

Comprehensive Rider to the Residential Contract For Sale And Purchase

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR



When initialed by all parties, the parties acknowledge that the disclosure set forth below was provided to Buyer prior to execution of the Florida Realtors/Florida Bar Residential Contract For Sale and Purchase between the parties and the clauses below will be incorporated therein:

Vanessa Fieramosca Morrison and Valerie Schendel _____ (SELLER)
and _____ (BUYER)

concerning the Property described as 34462 Cedarfield Drive, Ridge Manor, FL 33523
Whispering Oaks Estates Phase IV lot 86

Buyer's Initials

Seller's Initials

09/25/26
 10:20 AM EDT
 dotloop verified

09/23/26
 11:40 AM EDT
 dotloop verified

B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE

PART A. DISCLOSURE SUMMARY

IF THE DISCLOSURE SUMMARY REQUIRED BY SECTION 720.401, FLORIDA STATUTES, HAS NOT BEEN PROVIDED TO THE PROSPECTIVE PURCHASER BEFORE EXECUTING THIS CONTRACT FOR SALE, THIS CONTRACT IS VOIDABLE BY BUYER BY DELIVERING TO SELLER OR SELLER'S AGENT OR REPRESENTATIVE WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 3 DAYS AFTER RECEIPT OF THE DISCLOSURE SUMMARY OR PRIOR TO CLOSING, WHICHEVER OCCURS FIRST. ANY PURPORTED WAIVER OF THIS VOIDABILITY RIGHT HAS NO EFFECT. BUYER'S RIGHT TO VOID THIS CONTRACT SHALL TERMINATE AT CLOSING.

BUYER SHOULD NOT EXECUTE THIS CONTRACT UNTIL BUYER HAS RECEIVED AND READ THIS DISCLOSURE.

Disclosure Summary For WHISPERING OAKS ESTATES
(Name of Community)

1. AS A BUYER OF PROPERTY IN THIS COMMUNITY, YOU WILL BE OBLIGATED TO BE A MEMBER OF A HOMEOWNERS' ASSOCIATION ("ASSOCIATION").
2. THERE HAVE BEEN OR WILL BE RECORDED RESTRICTIVE COVENANTS ("COVENANTS") GOVERNING THE USE AND OCCUPANCY OF PROPERTIES IN THIS COMMUNITY.
3. YOU WILL BE OBLIGATED TO PAY ASSESSMENTS TO THE ASSOCIATION. ASSESSMENTS MAY BE SUBJECT TO PERIODIC CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS \$ 26.00 PER MONTHLY. YOU WILL ALSO BE OBLIGATED TO PAY ANY SPECIAL ASSESSMENTS IMPOSED BY THE ASSOCIATION. SUCH SPECIAL ASSESSMENTS MAY BE SUBJECT TO CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS \$ _____ PER _____.
4. YOU MAY BE OBLIGATED TO PAY SPECIAL ASSESSMENTS TO THE RESPECTIVE MUNICIPALITY, COUNTY, OR SPECIAL DISTRICT. ALL ASSESSMENTS ARE SUBJECT TO PERIODIC CHANGE.
5. YOUR FAILURE TO PAY SPECIAL ASSESSMENTS OR ASSESSMENTS LEVIED BY A MANDATORY HOMEOWNERS' ASSOCIATION COULD RESULT IN A LIEN ON YOUR PROPERTY.
6. THERE MAY BE AN OBLIGATION TO PAY RENT OR LAND USE FEES FOR RECREATIONAL OR OTHER COMMONLY USED FACILITIES AS AN OBLIGATION OF MEMBERSHIP IN THE HOMEOWNERS' ASSOCIATION. IF APPLICABLE, THE CURRENT AMOUNT IS \$ _____ PER _____.
7. THE DEVELOPER MAY HAVE THE RIGHT TO AMEND THE RESTRICTIVE COVENANTS WITHOUT THE APPROVAL OF THE ASSOCIATION MEMBERSHIP OR THE APPROVAL OF THE PARCEL OWNERS.
8. THE STATEMENTS CONTAINED IN THIS DISCLOSURE FORM ARE ONLY SUMMARY IN NATURE, AND, AS A PROSPECTIVE PURCHASER, YOU SHOULD REFER TO THE COVENANTS AND THE ASSOCIATION GOVERNING DOCUMENTS BEFORE PURCHASING PROPERTY.
9. THESE DOCUMENTS ARE EITHER MATTERS OF PUBLIC RECORD AND CAN BE OBTAINED FROM THE RECORD OFFICE IN THE COUNTY WHERE THE PROPERTY IS LOCATED, OR ARE NOT RECORDED AND CAN BE OBTAINED FROM THE DEVELOPER.

