

Due-diligence report

Sample home — Villages of Sumter Unit 188, The Villages, FL · Villages of Sumter Unit 188

SAMPLE REPORT

Deed-restricted

55+ / age-restricted

Prepared 2026-07-06

Every recorded restriction on file for this home, each with the exact words and a citation. Informational only — verify with the association; not legal advice.

These rules are specific to Villages of Sumter Unit 188. Every unit in The Villages is governed by its own recorded declaration — a home across the street can sit in a different unit with different rules. That's why each address needs its own report.

AT A GLANCE

5 not allowed

3 need approval

14 restricted

1 allowed

Core rules

12 restrictions

age limits

Restricted

Villages of Sumter Unit 188 is a 55+ community: at least one occupant of every occupied home must be 55 or older, and no one under 19 may be a permanent resident (under-19 guests may visit up to 30 days total per year).

“The Subdivision is an adult community designed to provide housing for persons 55 years of age or older. All Homes that are occupied must be occupied by at least one person who is at least fifty-five (55) years of age. No person under nineteen (19) years of age may be a permanent resident of a Home, except that persons below the age of nineteen (19) years may be permitted to visit and temporarily reside for periods not exceeding thirty (30) days in total in any calendar year period.”

Villages of Sumter Unit 188, 2.24 · p.585

Note: this rule comes from this property's own recorded declaration and differs from the wider The Villages norm. Neighborhoods vary, so the specific deed restriction governs this address — a neighbor in another unit may have a different rule.

rentals

Not on record

Neither the community-wide rules nor this property’s declaration address this. Silence isn’t permission — confirm with the association.

short-term rentals

Not on record

Neither the community-wide rules nor this property’s declaration address this. Silence isn’t permission — confirm with the association.

pets

Restricted

Birds, fish, dogs, and cats are allowed, with a maximum of two pets per homesite; pets must be leashed and cleaned up after, and no other animals, livestock, or poultry may be kept.

“Birds, fish, dogs and cats shall be permitted, with a maximum of two (2) pets per Homesite. Each Owner shall be personally responsible for any damage caused to dedicated or reserved areas by any such pet and shall be responsible to immediately remove and dispose of any excrement of such pet and shall be responsible to keep such pet on a leash. No other animals, livestock, or poultry of any kind shall be raised, bred, or kept on any Homesite or on dedicated or reserved areas.”

Villages of Sumter Unit 188, 2.23 · p.585

Note: this rule comes from this property's own recorded declaration and differs from the wider The Villages norm. Neighborhoods vary, so the specific deed restriction governs this address — a neighbor in another unit may have a different rule.

RVs & boats

Not allowed

Trucks over 3/4 ton, boats, and recreational vehicles may not be parked, stored, or otherwise remain on a homesite or street unless fully enclosed in a garage (temporary service vehicles excepted).

“No trucks in excess of 3/4 ton size, boats, or recreational vehicles shall be parked, stored or otherwise remain on any Homesite or street, except for (a) service vehicles located thereon on a temporary basis while performing a service for a resident or (b) vehicles fully enclosed in garages located on the Homesite. No vehicles incapable of operation shall be stored on any Homesite nor shall any junk vehicles or equipment be kept on any Homesite.”

Villages of Sumter Unit 188, 2.9 · p.584

Note: this rule comes from this property's own recorded declaration and differs from the wider The Villages norm. Neighborhoods vary, so the specific deed restriction governs this address — a neighbor in another unit may have a different rule.

boats

Community-wide

Not allowed

Boats (and recreational vehicles, and trucks over 3/4 ton) may not be parked or stored on a homesite or street unless fully enclosed in a garage.

“No trucks in excess of 3/4 ton size, boats, or recreational vehicles shall be parked, stored or otherwise remain on any Homesite or street, except for (a) service vehicles located thereon on a temporary basis while performing a service for a resident or (b) vehicles fully enclosed in garages located on the Homesite.”

The Villages — community-wide declaration, §2.9

parking

Restricted

Inoperable vehicles and junk vehicles or equipment may not be stored on a homesite, and trucks over 3/4 ton may not be parked on a homesite or street.

“No trucks in excess of 3/4 ton size, boats, or recreational vehicles shall be parked, stored or otherwise remain on any Homesite or street, except for (a) service vehicles located thereon on a temporary basis while performing a service for a resident or (b) vehicles fully enclosed in garages located on the Homesite. No vehicles incapable of operation shall be stored on any Homesite nor shall any junk vehicles or equipment be kept on any Homesite.”

