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OFFICIAL RECORDS

CERTIFICATE OF SURVEYOR

FOR

CONDOMINIUM KNOWN AS

OCEAN 14

STATE OF FLORIDA )  
COUNTY OF DUVAL )

Before me, the undersigned authority, personally  
appeared H. Bruce Hurdlen, by me well known  
and known to me to be the person hereinafter described, who  
being by me first duly sworn, deposes and says:

1. That affiant is a duly registered and duly licensed  
surveyor authorized to practice under the laws of the State of  
Florida.

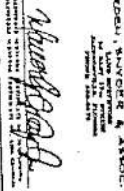
2. Affiant hereby certifies that the construction of  
OCEAN 14, A CONDOMINIUM, located at 14th Avenue South, Jacksonville  
Beach, Florida, is sufficiently complete so that the Exhibits  
attached to the Declaration of Condominium, together with the  
wording of the Declaration relating to matters of survey, is a  
correct representation of the improvements described, and further  
with such material there can be determined therefrom the identification,  
location and dimensions of the Common Elements and of each Unit  
therein.

Subscribed and sworn to before me

this 27 day of May, 1976.

Josephine P. Souder  
Notary Public, State of Florida at Large.

My commission expires: August 19, 1977



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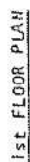
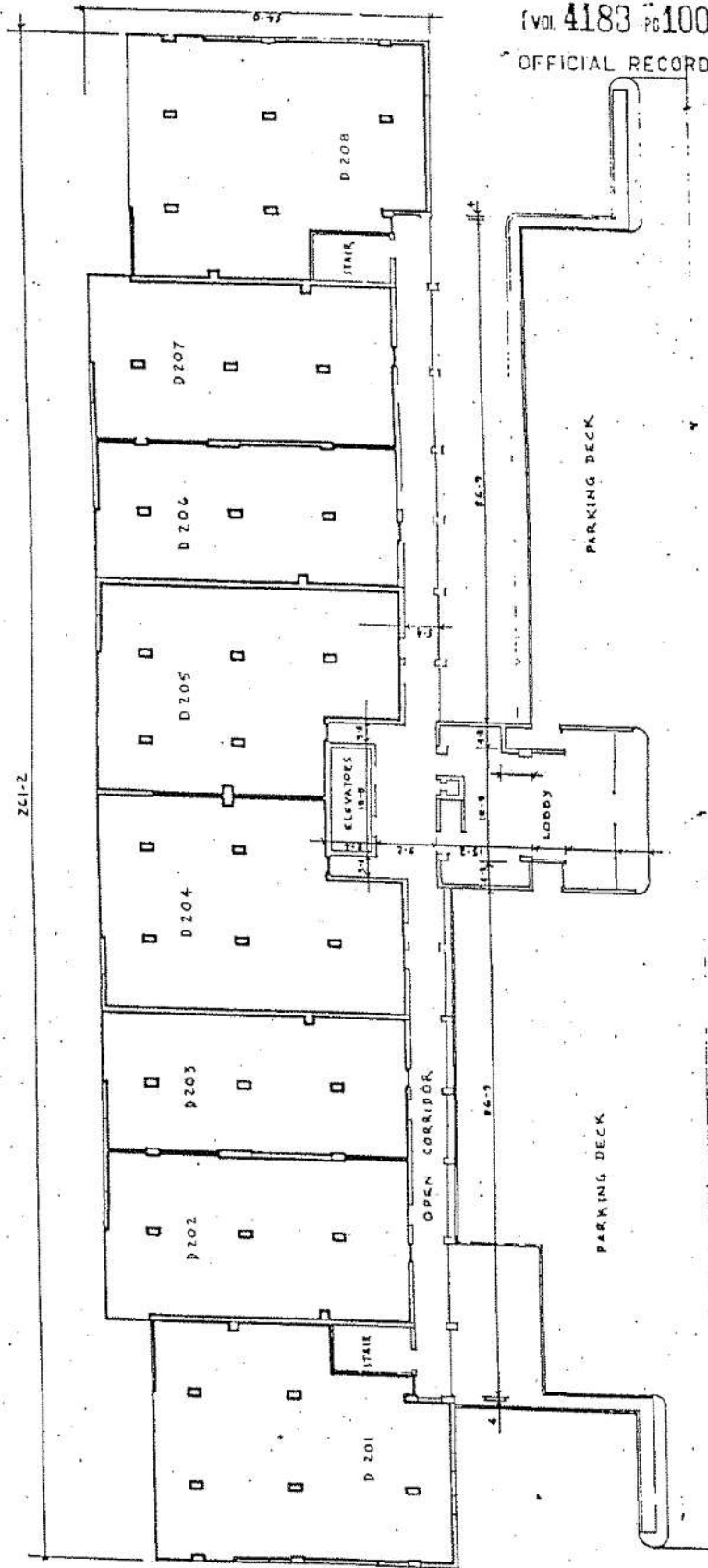


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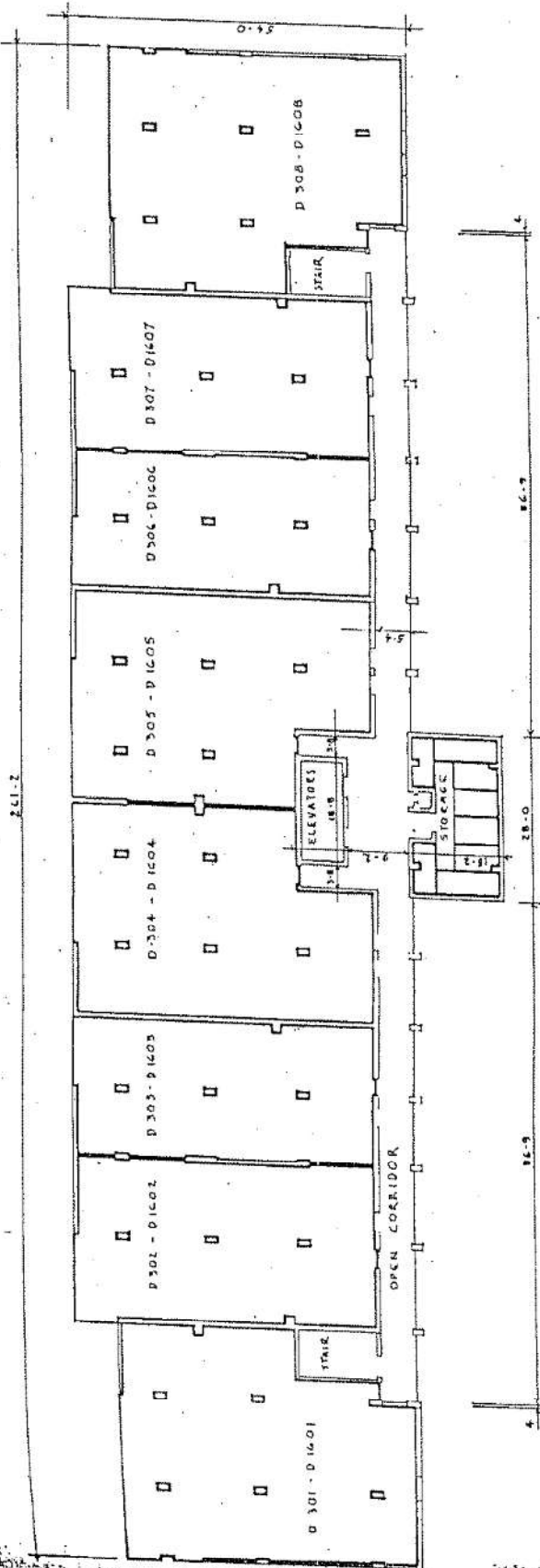
2nd FLOOR PLAN

All dimensions are subject to construction tolerances.



