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SECOND AMENDMENT TO DECLARATION OF
THE OAKS OF SEMINOLE, A CONDOMINIUM

LARRY BANG SEMINOLE LIMITED, a Florida limited partnership, the developer of THE OAKS OF SEMINOLE, A CONDOMINIUM, does hereby create this Second Amendment to the Declaration of Condominium of The Oaks of Seminole, a Condominium (the "Declaration"), which was recorded in Official Records Book 6525, beginning at Page 1719, as Clerk's Instrument No. 87161526, on June 25, 1987, and which appears in Condominium Plat Book 96, Pages 44 through 46, inclusive, all of the Public Records of Pinellas County, Florida and as amended by that First Amendment (the "First Amendment") recorded in Official Records Book 6531, beginning at Page 0145, of the Public Records of Pinellas County, Florida.

The Second Amendment to the Declaration of Condominium of The Oaks of Seminole, A Condominium is as follows:

1. Larry Bang Seminole Limited, a Florida limited partnership, for itself, its successors, grantees and assigns, hereby states, declares and ratifies that Phase III, of The Oaks of Seminole, A Condominium, as more particularly defined in the above referenced Declaration of Condominium, as amended by the First Amendment is submitted to condominium ownership, pursuant to the requirements of Chapter 718 of the statutes of the State of Florida. Accordingly, Phase III, of The Oaks of Seminole, A Condominium is hereby filed for record and shall become a part of The Oaks of Seminole, 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 Second Amendment shows substantial completion of the improvements in Phase III, of The Oaks of Seminole, 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 The Oaks of Seminole, A Condominium, is substantially complete so that the material, together with the provisions of the Declaration and the 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 the improvements in Phase III, of The Oaks of Seminole, A Condominium can be determined from these materials.

3. The units located in Phase III, of The Oaks of Seminole, A Condominium submitted to Condominium ownership are 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411 and 412 all in Phase III.

4. Upon submission hereby of Phase III, of The Oaks of Seminole, A Condominium, each unit in this Condominium shall own a one-sixtieth (1/60th) undivided share of the common expense and common surplus of this Condominium.

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

LARRY BANG SEMINOLE LIMITED, a Florida limited partnership, by its sole general partner:

LARRY BANG GENERAL CONTRACTOR, INC., a Florida corporation

By: [Signature]
Its President

(CORPORATE SEAL)

STATE OF FLORIDA)

COUNTY OF PINELLAS)

01 CASH	
40 Rec	24.00
4205	45.00
43 Int	
4F Fee	1.50
56	
Total	70.50

This instrument prepared by
ERNEST L. MASCARA
OF BAYNARD, HARPELL, MASCARA & CUSTUM
P.O. Box 100
St. Petersburg, Florida 33731

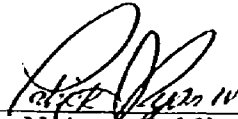
ORIGINAL CONDOMINIUM PLATS PERTAINING HERETO ARE FILED IN CONDOMINIUM
PLAT BOOK
CONDOMINIUM PLATS PERTAINING HERETO ARE FILED IN CONDOMINIUM
Plat Book 98 Pages 92 & 93 inclusive

Return to:

[Signature]
[Signature]

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The foregoing instrument was acknowledged before me this 11th day of February, 1988, by LARRY BANG the _____ President of LARRY BANG GENERAL CONTRACTOR, INC., a Florida corporation, on behalf of the corporation as the sole general partner of LARRY BANG SEMINOLE LIMITED, a Florida limited partnership.



Notary Public

(SEAL)

My Commission Expires:

NOTARY PUBLIC, STATE OF FLORIDA
MY COMMISSION EXPIRES: FEB. 16, 1991.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

