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OFFICIAL RECORDS ** BK 1734 PG 354

FILE# 9901505 RCD:JAN 13 1999 @ 1:00 PM

AMENDMENT TO DECLARATION OF CONDOMINIUM TO ADD PHASE III

SUNSET HARBOUR VILLAS, A CONDOMINIUM

This Amendment to Declaration of Condominium of Sunset Harbour Villas, A Condominium, which was originally recorded at Official Records Book 1692 at Page 2021, of the Public Records of Santa Rosa County, Florida, is made pursuant to Section 718.403(6), Florida Statutes. The undersigned developer hereby submits the property described in the survey and legal description attached hereto as Exhibit "A" to condominium ownership, constituting Phase III of Sunset Harbour Villas, A Condominium.

Each unit identified in the graphic description attached hereto shall have an undivided share in the common elements appurtenant to each unit in the condominium, and shall share common expenses and own common surplus, in the percentages shown by unit type as set forth in Exhibit B attached hereto.

Pursuant to statute, this Amendment adding Phase III to the condominium does not require execution or consent by unit owners other than the developer.

IN WITNESS WHEREOF, this Amendment to Declaration of Condominium to add Phase III is executed as of this 12 day of January, 1999.

Signed, sealed and delivered in the presence of the presence o



Notary Public

My Commission Expires



1234 august Al. #205 Destin, D. 32541 BOOK:1734 PAGE:0355 FILE:9901505

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STATE OF FLORIDA

COUNTY OF OKALOOSA

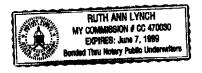
The foregoing instrument was acknowledged before me this 12 day of 1999, by Max Mathews, a general partner of Sunset Villas Development Company, a Florida general partnership, on behalf of the partnership. He is personally known to me or produced as identification and did not take an oath.

an oath.



Notary Public

My Commission Expires:



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JOINDER OF MORTGAGEE

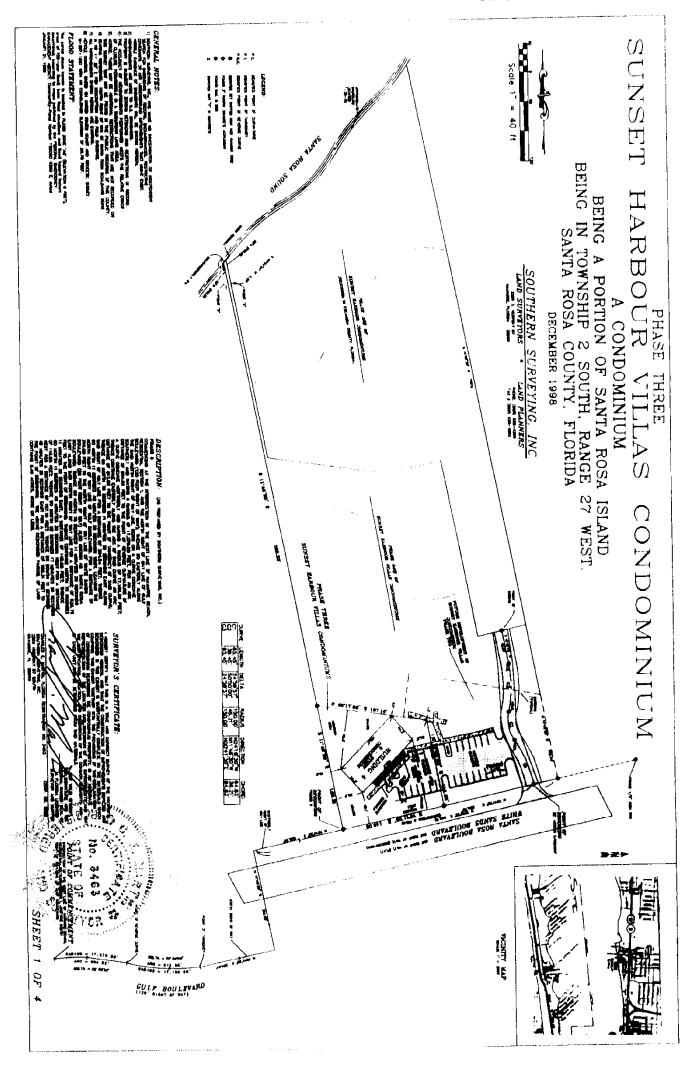
First National Bank of Florida, hereinafter called "Lender", the owner and holder of a mortgage encumbering the property described in Exhibits A of the foregoing Amendment to Declaration of Condominium to Add Phase III (the "Amendment") for Sunset Harbour Villas, a Condominium, which mortgage is that certain mortgage dated the 11th day of June, 1997, and recorded in Official Records Book 1616 at Page 489, of the Public Records of Santa Rosa County, Florida, to the extent it is required to do so under the laws of the State of Florida, joins in the making of the Amendment and agrees that the lien of said mortgage shall hereafter encumber each and every of the units as set forth in said Amendment including, but not limited to, all of the undivided shares in the common elements.

