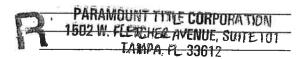
1/4

Record and return to:



Doc# 2006043991 Hernando County, Florida 05/23/2006 2:17PM KAREN NICOLAI, Clerk

OFFICIAL RECORDS BK: 2262 PG: 67

CONSENT OF MORTGAGEE

COLONIAL BANK, N.A. (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the real property described on Exhibit "A" attached hereto (the "Property"), which Mortgage is recorded in Official Records Book 2138, Page 1000, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, Florida Statutes, hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R.
 Book 1923, Page 1880, of the Public Records of Hernando County, Florida; and
- 3. That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931, Page 87, of the Public Records of Hernando County, Florida.

IN WITNESS WHEREOF, Mortgagee has executed this Consent this 15th day of May ______, 2006.

Signed, sealed and delivered in the presence of: COLONIAL BANK, N.A.

Printed Its:

WITNESSES:

Unda Wignen Belinda Wynn

Name: Celia M. Ferreira

STATE OF Florida	
COUNTY OF Hillsborough	
The foregoing instrument was ack	cnowledged before me this 15 day of May, 2006, by Vice President of Colonial Bank, N.A.,
on behalf of the bank. He/She is personal identification.	
Connie Cox MY COMMISSION # DD118119 EXPIRES Moy 15, 2006 BONDED THRU TROY PAIN INSURANCE, INC. (seal)	NOTARY PUBLIC State of Printed name: Connie Cox My Commission Expires:

Mortgagor: Scott J. Gibertini

EXHIBIT "A"

LOT 33, BLOCK 11, SOUTHERN HILLS PLANTATION, PHASE 2, as per plat thereof, recorded in Plat Book 36, Page 40, of the Public Records of Hernando County, Florida.

Record and return to:

Paramount Title Corporation
1502 W Fletcher Ave, Suite 101
Tampa, FL 33612

R

Doc# 2**006042674** Hernando County, Florida 05/18/2006 3:52PM KAREN NICOLAI, Clerk

CONSENT OF MORTGAGEE

BANK OF AMERICA, N.A., a national banking association (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the following:

Lot 22, Block 11, Southern Hills Plantation Phase 2, per the plat thereof recorded in Plat Book 36, Page 40, of the Public Records of Hernando County (the "Property")

Said Mortgage is recorded in Official Records Book 2126, Page 1799, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, <u>Florida Statutes</u>, Mortgagee hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R. Book 1923, Page 1880, of the Public Records of Hernando County, Florida; and
- 3. That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931, Page 87, of the Public Records of Hernando County, Florida.

IN WITNESS WHEREOF, Mortgagee has executed this Consent this 12 th day of day of 2006.

Signed, sealed and delivered in the presence of:

BANK OF AMERICA, N.A., a national banking association

Printed name

WITNESSES:

Vame: Illege R

Name: TIMBAR FRIEDMAR

STATE OFCOUNTY OF	
The foregoing instrument was acknowledged Betty What, as the What national banking association, on behalf of the bank as identification.	before me this day of May, 2006, by of BANK OF AMERICA, N.A., a He/She is personally known to me or produced
A CONTRACTOR OF THE PARTY OF TH	ARY PUBLIC
	ted name: Jana C Jones Commission Expires: 2/23/09

Mortgagor: Paul F. Vause and Mary Ann Vause

Record and return to:

Paramount Title Corporation
1502 W Fletcher Ave, Suite 101
Tampa, FL 33612



Doc# 2006042675 Hernando County, Florida 05/18/2006 3:52PM KAREN NICOLAI, Clerk



CONSENT OF MORTGAGEE

BANK OF AMERICA, N.A., a national banking association (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the following:

Lot 12, Block 12, Southern Hills Plantation Phase 2, per the plat thereof recorded in Plat Book 36, Page 40, of the Public Records of Hernando County (the "Property")

Said Mortgage is recorded in Official Records Book 2133, Page 172, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, <u>Florida Statutes</u>, Mortgagee hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R. Book 1923,
 Page 1880, of the Public Records of Hernando County, Florida; and
- That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931, Page
 of the Public Records of Hernando County, Florida.

