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This Instrument prepared by:

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Anchors Smith Grimsley PLC
909 Mar Walt Drive, Suite 1014
Fort Walton Beach, FL 32547

STATE OF FLORIDA
COUNTY OF OKALOOSA

**EXTENSION AGREEMENT OF
DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND
EASEMENTS OF SWIFT CREEK COMMUNITY**

THIS EXTENSION AGREEMENT extends that document entitled **"APRIL 2006 AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS OF SWIFT CREEK COMMUNITY"** recorded most recently at Official Records Book 2703, Pages 3789 thru 3807, inclusive, of the Public Records of Okaloosa County, Florida, as subsequently amended, to Swift Creek Phase VI-B as follows:

1. The Declaration for Swift Creek Community was originally recorded in Official Records Book 2199, Page 1463 thru 1490 inclusive. The Declaration has been amended and most recently appears as an Amended and Restated Declaration in Official Records Book 2703, at the pages stated above. The Amended and Restated Declaration has been further amended by a January 2008 Amendment recorded at Official Records Book 2829, at Pages 202 thru 204 inclusive, an October 2008 Amendment recorded at Official Records Book 2867 at Pages 1510 thru 1512, inclusive, and a March 2009 Amendment recorded at Official Records Book 2886 at Pages 2163 thru 2165, inclusive, all of the Public Records of Okaloosa County, Florida.
2. The Developer continues to own lots within the property described in the first six phases of Swift Creek Community. Phase VI-B of Swift Creek Community has now been developed and is being held open for sale. Pursuant to the amendment procedure set forth in the Declaration, the Declarant, Ruckel Properties, Inc., finds it beneficial to the property to extend the covenants applicable to the first six phases of Swift Creek Community to Swift Creek Phase VI-B as described hereinafter and believes that the quality and desirability of the subdivision being developed as Swift Creek Community can best be protected by protective covenants upon all lots.


CONSIDERING THE FOREGOING, the April 2006 Amended and Restated Declaration of Covenants, Conditions, Restrictions and Easements of Swift Creek Community, as recorded in Official Records Book 2703, Pages 3789 thru 3807, inclusive, as Amended by the January 2008, October 2008 and March 2009 Amendments, is hereby

extended to Phase VI-B of Swift Creek Community. The Declaration imposed upon the previous phases of Swift Creek Community shall hereafter be binding upon and attached to the property which is hereby described as "Swift Creek Phase VI-B", according to the plat recorded at Plat Book 25 Pages 46 and 47, of the Public Records of Okaloosa County, Florida and shall run with the title to all of the property described in the plat of Swift Creek Phase VI-B, and be binding on all parties having any right, title and interest in the described properties or any part thereof, their heirs, successors and assigns and shall inure to the benefit of the owners thereto, the Declarant and its successors in title and others described in the Declaration.

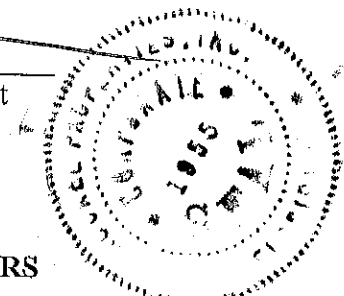
This Extension Agreement made and executed this 14th day of October 2010.

Declarant:

RUCKEL PROPERTIES, INC.

By: 
James P. Ruckel, Sr., President

[corporate seal]

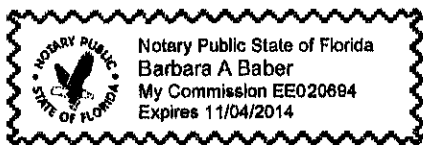


SWIFT CREEK HOMEOWNERS ASSOCIATION, INC.

By: 
James P. Ruckel Sr., President

STATE OF FLORIDA
COUNTY OF OKALOOSA

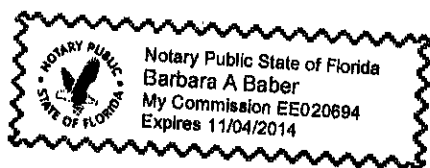
The foregoing instrument was acknowledged before me this 14th day of October, 2010 by James P. Ruckel, Sr., and Cheryl Henderson as President and Secretary, respectively, of Ruckel Properties, Inc., a Florida Corporation, on behalf of the corporation and who are personally known to me or have produced their driver's licenses as identification.



Barbara A. Baber
Notary Public

STATE OF FLORIDA
COUNTY OF OKALOOSA

The foregoing instrument was acknowledged before me this 1st day of October, 2010 by James P. Ruckel, Sr., as President of Swift Creek Homeowner's Association, Inc., who is personally known to me or has produced his driver's license as identification.



Barbara A. Baber
Notary Public