

41 Rec 19.00 y
42 Ser
43 Int
Tot 32 m 00 s

83089232

This instrument was prepared by
ERNEST L. MASCARA
Attorney at Law
10th Floor - Florida Federal Bldg
Post Office Box 3542
St. Petersburg, Florida 33731

FIRST AMENDMENT TO DECLARATION OF
CONDOMINIUM OF HARBOR POINTE,
A CONDOMINIUM

O.R. 5525 PAGE 861

CONDOMINIUM PLATS PERTAINING HERETO ARE FILED IN CONDOMINIUM PLAT BOOK 67 PAGES 115 THRU 120.

SOUTH PAULA LIMITED PARTNERSHIP, a Florida limited partnership, the Developer of HARBOR POINTE, A CONDOMINIUM, does hereby create this First Amendment to the Declaration of Condominium of Harbor Pointe, A Condominium, which was recorded in Official Records Book 5505, beginning at Page 665, as Clerk's Instrument No. 83065148 on April 11, 1983, at 9:15 A.M. and which appears in Condominium Plat Book 67, Pages 115 through 120, inclusive, all of the Public Records of Pinellas County, Florida.

The First Amendment to the Declaration of Condominium of Harbor Pointe, A Condominium, is as follows:

1. South Paula Limited Partnership, a Florida limited partnership, for itself, its successors, grantees and assigns, hereby states, declares and ratifies that said Phase II of Harbor Pointe, A Condominium, as more particularly defined in Exhibit "A" attached hereto and by this reference made a part hereof, is submitted to condominium ownership, pursuant to the requirements of Chapter 718 of the statutes of the State of Florida. Accordingly, Phase II of Harbor Pointe, A Condominium, is hereby filed for record and shall become a part of Harbor Pointe, A Condominium, and shall be subject to the Declaration of Condominium and all exhibits thereto as recited above.

2. In addition to the above referenced submission, this Amendment shows substantial completion of Phase II of Harbor Pointe, A Condominium, and a Certificate of the surveyor is incorporated in Exhibit "A" attached hereto and by this reference made a part hereof and said Certificate states that the construction of the improvements as to Phase II of Harbor Pointe, A Condominium, is substantially complete so that the material, together with the provisions of the Declaration and all amendments thereto describing the condominium property is an accurate representation of the location and dimensions of the improvements, and that the identification, location and dimensions of the common elements and of each unit as to Phase II of Harbor Pointe, A Condominium, can be determined from these materials.

3. All other terms, conditions, obligations, responsibilities and duties as required by the Declaration of Condominium, and all exhibits and schedules thereto, and any and all amendments including exhibits and schedules thereto, shall remain in full force and effect and unchanged except as amended by this First Amendment.

RETURN TO: St. Pete B/O.
for pickup by
Shirley Mann, Esq.

MAY 12 4 27 PM '83

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this 3rd day of May, 1983.

Signed, sealed and delivered SOUTH PAULA LIMITED PARTNERSHIP,
in the presence of: a Florida limited partnership, by
its general partners

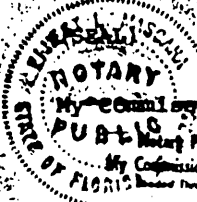
Douglas V. Zelman
DOUGLAS V. ZELMAN

AXEL R. JOHNSON

STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 3rd day of May, 1983, by DOUGLAS V. ZELMAN and AXEL R. JOHNSON, the sole general partners of SOUTH PAULA LIMITED PARTNERSHIP, a Florida limited partnership, on behalf of said partnership.

NOTARY PUBLIC



My Commission Expires: PUR 18
 My Commission Expires March 5, 1986
 Florida Bonded Two Day Pass - Insurance, Inc.

PHASE II

That portion of Lot 3, Block "E" of Dunedin Causeway Center, as recorded in Plat Book 59, Pages 20, 21, and 22 inclusive, of the Public records of Pinellas County, Florida, and being more particularly described as follows:

From the S.E. corner of the said Lot 3, run N.88°58'39"W., 248.00 feet to Point of Beginning, thence continue N.88°58'39"W., 108.00 feet; thence N.01°01'21"E., 79.33 feet; S.88°58'39"E., 10.00 feet; N.01°01'21"E., 57.67 feet; S.88°58'39"E., 117.00 feet; S.01°01'21"W., 57.67 feet; N.88°58'39"W., 19.00 feet; thence S.01°01'21"W., 79.33 feet to the Point of Beginning. Containing 0.3516 acres, M.O.L.

