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**CERTIFICATE OF AMENDMENT
TO THE DECLARATION OF CONDOMINIUM
FOR
BERMUDA GREENS, A CONDOMINIUM**

This Amendment, made this 21 day of February, 1994, by BERMUDA GREENS OF NAPLES, LTD., a Florida limited partnership (the "Developer").

WHEREAS the Developer has recorded a Declaration of Condominium for BERMUDA GREENS, A CONDOMINIUM, in Official Records Book 1662, Pages 1248 through 1352, inclusive, as amended, of the Public Records of Collier County, Florida; and

WHEREAS Section 22 of said Declaration reserves the right of the Developer to make amendments to the Declaration of Condominium to comply with Section 718.104(4)(e), Florida Statutes; and

WHEREAS the Developer wishes to amend said Declaration for the purpose of certifying substantial completion of Building F as required by Section 718.104(4)(e), Florida Statutes.

NOW, THEREFORE, the Developer hereby amends the aforesaid Declaration by adding new pages 45 and 46 to Exhibit "B", to reflect substantial completion of Building F.

IN WITNESS WHEREOF, the Developer has caused this Certificate to be duly executed this 21 day of February, 1994.

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

Adrienne M. Gordon
Witness: Adrienne M. Gordon

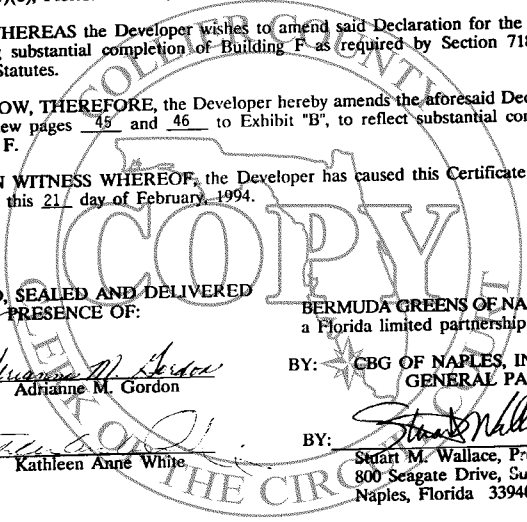
Kathleen Anne White
Witness: Kathleen Anne White

BERMUDA GREENS OF NAPLES, LTD.
a Florida limited partnership

BY: *[Signature]*
CBG OF NAPLES, INC.
GENERAL PARTNER

BY: *[Signature]*
Strat M. Wallace, President
800 Seagate Drive, Suite 301
Naples, Florida 33940

(CORPORATE SEAL)



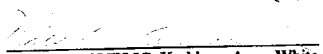
Form 68, Encl. 2/79, r/ls/nc
A. Bower, Sec'y, P.O. Box 1000
600 5th Ave. South, Suite 2115
Naples, Florida 33940

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OR BOOK

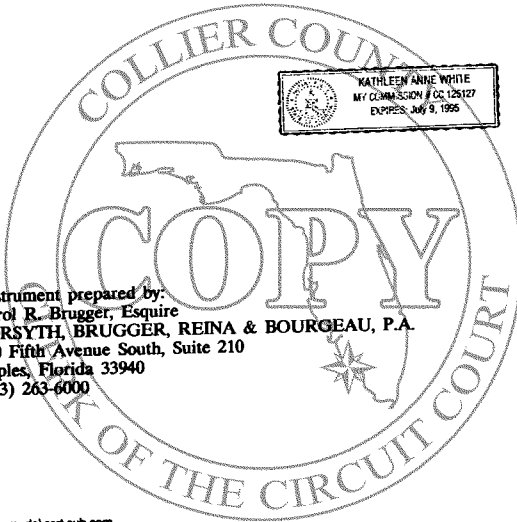
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STATE OF FLORIDA
COUNTY OF COLLIER

The foregoing instrument was acknowledged before me this 21 day of February, 1994, by STUART M. WALLACE, President, of CBG OF NAPLES, INC., a Florida corporation, the general partner of BERMUDA GREENS OF NAPLES, LTD., a Florida limited partnership, on behalf of the partnership. He is personally known to me.