DATE BUYER

DATE BUYER

B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE (CONTINUED)**PART B.**

The Property is located in a community with a mandatory homeowners' association or an association that may require the payment of assessments, charges, or impose restrictions on the Property ("Association").

1. **APPROVAL:** The Association's approval of Buyer (CHECK ONE): ☐ is ☒ is not required. If Association approval of this transaction or the Buyer is required, this Contract is contingent upon Association approval no later than _____ (if left blank, then 5) days prior to Closing. Within _____ (if left blank, then 5) days after Effective Date, the Seller shall initiate the approval process with Association. Buyer shall pay application and related fees, as applicable, unless otherwise provided for in Association governing documents or agreed to by the parties. Buyer and Seller shall sign and deliver any documents required by the Association, provide for interviews or personal appearances, if required, and use diligent effort to timely obtain Association approval. If approval is not granted within the stated time period above, Buyer may terminate this Contract, and shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.
2. **PAYMENT OF FEES, ASSESSMENTS, AND OTHER ASSOCIATION CHARGES:**
 - (a) Buyer shall pay any application, initial contribution, and/or membership or other fees charged by Association pursuant to its governing documents or applicable Florida Statutes. If applicable, the current amount(s) is:

\$ _____	per _____	for _____	to _____
\$ _____	per _____	for _____	to _____
\$ _____	per _____	for _____	to _____
\$ _____	per _____	for _____	to _____
 - (b) If special or other assessments levied by the Association exist as of the Effective Date, or any assessment(s) are levied after the Effective Date and prior to the Closing Date, and are due and payable in full prior to Closing Date, then Seller shall pay all such assessment(s) prior to or at Closing; or, if any such assessment(s) may be paid in installments, then Seller shall pay all installments which are due before Closing Date, prior to or at Closing, and (CHECK ONE): ☐ Buyer ☐ Seller (if left blank, then Buyer) shall pay installments due after Closing Date. If Seller is checked, Seller shall pay the assessment in full prior to or at the time of Closing.
 - (c) Seller shall pay, prior to or at Closing, all fines imposed against the Seller or the Property by the Association which exist as of the Closing Date and any fees the Association charges to provide information about the Property, assessment(s) and fees.

The Association or Management Company to which assessments, special assessments or rent/land use fees are due and payable, is/are:

WHISPERING OAKS ESTATES HOMEOWNERS ASSOCIATION

Contact Person RICHARD JOHNSON
 Phone 941-960-5000
 Email _____

Contact Person _____
 Phone _____
 Email _____

Additional contact information can be found on the Association's website, which is:

www. _____



Whispering Oaks Estates

HOMEOWNERS ASSOCIATION, INC.

Vehicle Enforcement Policy
August 13th, 2026

Purpose and Scope

This policy is adopted by the Board of Directors to provide guidance regarding the interpretation and enforcement of the vehicle, parking, and nuisance provisions contained within the Declaration of Covenants, Conditions, and Restrictions.

This policy is intended to clarify existing restrictions and establish uniform enforcement standards. It does not amend the Declaration or create new covenants.

Vehicle Condition Standards

All vehicles visible from the street, neighboring property, or common areas shall be maintained in a condition that does not create a nuisance, safety hazard, or appearance of abandonment.

The Board may determine that a vehicle constitutes a nuisance or maintenance violation when one or more of the following conditions exist:

- One or more flat or deflated tires for an extended period.
- Missing wheels, windows, doors, body panels, bumpers, or other major components.
- Extensive rust, deterioration, damage, or visible neglect.
- Expired registration where registration is required by law.
- Evidence that the vehicle is abandoned or inoperable.
- Excessive accumulation of debris, vegetation, mold, mildew, or other conditions indicating prolonged neglect.
- Any condition that creates a safety hazard or substantially detracts from the appearance of the community.

The existence of one or more of the conditions listed herein does not automatically constitute a violation. The Board shall evaluate each situation based upon the totality of the circumstances.

Vehicles may not remain in the visitor parking area for more than seventy-two (72) consecutive hours without prior written approval from the Board of Directors.

Violation Procedure

Except in cases involving safety concerns or circumstances authorized by law, the Association shall provide written notice of the violation and an opportunity to cure before further enforcement action is taken.

