

EXHIBIT "D"

RULES AND REGULATIONS FOR

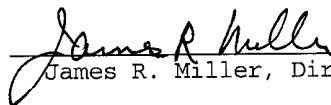
TRIPLE CROWN CONDOMINIUMS OWNERS ASSOCIATION

1. Automobiles may be parked only in the areas provided for that purpose, and shall not be parked in such a manner as to impede or prevent ready access to any entrance to or exit from the Building by another vehicle.
2. No radio or television antenna or any wiring or appurtenance used for any purpose may be installed on the exterior of the Building without the written consent of the Board of Directors of Triple Crown Condominium(s) Owners Association.
3. Exterior name plates and mailboxes will be installed in a manner uniform and consistent with that of the other Unit and approved by the Association.
4. Unit Owners are reminded that alteration and repair of the Building is the responsibility of the Association, except for the interior of the Units. No work of any kind is to be done upon the exterior Building walls or upon the interior boundary walls without first obtaining the approval of the Association. This includes any landscaping or planting of any nature.
5. No Unit Owner shall make or permit any disturbing noises in the Building, or do or permit anything to be done therein which will interfere with the rights, comforts, or conveniences of other Unit Owners. No Unit Owner shall play upon or suffer to be played upon any musical instrument or operate or permit to be operated a stereo or radio or television or other loud-speaker in such Owners' Unit between the hours of 12:00 midnight and the following 6:00 A.M., if the same shall disturb or annoy other occupants of the Building.
6. Each Unit Owner shall keep his or her Unit in a good state of presentation and cleanliness, and shall not sweep or throw or permit to be swept or thrown therefrom, or from the doors or windows thereof, any dirt or other substance.
7. Unit Owners shall not cause or permit any unusual or objectionable noises or odors to be produced upon or to emanate from their respective Units.

8. No exotic or unusual animals or reptiles of any kind shall be raised, bred, or kept in any Unit or on any of the Common Elements. Only dogs and cats shall be allowed and shall only be allowed with prior written approval of the Association. No more than two of these pets may be maintained in any Unit. Further, only dogs of a breed which is categorized as "small" or "medium-sized" according to standards set forth in a book entitled Dogs, written by David Alderton, published by Dorling Kindersley Publishing, New York 1993 (main page references 30-37, and the remainder of the book may be consulted if necessary to determine compliance with this rule), shall be allowed under circumstances. Pets may be outside only if accompanied by a Unit Owner or leasee and, further, only if maintained on a leash at all times. Under no circumstances shall pets be permitted to run loose within the community. In addition, pets may be walked only in areas designated for pets by the Association. Pets shall not, under any circumstances, be permitted in the Saddlebrook Club House or on the community trail system. The Unit Owner and leasee (if the unit is leased) shall be jointly responsible and liable for the immediate removal of any pet waste deposited anywhere in the Saddlebrook development. Dog houses, dog shelters, dog runs or similar structures of any kind which might be used to house pets shall not be permitted. Unit Owners and Unit Lessees (in the event the unit is rented) shall be jointly and severally liable for the behavior of the pet and shall not, under any circumstances, permit excessive barking which would, under ordinary circumstances, disturb or annoy any other Unit Owner of occupant.
9. Any consent or approval given under these Rules and Regulations may be added to, amended or repealed at any time by resolution of the Board of Directors of the Association.
10. These Rules and Regulations may be amended, modified or altered only as provided in the bylaws of Triple Crown Condominium(s) Owners Association.
11. Trash compactors are located in designated areas within the development and are for owners' refuse disposal. All refuse must be placed in the compactors for periodic pickup. No refuse shall be placed in building hallways, entryways, stairwells, curbside, or any other common area not specifically designated for such use.
12. Minor vehicle repairs, such as changing spark plugs, tires, and batteries will be allowed in the development. Tires, batteries, etc., must be promptly removed from the site and disposed of properly. Oil changes, muffler replacements, brake, transmission, engine and body refinishing work will not be permitted in the development.

13. Boats, trailers, motor homes, unmounted truck campers, semi-trailer trucks, snowmobiles or other recreational vehicles may not be kept on site, other than in the owner's garage or in designated recreational equipment storage areas.
14. Saddlebrook Amenities (clubhouse, trails, ponds, playgrounds, etc.) are for the exclusive use of the owners and their guests. An owner must accompany guests at all times while in these areas. Posted regulations for the proper use of all facilities will be observed. All owners and their guests will use the facilities at their own risk. Owners will be held responsible for any and all damages to these areas due to their negligence. Please see the attached "Clubhouse at Saddlebrook - Rules and Regulations" for additional regulations specific to the clubhouse.
15. Unit owners shall not store any personal property in the common hallways, entryways or stairwells of any building.

These Rules and Regulations have been approved by the Board of Directors of Triple Crown Condominiums Owners Association on the 9 day of August, 2000.


James R. Miller, Director