SURVEYOR'S CERTIFICATE:

THE CERTIFICATE MADE THIS 5th DAY OF May, A. D., 1983,
BY THE UNDERSIGNED REGISTERED LAND SURVEYOR IS MADE PURSUANT TO THE
PROVISIONS OF SECTION 718.104 (4) (a), FLORIDA STATUTES, AND IS A
CERTIFICATE THAT THE CONSTRUCTION OF THE IMPROVEMENTS DESCRIBED HEREIN
AS "HARBOR POINTE, PHASE 2, A CONDOMINIUM" IS SUBSTANTIALLY COMPLETE,
SO THAT SUCH MATERIAL, TOGETHER WITH THE PROVISIONS OF THE DECLARATION
OF CONDOMINIUM, DESCRIBING THE CONDOMINIUM PROPERTY, IS AN ACCURATE
REPRESENTATION OF THE LOCATION AND DIMENSIONS OF THE SAID IMPROVEMENTS,
AND FURTHER THAT THE IDENTIFICATION, LOCATION AND DIMENSIONS OF THE
COMMON ELEMENTS AND OF EACH UNIT CAN BE DETERMINED FROM THESE
MATERIALS.


CLAUS F. FASTEN
FLA. REGISTERED LAND SURVEYOR
NO. 1928

GENERAL NOTES

1. THE STORAGE SPACE FOR UNIT NO. 208 HAS BEEN RELOCATED TO THE
STORAGE SPACE FOR UNIT NO. 204 AND THE STORAGE SPACE FOR UNIT
NO. 204 HAS BEEN RELOCATED TO THE STORAGE SPACE FOR UNIT NO. 208.

JOINDER OF MORTGAGEE

The Mortgagee, GUARDIAN BANK, a corporation organized and existing under the laws of the State of Florida, as a holder and owner of an encumbrance of record of the real property which has been submitted herein for condominium ownership hereby consents to the First Amendment to the Declaration of Condominium of HARBOR POINTE, A CONDOMINIUM, and subordinates all of its instruments of security including its mortgage interest to the Declaration of Condominium created herein. Said instruments of security are more particularly described as follows:

(1) Mortgage of real and personal property, Security Agreement and Assignment of Rents, Leases and Contracts, all dated February 24, 1983 and as modified from time to time. The Mortgage and Assignment of Rents, Leases and Contracts were recorded in Official Records Book 5485, commencing at Page 246 and 253 respectively, of the Public Records of Pinellas County, Florida.

IN WITNESS WHEREOF, GUARDIAN BANK, a corporation organized and existing under the laws of the State of Florida, has hereunto set its hand and seal on this 3rd day of May, 1983.

Signed, sealed and delivered in the presence of:

GUARDIAN BANK, a corporation organized and existing under the laws of the State of Florida

Frances M. Sutton

BY

J. Robert Green
its President

(CORPORATE SEAL)

STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 3rd day of MAY, 1983, by J. Robert Green the Sr. Vice President of Guardian Bank, a Florida banking corporation, on behalf of the said corporation.

My Commission Expires:

Frances M. Sutton
NOTARY PUBLIC

(SEAL)

Notary Public, State of Florida at Large
My Commission Expires Aug. 5, 1985

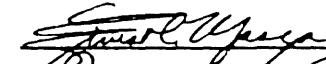
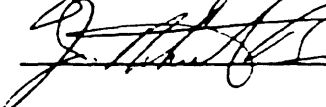
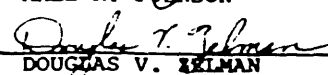
JOINDER OF MORTGAGEE

The Mortgagee, AXEL R. JOHNSON and DOUGLAS V. ZELMAN, as holder and owner of an encumbrance of record of the real property which has been submitted herein for condominium ownership, hereby consents to the First Amendment to the Declaration of Condominium of HARBOR POINTE, A CONDOMINIUM, and subordinates all of its instruments of security including its mortgage interest to the Declaration of Condominium created herein. Said instruments of security are more particularly described as follows:

(1) Terms and conditions of a mortgage in the original principal sum of \$190,000.00 from South Paula Limited Partnership, to Axel R. Johnson and Douglas V. Zelman, dated November 23rd, 1982, filed November 23rd, 1982, in O.R. Book 5434, page 467, Pinellas County records.