In addition, Lender, to the extent it is required to do so under the laws of the State of Florida, joins in the making of the Declaration of Condominium for Sunset Harbour Villas, a condominium, recorded in Official Records Book 1692 at Page 2021, of the Public Records of Santa Rosa County, Florida, and agrees that the lien of said mortgage shall hereafter encumber each of the units as set forth in said Declaration including, but not limited to, all of the undivided shares in the common elements, with the exception of those units and shares in the common elements that have previously been released from the lien of said mortgage.

		/
WITNESSES:		First National Bank of Florida
Sund Nahrug	By: Its:	South antehns (Some Vice President
STATE OF FLORIDA		
COUNTY OF OKALOOSA.		
I HEREBY CERTIFY that on this day, before to take acknowledgments, personally appeared SR. VICE PRESIDENT of FIRST NO or who has produced described in and who executed the foregoing and acknowledged banking institution with the express direction of the same	KATHLE VATIONAL B owledged before	as identification, to me known to be the person to me that he/she executed the same on behalf of
	ounty and State	last aforesaid this /2 day of JANUARY,
1999.		Jaseil E. Williamson
	Print N	
OFFICIAL NOTARY SEAL NANCIE E WILLIAMSON NOTARY PUBLIC STATE OF FLORIDA COMMISSION NO. CC724955	Му Со	mmission Expires:

MY COMMISSION EXP. APR. 1,2002

Exhibit A



HARBOUR A CONDOMINIUM PHASE VILLAS THREE CONDOMINIUM

BEING IN TOWNSHIP 2 SOUTH, RANGE 27 WEST, SANTA ROSA COUNTY, FLORIDA BEING A PORTION OF SANTA ROSA ISLAND

DECEMBER 1998

SOUTHERN SURVEYING, INC.

DESCRIPTION: (as prepared by southern surveying, inc.)

COMMENCIANCE OF HE INTERSECTION OF THE WEST LINE OF NAVARRE BEACH, COMMENCIANCE COMMENCIANCE OF COLF INCOME. AND THE NORTH RIGHT OF WAY LINE OF GULF BOULEVARD (120 FOOT RIGHT OF WAY): THENCE GO EASTERLY ALONG THE SALD NORTH RIGHT OF WAY LINE, BEING ON A CURPYE CONCAVE THE SALD NORTH RIGHT OF WAY LINE, BEING ON A CURPYE CONCAVE SOUTHERLY AND HAWING A RADIUS OF 17,270.80 FEET, FOR AN ARC DISTANCE OF 604,02 FEET TO THE POINT OF REVERSE CURVATURE OF A CURPYE CONCAVE NORTHERLY AND HAWING A RADIUS OF 17,108.80 FEET; THENCE CONTINUE EASTERLY ALONG THE ARC OF SAID CURVE AN ARC DISTANCE OF 612.06 FEET TO THE POINT OF TANGENCY OF SAID CURVE: THENCE GO NORTH 78 DEGREES 48 WINUTES 30 SECONDS EAST ALONG THE NORTH RIGHT OF WAY LINE OF GULF BOULEVARD, FOR A DISTANCE OF 316.00 FEET TO THE NORTH RIGHT OF WAY LINE OF WHITE SANDS BOULEVARD (80 FOOT RIGHT OF WAY) ALSO KNOWN AS SANTA ROSA BOULEVARD; THENCE GO NORTH 78 DEGREES 11 MINUTES 30 SECONDS EAST ALONG SAID NORTH RIGHT OF WAY LINE FOR A DISTANCE OF 625.75 FEET TO THE POINT OF BEGNNING: THENCE OF 148.08 FEET; THENCE CO NORTH 10 DEGREES 10 MINUTES 30 SECONDS WEST FOR A DISTANCE OF 116.85 FEET; THENCE GO NORTH 82 DEGREES 17 MINUTES 36 SECONDS WEST FOR A DISTANCE OF 169.31 FEET TO THE POINT OF BEGNNING. THE ABOVE DESCRIBED PARCEL OF LAND CONTAINS 0.49 ACRES, MORE OR LESS.