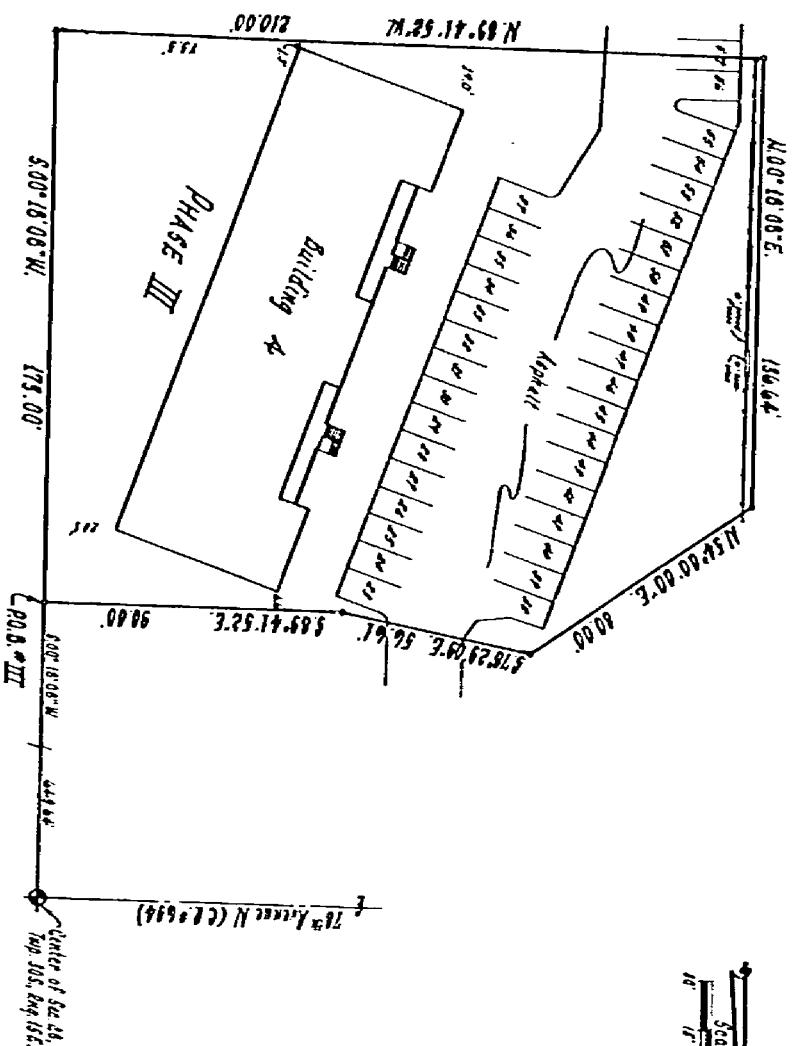
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THE OAKS OF SEMINOLE

A CONDOMINIUM

BEING A PORTION OF SECTION 28, TOWNSHIP 30 SOUTH, RANGE 15 EAST,
PINELLAS COUNTY, FLORIDA

PHASE III



LEGAL DESCRIPTION OF PHASE III:
Commence at the center of Section 28, Township 30 South, Range 15 East, Pinellas County, Florida; thence S. 00° 18' 08\"/>

C. Fred Duval & Associates, Inc.
1620 First Avenue North
St. Petersburg, Florida 33713
(813) 822-4151

C. Fred Duval and Associates, Inc.

NOTES:

1. A ten (10) foot wide P.U.C. Distribution Easement, lying five (5) feet on each side of the centerline of Grantee's facilities as may be designed and installed from time to time at mutually agreed upon locations within Grantor's premises, as recorded in O.R. Book 6613, Page 2216, Pinellas County Public Records.
2. A ten (10) foot wide Telephone Distribution Easement strip defined as comprising an area five (5) feet on each side of the centerline of the Grantee's facilities as may be designed and installed from time to time at mutually agreed upon locations within the Grantor's premises as recorded in O.R. Book 6617, Page 774, Pinellas County Public Records.

