TO END OCCUPANCY ONLY IF THE 80% HOUSING FOR OLDER PERSONS RULE IS VIOLATED	10.1	SITUATION NOT ADDRESSED		ADDED TO PROVIDE GUIDANCE FOR SUCH A SITUATION, IN ORDER TO MAINTAIN OUR 55 AND OVER STATUS
PERSONS EXCEPTED FROM 55 AND OVER REQUIREMENT	ADDRESSES SITUATIONS WHICH MAY OCCUR, INCLUDING DEATH, INHERITANCE AND EMERGENCIES	10.2	NOT ADDRESSED		SECTION COVERS THE 20% OF UNITS WHO MIGHT NOT HAVE SOMEONE 55 OR OLDER IN OCCUPANCY
REMEDY FOR NON-COMPLIANCE WITH AGE RESTRICTION	NEW SECTION ALLOWING ASSOCIATION TO REMOVE UNAUTHORIZED OCCUPANTS	10.4	NOT ADDRESSED		LEGAL LANGUAGE TO SUPPORT COMMUNITY IN MAINTAINING 55 AND OVER STATUS
REGISTRATION AND PROOF OF AGE	REGISTRATION REQUIRED VIA CENSUS FORM AND PROOF OF AGE	10.5 AND 10.6	NOT ADDRESSED		REQUIRED FOR 55 AND OVER STATUS. SOURCES FOR PROOF OF AGE AS LISTED IN HOUSING FOR OLDER PERSONS LAW.
RECORDS REGARDING UNITS UNOCCUPIED FOR A YEAR	BOARD HAS AUTHORITY TO COLLECT RECORDS ON OCCUPANCY OF UNITS BY 1 PERSON 55 YEARS OF AGE OR OLDER DURING A 12 MONTH PERIOD	10.7 AND 10.8	NOT ADDRESSED		RECORDS ARE REQUIRED TO PROVE COMPLIANCE WITH HOUSING FOR OLDER PERSONS LAW.
MAXIMUM NUMBER OF PERSONS LIVING IN A UNIT	MAXIMUM OF 3	11.1	NOT ADDRESSED		ADDRESSED IN SECTION 15 OF PROPRIETARY LEASE WITH RESTRICTION OF 3 PERSONS, ALL OF WHOM MUST BE 55. RESTRICTION ADDED TO NEW BYLAWS FOR CONSISTENCY.

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BUSINESS NOT CONDUCTED FROM UNITS	CLIENTS, CUSTOMERS, AND OTHER BUSINESS TRAFFIC PROHIBITED WITHIN THE COMMUNITY	11.1	NOT ADDRESSED		SECTION 15 OF PROPRIETARY LEASE STATES UNITS TO BE USED AS A PRIVATE DWELLING FOR LESSEE AND HIS FAMILY. SECTION ADDED TO NEW BYLAWS FOR CONSISTENCY AND TO PRESERVE THE AMBIENCE OF THE COMMUNITY FOR THE QUIET ENJOYMENT OF ITS MEMBERS
RIGHT OF MEMBERS TO KEEP PERSONAL BUSINESS COLLECTION OR INVENTORY	ALLOWED IN UNITS	11.1	NOT ADDRESSED		ADDED TO NEW BYLAWS TO COVER INVENTORY OF SEVERAL MEMBERS WHO CREATE ART, JEWELRY AND OTHER MERCHANDISE THAT IS SOLD OUTSIDE OUR COMMUNITY
GUESTS	CAN STAY UP TO 30 DAYS PER YEAR AND RESIDENT/PRIMARY OCCUPANT MUST BE PRESENT. FOR LONGER STAYS, MUST OBTAIN BOARD APPROVAL BY APPLYING AS A PROSPECTIVE RESIDENT	11.3, 11.4, 2.9	NOT ADDRESSED		SECTION 15 OF PROPRIETARY LEASE STATES GUESTS CAN STAY UP TO ONE MONTH AND RESIDENT MUST BE PRESENT. SECTION ADDED TO NEW BYLAWS FOR CONSISTENCY WITH CURRENT PROVISIONS OF LEASE, AND TO PROVIDE FOR GUESTS WHO WISH TO STAY LONGER.
SIGNS	FOR SALE SIGNS ARE THE ONLY SIGNS PERMITTED TO BE SEEN FROM THE STREET	11.8	NOT ADDRESSED		SECTIONS ADDED FOR CONSISTENCY AND TO MAINTAIN THE CLEAN APPEARANCE OF OUR PARK (FOR SALE SIGNS AND THEIR LOCATION CURRENTLY ADDRESSED IN RULES AND REGULATIONS)
VEHICLE RESTRICTIONS	SECTION ADDED FROM OUR CURRENT RULES AND REGULATIONS, PLUS ADDITION OF COUNTY REQUIREMENTS	11.12	NOT ADDRESSED		SECTION ADDED TO ENSURE COMPLIANCE WITH COUNTY REGULATIONS AND ADDITION FROM RULES AND REGULATIONS KEEPS VEHICLE RESTRICTIONS IN ONE PLACE IN OUR DOCUMENTS
REASONABLE ACCOMMODATIONS FOR DISABILITY	INCLUDES PERMITTED HEALTH CARE RESIDENTS AND SERVICE/EMOTIONAL SUPPORT ANIMALS AND PROVIDES FOR DETAILED POLICIES AND PROCEDURE TO BE DEVELOPED BY THE BOARD	11.14	NOT ADDRESSED		ADDED TO SUPPORT OUR REASONABLE ACCOMMODATION PROGRAM, WHICH INCLUDES PERMITTED HEALTH CARE RESIDENTS AND SERVICE/EMOTIONAL SUPPORT ANIMALS
VISITORS (DAY VISITS)	VISITING MINORS ARE PROHIBITED FROM COMMON AREAS WITHOUT ADULT	11.16	NOT ADDRESSED		ADDED FOR SAFETY REASONS, ESPECIALLY AREAS AROUND THE DOCKS AND THE STREET

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WHO CAN BUY A SHARE	ANY PERSON, FIRM, TRUST OR LIFE ESTATE	SECTION 12 INTRODUCTION, 12.2 (A)(1) and 12.2(A)(2)	NOT SPECIFICALLY ADDRESSED		COURT CASES IN RECENT YEARS MAKE IT CLEAR THAT WE CANNOT PROHIBIT SOMEONE FROM BUYING OR SELLING A SHARE WITHOUT RUNNING THE RISK OF LEGAL ACTION.
BACKGROUND CHECKS	MUST INCLUDE ALL COUNTIES OF RESIDENCE FOR PAST 7 YEARS	12.2(A)(1)	NOT ADDRESSED		SECTION ADDED TO SUPPORT USE OF BACKGROUND CHECKS PER LAW (CURRENT LAW ALLOWS ONLY LATEST 7 YEARS)
NOTICE OF SALE	OWNER WISHING TO SELL GIVES BOARD 30 DAYS NOTICE BEFORE CLOSING DATE (ALLOWS FOR SUBSTITUTION OF BUYER)	12.2(A)(1)	NOT ADDRESSED		30 DAY NOTICE IS CURRENTLY IN OUR PROPRIETARY LEASE. SECTION ADDED TO NEW BYLAWS FOR CONSISTENCY.
