Inst No: 2004026901 05/18/2004
12:08PM Book: 1085 Page: 943 Total Pgs: 12

GAIL WADSWORTH, FLAGLER Co.

PREPARED BY & RETURN TO:
MICHAEL D. CHIUMENTO III, ESQ.
CHIUMENTO & DAVENPORT, P.A.
4 OLD KINGS ROAD NORTH
SUITE B
PALM COAST, FL 32137

AMENDMENT TO DECLARATION OF CONDOMINIUM ESTABLISHING WATERSIDE AT PALM COAST CONDOMINIUM

Know All Persons by these presents that WATERSIDE PROPERTIES, LLC, the Developer described in that certain Declaration of Condominium Establishing Waterside at Palm Coast Condominium recorded among the public records of Flagler County, Florida, in Official Records Book 1073, Page 1409, on April 26, 2004, and the owner and holder of all of the property described in Section 1 of said Declaration of Condominium Establishing Waterside at Palm Coast Condominium on the date of execution recording of said Declaration of Condominium and the present owner and holder of all the units described therein, and on the Exhibit to Amendment attached hereto and made a part hereof, which units are all within or collectively designated as Units 103, 206 and 306 on said Exhibit to Amendment, declares that:

1. The construction of Units 103, 206, and 306 are complete subsequent to the recording of the original Declaration of Condominium; and

2. The Declaration of Condominium is amended by the addition thereto of the surveyor's certificate contained in the Exhibit to the Amendment, all in accordance with the provisions of said Declaration; and

IN WITNESS WHEREOF, WATERSIDE PROPERTIES, LLC, has caused this Amendment to the Declaration of Condominium Establishing Waterside at Palm Coast Condominium to be executed by its duly authorized officer and seal to be affixed this 6 day of May, 2004.

Witnesses:

DECLARANT:

WATERSIDE PROPERTIES, LLC
a Florida limited liability company

BY: _____
Jerry Thibos, Member

STATE OF FLORIDA)
) SS:
COUNTY OF FLAGLER)

The foregoing instrument was acknowledged before me this 6 day of May 2004, by JERRY THIBOS as a Member of WATERSIDE PROPERTIES, LLC. Jerry Thibos is known to me and did not take an oath.

Michele R. Hurd

[SEAL]

NOTARY PUBLIC
My Commission Expires:

Michele R. Hurd
MY COMMISSION # DD041339 EXPIRES
July 17, 2005
BONDED THRU TROY FAIN INSURANCE, INC.

JOINDER BY ASSOCIATION

Waterside at Palm Coast Condominium Association, Inc. a Florida corporation not for profit, hereby agrees to accept all the benefits and all of the duties, responsibilities, obligations and burdens imposed upon it by the provisions of this Amendment to Declaration and Exhibits attached hereto.

IN WITNESS WHEREOF, Waterside at Palm Coast Condominium Association, Inc. has caused these presents to be signed in its name by its proper officer and its corporate seal to be affixed this 6 day of May, 2004.

Signed, sealed and delivered
in the presence of:

Michelle R. Hurd

Printed Name: MICHELE R. HURD

Printed Name: KELLY DEVORE

WATERSIDE AT PALM COAST,
CONDOMINIUM ASSOCIATION, INC., a
Florida corporation not for profit.

By: _____

Name: Jerry Thibos
Title: President

STATE OF FLORIDA
COUNTY OF Flagler

The foregoing Joinder was acknowledged before me this 6 day of May, 2004, by Jerry Thibos, President of Waterside at Palm Coast Condominium Association, Inc. He is personally known to me.

Michele R. Hurd
MY COMMISSION # DD041339 EXPIRES
July 17, 2005
BONDED THRU TROY FAIN INSURANCE, INC.

Michelle R. Hurd

Printed Name:
Notary Public - State of Florida
My Commission Expires:
My Commission Number:

JOINDER BY MORTGAGEE

Peoples First Community Bank, a state banking association, as the holder of a Mortgage dated July 3, 2003, recorded in O.R. Book 0954, Page 0938, of the Public Records of Flagler County, Florida, encumbering the lands described in the foregoing Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Alison Aiveri
Printed Name:

Michelle Craig
Printed Name:

Peoples First Community Bank, a state banking association,

By: _____
Name: Scott Bamford
Title: Vice President

STATE OF Florida
COUNTY OF Flagler

The foregoing Joinder was acknowledged before me this 4th day of May, 2004, by Scott Bamford, as Vice President of Peoples First Community Bank, a state banking association. He/She is personally known to me or has produced _____ as identification.

Sandra L. Townsend
Printed Name: SANDRA L. TOWNSEND
Notary Public - State of Florida
My Commission Expires:
My Commission Number:

SANDRA L. TOWNSEND
MY COMMISSION # DD 043386
EXPIRES: September 3, 2005
Bonded Thru Notary Public Underwriters

JOINDER BY MORTGAGEE

G.T. Clark & Company, recorded March 26, 2004, in Official Records Book 1057, Page 1804, of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Printed Name:

Printed Name:

G.T. Clark & Company

By:
Its:

STATE OF Illinois
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 4th day of May, 2004, by Gerald N. Clark, as President of G.T. Clark & Company. He is personally known to me, ~~or has produced _____ as identification.~~

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires:
My Commission Number:

JOINDER BY MORTGAGEE

Gerald N. Clark Trust dated October 23, 1990 recorded March 26, 2004, in Official Records Book 1057, Page 1790, of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

DONNA F LOSER
Printed Name:

Patricia Clark
Patricia Clark
Printed Name:

Gerald N. Clark, as trustee of Trust
dated October 23, 1990

STATE OF Illinois
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 4th day of May, 2004, by Gerald N. Clark, as trustee of Trust dated October 23, 1990. He is personally known to me ~~or has produced _____ as identification~~.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires:
My Commission Number:

JOINDER BY MORTGAGEE

Everett Clark as trustee of Revocable Trust dated August 10, 1987 and Gerald N. Clark Trustee of Trust dated October 23, 1990 or his successors, recorded August 2, 2002, in Official Records Book 0840, Page 1267, together with Subordination Agreement recorded in Official Records Book 954, Page 973, and Modification of Mortgage recorded in Official Records Book 1057, Page 1787, all of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Donna J. Loser
Printed Name:

Patricia Clark
Printed Name:

Everett Clark as trustee of Revocable Trust dated August 10, 1987

STATE OF Illinois
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 4th day of May, 2004, by Everett Clark, as trustee of Revocable Trust dated August 10, 1987. He is personally known to me ~~or has produced~~ _____ as identification.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number:

Printed Name: Donna L. Moser

Gerald N. Clark, as trustee of Trust
dated October 23, 1990

Patricia Clark
Printed Name: Patricia Clark

STATE OF Illinois
COUNTY OF Will

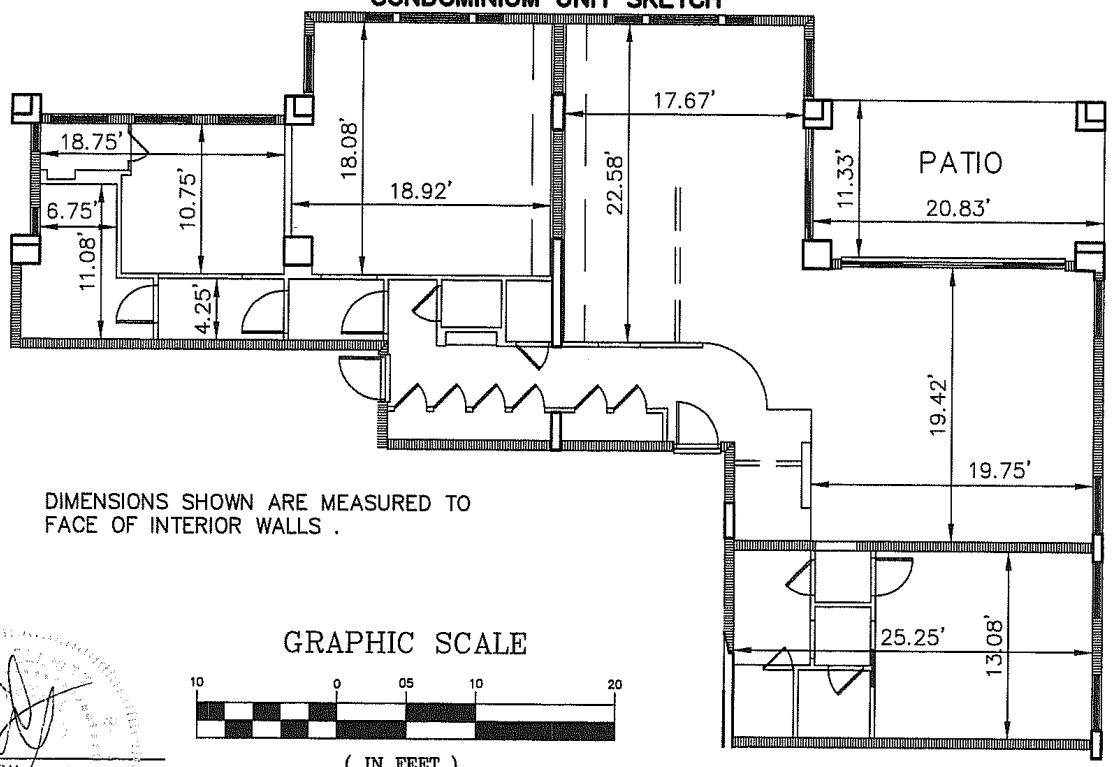
The foregoing Joinder was acknowledged before me this 4th day of May, 2004, by Gerald N. Clark, as trustee of Trust dated October 23, 1990. He is personally known to me, ~~or has produced _____ as identification~~.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number:

UNIT #103, FIRST FLOOR, 114 ..UBHOUSE DRIVE, PALM COAST, FL.

WATERSIDE AT PALM COAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH



DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS .

GRAPHIC SCALE

10 0 05 10 20

(IN FEET)
1 inch = 10 ft.

W. C. Elliott, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5599

INDICATES UNIT BOUNDARY
(C.E.) INDICATES COMMON ELEMENT

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Engineers
Planners
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Surveyors
Construction Management

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Phone: 407.322.6841 Fax: 407.330.0639

Scale:	1" = 20'
Date:	MAY. 2004
Job No.	C7301
File:	C7301CONDO
SHEET 1 OF 3	

REVISION	BY	DATE

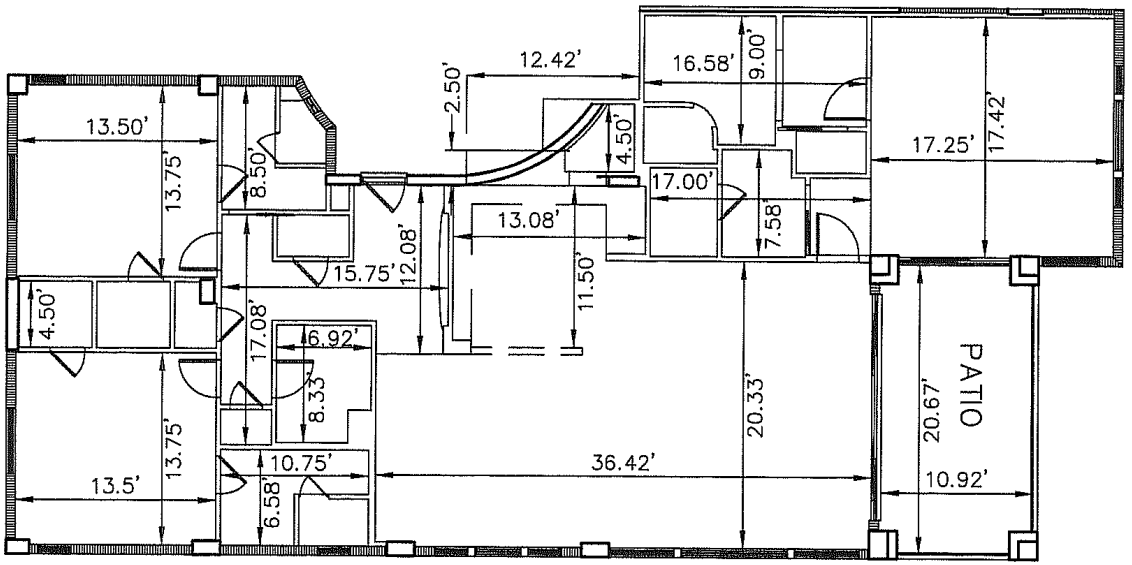
Activity	Name	Date
Date of Field Survey:	S.A.	05/05/04
Drawn by:	T.N.L.	05/06/04
Checked by:	T.E.D.	05/06/04
Approved by:	W.C.E.	05/06/04

Certificate of Authorization No. 7143

UNIT #206, SECOND FLOOR, 1[illegible] CLUBHOUSE DRIVE, PALM COAST, FL.

WATERSIDE AT PALM COAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH

UNIT TYPE "B"
(RIGHT)



GRAPHIC SCALE

10 0 05 10 20

(IN FEET)
1 inch = 10 ft.

DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS .

INDICATES UNIT BOUNDARY
(C.E.) INDICATES COMMON ELEMENT

W. C. Elliott, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5599

cph
Engineers
Planners
Landscape Architects
Surveyors
Construction Management
w w w . c p h e n g i n e e r s . c o m
500 West Fulton Street, Sanford, Fl. 32771 P.O. Box 2808, Sanford, Fl. 32772-2808
Phone: 407.322.6841 Fax: 407.330.0639

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Scale:	1" = 20'
Date:	MAY. 2004
Job No.	C7301
File:	C7301CONDO
SHEET 2 OF 3	

REVISION	BY	DATE

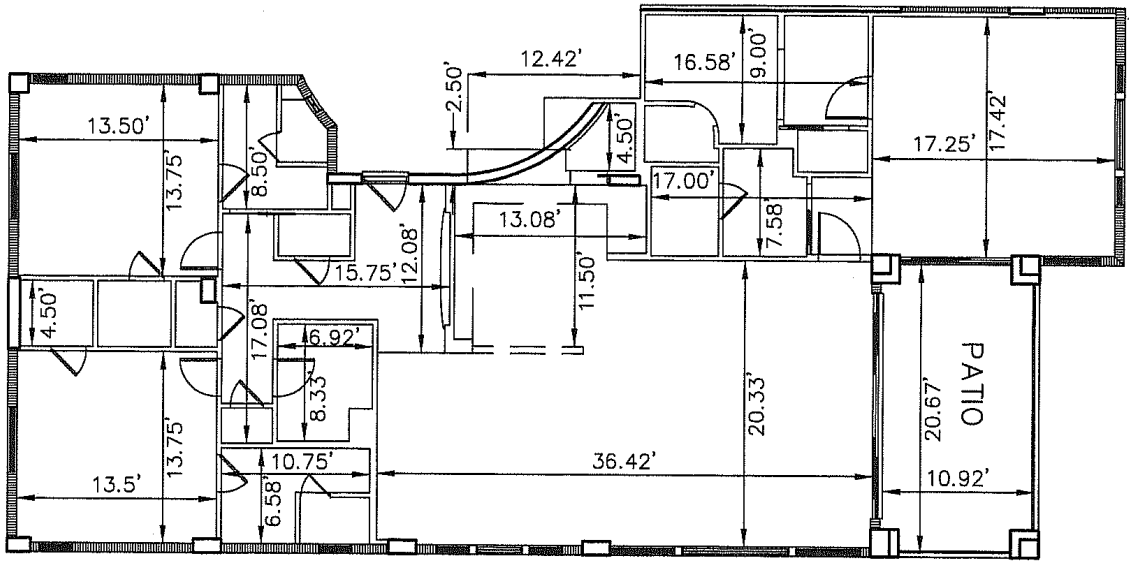
Activity	Name	Date
Date of Field Survey	S.A.	05/05/04
Drawn by:	T.N.L.	05/06/04
Checked by:	T.E.D.	05/06/04
Approved by:	W.C.E.	05/06/04

Certificate of Authorization No. 7143

UNIT #306, THIRD FLOOR, 114 CLUBHOUSE DRIVE, PALM COAST, FL.

WATERSIDE AT PALM COAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH

UNIT TYPE "B"
(RIGHT)



GRAPHIC SCALE

10 0 05 10 20

(IN FEET)
1 inch = 10 ft.

DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS .

INDICATES UNIT BOUNDARY
(C.E.) INDICATES COMMON ELEMENT

W. C. Elliott, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5539

cph
Engineers
Planners
Landscape Architects
Surveyors
Construction Management

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Phone: 407.322.6841 Fax: 407.330.0639

Scale:	1" = 20'
Date:	MAY. 2004
Job No.	C7301
File:	C7301CONDO
SHEET 3 OF 3	

REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey	S.A.	05/05/04
Drawn by:	T.N.L.	05/06/04
Checked by:	T.E.D.	05/06/04
Approved by:	W.C.E.	05/06/04

Certificate of Authorization No. 7143

I, W.C. Elliott, of CPH Engineers, Inc., do hereby certify that I am a Professional Surveyor and Mapper, Certificate # 5599, authorized and licensed to practice in the State of Florida and that the construction of improvements of Units 103, 206 and 306, of the Waterside at Palm Coast Condominium is substantially complete so that the survey, plot plan, graphic description of improvements, together with the provisions of the Declaration of Condominium describing the condominium property present an accurate representation of the location and dimensions of the improvements constituting Units 103, 206 and 306, of the Waterside at Palm Coast Condominium and that the identification, location, and dimensions of the common elements of each unit can be determined from these materials. I further certify that all plan improvements, including but not limited to, common element facilities serving Units 103, 206 and 306, of the Waterside at Palm Coast Condominium have been substantially completed.

Signed_____

W.C. Elliott, P.S.M.
Florida Professional Surveyor and Mapper
Certificate No. 5599
CPH Engineers, Inc.
500 West Fulton Street
Sanford, FL 32771
Certificate of Authorization No. LB 7143

PREPARED BY & RETURN TO:
MICHAEL D. CHIUMENTO III, ESQ.
CHIUMENTO & DAVENPORT, P.A.
4 OLD KINGS ROAD NORTH
SUITE B
PALM COAST, FL 32137

Inst No: 2004032060 06/08/2004
11:32AM Book: 1097 Page: 468 Total Pgs: 12

GAIL WADSWORTH, FLAGLER Co.

SECOND AMENDMENT TO DECLARATION OF CONDOMINIUM ESTABLISHING WATERSIDE AT PALM COAST CONDOMINIUM

Know All Persons by these presents that WATERSIDE PROPERTIES, LLC, the Developer described in that certain Declaration of Condominium Establishing Waterside at Palm Coast Condominium recorded among the public records of Flagler County, Florida, in Official Records Book 1073, Page 1409, on April 26, 2004, and the owner and holder of all of the property described in Section 1 of said Declaration of Condominium Establishing Waterside at Palm Coast Condominium on the date of execution recording of said Declaration of Condominium and the present owner and holder of all the units described therein, and on the Exhibit to Amendment attached hereto and made a part hereof, which units are all within or collectively designated as Units 205 and 305 on said Exhibit to Amendment, declares that:

1. The construction of Units 205 and 305 are complete subsequent to the recording of the original Declaration of Condominium; and

2. The Declaration of Condominium is amended by the addition thereto of the surveyor's certificate contained in the Exhibit to the Amendment, all in accordance with the provisions of said Declaration; and

IN WITNESS WHEREOF, WATERSIDE PROPERTIES, LLC, has caused this Second Amendment to the Declaration of Condominium Establishing Waterside at Palm Coast Condominium to be executed by its duly authorized officer and seal to be affixed this 21 day of May, 2004.

Witnesses:

Michele B. Hurd

DECLARANT:

WATERSIDE PROPERTIES, LLC
a Florida limited liability company

BY: _____
Jerry Thibos, Member

F:\Michele\Condominium\Waterside\Second Amendment.doc

STATE OF FLORIDA)
) SS:
COUNTY OF FLAGLER)

The foregoing instrument was acknowledged before me this 27 day of May 2004, by JERRY THIBOS as a Member of WATERSIDE PROPERTIES, LLC. Jerry Thibos is known to me and did not take an oath.

[SEAL]

NOTARY PUBLIC
My Commission Expires:

KELLY DEVORE
MY COMMISSION # DD 186066
EXPIRES: February 20, 2007
Bonded Thru Notary Public Underwriters

JOINDER BY ASSOCIATION

Waterside at Palm Coast Condominium Association, Inc. a Florida corporation not for profit, hereby agrees to accept all the benefits and all of the duties, responsibilities, obligations and burdens imposed upon it by the provisions of this Second Amendment to Declaration and Exhibits attached hereto.

IN WITNESS WHEREOF, Waterside at Palm Coast Condominium Association, Inc. has caused these presents to be signed in its name by its proper officer and its corporate seal to be affixed this 27 day of May, 2004.

Signed, sealed and delivered
in the presence of:

Printed Name: KELLY DEVORE

Printed Name: MICHELE R. HURD

WATERSIDE AT PALM COAST,
CONDOMINIUM ASSOCIATION, INC., a
Florida corporation not for profit.

By: _____

Name: Jerry Thibos
Title: President

STATE OF FLORIDA
COUNTY OF Flagler

The foregoing Joinder was acknowledged before me this 27 day of May, 2004, by Jerry Thibos, President of Waterside at Palm Coast Condominium Association, Inc. He is personally known to me.

KELLY DEVORE
MY COMMISSION # DD 186066
EXPIRES: February 20, 2007
Bonded Thru Notary Public Underwriters

Printed Name:
Notary Public - State of Florida
My Commission Expires:
My Commission Number:

JOINDER BY MORTGAGEE

Peoples First Community Bank, a state banking association, as the holder of a Mortgage dated July 3, 2003, recorded in O.R. Book 0954, Page 0938, of the Public Records of Flagler County, Florida, encumbering the lands described in the foregoing Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Second Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

LINDA C. CRAIG
Printed Name:

SANDRA J. YOUNG
Printed Name:

Peoples First Community Bank, FSB

By: _____
Name: WILLIAM P. LLOYD, JR.
Title: VICE PRESIDENT

STATE OF FLORIDA
COUNTY OF BAY

The foregoing Joinder was acknowledged before me this 25TH day of MAY, 2004, by WILLIAM P. LLOYD, JR., as VICE PRESIDENT of Peoples First Co[illegible] produc

JOINDER BY MORTGAGEE

Everett Clark as trustee of Revocable Trust dated August 10, 1987 and Gerald N. Clark Trustee of Trust dated October 23, 1990 or his successors, recorded August 2, 2002, in Official Records Book 0840, Page 1267, together with Subordination Agreement recorded in Official Records Book 954, Page 973, and Modification of Mortgage recorded in Official Records Book 1057, Page 1787, all of the Public Records of Flagler County, Florida, encumbering the lands described in the foregoing Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Declaration.

Signed, sealed and delivered
In the presence of:

Patricia Clark
Patricia Clark
Printed Name:

Everett Clark as trustee of Revocable Trust
dated August 10, 1987

Judith M. Johnstone
JUDITH M. JOHNSTONE
Printed Name:

STATE OF Illinois
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 17th day of May, 2004, by Everett Clark. He is personally known to me ~~or has produced~~ ~~as identification.~~

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Printed Name: Terry L. Clark
Notary Public - State of ~~Florida~~ Illinois
My Commission Expires: 10-31-04
My Commission Number:

Patricia Clark
Patricia Clark
Printed Name:

Gerald N. Clark
Gerald N. Clark trustee of Trust
dated October 23, 1990

Judith M. Johnstone
JUDITH M. JOHNSTONE
Printed Name:

STATE OF Illinois
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 17th day of May, 2004, by Gerald N. Clark. He is personally known to me ~~or has produced~~ ~~as identification~~.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Printed Name: Terry L. Clark
Notary Public - State of ~~Florida~~ Illinois
My Commission Expires: 10-31-04
My Commission Number:

JOINDER BY MORTGAGEE

G.T. Clark & Company, recorded March 26, 2004, in Official Records Book 1057, Page 1804, of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Patricia Clark
Patricia Clark
Printed Name:

Judith M. Johnstone
JUDYTH M. JOHNSTONE
Printed Name:

G.T. Clark & Company

Gerald N Clark
By: GERALD N CLARK
Its: PRES.

STATE OF Illinois
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 17th day of May, 2004, by Gerald N. Clark, as President of G.T. Clark & Company. He is personally known to me ~~or has produced~~ _____ as identification.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L Clark
Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number:

JOINDER BY MORTGAGEE

Gerald N. Clark Trust dated October 23, 1990 recorded March 26, 2004, in Official Records Book 1057, Page 1790, of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Patricia Clark
Patricia Clark
Printed Name:

Judith M. Johnstone
JUDITH M. JOHNSTONE
Printed Name:

Gerald N. Clark
Gerald N. Clark, as trustee of Trust
dated October 23, 1990

STATE OF Illinois
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 17th day of May, 2004, by Gerald N. Clark, as trustee of Trust dated October 23, 1990. He is personally known to me ~~or has produced _____ as identification.~~

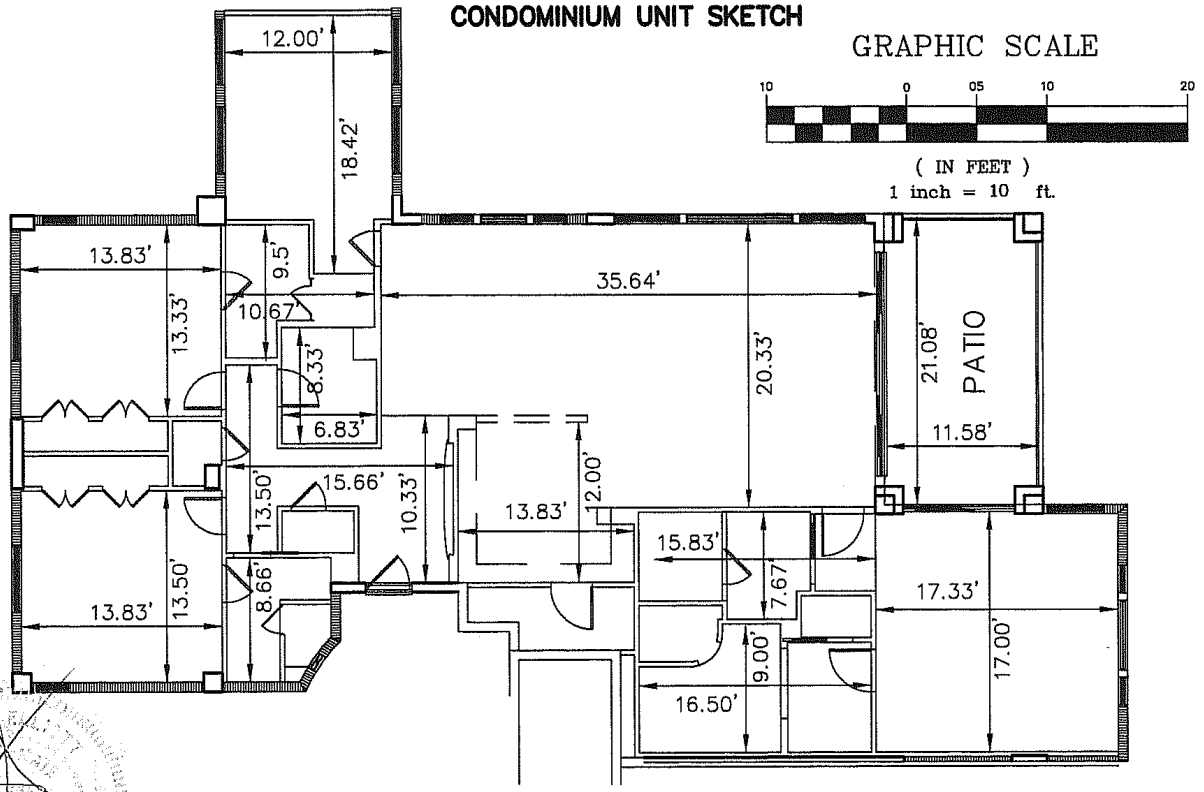
OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number:

UNIT #205, SECOND FL[illegible]R, 114 CLUBHOUSE DRIVE, PALM COAST, FL.

WATERSIDE AT PALM COAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH

UNIT TYPE "C" (RIGHT)



GRAPHIC SCALE

10 0 05 10 20

(IN FEET)
1 inch = 10 ft.

W. C. Elliott, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5599

DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS.

INDICATES UNIT BOUNDARY
(C.E.) INDICATES COMMON ELEMENT

cph
Engineers
Planners
Landscape Architects
Surveyors
Construction Management
w w w . c p h e n g i n e e r s . c o m
500 West Fulton Street, Sanford, Fl. 32771 P.O. Box 2808, Sanford, Fl. 32772-2808
Phone: 407.322.6841 Fax: 407.330.0639

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Scale:	1" = 10'
Date:	MAY. 2004
Job No.	C7301
File:	C7301CONDO
SHEET 1 OF 2	

REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	05/24/04
Drawn by:	T.N.L.	05/25/04
Checked by:	T.E.D.	05/25/04
Approved by:	W.C.E.	05/25/04

Certificate of Authorization No. 7143

UNIT #305, THIRD FLOOR, 114 CLUBHOUSE DRIVE, PALM COAST, FL.

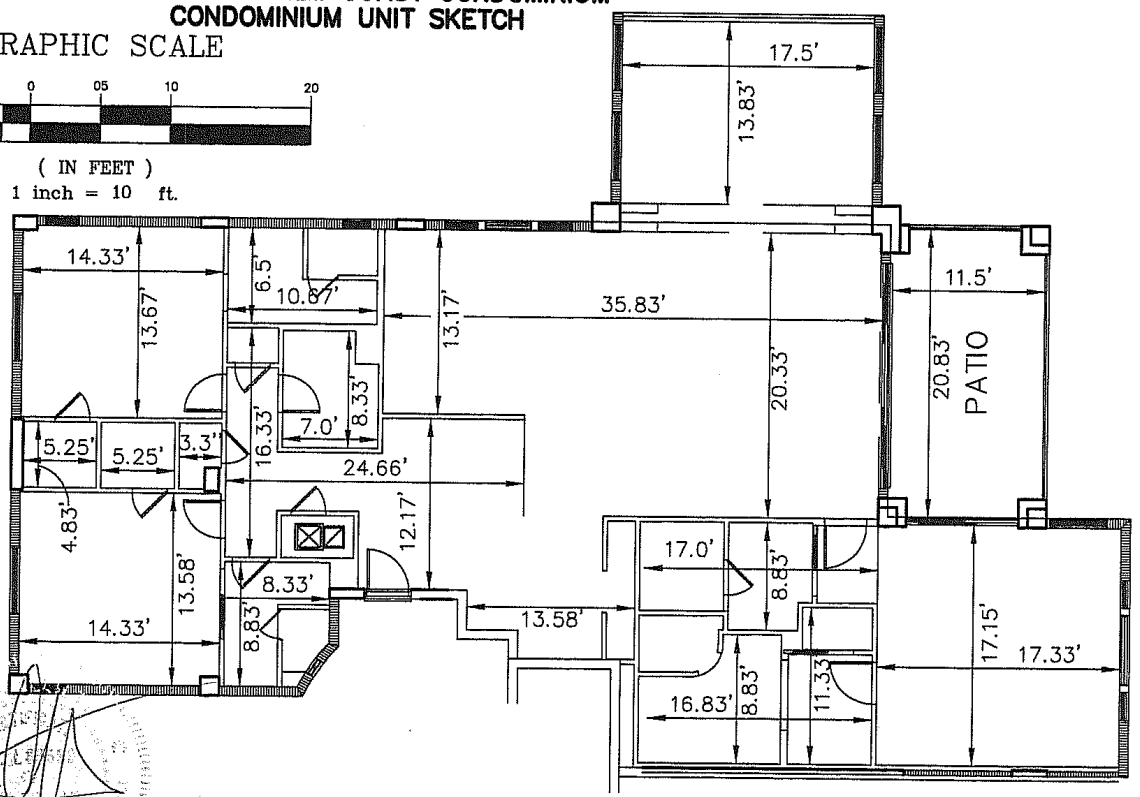
WATERSIDE AT PALM COAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH

GRAPHIC SCALE

10 0 05 10 20

(IN FEET)
1 inch = 10 ft.

UNIT TYPE "D" (RIGHT)



W. C. Elliott, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5599

DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS.

INDICATES UNIT BOUNDARY
(C.E.) INDICATES COMMON ELEMENT

cph
Engineers
Planners
Landscape Architects
Surveyors
Construction Management

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Phone: 407.322.6841 Fax: 407.330.0639

Scale:	1" = 10'
Date:	MAY. 2004
Job No.	C7301
File:	C7301CONDO
SHEET 2 OF 2	

REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	05/24/04
Drawn by:	T.N.L.	05/25/04
Checked by:	T.E.D.	05/25/04
Approved by:	W.C.E.	05/25/04

Certificate of Authorization No. 7143

I, W.C. Elliott, of CPH Engineers, Inc., do hereby certify that I am a Professional Surveyor and Mapper, Certificate # 5599, authorized and licensed to practice in the State of Florida and that the construction of improvements of Unit 205 (114 clubhouse drive, Palm Coast, FL) of the Waterside at Palm Coast Condominium is substantially complete so that the survey, plot plan, graphic description of improvements, together with the provisions of the Declaration of Condominium describing the condominium property present an accurate representation of the location and dimensions of the improvements constituting Unit 205 (114 clubhouse drive, Palm Coast, FL) of the Waterside at Palm Coast Condominium and that the identification, location, and dimensions of the common elements of each unit can be determined from these materials. I further certify that all plan improvements, including but not limited to, common element facilities serving Unit 205 (114 clubhouse drive, Palm Coast, FL) of the Waterside at Palm Coast Condominium have been substantially completed.

Signed_____

W.C. Elliott, P.S.M.
Florida Professional Surveyor and Mapper
Certificate No. 5599
CPH Engineers, Inc.
500 West Fulton Street
Sanford, FL 32771
Certificate of Authorization No. LB 7143

I, W.C. Elliott, of CPH Engineers, Inc., do hereby certify that I am a Professional Surveyor and Mapper, Certificate # 5599, authorized and licensed to practice in the State of Florida and that the construction of improvements of Unit 305 (114 clubhouse drive, Palm Coast, FL) of the Waterside at Palm Coast Condominium is substantially complete so that the survey, plot plan, graphic description of improvements, together with the provisions of the Declaration of Condominium describing the condominium property present an accurate representation of the location and dimensions of the improvements constituting Unit 305 (114 clubhouse drive, Palm Coast, FL) of the Waterside at Palm Coast Condominium and that the identification, location, and dimensions of the common elements of each unit can be determined from these materials. I further certify that all plan improvements, including but not limited to, common element facilities serving Unit 305 (114 clubhouse drive, Palm Coast, FL) of the Waterside at Palm Coast Condominium have been substantially completed.

Signed_____

W.C. Elliott, P.S.M.
Florida Professional Surveyor and Mapper
Certificate No. 5599
CPH Engineers, Inc.
500 West Fulton Street
Sanford, FL 32771
Certificate of Authorization No. LB 7143

PREPARED BY & RETURN TO:
MICHAEL D. CHIUMENTO III, ESQ.
CHIUMENTO & DAVENPORT, P.A.
4 OLD KINGS ROAD NORTH
SUITE B
PALM COAST, FL 32137

Inst No: 2004045690 08/05/2004
10:13AM Book: 1127 Page: 118 Total Pgs: 14

GAIL WADSWORTH, FLAGLER Co.

THIRD AMENDMENT TO DECLARATION OF CONDOMINIUM ESTABLISHING WATERSIDE AT PALM COAST CONDOMINIUM

Know All Persons by these presents that WATERSIDE PROPERTIES, LLC, the Developer described in that certain Declaration of Condominium Establishing Waterside at Palm Coast Condominium recorded among the public records of Flagler County, Florida, in Official Records Book 1073, Page 1409, on April 26, 2004, and the owner and holder of all of the property described in Section 1 of said Declaration of Condominium Establishing Waterside at Palm Coast Condominium on the date of execution recording of said Declaration of Condominium and the present owner and holder of all the units described therein, and on the Exhibit to Amendment attached hereto and made a part hereof, which units are all within or collectively designated as 112 Clubhouse Drive, Units 102, 203, 204, 303 and 304 on said Exhibit to Amendment, declares that:

1. The construction of 112 Clubhouse Drive, Units 102, 203, 204, 303 and 304 are complete subsequent to the recording of the original Declaration of Condominium; and

2. The Declaration of Condominium is amended by the addition thereto of the surveyor's certificate contained in the Exhibit to the Amendment, all in accordance with the provisions of said Declaration; and

IN WITNESS WHEREOF, WATERSIDE PROPERTIES, LLC, has caused this Third Amendment to the Declaration of Condominium Establishing Waterside at Palm Coast Condominium to be executed by its duly authorized officer and seal to be affixed this 28th day of July, 2004.

Witnesses:

DECLARANT:

WATERSIDE PROPERTIES, LLC
a Florida limited liability company

BY: _____
Jerry Thibos, Member

STATE OF FLORIDA)
) SS:
COUNTY OF FLAGLER)

The foregoing instrument was acknowledged before me this 28 day of July 2004, by JERRY THIBOS as a Member of WATERSIDE PROPERTIES, LLC. Jerry Thibos is known to me and did not take an oath.

Michele R. Hurd

[SEAL]

Michele R. Hurd
MY COMMISSION # DD041339 EXPIRES
July 17, 2005
BONDED THRU TROY FAIN INSURANCE, INC.

NOTARY PUBLIC
My Commission Expires:

JOINDER BY ASSOCIATION

Waterside at Palm Coast Condominium Association, Inc. a Florida corporation not for profit, hereby agrees to accept all the benefits and all of the duties, responsibilities, obligations and burdens imposed upon it by the provisions of this Third Amendment to Declaration and Exhibits attached hereto.

IN WITNESS WHEREOF, Waterside at Palm Coast Condominium Association, Inc. has caused these presents to be signed in its name by its proper officer and its corporate seal to be affixed this 28th day of July, 2004.

Signed, sealed and delivered
in the presence of:

Michele R. Hurd

Printed Name: MICHELE R. Hurd

Printed Name: Susan B. Turod

WATERSIDE AT PALM COAST, CONDOMINIUM ASSOCIATION, INC., a Florida corporation not for profit.

By: _____

Name: Jerry Thibos
Title: President

STATE OF FLORIDA
COUNTY OF Flagler

The foregoing Joinder was acknowledged before me this 28th day of July, 2004, by Jerry Thibos, President of Waterside at Palm Coast Condominium Association, Inc. He is personally known to me.

Michele R. Hurd

Michele R. Hurd
MY COMMISSION # DD041778 EXPIRES
BONDED THRU [illegible] INSURANCE, INC.

Printed Name:
Notary Public - State of Florida
My Commission Expires:
My Commission Number:

JOINDER BY MORTGAGEE

Peoples First Community Bank, a federally chartered savings bank, as the holder of a Mortgage dated July 3, 2003, recorded in O.R. Book 0954, Page 0938, of the Public Records of Flagler County, Florida, encumbering the lands described in the foregoing Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Third Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

L. C. Craig
Printed Name:

Sandra J. Young
Printed Name:

Peoples First Community Bank, a federally chartered savings bank

By: William P. Lloyd
Name: William P. Lloyd, Jr.
Title: Vice President

STATE OF FLORIDA
COUNTY OF BAY

The foregoing Joinder was acknowledged before me this 3rd day of August, 2004, by William P. Lloyd, Jr., as Vice President of Peoples First Community Bank, He/She is personally known to me or has produced N/A as identification.

Linda C. Craig
Printed Name:
Notary Public - State of Florida
My Commission Expires:
My Commission Number:

LINDA C. CRAIG
MY COMMISSION # DD 125665
EXPIRES: August 6, 2006
Bonded Thru Notary Public Underwriters

JOINDER BY MORTGAGEE

Everett Clark as trustee of Revocable Trust dated August 10, 1987 and Gerald N. Clark Trustee of Trust dated October 23, 1990 or his successors, recorded August 2, 2002, in Official Records Book 0840, Page 1267, together with Subordination Agreement recorded in Official Records Book 954, Page 973, and Modification of Mortgage recorded in Official Records Book 1057, Page 1787, all of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Everett Clark

Printed Name:

~~Gerald N Clark~~

Printed Name:

Everett Clark as trustee of Revocable Trust dated August 10, 1987

STATE OF IL
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 25th day of July, 2004, by Everett Clark, as trustee of Revocable Trust dated August 10, 1987. He is personally known to me or ~~has produced _____ as identification.~~

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number:

Gerald N. Clark
Printed Name:

Gerald N. Clark, as trustee of Trust
dated October 23, 1990

Printed Name:

STATE OF IL
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 25th day of July, 2004, by Gerald N. Clark, as trustee of Trust dated October 23, 1990. He is personally known to me ~~or has produced _____ as identification.~~

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number:

JOINDER BY MORTGAGEE

Gerald N. Clark Trust dated October 23, 1990 recorded March 26, 2004, in Official Records Book 1057, Page 1790, of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Gerald N. Clark
Printed Name:

Gerald N. Clark, as trustee of Trust
dated October 23, 1990

Printed Name:

STATE OF FL
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 25th day of July, 2004, by Gerald N. Clark, as trustee of Trust dated October 23, 1990. He is personally known to me ~~or has produced _____ as identification.~~

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number:

JOINDER BY MORTGAGEE

G.T. Clark & Company, recorded March 26, 2004, in Official Records Book 1057, Page 1804, of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Gerald N. Clark
Printed Name:

Printed Name:

G.T. Clark & Company

By: GERALD N CLARK
Its: Pres

STATE OF IL
COUNTY OF Will

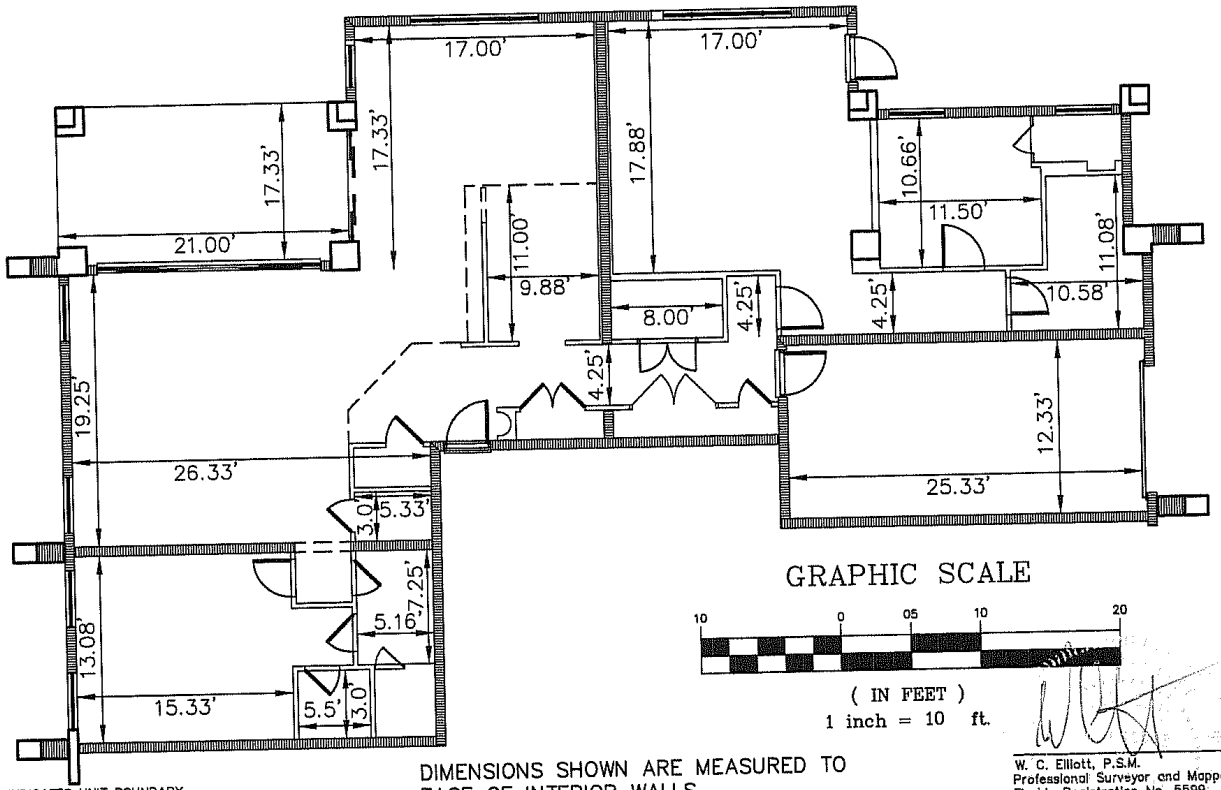
The foregoing Joinder was acknowledged before me this 25th day of July, 2004, by Gerald N. Clark, as President of G.T. Clark & Company. He is personally known to me. ~~or has produced _____ as identification.~~

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number:

UNIT #102, FIRST FLOOR, 112 CLUBHOUSE DRIVE, PALM COAST, FL.

WATERSIDE AT PALM COAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH



GRAPHIC SCALE

10 0 05 10 20

(IN FEET)
1 inch = 10 ft.

DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS.

W. C. Elliott, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5599

INDICATES UNIT BOUNDARY
(C.E.) INDICATES COMMON ELEMENT

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500 West Fulton Street, Sanford, Fl. 32771 P.O. Box 2808, Sanford, Fl. 32772-2808
Phone: 407.322.6841 Fax: 407.330.0639

Scale:	1" = 10'
Date:	JULY 23
Job No.	C7301
File:	C7301CONDO
SHEET 3 OF 5	

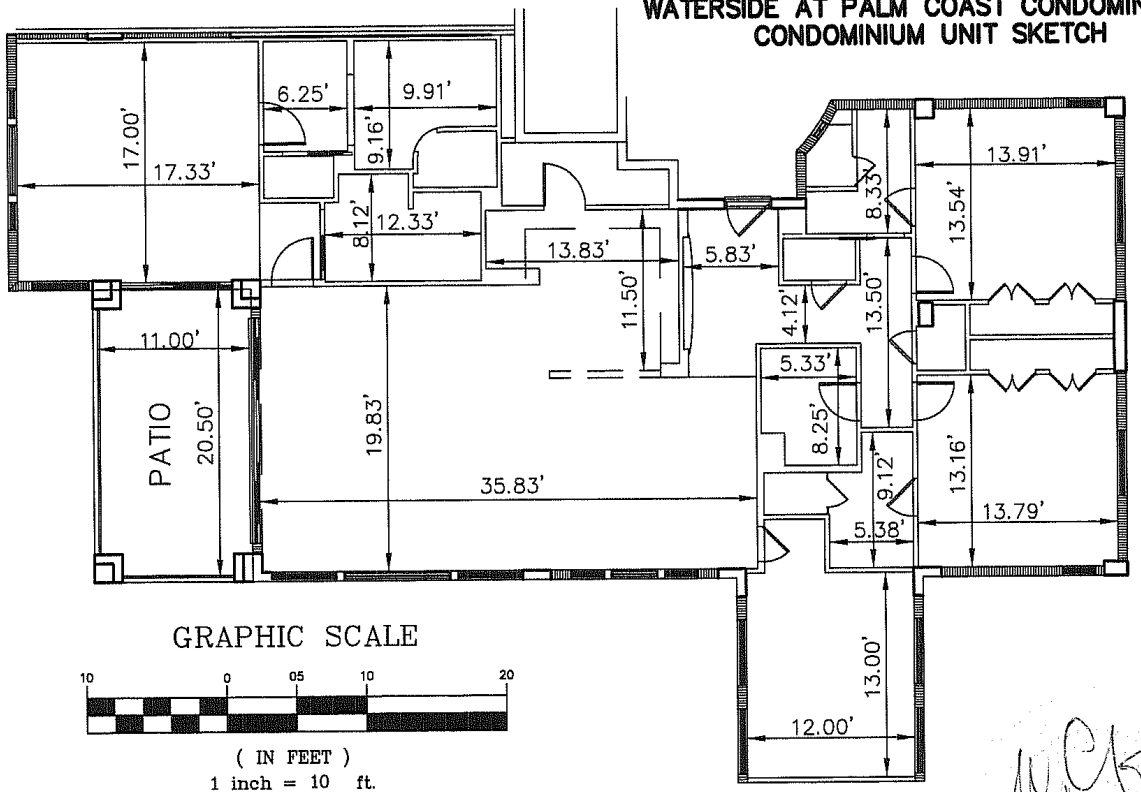
REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	07/23/04
Drawn by:	T.N.L.	07/23/04
Checked by:	T.E.D.	07/23/04
Approved by:	W.C.E.	07/23/04

Certificate of Authorization No. 7143

UNIT #203, SECOND FLOOR, 112 CLUBHOUSE DRIVE, PALM COAST, FL.

WATERSIDE AT PALM COAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH



UNIT TYPE "C" (LEFT)

GRAPHIC SCALE

10 0 05 10 20

(IN FEET)
1 inch = 10 ft.

INDICATES UNIT BOUNDARY
(C.E.) INDICATES COMMON ELEMENT

DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS.

W. C. Elliott, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5599

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Engineers
Planners
Landscape Architects
Surveyors
Construction Management
w w w . c p h e n g i n e e r s . c o m
500 West Fulton Street, Sanford, FL 32771 P.O. Box 2808, Sanford, FL 32772-2808
Phone: 407.322.6841 Fax: 407.330.0639

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Scale:	1" = 10'
Date:	JULY 23
Job No.	C7301
File:	C7301CONDO
SHEET 1 OF 5	

REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	07/23/04
Drawn by:	T.N.L.	07/23/04
Checked by:	T.E.D.	07/23/04
Approved by:	W.C.E.	07/23/04

Certificate of Authorization No. 7143

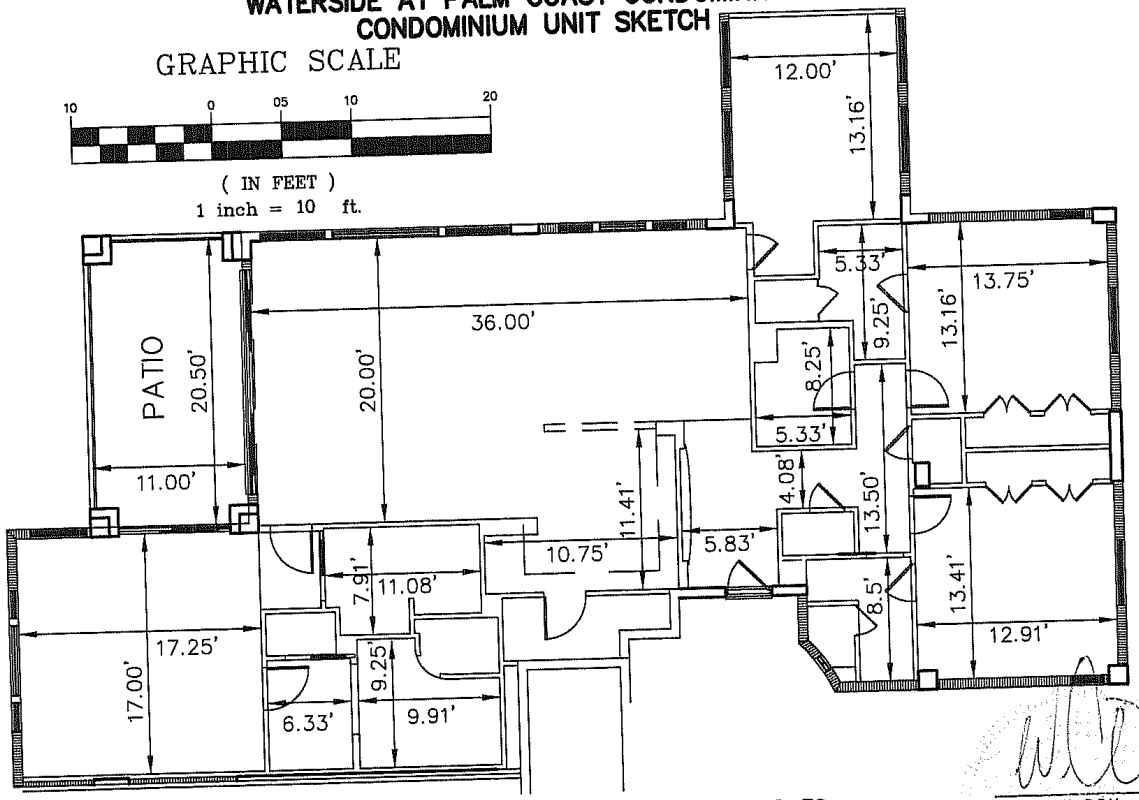
UNIT #204, SECOND FLOOR, 112 CLUBHOUSE DRIVE, PALM COAST, FL.

WATERSIDE AT PALM COAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH

GRAPHIC SCALE

10 0 05 10 20

(IN FEET)
1 inch = 10 ft.



DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS.

W. C. Elliott, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5599

INDICATES UNIT BOUNDARY
(C.E.) INDICATES COMMON ELEMENT

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Phone: 407.322.6841 Fax: 407.330.0639

Scale:	1" = 10'
Date:	JULY 23
Job No.	C7301
File:	C7301CONDO
SHEET 2 OF 5	

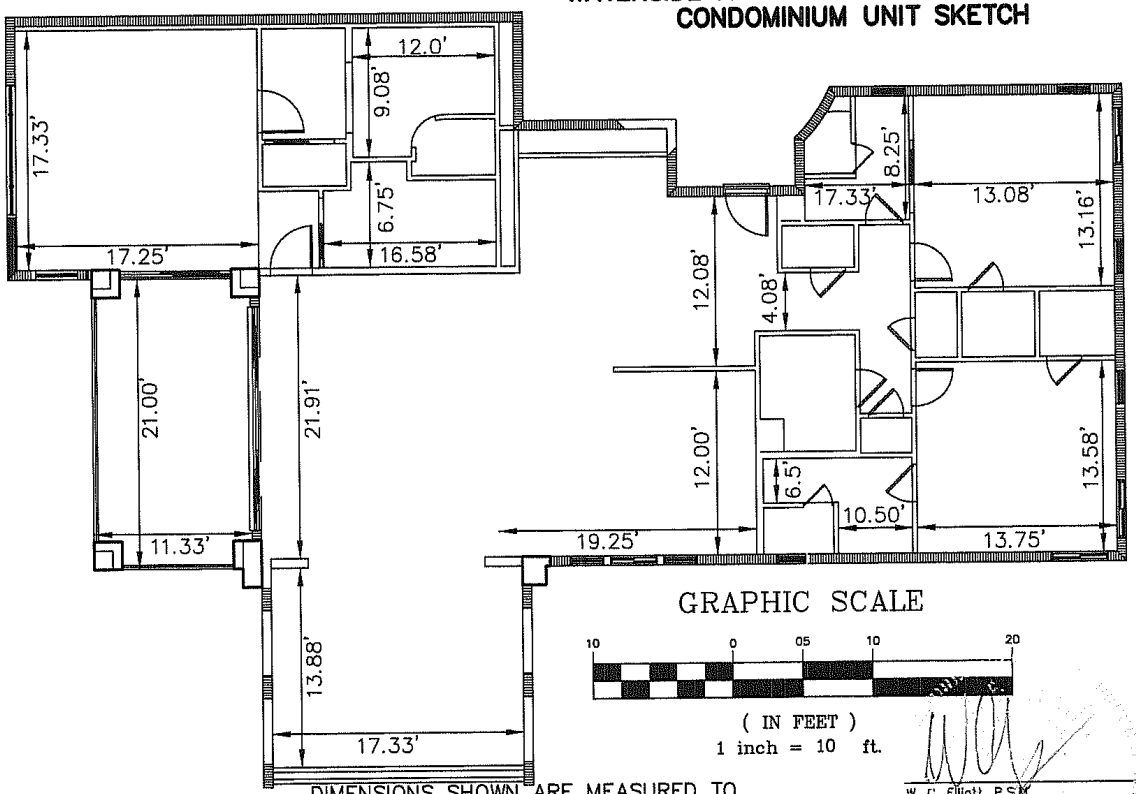
REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey	S.A.	07/23/04
Drawn by:	T.N.L.	07/23/04
Checked by:	T.E.D.	07/23/04
Approved by:	W.C.E.	07/23/04

Certificate of Authorization No. 7143

UNIT #303, THIRD FLOOR, 112 CLUBHOUSE DRIVE, PALM COAST, FL.

WATERSIDE AT PALM COAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH



GRAPHIC SCALE

10 0 05 10 20

(IN FEET)
1 inch = 10 ft.

DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS.

INDICATES UNIT BOUNDARY
(C.E.) INDICATES COMMON ELEMENT

W. C. Elliott, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5599

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Planners
Landscape Architects
Surveyors
Construction Management
w w w . c p h e n g i n e e r s . c o m
500 West Fulton Street, Sanford, Fl. 32771 P.O. Box 2808, Sanford, Fl. 32772-2808
Phone: 407.322.6841 Fax: 407.330.0639

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Scale:	1" = 10'
Date:	JULY 23
Job No.	C7301
File:	C7301CONDO
SHEET 4 OF 5	

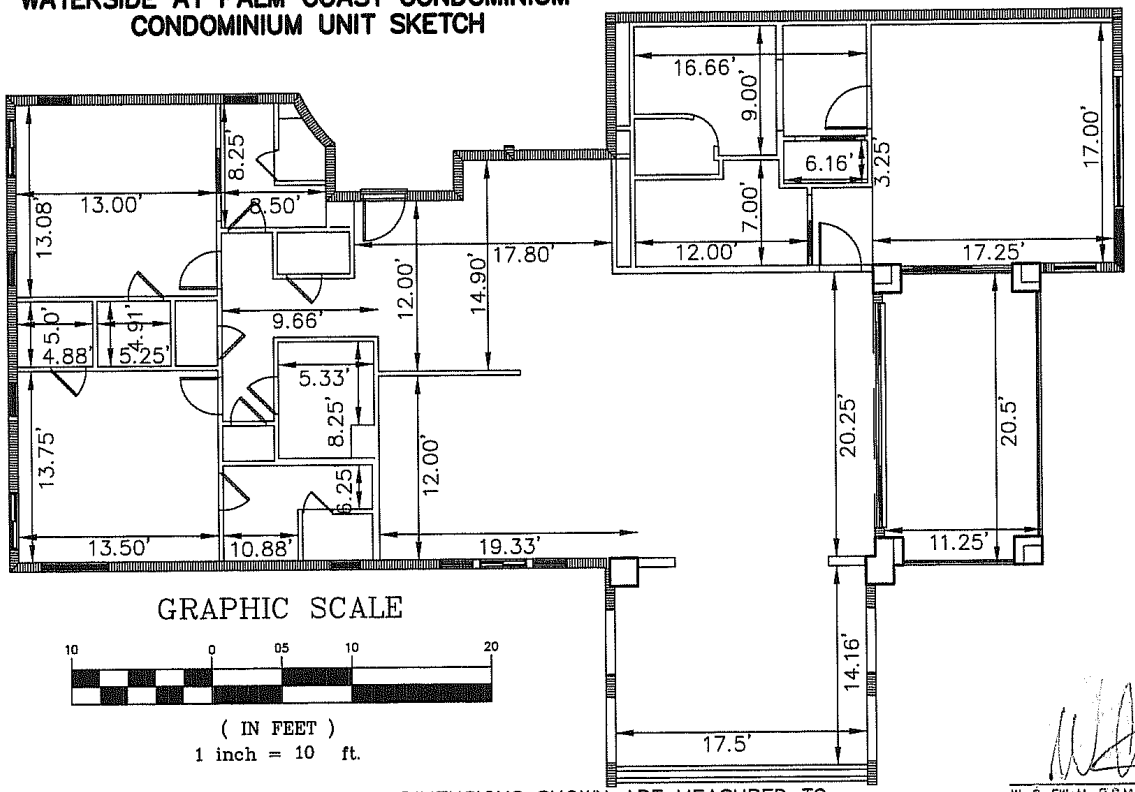
REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	07/23/04
Drawn by:	T.N.L.	07/23/04
Checked by:	T.E.D.	07/23/04
Approved by:	W.C.E.	07/23/04

Certificate of Authorization No. 7143

UNIT #304, THIRD FLOOR, 112 CLUBHOUSE DRIVE, PALM COAST, FL.

WATERSIDE AT PALM COAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH



GRAPHIC SCALE

10 0 05 10 20

(IN FEET)
1 inch = 10 ft.

INDICATES UNIT BOUNDARY
(C.E.) INDICATES COMMON ELEMENT

DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS.

W. C. Elliott, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5599

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Landscape Architects
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w w w . c p h e n g i n e e r s . c o m
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Phone: 407.322.6841 Fax: 407.330.0639

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Scale:	1" = 10'
Date:	JULY 23
Job No.	C7301
File:	C7301CONDO
SHEET 5 OF 5	

REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	07/23/04
Drawn by:	T.N.L.	07/23/04
Checked by:	T.E.D.	07/23/04
Approved by:	W.C.E.	07/23/04

Certificate of Authorization No. 7143

I, W.C. Elliott, of CPH Engineers, Inc., do hereby certify that I am a Professional Surveyor and Mapper, Certificate # 5599, authorized and licensed to practice in the State of Florida and that the construction of improvements of Units 102, 203, 204, 303, and 304. (112 clubhouse drive, Palm Coast, FL) of the Waterside at Palm Coast Condominium is substantially complete so that the survey, plot plan, graphic description of improvements, together with the provisions of the Declaration of Condominium describing the condominium property present an accurate representation of the location and dimensions of the improvements constituting Unit 102, 203, 204, 303, and 304. (112 clubhouse drive, Palm Coast, FL) of the Waterside at Palm Coast Condominium and that the identification, location, and dimensions of the common elements of each unit can be determined from these materials. I further certify that all plan improvements, including but not limited to, common element facilities serving Unit 102, 203, 204, 303, and 304. (112 clubhouse drive, Palm Coast, FL) of the Waterside at Palm Coast Condominium have been substantially completed.

Signed_____

W.C. Elliott, P.S.M.
Florida Professional Surveyor and Mapper
Certificate No. 5599
CPH Engineers, Inc.
500 West Fulton Street
Sanford, FL 32771
Certificate of Authorization No. LB 7143

RETURN TO/PREPARED BY:
Michael D. Chiumento III
Chiumento & Davenport, P.A.
4B Old Kings Road, North
Palm Coast, Florida 32137

Inst No: 2004053640 09/16/2004
10:41AM Book: 1144 Page: 600 Total Pgs: 10

GAIL WADSWORTH, FLAGLER Co.

