

Prepared by and return to:

JE
GLENN M. LEE, ESQ.
Stuzin & Camner, P.A.
999 Brickell Avenue, Suite 400
Miami, FL 33131

JUN-28-1988 02:15PM 88-174833

ORB 5719 Pg 1325

EIGHTH AMENDMENT TO DECLARATION OF CONDOMINIUM
OF
ISLES OF BOCA CONDOMINIUM, SECTION 1

Made this 13th day of June, 1988, by PALM D'ORO DEVELOPMENT CORPORATION, a Florida corporation, hereinafter called the "Developer".

W I T N E S S E T H:

WHEREAS the Developer submitted to the condominium form of ownership and use certain parcels of land located in Palm Beach County, Florida by the execution of Declaration of Condominium of ISLES OF BOCA CONDOMINIUM, SECTION 1, which Declaration of Condominium was duly recorded in the Public Records of Palm Beach County, Florida in Official Records Book 4914, at Page 1 on the 19th day of June, 1986 (the "Declaration"); and

WHEREAS the Developer in accordance with the provisions of this Declaration and Chapter 718, Florida Statutes desires to submit certain parcels of land known as Building 9, Phase IX and Building 10, Phase X, located in Palm Beach County, Florida to condominium ownership and use; and

WHEREAS, the construction of Building 9, Phase IX and Building 10, Phase X and the residential units therein have been substantially completed, the Developer in accordance with the provisions of the Declaration desires to record a survey certified by a registered land surveyor of the State of Florida showing the construction of Building 9, Phase IX and Building 10, Phase X and the residential units therein as "substantially completed".

NOW THEREFORE, the Developer in compliance with the requirements of the Condominium Act of the State of Florida executes this Eighth Amendment to the Declaration of Condominium of ISLES OF BOCA CONDOMINIUM, SECTION 1 to provide as follows:

1. Property Submitted to Condominium Form of Ownership.
The following property is hereby submitted to the condominium form of ownership:

- (a) The Land. The lands, owned by the Developer, being situate in Palm Beach County, Florida, as more particularly set forth in Exhibit "A", attached hereto which lands are herein called "Building 9, Phase IX" and "Building 10, Phase X", or "the Additional Land";
- (b) The Improvements. Two (2) two story multiunit structures, each containing six (6) condominium units for a total of twelve (12) condominium units and all common elements appurtenant thereto.

2. Identification of Units. An identification by letter, name, or number, or a combination thereof, of each unit within the land added to the condominium, shall be as provided in Exhibit "A" attached hereto and shall amend Exhibit "B" of the

Declaration. No unit in the condominium, including the units located upon the Additional Land, bears the same designation as any other unit.

3. Survey Recorded Showing Improvements Substantially Completed. The attached Exhibit "A" is hereby recorded in the Public Records of Palm Beach County, Florida to show the Additional Land to be added and to show a graphic description of the improvements in which the units are located and the plot plan thereof that, together with the Declaration, are in sufficient detail to identify the common elements and each unit and their relative locations and approximate dimensions. Exhibit "B" of the Declaration of Condominium of ISLES OF BOCA CONDOMINIUM, SECTION 1 recorded in Official Records Book 4914, Pages 57 through 74 in the Public Records of Palm Beach County, Florida, as amended by the Seventh and all prior Amendments to the Declaration of Condominium of Isles of Boca Condominium, Section 1 is hereby amended by adding thereto Exhibit "A" consisting of pages 1 through 6, inclusive attached hereto in order to certify that all improvements in Building 9, Phase IX and Building 10, Phase X are "substantially completed" in compliance with the requirements of Section 718.104(4)(e) Florida Statutes, (1986).

4. Undivided Share of Common Elements. The undivided share in the common elements appurtenant to each unit in the condominium, stated as a percentage or fraction which, in the aggregate, equals the whole and have been determined in conformance with the manner of allocation set forth in the original Declaration of Condominium, is set forth on Exhibit "B" attached hereto.

5. Common Expense/Common Surplus. The proportion or percentage of, and the manner of sharing, common expenses and owning common surplus, shall be the same as the undivided share in the common elements, as provided by Exhibit "B" attached hereto. Exhibit "C" of the Declaration of Condominium of ISLES OF BOCA CONDOMINIUM, SECTION 1 recorded in Official Records Book 4914, page 75 in the Public Records of Palm Beach County, Florida, is hereby amended by deleting said Page 75 and inserting Exhibit "B" attached hereto in its place as Exhibit "C" to the Declaration of Condominium of Isles of Boca Condominium, Section 1.