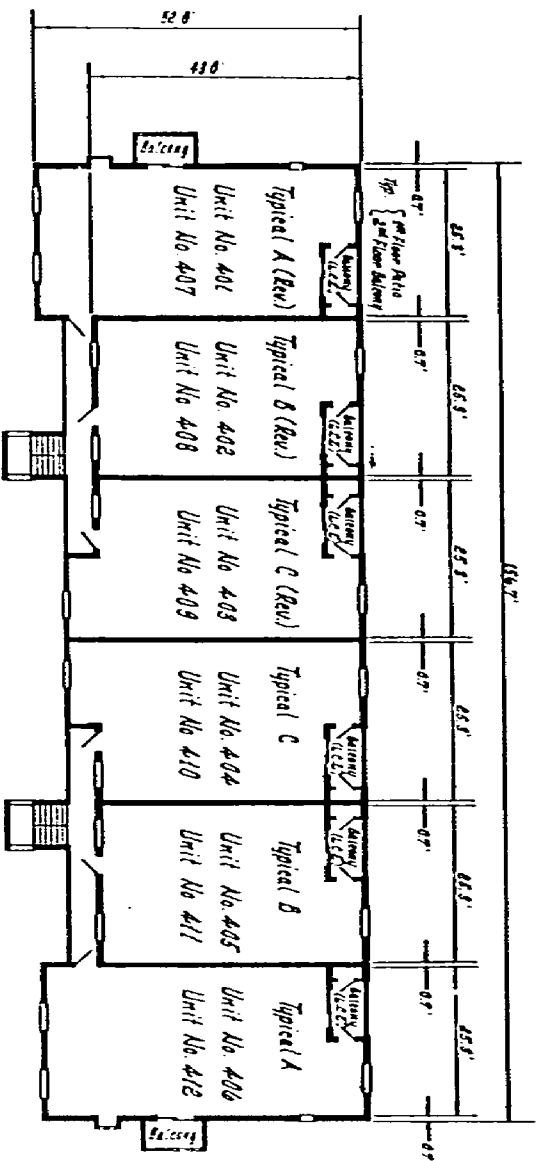
SURVEYOR'S CERTIFICATE:

I hereby certify that on this 11th day of February, 1988, the property described herein was surveyed and that the dimensions and the angles are correct. I further certify that the construction of the improvements is substantially complete as to THE OAKS OF SEMINOLE, A CONDOMINIUM PHASE III, so that the material, together with the provision of the Declaration establishing 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 each unit can be determined from the map.

Florida Engineer's Reg. No. 3856
Florida Surveyor's Reg. No. 827

THE OAKS OF SEMINOLE A CONDOMINIUM

BEING A PORTION OF SECTION 28, TOWNSHIP 30 SOUTH, RANGE 15 EAST,
PINELLAS COUNTY, FLORIDA.
PHASE III

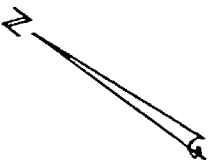


FIRST & SECOND FLOOR PLAN

BUILDING No. 4

Scale: 1" = 10'

Ceiling Elev. = 72.8
2nd Floor Elev. = 64.8
Ceiling Elev. = 64.3
1st Floor Elev. = 56.3
Elevation Chart



- NOTES:
1. LCE denotes Limited Common Elements
 2. All elevations indicated herein refer to the National Geodetic Vertical Datum of 1929.

C. Fred Burel and Associates, Inc.

OR 6680PG0784

JOINDER OF MORTGAGEE

The Mortgagee, ANCHOR SAVINGS 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 Second Amendment to Declaration of The Oaks of Seminole, A Condominium, and hereby joins in and ratifies the plat and all dedications and reservations thereon, 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:

(a) Mortgage dated October 9, 1987 and recorded in O.R. Book 6600, Page 1074 and re-recorded in O.R. Book 6615, Page 346, Pinellas County Records.

(b) Assignment of Rents, Leases and Contracts dated October 9, 1987 and recorded in O.R. Book 6600, Page 1089 and re-recorded in O.R. Book 6615, Page 361, Pinellas County Records.

(c) Uniform Commercial Code Financing Statement recorded in O.R. book 6600, Page 1095, and re-recorded in O.R. Book 6615, Page 367, Pinellas County Records.

IN WITNESS WHEREOF, ANCHOR SAVINGS BANK, a corporation organized and existing under the laws of the State of Florida, has hereunto set its hand and seal this 12th day of February, 1988.

Signed, sealed and delivered
in the presence of:

ANCHOR SAVINGS BANK, a Florida
banking corporation

Donald E. Taylor
Witness

By: Glenn E. Underwood
Its SR VICE PRES

Arlene A. Barton
Witness

(CORPORATE SEAL)

STATE OF FLORIDA)

COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 12th day of February, 1988, by Glenn E. Underwood the Sr. Vice President of ANCHOR SAVINGS BANK, a Florida banking corporation, on behalf of said corporation.

Arlene A. Barton
Notary Public

(SEAL)

My Commission Expires:

NOTARY PUBLIC, STATE OF FLORIDA
MY COMMISSION EXPIRES MAR. 22, 1991.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

311402.JM

This instrument prepared by
ERNEST L. MASCARA
OF BAYNARD, HARRELL, MASCARA & OSTOW
P.O. Box 180
St. Petersburg, Florida 33731

Return to: