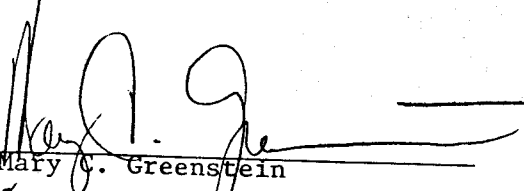
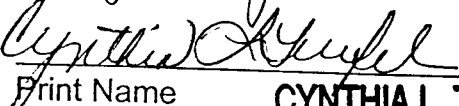


CONSENT AND JOINDER OF MORTGAGEE


Bank of America, N.A., a national banking association, formerly known as NationsBank, N.A., is the holder of that certain Real Estate Mortgage, Assignment, and Security Agreement recorded in O.R. Book 9519, Page 0411 of the Public Records of Hillsborough County, Florida, encumbering the Property, and hereby joins in and consents to the recording of this Declaration and subordinates its lien in and to the easements set forth in this Declaration.

WITNESSES


Mary C. Greenstein


Print Name **CYNTHIA L. TEUFEL**

BANK OF AMERICA, a national banking association, formerly known as NATIONSBANK, N.A.

By 
Print Name: Dean W. Kuna
Title: Sr. Vice President
Address: 1410 N. Westshore Blvd.
Suite 100
Tampa, Florida 33607

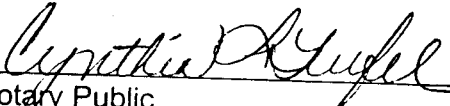
Print Name

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me this 15th day of March, 2000, by Dean W. Kuna, as Sr. Vice President of Bank of America, N.A., a national banking association, formerly known as NationsBank, N.A. on behalf of said corporation. He/She is personally known to me or has produced _____ as identification and did (did not) take an oath.

[AFFIX SEAL]




Notary Public
Print Name: **CYNTHIA L. TEUFEL**
My Commission Expires: 10-29-02