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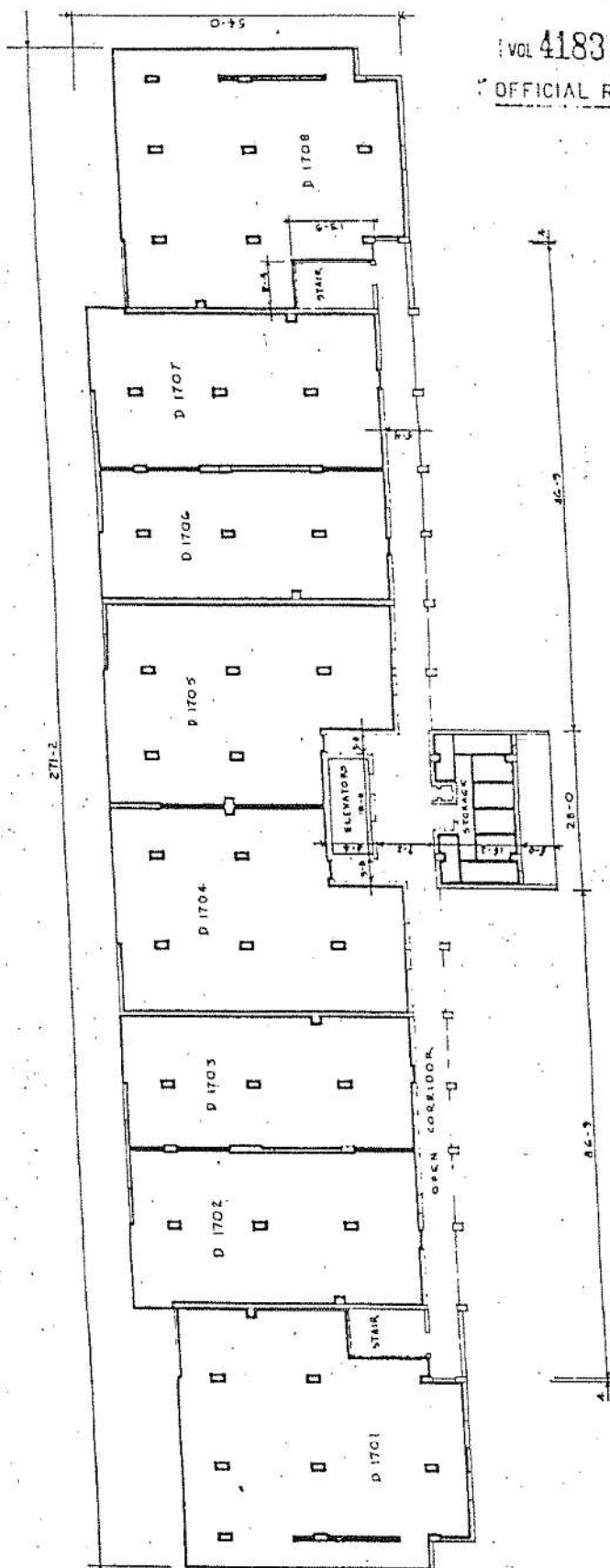
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PLAN FLOORS 3 THROUGH 15

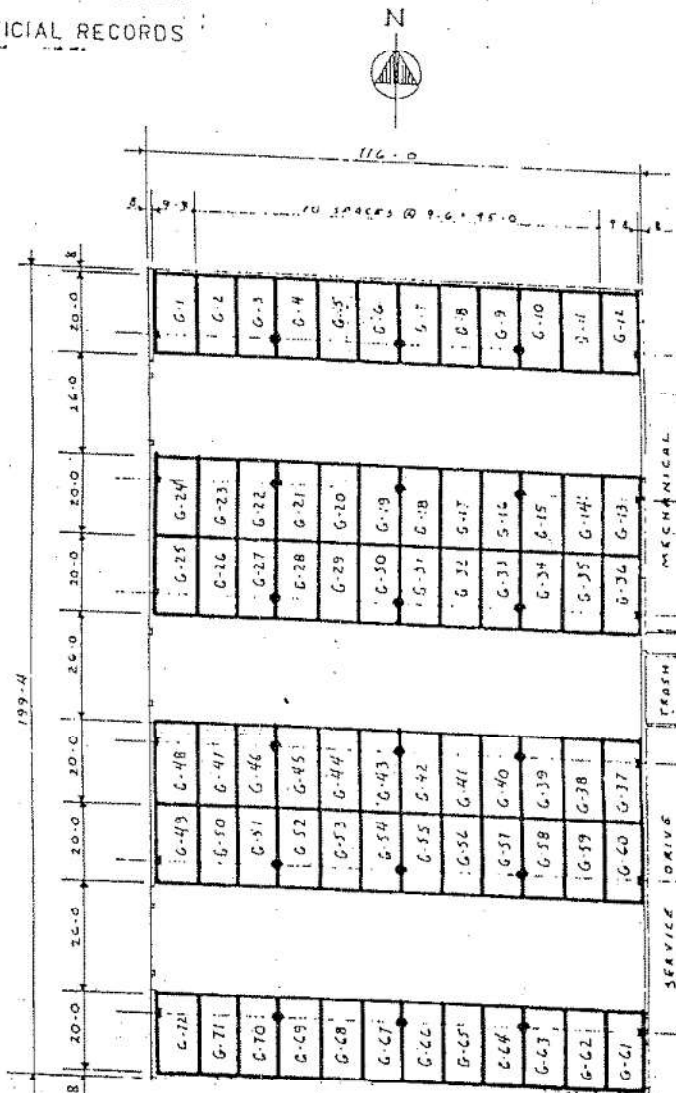
All dimensions are subject to construction tolerances.

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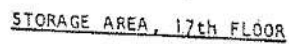
17TH FLOOR PLAN

All dimensions are subject to construction tolerances.

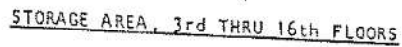


GARAGE PLAN

Garage Units are bounded by heavy lines.  
All Dimensions are subject to construction tolerances.

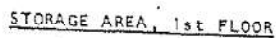


Spaces bounded by heavy lines are storage units.



Spaces S-3B, S-6B, S-9B, S-12B and S-16B are Common Elements.

All other spaces bounded by heavy lines are Storage Units.



Spaces bounded by heavy lines are Storage Units

NOTE: ALL DIMENSIONS ARE SUBJECT TO CONSTRUCTION TOLERANCES.

