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DECLARATION OF CONDOMINIUM

OF

OCEAN 21-22 CONDOMINIUM

THIS INSTRUMENT WAS PREPARED BY
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800 BARNETT BANK BUILDING
JACKSONVILLE, FLORIDA 32206

KNOW ALL MEN BY THESE PRESENTS that A. W. HIRSHBERG, INC., a Florida corporation ("Developer"), does hereby submit to condominium ownership, pursuant to Chapter 711, Florida Statutes, as amended, the land and all improvements existing and hereafter erected thereon, and all equipment, furnishings and fixtures, now or hereafter located thereon, in Duval County, Florida (the "Condominium Property"), more particularly described as follows:

Lots 1 through 6, inclusive, Block LL, and Lots 1 through 6, inclusive, Block N. PERMENTERS REPLAT OF ATLANTIC CAMPGROUNDS, according to plat thereof recorded in Plat Book 9, page 44, of the current public records of Duval County, Florida, together with that portion of the 15 ft. public avenue lying between Blocks N and LL as vacated and abandoned by City of Jacksonville Beach Ordinance No. 5521; and

That part of the former right-of-way of Twenty-Second Avenue South lying east of the east right-of-way line of Ocean Drive, as vacated and abandoned by City of Jacksonville Beach Ordinance No. 6721; and

Lots 1 and 2, Block MM, and Lots 1 and 2, Block Y, and part of Robinson Avenue as closed by City of Jacksonville Beach Ordinance No. 5521, lying between Lots 1 and 2, Block Y, and Lots 1 and 2, Block MM, according to plat thereof recorded in Plat Book 9, page 44, of the current public records of Duval County, Florida; and

Lots 3, 4, 9, and 10, Block O of PERMENTERS REPLAT OF ATLANTIC CAMPGROUNDS, according to plat thereof recorded in Plat Book 9, page 44, of the current public records of Duval County, Florida.

The Condominium Property shall hereafter be subject to the provisions, restrictions, reservations, covenants, conditions and easements hereinafter set forth.

1. NAME. The name of this condominium shall be Ocean 21-22, a condominium.

2. DEFINITIONS. The terms used in this Declaration and its exhibits shall have the meanings stated in the Condominium Act (Section 711.03 Florida Statutes), which act as it has been amended is incorporated herein by this reference.

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2.1 Unit means unit as defined by the Condominium Act.

(a) Dwelling Unit means any one of the Dwelling Units identified on Exhibit A.

(b) Garage Unit means any one of the Garage Units identified on Exhibit A.

(c) Carport Unit means any one of the Carport Units identified on Exhibit A.

(d) Manager's Unit means the Manager's Unit identified on Exhibit A.

2.2 Condominium Parcel means a Dwelling Unit or Manager's Unit, together with the Garage Unit or Carport Unit, if any, appurtenant to that Unit, and together with the undivided interest in the Common Elements appurtenant thereto, with the exclusive right in common with the other Unit Owners to use the Common Elements and an undivided share in the Common Surplus. The Garage and Carport Units are intended to comprise a portion of the various condominium parcels, and therefore may be owned only by owners of Dwelling Units. No garage or carport unit may be conveyed except to the owner of a Dwelling Unit. Any right, title or interest in a Unit shall automatically carry with it as an appurtenance thereto, and without the necessity of specific reference, its respective undivided share of the Common Elements, Common Surplus, and Common Expenses, and the right to use the Common Elements in conjunction with the other Unit Owners.

2.3 Owner means the owner of a Condominium Parcel.

2.4 Association means Ocean 21-22 Association, Inc., a Florida corporation not for profit, and its successors.

2.5 Regulations means Regulations respecting the use of the condominium property which have been adopted by the Association from time to time in accordance with its Articles of Incorporation and Bylaws.

2.6 Board of Directors means the Board of Directors of the Association.

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2.7 Common Elements means all of the Condominium Property except the individual Units, and shall include, but not be limited to:

(a) All improvements, and parts of the Condominium Property not included within the respective Units which do not serve a particular Unit;

(b) Easements through the Units for conduits, ducts, plumbing, wiring and other facilities for furnishing the utility services to the various Units and to the Common Elements;

(c) All structural beams, posts and members within a Unit and an easement of support in every portion of a Unit which contributes to the support of the building;

(d) Any utility areas and installations and all utility services which are available to more than one Unit, or to the Common Elements;

(e) All parking areas except the Garage Units and Carport Units, and all driveways, sidewalks, entranceways, and other means of ingress and egress;

(f) All electrical apparatus and wiring, television cables, plumbing pipes and apparatus, telephone wires, and all other ducts, conduits, cables, wires or pipes, within the Common Elements which are outside of the interior surface of the Unit walls; and

(g) All tangible personal property required for the maintenance and operation of the condominium and for the common use and enjoyment of the Owners; and

(h) Such alterations, additions and further improvements to the Common Elements as may be authorized by vote of the Owners holding at least 2/3 of the votes in the Association, the cost of which shall be assessed as a Common Expense against all Condominium Parcels except those owned by institutional first mortgagees who do not approve. The Owners in the aggregate shall be entitled to equal and full use and enjoyment of all the Common Elements except as they may be restricted by regulations duly adopted by the Board of Directors, which usage shall always be in recognition of the mutual rights and responsibilities of each of the Owners.

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2.8 Common Expenses include:

(a) Expenses of administration, insurance, maintenance, operation, repair and replacement of the Common Elements and of the portions of Units to be maintained by the Association, and costs of carrying out the powers and duties of the Association, including professional fees and expenses.

(b) Expenses declared common expenses by provisions of this Declaration or the Bylaws.

(c) Any valid charge against the Condominium Property as a whole.

(d) Charges made by governmental agencies or private corporations for provision of water, sewer and trash collection services to the Condominium Property.

(e) Expenses incurred by the Association for rental of office space and manager's apartment. The Association has entered into a lease agreement with the Developer, for the lease of office space and the manager's apartment. A copy of the lease is attached as Exhibit D.

2.9 Common Surplus means all amounts held by the Association in excess of estimated current operating expenses and Common Reserve Funds.

3. SURVEY, PLOT PLAN AND DESCRIPTION OF IMPROVEMENTS.

A survey of the land, a graphic description and plot plan locating the improvements thereon identifying each Unit, and the Common Elements and their relative locations and approximate dimensions, all certified to by architects and engineers, are attached hereto as collective Exhibit A. The locations, dimensions, descriptions, identification and numbering of the respective Units are described in Exhibit A and any subsequent amendments thereto as hereinafter provided. The Units are identified below and shall have as appurtenances, the following percentage shares of Common Elements, Common Surplus, and Common Expenses:

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Ocean 21

<u>Unit Number</u>	<u>Description of Unit</u>	<u>Percentage of Common Elements, Common Surplus and Common Expenses</u>
2A	2 Bedroom	1.05%
3A	"	"
4A	"	"
5A	"	"
1F	"	"
2F	"	"
3F	"	"
4F	"	"
5F	"	"
6A	"	1.13%
6F	"	"
1B	3 Bedroom Corner	1.39%
2B	"	"
3B	"	"
4B	"	"
5B	"	"
1E	"	"
2E	"	"
3E	"	"
4E	"	"
1C	3 Bedroom Interior	1.22%
2C	"	"
3C	"	"
4C	"	"
5C	"	"
1D	"	"
2D	"	"
3D	"	"
4D	"	"
5D	"	"
PH1	3 BR Penthouse Corner	2.15%
PH5	"	"
PH2	4 BR Penthouse Interior	1.77%
PH4	"	"
PH3	3 BR Penthouse Interior	2.14%

OCEAN 22

<u>Unit Number</u>	<u>Description of Unit</u>	<u>Percentage of Common Elements, Common Surplus and Common Expenses</u>
1A	2 Bedroom	1.05%
2A	"	"
3A	"	"
4A	"	"
5A	"	"
2F	"	"
3F	"	"
4F	"	"
5F	"	"
6A	"	1.13%
6F	"	"
1B	3 Bedroom Corner	1.39%
2B	"	"
3B	"	"
4B	"	"
5B	"	"
1E	"	"
2E	"	"
3E	"	"
4E	"	"
5E	"	"

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1C	3 Bedroom Interior	1.22%
2C	"	"
3C	"	"
4C	"	"
5C	"	"
1D	"	"
2D	"	"
3D	"	"
4D	"	"
5D	"	"
PH1	3 BR Penthouse Corner	2.15%
PH5	"	"
PH2	4 BR Penthouse Interior	1.77%
PH4	"	"
PH3	3 BR Penthouse Interior	2.14%

GARAGE, CARPORT, AND MANAGER'S UNITS

<u>Unit Number</u>	<u>Description of Unit</u>	<u>Percentage of Common Elements, Common Surplus and Common Expenses</u>
G1	Garage	0.13%
G2	"	"
G3	"	"
G4	"	"
G5	"	"
G6	"	"
G7	"	"
G8	"	"
G9	"	"
G10	"	"
G11	"	"
G12	"	"
G13	"	"
G14	"	"
G15	"	"
G16	"	"
G17	"	"
G18	"	"
G19	"	"
G20	"	"
CPA	Carport	0.09%
CPB	"	"
CPC	"	"
CPD	"	"
CPE	"	"
CPF	"	"
CPG	"	"
CPH	"	"
CPI	"	"
CPJ	"	"
CPK	"	"
CPL	"	"
CPM	"	"
CPN	"	"
MGR	Manager's Unit	.56
	TOTAL	100.00%

Property taxes and special assessments assessed by municipalities, counties and other taxing authorities shall be assessed against

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and collected on each Condominium Parcel individually.

4. Maintenance, Alteration and Improvement.

Responsibility for the maintenance of the Condominium Property and restrictions upon its alteration and its improvement shall be as follows:

4.1 Units.

(a) By the Association. The Association shall maintain, repair, and replace promptly at the Association's expense:

(1) All boundary walls of a Unit, except interior surfaces, and all portions of a Unit contributing to the support of the building, including but not limited to the outside wall of buildings and all fixtures on the exterior, boundary walls of Units, floor and ceiling slabs, and load-bearing walls; floor slabs of patios;

(2) All conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility services contained in the portions of a Unit maintained by the Association; and all such facilities contained within a Unit that service part or parts of the condominium other than the Unit in which they are contained; and

(3) All other items which the Board of Directors from time to time determines shall be maintained, repaired or replaced by the Association.

(b) By the Owner. The responsibility of the Owner shall be as follows:

(1) To maintain, repair and replace at his expense all portions of his Unit except the portions to be maintained, repaired, and replaced by the Association, including but not limited to:

(a) heating and air conditioning equipment within his Unit and the ducts, pipes, wiring, controls and other apparatus serving his Unit;

(b) all kitchen and bathroom fixtures, apparatus and equipment;

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(c) all electrical, plumbing, telephone and television fixtures, apparatus, equipment, outlets, switches, wires, pipes and conduits within the Unit from the unfinished surface of the boundary wall of the Unit inward;

(d) all doors within the Unit including those which open to the Unit from an entranceway or the outside, interior walls and partitions, wall decorations and built-in furniture, windows and window apparatus and glass sliding glass doors, screens and screen supports.

(2) Not to install any mechanical equipment which, when in use, will cause annoyance to the occupants of other Units.

(3) Not to paint or otherwise decorate or change the appearance of any portion of the exterior of the condominium building.

(4) To promptly report to the Association any defect or need for repairs for which the Association is responsible.

(c) Alteration and Improvement. Except as elsewhere reserved to Developer, neither an Owner nor the Association shall make any alteration in the portions of a Unit that are to be maintained by the Association, or remove any portion of such, or make any additions to them, or do anything that would jeopardize the safety or soundness of the condominium buildings, or impair any easement, without first obtaining approval in writing of Owners of all Units in which such work is to be done and the approval of the Board of Directors. A copy of plans for all such work prepared by an architect licensed to practice in this state shall be filed with the Association prior to the start of the work.

(d) Assessments for Repairs. In the event an Owner fails to properly maintain and repair his Unit, then the Association, at the discretion of the Board of Directors, may make such repairs as it may deem necessary and the cost thereof shall be

assessed against such defaulting Owner. The Association shall have a lien against a Unit for the cost of any repairs it shall make thereto, to the same extent as is provided in Paragraph 5 herein for failure to pay any other special assessments; provided however, that such a lien shall not attach until a notice of lien has been properly recorded in the public records of Duval County, Florida.

4.2 Common Elements.

(a) By the Association. The maintenance and operation of the Common Elements shall be the responsibility of the Association and a Common Expense. The Association shall also maintain all areas leased to it for recreational or other purposes whether these areas are contiguous to the Condominium Property or not, or whether the Association retains the lease in its own name or subleases undivided percentages to the Owners. The Association shall have the irrevocable right to have access to each Unit from time to time during reasonable hours as may be necessary for the maintenance, repair or replacement of any Common Elements therein or accessible therefrom, or for the performing of such emergency repairs or procedures therein as may be necessary to prevent damage to the Common Elements or to a Unit.

