Inst No: 2004062525 11/04/2004
09:58AM Book: 1163 Page: 1293 Total Pgs: 14

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

FIFTH 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 110 Clubhouse Drive, Units 101, 201, 202, 301 and 302 on said Exhibit to Amendment, declares that:

1. The construction of 110 Clubhouse Drive, Units 101, 201, 202, 301 and 302 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 Fifth 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 29th day of Oct, 2004.

Witnesses:

Printed Name

Printed Name

DECLARANT:

WATERSIDE PROPERTIES, LLC
a Florida limited liability company

BY: _____
Jerry Thipos, Member

STATE OF FLORIDA)
) SS:
COUNTY OF FLAGLER)

The foregoing instrument was acknowledged before me this 29th day of Oct. 2004, by JERRY THIBOS as a Member of WATERSIDE PROPERTIES, LLC. Jerry Thibos is personally known to me and did not take an oath.

[SEAL]

NOTARY PUBLIC
My Commission Expires:

LORI A. PFEIFFER
MY COMMISSION # DD 024313
EXPIRES: May 9, 2006
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 Fifth 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 29th day of October, 2004.

Signed, sealed and delivered
in the presence of:

Printed Name: Lori A. Pfeiffer

Printed Name: MICHELE P. 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 29th day of Oct., 2004, by Jerry Thibos, President of Waterside at Palm Coast Condominium Association, Inc. He is personally known to me and did not take an oath.

LORI A. PFEIFFER
MY COMMISSION # DD 024313
EXPIRES: May 9, 2005
Bonded Thru Notary Public Underwriters

Printed Name: Lori A. Pfeiffer
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 Fifth Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Dawn DeVaney
Printed Name: DAWN DeVaney

Philomena J. Telker
Printed Name: Philomena J. Telker

Peoples First Community Bank, a federally chartered savings bank

By: Emory R. Singletary
Name: EMORY R. SINGLETARY III
Title: VICE PRESIDENT

STATE OF FLORIDA
COUNTY OF BAY

The foregoing Joinder was acknowledged before me this 28 day of October, 2004, by Emory R. Singletary, as Vice President of Peoples First Community Bank, a federally chartered savings bank. He/She is personally known to me or has produced _____ as identification.

PHILOMENA J. TELKER
MY COMMISSION # DD 087588
EXPIRES: April 24, 2006
Bonded Thru Notary Public Underwriters

Philomena J. Telker
Printed Name:
Notary Public - State of Florida
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:

GERALD N CLARK
Printed Name:

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

Patricia Clark
Printed Name:

STATE OF IL
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 26th day of October, 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 10-31-2008

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

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

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

Everett Clark
Printed Name:

STATE OF IL
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 26th day of October, 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 10-31-2008

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-08
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
Patricia Clark
Printed Name:

Everett Clark
Everett 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 26th day of October, 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 10-31-2008

Terry L Clark
Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

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:

Everett Clark
Everett Clark
Printed Name:

Patricia Clark
Patricia Clark
Printed Name:

G.T. Clark & Company

Gerald N. Clark
By:
Its: Pres.

STATE OF IL
COUNTY OF Will

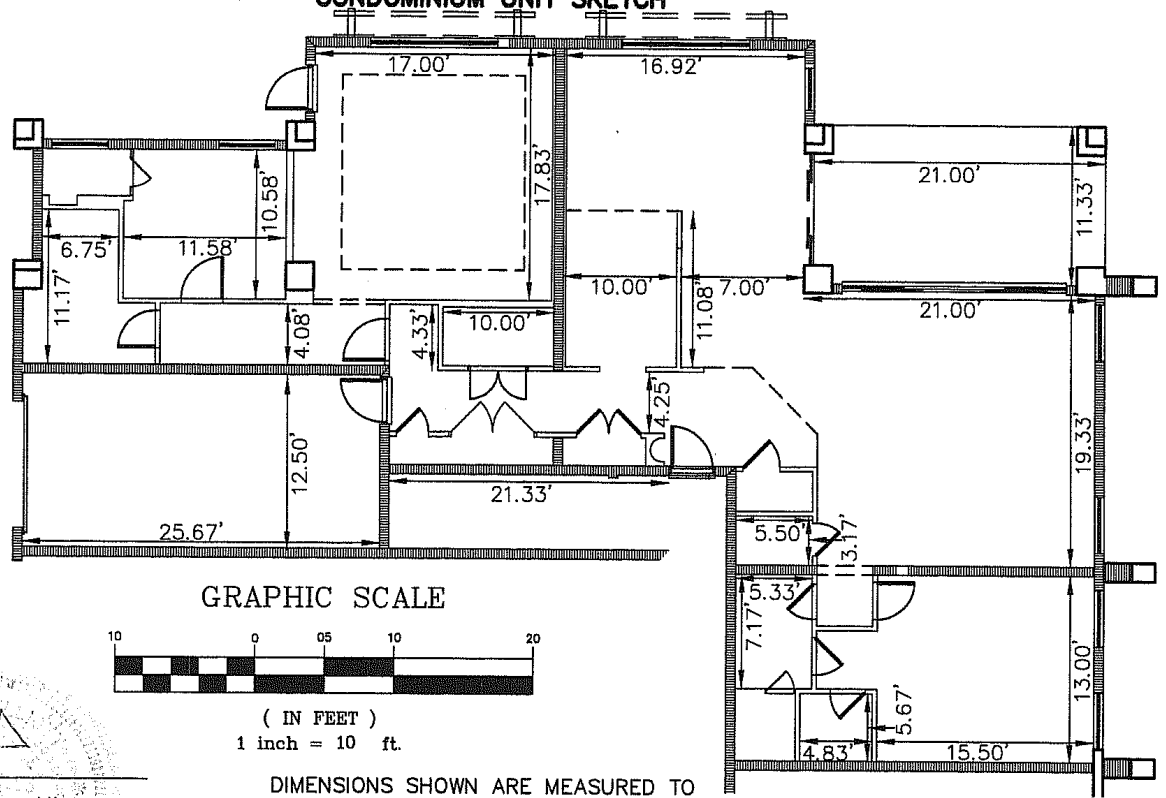
The foregoing Joinder was acknowledged before me this 26th day of October, 2004, by Gerald N. Clark, as President of G.T. Clark & Company. He is personally known to me ~~or has produced _____ as identification~~.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2008

Terry L Clark
Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

UNIT #101, FIRST FLOOR, 110 CL[illegible]OUSE 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.

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
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Construction Management
www.cphengineers.com
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:	SEPTEMBER 8
Job No.	C7301
File:	C7301CONDO
SHEET 1 OF 5	

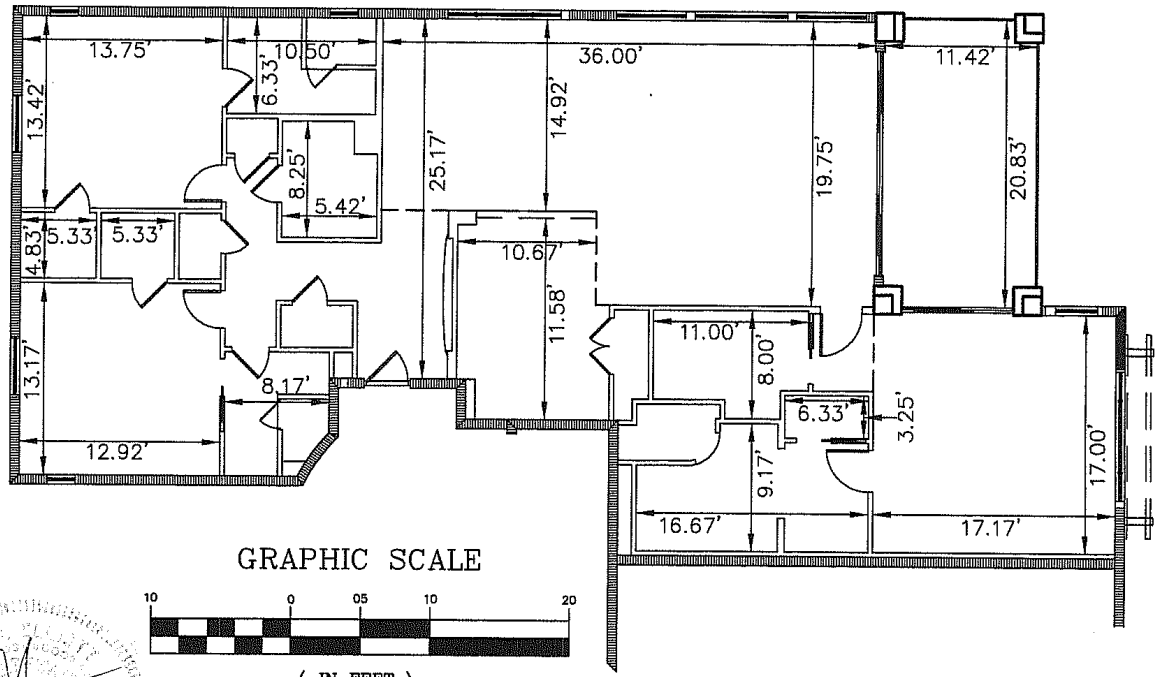
REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	09/08/04
Drawn by:	T.N.L.	09/08/04
Checked by:	T.E.D.	09/08/04
Approved by:	W.C.E.	09/08/04

Certificate of Authorization No. 7143

UNIT #201, SECOND FLOOR, 110 [illegible]UBHOUSE DRIVE, PALM COAST, FL.

WATERSIDE AT PALM [illegible]OAST CONDOMINIUM
CONDOMINIUM UNIT SKETCH



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. 5595

DIMENSIONS SHOWN ARE MEASURED TO FACE OF INTERIOR WALLS.