IN WITNESS WHEREOF, Mortgagee has executed this Consent this 12 th day of May, 2006.

Signed, sealed and delivered in the presence of:

BANK OF AMERICA, N.A., a national banking association

Printed name:

Its:

ame: / Beti

underwro

WITNESSES:

Name:

Name:

TIMBER FRIEDMAD

STATE OF HE	
The foregoing instrument was acknowled the state of the s	edged before me this 10 day of May, 2006, by and the control of BANK OF AMERICA, N.A., a bank. He/She is personally known to me or produced
JANA L. JONES MY COMMISSION # DD 399248 EXPIRES: February 23, 2009 Bonded Thru Notary Public Underwriters	NOTARY PUBLIC State of FC Printed name: Jana - Jane 5 My Commission Expires: 3/23/09

Mortgagor: Brian Vass

Record and return to:

Paramount Title Corporation
1502 W Fletcher Ave, Suite 101
Tampa, FL 33612

Doc# 2006042676 Hernando County, Florida 05/18/2006 3:52PM KAREN NICOLAI, Clerk



CONSENT OF MORTGAGEE

BANK OF AMERICA, N.A., a national banking association (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the following:

Lot 72, Block 11, Southern Hills Plantation Phase 2, per the plat thereof recorded in Plat Book 36, Page 40, of the Public Records of Hernando County (the "Property")

Said Mortgage is recorded in Official Records Book 2133, Page 146, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, <u>Florida Statutes</u>, Mortgagee hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R. Book 1923,
 Page 1880, of the Public Records of Hernando County, Florida; and
- That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931, Page
 87, of the Public Records of Hernando County, Florida.

Signed, sealed and delivered in the presence of:

BANK OF AMERICA, N.A., a national banking association

Printed name: Betty Wright
Its: VI underwriting

WITNESSES:

Name: 3

Name: TIMBER FREDMAN

STATE OF HE	
The foregoing instrument was acknowled Betty Wisht, as the VP 40 national banking association, on behalf of the as identification.	edged before me this / day of / day , 2006, by now was a few of BANK OF AMERICA, N.A., a bank. He/She is personally known to me or produced
JANA L. JONES MY COMMISSION # DD 399248 EXPIRES: February 23, 2009 Bonded Thru Notary Public Underwriters (seal)	NOTARY PUBLIC State of FL Printed name: Jone L Joes My Commission Expires: 2/23/09

Mortgagor: Brian Vass

Record and return to:

Paramount Title Corporation
1502 W Fletcher Ave, Suite 101
Tampa, FL 33612

Doc# 2006042677 Hernando County, Florida 05/18/2006 3:52PM KAREN NICOLAI, Clerk



CONSENT OF MORTGAGEE

BANK OF AMERICA, N.A., a national banking association (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the following:

Lot 74, Block 11, Southern Hills Plantation Phase 2, per the plat thereof recorded in Plat Book 36, Page 40, of the Public Records of Hernando County (the "Property")

Said Mortgage is recorded in Official Records Book 2122, Page 1953, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, <u>Florida Statutes</u>, Mortgagee hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R. Book 1923,
 Page 1880, of the Public Records of Hernando County, Florida; and
- That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931, Page
 of the Public Records of Hernando County, Florida.