(b) The Association may acquire land to be added to the Property herein submitted to condominium ownership by an amendment of this Declaration that includes the description of the land to be acquired and submits the land to condominium ownership under the terms of this Declaration. The amendment shall be executed by the Association and adopted at a special meeting of the Association by the written consent of Owners having not less than 75% of all voting rights. Such an amendment, when recorded in the public records of Duval County, Florida, immediately after the recordation of the deed to the Association, shall divest the Association of title to the land. The amendment shall state that it conveys all interest of the Association to and vests the title in the Owners, without naming them and

without further conveyance, in the same undivided shares as the undivided shares in the Common Elements appurtenant to the Units owned by them.

(c) Any personal property acquired by the Association may be sold or mortgaged or otherwise disposed of by the Association.

4.3 Limitation upon Liability of Association. Notwithstanding the duty of the Association to maintain and repair parts of the Condominium Property, the Association shall not be liable to any Owners for injury or damage, other than the cost of maintenance and repair, caused by any latent condition of the property to be maintained and repaired by the Association, or caused by the elements or other owners or persons.

5. ASSESSMENTS AND LIENS. The Board of Directors shall approve annual budgets of projected anticipated income and estimated expenses for each fiscal year, and each Owner will be responsible for his Condominium Parcel's proportionate share of such annual assessment based upon its percentage share of the Common Elements. Each Unit Owner's assessment for his Condominium Parcel shall be due and payable in twelve equal monthly installments, in advance, to the Association, unless some other payment schedule is adopted by the Board of Directors. If necessary to cover unanticipated expenditures which may be incurred during the fiscal year, the Board of Directors shall have the power to levy special assessments against the Unit Owners in proportion to each Unit's share of the Common Expenses. In addition, the Board of Directors may, if necessary, assess individual Owners for certain expenses attributable solely to their Unit. Any assessments which are not paid when due shall bear interest from the due date until paid at the maximum rate allowed by law or such lower rate as the Board of Directors shall determine, shall be subject to a late charge penalty as may be set and uniformly applied by the Board of Directors, and shall entitle the Association to an attorney's fee in the collection thereof. The Association shall have a lien on each Condominium Parcel for any unpaid assessments, interest, late charge penalties

and attorney's fees incident to the collection of such assessments, interest and late charges, and for the enforcement of the lien against the Unit Owner; provided, however that such lien shall not attach until a notice of lien has been properly recorded in the public records of Duval County, Florida. The Association shall also have all other remedies provided by the Condominium Act and all other applicable laws. In the event an Owner is in default in payment of any regular assessment, the Association may accelerate the remaining payments due for the then current year by giving the defaulting Owner 10 days notice of intent to accelerate. The Board of Directors may require each Owner to maintain a minimum balance on deposit with the Association for working capital and to cover contingent expenses from time to time.

6. ASSOCIATION. The administration and operation of the condominium will be conducted by the Ocean 21-22 Association, Inc., a corporation not for profit under the laws of the State of Florida.

6.1 Membership. All persons owning a vested present interest of record in the fee title to any Condominium Parcel shall automatically be members of the Association and their respective memberships shall terminate as their vested interest in the fee title to the Condominium Parcel terminates. Membership in the Association cannot be transferred, assigned, or pledged in any manner except as an appurtenance of a Unit.

6.2 Voting Rights. Each Dwelling Unit shall be entitled to one vote at Association meetings, which shall be exercised by the Unit Owner. The weight of that vote shall be the same as the percentage of the Common Elements appurtenant to that Unit. If a person owns more than one Unit, he shall be entitled to one vote for each Unit owned. If a Unit is jointly owned, the vote to which that Unit is entitled shall be apportioned among the owners as their interest may appear, or may be exercised by one of the joint owners, upon written agreement of all joint owners. If a Unit is owned by a corporation, trust or other entity, the person

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entitled to cast the vote for that Condominium Parcel shall be designated by a certificate filed with the Secretary of the Association signed by the chief executive officer of that entity.

6.3 Management. All of the affairs and Property of the Condominium and of the Association shall be controlled and managed by the officers and Board of Directors. A copy of the Articles of Incorporation which have been filed and certified by the Secretary of State of Florida is attached hereto as Exhibit B and by this reference made a part hereof. The Bylaws governing the operation of the condominium and of the Association are attached hereto as Exhibit C and by this reference made a part hereof. The Association shall have all of the rights and powers provided by the Condominium Act, the laws governing Florida non-profit corporations, the Articles of Incorporation, the Bylaws and this Declaration.

6.4 Registry of Owners and Mortgagees. The Association shall at all times maintain a register setting forth the names of the Unit Owners. In the event of the sale or transfer of any Condominium Parcel to a third party, the purchaser or transferee shall notify the Association in writing of his interest in such Condominium Parcel together with the recording information for the instrument by which such purchaser or transferee has acquired his interest in any Condominium Parcel. The Owner shall notify the Association of any mortgages encumbering any Condominium Parcel and any transfers thereof, the amount of such mortgage or mortgages, and the recording information for the mortgage or mortgages. The holder of any mortgage encumbering any Condominium Parcel may, if he so desires, notify the Association of the existence of any mortgage held by such party on any Condominium Parcel, and upon receipt of such notice, the Association shall register in its records all pertinent information pertaining to the same.

7. Insurance. The insurance other than title insurance which shall be carried on the Condominium Property and the property of the Unit Owners shall be governed by the following provisions:

7.1 Authority to Purchase. All insurance policies upon the Condominium Property shall be purchased by the Board of Directors for the benefit of the Association and the Unit Owners and their mortgagees as their interests may appear, and provision shall be made for the issuance of certificates of mortgagee endorsements to the mortgagees of Unit Owners. The master policies and copies of all endorsements shall be held by the Association. Owners may obtain insurance coverage at their own expense upon their own personal property, for the contents and portions of the Units for which they are responsible, and for their personal liability and living expense.

7.2 Coverage. The Association shall obtain casualty insurance upon all buildings and improvements upon the land and all personal property included in the Common Elements in an amount equal to the maximum insurable replacement value, excluding foundation and excavation costs, as determined annually by the Board of Directors, but subject to such deductible clauses as are required in order to obtain coverage at reasonable costs. Such coverage shall afford protection against loss or damage by fire and other hazards covered by a standard extended coverage endorsement and such other risks as from time to time shall be customarily covered with respect to buildings similar in construction, location and use as the buildings on the land, including, but not limited to, vandalism and malicious mischief. The Board of Directors shall obtain such other insurance coverage for the Association as it deems desirable or required by law including but not limited to workmen's compensation and public liability insurance.

7.3 Premiums. Premiums upon insurance policies purchased by the Association shall be paid by the Association as a Common Expense, except that the amount of increase in the premium occasioned by use for other than a residence, or by misuse, occupancy or abandonment of a unit or its appurtenances or of the Common Elements by an Owner shall be assessed against that Owner. The Association shall furnish evidence of payment of premiums to each mortgagee listed in the register of mortgagees.

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7.4 Insurance Trustee; Shares of Proceeds. All insurance policies purchased by the Association shall be for the benefit of the Association and the Owners and their mortgagees as their interests may appear, and shall provide that all proceeds covering property losses shall be paid to such bank in Florida with trust powers as may be designated as Insurance Trustee by the Board of Directors. The Insurance Trustee shall not be liable for payment of premiums nor for the renewal or the sufficiency of policies nor for the failure to collect any insurance proceeds. The duty of the Insurance Trustee shall be to receive such proceeds as are paid and hold the same in trust for the purposes elsewhere stated in this Declaration and for the benefit of the Owners and their mortgagees in the following shares, but which shares need not be set forth on the records of the Insurance Trustee:

(a) Owners. An undivided share for each Owner, such share being the same as the undivided share in the Common Elements appurtenant to his Unit.

(b) Mortgagee. In the event a mortgagee endorsement has been issued as to a Unit, the share of the Owner shall be held in trust for the mortgagee and the Owner as their interests may appear; provided, however, that no mortgagee shall have any right to determine or participate in the determination as to whether or not any damaged property shall be reconstructed or repaired, and no mortgagee shall have any right to apply or have applied to the reduction of a mortgage debt any insurance proceeds except distributions thereof made to the Owner and mortgagee pursuant to the provisions of this Declaration.

7.5 Distribution of Proceeds. Proceeds of insurance policies received by the Insurance Trustee shall be distributed to or for the benefit of the beneficial owners in the following manner:

(a) Expense of the Trustee. All expenses of the Insurance Trustee shall be first paid or provision for payment made therefor.

(b) Reconstruction or Repair. If the damage for which the proceeds are paid is to be repaired or reconstructed by the Association, the remaining proceeds shall be paid to defray the cost thereof as elsewhere provided. Any proceeds remaining after defraying such costs shall be distributed to the beneficial owners, remittances to Owners and their mortgagees being payable jointly to them.

(c) Failure to Reconstruct or Repair. If it is determined in the manner elsewhere provided that the damage for which the proceeds are paid shall not be reconstructed or repaired, the remaining proceeds shall be distributed to the beneficial owners, remittances to Owners and their mortgagees being payable jointly to them.

(d) Certificate. In making distribution to Owners and their mortgagees, the Insurance Trustee may rely upon a certificate of the Association made by its president and secretary as to the names of the Owners and their respective shares of the distribution.

7.6 Association as Agent. The Association is irrevocably appointed agent for each Owner and for each mortgagee or other lien holder and for each Owner of any other interest in the Condominium Property to adjust all claims arising under insurance policies purchased by the Association and to execute and deliver releases upon the payment of claims.

7.7 Benefit of Mortgagees. Certain provisions in this Section 7, entitled "Insurance" are for the benefit of mortgagees of Condominium Parcels, and all of such provisions are covenants for the benefits of any mortgagee of a Unit and may be enforced by such mortgagee.

8. Reconstruction or Repair After Casualty; Eminent Domain.

8.1 Determination to Reconstruct or Repair. If any part of the Condominium Property shall be damaged by casualty, whether or not it shall be reconstructed or repaired shall be determined in the following manner:

(a) Lesser damage. If Units to which 50% of the Common Elements are appurtenant are found by the Board of Directors to be tenantable after the casualty, the damaged property shall be reconstructed or repaired.

(b) Major damage. If Units to which more than 50% of the Common Elements are appurtenant are found by the Board of Directors to be not tenantable after the casualty, whether the damaged property will be reconstructed and repaired or the condominium terminated shall be determined in the following manner:

(1) Immediately after the casualty the Association shall obtain reliable and detailed estimates of the cost to rebuild or repair, and shall determine from the insurance carriers the amount of insurance proceeds payable due to the casualty.

(2) Immediately after the determination of the amount of insurance proceeds, the Association shall give to all Owners notice of the casualty, the extent of the damage, the estimated cost to rebuild or repair, the amount of insurance proceeds and the estimated amount of assessments required to pay the excess of the cost of reconstruction or repair over the amount of insurance proceeds. Such notice shall call a meeting of Unit Owners to be held within 30 days from the mailing of such notice. If the reconstruction and repair is approved at such meeting by the Owners of 75% of the votes of the Association, the damaged property will be

reconstructed or repaired; but if not so approved, the condominium shall be terminated without agreement as elsewhere provided. Such approval may be expressed by vote or in writing filed with the Association at or prior to the meeting. The expense of such determination shall be a Common Expense.

(c) Certificate. The Insurance Trustee may rely upon a certificate of the Association made by its president and secretary to determine whether or not the damaged property is to be reconstructed or repaired.

8.2 Plans and Specifications. Any reconstruction or repair must be substantially in accordance with the plans and specifications for the original improvements; or if not, then according to plans and specifications approved by the Board of Directors, by the Owners of not less than 75% of the Common Elements, including the Owners of all Units the plans for which are to be altered, and by all mortgagees of record, which approvals shall not be unreasonably withheld.

8.3 Responsibility. The responsibility for reconstruction and repair after casualty shall be the same as for maintenance and repair of the Condominium Property.

8.4 Assessments. If the proceeds of insurance are not sufficient to reconstruct and repair the damaged property, assessments shall be made against the Owners in sufficient amounts to provide funds for the payment of such costs. Assessments shall be made against all Owners in proportion to their shares in the Common Elements. Assessments for the repair of one or more Units shall be made against the Owners of those Units in such amounts as are necessary to repair those Units.

8.5 Construction Funds. The funds for payment of costs of reconstruction and repair after casualty, which shall consist of proceeds of insurance held by the Insurance Trustee and funds collected by the Association from assessments against the Owners, shall be disbursed in the following manner:

(a) Association - lesser damage. If the amount of the estimated costs of reconstruction and repair by the Association is less than \$10,000.00 and does not involve damage to structural parts of a building, the construction fund shall be disbursed in payment of such costs upon direction of the Board of Directors.