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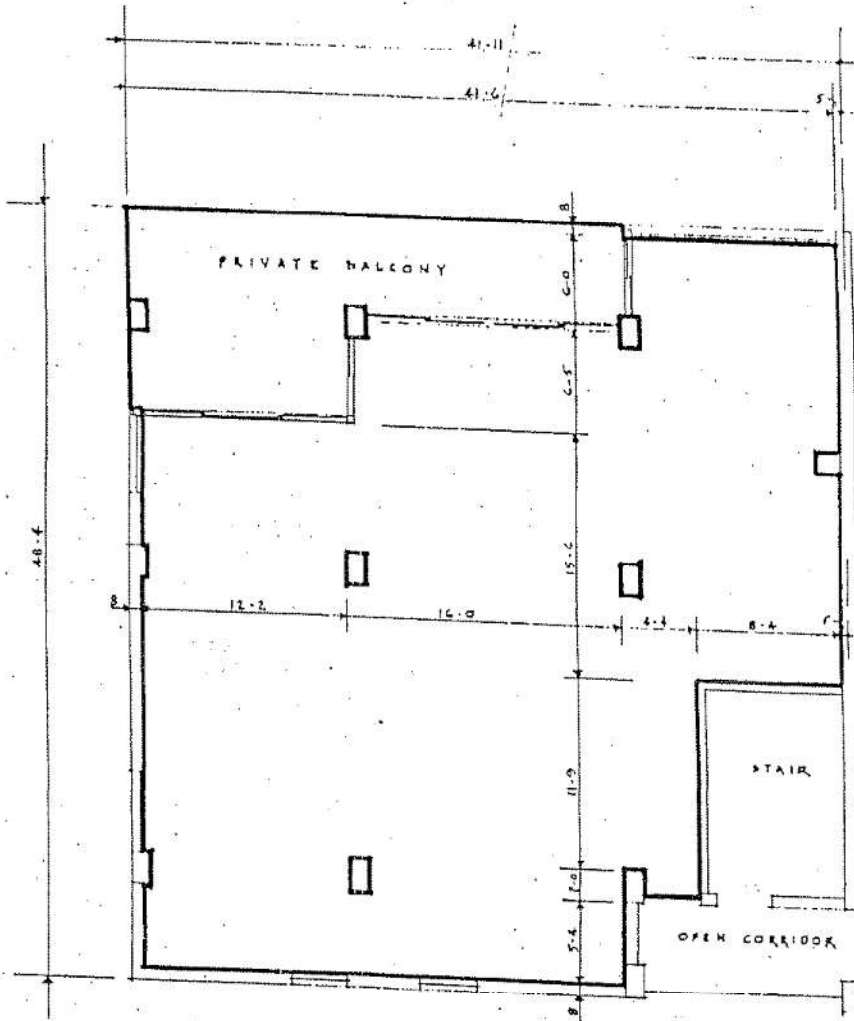


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PLAN, UNITS D101 - D1601

Private Balcony is included in Unit.

All Dimensions are subject to construction tolerances

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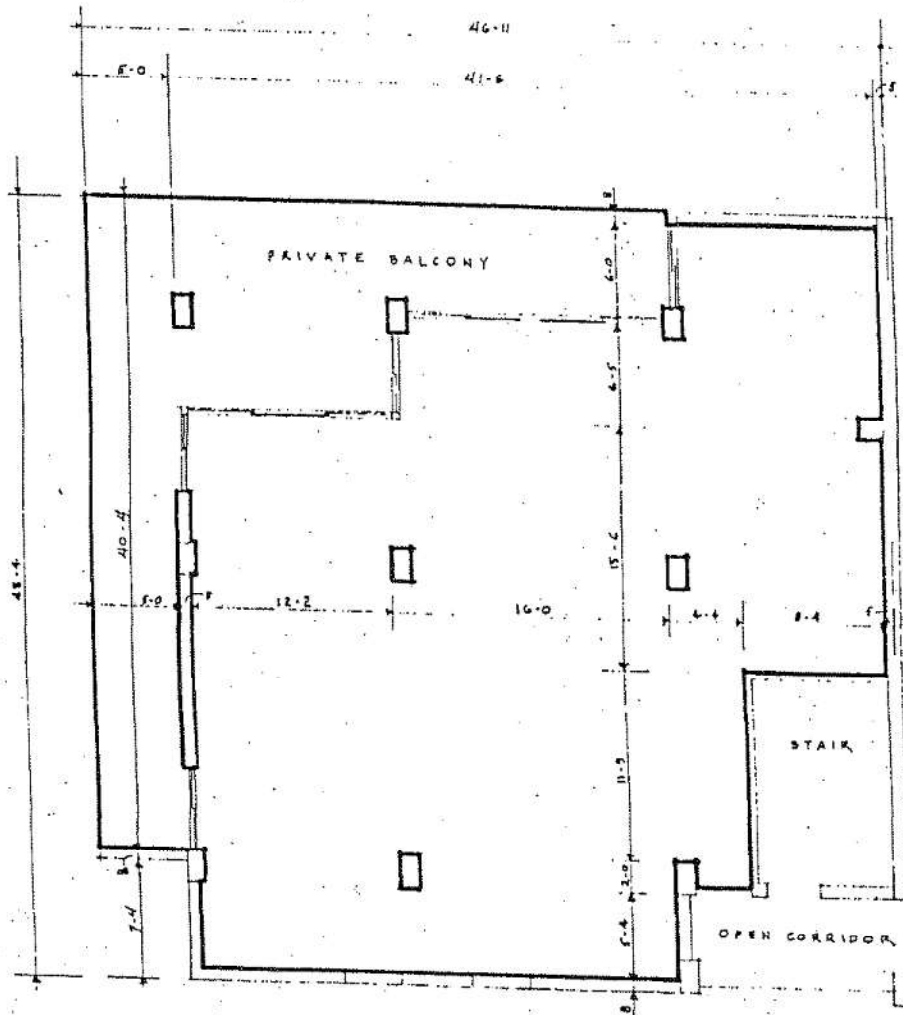


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PLAN, UNIT D1701

Private Balcony is Included In Unit.

All Dimensions are subject to construction tolerances.