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

Engineers
Planners
Landscape Architects
Surveyors
Construction Management

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Phone: 407.322.6841 Fax: 407.330.0639

Scale:	1" = 10'
Date:	SEPTEMBER 8
Job No.	C7301
File:	C7301CONDO
SHEET 2 OF 5	

REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	09/08/04
Drawn by:	T.N.L.	09/08/04
Checked by:	T.E.D.	09/08/04
Approved by:	W.C.E.	09/08/04

Certificate of Authorization No. 7143

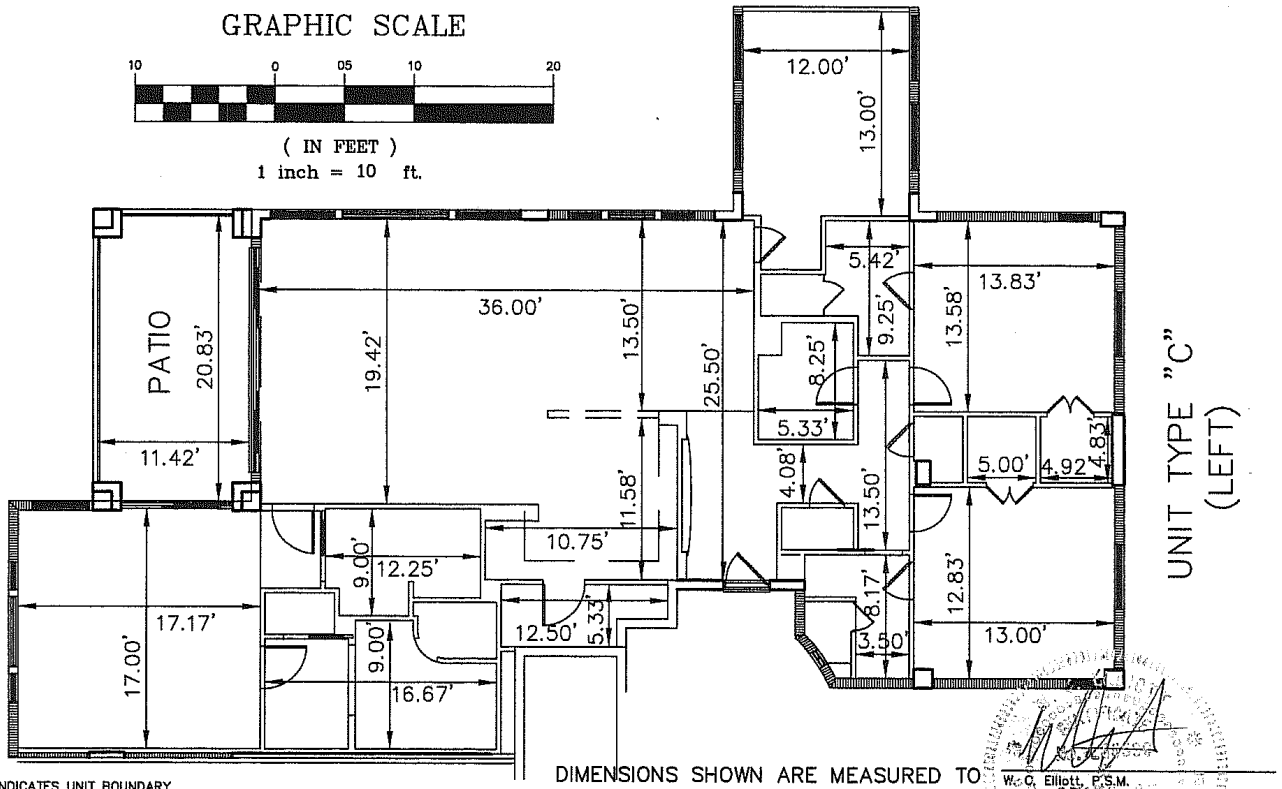
UNIT #202, SECOND FLOOR, CLUBHOUSE DRIVE, PALM COAST, FL.

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

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
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Scale:	1" = 10'
Date:	SEPTEMBER 8
Job No.	C7301
File:	C7301CONDO
SHEET 3 OF 5	

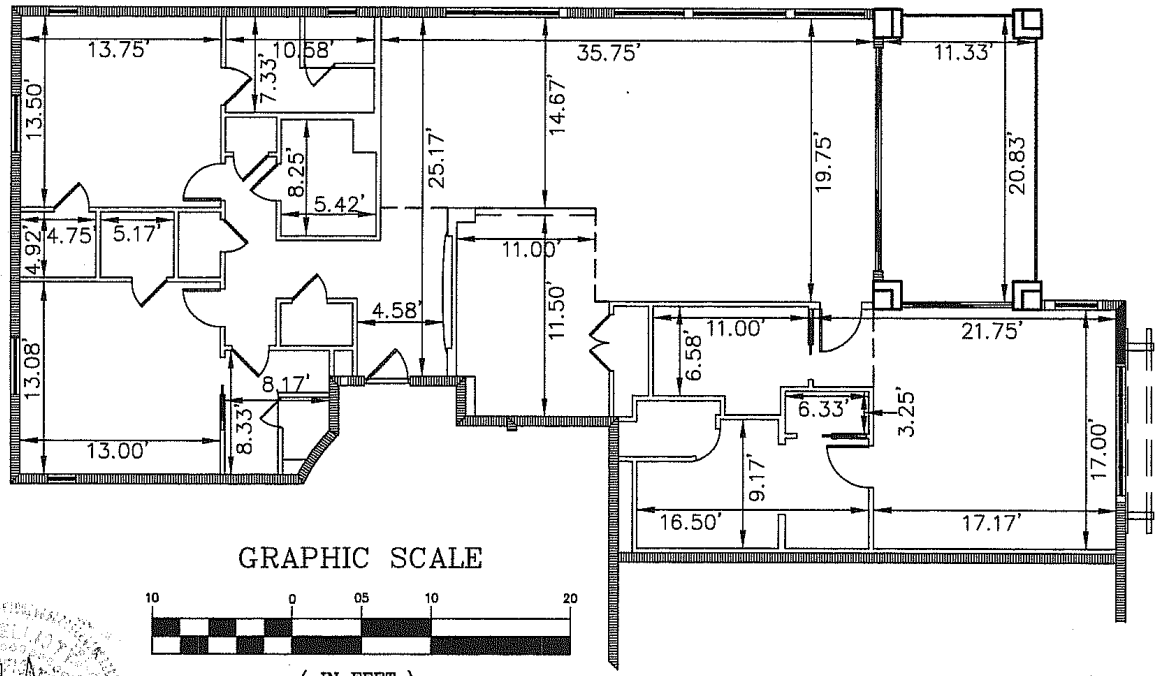
REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey	S.A.	09/08/04
Drawn by:	T.N.L.	09/08/04
Checked by:	T.E.D.	09/08/04
Approved by:	W.C.E.	09/08/04

Certificate of Authorization No. 7143

UNIT #301, THIRD FLOOR, 11(UBHOUSE 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.

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

Engineers
Planners
Landscape Architects
Surveyors
Construction Management

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Scale:	1" = 10'
Date:	SEPTEMBER 8
Job No.	C7301
File:	C7301CONDO
SHEET 4 OF 5	

REVISION	BY	DATE

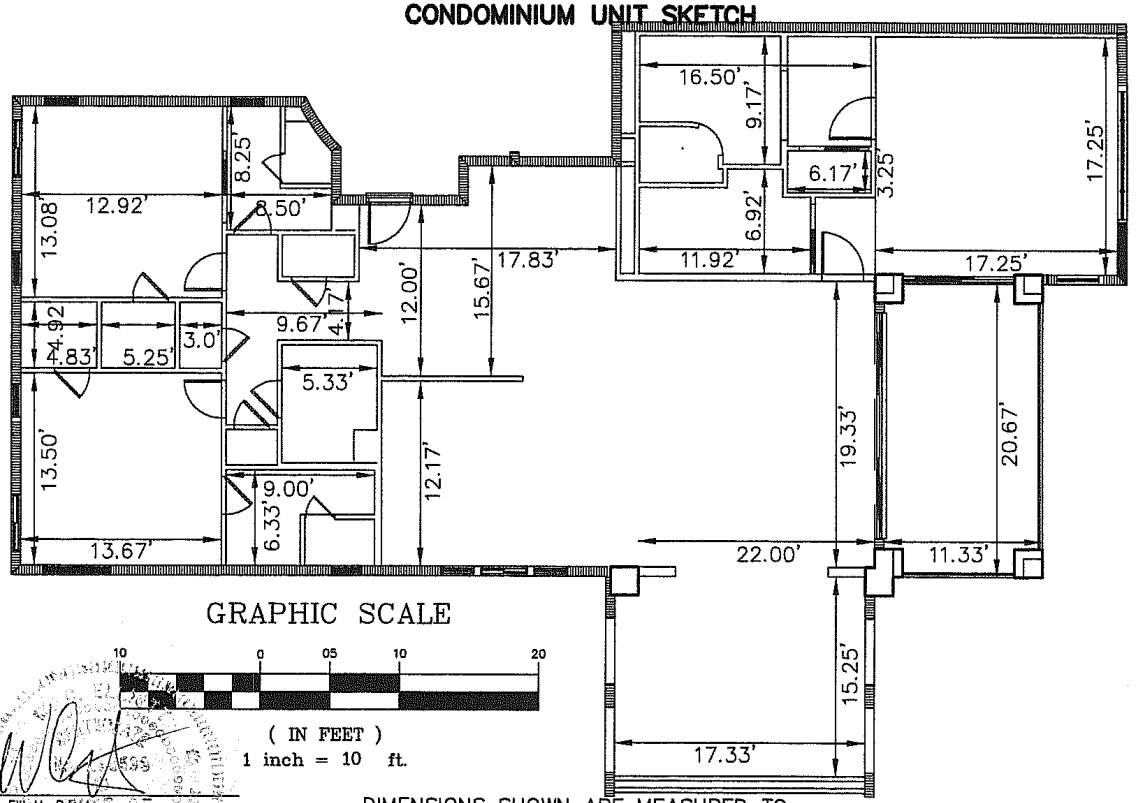
Activity	Name	Date
Date of Field Survey:	S.A.	09/08/04
Drawn by:	T.N.L.	09/08/04
Checked by:	T.E.D.	09/08/04
Approved by:	W.C.E.	09/08/04

Certificate of Authorization No. 7143

UNIT #302, THIRD FLOOR, 11(UBHOUSE 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.

