

JOINDER AND CONSENT TO
FIRST AMENDMENT
TO
DECLARATION OF COVENANTS FOR
GATLIN GARDENS HOMEOWNER'S ASSOCIATION, INC.

The undersigned hereby certify that they are all of the
Directors of Gatlin Gardens Homeowner's Association, Inc., a
Florida corporation (the "Association") and that the undersigned
hereby join in and consent to that certain First Amendment to
Declaration of Covenants for Gatlin Gardens Homeowner's
Association, Inc. and approves its recordation in the Public
Records of Orange County, Florida.

GATLIN GARDENS HOMEOWNER'S
ASSOCIATION, INC., a Florida
corporation

Ronda D. Beaulieu
Witness

Print Name Ronda D. Beaulieu

By: E.B. Conoley, II
E.B. Conoley, II, Director

Jannet M. Steen
Witness

Print Name Jannet M. Steen

Vickye L. Lowry
Witness

Print Name Vickye L. Lowry

By: Carey L. Hill
Carey L. Hill, Director

Helen M. Fuller
Witness

Print Name Helen M. Fuller

Claudia L. Kraun
Witness

Print Name Claudia L. Kraun

By: William M. Slemons, III
William M. Slemons, III, Director

Vickye L. Lowry
Witness

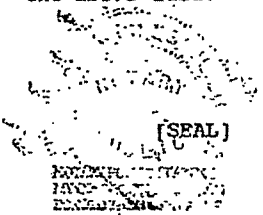
Print Name Vickye L. Lowry

RECORDED IN RECORDS MANAGEMENT DEPARTMENT AS IS

STATE OF FLORIDA)
) SS.
COUNTY OF ORANGE)

I HEREBY CERTIFY that on this 6th day of February, 1995, before me, an officer duly authorized to take acknowledgments in the state and county aforesaid, personally appeared E.B. CONOLEY, II, to me well known, through personal knowledge, to be the Director of GATLIN GARDENS HOMEOWNER'S ASSOCIATION, INC., a Florida corporation, and the person described in and who executed the foregoing Joinder and Consent to First Amendment to Declaration of Covenants for Gatlin Gardens Homeowner's Association, Inc., and he acknowledged the execution thereof to be his free act and deed for the purposes therein described.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on the above date.



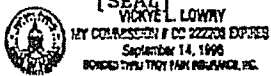
Ronnda J. Beaulieu
Notary Public - State of Florida
Print Name RONNDA J. BEAULIEU
My Commission Expires: 1997

STATE OF FLORIDA)
) SS.
COUNTY OF ORANGE)

I HEREBY CERTIFY that on this 2nd day of February, 1995, before me, an officer duly authorized to take acknowledgments in the state and county aforesaid, personally appeared CAREY L. HILL, to me well known, through personal knowledge, to be the Director of GATLIN GARDENS HOMEOWNER'S ASSOCIATION, INC., a Florida corporation, and the person described in and who executed the foregoing Joinder and Consent to First Amendment to Declaration of Covenants for Gatlin Gardens Homeowner's Association, Inc., and he acknowledged the execution thereof to be his free act and deed for the purposes therein described.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on the above date.

Vickye L. Lowry
Notary Public - State of Florida
Print Name Vickye L. Lowry
My Commission Expires:



RECORDED IN RECORDS MANAGEMENT DEPARTMENT AS IS

STATE OF FLORIDA)
) SS.
COUNTY OF ORANGE)

I HEREBY CERTIFY that on this 5TH day of February, 1995, before me, an officer duly authorized to take acknowledgments in the state and county aforesaid, personally appeared WILLIAM M. SLEMONS, III, to me well known through personal knowledge to be the ~~owner~~ ^{member} of GATLIN GARDENS HOMEOWNER'S ASSOCIATION, INC., a Florida corporation, and the person described in and who executed the foregoing Joinder and Consent to First Amendment to Declaration of Covenants for Gatlin Gardens Homeowner's Association, Inc., and he acknowledged the execution thereof to be his free act and deed for the purposes therein described.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on the above date.



VICKIE L. LUNDY
MY COMMISSION # 0022228 EXPIRES
September 14, 1998
10000 BAYVIEW AVE SUITE 100
ORANGE, FL 32667

[SEAL]

Vickie L. Lundy

Notary Public - State of Florida

Print Name Vickie L. Lundy

My Commission Expires:

JOINDER AND CONSENT TO
FIRST AMENDMENT
TO
DECLARATION OF COVENANTS FOR
GATLIN GARDENS HOMEOWNER'S ASSOCIATION, INC.

The undersigned hereby certifies that it is the owner and holder of that certain Mortgage Deed and Security Agreement, recorded March 24, 1994, in Official Records Book 4715, Page 4570; that certain Collateral Assignment of Leases, Rents and Profits, recorded March 24, 1994, in Official Records Book 4715, Page 4587; and that certain UCC-1 Financing Statement, recorded March 24, 1994, in Official Records Book 4715, Page 4597; all being recorded in the Public Records of Orange County, Florida, encumbering the real property affected by this First Amendment to Declaration of Covenants for Gatlin Gardens Homeowner's Association, Inc. (the "First Amendment"). The undersigned hereby joins in and consents to the execution of this First Amendment by the owner.

Witness our hands and seals this 6th day of February, 1995.

FIRST UNION NATIONAL BANK OF FLORIDA,
a national banking association

Lynn Golemme
Witness

By: W. Ted Starkey
W. Ted Starkey

Lynn Golemme
Print Name

As its: Vice President

Lisa Bott
Witness

Lisa Bott
Print Name

Record Verified - Martha D. Haynie

STATE OF FLORIDA)
) SS.
COUNTY OF ORANGE)

I HEREBY CERTIFY that, on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared W. TED STARKEY, personally known and well known to me to be the Vice President of FIRST UNION the foregoing Joinder and Consent to First Amendment to Declaration of Covenants for Gatlin Gardens Homeowner's Association, Inc., and that he acknowledged executing same in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in him by said corporation, that he did not take an oath, and that the seal affixed thereto is the true corporate seal of said corporation.

WITNESS my hand and official seal in the County and State last aforesaid this 6th day of February, 1995.

MARILYN GOLEMMER
NOTARY PUBLIC, STATE OF FLORIDA
My commission expires Oct. 30, 1996
Commission No. CC 237178
Bonded thru Patterson - Recht Agency

Marilyn Golemm
Notary Public

[SEAL]

Marilyn Golemm
Printed Name

Commission Number: CC237178 My Commission Expires: 10/30/96

RECORDS MANAGEMENT DEPARTMENT AS IS

CLH\GATLIN\1AMEND.CLH
02/02/95.v11