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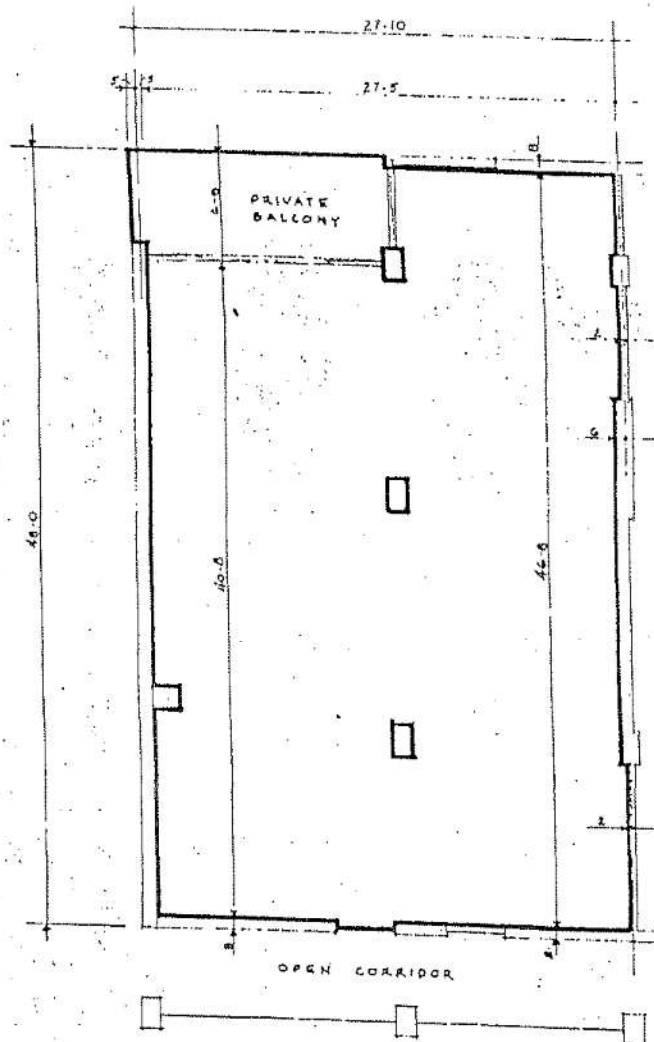


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PLAN, UNITS D102 - D1702

Private Balcony is included in Unit.

All dimensions are subject to construction tolerances.

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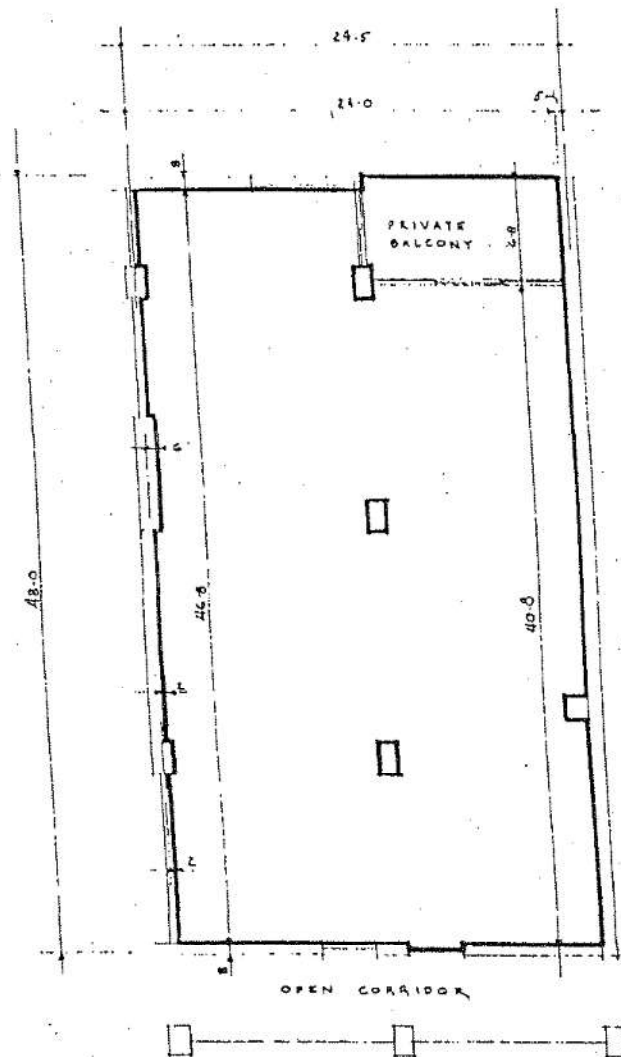


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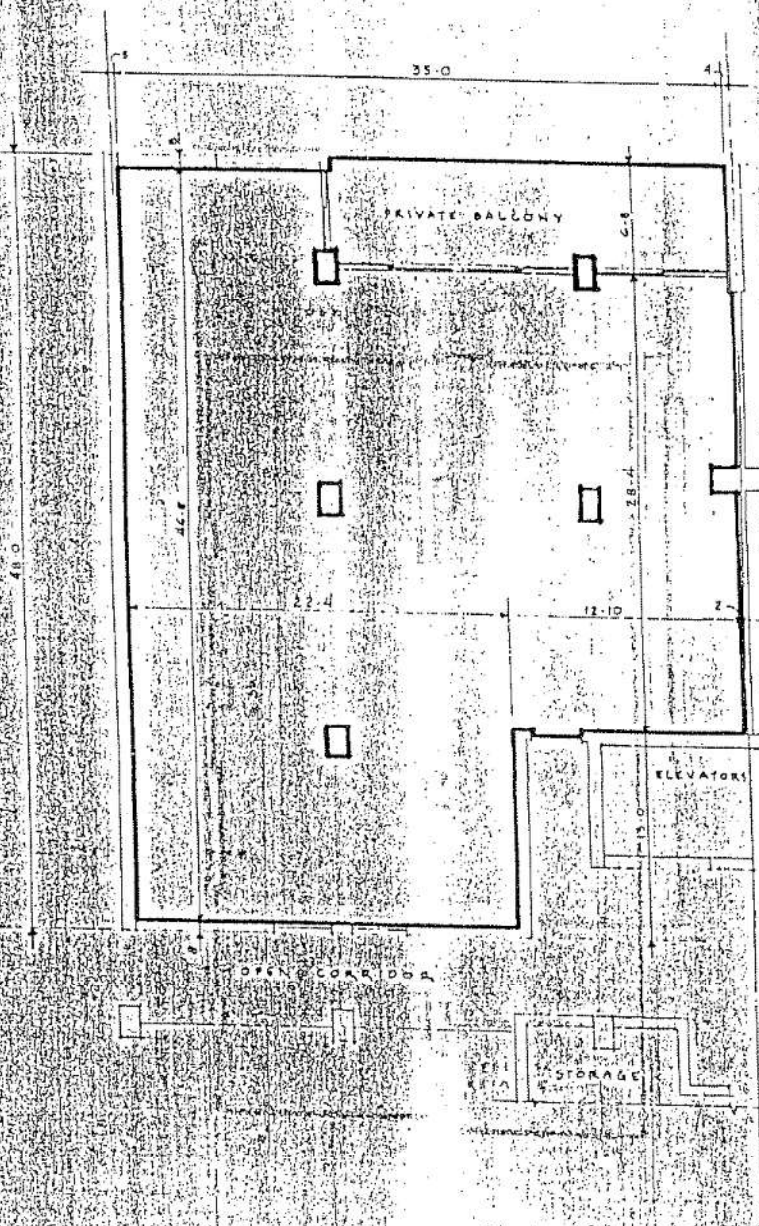
PLAN, UNITS D103 - 1703

Private Balcony is included in Unit.

All dimensions are subject to construction tolerances.

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PLAN, UNITS D104 - D1704

Private Balconies are Included in Unit.

All dimensions are subject to construction tolerances.