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

cpn
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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:	SEPTEMBER 8
Job No.	C7301
File:	C7301CONDO
SHEET 5 OF 5	

REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey	S.A.	09/08/04
Drawn by:	T.N.L.	09/08/04
Checked by:	T.E.D.	09/08/04
Approved by:	W.C.E.	09/08/04

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 101, 201, 202. 301 and 302 (110 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 Units 101, 201, 202. 301 and 302 (110 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 Units 101, 201, 202. 301 and 302 (110 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

Inst No: 2005022201 04/26/2005
12:36PM Book: 1236 Page: 950 Total Pgs: 20

GAIL WADSWORTH, FLAGLER Co.

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

SIXTH 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. The Declaration of Condominium recorded on April 26, 2004, Book 1073 contains typographical errors on pages 1473-1475, 1477-1480, and 1482-1484 (Floor Plans) in that the Unit numbers for buildings 2, 3, and 4 are inaccurate.

2. On September 16, 2004, a Fourth Amendment to Declaration of Condominium Establishing Waterside at Palm Coast Condominium was recorded at Book 1144, Page 600. Said amendment was recorded to correct a typographical error in Exhibit C, Shares of Common Elements and Common Surplus, in that the Unit numbers were inaccurate.

2. Said Fourth Amendment contains typographical errors in Exhibit C, Shares of Common Elements and Common Surplus, in the numbering of the Units for buildings 2, 3, and 4.

4. The Declaration of Condominium is hereby amended by this Sixth Amendment to include the corrected Floor Plans for buildings 2, 3, and 4 and 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 Sixth 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 11th day of April, 2005.

Witnesses:

Michele R. Hurd

Patricia C. Tuzza

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 11th day of April 2005, 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 11th day of April, 2005.

Signed, sealed and delivered
in the presence of:

Michele R. Hurd
Printed Name: MICHELE R. HURD

Patricia C Trezza
Printed Name: PATRICIA C. TREZZA

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 11 day of April, 2005, 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.

Michele R. Hurd
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 Sixth Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Lynda Waite
LYNDA WAITE
Printed Name:

Sharon A. Mandt
SHARON A MANDT
Printed Name:

Peoples First Community Bank, a federally chartered savings bank

By: _____
Name: Scott Bamford
Title: Vice President

STATE OF FLORIDA
COUNTY OF FLAGLER

The foregoing Joinder was acknowledged before me this 12th day of APRIL, 2005, 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.

TERESA WODECKI
Notary Public - State of Florida
My Commission Expires Nov 30, 2008
Commission # DD 363074
Bonded By National Notary Assn.

Teresa Wodecki
Printed Name:
Notary Public - State of Florida
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:

Sandra Hively
Printed Name:

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

MaryBeth Otte
Printed Name:

STATE OF Illinois
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 21st day of March, 2005, 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 10-31-2008

Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

Sandra C. Hively
Printed Name:

Marybeth Otte
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 27th day of March, 2005, 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 10-31-2008

Terry L. Clark
Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-08
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:

Sandra C. Hively
Printed Name:

Marybeth Otte
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 27th day of March, 2005, 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 10-31-2008

Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

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:

Sandra C. Hively
Printed Name:

Marybeth Otte
Printed Name:

G.T. Clark & Company

By:
Its: X Gerald N. Clark

STATE OF Illinois
COUNTY OF Will

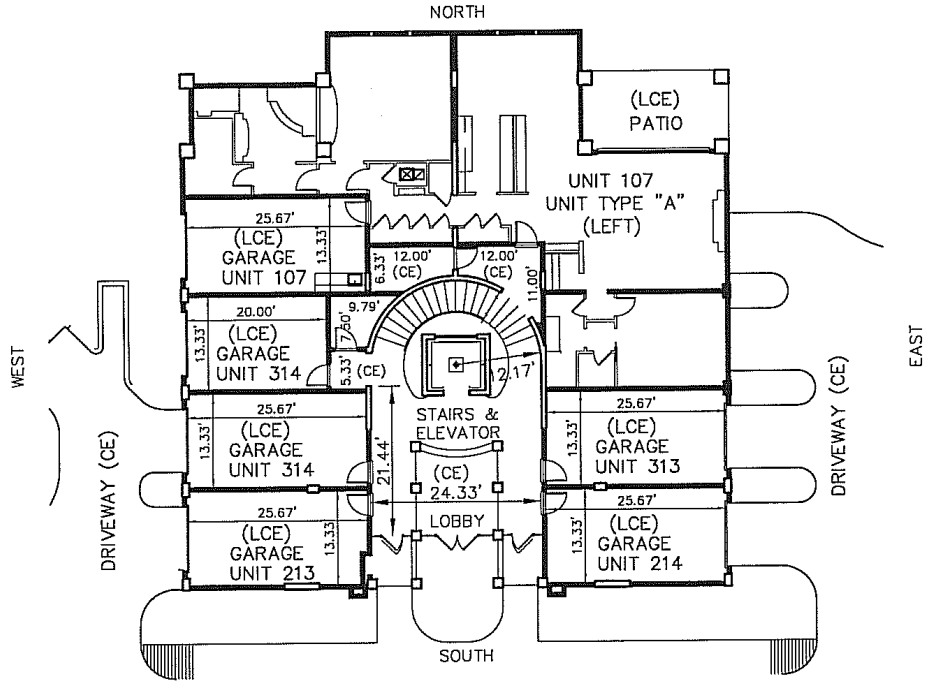
The foregoing Joinder was acknowledged before me this 27th day of March, 2005, by Gerald N. Clark, as President of G.T. Clark & Company. He is personally known to me ~~or has produced _____ as identification~~.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2008

Terry L. Clark
Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM



FIRST FLOOR – BUILDING 2

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

INDICATES UNIT BOUNDARY
(LCE) INDICATES LIMITED COMMON ELEMENT
(C.E.) INDICATES COMMON ELEMENT
UPPER LIMITS OF UNITS – ELEVATION 20.0 N.G.V.D. 1929
LOWER LIMITS OF UNITS – ELEVATION 11.0 N.G.V.D. 1929

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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" = 20'
Date:	NOV. 2002
Job No.	C7301
File:	C7301CONDO
SHEET	12 OF 24

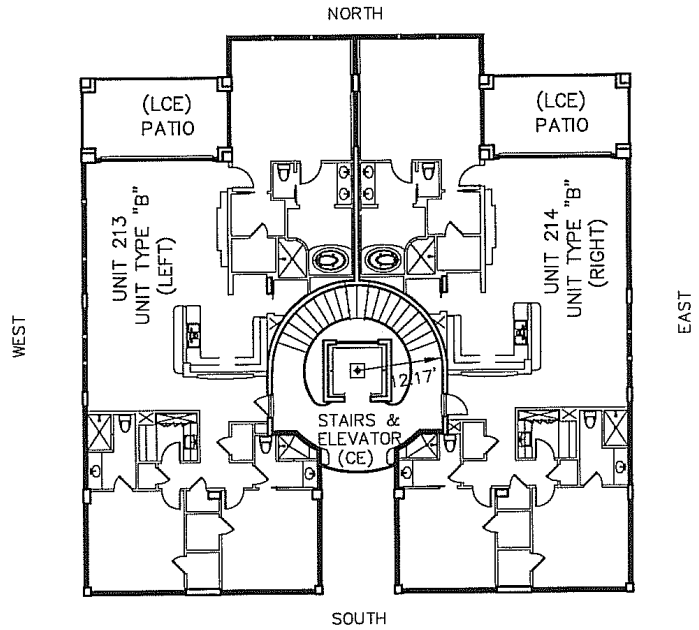
REVISION	BY	DATE
UNITS	MC	2/9/05

Activity	Name	Date
Date of Field Survey	NA	
Drawn by:	R.A.N.	11/02
Checked by:	T.J.G.	
Approved by:	W.C.E.	

Certificate of Authorization No. 7143

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM



SECOND FLOOR – BUILDING 2

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

INDICATES UNIT BOUNDARY
(LCE) INDICATES LIMITED COMMON ELEMENT
(C.E.) INDICATES COMMON ELEMENT
UPPER LIMITS OF UNITS – ELEVATION 30.67 N.G.V.D. 1929
LOWER LIMITS OF UNITS – ELEVATION 20.67 N.G.V.D. 1929

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Scale:	N/A
Date:	APRIL 2002
Job No.	S9703
File:	S9703.DWG
SHEET 13 OF 24	

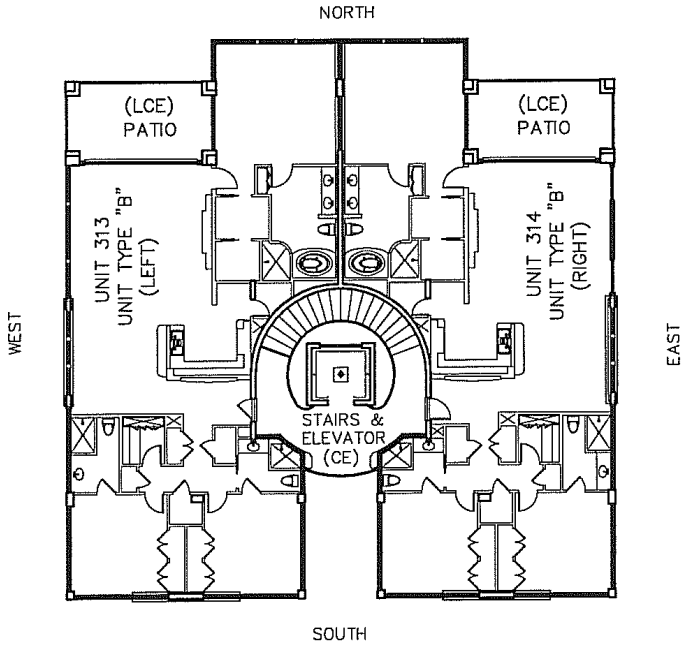
REVISION	BY	DATE
UNITS	MC	2/9/05

Activity	Name	Date
Date of Field Survey	NA	
Drawn by:	R.A.N.	4/30/02
Checked by:	T.J.G.	
Approved by:	W.C.E.	

Certificate of Authorization No. 7143

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM



THIRD FLOOR – BUILDING 2

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

INDICATES UNIT BOUNDARY
(LCE) INDICATES LIMITED COMMON ELEMENT
(C.E.) INDICATES COMMON ELEMENT
UPPER LIMITS OF UNITS – ELEVATION 41.67 N.G.V.D. 1929
LOWER LIMITS OF UNITS – ELEVATION 31.34 N.G.V.D. 1929

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Scale:	N/A
Date:	APRIL 2002
Job No.	S9703
File:	S9703.DWG
SHEET 14 OF 24	

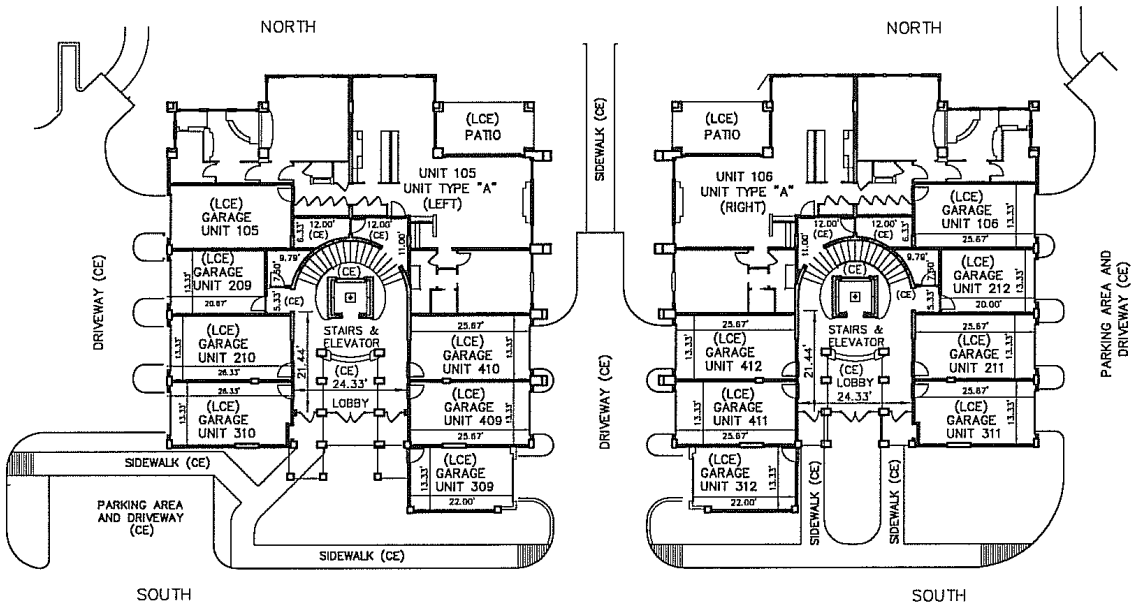
REVISION	BY	DATE
UNITS	MC	2/9/05

Activity	Name	Date
Date of Field Survey	NA	
Drawn by:	R.A.N.	11/02
Checked by:	T.J.G.	
Approved by:	W.C.E.	

Certificate of Authorization No. 7143

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM



FIRST FLOOR – BUILDING 3

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

INDICATES UNIT BOUNDARY
(LCE) INDICATES LIMITED COMMON ELEMENT
(C.E.) INDICATES COMMON ELEMENT
UPPER LIMITS OF UNITS – ELEVATION 20.0 N.G.V.D. 1929
LOWER LIMITS OF UNITS – ELEVATION 11.0 N.G.V.D. 1929

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Scale:	1" = 30'
Date:	NOV. 2002
Job No.	C7301
File:	C7301CONDO
SHEET	16 OF 24

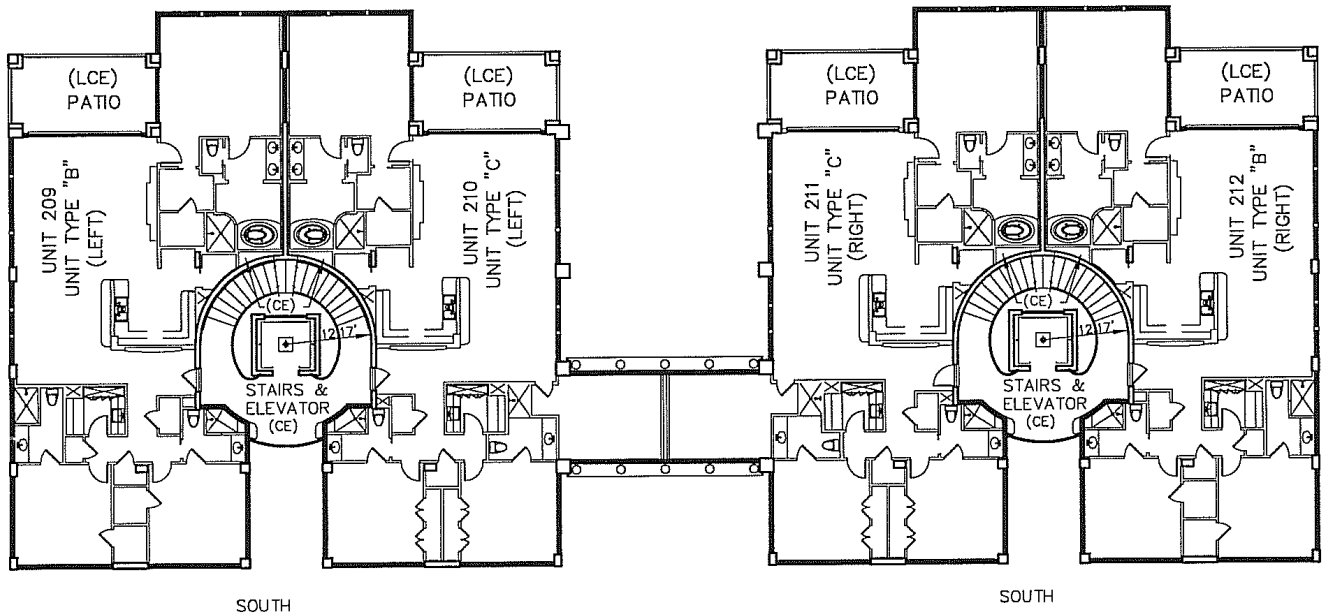
REVISION	BY	DATE
UNITS	MC	2/9/05

Activity	Name	Date
Date of Field Survey	NA	
Drawn by:	R.A.N.	2002
Checked by:	T.J.G.	
Approved by:	W.C.E.	

Certificate of Authorization No. 7143

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM



SECOND FLOOR – BUILDING 3

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

INDICATES UNIT BOUNDARY
(LCE) INDICATES LIMITED COMMON ELEMENT
(C.E.) INDICATES COMMON ELEMENT
UPPER LIMITS OF UNITS – ELEVATION 30.67 N.G.V.D. 1929
LOWER LIMITS OF UNITS – ELEVATION 20.67 N.G.V.D. 1929

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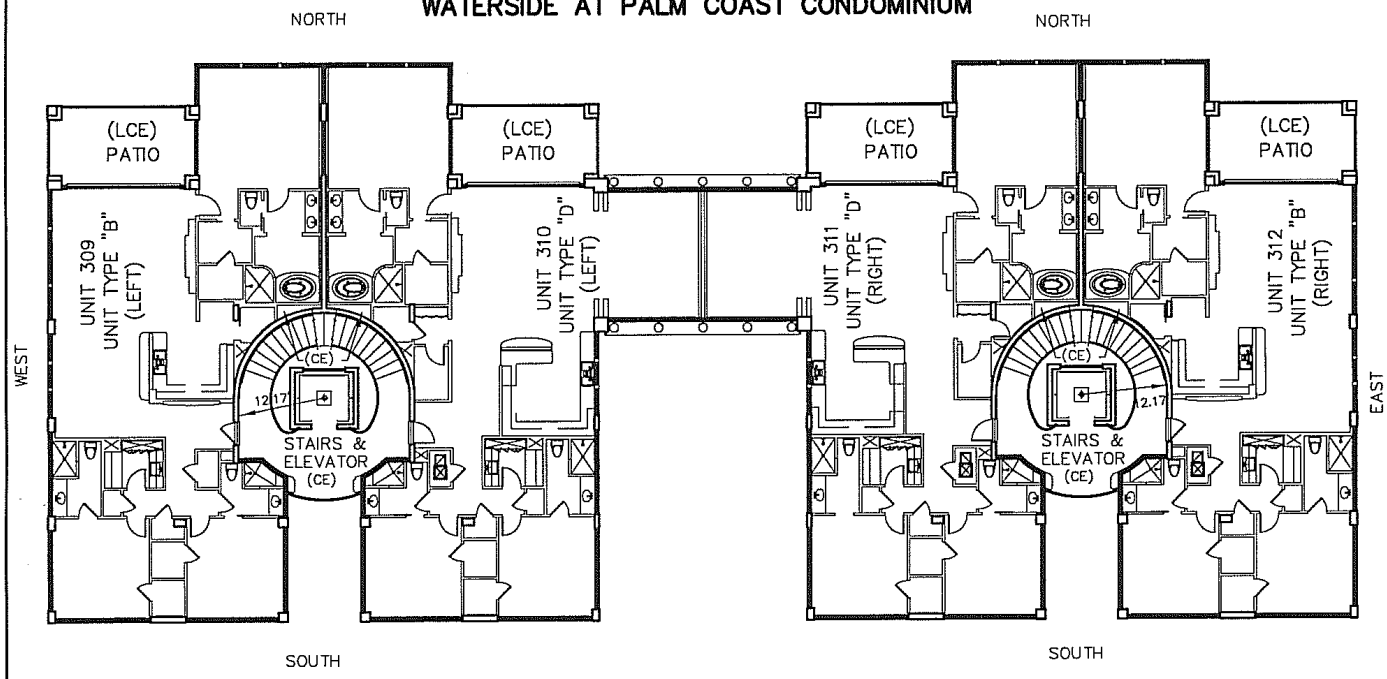
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Date:	NOV 2002
Job No.	C7301
File:	C7301CONDO2
SH	17 OF 24