Villages of Sumter Unit 188, 2.9 · p.584

fences

Needs approval

No fence, wall, arbor, trellis, gazebo, pergola, awning, barrier, or similar structure may be placed on the property without the Developer's prior written approval.

“No arbor, trellis, gazebo, pergola (or similar item), awning, fence, barrier, wall or structure of any kind or nature shall be placed on the property without prior written approval of the Developer.”

Villages of Sumter Unit 188, 2.18 · p.585

Note: this rule comes from this property's own recorded declaration and differs from the wider The Villages norm. Neighborhoods vary, so the specific deed restriction governs this address — a neighbor in another unit may have a different rule.

exterior changes

Needs approval

After a home is built, no reconstruction, addition, alteration, or modification — including utility connections — is allowed without the Developer's (or its architectural review committee's) prior written approval of plans and specifications.

“After the Home has been constructed, no reconstruction, additions, alterations, or modifications to the Home, or in the locations and utility connections of the Home will be permitted except with the written consent of the Developer, or an architectural review committee appointed by the Developer.”

Villages of Sumter Unit 188, 2.5 · p.584

Note: this rule comes from this property's own recorded declaration and differs from the wider The Villages norm. Neighborhoods vary, so the specific deed restriction governs this address — a neighbor in another unit may have a different rule.

home business

Restricted

Homesites are for residential use only — no commercial, professional, or similar activity requiring inventory, equipment, or customer/client visits may be conducted at the home.

“Properties within the Subdivision are intended for residential use and no commercial, professional or similar activity requiring either maintaining an inventory, equipment or customer/client visits may be conducted in a Home or on a Homesite.”

Villages of Sumter Unit 188, 2.10 · p.584

Note: this rule comes from this property's own recorded declaration and differs from the wider The Villages norm. Neighborhoods vary, so the specific deed restriction governs this address — a neighbor in another unit may have a different rule.

signs

Needs approval

No sign may be displayed to public view without the Developer's prior written consent, except customary name/address signs and one 12-by-12-inch for-sale-or-rent sign placed inside and visible through a window; lawn ornaments are barred except seasonal displays up to 30 days.

“No sign of any kind shall be displayed to public view on a Homesite or any dedicated or reserved area without the prior written consent of the Developer, except customary name and address signs and one sign advertising a property for sale or rent which shall be no larger than twelve (12) inches wide and twelve (12) inches high and which shall be located wholly within the Home and visible through a window of the Home. Lawn ornaments are prohibited, except for seasons displays not exceeding a thirty (30) day duration.”

Villages of Sumter Unit 188, 2.16 · p.585

Note: this rule comes from this property's own recorded declaration and differs from the wider The Villages norm. Neighborhoods vary, so the specific deed restriction governs this address — a neighbor in another unit may have a different rule.

setbacks

Not on record

Neither the community-wide rules nor this property's declaration address this. Silence isn't permission — confirm with the association.

Exterior & architectural

6 restrictions

Antennas, solar panels, generators & equipment

Restricted

Aerials, satellite reception dishes, and antennas of any kind are prohibited within the Subdivision to the extent allowed by law, and any approved device must have a location previously approved by the Developer in writing.

“Aerials, satellite reception dishes, and antennas of any kind are prohibited within the Subdivision to the extent allowed by law. The location of any approved device will be as previously approved by the Developer in writing.”

Villages of Sumter Unit 188, 2.17 · p.3

Conservation, wetlands & environmental

Not allowed

No person may enter into any wildlife preserve areas designated in the Development Orders, except as permitted therein.

“Except as permitted in the Development Orders entered into in connection with the Villages of Sumter, a Development of Regional Impact, no person may enter into any wildlife preserve set forth within the areas designated as such in those Development Orders.”

Villages of Sumter Unit 188, 2.15 · p.3

Driveways & walkways

Restricted

Each home and homesite must have a concrete driveway, and no driveways, walkways, carpaths, or access shall be located on or permitted to any road right-of-way, walkway, or carpath, except as originally constructed by the Developer.