IN WITNESS WHEREOF, the Developer has caused the foregoing instrument to be executed and its corporate seal affixed on the date set forth above.

In the presence of:

Diana Tomaso
Mary Kee

PALM D'ORO DEVELOPMENT CORPORATION

By: Richard M. Hawkshead
Richard M. Hawkshead, President

STATE OF FLORIDA)
) :SS
COUNTY OF BROWARD)

BEFORE ME, the undersigned authority, personally appeared Richard M. Hawkshead, as President of Palm D'Oro Development Corporation, a Florida corporation, to me known to be the individual who executed the foregoing instrument on behalf of the said corporation and he acknowledged said execution.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal on this 13th day of June, 1988.

David P. Peralta

NOTARY PUBLIC, STATE OF FLORIDA

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EX. JAN. 1, 1990
BONDED THRU GENERAL INS. UND.

This Instrument Prepared By:
Glenn M. Lee, Esquire
Stuzin and Camner, P.A.
999 Brickell Avenue
Fourth Floor
Miami, Florida 33131



8-AMEND.CON

NOT A CERTIFIED COPY

EXHIBIT "A"

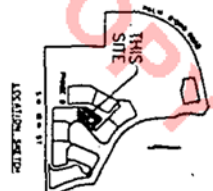
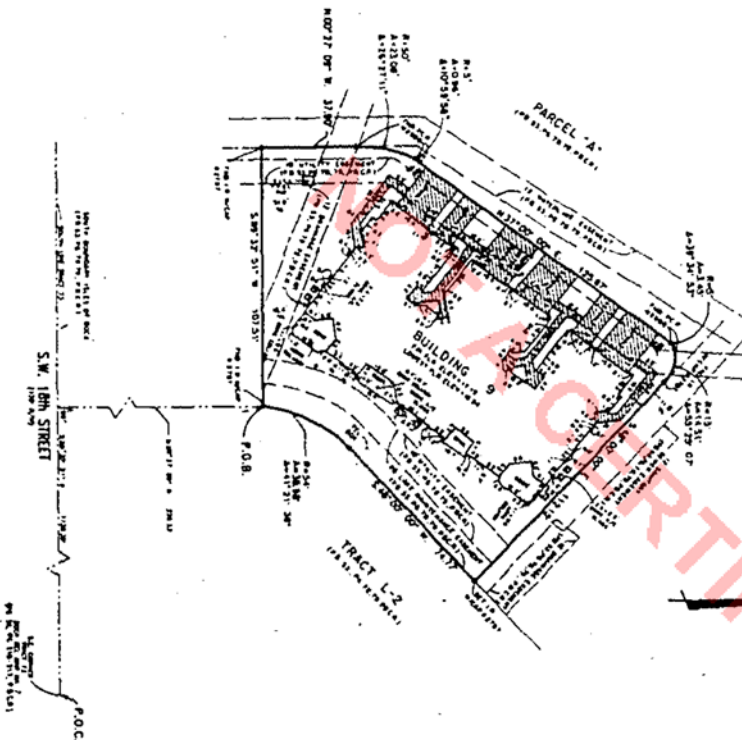
Page 1 of 6

By: Douglas M. Davie
Registered Land Surveyor No. 4343
State of Florida

5-27-82

EXHIBIT "A"
ISLES OF BOCA CONDOMINIUM SECTION I

ISLES OF BOCA CONDOMINIUM SECTION I
PHASE 9 - BUILDING 9
SURVEY, PLOT PLAN AND GRAPHIC DESCRIPTION OF IMPROVEMENTS



LEGAL DESCRIPTION OF THE LAND...
The land shown on this plan is situated in the County of Dade, State of Florida, and is more particularly described as follows:...

CONVEYANCE...
This instrument is intended to convey to the Condominium Association the right to use the common areas and improvements shown on this plan...

SHEET 1 OF 3

80-0202

ISLES OF BOCA CONDOMINIUM SECTION I, PHASE 9
EXHIBIT "B", PAGE 1

Darby and Way, Inc.
Professional Engineering, Surveying & Planning

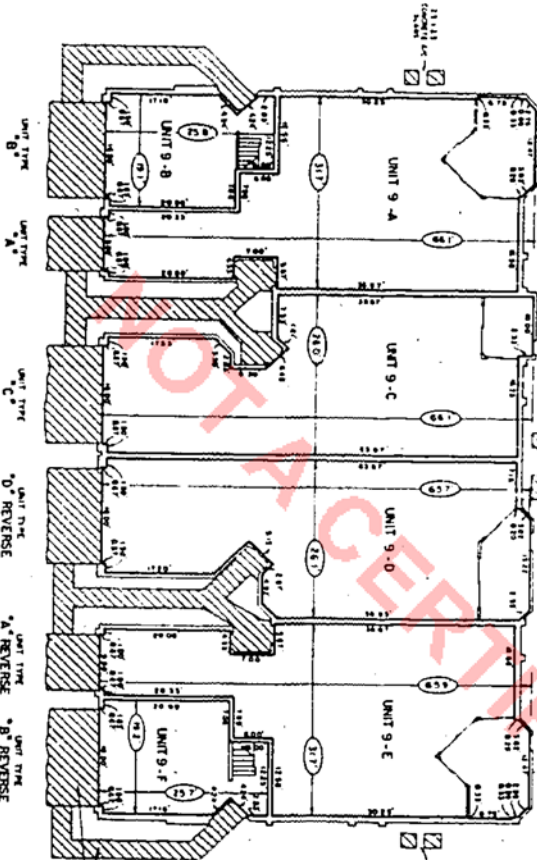
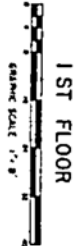
1475 E. FOURTH AVENUE, FORT LAUDERDALE, FLORIDA 33404
HOUSTON BRANCH (713) 574-8840 • GAITHERSBURG BRANCH (301) 274-8840

NO.	DATE	DESCRIPTION
1	5-27-82	...
2
3
4
5
6
7
8
9
10

RECORDER'S MEMO: Legibility of Writing, Typing or Printing unsatisfactory in this document when received.

ISLES OF BOCA CONDOMINIUM, SECTION I
PHASE 9 - BUILDING 9

BUILDING FLOOR PLANS



UNIT NO.	AREA (SQ. FT.)	COMMON ELEMENTS (SQ. FT.)	TOTAL (SQ. FT.)
9-A	1,100	150	1,250
9-B	1,100	150	1,250
9-C	1,100	150	1,250
9-D	1,100	150	1,250
9-E	1,100	150	1,250
9-F	1,100	150	1,250

NOTES: 1. AREA - 1/8\"/>

NOTES:

1. UNIT COMMON ELEMENT AND IS DESIGNATED BY CONSPICUOUS L.C.E.
2. LOCATES PERMETRICAL BOUNDARY OF UNIT
3. WALLS AND UTILITY PANELS ARE COMMON ELEMENTS
4. FOR ALL COMMON PERMETRICAL INFORMATION, REFER TO THE DECLARATION OF CONDOMINIUM
5. THE COMMON AND PERMETRICAL BOUNDARY AS SHOWN ON THIS PLAN IS BASED ON THE SURVEYED DATA AND IS NOT NECESSARILY THE ACTUAL FIELD SURVEY DATA
6. LOCATES AS SHOWN PERMETRICAL BOUNDARY DIVISIONS SHOWN TO THE MAINSTOCK TERM OF A FLOOR (10/01)

SHEET 2 OF 3

ISLES OF BOCA CONDOMINIUM SECTION I
PHASE 9 - BUILDING 9
EXHIBIT "B" PAGE 2

Darby and Wray, Inc.
Professional
Engineering, Surveying & Planning

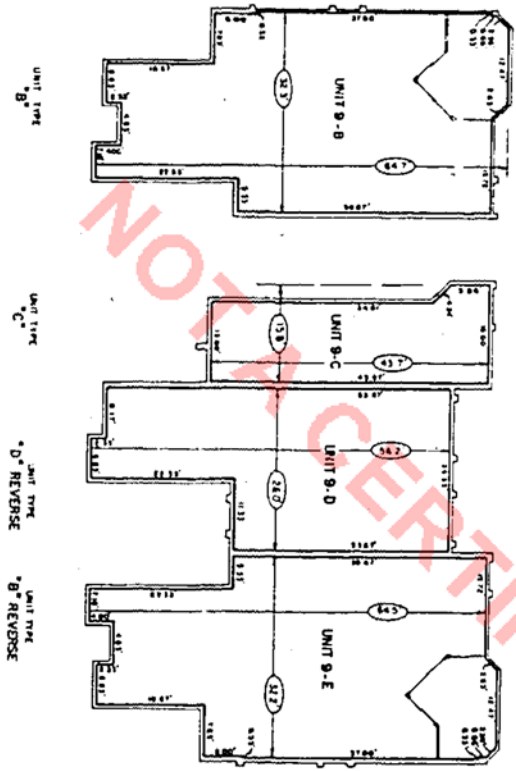
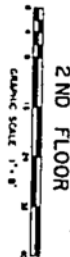
1430 S. FOREST BLVD. FORT LAUDERDALE, FLORIDA 33404
FORT LAUDERDALE, FLORIDA 33404