FOURTH AMENDMENT TO DECLARATION OF CONDOMINIUM ESTABLISHING WATERSIDE AT PALM COAST CONDOMINIUM

Know All Persons by these presents that WATERSIDE PROPERTIES, LLC, the Developer described in that certain Declaration of Condominium Establishing Waterside at Palm Coast Condominium recorded among the public records of Flagler County, Florida, in Official Records Book 1073, Page 1409, on April 26, 2004, and the owner and holder of all of the property described in Section 1 of said Declaration of Condominium Establishing Waterside at Palm Coast Condominium on the date of execution recording of said Declaration of Condominium and the present owner and holder of all the units described on the exhibit attached hereto and made a part of this amendment, in accordance with the provisions of paragraph 6.2 of the Declaration and does declare as follows:

1. Pages 1487 and 1488 (Exhibit "C", Shares of Common Elements and Common Surplus) of The Declaration of Condominium recorded on April 26, 2004 contains a typographical error in that the Unit numbers are inaccurate.

2. The Declaration of Condominium is hereby amended to include the corrected Exhibit C, Shares of Common Elements and Common Surplus, attached hereto as an Exhibit to this Amendment, all in accordance with the provisions of said Declaration which accurately identifies the Unit numbers; and

IN WITNESS WHEREOF, WATERSIDE PROPERTIES, LLC, has caused this Fourth Amendment to the Declaration of Condominium Establishing Waterside at Palm Coast Condominium to be executed by its duly authorized officer and seal to be affixed this 16th day of August, 2004.

Witnesses:

DECLARANT:

WATERSIDE PROPERTIES, LLC
a Florida limited liability company

BY: _____
Jerry Thibos, Member

STATE OF FLORIDA)
) SS:
COUNTY OF FLAGLER)

The foregoing instrument was acknowledged before me this 6th day of August 2004, by JERRY THIBOS as a Member of WATERSIDE PROPERTIES, LLC. Jerry Thibos is known to me and did not take an oath.

Michele R. Hurd

[SEAL]

NOTARY PUBLIC
My Commission Expires:

Michele R. Hurd
MY COMMISSION # DD041339 EXPIRES
July 17, 2005
BONDED THRU TROY FAIN INSURANCE, INC.

JOINDER BY ASSOCIATION

Waterside at Palm Coast Condominium Association, Inc. a Florida corporation not for profit, hereby agrees to accept all the benefits and all of the duties, responsibilities, obligations and burdens imposed upon it by the provisions of this Fourth Amendment to Declaration and Exhibits attached hereto.

IN WITNESS WHEREOF, Waterside at Palm Coast Condominium Association, Inc. has caused these presents to be signed in its name by its proper officer and its corporate seal to be affixed this 6th day of August, 2004.

Signed, sealed and delivered
in the presence of:

Michele R. Hurd
Printed Name: MICHELE R. HURD

Printed Name: SUSAN JUNOD

WATERSIDE AT PALM COAST,
CONDOMINIUM ASSOCIATION, INC., a
Florida not for profit corporation

By: _____
Name: Jerry Thibos
Title: President

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing Joinder was acknowledged before me this 6 day of August, 2004, by Jerry Thibos, President of Waterside at Palm Coast Condominium Association, Inc. He is personally known to me.

Michele R. Hurd
Printed Name:
Notary Public - State of Florida
My Commission Expires:
My Commission Number:

Michele R. Hurd
MY COMMISSION # DD041339 EXPIRES
July 17, 2005
BONDED THRU TROY FAIN INSURANCE, INC.

JOINDER BY MORTGAGEE

Peoples First Community Bank, a federally chartered savings bank, as the holder of a Mortgage dated July 3, 2003, recorded in O.R. Book 0954, Page 0938, of the Public Records of Flagler County, Florida, encumbering the lands described in the foregoing Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Fourth Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Sandra J. Young
Printed Name:

Linda C. Craig
Printed Name:

Peoples First Community Bank, a federally chartered savings bank

By: William P. Lloyd
Name: William P. Lloyd, Jr.
Title: Vice President

STATE OF Florida
COUNTY OF Bay

The foregoing Joinder was acknowledged before me this 13th day of September, 2004, by William P. Lloyd, Jr., as Vice President of Peoples First Community Bank, a state banking association. He/She is personally known to me or has produced N/A as identification.

Linda C. Craig
Printed Name:
Notary Public - State of Florida
My Commission Expires:
My Commission Number:

LINDA C. CRAIG
MY COMMISSION # DD 125665
EXPIRES: August 6, 2006
Bonded Thru Notary Public Underwriters

JOINDER BY MORTGAGEE

Everett Clark as trustee of Revocable Trust dated August 10, 1987 and Gerald N. Clark Trustee of Trust dated October 23, 1990 or his successors, recorded August 2, 2002, in Official Records Book 0840, Page 1267, together with Subordination Agreement recorded in Official Records Book 954, Page 973, and Modification of Mortgage recorded in Official Records Book 1057, Page 1787, all of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Patricia Clarke
Printed Name:

Everett Clark as trustee of Revocable Trust
dated August 10, 1987

GERALD N CLARK IC
Printed Name:

STATE OF IL
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 24th day of August, 2004, by Everett Clark, as trustee of Revocable Trust dated August 10, 1987. He is personally known to me ~~or has produced~~ _____ ~~as identification~~.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number: 519799

Patricia Clark
~~GERALD N CLARK~~
Printed Name:

Brent Clark
~~Elizabeth Clark~~
Printed Name:

Gerald N. Clark, as trustee of Trust
dated October 23, 1990

STATE OF IL
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 24th day of August, 2004, by Gerald N. Clark, as trustee of Trust dated October 23, 1990. He is personally known to me. ~~or has produced _____ as identification~~.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number: 519799

JOINDER BY MORTGAGEE

Gerald N. Clark Trust dated October 23, 1990 recorded March 26, 2004, in Official Records Book 1057, Page 1790, of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Patricia Clark
Printed Name: Patricia Clark

Everett Clark
Printed Name: Everett Clark

Gerald N. Clark, as trustee of Trust
dated October 23, 1990

STATE OF IL
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 24th day of August, 2004, by Gerald N. Clark, as trustee of Trust dated October 23, 1990. He is personally known to me ~~or has produced _____ as identification.~~

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Terry L Clark
Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number: 519797

JOINDER BY MORTGAGEE

G.T. Clark & Company, recorded March 26, 2004, in Official Records Book 1057, Page 1804, of the Public Records of Flagler County, Florida, encumbering the lands described in the Declaration of Waterside at Palm Coast Condominium (the "Declaration"), joins in the filing of the Amendment to the Declaration as Mortgagee for the limited and sole purpose of consenting to execution and recording of the Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Patricia Clark
Printed Name:

Printed Name:

G.T. Clark & Company

By: President
Its:

STATE OF IL
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 24th day of August, 2004, by Gerald N. Clark, as President of G.T. Clark & Company. He is personally known to me, ~~or~~ has produced _____ as ~~identification~~.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2004

Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-04
My Commission Number: 519799

EXHIBIT "C" TO DECLARATION OF CONDOMINIUM OF WATERSIDE AT PALM COAST CONDOMINIUM

SHARES OF COMMON ELEMENTS AND COMMON SURPLUS

4 Buildings - 39 Units

7 Units	**Type A:**	2BR 2.5BA;	2297 sq. ft.
20 Units	**Type B:**	3BR 3BA;	2414 sq. ft.
6 Units	**Type C:**	3BR 3BA;	2611 sq. ft.
6 Units	**Type D:**	3BR 3BA;	2701 sq. ft.

ADDRESS	UNIT NUMBER	UNIT TYPE	NUMBER OF BEDROOMS	NUMBER OF BATHS	SHARE OF COMMON ELEMENT/ SURPLUS
102 Clubhouse Dr.	101	A	2	2.5	1/39
	201	B	3	3	1/39
	202	B	3	3	1/39
	301	B	3	3	1/39
	302	B	3	3	1/39
104 Clubhouse Dr.	101	A	2	2.5	1/39
	201	B	3	3	1/39
	202	C	3	3	1/39
	301	B	3	3	1/39
	302	D	3	3	1/39
	401	B	3	3	1/39
	402	B	3	3	1/39
106 Clubhouse Dr.	102	A	2	2.5	1/39
	203	C	3	3	1/39
	204	B	3	3	1/39
	303	D	3	3	1/39
	304	B	3	3	1/39
	403	B	3	3	1/39
	404	B	3	3	1/39
108 Clubhouse Dr.	101	A	2	2.5	1/39
	201	B	3	3	1/39
	202	B	3	3	1/39
	301	B	3	3	1/39
	302	B	3	3	1/39
110 Clubhouse Dr.	101	A	2	2.5	1/39
	201	B	3	3	1/39
	202	C	3	3	1/39

ADDRESS	UNIT NUMBER	UNIT TYPE	NUMBER OF BEDROOMS	NUMBER OF BATHS	SHARE OF COMMON ELEMENT/ SURPLUS
	301	B	3	3	1/39
	302	D	3	3	1/39
112 Clubhouse Dr.	102	A	2	2.5	1/39
	203	C	3	3	1/39
	204	C	3	3	1/39
	303	D	3	3	1/39
	304	D	3	3	1/39
114 Clubhouse Dr.	103	A	2	2.5	1/39
	205	C	3	3	1/39
	206	B	3	3	1/39
	305	D	3	3	1/39
	306	B	3	3	1/39

Total percentage of Shares in Common Elements/Surplus of Waterside at Palm Coast Condominium and Waterside at Palm Coast Condominium Association Inc. = 100%