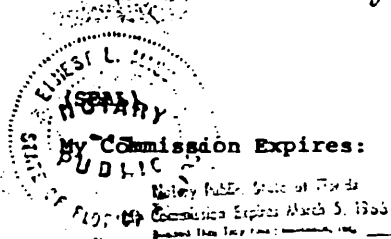
IN WITNESS WHEREOF, AXEL R. JOHNSON and DOUGLAS V. ZELMAN, has hereunto set their hand and seal on this 3rd day of May, 1983.

Signed, sealed and delivered
in the presence of:

	
	AXEL R. JOHNSON
	
	DOUGLAS V. ZELMAN

STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 3rd day of May, 1983, by Axel R. Johnson and Douglas V. Zelman.




NOTARY PUBLIC

JOINDER OF MORTGAGEE

The Mortgagee, MAURICE HIRSTY, as holder and owner of an encumbrance of record of the real property which has been submitted herein for condominium ownership hereby consents to the First Amendment to the Declaration of Condominium of HARBOR POINTE, A CONDOMINIUM, and subordinates all of its instruments of security including its mortgage interest to the Declaration of Condominium created herein. Said instruments of security are more particularly described as follows:

(1) Terms and conditions of a mortgage in the original principal sum of \$110,000.00 from Axel R. Johnson and Douglas V. Zelman, as tenants in common, to Maurice Hirsty, filed on December 17th, 1980, in O.R. Book 5123, page 440, as modified and extended on May 15, 1981, in O.R. Book 5191, page 1834, and further modified and extended on April 23, 1982, in O.R. Book 5339, page 783, as further modified and extended in O.R. Book 5434, page 457, Pinellas County records.

(2) Terms and conditions of a mortgage in the original principal sum of \$100,000.00 from Axel R. Johnson and Douglas V. Zelman, as tenants in common, to Maurice Hirsty, filed on May 15, 1981, in O.R. Book 4191, page 1830; modified and extended on April 23, 1982, in O.R. Book 5339, page 783, and further modified and extended by Agreement recorded in O.R. Book 5434, page 457, Pinellas County records.

IN WITNESS WHEREOF, MAURICE HIRSTY has hereunto set his hand and seal on this 4th day of May, 1983.

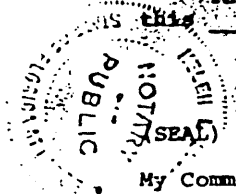
Signed, sealed and delivered
in the presence of:

Helen L. Sander
Shirley L. Kammars

Maurice Hirsty
MAURICE HIRSTY

STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 4th day of May, 1983.



Helen L. Sander
NOTARY PUBLIC

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES JUNE 6, 1986

My Commission Expires: June 6, 1986

40 Rec 2100
41 St
42 Sur
43 Int
Tot 8100

63150933

D. A. 5577 PAGE 1500

SECOND AMENDMENT TO DECLARATION
OF CONDOMINIUM OF HARBOR POINTE,
A CONDOMINIUM

SOUTH PAULA LIMITED PARTNERSHIP, a florida limited partnership, the Developer of HARBOR POINTE, A CONDOMINIUM, does hereby create this Second Amendment to the Declaration of Condominium of Harbor Pointe, A Condominium which was recorded in Official Records Book 5505, beginning at Page 665, as Clerk's Instrument No. 83065148 on April 11, 1983, at 9:15 A.M., and as amended by First Amendment to Declaration of Condominium, recorded in Official Records Book 5525, Page 861, as Clerk's Instrument No. 83089232 on May 12, 1983, at 4:27 P.M., and which appears in Condominium Flat Book 67, Pages 115 through 120, inclusive, all of the Public Records of Pinellas County, Florida.