“Each Home and Homesite must contain a concrete driveway, and a lamppost must be erected in the front yard of each Homesite. Except as originally constructed by the Developer, no driveways, walkways, carpaths or access shall be located on or permitted to any road right-of-way, walkway or carpath.”

Villages of Sumter Unit 188, 2.8 · p.2

Exterior & landscape lighting

Restricted

Exterior lighting must be attached to the home and shaded to prevent nuisance to others, and no other light poles may be erected.

“Except as provided above, exterior lighting must be attached to the Home and shaded so as not to create a nuisance to others. No other light poles may be erected.”

Villages of Sumter Unit 188, 2.8 · p.3

Pools, spas & screen enclosures

Allowed

Screen cages over patios and pools are permitted.

“Screen cages over patios and pools are allowed.”

Villages of Sumter Unit 188, 2.4 · p.1

Property & structure upkeep

Restricted

Owners must keep their homesites neat and clean, with grass cut, irrigated, and edged at all times, and are responsible for maintaining unpaved areas between their homesite and adjacent roadways/walkways, as well as areas adjoining land use/landscape buffers or wildlife preserves, and the surface and structural integrity of perimeter security walls, gates, or fences.

“Owners shall keep their Homesites neat and clean and the grass cut, irrigated and edged at all times. The Homesite Owner shall have the obligation to mow and maintain the unpaved area between an adjacent roadway or Walkway located in the road right of way and the Owner's Homesite. Additionally, for those Owners of Homesites adjoining perimeter security walls, gates, or fences originally constructed by the Developer, Owners shall be responsible for maintenance and repairs of the surface and structural integrity of the walls, gates, and fences adjoining the Owners Homesite whether on the Owners Homesite or on an adjacent Homesite, reserved area or dedicated area.”

Villages of Sumter Unit 188, 2.12 · p.2

Landscaping & yard

4 restrictions

Clotheslines / outdoor drying

Not allowed

The hanging of clothes or clotheslines or poles is prohibited to the extent allowed by law.

“The hanging of clothes or clotheslines or poles is prohibited to the extent allowed by law.”

Villages of Sumter Unit 188, 2.25 · p.4

Landscaping & lawn maintenance

Restricted

Irrigation water is for irrigation purposes only and cannot be used for human or pet consumption, bathing, washing, car washing, or any other non-irrigation purpose; potable water may not be used for irrigation except for supplemental irrigation of annuals and heat-stressed areas with a hose and automatic shutoff nozzle.

“The irrigation water provided by SWCA is suitable for irrigation purposes only. The irrigation water can not be used for human or pet consumption, bathing, washing, car washing or any other use except for irrigation. Owners covenant to ensure that no one on the Homesite uses irrigation water for any non-irrigation purpose. Potable water may not be used for irrigation, except that supplemental irrigation with potable water is limited to annuals and the isolated treatment of heat stressed areas. All supplemental irrigation utilizing potable water must be done with a hose with an automatic shutoff nozzle. Use of sprinklers on a hose connection is not permitted.”

Villages of Sumter Unit 188, 2.7 · p.6

Lawn ornaments & decor

Restricted

Lawn ornaments are prohibited, except for seasonal displays not exceeding thirty days in duration.

“Lawn ornaments are prohibited, except for seasons displays not exceeding a thirty (30) day duration.”

Villages of Sumter Unit 188, 2.16 · p.3

Mailboxes

Not allowed

Individual mailboxes are not permitted on a homesite; mailboxes are provided by the U.S. Postal Service and housed by the Developer for a one-time charge.

“Individual mailboxes may not be located upon a Homesite. Mailboxes are provided by the U.S. Postal Service at no cost to Owner, however, those boxes shall be housed by the Developer at a one time charge of \$190.00 per box, payable at the time of the initial sale of the Homesite from Developer to Owner.”

Villages of Sumter Unit 188, 4.4 · p.7

Use & conduct

4 restrictions

Insurance & rebuilding after damage

Restricted

If a residence is damaged or destroyed, the owner must rebuild, repair, or reconstruct it to its prior appearance and condition within two months of damage and complete it within eight months, subject to existing restrictions.

“If all or any portion of a residence is damaged or destroyed by fire or other casualty, it shall be the duty of the Owner thereof, with all due diligence, to rebuild, repair, or reconstruct such residence and walls in a manner which will substantially restore it to its appearance and condition immediately prior to the casualty. Reconstruction shall be undertaken within two (2) months after the damage occurs, and shall be completed within eight (8) months after the damage occurs, unless prevented by governmental authority. Such reconstruction is subject to the provisions of these restrictions.”