Continued or repeated violations may be referred to the Association's legal enforcement process as permitted by Florida law and the governing documents.

Towing

Vehicles parked in violation of the Declaration or this policy may be subject to towing in accordance with applicable Florida law. Any towing shall be conducted only after all notice and procedural requirements required by law have been satisfied.

Board Authority

The Board reserves the right to interpret and apply this policy in a reasonable and uniform manner consistent with the Declaration, Bylaws, and Florida law.

Golf Carts

Golf carts and Low Speed Vehicles shall be maintained in a neat and orderly condition and shall not be stored or parked in a manner that creates a nuisance, safety hazard, or interferes with the appearance of the community.

Golf carts and Low Speed Vehicles are subject to the Declaration's prohibition against parking vehicles on lawn or landscaped areas.

Authority

This Vehicle Enforcement Policy is adopted pursuant to the authority granted to the Board of Directors under the Declaration of Covenants, Conditions and Restrictions, the Bylaws of Whispering Oaks Estates Homeowners Association, Inc., and Chapter 720, Florida Statutes.

The Board of Directors is authorized to:

- Enforce all restrictions, conditions, covenants, and regulations contained within the Declaration.

FL HOA & Condo Association Articles ▼

FL Homeowners & Condo Association SEARCH

2025 FL HOA Newsletter

FL HOA Laws FAQ ▼

Whispering Oaks Estates Homeowners Association, Dade City, FL

Whispering Oaks Estates Homeowners Association Dade City, FL has an HOA that was established on 05251982 with active board members located in Hernando County. Review all association details, including contact information for the HOA board members, property manager, HOA fees, maintenance requests, estoppel, complaints, HOA rules and regulations, documents, and amenities. [Florida-friendly landscaping guide](#)

Whispering Oaks Estates Homeowners Association board members are responsible for serving the community by making and enforcing the association's rules and policies, collecting dues, and ensuring its facilities and common areas are well-managed, maintained, and attractive. [Close](#)

Annual
\$ 277

Jo Manney

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Whispering Oaks Estates Homeowners Association board members or the property manager are able to provide you with assistance for the following:

- eStoppel
- Maintenance
- Complaints, Violations, HOA Restrictions
- Declaration of CCR's
- HOA or Condo Fees, Schedule, Payments
- Pet Restrictions

[HOA legal advice](#)

If you need assistance from the Whispering Oaks Estates Homeowners Association Board of Directors or Property Manager please use the Contact Property Managers Button.

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Amenities for Whispering Oaks Estates Homeowners Association Include:

Board Members for Whispering Oaks Estates Homeowners Association:

Title	Name	Mailing Address	Location
Pres	Richard Johnson	35142 Whispering Oaks Blvd, Ridge Manor, Fl, 33523	35142 Whispering Oaks Blvd, Ridge Manor, Fl,
Dire	John Elzerman	35142 Whispering Oaks Blvd, Ridge Manor, Fl, 33523	35142 Whispering Oaks Blvd, Ridge Manor, Fl,
Trea	Saybra Chapman	35142 Whispering Oaks Blvd, Ridge Manor, Fl, 33523	35142 Whispering Oaks Blvd, Dade City, Fl 336
Dire	John Yoder	35142 Whispering Oaks Blvd, Ridge Manor, Fl, 33523	35142 Whispering Oaks Blvd, Ridge Manor, Fl,
Dire	Eugenia Parlow	35142 Whispering Oaks Blvd, Ridge Manor, Fl, 33523	35142 Whispering Oaks Blvd, Dade City, Fl 336

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Property Manager for Whispering Oaks Estates Homeowners Association:

Property Manager: FPMS

DBA:

AKA:

Address: 5600 GRANADA DR SARASOTA FL 34231

Phone: 941-960-5000

Website:

We respond to emails faster than phone calls:



General Info for Whispering Oaks Estates Homeowners Association:

Association Legal Name: WHISPERING OAKS ESTATES HOMEOWNERS ASSOCIATION, INC.