(b) Association - major damage. If the amount of the estimated costs of reconstruction and repair by the Association is \$10,000.00 or more, or involves repair of structural damage, the construction fund shall be disbursed in payment of such costs in the manner required by the Board of Directors and upon approval of: (i) an architect qualified to practice in Florida and employed by the Association to supervise the work; and (ii) all mortgagees of record.

(c) Unit Owner. The portion of insurance proceeds representing damage for which a Unit Owner has the responsibility of reconstruction and repair shall be paid by the Insurance Trustee to the Owner, or if there is a mortgagee endorsement as to such Unit, then to the Owner and the mortgagee jointly, who may use such proceeds as they decide.

(d) Surplus. It shall be presumed that the first moneys disbursed in payment of costs of reconstruction and repair shall be from insurance proceeds. If there is a balance in a construction fund after payment of all costs of the reconstruction and repair for which the fund is established, such balance shall be distributed to the beneficial owners of the fund and in the manner elsewhere stated; except, however, that the part of a distribution to a beneficial owner that is not in excess of assessments paid by such owner into the construction fund shall not be made payable to any mortgagee.

8.6 Eminent domain. The taking of a portion of a Unit or of the Common Elements by eminent domain shall be deemed to be a casualty, and the awards for such taking shall be deemed to be proceeds from insurance on account of the casualty and shall be deposited with the Insurance Trustee. Even though the awards may be payable to the Owners, the Owners shall deposit

the awards with the Insurance Trustee; and in the event of failure to do so, in the discretion of the Board of Directors, a special assessment shall be made against a defaulting Owner in the amount of his award, or the amount of such award shall be set off against the sums hereafter made payable to such Owner. The proceeds of the awards shall be distributed or used in the manner heretofore provided for insurance proceeds except that when the condominium is not to be terminated, the taking shall have the following effects:

(a) Unit reduced but tenantable. If the taking reduces the size of a Unit and the remaining portion of the Unit can be made tenantable, the award for the taking of a portion of the Unit shall be used for the following purposes in the order stated and the following changes shall be effected in the condominium:

(1) The Unit shall be made tenantable. If the cost of such work exceeds the amount of the award, the additional funds required shall be assessed against the Unit Owner.

(2) The balance of the award, if any, shall be distributed to the Unit Owner and to each mortgagee of the Unit included in the mortgagee roster, the remittance being payable jointly to the Owner and mortgagees.

(b) Unit Made Untenable. If the taking destroys or so reduces the size of a Unit that it cannot be made tenantable, the award for the taking of the Unit shall be paid to the Unit Owner and to each mortgagee of the Unit included in the mortgagee roster, the remittance being payable jointly to the Owner and mortgagees. The remaining portion of the Unit, if any, shall become a part of the Common Elements and shall be placed in condition for use by all of the Owners in the manner approved by the Board of Directors and the cost of work shall be a Common Expense. The shares in the Common Elements appurtenant to the remaining Units of the condominium shall be equitably adjusted to distribute the ownership of the Common Elements among the

reduced number of Owners. The adjustment of each remaining Owner's shares shall be made by dividing the number of shares owned by him prior to adjustment, by the total number of shares (prior to adjustment) of all remaining Owners. The result of that computation shall be the shares owned by the remaining Owner after adjustment.

(c) Taking of Common Elements. If part of the Common Elements are taken, all awards attributable to such taking shall be distributed to the Association which shall use such awards to repair or replace the Common Elements to the extent possible. If the award exceeds the cost of repair or replacement, the excess shall be retained by the Association and become a part of the Common Surplus.

The changes in Units, in the Common Elements and in the ownership of the Common Elements which are effected by eminent domain shall be evidenced by an amendment of this Declaration which need be approved only by a majority of all directors of the Association. The amendment shall be recorded at the expense of the Association in the public records of Duval County, Florida.

9. Transfers Subject To Association's Right of First Refusal. The transfer of Units by any Owner other than the Developer shall be subject to the right of first refusal of the Association so long as the condominium and the apartment buildings in useful condition exist upon the land, which right as hereafter set forth, each Owner covenants to observe.

9.1 Notice. No Owner may sell his Unit or lease it for a term of more than one year without first giving the Association notice in writing of the intended sale or lease, the name and address of the intended purchaser or lessee, his business or occupation, financial and character references and such other information as the Association may reasonably request (the "Notice"), together with an executed copy of the proposed sales contract or lease. The lease shall expressly provide that the lessee shall comply with all the rules, regulations, and Bylaws of the Association and the terms of this Declaration so long as he is a tenant, and that he shall not sublet the Condominium Parcel, or assign his lease to any person without

first granting to the Association the same right of first refusal to take by assignment or sublease the Condominium Parcel as is contained herein. The Notice shall be given by registered or certified mail addressed to the Association at 2120 Ocean Drive South, Jacksonville Beach, Florida, or such other address at the Association from time to time may furnish to members in writing. Replies to the Owner by the Association shall be given by registered or certified mail at the address the Owner designates in the Notice.

9.2 Options of Association. Within 45 days after receipt of the Notice, the Association shall have the right to elect to purchase or lease the Condominium Parcel upon the same terms as stated in the Notice, or to assign this right of first refusal to any persons selected by it including any member of the Association. These options shall be exercised at a special meeting of the Association called by the Board of Directors within 15 days of the receipt of the Notice.

9.3 Election to Purchase. If the Unit Owners holding at least 75% of the voting rights agree in writing before or at the meeting called as specified in paragraph 9.2, to exercise the option to purchase or lease, the Association shall promptly give written notice to the selling or leasing Unit Owner. Such purchase or lease by the Association shall be closed within 45 days thereafter upon the same terms as proposed in the Notice. The Board of Directors shall have authority to make such mortgage or other financing arrangements and to make such assessments proportionately among the Owners, and to do all other acts as may be deemed necessary to close and consummate the purchase or lease of the Condominium Parcel by the Association.

9.4 Election to Assign Right of First Refusal. If the Unit Owners holding at least 50% of the voting rights agree in writing either before or at the meeting called as specified in paragraph 9.2, to assign the right of first refusal to a third person, the Association shall promptly give written notice thereof to the selling or leasing Unit Owner stating the name of the

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person to whom the option to purchase or lease has been assigned. The instrument by which the Assignment is made to the assignee shall provide that the Association shall have the right to cause the assignee to specifically perform the purchase or lease of the Condominium Parcel. The assignee shall close the transaction within 45 days thereafter on the same terms contained in the Notice. The Association shall deliver to the purchaser a certificate of approval which he may record in the public records of Duval County, Florida, at his expense.

9.5 Election Not to Exercise Options. If the selling or leasing Unit Owner receives notice from the Association that it has elected not to exercise its option, or if the Association fails to give any written notice to the Unit Owner within 45 days after receipt of the Notice, then the Unit Owner may proceed to close the proposed sale or lease transaction with the named purchaser or lessee at any time within the next 90 days thereafter at the price and on the terms stated in the Notice. The Association shall within a reasonable time after the closing of the sale or lease, furnish to the purchaser a certificate of approval which the purchaser may record, at his expense, in the public records of Duval County, Florida. If the transaction is not closed within the above 90 day period, the Condominium Parcel shall again become subject to the Association's right of first refusal as herein provided.

9.6 Costs. An Owner who is required to give Notice to the Association of a transfer of a Unit shall pay a reasonable and uniform fee to the Association in an amount determined by the Board of Directors to cover the costs incident to the determination of approval. The fee shall be paid with the giving of the Notice, and the Notice shall not be complete unless the fee is paid. If the Notice is not given, the fee shall be assessed against the Unit Owner liable for the payment.

9.7 Unauthorized Transactions. If any Unit Owner shall attempt to sell or lease his Condominium Parcel without complying with the foregoing provisions, the Association shall

have all the remedies and actions available to the Association hereunder, or at law or in equity in connection with the proposed sale or lease, including without limitation, the right to specific performance of the right of first refusal, and the right for injunctive relief preventing the proposed sale or lease. The Association shall also have the right to purchase or acquire the leasehold estate from the new owner or lessee of the Condominium Parcel upon the same terms and conditions as those by which the new purchaser or lessee acquired his interest. If the Association elects to exercise this right, it may require the purchaser or lessee to convey his interest in the Condominium Parcel to the Association or its duly selected assignee, upon payment as specified above.

9.8 Transfer by the Association. If the Association owns or leases a Condominium Parcel, the Board of Directors shall have the authority at any time thereafter to sell or sublease the Condominium Parcel on behalf of the Association upon such terms as the Board of Directors shall deem advisable, without the necessity of complying with the foregoing provisions relating to the Association's right of first refusal, and all the net proceeds or deficits therefrom shall be distributed to, or assessed to, the Unit Owners in accordance with their ownership interest in the Common Elements.

9.9 Exceptions. The foregoing provisions of this section shall not apply to a transfer to or purchase by an institutional mortgagee which acquires its title as the result of foreclosure of a mortgage, whether the title is acquired by deed from the mortgagor, his successors or assigns, or through foreclosure proceedings; nor shall such provisions apply to a transfer, sale or lease by that mortgagee. Neither shall such provisions require the approval of a purchaser who acquires the title to a Condominium Parcel at a duly advertised public sale with open bidding which is provided by law, such as but not limited to execution sale, foreclosure sale, judicial sale or tax sale.

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10. USE RESTRICTIONS. The use of the Condominium Property shall be in accordance with the following provisions so long as the condominium and the condominium buildings exist in a useful condition on the Property.

10.1 Units. Each of the Units shall be occupied by a single family only, and their guests, as a residence and for no other purpose. Except as reserved to the Developer before sale, no Unit may be divided or subdivided into a smaller unit, nor shall any portion thereof be sold or otherwise transferred, without first properly amending this Declaration to show the resulting changes in the Units.

10.2 Common Elements. The Common Elements shall be used only for the purposes for which they are intended in the furnishing of services and facilities for the enjoyment of the owners and occupants of the Units.

10.3 Nuisances. No nuisances shall be allowed upon the Condominium Property, nor any use or practice which is the source of annoyance to residents or which interferes with residents. No loud or objectionable noises or odors shall be permitted to emanate from any Unit which may disturb adjacent owners. All parts of the Condominium Property shall be kept in a clean and sanitary condition, and no rubbish, refuse or garbage allowed to accumulate, nor any fire hazard allowed to exist. No Owner shall permit any use of his Unit or make any use of the Common Elements which will increase the rate of insurance upon the Condominium Property.

10.4 Lawful Use. No immoral, improper, offensive or unlawful use shall be made of the Condominium Property nor any part thereof; and all valid laws, zoning ordinances and regulations of all governmental bodies having jurisdiction thereof shall be observed. The responsibility of meeting the requirements of governmental bodies which require maintenance, modification or repair of the Condominium Property shall be the same as the responsibility for the maintenance and repair of the specific property concerned.

10.5 Regulations. Reasonable regulations concerning the use of the Condominium Property may be made and amended from time to time by the Board of Directors of the Association, provided the regulations do not conflict with this Declaration or the Bylaws. Copies of such regulations and amendments thereto shall be furnished by the Association to all Owners and residents of the condominium upon request. All Owners agree to abide by the Regulations and Bylaws of this Condominium.

11. RIGHTS OF DEVELOPER. The Developer hereby reserves unto itself, its successors and assigns, the right to manage all of the affairs of the condominium and all of the affairs of the Association, including naming all directors and officers of the Association, until the expiration of two years from the date hereof, or until the conveyance by Developer of all of the Units, whichever shall first occur. Developer's rights to manage the condominium shall include the sole and exclusive right to take all actions and do all things in behalf of the Association for the maintenance and operation of the Condominium Property, the determination, levy and collection of assessments, the enactment and enforcement of regulations respecting the use of the Condominium Property, and payment of all Common Expenses. So long as the Developer shall have control of the Association, the Association shall have all of the rights and powers provided in Section 5 above.

Developer expressly reserves every right, necessary or desirable, relative to the Units, Common Elements, and the Condominium Property generally, for the purpose of completing the construction of the improvements and affecting sale or lease of all of the Condominium Parcels.

Notwithstanding the foregoing, in the event of default in any construction mortgage, upon the request of the construction lender, the Developer shall assign all of the rights of Developer set forth herein to the construction lender, its assigns or nominee.

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11.1 Termination of Developer's Rights. Upon either the sale of all Units or the expiration of two years from the date hereof, the Developer shall call an Association meeting for the election of directors. Written notice of the meeting shall be given to all Unit Owners specifying a date for the meeting which shall be not less than 10 nor more than 30 days after the date of the notice. At the meeting, the Unit Owners shall elect five directors who shall replace the directors named by Developer and shall serve until the next regularly scheduled annual meeting of the Association, when their successors shall be elected as provided in the Bylaws of the Association.

12. AMENDMENTS. Except as provided elsewhere, this Declaration of Condominium may be amended in the following manner:

12.1 Notice. Notice of the subject matter of a proposed amendment shall be included in the notice of any meeting at which a proposed amendment is considered.

