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FIFTH 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 Fifth 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 those certain Amendments recorded in Official Records Book 6531, beginning at Page 0145, in Official Records Book 6680, beginning at page 780, in Official Records Book 6683, beginning at Page 2380, and in Official Records Book 6689, beginning at Page 970, all of the Public Records of Pinellas County, Florida.

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

1. This Fifth Amendment shows substantial completion of the improvements in Phases IV and V, 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 Phases IV and V, 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 IV and V, of The Oaks of Seminole, A Condominium can be determined from these materials.

2. Phase IV and V have already been submitted to the condominium form of ownership pursuant to the Third Amendment to the Declaration of Condominium of The Oaks of Seminole, A Condominium, as recorded in Official Record Book 6683, beginning at Page 2320 of the Public Records of Pinellas County, Florida.

3. In addition, attached hereto as Exhibit "A" is the Oaks of Seminole Phase Plan as Amended which shows all easements which affect said property.

4. 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 shall remain in full force and effect and unchanged except as amended by this Fifth Amendment.

01 CASH 24.00
40 Rec 60.00
44-69 60.00
43 Int _____
4F Fee _____
Total 84.00

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

LARRY BANG GENERAL CONTRACTOR,
INC., a Florida corporation

By: Larry Bang
Its _____ President

(CORPORATE SEAL)

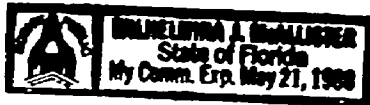
STATE OF FLORIDA)
COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 24th day of March, 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.

Richard J. MacLuskey
Notary Public

(SEAL)

My Commission Expires:
311402.5G8



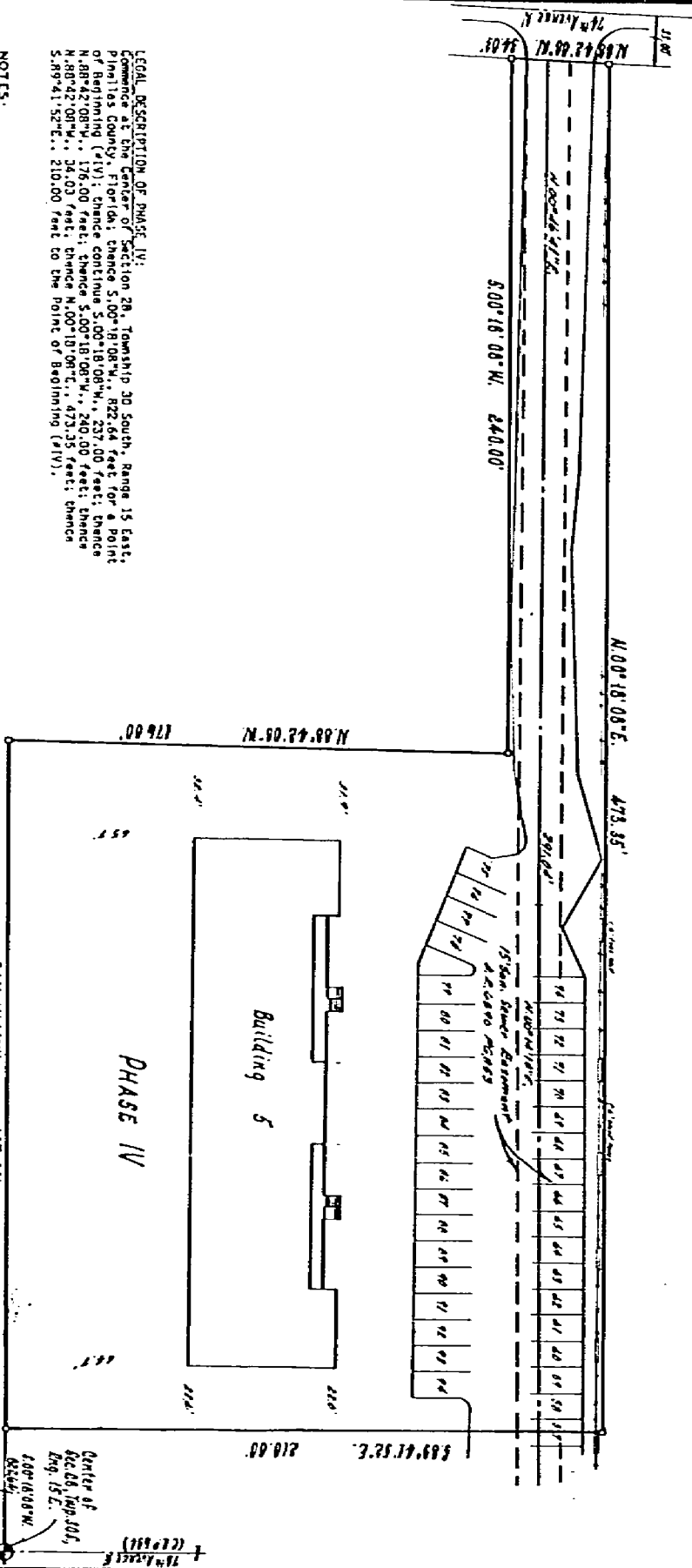
This instrument prepared by ORIGINAL CONDOMINIUM PLATS PERTAINING HERETO ARE FILED IN CONDOMINIUM
ERNEST L. MASCARA
OF BAYHARD, HARBRELL, MASCARA & COTOW PLAT BOOK
CONDOMINIUM PLATS PERTAINING HERETO ARE FILED IN CONDOMINIUM
PLAT BOOK 99 PAGES 32, 33 and 34 incl. *

KARLEEN F. DE BLAKER
CLERK OF CIRCUIT COURT
Pinellas County, FL.
68 APR -6 PM 3:14

THE OAKS OF SEMINOLE

A CONDOMINIUM

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



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

NOTES:

1. A ten (10) foot wide P.P.C. Distribution Easement, lying five (5) feet on each side of the centerline of Grantor'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 6413, Page 2716, 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 Grantor'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 6417, Page 778, Pinellas County Public Records.

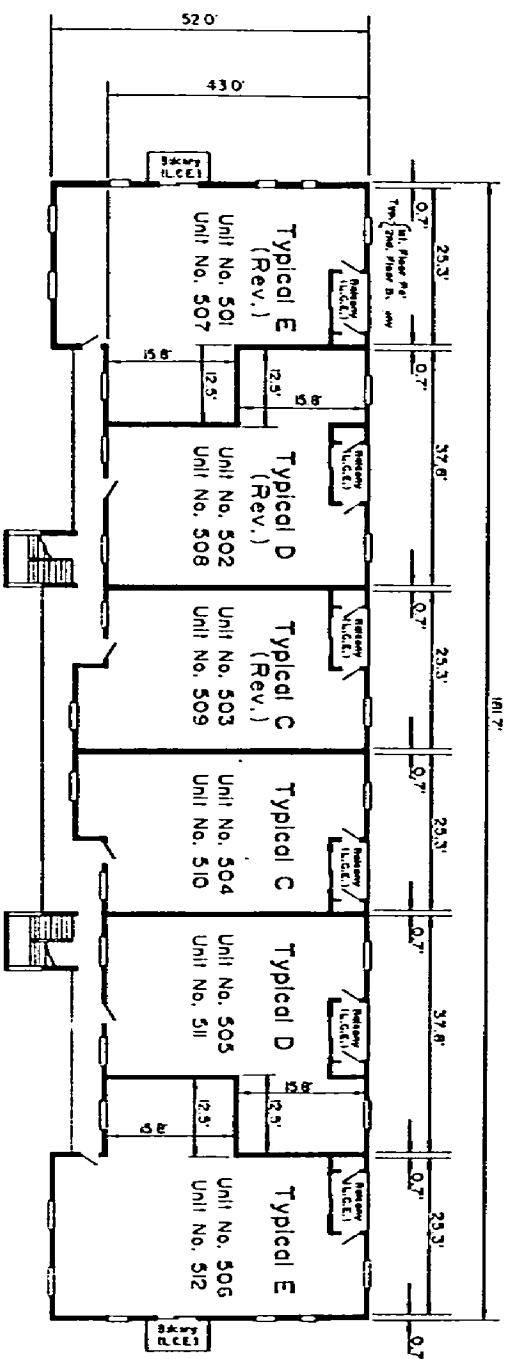
C. Fred Neuell & Associates, Inc.
1620 First Avenue North
St. Petersburg, Florida 33713
(813) 322-4151

C. Fred Neuell and Associates, Inc.

SURVEYOR'S CERTIFICATION:
I hereby certify that on this 18th day of March, 1988, the property described herein was surveyed and staked and that the dimensions and the angles are correct. I further certify that the location of the improvements is substantially complete as to THE OAKS OF SEMINOLE, A CONDOMINIUM PHASE IV, so that the materials, together with the provision of the declaration 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 each unit can be determined from the plat hereof.

Walter Longmire, No. 316
Florida Surveyor, No. 327

THE OAKS OF SEMINOLE
A CONDOMINIUM
BEING A PORTION OF SECTION 28, TOWNSHIP 30 SOUTH, RANGE 15 EAST,
PINELLAS COUNTY, FLORIDA.
PHASE IV



FIRST & SECOND FLOOR PLAN

BUILDING No. 5

Scale: 1" = 16'

Ceiling Elev. = 72.55'
2nd Floor Elev. = 65.55'
Ceiling Elev. = 64.94'
1st Floor Elev. = 56.94'

Elevation Chart



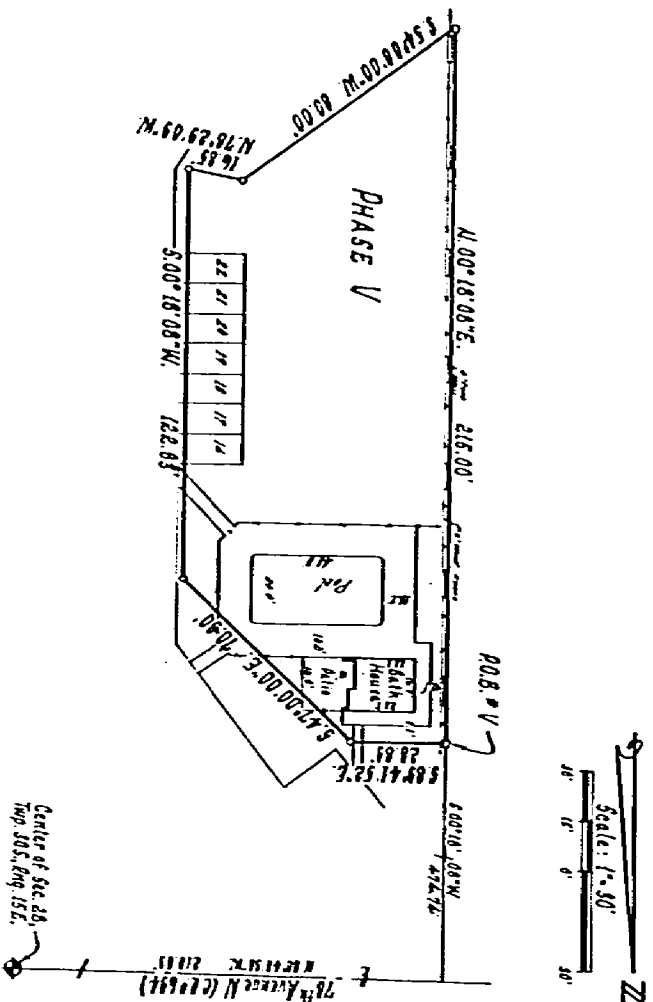
- NOTES:
1. ICE denotes Limited Common Elements
 2. All elevations indicated herein refer to the National Geodetic Vertical Datum of 1929.

THE OAKS OF SEMINOLE

A CONDOMINIUM

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

PHASE V



LEGAL DESCRIPTION OF PHASE V:
Commence at the Center of Section 28, Township 30 South, Range 15 East,
Pinellas County, Florida; thence N. 88° 40' 38\"/>

NOTES:

1. A ten (10) foot wide F.P.C. Distribution Easement, lying five (5) feet on each side of the centerline of Granite's facilities as may be designed and installed from time to time at mutually agreed upon locations within Granite's premises, as recorded in O.R. Book 413, 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 Granite's facilities as may be designed and installed from time to time at mutually agreed upon locations within the Granite's premises as recorded in O.R. Book 417, Page 774, Pinellas County Public Records.

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

C. Fred Dault and Associates, Inc.

SURVEYOR'S CERTIFICATE:

I hereby certify that on this 14th day of March, 1988, the property described herein was surveyed and staked and that the dimensions and the angles are correct. I further certify that the construction of the improvements is substantially complete so that the material, together with the provision of the Declaration 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 each unit can be determined from the materials.

[Signature]
Florida Engineer Reg. No. 3886
Florida Surveyor's Reg. No. 827

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 Fifth 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 24th day of March, 1988.

Signed, sealed and delivered
in the presence of:

ANCHOR SAVINGS BANK, a Florida
banking corporation

Witness

By:

Its

Vice President

Maurine E. Young

Witness

(CORPORATE SEAL)

STATE OF FLORIDA)

COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me this 24th day of March, 1988, by Maurine E. Young the Vice President of ANCHOR SAVINGS BANK, a Florida banking corporation, on behalf of said corporation.

Notary Public

(SEAL)

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP SEPT 16, 1990
BORNED THRU GENERAL LBS. 183.