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Also Known As Name: Whispering Oaks Estates HOA

Association Origination Date: 05251982

Association Federal ID Number: 592392285

Association Type: Single Family Homes

Association Location: 6043 BEECHWOOD DR, DADE CITY, FL, 33523

Association County Location: Hernando

Association City location: Dade City

Master Association:

Sub-Association:

Association Website:

Additional Website:

Additional Website:

Association Country Club Website:

Association HOA Fee: HOA Fee Required

Association District:

Neighborhoods:

HOA Articles and Information

Can I Sue My Florida HOA: As with any organization, homeowners' associations are vulnerable to legal action. Often, the community members challenge are the most common homeowner association lawsuits [Continue Reading!](#)

Roles of the HOA Board Members: The Board comprises several positions, each with specific roles and responsibilities. In this article, we will outline the and primary assignments, take a closer look at the functions of an HOA Board, and discuss how a management company can help. [Continue Reading!](#)

HOAs and Florida-Friendly Landscaping: A State statute adopted in 2009, prohibits HOAs and local governments from banning Florida-Friendly Landscaping lawsuits have been brought in Florida over the past few years [Continue Reading!](#)

Difference Between HOAs, COAs, and CDDs: While researching financial and lifestyle considerations in Florida, you will want to know the difference between Condo Association, and a Community Development District (CDD). We explain the differences of each [Continue Reading!](#)

HOA "Karens" – Their Reign of Terror Ends: As of July 1, 2024, unprecedented new curbs on the power and excesses of HOAs. No more can resident trivial transgressions – at least without 14 days' written notice [Continue Reading!](#)

How Florida HOAs Work: The general idea behind a homeowners' association (HOA) is that you have a group of people elected by the residents who manage Directors. But how does this all work? [Continue Reading!](#)

Legal Rights of Homeowners in HOA Communities: Homeowners have legal rights — all of which should be clearly outlined in your community's governing documents. If you need further guidance, here are the homeowners' rights against HOA communities. [Continue Reading!](#)

What are Florida's new homeowners' association laws: More than 75 million Americans live in subdivisions, condo buildings and other communities with associations (HOAs) that require them to pay monthly fees and follow a set of rules. Floridians who live in places with homeowner associations now have the right to know what their dues are paying for. [Continue Reading!](#)

Pros and Cons of Living in Florida HOA: Florida, known for its year-round sunshine, sandy beaches, and vibrant communities, is a highly sought-after place for homeowners. Understanding the pros and cons of living in an HOA is critical to making an informed decision about your next home. [Continue Reading!](#)

Why are Florida HOA (Homeowner Association) Fees Increasing: Homeowners often have a love-hate relationship with HOAs (Homeowners Associations) with conflicting emotions about buying a house that's part of a managed community, or perhaps you're questioning a recent increase in your HOA fees. We break down some facts, and why they can sometimes feel high. [Continue Reading!](#)

Why HOAs are Popular: HOAs are most common in Florida, which is not surprising given the high number of planned communities in the state, including the over-55 community in the nation – The Villages. An estimated 45% of Florida residents live in an HOA community. [Continue Reading!](#)

Pros and Cons of Hiring a Property Manager versus a Self-Managed HOA

What Does a Property Management Company Do, and Why Should Your HOA Consider Hiring One?

Often, HOAs wonder if it's worth hiring a property management company. If you have ever been involved with an HOA, you know that sometimes opinions disagree. Having a property management company assist the HOA can make the experience of volunteering in your HOA more pleasant.

Homeowner associations (HOAs) protect the investments and the chosen way of life of the residents they serve. Investing in a home can be a massive liability if the community deteriorates. Most people want to buy a home that will maintain its value or appreciate over time. Those who live in planned communities want to enjoy their homes and safe while enjoying common areas.

HOA management companies are a force multiplier. Imagine being a volunteer HOA president responsible for maintaining safe and secure common areas, ensuring residents comply with community rules. While the buck stops with you, an HOA management company can bolster your authority and help you confidently handle duties and tedious tasks such as:

- Overseeing clubhouses, parks, pools, ponds, and other recreational facilities
- Complying with government ordinances and laws
- Addressing all sorts of homeowner complaints
- Identifying common area maintenance problems
- Resolving common area maintenance requests
- Hiring and holding contractors accountable for repairs
- Hiring security companies to serve the community
- Enforcing rules and restrictions preventing undesirable home exterior conditions, on-street parking, and other community annoyances
- Collecting dues, assessments, and punitive fines

Now imagine serving as a volunteer HOA treasurer. As the treasurer, you have a fiduciary duty to protect the monetary interests of the members of the HOA, and responsibilities as treasurer could be:

- Financial record-keeping, budgeting, and auditing
- Investing community funds
- Purchasing insurance, especially errors and omissions coverage for directors and officers of the HOA
- Paying local, state, and federal taxes
- Tracking reserve funds, dues, and assessments
- Preparing a variety of valuable financial reports, such as balance sheets, comparative income and expense, aged delinquency, and bank reconciliations

While the buck may stop with the HOA president, all fingers will point at the treasurer if the HOA suffers a monetary loss. An HOA management company can manage tedious, technical, and uncomfortable tasks. Treasurers can oversee their work and identify potential errors and omissions.

HOA management companies can help the board avoid Directors & Officers Liability. They can also assist your board with routine administrative tasks. An HOA manager on a board can attest that holding regular and productive meetings can be a significant source of stress. Outsourcing board meetings to an HOA manager rather than whipping out "Robert's Rules of Order" when a dispute arises. Failing to conduct board meetings per by-laws can spell trouble.

Depending on the size of your community, if you hire the right HOA management company, the pros may outweigh the cons. An effectively managed community can increase property values by showcasing pride in homeownership and community.

The right HOA management company can attract community volunteers to serve on your HOA board. Boards need volunteers with the proper public relations, management, accounting, and law skillsets. At the same time, volunteer board members' decisions can financially impact others, and members can hold them accountable for their mistakes. Therefore, they may appreciate having professionals to help them minimize any errors and omissions.

Benefits of Self-Managing Your HOA

Understanding Self-Managed HOA Pros And Cons

A self-managed HOA relies purely on association members (HOA board) to run the community. Self-managed HOAs don't have professional help from a manager. Whether large or small, quite a few self-managed associations exist today. Sometimes, this may seem reasonable, but many associations fail to understand the challenges involved when handling management — or how much an HOA management company can improve its conditions.

For success as a self-managed HOA, board members must invest many hours and have enough experience for each role.

Here are the self-managed HOA pros and cons you need to know about:

The Pros

1. Cost Savings

Professional management services cost money. So, in that respect, a self-managed homeowners association has the benefit of saving money and cutting costs, possibly leading to lower HOA fees.

2. Autonomy (with Risks)

Another benefit of a self-managed HOA is that you have complete control over the association and the decisions. You can do things your way without worrying about a property manager assessing your decision-making process. Unfortunately, this also comes with a disadvantage.

When an HOA board is given full autonomy, there is a greater risk of misuse of power. Difficult board members might force their decisions and even intimidate others. Without a neutral party involved, things can get messy fast. Additionally, there's no transparency. And when that happens, corruption is inevitable.

The Cons

1. Problems with the Law

If your association's board comprises lawyers, you probably don't have to worry about the law. Unfortunately, not all HOAs can be as lucky. Oftentimes, many communities don't even know they're breaking the law. And, because not all states have the same rules, it isn't clear what is or isn't allowed. Also, regarding legal issues, an HOA must have proper coverage. Otherwise, you're open to potential lawsuits.

2. Sloppy Management

One of the pitfalls of self-managing an HOA is poor management. Being a board member is a full-time (and thankless) job — and it doesn't even come with a salary. Most boards consist of volunteers from the community.

3. Apathy

Another one of the pitfalls of self-managing an HOA is apathy. A lack of time or knowledge is one thing, but a lack of interest is dangerous. When board members are apathetic, they can open the HOA up to pitfalls. Not being serious about budget preparation can lead to a shortage of funds.

4. Zero Point of Contact

A homeowners association exists to serve its members and protect property values. Naturally, homeowners are going to have a lot of opinions and complaints. Without an HOA manager, your board members will field calls constantly. When you're a self-managed HOA, constant communication is essential to the territory.

What to Consider Before Turning to HOA Self-Management

Before you even think about becoming a self-managed HOA, you must consider some things.

1. HOA Experience

For example, the association treasurer must fully understand HOA financial reports and the collections process. The landscape committee must have enough experience to supervise a landscape contractor properly.

2. Management Costs

HOAs lean towards self-management mainly because of the cost associated with hiring an HOA management company. However, boards need to use their decision-making process closely. Although self-management may save a few dollars for each owner every month, a lack of professional management could also decrease property values by much, much more.

3. Legal Considerations

The board of a self-managed association should remember that they must manage risk regarding the community's members and the general public. That means the board members can be held liable for the decisions they make.

Although the HOA's governing documents can protect the board from personal liability in some way, members can still take legal action against them for negligence.

Consider Your Options Carefully

When considering self-management, weigh the pros and cons carefully.

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Other

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