REVISION	BY	DATE
UNITS	MC	2/9/05

Activity	Name	Date
Date of Field Survey:	NA	
Drawn by:	R.D.B.	4/30/02
Checked by:	T.J.G.	
Approved by:	W.C.E.	
Certificate of Authoriza	No. 7143	

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM



THIRD FLOOR – BUILDING 3

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

INDICATES UNIT BOUNDARY
(LCE) INDICATES LIMITED COMMON ELEMENT
(C.E.) INDICATES COMMON ELEMENT
UPPER LIMITS OF UNITS – ELEVATION 41.33 N.G.V.D. 1929
LOWER LIMITS OF UNITS – ELEVATION 31.33 N.G.V.D. 1929

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Scale:	N/A
Date:	APRIL 2002
Job No.	C7301
File:	C7301CONCO2
SHEET 18 OF 24	

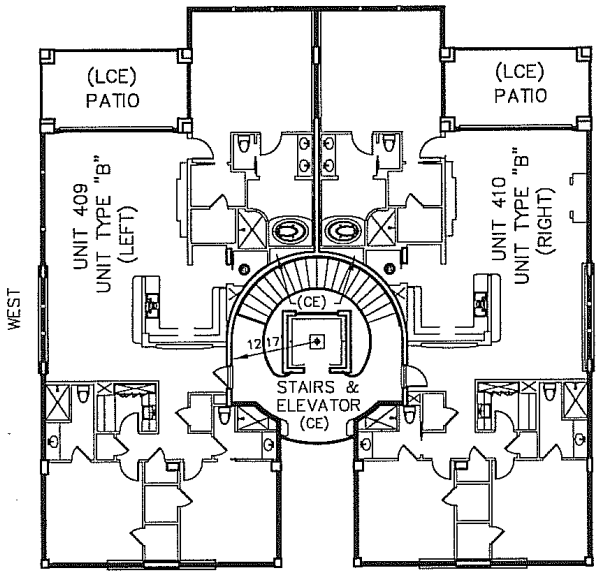
REVISION	BY	DATE
UNITS	MC	2/9/05

Activity	Name	Date
Date of Field Survey:	NA	
Drawn by:	R.A.N.	NOV 2002
Checked by:	T.J.G.	
Approved by:	W.C.E.	
Certificate of Authorization No. 7143		

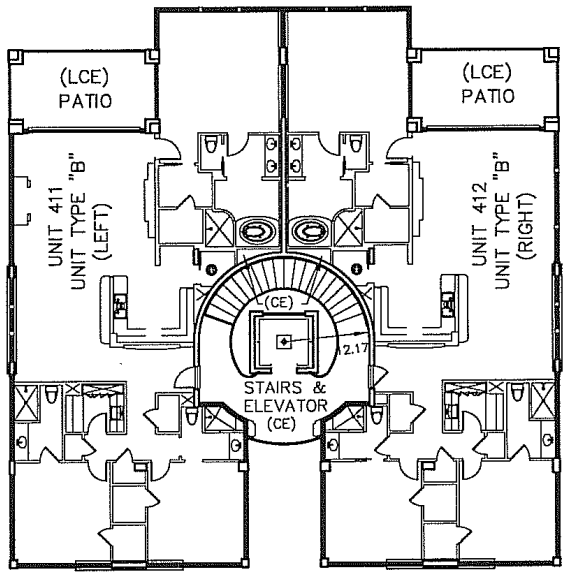
EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM

NORTH



NORTH



SOUTH

FOURTH FLOOR – BUILDING 3

SOUTH

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

INDICATES UNIT BOUNDARY
(LCE) INDICATES LIMITED COMMON ELEMENT
(C.E.) INDICATES COMMON ELEMENT
UPPER LIMITS OF UNITS – ELEVATION 51.67 N.G.V.D. 1929
LOWER LIMITS OF UNITS – ELEVATION 42.0 N.G.V.D. 1929

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Scale:	1" = 20'
Date:	NOV. 2002
Job No.	C7301
File:	C7301CONDO2
SHEET	19 OF 24

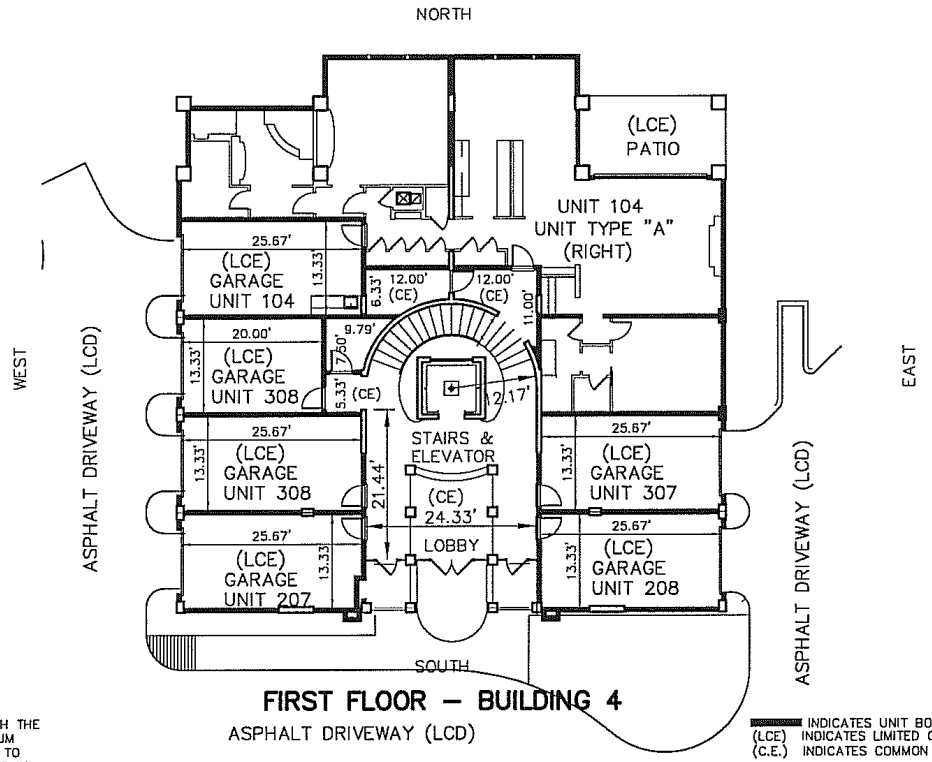
REVISION	BY	DATE
UNITS	MC	2/9/05

Activity	Name	Date
Date of Field Survey:	NA	
Drawn by:	R.A.N.	2002
Checked by:	T.J.G.	
Approved by:	W.C.E.	

Certificate of Authorization No. 7143

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM



FIRST FLOOR – BUILDING 4

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

INDICATES UNIT BOUNDARY
(LCE) INDICATES LIMITED COMMON ELEMENT
(C.E.) INDICATES COMMON ELEMENT
UPPER LIMITS OF UNITS – ELEVATION 19.0 N.G.V.D. 1929
LOWER LIMITS OF UNITS – ELEVATION 11.0 N.G.V.D. 1929

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Date:	NOV. 2002
Job No.	C7301.2
File:	C7301CONDO2
SHEET 21 OF 24	

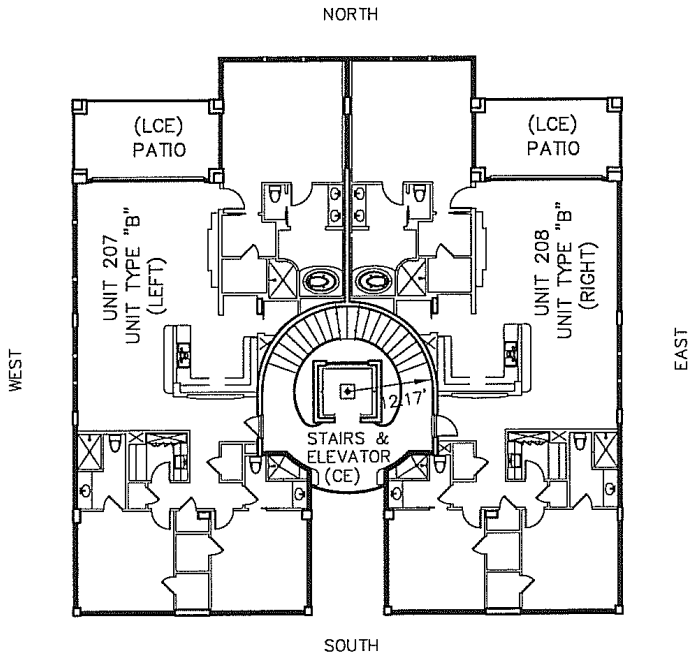
REVISION	BY	DATE
UNITS	MC	2/9/05

Activity	Name	Date
Date of Field Survey:	NA	
Drawn by:	R.A.N.	11/02
Checked by:	T.J.G.	
Approved by:	W.C.E.	

Certificate of Authorization No. 7143

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM



SECOND FLOOR – BUILDING 4

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

INDICATES UNIT BOUNDARY
(LCE) INDICATES LIMITED COMMON ELEMENT
(C.E.) INDICATES COMMON ELEMENT
UPPER LIMITS OF UNITS – ELEVATION 29.67 N.G.V.D. 1929
LOWER LIMITS OF UNITS – ELEVATION 19.67 N.G.V.D. 1929

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Scale:	N/A
Date:	NOV 2002
Job No.	C7301.2
File:	C7301CONDO2
SHEET	22 OF 24

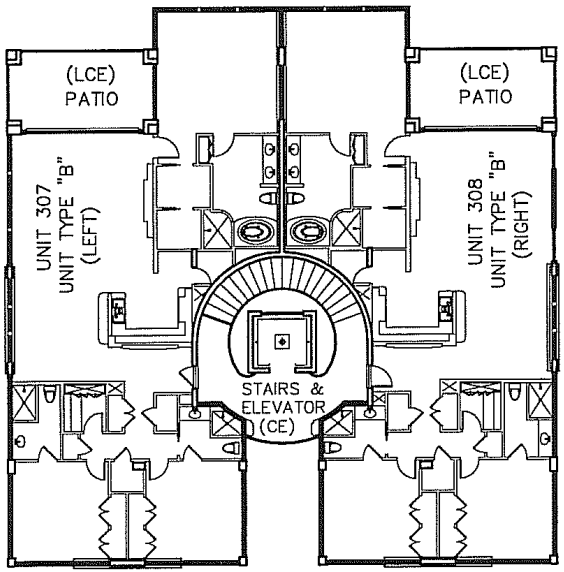
REVISION	BY	DATE
UNITS	MC	2/9/05

Activity	Name	Date
Date of Field Survey:	NA	
Drawn by:	R.A.N.	4/30/02
Checked by:	T.J.G.	
Approved by:	W.C.E.	
Certificate of Authorization No. 7143		

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM

NORTH



WEST

EAST

SOUTH

THIRD FLOOR – BUILDING 4

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

INDICATES UNIT BOUNDARY
(LCE) INDICATES LIMITED COMMON ELEMENT
(C.E.) INDICATES COMMON ELEMENT
UPPER LIMITS OF UNITS – ELEVATION 40.67 N.G.V.D. 1929
LOWER LIMITS OF UNITS – ELEVATION 30.33 N.G.V.D. 1929

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Scale:	N/A
Date:	APRIL 2002
Job No.	S9703
File:	S9703.DWG
SHEET 23 OF 24	

REVISION	BY	DATE
UNITS	MC	2/9/05

Activity	Name	Date
Date of Field Survey:	NA	
Drawn by:	R.A.N.	11/02
Checked by:	T.J.G.	
Approved by:	W.C.E.	

Certificate of Authorization No. 7143

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.	104	A	2	2.5	1/39
	207	B	3	3	1/39
	208	B	3	3	1/39
	307	B	3	3	1/39
	308	B	3	3	1/39
104 Clubhouse Dr.	105	A	2	2.5	1/39
	209	B	3	3	1/39
	210	C	3	3	1/39
	309	B	3	3	1/39
	310	D	3	3	1/39
	409	B	3	3	1/39
	410	B	3	3	1/39
106 Clubhouse Dr.	106	A	2	2.5	1/39
	211	C	3	3	1/39
	212	B	3	3	1/39
	311	D	3	3	1/39
	312	B	3	3	1/39
	411	B	3	3	1/39
	412	B	3	3	1/39
108 Clubhouse Dr.	107	A	2	2.5	1/39
	213	B	3	3	1/39
	214	B	3	3	1/39
	313	B	3	3	1/39
	314	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%

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

Inst No: 2005041860 07/14/2005
11:27AM Book: 1283 Page: 1066 Total Pgs: 12

GAIL WADSWORTH, FLAGLER Co.

SEVENTH 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 108 Clubhouse Drive, Units 107, 213, 214, 313, and 314 on said Exhibit to Amendment, declares that:

1. The construction of 108 Clubhouse Drive, Units 107, 213, 214, 313, and 314 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 Seventh 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 13TH day of July, 2005.

Witnesses:

Patricia C Trezza
Printed Name

Michele R. Hurd
Printed Name

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 13TH day of July 2005, by JERRY THIBOS as a Member of WATERSIDE PROPERTIES, LLC. Jerry Thibos is personally 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 Fifth 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 13TH day of July, 2005.

Signed, sealed and delivered
in the presence of:

Patricia C Trezza

Printed Name: Patricia C. Trezza

Michele R. Hurd

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 13 day of July, 2005, by Jerry Thibos, President of Waterside at Palm Coast Condominium Association, Inc. He is personally known to me and did not take an oath.

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

Michele R. Hurd

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 Fifth Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Printed Name:

Printed Name:

Peoples First Community Bank, a federally chartered savings bank

By:
Name: Scott Bamford
Title: V.P.

STATE OF FLORIDA
COUNTY OF ~~BAY~~ Flagler

The foregoing Joinder was acknowledged before me this 7th day of July, 2005, by Scott Bamford, as Vice President of Peoples First Community Bank, a federally chartered savings bank. He/She is personally known to me or has produced _____ as identification.

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

Printed Name:
Notary Public - State of Florida
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:

Robert Pottorff
ROBERT POTTORFF
Printed Name:

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

~~Robert Pottorff~~ Patricia Clark
~~ROBERT POTTORFF~~ Patricia Clark
Printed Name:

STATE OF Illinois
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 12th day of July, 2005, by Everett Clark, as trustee of Revocable Trust dated August 10, 1987. He is personally known to me ~~or has produced~~ ~~as identification~~.

Terry L Clark
Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2008

Robert Pettorff
ROBERT POTTORFF
Printed Name:

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

~~Robert Pettorff~~ Patricia Clark
Patricia Clark
Printed Name:

STATE OF Illinois
COUNTY OF Will

The foregoing Joinder was acknowledged before me this 12th day of July, 2005, by Gerald N. Clark, as trustee of Trust dated October 23, 1990. He is personally known to me. ~~or has produced _____ as identification.~~

Terry L. Clark
Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2008

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:

Everett Clark
Everett Clark
Printed Name:

Patricia Clark
Patricia Clark
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 12th day of July, 2005, 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 10-31-2008

Terry L. Clark
Terry L. Clark
Printed Name:
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

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:

Robert Pottorff
ROBERT POTTORFF
Printed Name:

Patricia Clark
Patricia Clark
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 12th day of July, 2005, by Gerald N. Clark, as President of G.T. Clark & Company. He is personally known to me ~~or has produced _____ as identification~~.

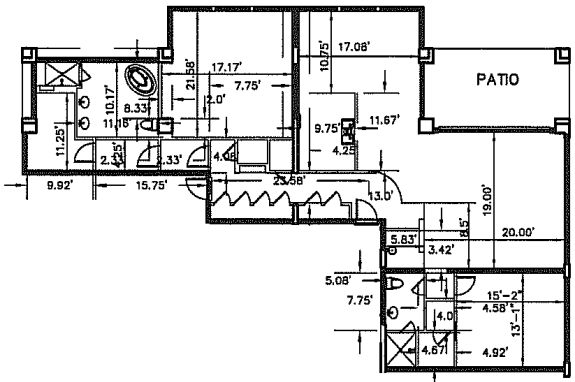
OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2008

Terry L Clark
Printed Name: Terry L Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM

108 Clubhouse Srive, Palm Coast, Florida



AMBER UNIT 107
UNIT TYPE "A"
(LEFT)

UNIT TYPE "A"
AREA AIR CONDITIONED = 2297 SQUARE FEET
COVERED PORCH = 236 SQUARE FEET

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

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

© 2002

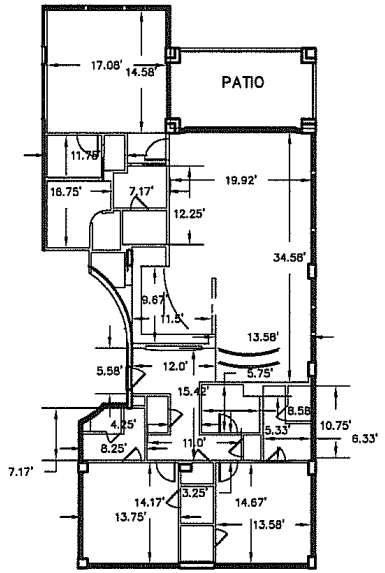
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Job No.	C7301
File:	C7301CONDO
SHEET 4 OF 24	

REVISION	BY	DATE

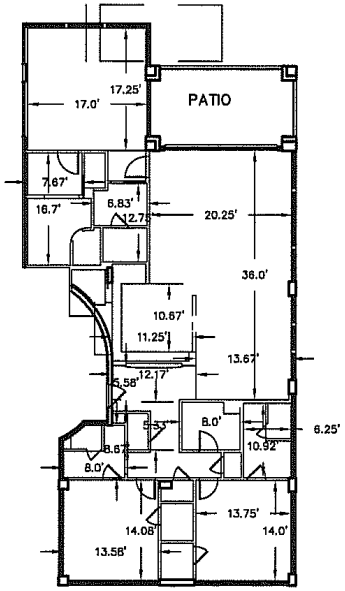
Activity	Name	Date
Date of Field Survey:	NA	
Drawn by:	A.R.L.	11/02
Checked by:	T.J.G.	
Approved by:	W.C.E.	
Certificate of Authorization No. 7143		

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM



BARBADOS UNIT 213
UNIT TYPE "B"
(LEFT)



BARBADOS UNIT 313
UNIT TYPE "B"
(RIGHT)

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

UNIT TYPE "B"
AREA AIR CONDITIONED = 2414 SQUARE FEET
COVERED PORCH = 236 SQUARE FEET

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

© 2002

Scale:	1" = 20'
Date:	NOV. 2002
Job No.	C7301
File:	C7301CONDO
SHEET 5 OF 24	

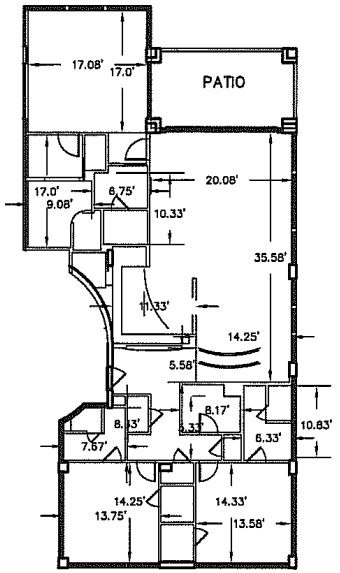
REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	NA	
Drawn by:	R.A.N.	11/02
Checked by:	T.J.G.	
Approved by:	W.C.E.	

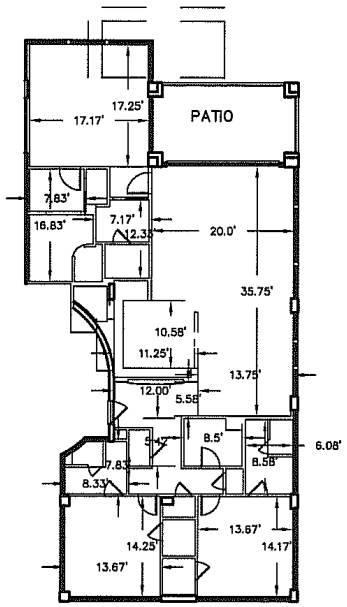
Certificate of Authorization No. 7143

EXHIBIT TO THE DECLARATION OF CONDOMINIUM

WATERSIDE AT PALM COAST CONDOMINIUM



BARBADOS UNIT 314
UNIT TYPE "B"
(LEFT)



BARBADOS UNIT 214
UNIT TYPE "B"
(RIGHT)

THIS DESCRIPTION TOGETHER WITH THE DECLARATION OF CONDOMINIUM PRESENTS SUFFICIENT DETAIL TO IDENTIFY THE COMMON ELEMENTS IN EACH UNIT

UNIT TYPE "B"
AREA AIR CONDITIONED = 2414 SQUARE FEET
COVERED PORCH = 236 SQUARE FEET

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

© 2002

Scale:	1" = 20'
Date:	NOV. 2002
Job No.	C7301
File:	C7301CONDO
SHEET 5 OF 24	

REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	NA	
Drawn by:	R.A.N.	11/02
Checked by:	T.J.G.	
Approved by:	W.C.E.	

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 107, 213, 214. 313 and 314 (108 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 Units 107, 213, 214. 313 and 314 (108 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 Units 107, 213, 214. 313 and 314 (108 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 & ASSOCIATES, P.A.
4 OLD KINGS ROAD NORTH
SUITE B
PALM COAST, FL 32137

Inst No: 2005041862 07/14/2005
11:29AM Book: 1283 Page: 1080 Total Pgs: 14
GAIL WADSWORTH, FLAGLER Co.

EIGHTH 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 102 Clubhouse Drive, Units 104, 207, 208, 307, and 308 on said Exhibit to Amendment, declares that:

1. The construction of 102 Clubhouse Drive, Units 104, 207, 208, 307, and 308 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 Eighth 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 13TH day of July, 2005.

Witnesses:

Patricia C Trezza
Patricia C. Trezza
Printed Name

Michelle R Hurd
MICHELE R HURD
Printed Name

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 13TH day of July 2005, by JERRY THIBOS as a Member of WATERSIDE PROPERTIES, LLC. Jerry Thibos is personally 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 Fifth 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 13th day of July, 2005.

Signed, sealed and delivered
in the presence of:

Patricia C Trezza

Printed Name: Patricia C. Trezza

Michele R. Hurd

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 13 day of July, 2005, by Jerry Thibos, President of Waterside at Palm Coast Condominium Association, Inc. He is personally known to me and did not take an oath.

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 Fifth Amendment to the Declaration.

Signed, sealed and delivered
In the presence of:

Alyssa Olivieri
Printed Name:

Michele R. Hurd
MICHELE R. HURD
Printed Name:

Peoples First Community Bank, a federally chartered savings bank

By:
Name: Scott Bamford
Title: V.P.

STATE OF FLORIDA
COUNTY OF BAY

The foregoing Joinder was acknowledged before me this 7th day of July, 2005, by Scott Bamford, as Vice President of Peoples First Community Bank, a federally chartered savings bank. He/She is personally known to me or has produced _____ as identification.

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

Michele R. Hurd
Printed Name:
Notary Public - State of Florida
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:

Robert Pottorff
ROBERT POTTORFF
Printed Name:

Patricia Clark
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 12th day of July, 2005, 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 10-31-2008

Terry L. Clark
Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

Robert Pottorff
ROBERT POTTORFF
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 12th day of July, 2005, 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 10-31-2008

Terry L. Clark
Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-08
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:

Robert Pottorff
ROBERT POTTORFF
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 12th day of July, 2005, 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 10-31-2008

Terry L. Clark
Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

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:

Robert Pottorff
ROBERT POTTORFF
Printed Name:

Patricia Clark
Patricia Clark
Printed Name:

G.T. Clark & Company

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

STATE OF Illinois
COUNTY OF Will

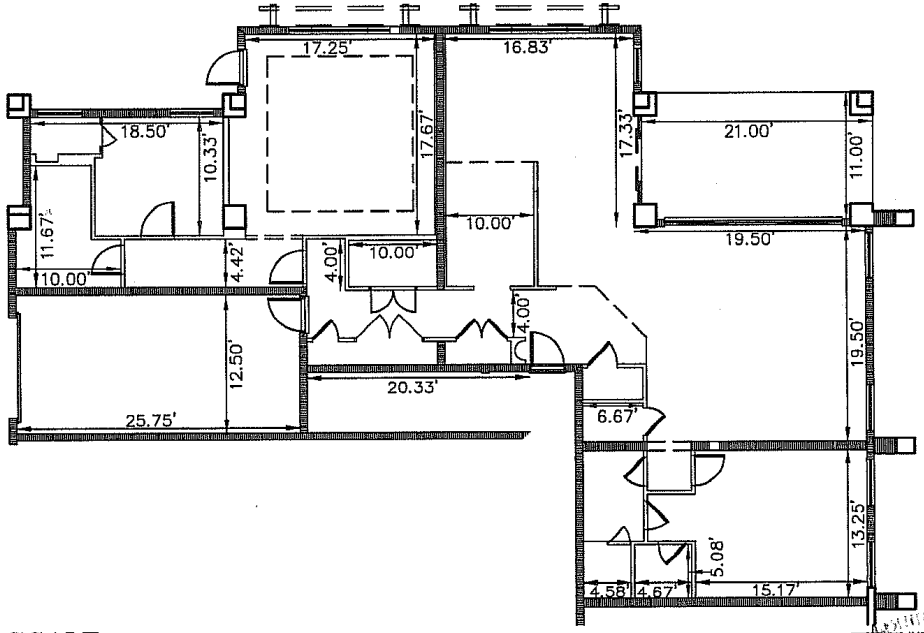
The foregoing Joinder was acknowledged before me this 12th day of July, 2005, by Gerald N. Clark, as President of G.T. Clark & Company. He is personally known to me ~~or has produced _____ as identification~~.

OFFICIAL SEAL
TERRY L. CLARK
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 10-31-2008

Terry L. Clark
Printed Name: Terry L. Clark
Notary Public - State of Illinois
My Commission Expires: 10-31-08
My Commission Number: 519799

UNIT #104, FIRST FLOOR, 102 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

JUN 22 2005

W. C. Gilbert, P.S.M.
Professional Surveyor and Mapper
Florida Registration No. 5699

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

© 2005

Scale:	1" = 10'
Date:	JUNE. 2005
Job No.	C7301
File:	C7301CONDO
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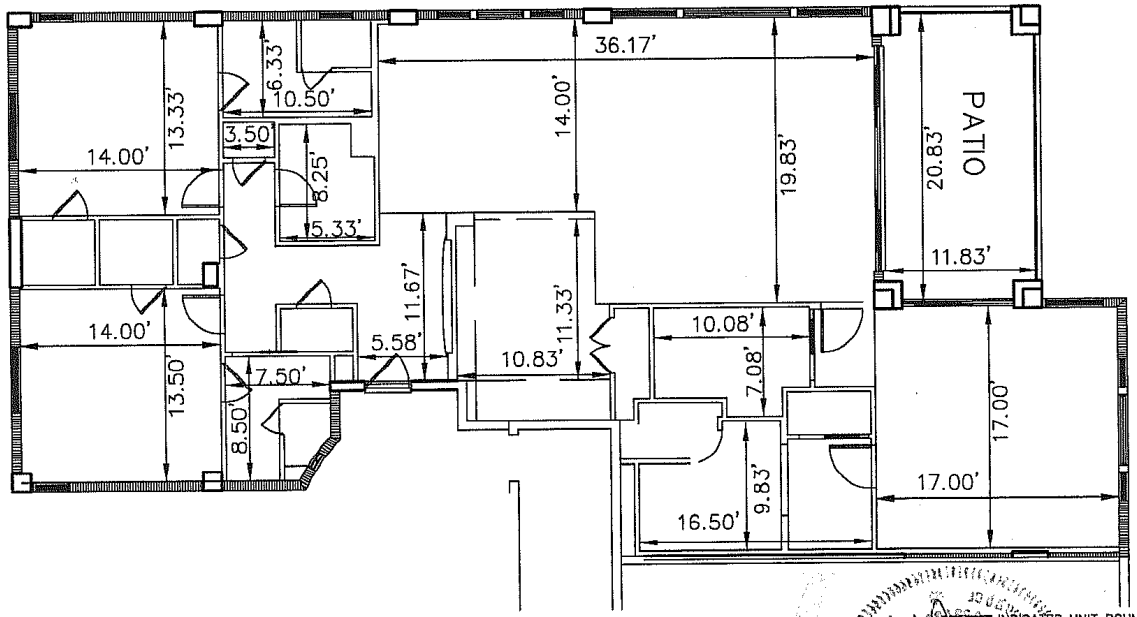
REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	06/10/05
Drawn by:	T.N.L.	06/21/05
Checked by:	R.L.R.	06/21/05
Approved by:	W.C.E.	06/21/05