^	IN	WITNESS	WHEREOF,	Mortgagee	has	executed	this	Consent	this	12^{t} day	of
Ma	4_	, 2006.									
a	Ι.		-								

Signed, sealed and delivered in the presence of:

BANK OF AMERICA, N.A., a national banking association

WITNESSES: Name: Tleng R Dahb	Printed name: Betty Wright Its: VP underwriting
Traine. Thore is Dalon	

STATE OF HECOUNTY OF LEC	
The foregoing instrument was acknown national banking association, on behalf of the as identification.	ledged before me this / day of May, 2006, by and entering of BANK OF AMERICA, N.A., a bank. He/She is personally known to me or produced
JANA L. JONES MY COMMISSION # DD 399248 EXPIRES: February 23, 2009 Bonded Thru Notery Public Underwriters	NOTARY PUBLIC State of

Mortgagor: Lawrence Sakre and Julie Sakre

Record and return to:
Faramount Title Corporation

1502 W Fletcher Ave, Suite 101

Tampa, FL 33612

Doc# 2006042678 Hernando County, Florida 05/18/2006 3:52PM KAREN NICOLAI, Clerk



CONSENT OF MORTGAGEE

BANK OF AMERICA, N.A., a national banking association (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the following:

Lot 81, Block 11, Southern Hills Plantation Phase 2, per the plat thereof recorded in Plat Book 36, Page 40, of the Public Records of Hernando County (the "Property")

Said Mortgage is recorded in Official Records Book 2126, Page 955, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, <u>Florida Statutes</u>, Mortgagee hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R. Book 1923,
 Page 1880, of the Public Records of Hernando County, Florida; and
- That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931, Page
 of the Public Records of Hernando County, Florida.

IN	WITNESS	WHEREOF,	Mortgagee	has	executed	this	Consent	this	$12^{7/3}$ day	of
lan	, 2006.									

Signed, sealed and delivered in the presence of:

BANK OF AMERICA, N.A., a national banking association

By:	Sillin	War	cell	- ,	
Printed	name:/	BeH	,0 L	Jacqh:	T
Its:	UPI	inde	whe	timo	

WITNESSES:

Name: Illene 12 Dat

Name: TIMBUR FRIGIMAN

STATE OF H. COUNTY OF Lee	
The foregoing instrument was acknowled as identification. The foregoing instrument was acknowled as identification.	edged before me this Aday of May, 2006, by Adenuation of BANK OF AMERICA, N.A., a bank. He/She is personally known to me or produced
JANA L. JONES MY COMMISSION # DD 399248 EXPIRES: February 23. 2009 Bonded Thru Notary Public Underwriters (seal)	NOTARY PUBLIC State-of FL Printed name: Jana L Jmes My Commission Expires: 2/23/09

Mortagor: Terry McFatter and Patricia McFatter

Record and return to:

Paramount Title Corporation
1502 W Fletcher Ave, Suite 101
Tampa, FL 33612

Doc# 2006042679 Hernando County, Florida 05/18/2006 3:52PM KAREN NICOLAI, Clerk



CONSENT OF MORTGAGEE

BANK OF AMERICA, N.A., a national banking association (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the following:

Lot 2, Block 10, Southern Hills Plantation Phase 2, per the plat thereof recorded in Plat Book 36, Page 40, of the Public Records of Hernando County (the "Property")

Said Mortgage is recorded in Official Records Book 2127, Page 1207, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, <u>Florida Statutes</u>, Mortgagee hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R. Book 1923,
 Page 1880, of the Public Records of Hernando County, Florida; and
- That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931, Page
 of the Public Records of Hernando County, Florida.

IN	WITNESS	WHEREOF,	Mortgagee	has	executed	this	Consent	this	12^{π} day of
May	, 2006.								
ا Signed, seal	ed and delive	red							

Signed, sealed and delivered in the presence of:

a national banking association

By: Selly Warght

Printed name: Bath 118 64 7

BANK OF AMERICA, N.A.,

Printed name: / Betty Wage

WITNESSES:

Name: Illens R Babb

Name: TIMBER FREDMING

STATE OF	
COUNTY OF	
The foregoing instrument was acknowled Better Washt, as the VP was national banking association, on behalf of the as identification.	edged before me this day of May, 2006, by denuriting of BANK OF AMERICA, N.A., a bank. He/She is personally known to me or produced
JANA L. JONES MY COMMISSION # DD 399248 EXPIRES: February 23, 2009 Bonded Thru Notary Public Underwriters	NOTARY PUBLIC State of Printed name: Tone S My Commission Expires: 2 P2/09
(seal)	