NO.	DESCRIPTION	DATE	BY
1	PREPARED	11/11/87	JWD
2	REVISION		
3	REVISION		
4	REVISION		
5	REVISION		
6	REVISION		
7	REVISION		
8	REVISION		
9	REVISION		
10	REVISION		

RECORDER'S MEMO: Legibility of Writing, Typing or Printing unsatisfactory in this document when received.

ISLES OF BOCA CONDOMINIUM, SECTION I
PHASE 9 - BUILDING 9

BUILDING FLOOR PLANS



UNIT NO.	AREA (SQ. FT.)	PERCENTAGE OF COMMON ELEMENTS
9-B	1,134	11.34%
9-C	1,134	11.34%
9-D	1,134	11.34%
9-E	1,134	11.34%

NOTE: THESE ARE APPROXIMATE MEASUREMENTS AND SHOULD BE USED AS A GUIDE ONLY.

NOTES

1. ALL COMMON ELEMENTS ARE DISCLOSED IN ENDS/STARTS.
2. OCCUPIES PERMITTED BOUNDARY OF UNIT.
3. METERS AND UTILITIES ARE COMMON ELEMENTS.
4. FOR ALL OTHERS, REFER TO THE DECLARATION OF CONDOMINIUM.
5. THE PLANS AND SPECIFICATIONS ARE SUBJECT TO THE DECLARATION OF CONDOMINIUM AND TO ANY AMENDMENTS THEREOF.
6. OCCUPIES ALL BUT PHYSICAL BOUNDARY PROVISIONS SHOWN TO THE MEANS OF THE PLAN.

SHEET 3 OF 3

ISLES OF BOCA CONDOMINIUM
SECTION I
PHASE 9 - BUILDING 9
EXHIBIT "B" PAGE 3

Darby and Way, Inc.
Professional
Engineering, Surveying & Planning
1130 S. PALM BEACH BLVD., PALM BEACH, FLORIDA 33480
FOURTH BEACH (305) 845-2000 • GULFSTREAM (305) 845-4001

NO.	REVISION	DATE	BY

RECORDER'S MEMO: Legibility of Writing, Typing or Printing unsatisfactory in this document when received.