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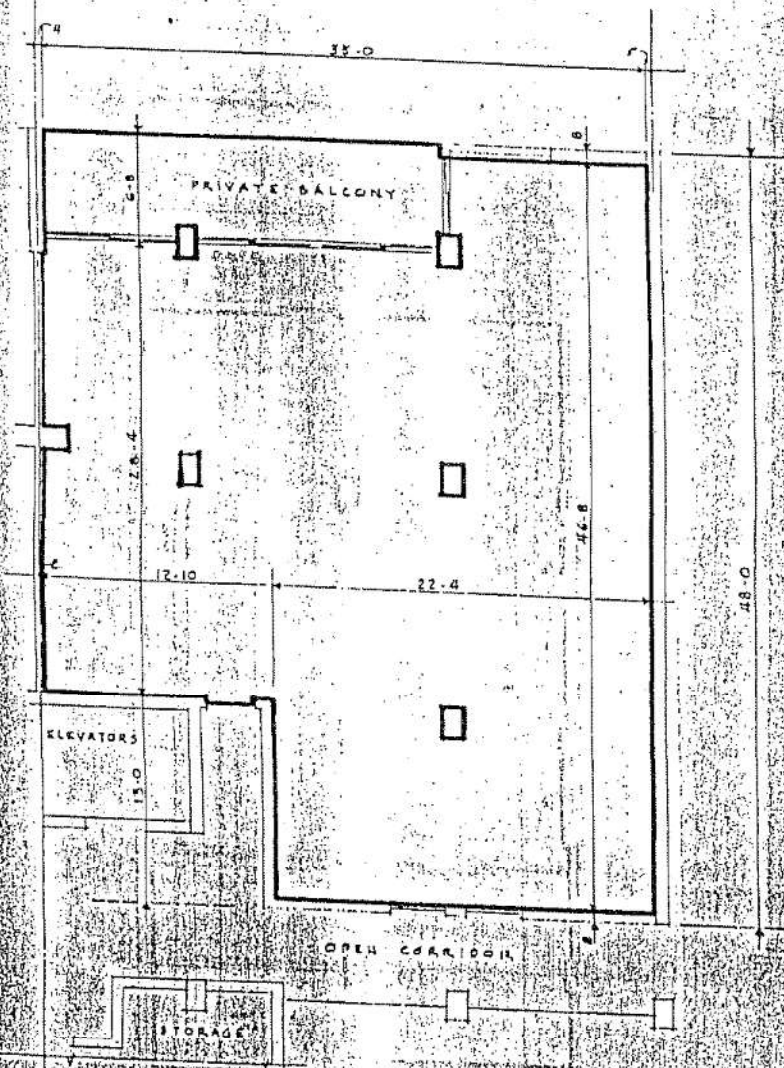


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PLAN, UNITS D105 - D1705

Private Balcony is included in Unit.

All dimensions are subject to construction tolerances.



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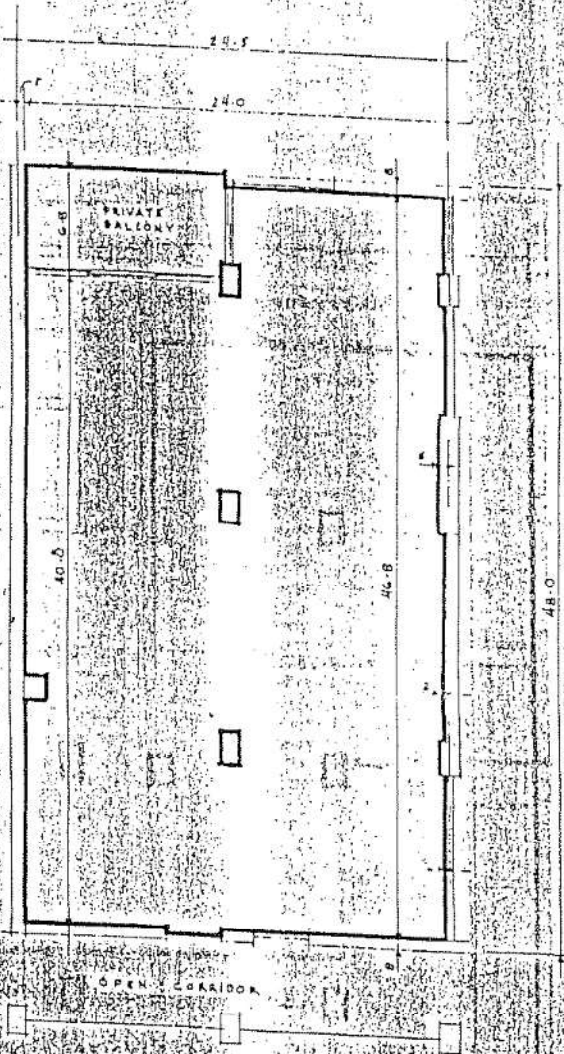


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PLAN, UNITS 0706 - 0706

Private Balcony is included in Unit.

All dimensions are subject to construction tolerances.

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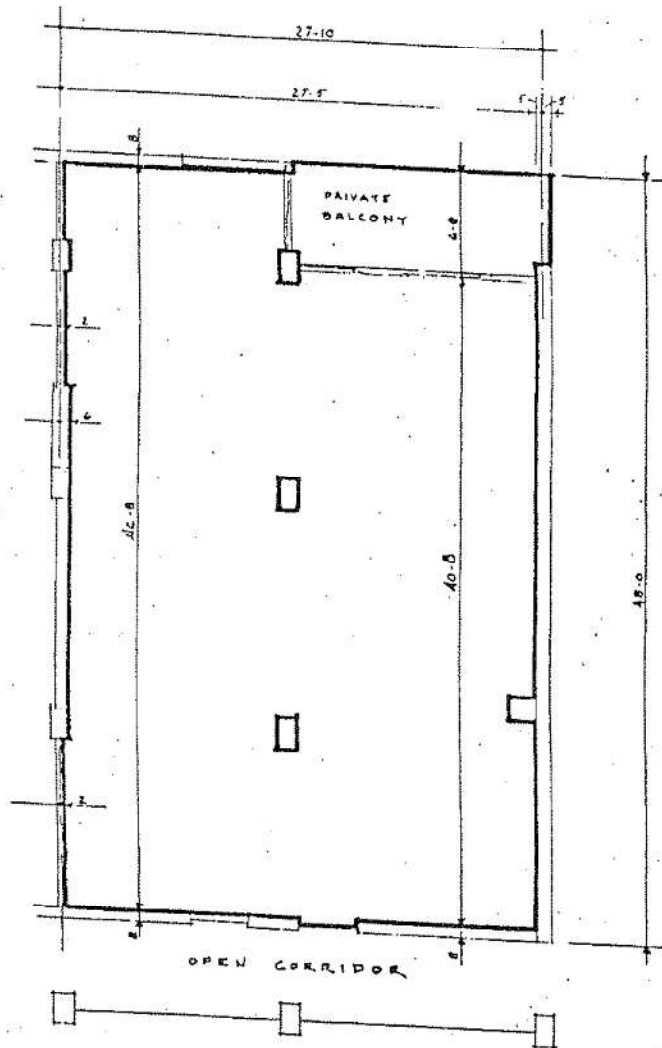


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PLAN, UNITS D207 - D1707

Private Balcony Is Included In Unit.

All dimensions are subject to construction tolerances.