Certificate of Authorization No. 7143

UNIT #207, SECOND FLOOR, 102 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

JUN 22 2005

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

© 2005

Scale:	1" = 10'
Date:	JUNE. 2005
Job No.	C7301
File:	C7301CONDO
SHEET 3 OF 6	

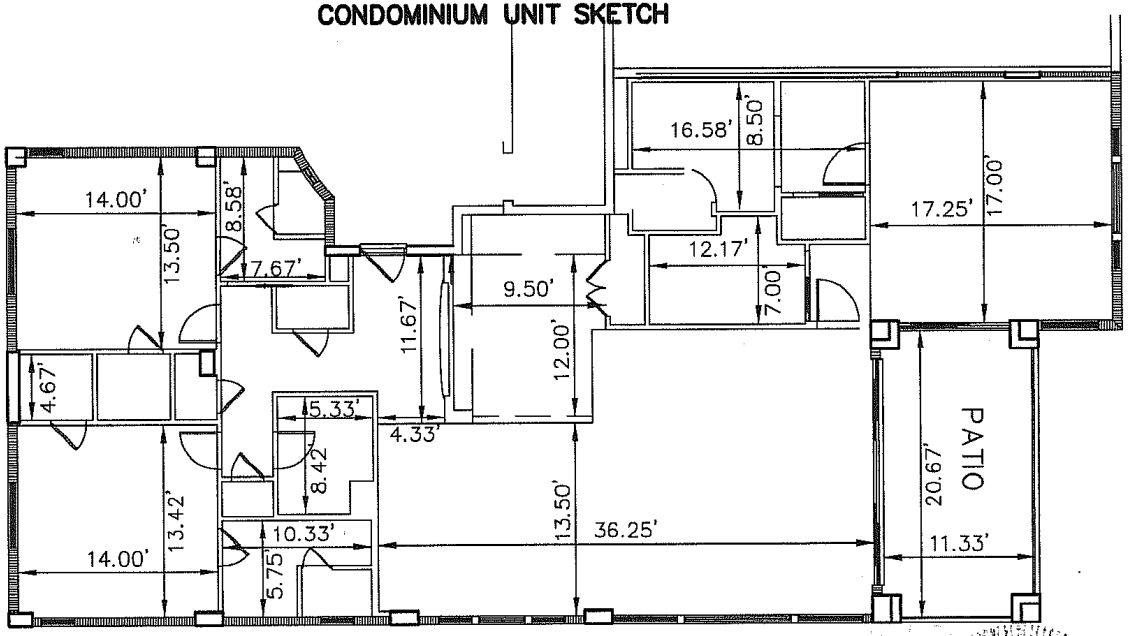
REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	06/10/05
Drawn by:	T.N.L.	06/21/05
Checked by:	R.L.R.	06/21/05
Approved by:	W.C.E.	06/21/05

Certificate of Authorization No. 7143

UNIT #208, SECOND FLOOR, 102 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

STATE OF FLORIDA
L.S. 5599
JUN 2005

W. C. Ellett, 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
00 West Fulton Street, Sanford, Fl. 32771 P.O. Box 2808, Sanford, Fl. 32772-2808
Phone: 407.322.6841 Fax: 407.330.0639

© 2005

Scale:	1" = 10'
Date:	JUNE. 2005
Job No.	C7301
File:	C7301CONDO
SHEET 4 OF 6	

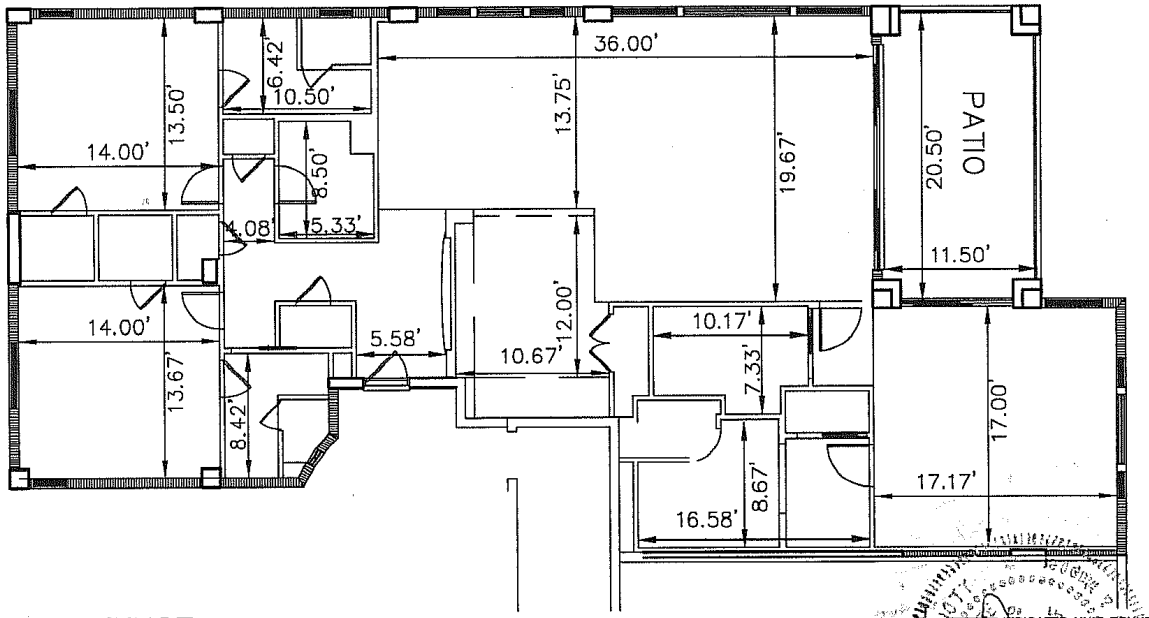
REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey:	S.A.	06/10/05
Drawn by:	T.N.L.	06/21/05
Checked by:	R.L.R.	06/21/05
Approved by:	W.C.E.	06/21/05

Certificate of Authorization No. 7143

UNIT #307, THIRD FLOOR, 102 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
INDICATES COMMON ELEMENT

JUN 21 2005

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

© 2005

Scale:	1" = 10'
Date:	JUNE. 2005
Job No.	C7301
File:	C7301CONDO
SHEET 5 OF 6	

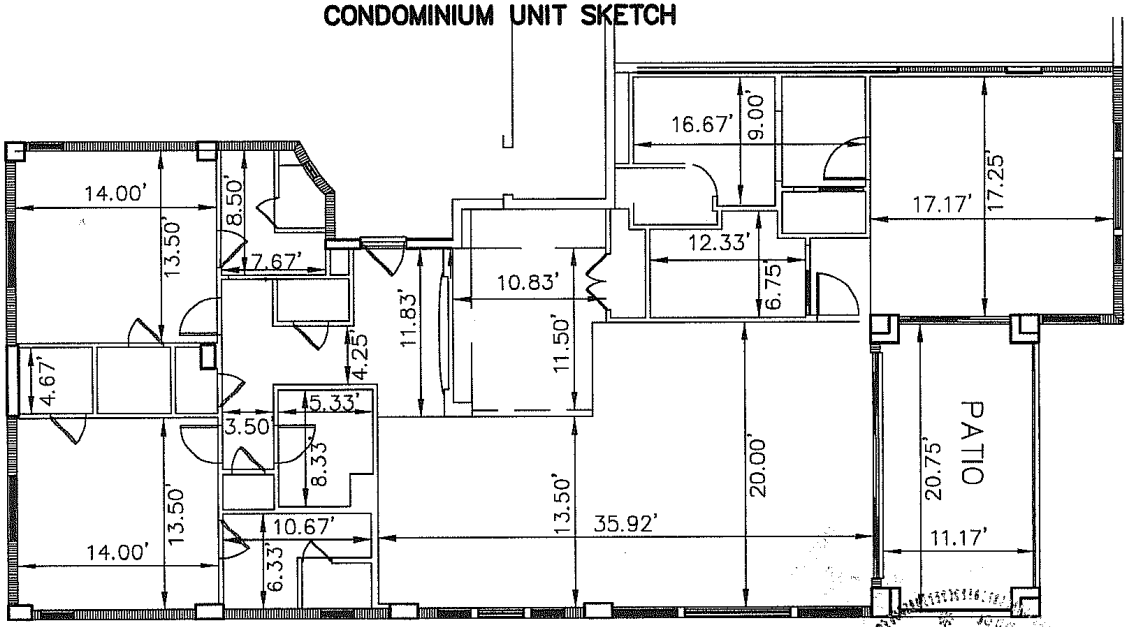
REVISION	BY	DATE

Activity	Name	Date
Date of Field Survey	S.A.	06/10/05
Drawn by:	T.N.L.	06/21/05
Checked by:	R.L.R.	06/21/05
Approved by:	W.C.E.	06/21/05

Certificate of Authorization No. 7143

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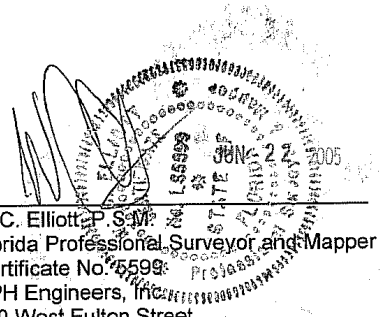
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Certificate of Authorization No. 7143

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 104, 207, 208. 307 and 308 (102 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 Units 104, 207, 208. 307 and 308 (102 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 Units 104, 207, 208. 307 and 308 (102 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