By: Douglas M. Davie
Registered Land Surveyor No. 4343
State of Florida

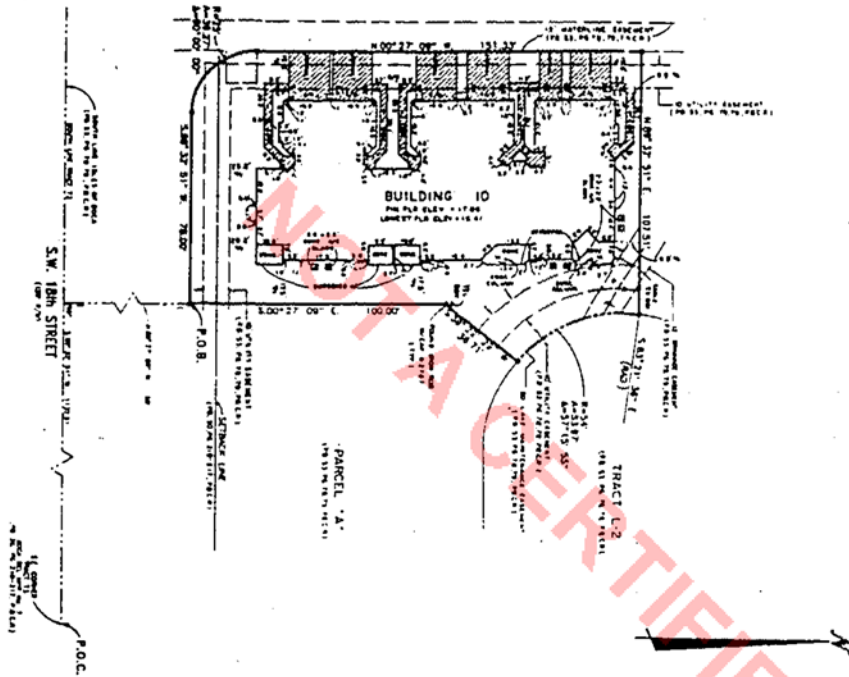
5-27-88

INDICATES A WRIT COMMON ELEMENTS

EXHIBIT "A"
RULES OF BOCA CONDOMINIUM SECTION I

NOTIFICATION: Pursuant to Article 13 of the Rules of Boca Condominium Section I, the undersigned has been notified by the Board of Directors of the Boca Raton Condominium Association, Inc. that the Association has elected to purchase the subject property for the purpose of converting the same to a condominium project. The undersigned has accepted the offer of purchase and has prepared this plat of the subject property for the purpose of recording the same as a condominium project. The undersigned has also prepared this plat of the subject property for the purpose of recording the same as a condominium project. The undersigned has also prepared this plat of the subject property for the purpose of recording the same as a condominium project.

PARCEL "A"
(10 53.26 74.76 AC)



ISLES OF BOCA CONDOMINIUM SECTION I
PHASE 10 - BUILDING 10
SURVEY, PLOT PLAN AND GRAPHIC DESCRIPTION OF IMPROVEMENTS



1. The subject property is located in the City of Boca Raton, Florida, and is bounded by the following bearings and distances: ...

SHEET 1 OF 3

80-0202

ISLES OF BOCA CONDOMINIUM SECTION I, PHASE 10
EXHIBIT "B", PAGE 1

Darby and Way, Inc.
Professional Engineering, Surveying & Planning
1430 S. FOREST PARKWAY, FORTLAUDERDALE BEACH, FLORIDA 33404
FORTLAUDERDALE BEACH (305) 961-0900 - GULF BREEZE (305) 961-0900

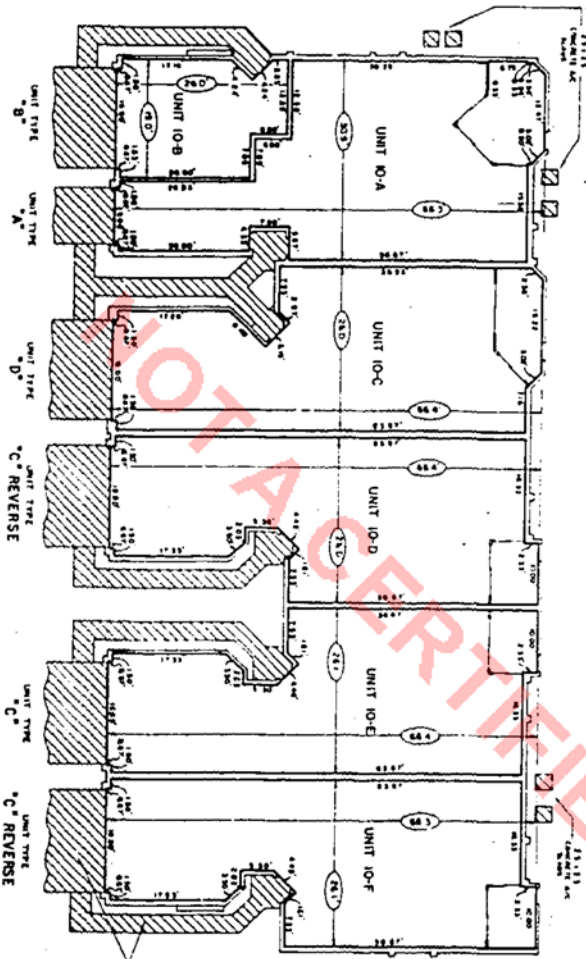
NO.	DESCRIPTION	DATE	BY	CHKD.
1	PLAN	5-27-88		
2	REV.			
3	RECORD			
4	PROJECT			
5	APPROVED			

RECORDER'S MEMO: Legibility of Writing, Typing or Printing unsatisfactory in this document when received.

ISLES OF BOCA CONDOMINIUM, SECTION I
 PHASE 10 - BUILDING 10

BUILDING FLOOR PLANS

1ST FLOOR
 GRAPHIC SCALE 1" = 6'



UNIT TYPE

UNIT TYPE	NO. OF UNITS	TOTAL SQ. FT.	AVG. SQ. FT. PER UNIT
UNIT 10-A	1	1,111	1,111
UNIT 10-B	1	1,111	1,111
UNIT 10-C	1	1,111	1,111
UNIT 10-D	1	1,111	1,111
UNIT 10-E	1	1,111	1,111
UNIT 10-F	1	1,111	1,111
TOTAL	6	6,666	1,111

NOTES

1. UNIT COMMON ELEMENTS ARE IDENTIFIED BY C.E.S. SYMBOLS.
2. HATCHES REPRESENT COMMON ELEMENTS.
3. HATCHES AND UTILITY PANELS ARE COMMON ELEMENTS.
4. FOR ALL OTHER INFORMATION, REFER TO THE DECLARATION OR CONDOMINIUM AGREEMENT.
5. THE FINISHED FLOOR AND FINISHED CEILING ARE AS SHOWN ON THESE PLANS.
6. THE EXISTING CONDO UNIT IS SHOWN BY A DOTTED LINE.
7. DIMENSIONS ARE GIVEN IN FEET AND INCHES.
8. DIMENSIONS ARE GIVEN TO THE CENTERLINE OF A WALL UNLESS NOTED OTHERWISE.

SHEET 2 OF 3

ISLES OF BOCA CONDOMINIUM
 SECTION I
 PHASE 10 - BUILDING 10
 EXHIBIT "B" PAGE 2

Darby and Why, Inc.
 Professional
 Engineering, Surveying & Planning

1430 S. ROLLING HILLSWAY, POMPANO BEACH, FLORIDA 33069
 PHONE (305) 937-5775 FAX (305) 937-5775

DATE	10-1-00
BY	J.S.
CHECKED	D.W.D.
SCALE	AS SHOWN
PROJECT	ISLES OF BOCA CONDOMINIUM SECTION I PHASE 10 - BUILDING 10
SHEET NO.	2 OF 3

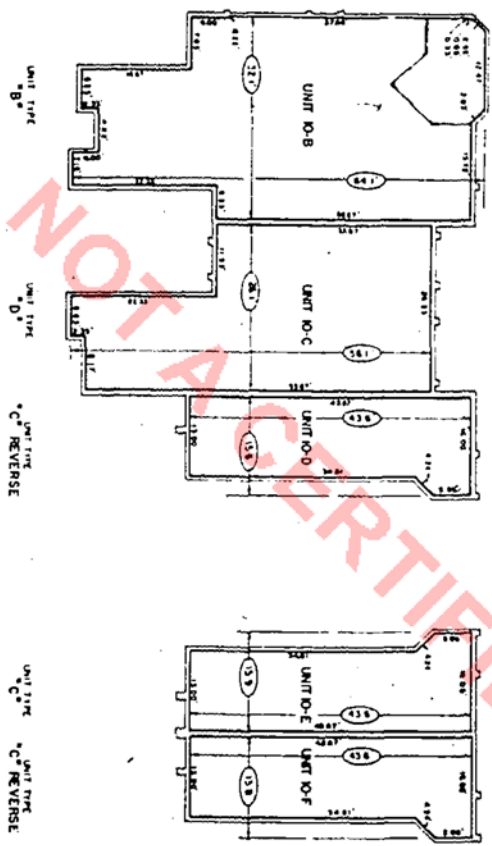
RECORDER'S MEMO: Legibility of Writing, Typing or Printing unsatisfactory in this document when received.

EXHIBIT "A"

ISLES OF BOCA CONDOMINIUM, SECTION I
 PHASE 10 - BUILDING 10

BUILDING FLOOR PLANS

2ND FLOOR



UNIT	AREA (SQ. FT.)	PERCENTAGE
B	1,128	13.2
C	428	5.1
D	428	5.1
E	428	5.1
F	428	5.1
TOTAL	8,520	100.0

NOTE: THESE ARE APPROXIMATE MEASUREMENTS AND SHOULD BE USED AS A GUIDE ONLY.

UNIT TYPE "B"
 UNIT TYPE "D"
 UNIT TYPE "C" REVERSE
 UNIT TYPE "E"
 UNIT TYPE "F" REVERSE

NOTES

1. ALL UNITS COMMON ELEMENTS ARE DESIGNATED BY CONTOUR LINES.
2. DIMENSIONS INDICATE FINISH FLOOR, BOUNDARY OF UNIT.
3. WALLS AND CEILING FINISHES ARE COMMON ELEMENTS.
4. FOR ALL OTHERS' PERTINENT INFORMATION, REFER TO THE DECLARATION OF CONDOMINIUM.
5. THE DRAWING AND THIS SHEET FROM SHEETS 80-0201 TO 80-0203 SHALL BE CONSIDERED AS ONE ENTIRE SET. ALL FIELD WORK SHALL BE CHECKED BY OWNER'S ARCHITECT, DATE 5/21/88.
6. (CROSS) INDICATES AS-BUILT GEOMETRICAL BOUNDARY (PROJECTED) FROM TO THE NEAREST ONE-TENTH OF A FOOT (10/100').

SHEET 3 OF 3

ISLES OF BOCA CONDOMINIUM
 SECTION I
 PHASE 10 - BUILDING 10
 EXHIBIT "B" PAGE 3

Darby and Way, Inc.
 Professional
 Engineering, Surveying & Planning
 1430 S. FOREST PARKWAY, FORT LAUDERDALE, FLORIDA 33404
 PHONE: (305) 772-6922 • FAX: (305) 772-6921

NO.	REVISION	DATE
1	ISSUED	5-21-88
2	REVISION	
3	REVISION	
4	REVISION	
5	REVISION	
6	REVISION	
7	REVISION	
8	REVISION	
9	REVISION	
10	REVISION	

RECORDER'S MEMO: Legibility of Writing, Typing or Printing unsatisfactory in this document when received.

EXHIBIT "B"
TO THE SEVENTH AMENDMENT TO THE
DECLARATION OF ISLES OF BOCA CONDOMINIUM, SECTION I

"EXHIBIT 'C'
TO THE DECLARATION OF
ISLES OF BOCA CONDOMINIUM, SECTION I
PHASES I, II, III, IV, V, VI, VII AND VIII, IX AND X"

THE PERCENTAGE OWNERSHIP OF
THE UNDIVIDED SHARE ON THE
COMMON ELEMENTS APPURTENANT
TO EACH CONDOMINIUM UNIT AND
EACH CONDOMINIUM UNIT'S PER-
CENTAGE SHARE OF THE COMMON
SURPLUS AND EACH CONDOMINIUM
UNIT'S PERCENTAGE SHARE OF
THE COMMON EXPENSES OF THE
CONDOMINIUM.

<u>BUILDING AND UNIT NUMBER</u>	<u>UNIT TYPE</u>	<u>THE PERCENTAGE OWNERSHIP OF THE UNDIVIDED SHARE ON THE COMMON ELEMENTS APPURTENANT TO EACH CONDOMINIUM UNIT AND EACH CONDOMINIUM UNIT'S PER- CENTAGE SHARE OF THE COMMON SURPLUS AND EACH CONDOMINIUM UNIT'S PERCENTAGE SHARE OF THE COMMON EXPENSES OF THE CONDOMINIUM.</u>
<u>Building No. 1</u>		
1A	A	1.1612
1B	B	1.5602
1C	C	1.5968
1D	D	1.5968
1E	D Reverse	1.5968
1F	A Reverse	1.1612
1G	B Reverse	1.5602
<u>Building No. 11</u>		
<u>Unit</u>		
11A	E Reverse	1.2626
11B	E Reverse	1.2626
11C	F Reverse	1.0513
11D	E Reverse	1.2626
11E	E Reverse	1.2626
11F	F	1.0513
11G	E	1.2626
11H	E	1.2626
<u>Building No. 2</u>		
<u>Unit</u>		
2A	A	1.1612
2B	B	1.5602
2C	C	1.5968
2D	C Reverse	1.5968
2E	A Reverse	1.1612
2F	B Reverse	1.5602
<u>Building No. 3</u>		
<u>Unit</u>		
3A	A	1.1612
3B	B	1.5602
3C	C	1.5968
3D	C Reverse	1.5968
3E	A Reverse	1.1612
3F	B Reverse	1.5602

EXHIBIT "B" -CONTINUED-

"EXHIBIT 'C'
TO THE DECLARATION OF
ISLES OF BOCA CONDOMINIUM, SECTION I
PHASES I, II, III, IV, V, VI, VII AND VIII, IX AND X"

THE PERCENTAGE OWNERSHIP OF
THE UNDIVIDED SHARE ON THE
COMMON ELEMENTS APPURTENANT
TO EACH CONDOMINIUM UNIT AND
EACH CONDOMINIUM UNIT'S PER-
CENTAGE SHARE OF THE COMMON
SURPLUS AND EACH CONDOMINIUM
UNIT'S PERCENTAGE SHARE OF
THE COMMON EXPENSES OF THE
CONDOMINIUM.