12.2 Resolution of Adoption. A resolution adopting a proposed amendment may be proposed by either the Board of Directors or by the members of the Association. Directors and members not present in person or by proxy at the meeting considering the amendment may express their approval in writing, providing such approval is delivered to the Secretary at or prior to the meeting. Except as elsewhere provided, such approvals must be by:

(a) not less than seventy-five per cent (75%) of the votes of the entire membership of the Board of Directors and by not less than seventy-five per cent (75%) of the votes of the entire membership of the Association; or

(b) not less than eighty per cent (80%) of the votes of the entire membership of the Association;

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(c) until the first election of directors by the Unit Owners, only by all of the directors, provided the amendment does not increase the number of Units nor alter the boundaries of the Common Elements.

12.3 Proviso. No amendment shall discriminate against any Owner nor against any Unit or class or group of Units unless the Unit Owners so affected shall consent; and no amendment shall change any Unit nor decrease the share in the Common Elements appurtenant to it, nor increase the Owner's share of the Common Expenses, unless the record owner of the Unit and all record owners of liens thereon shall join in the execution of the amendment. Neither shall an amendment make any change in the section entitled "Insurance", nor in the section entitled "Reconstruction or Repair After Casualty", unless the record owners of all mortgages upon the condominium shall join in the execution of the amendment.

12.4 Execution and Recording. A copy of each amendment shall be attached to a certificate executed by the officers of the Association with all the formalities of a deed, certifying that the amendment was duly adopted. The amendment shall be effective when the certificate and a copy of the amendment are recorded in the public records of Duval County, Florida.

13. TERMINATION. In addition to the manner provided in the Condominium Act, the condominium may be terminated as provided in the following sections.

13.1 Destruction. In the event it is determined in the manner elsewhere provided that the condominium buildings shall not be reconstructed because of major damage, the condominium plan of ownership will be thereby terminated without agreement.

13.2 Agreement. The condominium may be terminated by the approval in writing of all of the Unit Owners and mortgagees of record.

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13.3 Purchase. If members holding a majority of the votes entitled to vote at a membership meeting desire termination, they shall make a written request to the Secretary of the Association for a meeting of the members to consider termination. Upon receipt of such a request, the Secretary shall call a meeting and issue written notice to all members specifying the purpose of the meeting and establishing a meeting date not less than 10 nor more than 30 days after the date of the notice. If termination is approved at the meeting by a vote of not less than 75% of the votes of the Unit Owners and if the consent of all mortgagees of record is obtained within 30 days from the date of the meeting, the approving Owners shall have an option to buy all of the Condominium Parcels of the non-approving Owners for the period ending on the sixtieth day from the date of such meeting. Approval or consent to termination shall be irrevocable until the expiration of the option, and if the option is exercised, the approval shall be irrevocable. Such option shall be upon the following terms:

(a) Exercise of Option. The option shall be exercised by delivery or mailing by registered mail to each Owner of the Units to be purchased the following instruments:

(1) A certificate executed by the President and Secretary of the Association certifying that the option to purchase Units owned by Owners not approving termination has been exercised as to all of such Units. Such certificate shall state the names of the Unit Owners exercising the option, the Units owned by them and the Units being purchased by each of them.

(2) An agreement to purchase upon the terms herein stated the Unit of the Unit Owner receiving the notice, which agreement shall be signed by the purchaser.

(b) Price. The sale price for each Condominium Parcel shall be the fair market value determined by agreement between the seller and purchaser within thirty days from the delivery or

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mailing of the purchase agreement. In the absence of agreement as to price, it shall be determined by arbitration in accordance with Section 14 below, except that the arbitrators shall be two appraisers appointed by the American Arbitration Association who shall base their determination upon an average of their appraisals of the Condominium Parcel. A judgment of specific performance of the sale upon the award rendered by the arbitrators may be entered in any court of competent jurisdiction. The expense of the arbitration provided for in this section shall be paid by the purchaser, but each party shall pay his own attorney's fees in connection with any such arbitration.

(c) Payment. The purchase price shall be paid in cash, or upon terms approved by the seller and the Association.

(d) Closing. The sale shall be closed within ten days following the determination of the sale price.

(e) Termination. The closing of the purchase of all the Units subject to such option shall effect a termination of the condominium without further act except the filing of the certificate hereafter required.

13.4 Certificate. The termination of the condominium in either of the foregoing manners shall be evidenced by a certificate of the Association executed by the President and Secretary certifying as to facts effecting the termination, which certificate shall become effective upon being recorded in the public records of Duval County, Florida.

13.5 Shares of Owners After Termination. After termination of the condominium, Unit Owners shall own the Condominium Property and all assets of the Association as tenants in common in undivided shares, and their respective mortgagees and lienors shall have mortgages and liens upon the respective undivided shares of the Unit Owners. Such undivided shares of the Unit Owners shall be the same as the undivided shares in the Common Elements appurtenant to the Owners' Units prior to the termination.

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13.6 Amendment. This section concerning termination cannot be amended without consent of all Unit Owners and all mortgages of record of condominium parcels.

14. ARBITRATION

14.1 When Arbitration Is To Be Used. Arbitration shall be used as provided in section 13, and when any controversy arises between Unit Owners and the Developer, or which arises between the respective Unit Owners or prospective Unit Owners, if the controversy or dispute arises as to the construction of any provision of this Declaration, or compliance with any provision of this Declaration, or any dispute which may arise due to the application of Section 13 of this Declaration concerning approval, or the violation of any of the use restrictions of the Condominium Property, or any dispute which may arise under the insurance clause hereunder, or under any other specific item which may be designated by an amendment to this Declaration.

14.2 Procedure. Arbitration, where so provided for in this Declaration, shall proceed in the following manner:

(a) Who May Commence Arbitration. Any party to a controversy may institute arbitration proceedings upon written notice delivered to the other parties in person or by certified mail.

(b) Notice. The notice referred to above shall reasonably identify the subject of controversy and the subject of arbitration.

(c) Appointment of Arbitrators. Within ten (10) days from receipt of the notice, each party shall name and appoint one arbitrator. The time for appointment may reasonably be extended upon request.

(d) Failure to Appoint. In the event any party has failed to make or appoint within the time provided in paragraph (c) above, the party having made his appointment shall appoint a second arbitrator. The two appointed arbitrators shall then

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appoint a third. Upon their failure to appoint a third arbitrator within a reasonable time, application may be made to the Circuit Court by either party for such appointment.

(e) Place for Hearing. The arbitrators shall select the time and place for hearing of the controversy, and shall notify the parties of the time and place by written notice in person or by certified mail at least five (5) days prior to the hearing.

(f) Hearing. The hearing shall be conducted by all of the arbitrators, but a majority may determine any question and render a final decision and award. The arbitration shall be conducted according to the rules of the American Arbitration Association except where those rules specifically overrides or contradicts the Condominium Act or Arbitration Statute of the State of Florida.

(g) Decision. The decision and award of the arbitrators shall be in writing and signed by all of the arbitrators and delivered to the parties in person or by certified mail within a reasonable time after the final hearing day, except that a final date for the delivery of the decision and award may be established by the parties at which time the award must be presented. Reasonable extensions may be granted either before or after the expiration date upon written agreement of the parties.

(h) Costs. The fees of the arbitrators and the costs and expenses incurred in the arbitration shall be divided and paid one-half by each of the parties. Each party shall be responsible for paying the fee of his own counsel.

15. SEVERABILITY. The invalidity in whole or in part of any covenant or restriction, or any section, subsection, sentence, clause, phrase or word, or other provision of this

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Declaration, the Articles of Incorporation, Bylaws or Regulations of the Association shall not affect the validity of the remaining portions thereof.

IN WITNESS WHEREOF, the Developer has executed this Declaration this 24th day of January, 1973.

Signed, sealed and delivered in the presence of:

A. W. HIRSHBERG, INC.
a Florida corporation

Patricia Mitchell
Gray C. Ramsaur

By: [Signature]

Attest: [Signature]

(Corporate Seal)

STATE OF FLORIDA)
COUNTY OF DUVAL)

PERSONALLY APPEARED before me, A. Walter Hirschberg and Gray C. Ramsaur, as President and Secretary, respectively, of A. W. HIRSHBERG, INC., a Florida corporation, and they acknowledged to and before me that they executed the foregoing Declaration of Condominium as such officers of said corporation and that they affixed the official seal of the corporation thereto and the foregoing instrument is the act and deed of said corporation.

WITNESS my hand and official seal in the County and State aforesaid this 24th day of January, 1973.

Patricia Mitchell
Notary Public, State of Florida at Large.

My commission expires: November 1975

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CONSENT AND JOINDER OF MORTGAGEE

KNOW ALL MEN BY THESE PRESENTS THAT:

THOMPSON S. BAKER, G. W. BOTTS, W. H. BOWEN, ROBERT P. CRISP, JAMES FENTRESS, JOHN A. GILLILAND, W. WILSON MUNNERLYN, JAMES H. WINSTON and WILLIAM S. WOODS, not individually, but only as Trustees of BARNETT MORTGAGE TRUST, a Florida business trust pursuant to the Declaration of Trust dated March 4, 1970, as amended and restated, the owner and holder of the following Notes and Mortgages:

1. Promissory Note dated December 17, 1971 in principal amount of \$1,284,000 made by IV Square Corporation, a Florida Corporation (whose name has now been changed to A. W. HIRSHBERG, INC.) secured by a Mortgage of even date recorded in O.R. 1297, pages 604-620, Public Records of Duval County, Florida, encumbering certain property in Duval County, Florida, more particularly described therein; and

2. Promissory Note dated August 21, 1972, in principal amount of \$1,510,000 made by A. W. Hirshberg, Inc. to the Mortgagee and secured by a mortgage of even date recorded on August 23, 1972 under Clerk's No. 72-55351, Public Records of Duval County, Florida, encumbering land in Duval County, Florida, more particularly described therein;

HEREBY CONSENTS TO the making and recording of the Declaration of Condominium of Ocean 21-22, a condominium, executed by A. W. Hirshberg, Inc. on January 24, 1973. The Trust agrees that the lien of the above mortgages shall hereafter attach upon the units of Ocean 21-22, a condominium, 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 units together with its proportionate share of the common elements and applicable garage or carport unit, if any, 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.

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This Agreement and every undertaking made pursuant hereto is executed on behalf of Barnett Mortgage Trust by one or more of its Trustees, officers or agents of the Trust, in his or their capacity as such and not individually, under a Declaration of Trust dated March 4, 1970, as amended and restated. The obligations of this Agreement shall be understood and are expressly stated not to be binding upon any of the Trustees, shareholders or officers or agents of the Trust personally but shall be binding only upon the trust estate of the Barnett Mortgage Trust.

IN WITNESS WHEREOF, the Trust has executed this Agreement this 24 day of JANUARY, 1973.

Signed, sealed and delivered in the presence of: BARNETT MORTGAGE TRUST

M. F. Dawes
Mary Ann L. Smith

By William J. Bonds

STATE OF FLORIDA)
COUNTY OF DUVAL)

BEFORE ME, the undersigned, a Notary Public in and for the State and County aforesaid, an officer duly authorized to take acknowledgments of deeds and other instruments, personally appeared William J. Bonds, as one of the Trustees of BARNETT MORTGAGE TRUST, a Florida business trust, for himself and on behalf of all the Trustees pursuant to the terms of the Declaration of Trust dated March 4, 1970, as amended and restated, to me well known and known by me to be the person described to and who executed the foregoing instrument and he acknowledged before me that he executed the same freely and voluntarily and for the uses and purposes in said instrument set forth.

WITNESS my hand and official seal in the County and State last aforesaid this 24 day of JANUARY, 1973.

Michael F. Dawes
Notary Public, State of Florida at Large

My Commission expires:

Notary Public, State of Florida at Large
My Commission expires June 6, 1978

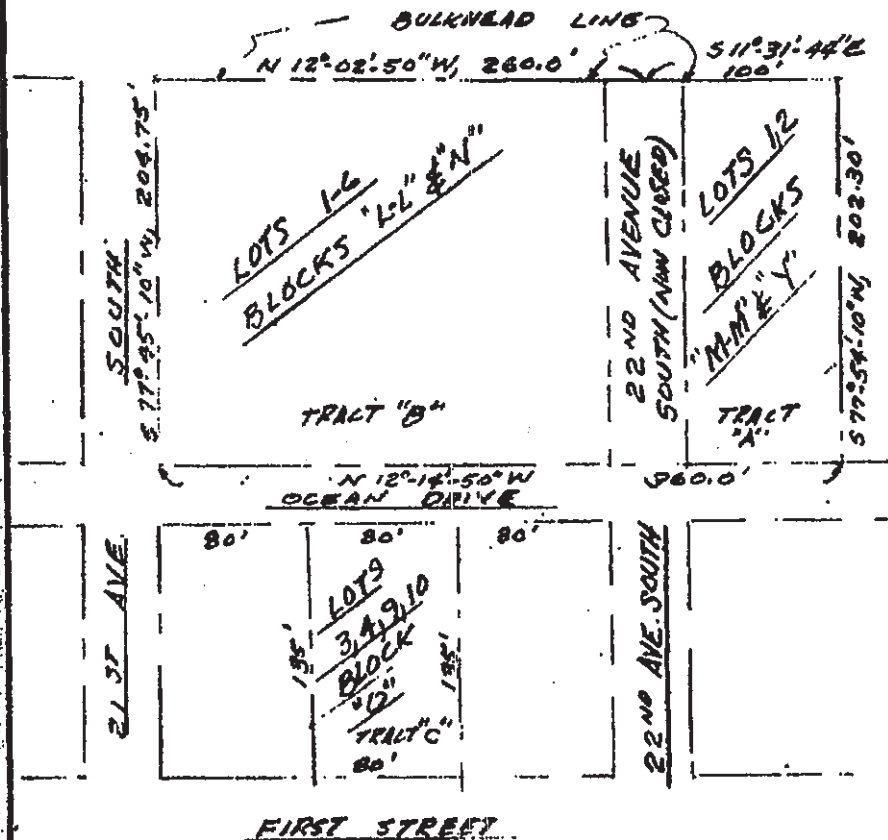


MAP SUBMITTANCE OF
PART OF ATLANTIC CAMPGROUNDS,
PERMENTER'S REPLAT

ACCORDING TO MAP RECORDED IN PLAT BOOK 3 PAGE 44
OF THE CURRENT PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA

SCALE 1" = 60' FOR A.W. HIRSHBERG, INC. OCT 5, 1972

• DENOTES IRON PIPE @ DENOTES CONCRETE MONUMENT
- - - - - DENOTES FENCE



R.W. MAKEMSON JR.
R.W. Makemson Jr.

REG. SURVEYOR CERT. NO. 1574
726 FISK STREET
JACKSONVILLE, FLORIDA

F. B. _____ JOB. NO. _____

Exhibit A

3459 PG 915

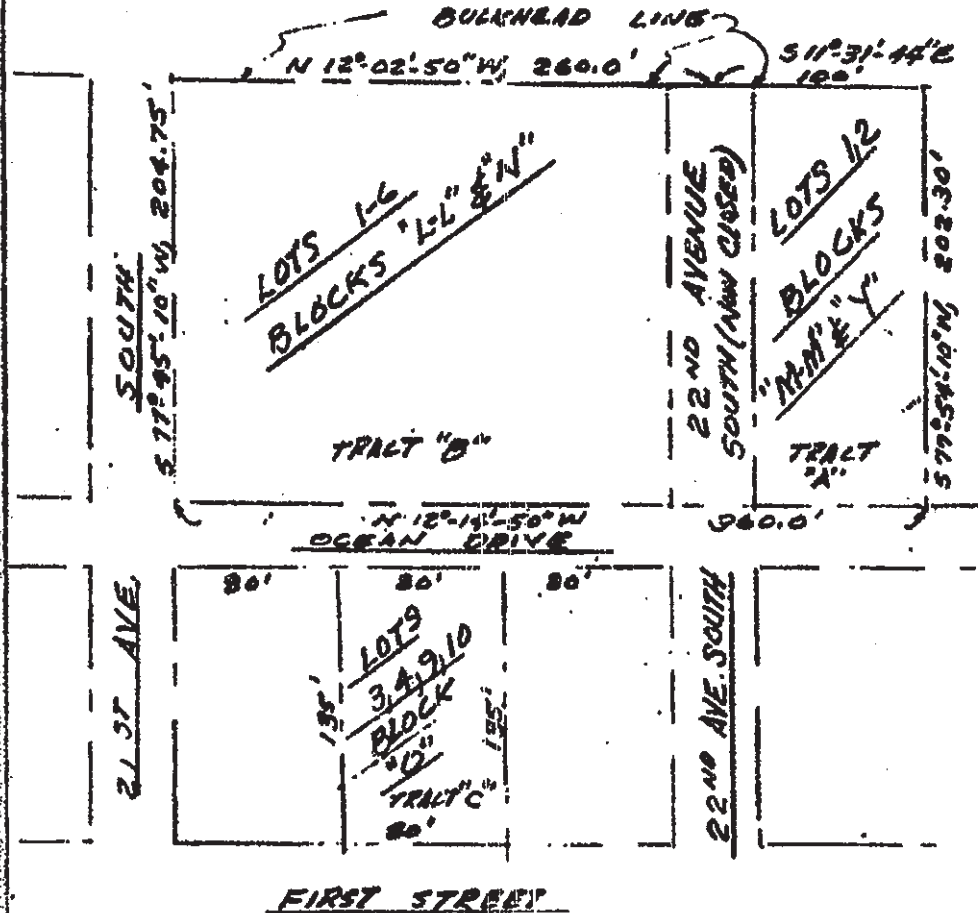
OFFICIAL RECORDS.

MAP RECONSTRUCTION OF
PART OF ATLANTIC CAMPGROUNDS,
PERMENTER'S REPLAT

ACCORDING TO MAP RECORDED IN PLAT BOOK 9 PAGE 44
OF THE CURRENT PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA

SCALE 1" = 60' FOR A.W. HIRSHBERG, INC. OCT 5, 1972

• DENOTES IRON PIPE • DENOTES CONCRETE MONUMENT
- - - - - DENOTES FENCE

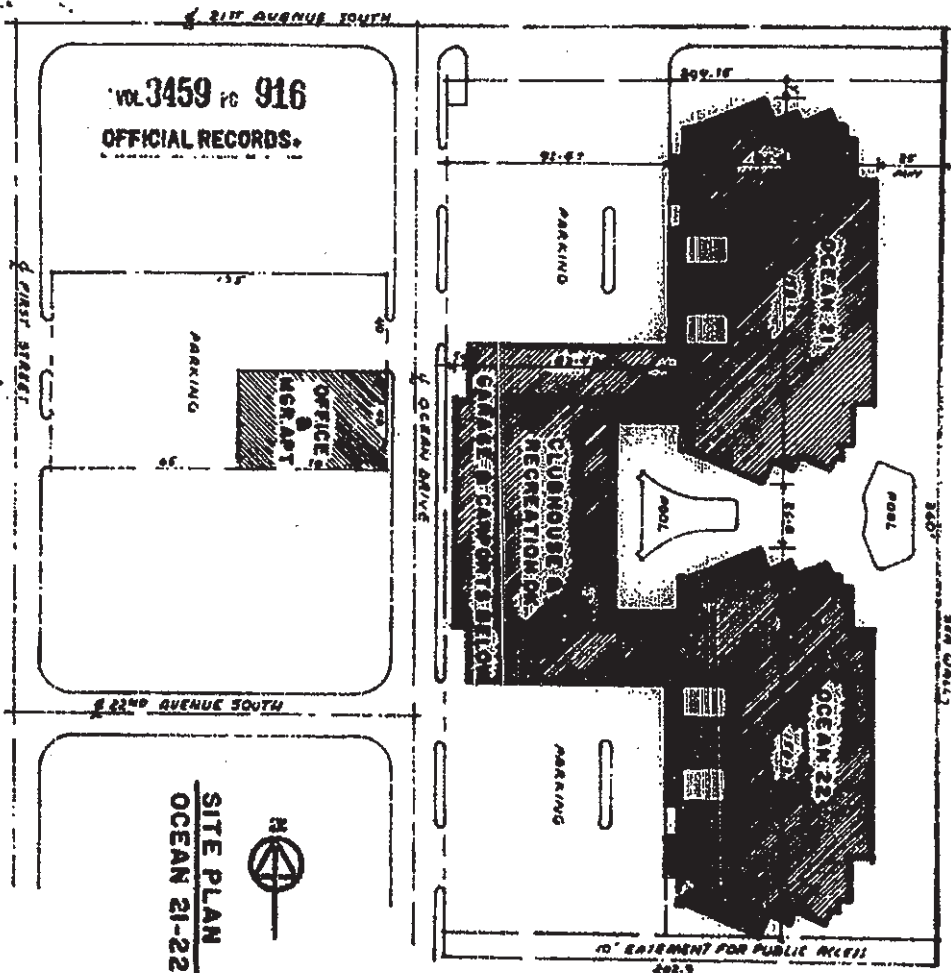


R.W. MAKEMSON JR.
P.L.N. Makemson

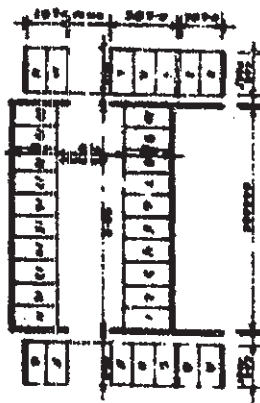
REG. SURVEYOR CERT. NO. 1522
726 FISK STREET
JACKSONVILLE, FLORIDA

F. B. _____ JOB. NO. _____

Exhibit A



SITE PLAN
OCEAN 21-22



GARAGE & CARPORTS **PLAN**

NOTES

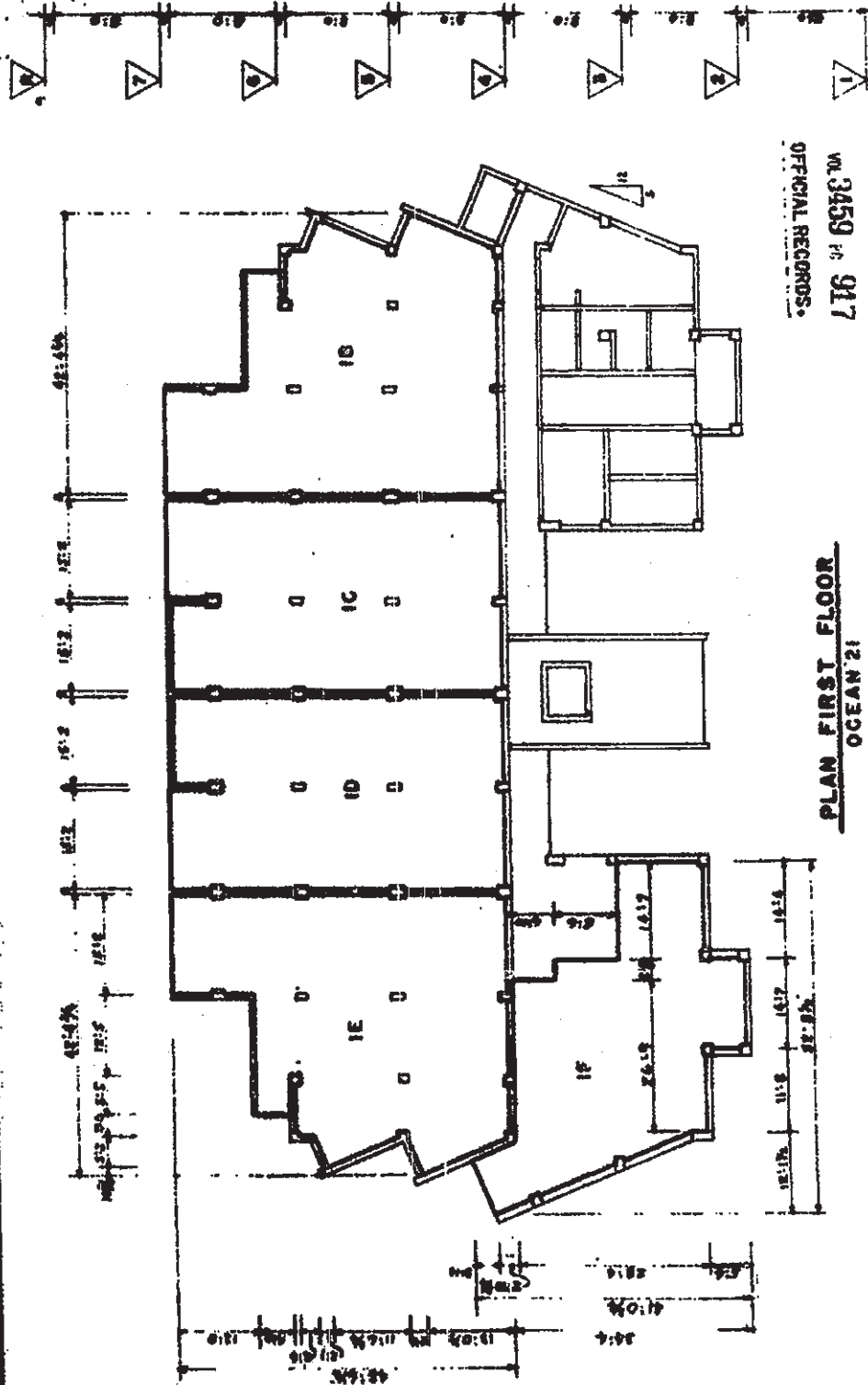
All dimensions are subject to normal construction tolerances.

