

ARTICLE VI

DESIGN REVIEW COMMITTEE

Section 1. Members of Committee. As specified in the By-Laws, the Association shall have a Design Review Committee (the "DRC") consisting of three (3) members. The initial members of the DRC shall consist of persons (or their successors appointed by the Developers) designated by the Developer. Each of said persons shall hold office until all Lots have been conveyed by the Developer, a dwelling has been constructed on each Lot, and each such Lot with dwelling has been conveyed to an owner-occupant, or sooner at the option of the Developer. Thereafter, each new member of the DRC shall be appointed by the Board of Directors and shall hold office until such time as he has resigned or has been removed or his successor has been appointed, as provided herein. The Board of Directors shall have the right to appoint and remove (either with or without cause) any and all members of the DRC at any time, except for members of the DRC appointed by the Developer.

Section 2. - Developer's Rights.

(a) The Developer shall be exempt from the provisions of this Article VI with respect to alterations and additions to be made by Developer and shall not be obligated to obtain DRC approval for any construction or changes in construction which the Developer may elect to make at any time.

(b) Similarly, builders of improvements shall also be exempt from the provisions of this Article VI with respect to alterations and additions to be made by such builders, and shall not be obligated to obtain DRC approval for construction of improvements, provided that in each instance such builder has had the plans and specifications for such alteration, addition and/or construction first approved in writing by the Developer. This exemption shall not apply unless such alteration, addition and/or construction is performed pursuant to plans and specifications previously approved in writing by the Developer. Such approval by the Developer may be constituted by approval of models to be constructed by a builder.

Section 3. - Review of Proposed Construction.

(a) Subject to Section 2 above, no building, fence, wall or other structure or improvement (including landscaping) shall be commenced, painted, erected or maintained in the Properties, nor shall any addition, change or alteration visible from the exterior be made, nor shall any awning, canopy or shutter be attached to or placed upon outside walls or roofs of buildings or other improvements, until the plans and specifications showing the nature, kind, shape, height, materials and

location of the same shall have been submitted to, and approved in writing by, the DRC.

(b) The DRC shall approve proposals or plans and specifications submitted for its approval only if it deems that the construction, alterations or additions contemplated thereby in the locations indicated will not be detrimental to the appearance of the Properties as a whole, and that the appearance of any structure affected thereby will be in harmony with the surrounding structures and is otherwise desirable. The DRC shall adopt architectural planning criteria for submissions, which criteria may be amended from time to time by the DRC. However, any proposal or plans and specifications submitted in compliance with paragraph (c) shall be subject to the criteria in effect prior to the date of submission and not to any amendments adopted after that date.

(c) The DRC may condition its approval of proposals and plans and specifications as it deems appropriate, and may require submission of additional plans and specifications or other information prior to approving or disapproving material submitted. The DRC may also issue rules or guidelines setting forth procedures for the submission of plans for approval. The DRC may require such detail in plans and specifications submitted for its review as it deems proper, including, without limitation, floor plans, site plans, elevation drawings and descriptions or samples of exterior materials and colors.

(d) Until receipt by the DRC of any and all required plans and specifications, the DRC may postpone review of any plans submitted for approval. The DRC shall have thirty (30) days after delivery of all required materials to approve or reject any such plans, and if not rejected within such 30-day period, said plans shall be deemed approved. Any decision of the DRC may be appealed to the Board within fifteen (15) days from the date of rendition of the decision of the DRC pursuant to procedures established by the Board.

(e) The DRC herein shall be the ultimate deciding body and its decisions shall take precedence over all others. All changes and alterations shall also be subject to all applicable permit requirements and to all applicable governmental laws, statutes, ordinances, rules, regulations, orders and decrees.

Section 4. Meetings of the DRC. The DRC shall meet from time to time as necessary to perform its duties hereunder. The DRC may from time to time, by resolution unanimously adopted in writing, designate any DRC representative (who may, but need not, be one of its members) to take any action or perform any duties for and on behalf of the DRC, except the granting of variances pursuant to Section 9 hereof. In the absence of such

designation, the vote of any two (2) members of the DRC shall constitute an act of the DRC.

Section 5. No Waiver of Future Approvals. The approval of the DRC of any proposals or plans and specifications or drawings for any work done or proposed, or in connection with any other matter requiring the approval and consent of the DRC, shall not be deemed to constitute a waiver of any right to withhold approval or consent as to any similar proposals, plans and specifications, drawings or other matters subsequently or additionally submitted for approval or consent.

Section 6. Compensation. The members of the DRC shall receive no compensation for services rendered, other than reimbursement for expenses incurred by them in the performance of their duties hereunder. The DRC, however, shall have the power to engage the services of professionals to serve as members of the DRC for compensation for purposes of aiding the DRC in carrying out its functions.

Section 7. Inspection of Work. - Inspection of work and correction of defects therein shall proceed as follows:

(a) Upon the completion of any work for which approved plans are required under this Article VI, the applicant (the "Applicant") shall give written notice of completion to the DRC.

(b) Within sixty (60) days after receipt of the notice of completion, the DRC or its duly authorized representative may inspect such improvement. If the DRC finds that such work was not completed in substantial compliance with the approved plans, it shall notify the Applicant in writing of such noncompliance within such sixty (60) day period, specifying the particulars of noncompliance, and requiring the Applicant to remedy the same.

(c) If, upon the expiration of thirty (30) days from the date of such notification of noncompliance, the Applicant shall have failed to remedy such noncompliance, the DRC shall notify the Board in writing of such failure. The Board shall then determine whether there is a noncompliance and, if so, the nature thereof and the estimated cost of correcting or removing the same.

(d) If a noncompliance exists, the Applicant shall remedy or remove the same within a period of not more than forty-five (45) days from the date of announcement of the Board ruling. If the Applicant does not comply with the Board ruling within such period, the board, at its option, may either remove the noncomplying improvement or remedy the noncompliance, and the Applicant shall reimburse the Association, upon demand, for all

expenses incurred in connection therewith. If such expenses are not promptly repaid by the Applicant to the Association, the Board shall levy a special assessment against such Applicant for reimbursement.

(e) If for any reason the DRC fails to notify the Applicant of any noncompliance within sixty (60) days after receipt of the written notice of completion from the Applicant, the improvement shall be deemed to have been made in accordance with said approved plans.

Section 8. Non-Liability of DRC Members: Neither the DRC nor any member thereof, nor its duly authorized DRC representative, shall be liable to the Association or to any Owner or any other person or entity for any loss, damage or injury arising out of or in any way connected with the performance or nonperformance of the DRC's duties hereunder, unless due to the willful misconduct or bad faith of a member and only that member shall have any liability. The DRC shall review and approve or disapprove all plans submitted to it for any proposed improvement, alteration or addition solely for the basis of aesthetic considerations and the overall benefit or detriment which would result to the immediate vicinity and to the Properties. The DRC shall take into consideration the aesthetic aspects of the architectural designs, placement of buildings, landscaping, color schemes, exterior finishes and materials and similar features, but shall not be responsible for reviewing, nor shall its approval of any plan or design be deemed approval of, any plan or design from the standpoint of structural safety or conformance with building or other codes.

Section 9. Variance. The DRC may authorize variances from compliance with any of the architectural provisions of this Declaration when circumstances such as topography, natural obstructions, hardship, aesthetic or environmental considerations require. Such variance must be evidenced in writing which must be signed by at least two (2) members of the DRC. The granting of such a variance shall not, however, operate to waive any of the terms and provisions of this Declaration for any purpose except as to the particular property and particular provisions covered by the variance, nor shall it affect in any way the Owner's obligation to comply with all governmental laws and regulations affecting the Owner's use of the premises.

Section 10. Attorneys' Fees. For all purposes necessary to enforce this Article, the Association shall be entitled to collect reasonable attorneys' fees, court costs and other expenses against the Owner of a Lot, whether or not litigation is instituted, and the Board may assess such amounts in the form of a Special Assessment.

ARTICLE VII

INSURANCE

(a) Property and casualty insurance on the Common Properties shall be maintained through the Association, in an amount equal to the maximum insurable value thereof. All damaged property shall be repaired and restored to the original condition using the proceeds of the insurance and, if the insurance proceeds are inadequate to cover the costs of such repair and restoration, Special Assessments assessed for that purpose. In the event that the insurance proceeds shall be greater than the amount required to repair and restore the damage, the excess shall be deposited with the Association for the operation of the Association and/or maintenance of the Properties. Prior to the end of each policy year, the Association shall cause the insured properties to be reappraised and shall adjust the insurance coverage so that the Common Properties are insured for their maximum insurable value.

(b) The Association shall also purchase such other insurance as may be necessary on the Common Properties and for purposes of properly operating the Association, including fidelity bonds on all officers and employees handling funds of the Association. The Association may also purchase (to the extent available) liability insurance covering the Association's Directors and Officers.

(c) The premiums of all insurance policies purchased by the Association shall be deemed to be general expenses for the Association and shall be paid by the Members through the Periodic Assessments against each Lot.

ARTICLE VIII

MAINTENANCE RESPONSIBILITIES

Section 1. Preamble.

(a) The responsibility for the maintenance of the Properties is divided between the Association and the Owners. Maintenance of each Lot, the adjacent right of way and/or easement/lake area (to water's edge), the Dwelling Unit constructed on the Lot is the responsibility of the Owner of that Lot. The maintenance of the Common Properties is the responsibility of the Association.

(b) The Board of Directors has the right to require the Owner to maintain their Lots and adjoining areas in a manner befitting the standards of the community; and this responsibility of the Owner, unless otherwise assumed by the

Association in accordance with the terms of this Declaration, shall include the Owner's obligation to maintain the lawns and yards in a neat and trimmed manner, and to remove all objectional debris or material as may be located on the Lot.

Section 2. Exterior Maintenance Responsibility of Owner.

(a) The Association shall not have exterior maintenance responsibilities, periodic or otherwise, for Lots. In the event any Owner has failed to maintain the exterior of his Lot in accordance with general standards of the community then, after reasonable notice to the Owner specifying such failure and upon Owner's neglect or refusal to remedy the problem, the Board of Directors, in addition to maintenance upon the Common Properties, may provide any of the exterior maintenance upon each dwelling it deems necessary in its sole discretion, including but not limited to the following: painting; repairs; replacement and care of roofs, gutters, downspouts, exterior building surfaces, trees, shrubs, grass, walks, driveways; and other exterior improvements.

(b) General standards of the community shall include but not be limited to:

(i) No weeds, underbrush or other unsightly growth shall be permitted to grow or remain upon any portion of the Lots, and no refuse or unsightly objects shall be allowed to be placed or permitted to remain anywhere thereon. However, in the mitigation areas the weeds, underbrush and grass are required to be left in a natural state and may be seeded and planted accordingly.

(ii) All lawns, landscaping and sprinkler systems shall be kept in a good, clean, neat and attractive condition.

The Lots and any dwellings or other buildings or improvements thereon shall be kept in good, safe, clean, neat and attractive condition, and all buildings, structures and improvements thereon shall be maintained in a finished, painted and attractive condition.

(c) Upon the failure to maintain the premises as aforesaid to the satisfaction of Developer or the Association, and upon the Association's or Owner's failure to make such improvement corrections as may be necessary within thirty (30) days after receipt of written notice by Developer or the Association, the Developer or the Association may enter upon such premises and make such improvements or corrections as may be necessary. Written notice need not be given in the case of emergency, and the Developer or the Association may without any prior notice directly remedy the problem.

(d) Such entry by the Developer or the Association or its agents shall not be a trespass and by acceptance of a deed from a Lot or dwelling, or by the recordation of these Covenants and Restrictions, such party has expressly given the Developer and the Association the continuing permission to do so, which permission may not be revoked.

Section 3. Lakes, Canals and Drainage Areas.

(a) The Association shall have the obligation to maintain all lakes and drainage areas in good condition as to aquatic weed control and any other maintenance and drainage problems not handled by Pinellas County. The Association shall perform any necessary mitigation maintenance of the wetlands within the Common Properties, including planting aquatic vegetation and required monitoring of water quality.

(b) Even though the Association will hold title to the lakes, each Owner, if such Owner's Lot borders a lake or the bank of the lake, shall have to maintain and cut the grass area bordering such lake or banks of lake. In the event any Owner obligated for such maintenance and cutting does not in the opinion of the Association provide proper maintenance and cutting, then the Association shall have the right to provide for such maintenance and cutting and charge such Owner a Special Assessment to cover the cost of such maintenance and cutting.

Section 4. Assessment of Costs. The cost of exterior maintenance which is not performed by the Association as part of its regular maintenance responsibilities shall be assessed against the Lot upon which such maintenance is performed, and, at the option of the Board of Directors, either be added to and become part of the Periodic Assessment to which such Lot is subject under Article V hereof, or become a Special Assessment for such expenses; and, as a part of such Periodic Assessment or as a Special Assessment, it shall be a lien against the Lot and obligation to the Owner and shall become due and payable in all respects as provided in Article V hereof.

Section 5. Dissolution of Association. In the event of the dissolution or termination of the Association, Pinellas County shall not be obligated to carry out any of the maintenance obligations of the Association unless such obligations are undertaken by way of a resolution of the Pinellas County Commission.

Section 6. Management Services. The Association may contract for the management of all or part of the Common Properties and any other Association duties for purposes of carrying out all or a portion of the maintenance services provided for in this Declaration.

Section 7. Utility Services. The Association may contract with public or private utility companies for purposes of supplying utility services to the Properties and may assess the costs and expenses charged by such utility companies as part of the Periodic Assessments or as a Special Assessment.

ARTICLE IX

PERMITTED AND PROHIBITED USES

Section 1. Driveways. All driveways shall be maintained in the style and material originally established by the Developer or original builder of the dwelling on the Lot.

Section 2. Clothes and Drying Facilities. No outside clothesline or other clothes drying facility shall be permitted in the general view and without the prior written approval of the DRC.

Section 3. Trash Containers. All trash containers and contents thereof shall be stored in a side or rear yard area of each Lot. No Lot shall be used or maintained as a dumping ground for rubbish. For purposes of periodic trash removal, however, an Owner, within twenty-four (24) hours prior to pick-up, may place the covered trash containers at locations convenient for pick-up.

Section 4. Exterior Antennae. No exterior ^{antenna(c) or} satellite dish(es) shall be permitted on any Lot. *lu*

Section 5. Parking.

(a) The parking and storage of automobiles shall be limited to the garages and driveways of Lots and other paved surfaces designated by the Association but not so any such motor vehicle blocks any sidewalk.

(b) No commercial or recreational vehicles of any variety shall be parked or stored overnight on the Common Properties or road rights-of-way or parked or stored for more than twenty-four (24) hours on any Lot (except in an enclosed garage), unless approved by the DRC. By way of example but not limitation, this provision shall apply to boats, campers, trailers and vans (other than small passenger vans).

(c) The Board of Directors is specifically authorized to promulgate additional rules and regulations pertaining to parking, and the Board of Directors is specifically granted by this Declaration the right to enforce this Declaration and the rules and regulations of the Board of Directors pertaining to parking by authorizing and directing, or contracting with

a duly licensed towing company for, the towing of vehicles which are in violation of the parking regulations.

Section 6. Signs. No sign of any nature whatsoever shall be erected or displayed upon any Lot except where express prior written approval of the size, shape, content and location thereof has been obtained from the DRC, which approval may be arbitrarily withheld, except that withholding of consent by the DRC for advertising for sale and promotion of the Properties shall not be arbitrary or unreasonable.

Section 7. Additional Temporary or Permanent Structures. No structure of a temporary or permanent character, including but not limited to, tents, shacks, garages, barns, dog runs, dog houses, dog pens, solar panels, flag poles or other out-building or facility shall be used or erected on any Lot without prior approval of the DRC.

Section 8. Livestock and Poultry; Pets. No animals, livestock or poultry of any kind shall be raised, bred or kept on any Lot, except that dogs, cats, birds or fish may be kept, provided that they are not kept, bred, or maintained for any commercial purpose, or in excessive numbers, and as long as such pets are kept inside the boundaries of the pet Owner's Lot. Animals shall be prohibited from the Common Properties.

Section 9. Commercial Activities. No Lot shall be used or occupied for any purpose other than as a residential dwelling by a Single Family, its household servants and guests. No business or commercial building shall be erected on any Lot, nor shall any business be conducted on any part thereof. The use of home computers is not prohibited by this Section 9. This provision, however, shall not be deemed to prohibit the Association from acquiring any Lot within the Properties for such purpose as it may be deemed necessary or beneficial for the Members, including, but not limited to, recreational purposes.

Section 10. Air Conditioning Units and Reflective Materials. No window or wall air conditioning units shall be permitted to be placed in a dwelling on a Lot unless the consent of the DRC is obtained. No dwelling on a Lot shall have aluminum foil placed in any window or glass door or any reflective substance placed on any glass, except as may be approved by the DRC for energy conservation purposes.

Section 11. Exterior Alterations. No structural changes, exterior color changes, or alterations shall be made or added to any dwelling on a Lot without approval of the DRC.

Section 12. Destruction of a Dwelling. In the event that any dwelling on a Lot is destroyed by or removed for any cause whatsoever, any replacement must be with a dwelling of a

similar size and type. The plans and specifications for any new dwelling must be approved, in writing, by the DRC.

Section 13. Fencing. No fences or any similar type of enclosures may be erected on any Lot without the approval of the DRC. No chain link fence shall be permitted on any Lot or portion thereof unless a landscaped hedge is placed on the outside of the fence.

Section 14. Swimming Pools. No above-the ground swimming pool (other than easily removable "kiddie" pools) shall be permitted on any Lot unless enclosed within a privacy fence. Any other type of swimming pool to be constructed on any Lot shall be subject to the requirements of the DRC, which include, but are not limited to, the following:

(i) Composition to be of material thoroughly tested and accepted by the industry for such construction;

(ii) All screening material shall be of a color in harmony with the exterior of the dwelling. No raw aluminum color screen will be allowed.

Section 15. Tennis Court. No tennis court shall be constructed on a Lot or portion thereof unless such tennis court has been approved by the DRC.

Section 16. Awnings. No awnings, canopies or shutters, including hurricane or storm shutters, shall be attached or affixed to the exterior of any building unless such awnings, canopies or shutters have been approved by the DRC.

Section 17. Lake Restrictions.

(a) Pumping Prohibited. Pumping of water shall not be permitted from any lake for any reason, including but not limited to irrigation.

(b) No Boats. No motorized vessels, canoes, prams, or sailboats shall be permitted on any lake.

(c) Docks. No docks, ramps or floating platforms shall be allowed on any lake protruding more than six feet from the bank of the lake.

(d) Lake Boundary. The existing boundary of each lake shall not be modified in any fashion by filling or excavating the bank. No digging of canals or any other excavation shall take place on the Properties which diverts water from any lake.

(e) Fishing. Fishing shall not be permitted except on Lots by the owner of the Lot and family members and invitees.

Section 18. Required Setbacks. Every dwelling constructed on a Lot shall comply in all ways with the Code of Ordinances of Pinellas County, Florida, as amended, ~~and all setbacks established by the DRC even if more stringent than the required county setbacks.~~ No building, roof, lanai or wall on any Lot shall be closer to the boundaries of the Lot (whether on the ground or in a vertical plane with the ground) than the set back lines established by the Code of Ordinances ~~and the DRC~~ as minimum setback requirements for front, side and rear yards.

Section 19. Minimum Square Footage. The minimum square footage of any dwelling constructed on any of Lots 1 through 165 of Lakeshore Village at Woodfield, or described in Section 1 of Article II shall be one thousand four hundred (1,400) square feet. The minimum square footage for additional lands within Woodfield shall be set, at Developer's sole option, in any Supplemental Declarations annexing such land into this Association.

Section 20. Additional Rules and Regulations. The Developer, until the Turnover Meeting, and thereafter the Board of Directors of the Association, may establish such additional rules and regulations as may be deemed for the best interests of the Association and its Members for purposes of enforcing the provisions of this Article IX.

Section 21. Variances. The DRC may grant variances to Use Restrictions 1 through 19 in accordance with Article VI.

Section 22. Right to Abate Violations. The Association or the Developer, prior to the Turnover Meeting, and the Association thereafter, after reasonable notice and opportunity to cure a violation given to an Owner, may enter upon a Lot for the purposes of curing the violation. The cost thereof shall be charged against the Owner as a Special Assessment.

Section 23. Insurance Risks. Nothing shall be done or kept on a Lot or on the Common Properties which would increase the rate of insurance relating thereto without the prior written consent of the Association, and no owner shall permit anything to be done or kept on his Lot or the Common Properties which would result in the cancellation of insurance on any residence or on any part of the Common Properties, or which would be in violation of any law.

Section 24. Exemption for Developer; Developer's Easements. The Developer, provided that it owns any Lot in the Properties or in the event that the Developer is doing construction work within the Properties, shall be exempt from the provisions of this Article IX and Article VIII, Sections 2 and 3.

ARTICLE X

ENFORCEMENT PROVISIONS

Section 1. Rules and Regulations. The Board of Directors is specifically granted the power to pass rules and regulations for purposes of enforcing this Declaration.