<u>BUILDING AND UNIT NUMBER</u>	<u>UNIT TYPE</u>	
Building No. 4		
<u>Unit</u>		
4A	C	1.5968
4B	D	1.5968
4C	C	1.5968
4D	C Reverse	1.5968
4E	C	1.5968
4F	A Reverse	1.1612
4G	B Reverse	1.5602
Building No. 5		
<u>Unit</u>		
5A	A	1.1612
5B	B	1.5602
5C	D	1.5968
5D	D Reverse	1.5968
5E	C Reverse	1.5968
5F	C	1.5968
5G	C Reverse	1.5968
Building No. 6		
<u>Unit</u>		
6A	A	1.1612
6B	B	1.5602
6C	C	1.5968
6D	D	1.5968
6E	A Reverse	1.1612
6F	B Reverse	1.5602
Building No. 7		
<u>Unit</u>		
7A	A	1.1612
7B	B	1.5602
7C	C	1.5968
7D	D	1.5968
7E	C Reverse	1.5968

EXHIBIT "B" -CONTINUED-

"EXHIBIT 'C'
 TO THE DECLARATION OF
 ISLES OF BOCA CONDOMINIUM, SECTION I
 PHASES I, II, III, IV, V, VI, VII AND VIII, IX AND X"

THE PERCENTAGE OWNERSHIP OF
 THE UNDIVIDED SHARE ON THE
 COMMON ELEMENTS APPURTENANT
 TO EACH CONDOMINIUM UNIT AND
 EACH CONDOMINIUM UNIT'S PER-
 CENTAGE SHARE OF THE COMMON
 SURPLUS AND EACH CONDOMINIUM
 UNIT'S PERCENTAGE SHARE OF
 THE COMMON EXPENSES OF THE
CONDOMINIUM.

BUILDING AND
UNIT NUMBER

UNIT TYPE

Building No. 8

Unit

8A	C	1.5968
8B	C Reverse	1.5968
8C	C Reverse	1.5968
8D	A	1.1612
8E	B Reverse	1.5602

BUILDING AND
UNIT NUMBER

Building No. 9

Unit

9A	A	1.1612
9B	B	1.5602
9C	C	1.5968
9D	D Reverse	1.5968
9E	A Reverse	1.1612
9F	B Reverse	1.5602

Building No. 10

Unit

10A	A	1.1612
10B	B	1.5602
10C	D	1.5968
10D	C Reverse	1.5968
10E	C	1.5968
10F	C Reverse	1.5968

JOINDER AND CONSENT OF MORTGAGEE

CITIZENS FEDERAL BANK, A FEDERAL SAVINGS BANK f/k/a CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, herein called "Mortgagee", the owner and holder of a mortgage executed by Citizens Financial Services, Inc., a Florida corporation, in favor of Mortgagee, recorded in Official Records Book 4261, Page 473 of the Public Records of Palm Beach County, Florida, said mortgage encumbering the property submitted to condominium ownership by the Seventh Amendment to the Declaration of Condominium of Isles of Boca Condominium, Section I to which this Joinder and Consent of Mortgagee is attached, hereby consents to and joins in the making of the Eighth Amendment to the Declaration of Condominium of Isles of Boca Condominium, Section I and Mortgagee agrees that its mortgage interest hereinabove stated is subordinate to the Declaration of Condominium of Isles of Boca Condominium, Section I unless said Declaration provides otherwise and that the lien of said mortgage shall hereafter be upon each and every Condominium Unit set forth and referred to in said Seventh Amendment to the Declaration of Condominium. This Joinder and Consent of Mortgagee is made without representation or warranty, expressed or implied, by law, statute, decision or otherwise, and does not effect the rights and remedies of Mortgagee as set forth in the mortgage except as specifically provided for herein.

Signed, sealed and delivered in the presence of:

CITIZENS FEDERAL BANK, A FEDERAL SAVINGS BANK f/k/a CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

David Tomasek
Mary Kees

By: Richard M. Hawkshead Sr V.P.

STATE OF FLORIDA)
) SS:
COUNTY OF BROWARD)

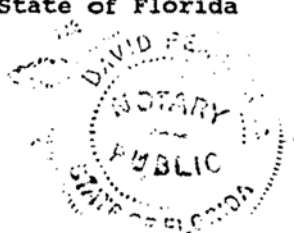
BEFORE ME, the undersigned authority, personally appeared Richard M. Hawkshead, as Senior Vice President President of CITIZENS FEDERAL BANK, A FEDERAL SAVINGS BANK f/k/a CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, and who acknowledged before me that he, as an officer of said corporation, executed this Joinder and Consent of Mortgagee and affixed the seal of said corporation, and that the same is the act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal at said County and State, this 13th day of June, 1988.

David Pesock
Notary Public, State of Florida

My commission expires:

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP. JAN. 1, 1990
BONDED THRU GENERAL INS. UND.



RECORD VERIFIED
PALM BEACH COUNTY, FLA.
JOHN B. DUNKLE
CLERK CIRCUIT COURT