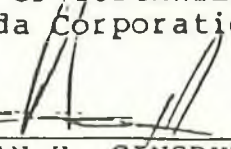
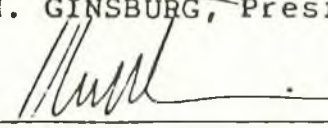




APPROVAL BY SOLE MEMBER OF  
ABSORBED CORPORATION:

URBAN OF TUSCAWILLA, INC., a  
Florida Corporation

By:   
ALAN H. GINSBURG, President

Attest:   
ROBERT C. ROHDIE,  
Secretary

JOINDER OF MORTGAGE

HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized under the laws of the United States of America, being the owner and holder of certain Mortgages on the property described in the foregoing Second Amendment to the Declaration of Covenants and Restrictions for Casa Park Villas and the Second Amendment to the Master Declaration of Covenants and Restrictions for Casa Park Villas, including Mortgages which are dated May 29, 1984, and recorded May 31, 1984, in Official Records Book 1550, Page 1779, of the Public Records of Seminole County; and dated January 9, 1984 and recorded in Official Records Book 1516, Page 875, Public Records of Seminole County, Florida; and dated September 30, 1983 and recorded on October 25, 1983 in Official Records Book 1497, Page 1425, Public Records of Seminole County, Florida, as modified by that Modification of Mortgage dated January 9, 1984 and recorded in Official Records Book 1516, Page 881, Public Records of Seminole County, Florida, among others, does hereby join in the foregoing Second Amendment to the Declaration of Covenants and Restrictions for Casa Park Villas and the Second Amendment to the Master Association of Covenants and Restrictions for Casa Park Villas and agrees that the lien of said Mortgage shall be subject to the provisions of said Declaration; provided, however, that nothing herein shall be deemed to constitute a waiver of any rights reserved or granted to Mortgagee (or similarly situated parties) in said Declaration.

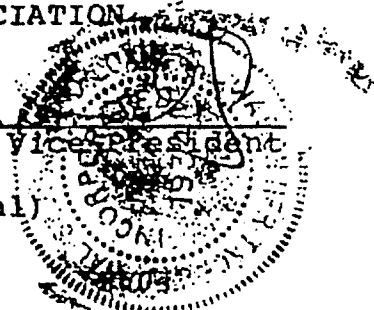
Witnesses:

James A. Spencer  
Deborah A. Bennett

HERITAGE FEDERAL SAVINGS  
AND LOAN ASSOCIATION

By: Harry S. Womack, Jr., Vice President

(Corporate Seal)



STATE OF FLORIDA     )  
                                  ) SS:  
COUNTY OF VOLUSIA    )

The foregoing instrument was acknowledged before me this 31st day of August, 1984 by Harry S. Womack, Jr. as Vice-President of HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized under the laws of the United States of America, on behalf of the corporation.

W. E. Neal S. Richardson  
Notary Public  
My commission expires 11-20-85