Villages of Sumter Unit 188, 2.28 · p.4

Noise, nuisance & conduct

Restricted

Owners must use their property in a manner that allows neighbors to enjoy their property, with radios, record players, television, voices, and other sounds kept at a moderate level from 10:00 PM to one hour before daylight.

“Each Owner shall use his property in such a manner as to allow his neighbors to enjoy the use of their property. Radios, record players, television, voices and other sounds are to be kept on a moderate level from 10:00 PM to one (1) hour before daylight.”

Villages of Sumter Unit 188, 2.21 · p.3

Solicitation & yard sales

Restricted

The Developer reserves the right to prohibit or control all peddling, soliciting, selling, delivery, and vehicular traffic within the Subdivision.

“The Developer reserves the right to prohibit or control all peddling, soliciting, selling, delivery and vehicular traffic within the Subdivision.”

Villages of Sumter Unit 188, 2.22 · p.3

Trash & recycling

Restricted

Rubbish, trash, garbage, or other waste material must be kept in sanitary containers concealed from public view before curbside collection, and once curbside, garbage must be in Developer-prescribed plastic bags placed no earlier than the day before scheduled pick-up.

“Prior to being placed curbside for collection, no rubbish, trash, garbage, or other waste material shall be kept or permitted on any Homesite or on dedicated or reserved areas except in sanitary containers located in appropriate areas concealed from public view. Once placed curbside for collection, all garbage will be contained in plastic bags prescribed by the Developer and placed curbside no earlier than the day before scheduled pick-up.”

Villages of Sumter Unit 188, 4.3(b) · p.6

Community-published copy — districtgov.org · Instrument# 201360008028 / OR Book 2575 Page 583

<https://www.districtgov.org/wp-content/uploads/2024/12/declaration-of-restrictions-sumter-d10-S10-188.pdf>

Your note: [SAMPLE REPORT — linked publicly from /report; do not delete]

Important disclaimer

Informational purposes only — not legal advice. This report and the HOAAlmanac website are provided for general informational purposes only. Nothing here constitutes legal, financial, tax, or real-estate advice, and nothing here creates an attorney–client or fiduciary relationship. For advice about a specific purchase or property, consult a licensed Florida attorney or other qualified professional.

Rules are dynamic and can change at any time. Community restrictions are living documents. Declarations, covenants, rules, and policies can be amended, supplemented, restated, or replaced at any time — by the developer, the association, a district, or government action — with or without public notice. This report reflects the recorded documents we had on file as of the preparation date shown, and may not reflect later amendments, unrecorded rules, board policies, or architectural-committee standards. Always confirm the current rules directly with the association or district before acting.

Not a substitute for official diligence. This report is not a title search, title insurance, an estoppel certificate, a municipal lien search, or the statutory disclosure package Florida law requires in many transactions. It does not identify liens, assessments, fees, pending litigation, or violations. It supplements — never replaces — the official records of the county clerk, the association’s governing documents, and professional review.

Accuracy and completeness. We extract restrictions from recorded public documents using automated processing with human review, and every substantive claim carries a verbatim quotation and citation so you can verify it against the source. Even so, source documents can be misindexed, illegible, amended, or superseded, and processing can contain errors. The service and all content are provided “as is” and “as available,” without warranties of any kind, express or implied, including accuracy, completeness, currency, merchantability, or fitness for a particular purpose.

Limitation of liability. To the maximum extent permitted by law, HOAImanac and its operators shall not be liable for any direct, indirect, incidental, consequential, special, or punitive damages — including lost profits, lost deposits, or losses arising from a purchase, sale, lease, or financing decision — resulting from the use of, reliance on, or inability to use this report or website, even if advised of the possibility of such damages. Your sole and exclusive remedy for dissatisfaction with the service is to stop using it; if you purchased a report, your exclusive remedy is a refund of the amount paid for that report.

Verify before you rely. Citations (document, section, and page) are provided with every restriction precisely so you can verify the exact recorded language yourself. Before making any decision about a property, verify the current restrictions with the association or district, review the official county records, and obtain the statutory disclosures and professional advice appropriate to your transaction.

Full terms: hoalmanac.com/disclaimer