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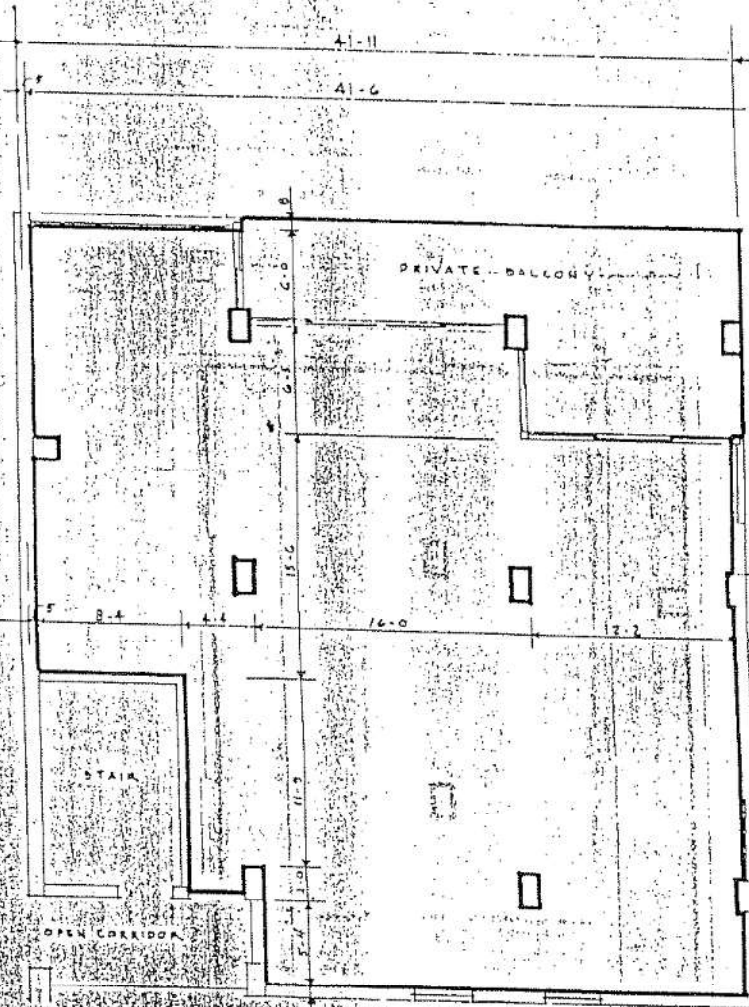


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PLAN, UNITS D208 - D1608

EXHIBIT RECORD

Private Balcony is included in Unit.

All dimensions are subject to construction tolerances.



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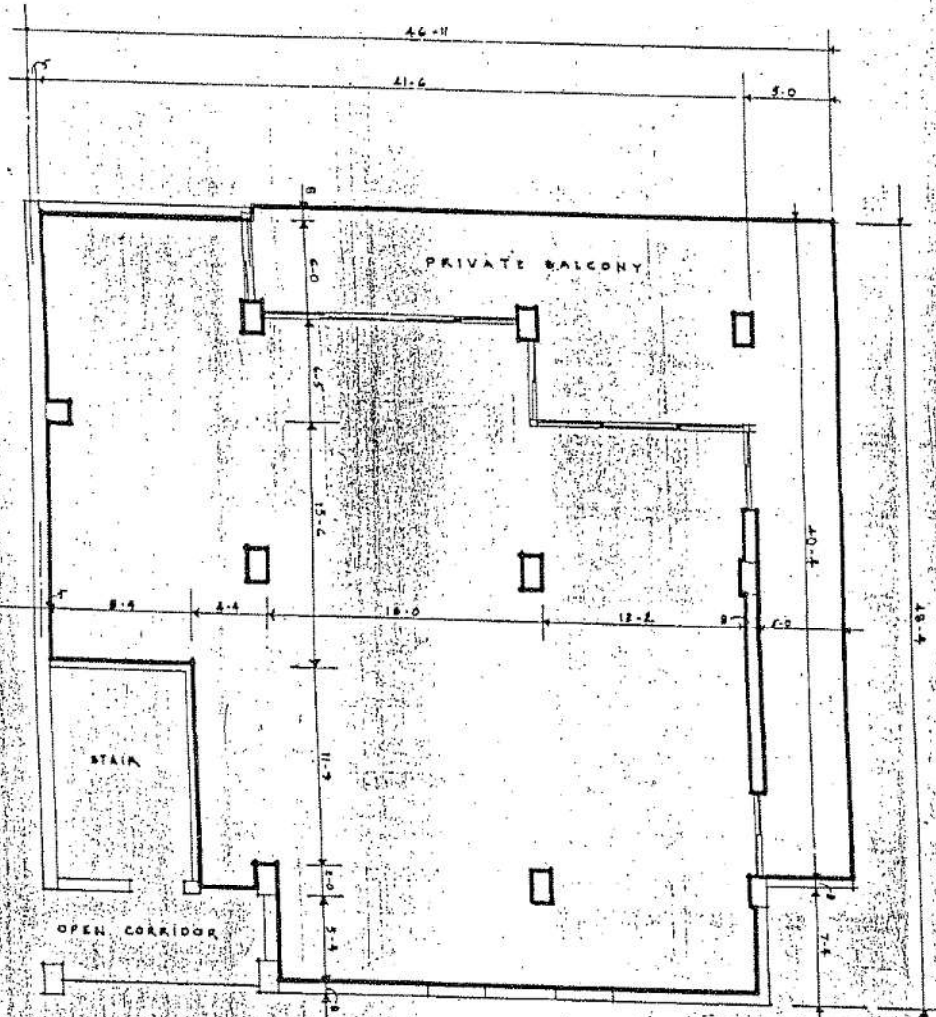
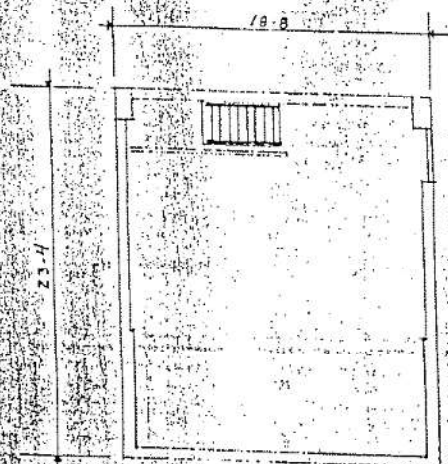


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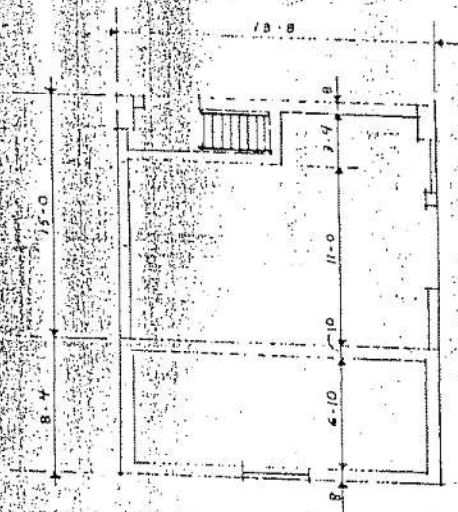
PLAN, UNIT D 1708

Private Balcony is Included in Unit.

