

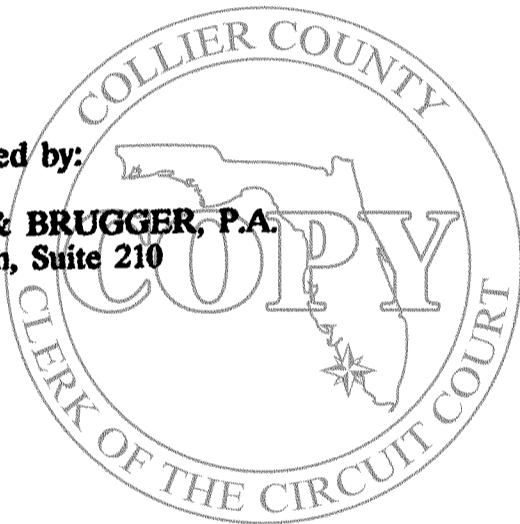
**STATE OF FLORIDA
COUNTY OF COLLIER**

The foregoing instrument was acknowledged before me this 27th day of NOV., 1991, 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.


NOTARY PUBLIC
My commission expires:



This instrument prepared by:
John N. Brugger, Esq.
FORSYTH, SWALM & BRUGGER, P.A.
600 Fifth Avenue South, Suite 210
Naples, Florida 33940
(813) 263-6000
d:\wp50\bermuda\cert-sub.com



WILLIAM C. MANLY AND ASSOCIATES, P.A.

PROFESSIONAL ENGINEERS, PLANNERS & LAND SURVEYORS
506 TAMMINE TRAIL EAST, SUITE 302
NAPLES, FLORIDA 34102
TELEPHONE (813) 775-0725
TELEFAX (813) 775-9236

SURVEYORS CERTIFICATE OF SUBSTANTIAL COMPLETION

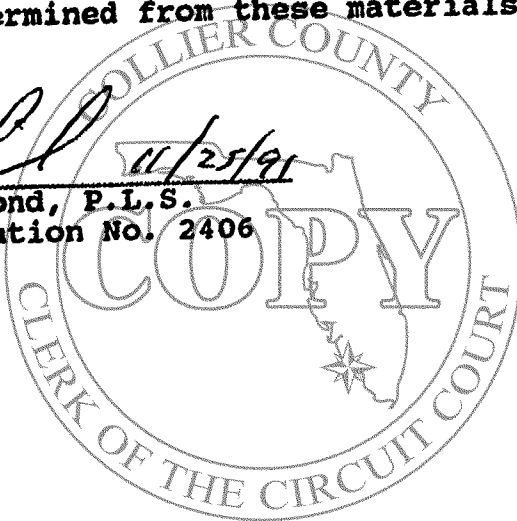
CERTIFICATE OF SURVEYOR made this 25th day of November, 1991.

This certificate is made as to Building "K" of Bermuda Greens, A Condominium, Phase 1, located at Naples, Collier County, Florida, pursuant to Section 718.104 (4) (e), Florida Statutes.

I, George R. Richmond, 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:

George R. Richmond
George R. Richmond, P.L.S.
Florida Registration No. 2406

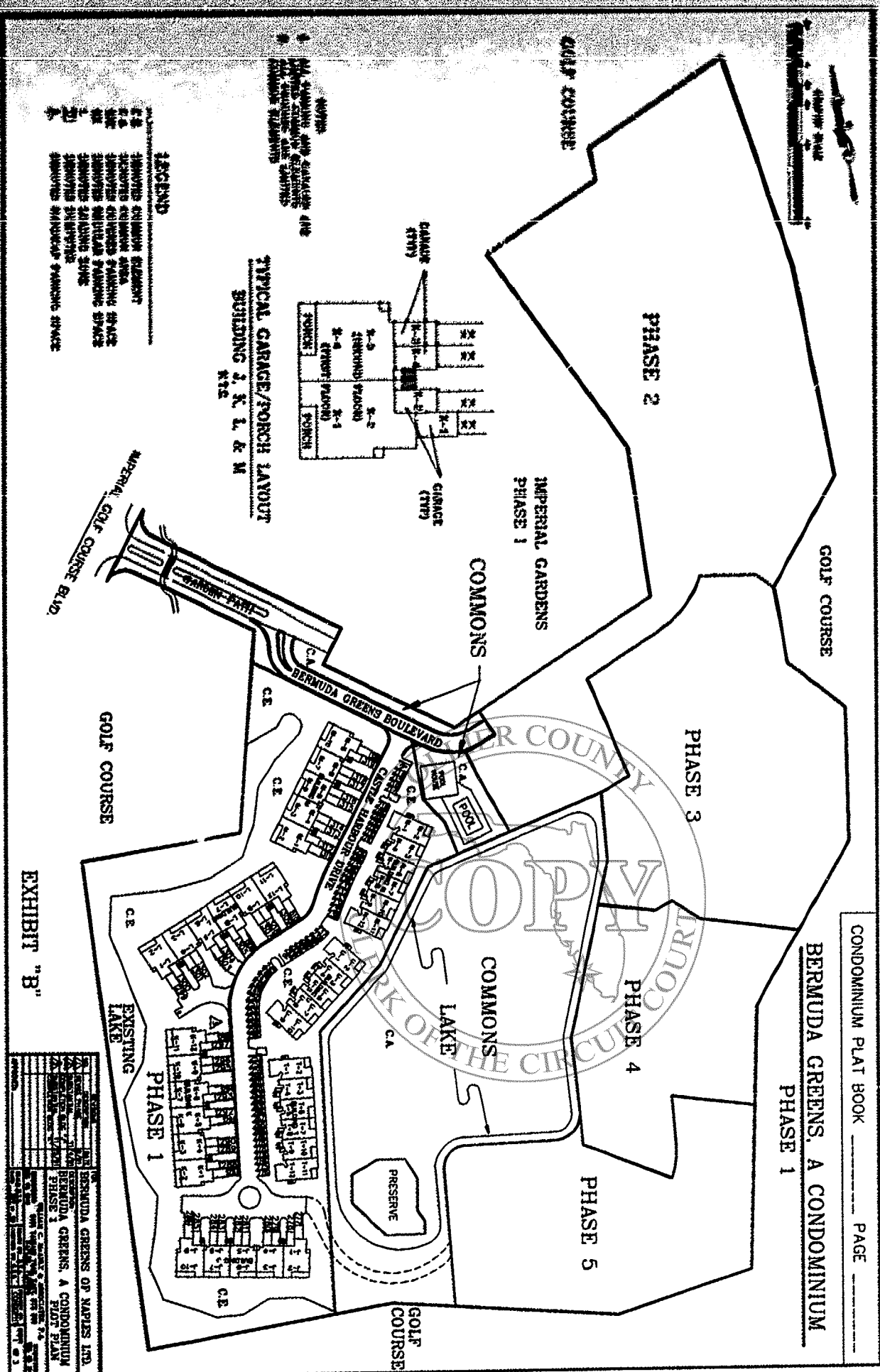


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OR BOOK

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CONDOMINIUM PLAT BOOK _____ PAGE _____

**BERMUDA GREENS, A CONDOMINIUM
PHASE 1**



Recorded and Verified
in Official Records of
DALLAS COUNTY, FLORIDA
JAMES C. GILES, CLERK

EXHIBIT "B"