DISAPPROVAL REASONS	9 REASONS LISTED, BASED PRIMARILY ON BEHAVIORS	12.2(C)(1)	AGE IS ONLY REASON	2.4	SECTION ADDED TO ALLOW FOR DISAPPROVAL FOR BEHAVIORAL REASONS, SUCH AS CONVICTION OF FELONY, PRIOR BANKRUPTCIES, HISTORY OF DISRUPTIVE BEHAVIOR, LYING ON APPLICATION, ETC
SUBSTITUTION OF BUYER BY ASSOCIATION	ALLOWED AT SAME PRICE AND WITH SAME TERMS	12.2(C)(2)	NOT ADDRESSED		THIS IS ONE OF THE FEW WAYS TO LEGALLY RESTRICT A BUYER. SECTION ADDED TO ALLOW THE ASSOCIATION TO KEEP TRANSFER OF UNITS WITHIN THE RIVERBEND FAMILY
CHANGES MADE TO UNITS OR COMMON AREAS BY UNIT OWNERS	NO MATERIAL ALTERATIONS CAN BE MADE WITHOUT BOARD APPROVAL, AND ONLY LICENSED AND INSURED CONTRACTORS CAN BE USED. IF A VISIBLE ITEM IS OFFENSIVE TO THE COMMUNITY, IT MUST BE IMMEDIATELY REMOVED.	14.3	NOT ADDRESSED		SIMILAR VERBIAGE IS FOUND IN THE PROPRIETARY LEASE. SECTION ADDED FOR CONSISTENCY AND TO ADD A RESTRICTION OF OBJECTIONABLE MATERIAL.



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CHANGES MADE TO UNITS OR COMMON AREAS BY THE ASSOCIATION	BESIDES MAINTENANCE, REPAIR AND REPLACEMENT, THE ASSOCIATION CAN'T MAKE ANY MATERIAL ALTERATION OF THE COMMON AREAS IF IT COSTS MORE THAN 30% OF THE ANNUAL BUDGET, UNLESS IT GETS A 2/3 APPROVAL FROM THE MEMBERS. VOTE NOT REQUIRED IF REPAIR IS NECESSARY FOR IMMEDIATE SAFETY.	14.4	ASSOCIATION CAN'T BORROW MORE THAN \$7,500 TO IMPROVE OR REPAIR COMMON AREAS WITHOUT A 2/3 VOTE. NO LIMIT ON SPENDING.	5.1	LIMITS ON GENERAL BORROWING ALREADY ADDED IN SECTION 8.7; MATERIAL ALTERATION OF COMMON AREA REQUIRES 2/3 VOTE BY LAW; THIS SECTION ADDS FLEXIBILITY TO THAT REQUIREMENT, BASED ON COST OF PROJECT.
ACCESS TO UNITS	ASSOCIATION HAS RIGHT OF ACCESS TO EACH UNIT TO PROTECT, MAINTAIN AND REPAIR COMMON AREAS; MAY (BUT NOT REQUIRED TO) RETAIN A PASS KEY. IF NO PASS KEY, OWNER IS LIABLE FOR ANY DAMAGE CAUSED IF ASSOCIATION NEEDS TO UTILIZE FORCED ENTRY.	14.7	ASSOCIATION HAS A RIGHT OF ACCESS TO EACH UNIT, BUT MUST GIVE A ONE-DAY NOTICE UNLESS AN EMERGENCY	18.1	PER FLORIDA LAW (719.104 F.S.); LIABILITY CLAUSE TO PROTECT OUR ASSOCIATION
VARIANCES	EXCEPTIONS TO THE RULES AND REGULATIONS MAY BE GRANTED BY THE BOARD WITH PRIOR WRITTEN APPLICATION, BUT ARE STRICTLY LIMITED TO EXTRAORDINARY CIRCUMSTANCES	15	MAJORITY VOTE OF BOARD REQUIRED TO CHANGE, AMEND OR VARY RULES	ARTICLE XX.	RE-WORDED TO EMPHASIZE THE STRICT LIMITATION OF EXCEPTIONS, AND ONE EXCEPTION MAY NOT BE USED AS A PRECEDENT
COMPLIANCE ENFORCEMENT	BOARD CAN LEVY FINES; INCLUDES DETAILED PROCEDURE.	16.4	VIOLATIONS TREATED AS A MATERIAL BREACH, TO BE ADDRESSED BY LEGAL ACTION OR "ACTION IN EQUITY" (FINES?) NOT CLEARLY SPELLED OUT	ARTICLE XI.	WORDING CLARIFIED AND UPDATED TO REFLECT FLORIDA LAW (719.303(3))