SURVEYOR'S CERTIFICATE:

I HEREBY CERTIFY THAT THIS IS A TRUE AND CORRECT SURVEY OF THE PROPERTY DESCRIBED HEREON, AND THAT THE CONSTRUCTION OF IMPROVEMENTS DEPICTED AND DESCRIBED IN THIS EXHIBIT IS SUBSTANTIALLY COMPLETE SO THE MATERIALS WHICH COMPRISE THIS EXHIBIT TOCKTHER WITH THE PROVISIONS OF THE DECLARATION OF CONCOUNTIAL DESCRIBING THE CONDOMINATION PROPERTY, IS AN ACCURATE REPRESENTATION OF THE LOCATION AND DIMENSION OF THE MEROVEMENTS AND THAT THE IDENTIFICATION, LOCATION, AND DIMENSIONS OF THE COMMON ELEMENTS AND OF EACH UNIT CAN BE DETERMANED FROM SAID MATERIALS.

THE SIGNATURE AND THE ORIGINAL RAISED SEAL OF NOT VALID WITHOUT

CHARLES E, MÁRTIN, FLORIDÀ REGISTRATION NO. 3483 SOUTHERN SURVECTING, INC. 2200 HIGHWY 87 SOUTH NAVARRE, FL. 32566

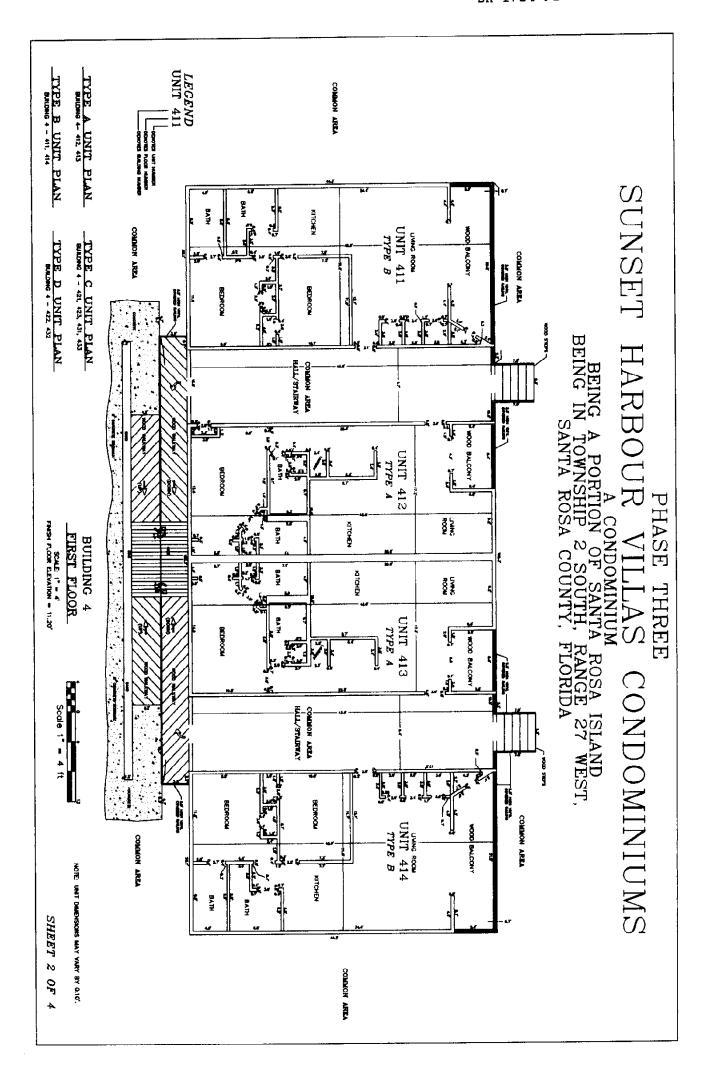
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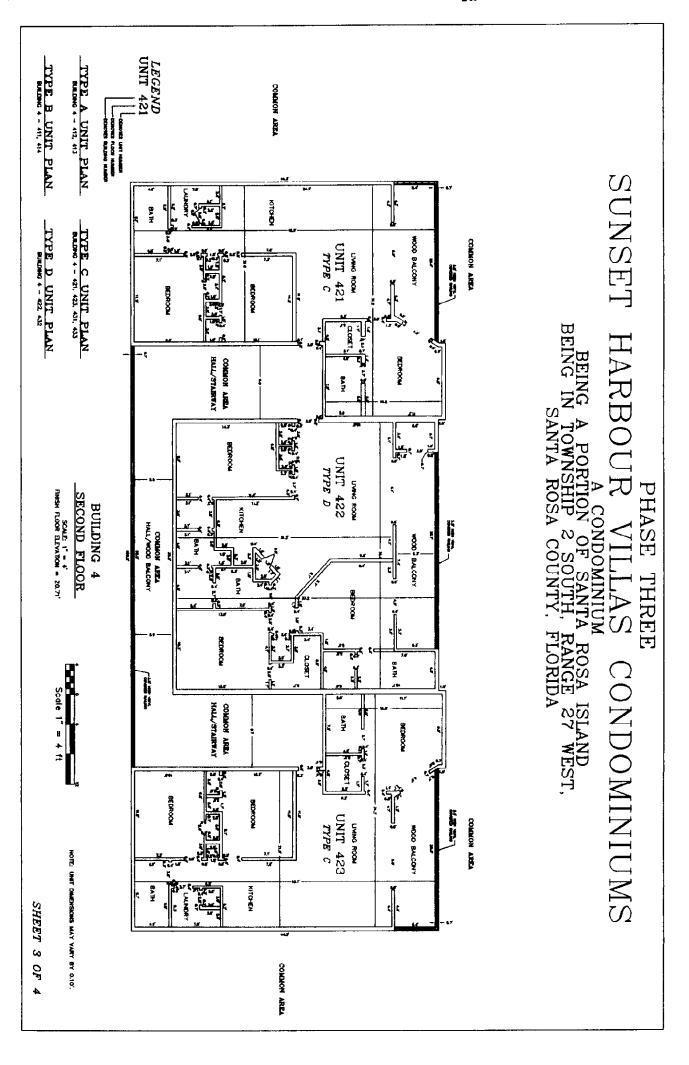
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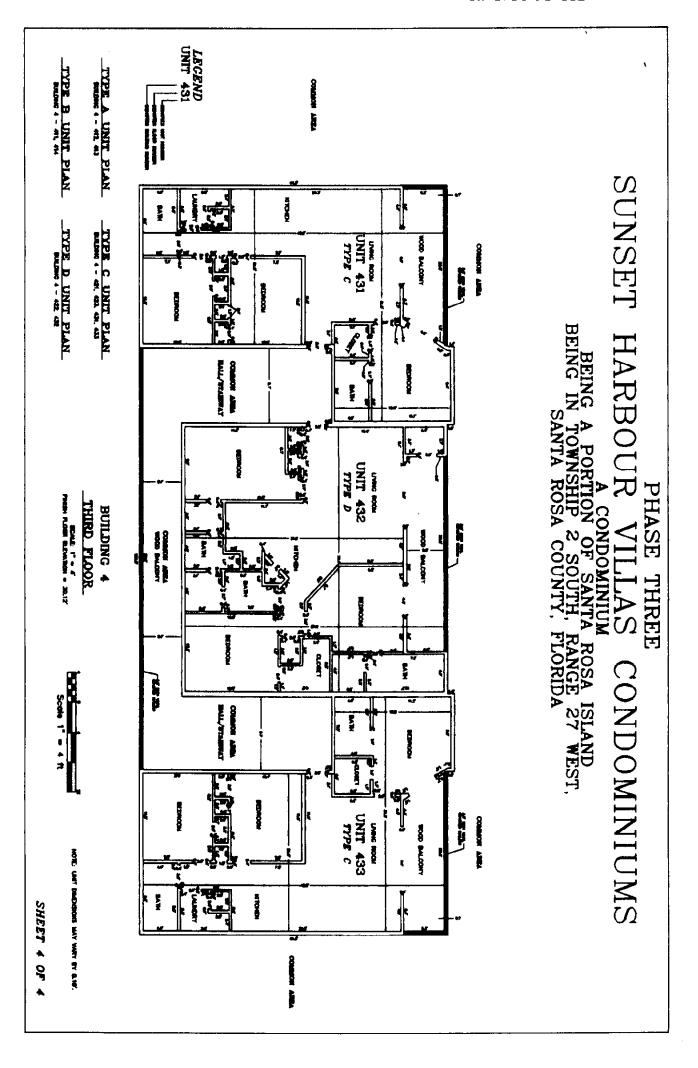
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Additional Notes:

1. All common elements and limited common elements are located outside the units.







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Exhibit "B"

The undivided share of the common elements and common surplus, and the sharing of liability for common expenses shall be as set forth below:

	nt t 101 III
Unit No.	Phase I and Phase III 2.89313%
111	
112	2.55399%
113	2.55399%
114	2.89313%
121	3.55759%
122	4.10437%
123	3.55759%
131	3.55759%
132	4.10437%
133	3.55759%
211	2.89313%
212	2.55399%
213	2.55399%
214	2.89313%
221	3.55759%
222	4.10437%
223	3.55759%
231	3.55759%
232	4.10437%
233	3.55759%
411	2.89313%
412	2,55398%
413	2.55398%
414	2.89313%
421	3.55759%
422	4.10437%
423	3.55759%
431	3.55759%
432	4.10437%
433	3.55759%