Section 2. Enforcement - General. Failure of an Owner to comply with a provision in this Declaration or a provision in the By-laws, Articles or Rules and Regulations of the Association shall provide the Association and each Owner with the right to bring legal action in law or in equity, including but not limited to an action for injunctive relief, damages, or a combination thereof. All costs and expenses incurred by the Association in terminating or resolving a violation of this Declaration, inclusive of attorneys' fees (whether or not litigation is instituted) shall be the responsibility of the Owner determined by the Association to be in violation. Collection of such attorneys' fees may be enforced by any method in this Declaration providing for the collection of Assessments, including but not limited to a foreclosure proceeding. Failure by the Association or any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

ARTICLE XI

GENERAL PROVISIONS

Section 1. Duration. The covenants and restrictions of this Declaration shall run with and bind the land and shall inure to the benefit of and be enforceable by the Association, or the Owner of any land subject to this Declaration, their respective legal representatives, heirs, successors, and assigns, for a term of thirty (30) years from the date this Declaration is recorded. After the original thirty (30) year period, the covenants and restrictions contained in this Declaration shall be automatically extended for successive periods of ten (10) years unless prior to the end of such thirty (30) year period, or each successive ten (10) year period, an instrument signed by the then Owners of two-thirds (2/3) of the Lots agreeing to terminate the covenants and restrictions at the end of such thirty (30) year or ten (10) year period has been recorded in the Public Records of Pinellas County. No such agreement to terminate the covenants and restrictions shall be effective unless made and recorded at least ninety (90) days in advance of the effective date of such change. This Section may not be amended.

Section 2. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall

in no way affect any other provisions which shall remain in full force and effect.

Section 3. Amendment.

(a) This Declaration may be amended from time to time by recording among the Public Records of Pinellas County, Florida, an instrument executed by the President and attested to by the Secretary of the Association, indicating that a Meeting called for purposes of Amendment was held, and that a majority of the votes of all Members of the Association approved of such Amendment.

(b) However, as long as the Developer owns a Lot in the Properties, no such Amendment may be made without the consent of the Developer. Nor shall such Amendment affect or interfere with vested property rights previously acquired by an Owner or a First Mortgagee.

(c) The complete termination of the covenants and restrictions of this Declaration is governed by Section 1 of this Article.

(d) The Developer, as long as it owns a Lot, without the joinder or approval of the Association, the Board, or the Membership, may record any amendment to this Declaration without the approval of the Association, the Board, or the Membership.

(e) Developer shall have the right at any time within five (5) years from the date of this Declaration to amend this Declaration to correct scrivener's errors and to clarify any ambiguities determined to exist in this Declaration.

Section 4. Temporary Committees. The Developer, prior to Turnover of the Association, at its sole discretion, may create temporary committees for the purpose of aiding in the transition of the Association from Developer control to control by the Membership.

Section 5. Conflict. This Declaration shall take precedence over conflicting provisions in the Articles of Incorporation and By-laws of the Association and the Articles shall take precedence over the By-laws.

IN WITNESS WHEREOF, this Declaration of Covenants and Restrictions has been signed by Developer, joined by the Association, the day and year first above set forth.

WITNESSES:

AMERIFIRST DEVELOPMENT CORPORATION

[Handwritten Signature]
[Handwritten Signature]

By: [Handwritten Signature]

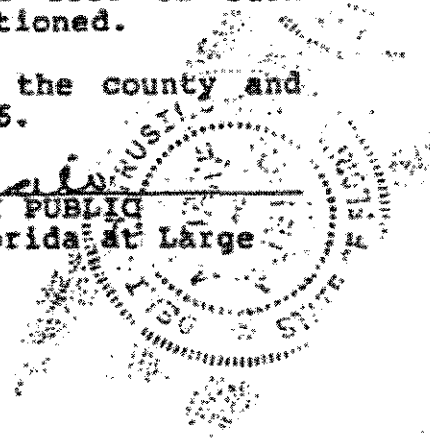
(DEVELOPER)

STATE OF FLORIDA)
) SS:
COUNTY OF PINELLAS)

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to take acknowledgments, Gene F. Cernak, Senior Vice President of AMERIFIRST DEVELOPMENT CORPORATION, a Florida corporation, to me well known to be the officer who executed the foregoing instrument and acknowledged the execution thereof to be the free act and deed of such Corporation for the uses and purposes therein mentioned.

WITNESS my hand and official seal in the county and state aforesaid this 28 day of July, 1986.

[Handwritten Signature]
NOTARY PUBLIC
State of Florida at Large



My Commission Expires:

CDR0019-A
NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP. OCT 20, 1987
BOARDED THRU GENERAL INS. UND.