The following areas are held in common:

- Open parking areas
- Landscaped areas
- Pools and pool decks
- Recreation deck
- Walks
- Clubhouse
- Exterior and party walls
- Structural members
- Utility risers and shafts
- Elevators, corridors and exit stairs
- Lozenges

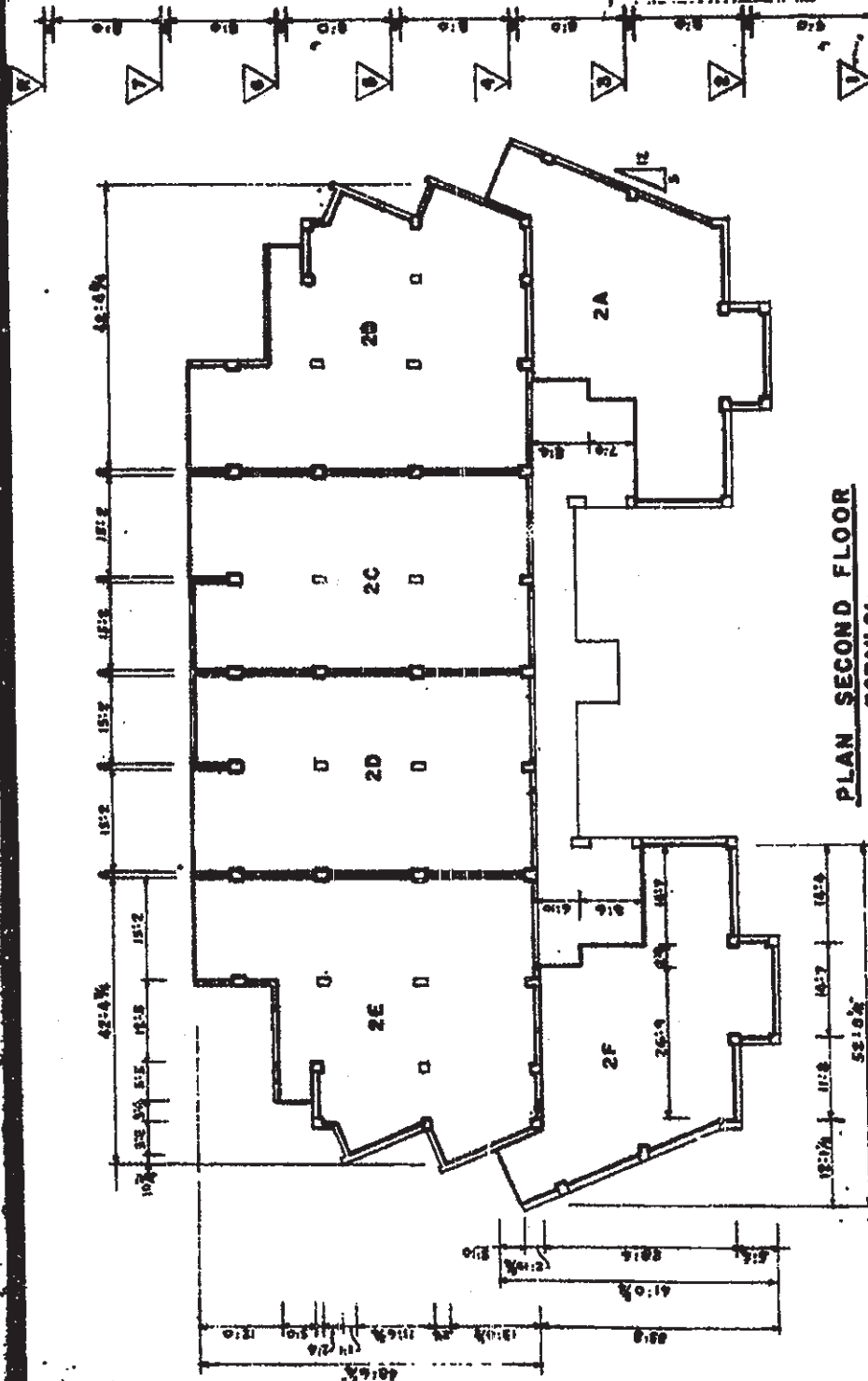
Vol. 3459 of 917
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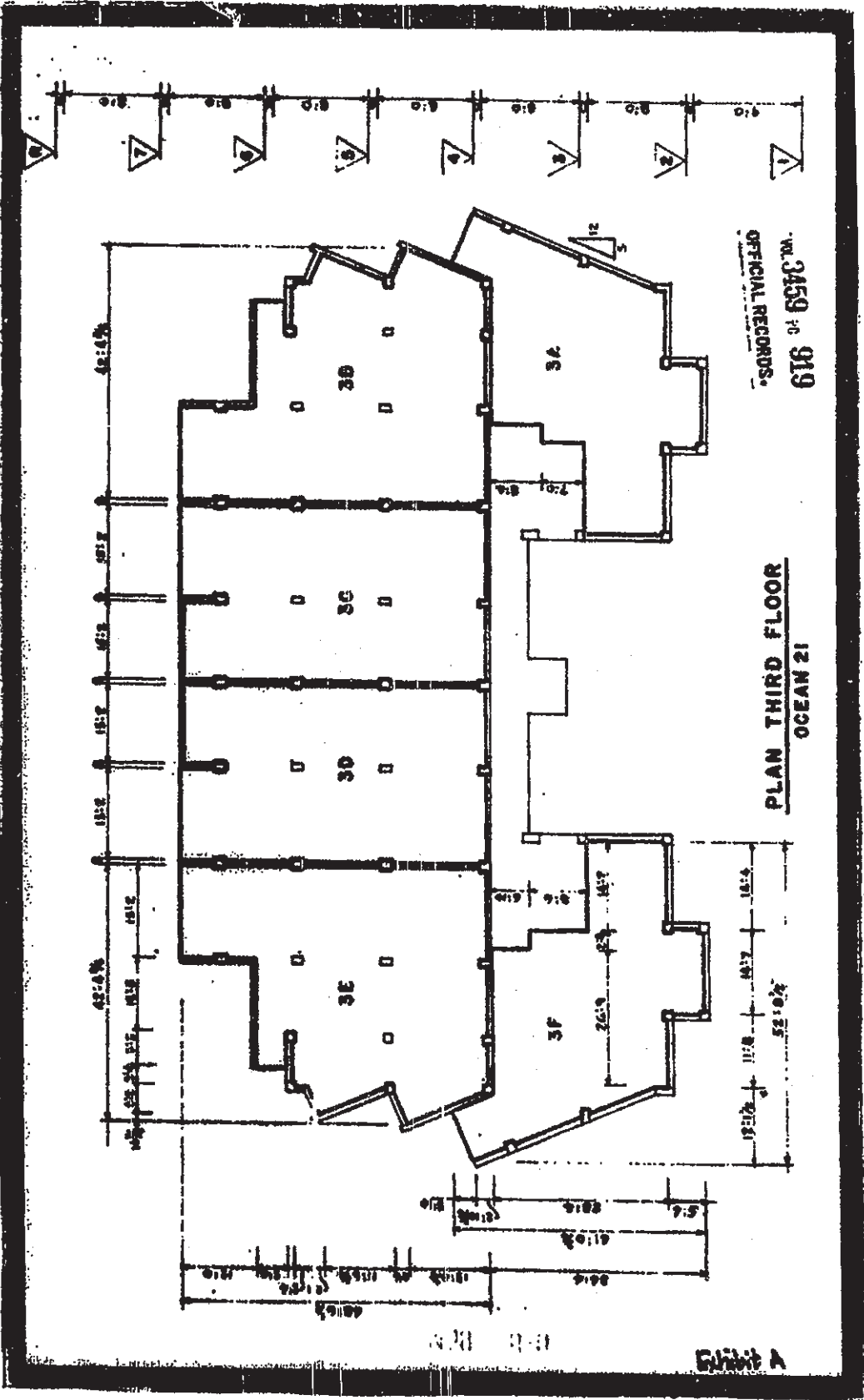
PLAN FIRST FLOOR
OCEAN 21



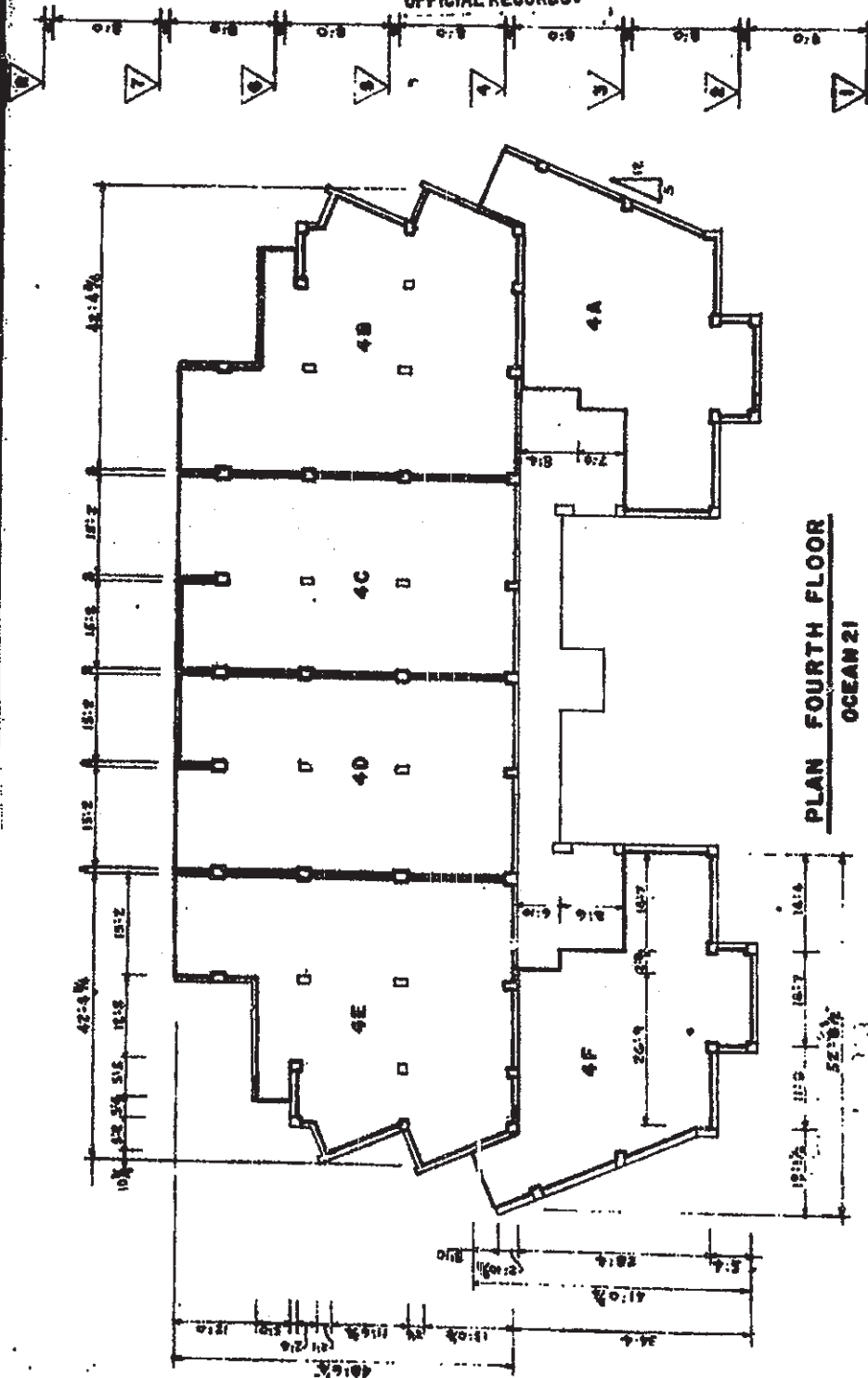
Sheet A

OFFICIAL RECORDS.