The Second Amendment to the Declaration of Condominium of Harbor Pointe, A Condominium is as follows:

1. South Paula Limited Partnership, a Florida limited partnership, for itself, its successors, grantees and assigns, hereby states, declares and ratifies that said Phase III of Harbor Pointe, A Condominium, as more particularly defined in Exhibit "A" attached hereto and by this reference made a part hereof, is submitted to condominium ownership, pursuant to the requirements of Chapter 718 of the statutes of the State of Florida. Accordingly, Phase III of Harbor Pointe, A Condominium, is hereby filed for record and shall become a part of Harbor Pointe, A Condominium, and shall be subject to the Declaration of Condominium and all exhibits thereto as recited above

2. In addition to the above referenced submission, this Amendment shows substantial completion of Phase III of Harbor Pointe, A Condominium, and a Certificate of the surveyor is incorporated in Exhibit "A" attached hereto and by this reference made a part hereof and said Certificate states that the construction of the improvements as to Phase III of Harbor Pointe, A Condominium, is substantially complete so that the material, together with the provisions of the Declaration and all amendments thereto describing the condominium property is an accurate representation of the location and dimensions of the improvements, and that the identification, location and dimensions of the common elements and of each unit as to Phase III of Harbor Pointe, A Condominium, can be determined from these materials.

3. All other terms, conditions, obligations, responsibilities and duties as required by the Declaration of Condominium, and all exhibits and schedules thereto, and any and all amendments including exhibits and schedules thereto, shall remain in full force and effect and unchanged except as amended by this Second Amendment.

CONDOMINIUM PLATS PERTAINING HERETO RECORDED IN CONDOMINIUM PLAT BOOK 67, PAGES 115 THROUGH 120

HOLD
This instrument was prepared by
ERNEST L. MASCARA
Attorney at Law
10th Floor - Florida Federal Bldg.
Post Office Box 1842
St. Petersburg, Florida 33731

AUG 4 2 30 PM '83

IN WITNESS WHEREOF, the undersigned has hereunto set its
hand and seal this 3rd day of August, 1983. D. L. 5577 PAGE 1601

Signed, sealed and delivered
in the presence of:

SOUTH PAULA LIMITED PARTNERSHIP,
a Florida limited partnership,
by its general partners

Helen L. Sander
Lynda Lincari

Douglas V. Zelman
DOUGLAS V. ZELMAN

Helen L. Sander
Lynda Lincari

Axel R. Johnson
AXEL R. JOHNSON

STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this
3rd day of August, 1983, by DOUGLAS V. ZELMAN and AXEL R.
JOHNSON, the sole General partners of SOUTH PAULA LIMITED
PARTNERSHIP, a Florida limited partnership, on behalf of said
partnership.

My Commission Expires: June, 1986

Helen L. Sander
NOTARY PUBLIC

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES JUNE 8 1986
NOTED JUNE 8 1986



JOINDER OF MORTGAGE

The Mortgagee, AXEL R. JOHNSON and DOUGLAS V. ZELMAN, as holder and owner of an encumbrance of record of the real property which has been submitted herein for condominium ownership, hereby consents to the Second Amendment to the Declaration of Condominium of HARBOR POINTE, A CONDOMINIUM, and subordinates all of its instruments of security including its mortgage interest to the Declaration of Condominium created herein. Said instruments of security are more particularly described as follows:

(1) Terms and conditions of a mortgage in the original principal sum of \$190,000.00 from South Paula Limited Partnership, to Axel R. Johnson and Douglas V. Zelman, dated November 23rd, 1982, filed November 23rd, 1983, in O. R. Book 5434, page 467, Pinellas County records.

IN WITNESS WHEREOF, AXEL R. JOHNSON and DOUGLAS V. ZELMAN have hereunder set their hands and seals on this 3rd day of August, 1983.

Signed, sealed and delivered
in the presence of:

Helen L. Douda
Lynda L. Linn

Axel R. Johnson
AXEL R. JOHNSON

Helen L. Douda
Lynda L. Linn

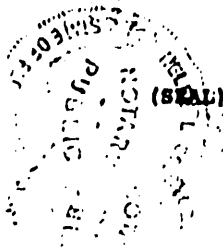
Douglas V. Zelman
DOUGLAS V. ZELMAN

STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 3rd day of August, 1983, by Axel R. Johnson and Douglas V. Zelman.

Helen L. Douda
NOTARY PUBLIC

My Commission Expires: June 6, 1986



JOINDER OF MORTGAGE

The Mortgagee, MAURICE HIRSTY, as holder and owner of an encumbrance of record of the real property which has been submitted herein for condominium ownership hereby consents to the Second Amendment to the Declaration of Condominium of HARBOR POINTE, A CONDOMINIUM, and subordinates all of its instruments of security including its mortgage interest to the Declaration of Condominium created herein. Said instruments of security are more particularly described as follows:

(1) Terms and conditions of a mortgage in the original principal sum of \$110,000.00 from Axel R. Johnson and Douglas V. Selman, as tenants in common, to Maurice Hirsty, filed on December 17th, 1980, in O. R. Book 5123, page 440, as modified and extended on May 15, 1981, in O. R. Book 5191, page 1834, and further modified and extended on April 23, 1983, in O. R. Book 5339, page 783, as further modified and extended in O. R. Book 5434, page 457, Pinellas County records.

(2) Terms and conditions of a mortgage in the original principal sum of \$100,000.00 from Axel R. Johnson and Douglas V. Selman, as tenants in common, to Maurice Hirsty, filed on May 15, 1981, in O. R. Book 4191, page 1830, modified and extended on April 23, 1982, in O. R. Book 5339, page 783, and further modified and extended by Agreement recorded in O. R. Book 5434, page 457, Pinellas County records.

IN WITNESS WHEREOF, MAURICE HIRSTY has hereunto set his hand and seal on this 3rd day of August, 1983.

Signed, sealed and delivered
in the presence of:

Helen L. Bowden Maurice Hirsty
MAURICE HIRSTY
Lynette L. Lincum

STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me
this 3rd day of August, 1983.

Helen L. Bowden
NOTARY PUBLIC

My Commission Expires: June 6, 1986

(SEAL)

SURVEYOR'S CERTIFICATE:

THE CERTIFICATE MADE THIS 29th DAY OF July, A. D., 1983
BY THE UNDERSIGNED REGISTERED LAND SURVEYOR IS MADE PURSUANT TO THE
PROVISIONS OF SECTION 718.104 (e), FLORIDA STATUTES, AND IS A
CERTIFICATE THAT THE CONSTRUCTION OF THE IMPROVEMENTS DESCRIBED
HEREIN AS "HARBOR POINTE, PHASE 3, A CONDOMINIUM" IS SUBSTANTIALLY
COMPLETE, SO THAT SUCH MATERIAL, TOGETHER WITH THE PROVISIONS OF
THE DECLARATION OF CONDOMINIUM, DESCRIBING THE CONDOMINIUM PROPERTY,
IS AN ACCURATE REPRESENTATION OF THE LOCATION AND DIMENSIONS OF
THE SAID IMPROVEMENTS, AND FURTHER THAT THE IDENTIFICATION, LOCATION
AND DIMENSIONS OF THE COMMON ELEMENTS AND OF EACH UNIT CAN BE
DETERMINED FROM THESE MATERIALS.

Claus F. Pasting
CLAUS F. PASTING
FLA. REGISTERED LAND SURVEYOR
No. 1928



PHASE III

That portion of Lot 3, Block "E" of Dunedin Causeway Center, as
recorded in Plat Book 59, Pages 20, 21 and 22 inclusive, of the
Public Records of Pinellas County, Florida, and being more
particularly described as follows:

From the S.E. corner of the said Lot 3, run N.88°58'39"W., 140.00
feet to Point of Beginning; thence continue N.88°58'39"W., 108.00
feet; thence N.01°01'21"E., 79.33 feet; S.88°58'39"E., 20.00 feet;
N.01°01'21"E., 57.67 feet; S.88°58'39"E., 62.00 feet; S.01°01'21"W.,
25.00 feet; S.88°58'39"E., 50.00 feet; S.01°01'21"W., 32.67 feet;
N.88°58'39"W., 23.00 feet; thence S.01°01'21"W., 79.33 feet to the
Point of Beginning. Containing 0.3163 acres, M.O.L.

40 Rec 2500
41 St
42 Sur
43 Int
Tot 2500

53213563 BEST COPY 532135631 164

THIRD AMENDMENT TO DECLARATION
OF CONDOMINIUM OF HARBOR POINTE,
A CONDOMINIUM

SOUTH PAULA LIMITED PARTNERSHIP, a Florida limited partnership, the Developer of HARBOR POINTE, A CONDOMINIUM, does hereby create this Third Amendment to the Declaration of Condominium of Harbor Pointe, A Condominium which was recorded in Official Records Book 5505, beginning at Page 665, as Clerk's Instrument No. 83065148 on April 11, 1983, at 9:15 A. M., and as amended by First Amendment to Declaration of Condominium, recorded in Official Records Book 5525, Page 861, as Clerk's Instrument No. 83089232 on May 12, 1983, at 4:27 P. M., and which appears in Condominium Plat Book 67, Pages 115 through 120, inclusive, and as amended by Second Amendment to Declaration of Condominium, recorded in Official Records Book 5577, Page 1600, as Clerk's Instrument No. 83150933 on August 4, 1983 at 2:30 P. M. and which appears in Condominium Plat Book 67, Pages 115 through 120, inclusive, all of the Public Records of Pinellas County, Florida.

The Third Amendment to the Declaration of Condominium of Harbor Pointe, A Condominium is as follows:

1. South Paula Limited Partnership, a Florida limited partnership, for itself, its successors, grantees and assigns, hereby states, declares and ratifies that such Phase IV and Phase V of Harbor Pointe, A Condominium, as more particularly defined in Exhibit "A" attached hereto and by this reference made a part hereof, is submitted to condominium ownership, pursuant to the requirements of Chapter 718 of the statutes of the State of Florida. Accordingly, Phase IV and Phase V of Harbor Pointe, A Condominium, is hereby filed for record and shall become a part of Harbor Pointe, A Condominium and all exhibits thereto as recited above.

2. In addition to the above-referenced submission, this Amendment shows substantial completion of Phase IV and Phase V of Harbor Pointe, A Condominium, and a Certificate of the surveyor is incorporated as Exhibit "A" attached hereto and by this reference made a part hereof and said Certificate states that the construction of the improvements as to Phase IV and Phase V of Harbor Pointe, A Condominium, is substantially complete so that the material, together with the provisions of the Declaration and all amendments thereto describing the condominium property is an accurate representation of the location and dimensions of the improvements, and that the identification, location and dimensions of the common elements and of each unit as to Phase IV and Phase V of Harbor Pointe, A Condominium, can be determined from these materials.

3. All other terms, conditions, obligations, responsibilities and duties as required by the Declaration of Condominium, and all exhibits and schedules thereto, and any and all amendments including exhibits and schedules thereto, shall remain in full force and effect and unchanged except as amended by this Third Amendment.

CONDOMINIUM PLATS PERTAINING HERETO ARE FILED IN CONDOMINIUM PLAT BOOK NO. 67 Pgs. 115-130.

Hold -
This instrument prepared by
ERNEST L. MASLO
OF BERNARD HARRELL MASLO & ASSOCIATES
P.O. BOX 100
St. Petersburg, Florida 33701

Oct 27 1 21 PM '83
CLERK OF DISTRICT COURT
PINELLAS COUNTY, FLORIDA

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this 29th day of October, 1983.

Signed, sealed and delivered
in the presence of

SOUTH PAULA LIMITED PARTNERSHIP,
a Florida limited partnership,
by its general partners

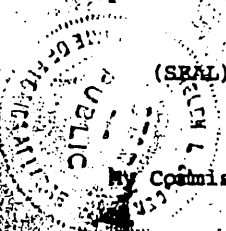
Helen L. Souder
James A. Tyde
Helen L. Souder
James A. Tyde

Douglas V. Zelman
DOUGLAS V. ZELMAN

Axel R. Johnson
AXEL R. JOHNSON

STATE OF FLORIDA)
)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 29th day of October, 1983, by DOUGLAS V. ZELMAN and AXEL R. JOHNSON, the sole general partners of SOUTH PAULA LIMITED PARTNERSHIP, a Florida limited partnership, on behalf of said partnership.



(SEAL)

Helen L. Souder
NOTARY PUBLIC
NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES: JUNE 6, 1986
FORRELL W. JOHNSON, JR., SECRETARY

My Commission Expires: June 6, 1986

SURVEYOR'S CERTIFICATE:

THE CERTIFICATE MADE THIS 21 DAY OF Oct., A. D., 1983
 BY THE UNDERSIGNED REGISTERED LAND SURVEYOR IS MADE PURSUANT
 TO THE PROVISIONS OF SECTION 718.104 (e), FLORIDA STATUTES,
 AND IS A CERTIFICATE THAT THE CONSTRUCTION OF THE IMPROVEMENTS
 DESCRIBED HEREIN AS "HARBOR POINTE, PHASE 4 AND PHASE 5, A
 CONDOMINIUM" IS SUBSTANTIALLY COMPLETE, SO THAT SUCH MATERIAL,
 TOGETHER WITH THE PROVISIONS OF THE DECLARATION OF CONDOMINIUM,
 DESCRIBING THE CONDOMINIUM PROPERTY, IS AN ACCURATE REPRESENTATION
 OF THE LOCATION AND DIMENSIONS OF THE SAID IMPROVEMENTS, AND
 FURTHER THAT THE IDENTIFICATION, LOCATION AND DIMENSIONS OF
 THE COMMON ELEMENTS AND OF EACH UNIT CAN BE DETERMINED FROM
 THESE MATERIALS.

Claus F. Fasting
 CLAUS F. FASTING
 FLA. REGISTERED LAND SURVEYOR
 NO. 1928

PHASE IV

That portion of Lot 3, Block "E" of Dunedin Causeway Center, as
 recorded in Plat Book 59, Pages 20, 21 and 22 inclusive, of the
 Public Records of Pinellas County, Florida, and being more
 particularly described as follows:

From the S.E. corner of the said Lot 3, said Corner also being
 Point of Beginning 4; run thence N88°58'39" W, 140.00 feet;
 N.01°01'21"E, 79.33 feet; S.88°58'39"E, 23.00 feet; N.01°01'21" E.,
 57.67 feet; S.88°58'39"E., 117.00 feet; thence S.01°01'21"W.,
 137.00 feet to the Point of Beginning containing 0.4099 acres,
 M.O.L.

PHASE V

That portion of Lot 3, Block "E" of Dunedin Causeway Center, as
 recorded in Plat Book 59, Pages 20, 21 and 22 inclusive, of the
 Public Records of Pinellas County, Florida, and being more
 particularly described as follows:

From the S. E. corner of the said Lot 3, Run N.01°01'21"E., 137.00
 feet to Point of Beginning 5; run thence N.88°58'39"W., 117.00
 feet; S.01°01'21"W., 25.00 feet; N.88°58'39"W., 50.00 feet;
 N.01°01'21"E., 25.00 feet; N.88°58'39"W., 159.00 feet; N.01°01'21"E.,
 64.22 feet; S.79°03'58"E., 330.93 feet; thence S.01°01'21"W.,
 7.23 feet to the Point of Beginning, containing 0.2961 Acres, M.O.L.

Exh. b; + "A"

JOINDER OF MORTGAGEE

The Mortgagee, AXEL R. JOHNSON and DOUGLAS V. ZELMAN, as holder and owner of an encumbrance of record of the real property which has been submitted herein for condominium ownership, hereby consents to the Third Amendment to the Declaration of Condominium of HARBOR POINTE, A CONDOMINIUM, and subordinates all of its instruments of security including its mortgage interest to the Declaration of Condominium created herein. Said instruments of security are more particularly described as follows:

(1) Terms and conditions of a mortgage in the original principal sum of \$190,000.00 from South Paula Limited Partnership, to Axel R. Johnson and Douglas V. Zelman, dated November 23, 1982, filed November 23, 1983, in O. R. Book 5434, Page 467, Pinellas County records.

IN WITNESS WHEREOF, AXEL R. JOHNSON and DOUGLAS V. ZELMAN have hereunder set their hands and seals on this 27th day of October, 1983.

Signed, sealed and delivered
in the presence of:

Helen L. Dowder
Laurel A. Tyck
Helen L. Dowder
Laurel A. Tyck

AXEL R. JOHNSON
DOUGLAS V. ZELMAN

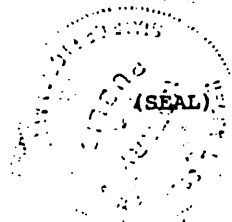
STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 27th day of October, 1983, by AXEL R. JOHNSON and DOUGLAS V. ZELMAN.

Helen L. Dowder
NOTARY PUBLIC

My Commission Expires: June 6, 1986

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXPIRES JUNE 6, 1986
BOND \$10,000.00



JOINDER OF MORTGAGEE

The Mortgagee, GUARDIAN BANK, as holder and owner of an encumbrance of record on the real property which has been submitted herein for condominium ownership hereby consents to the Third Amendment to the Declaration of Condominium of HARBOR POINTE, A CONDOMINIUM, and subordinates all of its instruments of security including its mortgage interest to the Declaration of Condominium created herein. Said instruments of security are more particularly described as follows:

(1) Mortgage of real and personal property, Security Agreement and Assignment of Rents, Leases and Contracts, all dated July 19, 1983 and as modified from time to time. The Mortgage and Assignment of Rents, Leases and Contracts were recorded in Official Records Book 5571, commencing at Page 1921 and 1929, respectively, of the Public Records of Pinellas County, Florida.

IN WITNESS WHEREOF, GUARDIAN BANK, a corporation organized and existing under the laws of the State of Florida, has hereunto set its hand and seal on this 26th day of October, 1983.

Signed, sealed and delivered
in the presence of:

GUARDIAN BANK, a corporation
organized and existing under
the laws of the State of Florida

Bl. S. M. H.

Francis M. Sexton

BY: J. Robert Ereen

its President

(CORPORATE SEAL)

STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 26th day of October, 1983, by J. Robert Ereen,
the Senior Vice President of GUARDIAN BANK, a Florida
banking corporation, on behalf of the said corporation.

Francis M. Sexton
NOTARY PUBLIC

My Commission Expires:

(SEAL)

JOINDER OF MORTGAGEE

The Mortgagee, MAURICE HIRSTY, as holder and owner of an encumbrance of record of the real property which has been submitted herein for condominium ownership hereby consents to the Third Amendment to the Declaration of Condominium of HARBOR POINTE, A CONDOMINIUM, and subordinates all of its instruments of security including its mortgage interest to the Declaration of Condominium created herein. Said instruments of security are more particularly described as follows:

(1) Terms and conditions of a mortgage in the original principal sum of \$110,000.00 from Axel R. Johnson and Douglas V. Zelman, as tenants in common, to Maurice Hirsty, filed on December 17, 1980 in O. R. Book 5123, page 440, as modified and extended on May 15, 1981, in O. R. Book 5191, page 1834, and further modified and extended on April 23, 1983, in O. R. Book 5339, page 783, as further modified and extended in O. R. Book 5434, page 457, Pinellas County Records.

(2) Terms and conditions of a mortgage in the original principal sum of \$100,000.00 from Axel R. Johnson and Douglas V. Zelman, as tenants in common, to Maurice Hirsty, filed on May 15, 1981, in O. R. Book 4191, page 1834; modified and extended on April 23, 1983, in O. R. Book 5339, page 783, and further modified and extended by Agreement recorded in O. R. Book 5434, page 457, Pinellas County records.

IN WITNESS WHEREOF, MAURICE HIRSTY has hereunto set his hand and seal on this 27th day of October, 1983.

Signed, sealed and delivered
in the presence of:

Idella L. Sander
Laurel A. Hyde

Maurice Hirsty
MAURICE HIRSTY

STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this
27th day of October, 1983.

Idella L. Sander
NOTARY PUBLIC

My Commission Expires: June 6, 1986

(SEAL)