NOTARY PUBLIC: Kathleen Anne White

My commission expires:



This instrument prepared by:
Carol R. Brugger, Esquire
FORSYTH, BRUGGER, REINA & BOURGEOU, P.A.
600 Fifth Avenue South, Suite 210
Naples, Florida 33940
(813) 263-6000

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SURVEYORS CERTIFICATE OF SUBSTANTIAL COMPLETION

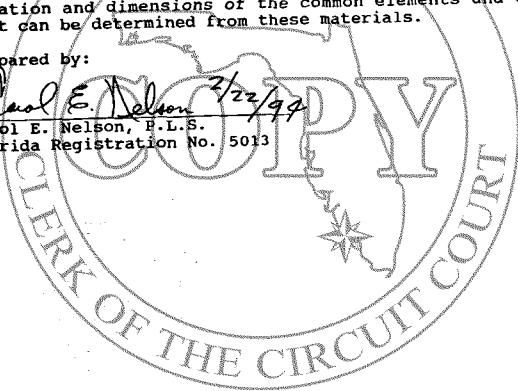
CERTIFICATE OF SURVEYOR made this 22nd day of February, 1994.

This certificate is made as to Building "F" of Bermuda Greens III, A Condominium, located at Naples, Collier County, Florida, pursuant to Section 718.104 (4) (e), Florida Statutes.

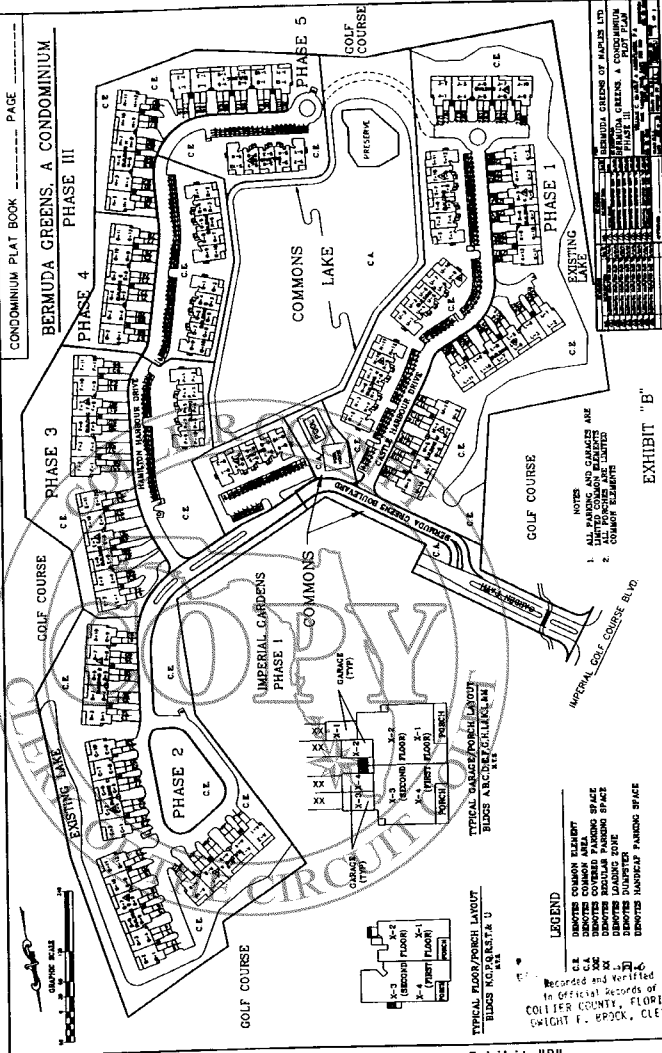
I, Carol E. Nelson, a Land Surveyor authorized to practice in the State of Florida, hereby certify that the construction of the above referenced building, and all planned improvements, including but not limited to the landscaping, utility services, access to the units and common element facilities serving the buildings, have been substantially completed, so that the material attached to the Declaration of Condominium as Exhibit "B", together with the provisions of the Declaration describing the condominium property, is an accurate representation of the location and dimensions of the improvement, and that the identification, location and dimensions of the common elements and of each unit can be determined from these materials.

Prepared by:

Carol E. Nelson 2/22/94
Carol E. Nelson, P.L.S.
Florida Registration No. 5013



5101 Tamiami Trail East, Suite 202 Naples, Florida 33962
(813) 775-0723 Fax (813) 775-9236



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Exhibit "B"