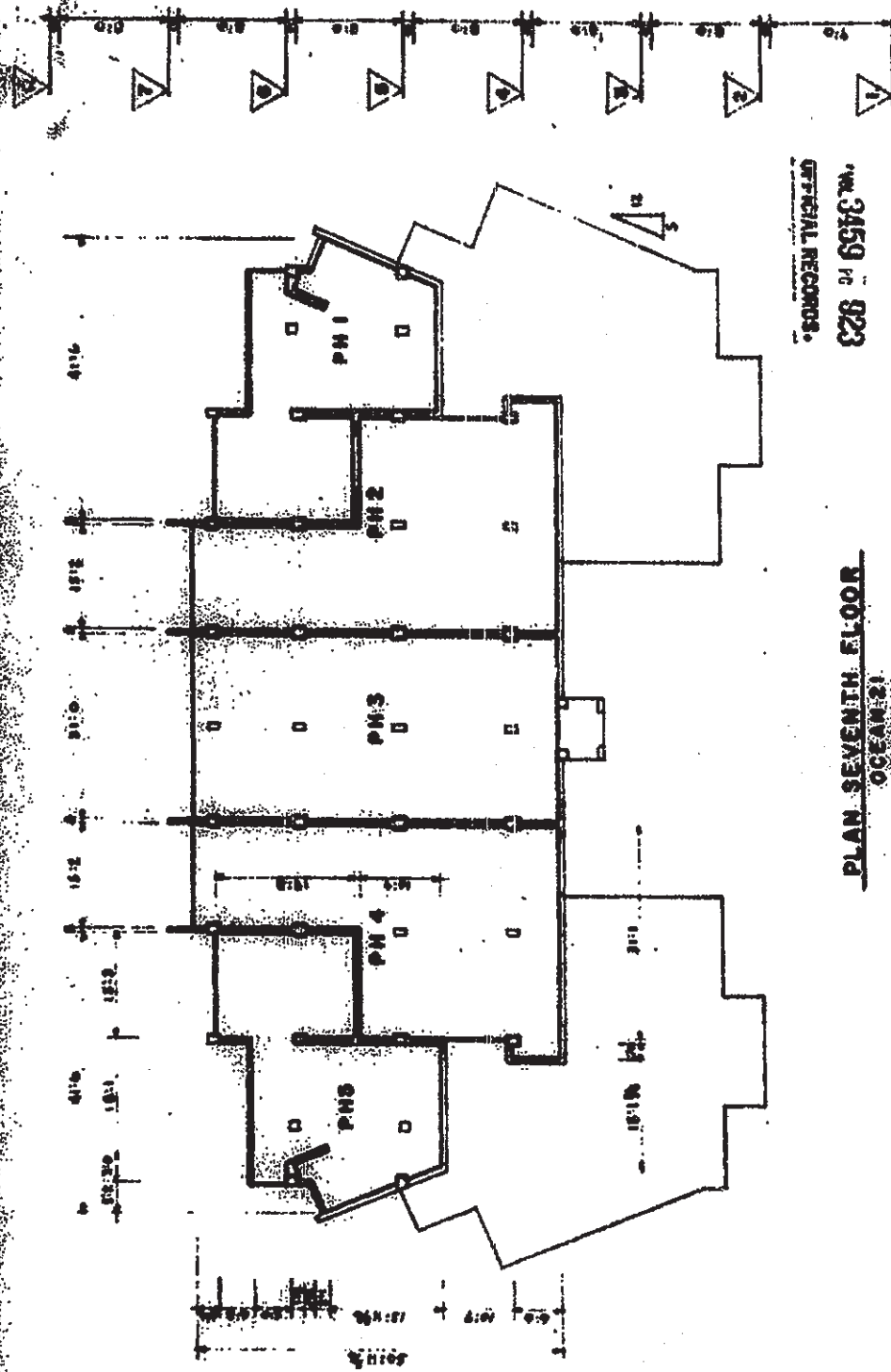
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PLAN FOURTH FLOOR
OCEAN21

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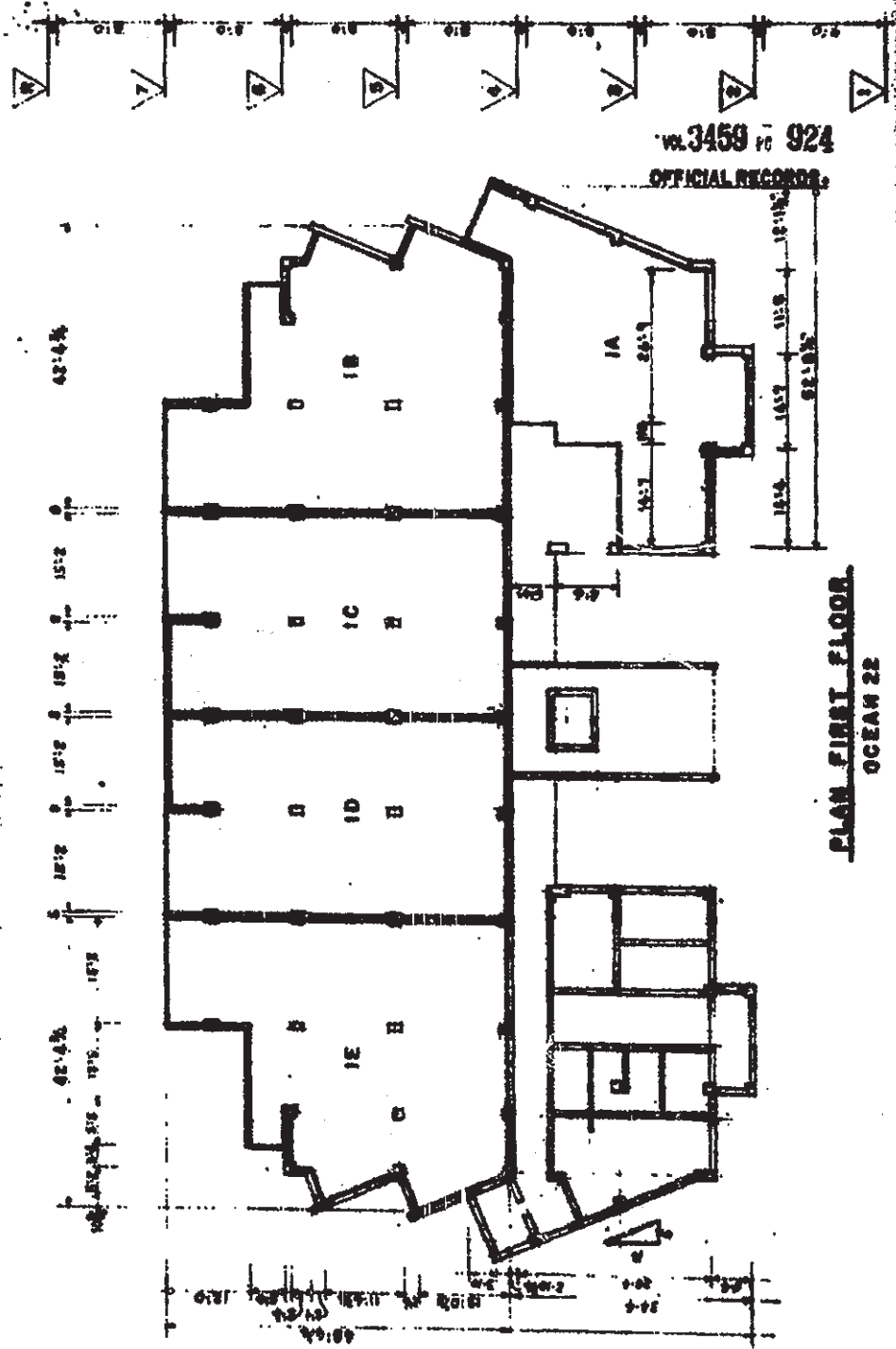
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OFFICIAL RECORDS

PLAN SEVENTH FLOOR
OCEAN 21

PLAN 7

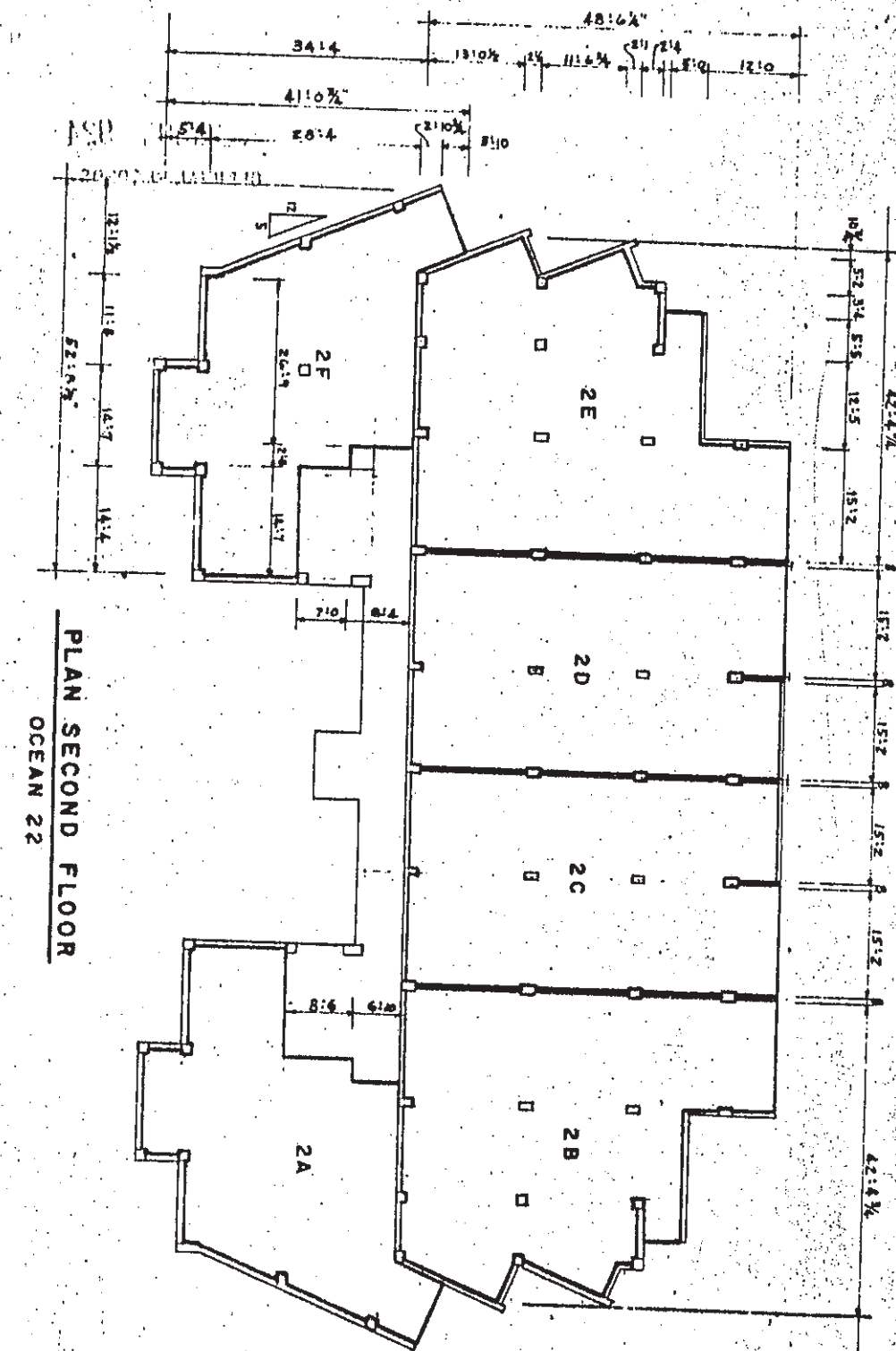


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OFFICIAL RECORD

PLAN FIRST FLOOR
OCEAN 22

Exhibit A

PLAN SECOND FLOOR
OCEAN 22



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OFFICIAL RECORD.