All dimensions are subject to construction tolerances.



PLAN, ELEVATOR MACHINE ROOM



PLAN, BOILER ROOM

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All dimensions are subject to construction tolerances.

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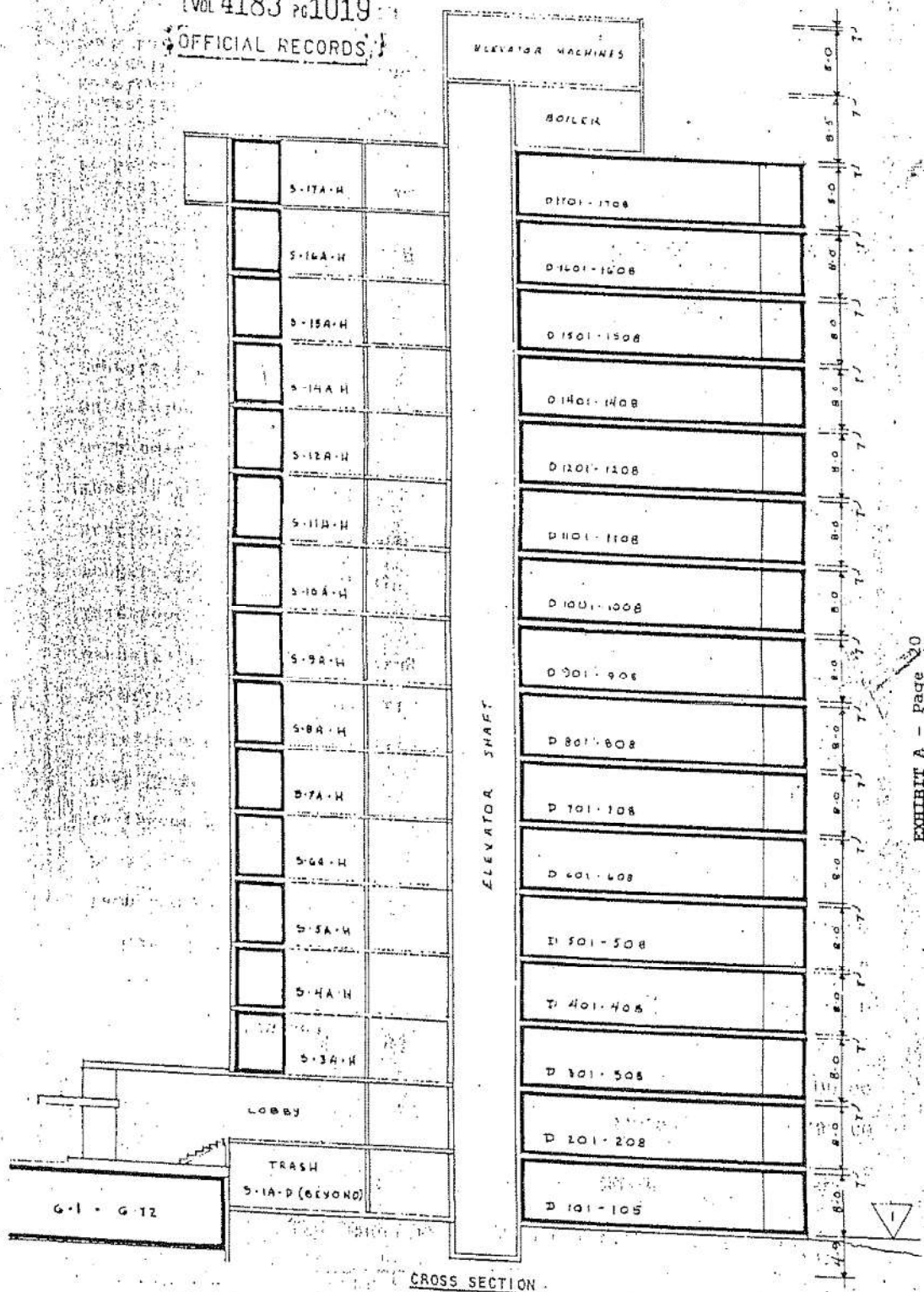


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CROSS SECTION

See Floor plans for horizontal dimensions and locations of Units.  
All dimensions are subject to construction tolerances.



ESTIMATED ANNUAL EXPENSES AND OPERATING BUDGET

|                                      | <u>MONTH</u>        | <u>YEAR</u>          |
|--------------------------------------|---------------------|----------------------|
| Common Electric                      | \$ 1,667.00         | \$ 20,004.00         |
| Trash                                | 540.00              | 6,480.00             |
| Water and Sewer                      | 725.00              | 8,700.00             |
| Elevator Maintenance                 | 350.00              | 4,200.00             |
| Fuel                                 | 1,000.00            | 12,000.00            |
| Cooling Tower Maintenance            | 100.00              | 1,200.00             |
| Lawn and Landscape                   | 200.00              | 2,400.00             |
| Pool Supplies                        | 150.00              | 1,800.00             |
| Telephone Security System            | 350.00              | 4,200.00             |
| Pest Control                         | 190.00              | 2,280.00             |
| Lifeguard (June, July, August)       | 150.00              | 1,800.00             |
| Security Guard Service (part time)   | 650.00              | 7,800.00             |
| Casualty Insurance (including flood) | 2,083.00            | 24,996.00            |
| Telephone                            | 50.00               | 600.00               |
| Bookkeeping and Secretarial          | 100.00              | 1,200.00             |
| Stationery and Office Expense        | 50.00               | 600.00               |
| Taxes - Personal Property            | 38.00               | 456.00               |
| Management                           | 1,050.00            | 12,600.00            |
| Maintenance Labor                    | 1,667.00            | 20,004.00            |
| Payroll Taxes                        | 300.00              | 3,600.00             |
|                                      | <u>\$ 11,410.00</u> | <u>\$ 136,920.00</u> |

NOTES

1. The items listed above are intended to represent the general types, but not necessarily the only types, of expenditures to be made.

2. No provisions are made for reserves for operating capital, depreciation, deferred maintenance, or other reserves. The Developer will guarantee all costs of operation during the time he controls more than 50% of the Board of Directors of the Association. Such reserves may be set up after that time.

3. DEVELOPER MAY BE IN CONTROL OF THE BOARD OF DIRECTORS OF THE ASSOCIATION DURING THE PERIOD OF OPERATION FOR WHICH THIS BUDGET HAS BEEN RENDERED.

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| UNIT TYPE                                                           | NUMBER<br>OF<br>UNITS | UNIT<br>PERCENTAGE<br>INTEREST IN<br>COMMON ELEMENTS | MONTHLY AND ANNUAL CONDOMINIUM CHARGES<br>TO UNIT OWNERS |  | TOTAL MONTHLY<br>CONDOMINIUM<br>CHARGE PER UNIT<br>TYPE | TOTAL INTEREST<br>IN COMMON<br>ELEMENTS |
|---------------------------------------------------------------------|-----------------------|------------------------------------------------------|----------------------------------------------------------|--|---------------------------------------------------------|-----------------------------------------|
|                                                                     |                       |                                                      | MONTHLY<br>CONDOMINIUM<br>CHARGES PER<br>UNIT            |  |                                                         |                                         |
| TWO BEDROOM Units<br>D103 thru D1703<br>and D106 thru D1706         | 31                    | .6072                                                | \$69.28                                                  |  | \$ 2,147.68                                             | 18.8232                                 |
| LARGE TWO BEDROOM<br>Units D102 thru D1702<br>and D107 thru D1707   | 31                    | .6998                                                | 79.85                                                    |  | 2,475.35                                                | 21.6938                                 |
| THREE BEDROOM<br>Units D104 thru D1704<br>and D105 thru D1705       | 32                    | .8061                                                | 91.98                                                    |  | 2,943.36                                                | 25.7952                                 |
| LARGE THREE BEDROOM<br>Units D101 thru D1701<br>and D208 thru D1708 | 31                    | .8862                                                | 101.12                                                   |  | 3,134.72                                                | 27.4722                                 |
| GARAGE<br>Units G1 thru G72                                         | 72                    | .0516                                                | 5.89                                                     |  | 424.08                                                  | 3.7152                                  |
| STORAGE<br>Units S1A thru S17H                                      | 111                   | .0217                                                | 2.48                                                     |  | 275.28                                                  | 2.4087                                  |
| OFFICE UNIT                                                         | 1                     | .0917                                                | 9.53                                                     |  | 9.53                                                    | .0917                                   |
|                                                                     |                       |                                                      |                                                          |  | \$ 11,410.00                                            | 100.0000                                |



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CONSENT OF MORTGAGEE

WHEREAS, FIRST NATIONAL BANK in ST. LOUIS, (herein the "Mortgagee"), is the owner and holder of a certain mortgage executed by A. W. HIRSHBERG, INC., a Florida corporation (herein "Mortgagor"), dated September 4, 1974 and recorded in Official Records Volume 3791, pages 288 through 306, public records of Duval County, Florida, (herein the "Mortgage"), which encumbers the property more particularly described in said Mortgage; and

WHEREAS, the property encumbered by the Mortgage has been submitted to the condominium form of ownership, which property is more particularly described in the Declaration of Condominium of OCEAN 14, A CONDOMINIUM, and recorded in the public records of Duval County, Florida, (herein the "Declaration of Condominium"); and

WHEREAS, Mortgagor has requested that Mortgagee consent to the making and filing of the Declaration of Condominium.

NOW, THEREFORE, in consideration of the premises and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Mortgagee hereby (i) consents to the making and filing of the Declaration of Condominium and subordinates the lien of the Mortgage to the terms and conditions of the Declaration of Condominium, and (ii) agrees that the lien of the Mortgage shall be transferred to and attach to and encumber all of the Units of OCEAN 14 as created by said Declaration of Condominium, together with all of the appurtenances to the Units, including, but not limited to all of the undivided shares in the Common Elements and Common Surplus as described in the Declaration

of Condominium. Mortgagor, by the acceptance of this Consent as evidenced by the recording hereof in the public records of Duval County, Florida, shall have been deemed to have agreed to the transfer of the lien of the Mortgage in accordance with the provisions hereof.

IN WITNESS WHEREOF, Mortgagee has caused this instrument to be executed as of this 22<sup>nd</sup> day of June, 1976.

Signed, sealed and delivered in the presence of:

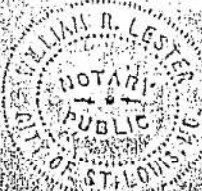
FIRST NATIONAL BANK in ST. LOUIS  
BY:

Rosemary Lewis  
Lyle P. Gault

David I. Kuklar  
Assistant Vice President

STATE OF MISSOURI )  
City of St. Louis )  
INDEPENDENT CITY )

The foregoing instrument was acknowledged before me this 22<sup>nd</sup> day of June, 1976.



William R. Lester  
Notary Public, State of Missouri at St. Louis  
WILLIAM R. LESTER  
My commission expires: MARCH 11, 1979

of Condominium. Mortgagor, by the acceptance of this Consent as evidenced by the recording hereof in the public records of Duval County, Florida, shall have been deemed to have agreed to the transfer of the lien of the Mortgage in accordance with the provisions hereof.

IN WITNESS WHEREOF, Mortgagee has caused this instrument to be executed as of this 22<sup>nd</sup> day of June, 1976.

Signed, sealed and delivered in the presence of:

FIRST NATIONAL BANK in ST. LOUIS  
BY:

Rosemary Lewis  
Lyli L. Gault

David I. Kirkland  
Assistant Vice President

STATE OF MISSOURI )  
City of St. Louis )  
INDEPENDENT CITY )

The foregoing instrument was acknowledged before me this 22<sup>nd</sup> day of June, 1976.



William R. Lester  
Notary Public, State of Missouri at St. Louis  
WILLIAM R. LESTER  
My commission expires: MARCH 11, 1979



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CONSENT AND JOINDER OF MORTGAGEE

KNOW ALL MEN BY THESE PRESENTS THAT:

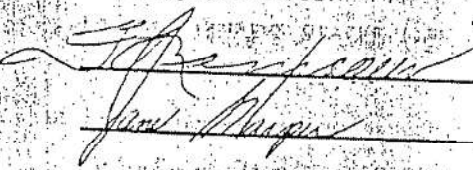
GEHARD T. BECK, the owner and holder of the following Note and Mortgage:

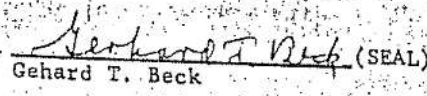
1. Promissory Note dated February 13, 1973 in the principal amount of \$200,000.00 made by A. W. HIRSHBERG, INC., a Florida corporation, secured by a Mortgage of even date recorded in Official Records Volume 3466, page 64, public records of Duval County, Florida, encumbering certain property in Duval County, Florida, more particularly described therein;

HEREBY CONSENTS TO the making and recording of the Declaration of Condominium of OCEAN 14, A CONDOMINIUM, executed by A. W. HIRSHBERG, INC.. GEHARD T. BECK agrees that the lien of the above mortgage shall hereafter attach upon the Condominium Parcels of OCEAN 14, as described in the foregoing Declaration, together with all appurtenances thereto and all undivided parts of the Common Elements of the Condominium, severally, and that each of the several Condominium Parcels together with its proportionate share of the Common Elements shall be encumbered by a lien for the payment of a proportionate share of the mortgage indebtedness and not otherwise and the same may from time to time be released, encumbered or conveyed severally.

IN WITNESS WHEREOF, the party hereto has executed this Agreement this 15<sup>th</sup> day of June, 1976.

Signed, sealed and delivered in the presence of:

  
John Murphy

 (SEAL)  
Gerhard T. Beck



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STATE OF FLORIDA )  
COUNTY OF DUVAL )

I HEREBY CERTIFY that on this day before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared GEHARD T. BECK, to me known to be the person described in and who executed the foregoing Agreement, and acknowledged to and before me that he executed the same.

WITNESS my hand and official seal in said County and State this 15th day of June, 1976.

*[Signature]*  
Notary Public, State of Florida at  
Large.

My commission expires: December 7, 1978