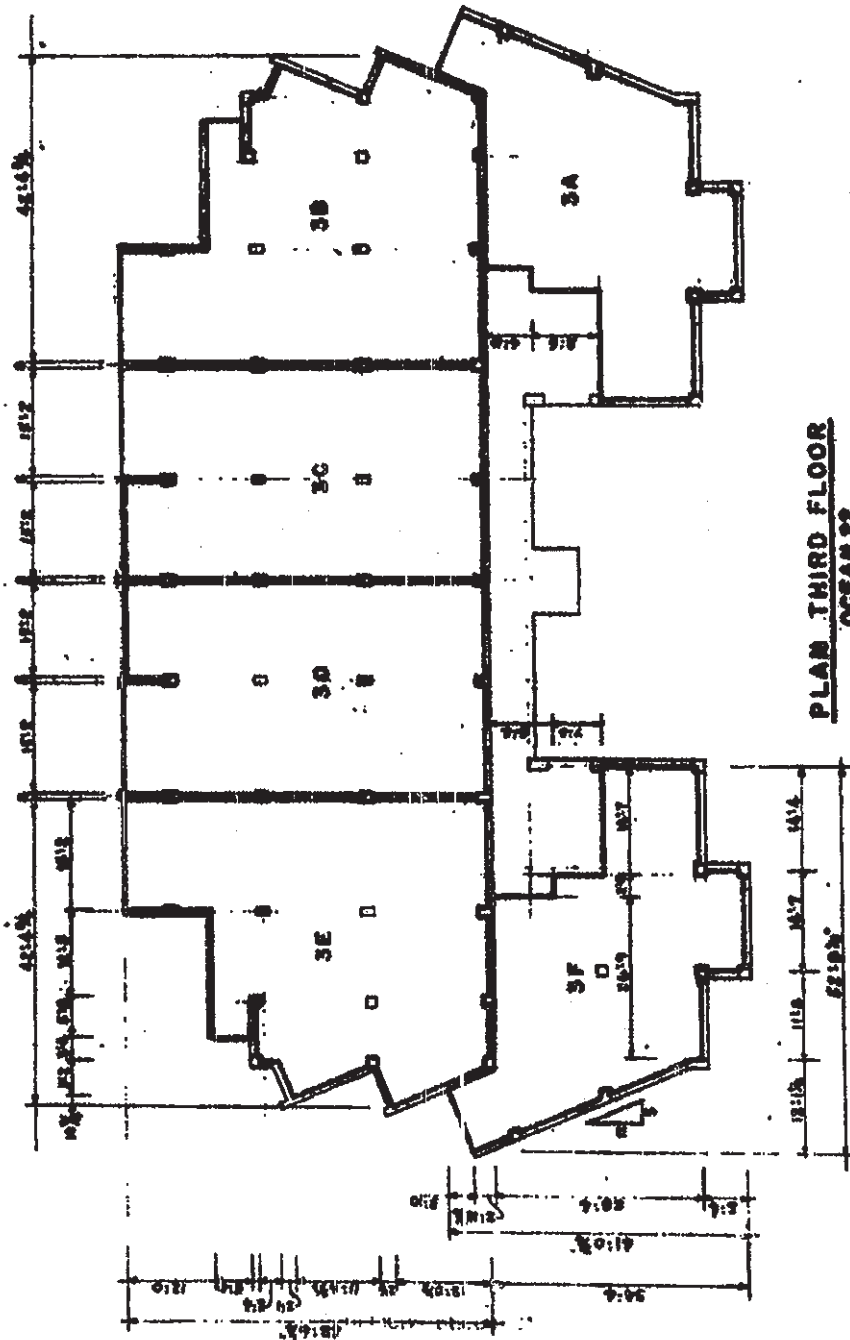
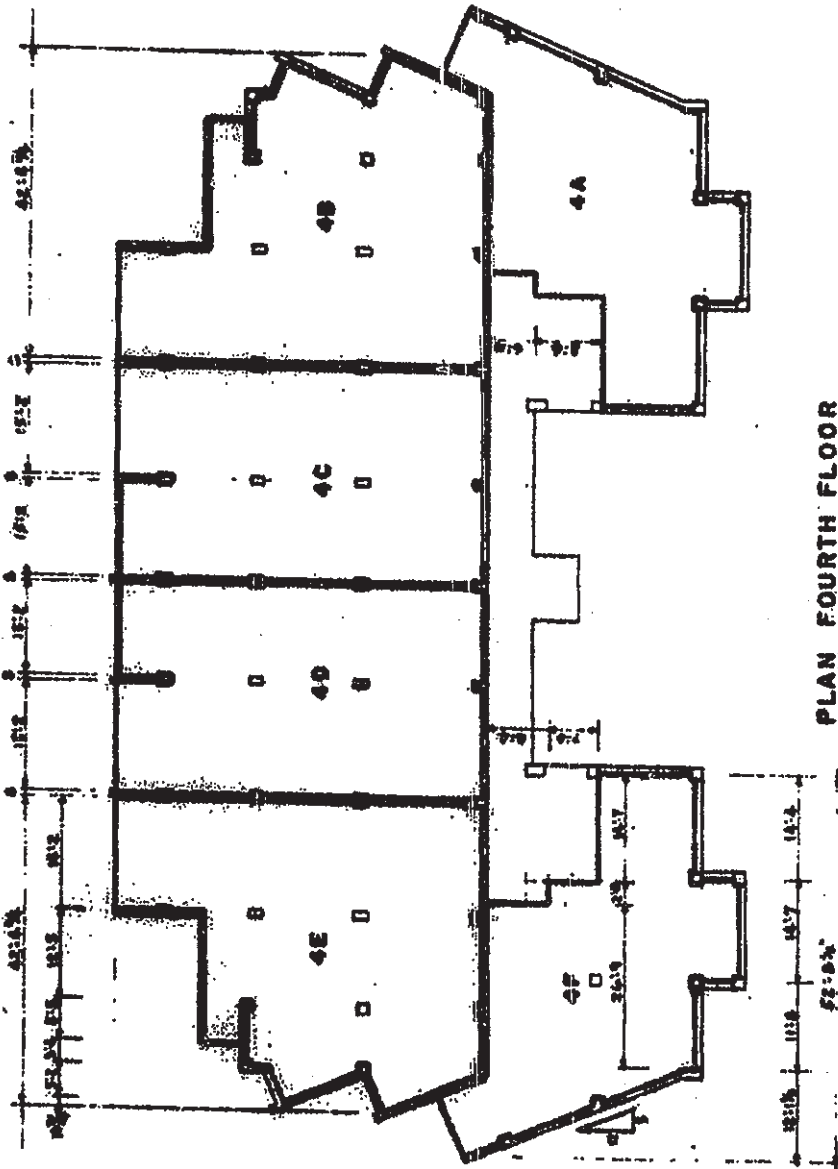


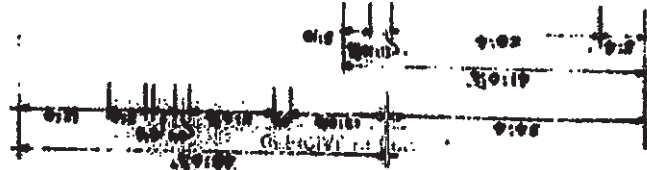
Exhibit A

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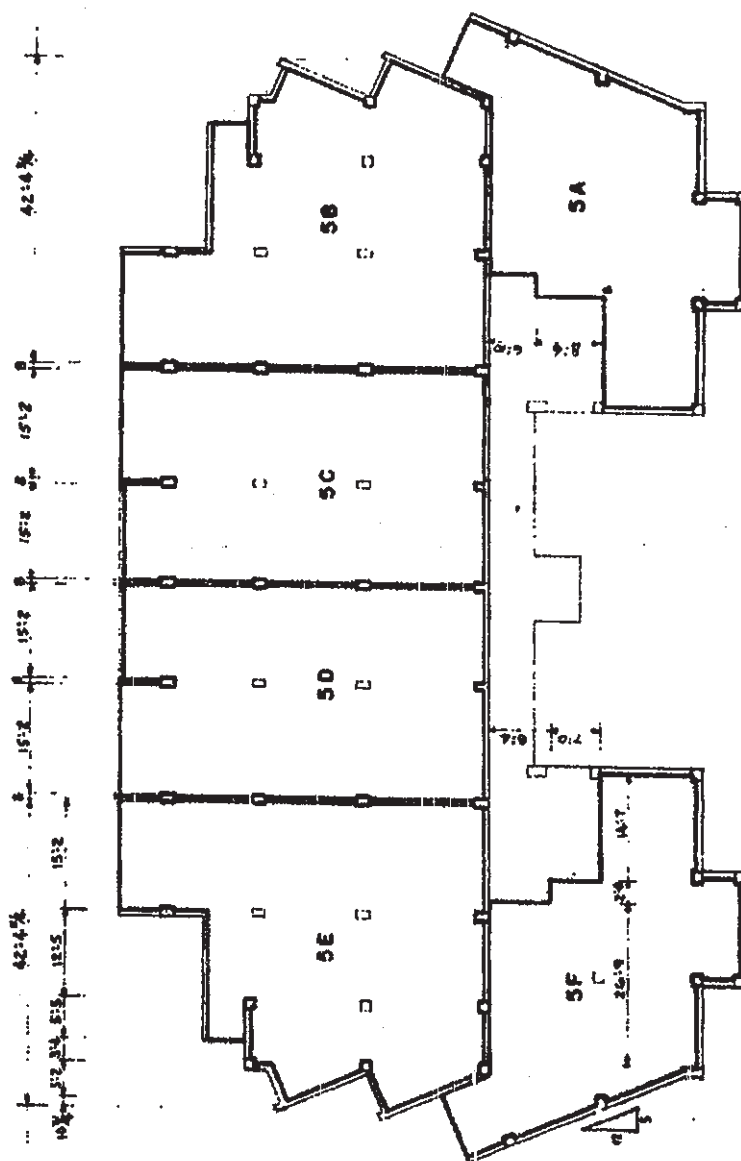
OFFICIAL RECORDS.



PLAN FOURTH FLOOR
OCEAN 22



1420 050

OFFICIAL RECORDS.

PLAN FIFTH FLOOR
OCEAN 22

Exhibit A

PLAN SEVENTH FLOOR
OCEAN 22

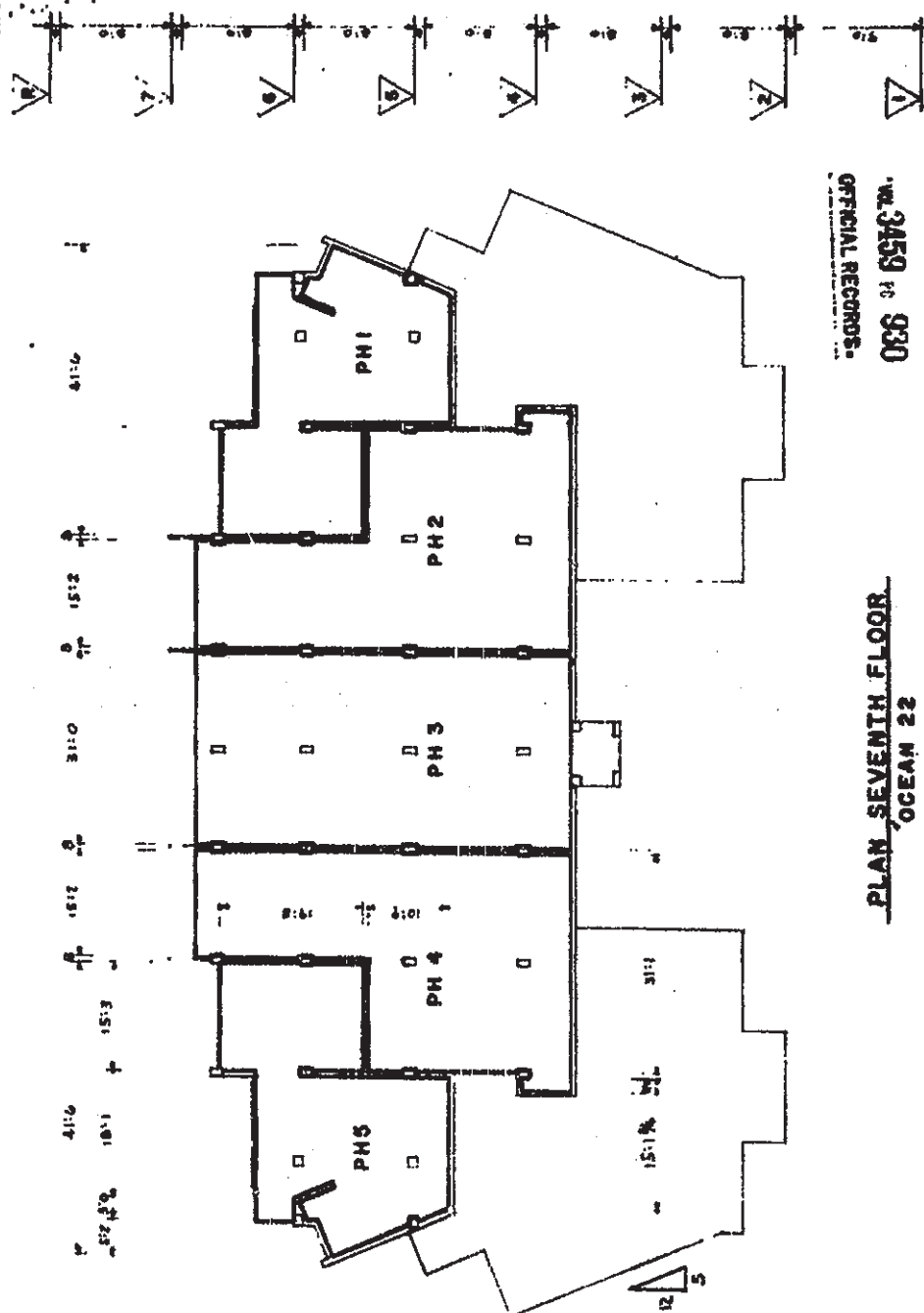


Exhibit A

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OFFICIAL RECORDS.
CERTIFICATE OF ARCHITECT
FOR
CONDOMINIUM
KNOWN AS
OCEAN 21-22 CONDOMINIUM

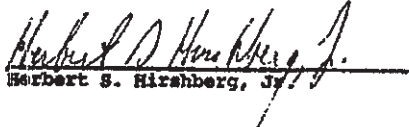
STATE OF FLORIDA)
COUNTY OF DUVAL) SS

Before me, the undersigned authority duly authorized to administer oaths and take acknowledgments, personally appeared HERBERT S. HIRSHBERG, JR., by me well known and known to me to be the person hereinafter described, who, being by me first duly cautioned and sworn, deposes and says on oath as follows, to wit:

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

2. Affiant hereby certifies that the attached survey and floor plans, together with the wording of the declaration of condominium, is a correct representation of the improvements described therein, and that there can be determined therefrom the identification, location, dimensions and size of the common elements and of each condominium unit therein.

FURTHER AFFIANT SAYETH NAUGHT


Herbert S. Hirshberg, Jr.

Sworn to and subscribed before me
this 29 day of November, 1972.


Notary Public, State of Florida at Large.

My commission expires: 6/14/73



Exhibit A