Mortgagor: John Hess, William Lubliner

Record and return to:

Paramount Title Corporation 1502 W Fletcher Ave, Suite 101 Tampa, FL 33612



Doc# 2006042680 Hernando County, Florida 05/18/2006 3:52PM KAREN NICOLAI, Clerk



CONSENT OF MORTGAGEE

BANK OF AMERICA, N.A., a national banking association (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the following:

Lot 16, Block 8, Southern Hills Plantation Phase 2, per the plat thereof recorded in Plat Book 36, Page 40, of the Public Records of Hernando County (the "Property")

Said Mortgage is recorded in Official Records Book 2126, Page 1773, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, <u>Florida Statutes</u>, Mortgagee hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R. Book 1923,
 Page 1880, of the Public Records of Hernando County, Florida; and
- That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931, Page
 87, of the Public Records of Hernando County, Florida.

IN WITNESS WHEREOF, Mortgagee has executed this Consent this 12th day of 2006.

Signed, sealed and delivered in the presence of:

BANK OF AMERICA, N.A., a national banking association

Printed name:

Its:

Beth Waight

000

Name:

Name:

STATE OF SCOUNTY OF	
The foregoing instrument was acknowled to the national banking association, on behalf of the as identification.	edged before me this / day of May, 2006, by openual of BANK OF AMERICA, N.A., a bank. He/She is personally known to me or produced
JANA L. JONES MY COMMISSION # DD 399248 EXPIRES: February 23, 2009 Bonded Thru Notary Public Underwriters (seal)	NØTARY PUBLIC State of FL Printed name: Jana L Jones My Commission Expires: 4/23/09

Mortgagor: James D. Lamke and Laura M. Lamke

Record and return to:

Paramount Title Corporation
1502 W Fletcher Ave, Suite 101
Tampa, FL 33612

Doc# 2006042681 Hernando County, Florida 05/18/2006 3:52PM KAREN NICOLAI, Clerk



CONSENT OF MORTGAGEE

BANK OF AMERICA, N.A., a national banking association (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the following:

Lot 27, Block 10, Southern Hills Plantation Phase 2, per the plat thereof recorded in Plat Book 36, Page 40, of the Public Records of Hernando County (the "Property")

Said Mortgage is recorded in Official Records Book 2135, Page 1060, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, <u>Florida Statutes</u>, Mortgagee hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R. Book 1923, Page 1880, of the Public Records of Hernando County, Florida; and
- That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931, Page 87, of the Public Records of Hernando County, Florida.

IN WITNESS WHEREOF, Mortgagee has executed this Consent this 12th day of 12 day of 2006.

Signed, sealed and delivered in the presence of:

BANK OF AMERICA, N.A., a national banking association

Prin Its:

WITNESSES:

Name:

Name: TIMBER, FELEDMAN

STATE OF COUNTY OF
The foregoing instrument was acknowledged before me this day of May, 2006, by Betty Wisht, as the WP unperwarting of BANK OF AMERICA, N.A., a national banking association, on behalf of the bank. He/She is personally known to me or produced as identification.
JANA L. JONES MY COMMISSION # DD 399248 EXPIRES: February 23, 2009 Bonded Thru Notary Public Underwriters Wy Commission Expires: 2/23/69 (seal)

Mortgagor: Eric B. King

Record and return to:

BK: 2259 PG: 1 Doc# 2006042682 Hernando County, Florida 05/18/2006 3:52PM KAREN NICOLAI, Clerk

Paramount Title Corporation
1502 W Fletcher Ave, Suite 101
Tampa, FL 33612

CONSENT OF MORTGAGEE

BANK OF AMERICA, N.A., a national banking association (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the following:

Lot 36, Block 11, Southern Hills Plantation Phase 2, per the plat thereof recorded in Plat Book 36, Page 40, of the Public Records of Hernando County (the "Property")

Said Mortgage is recorded in Official Records Book 2129, Page 450, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, <u>Florida Statutes</u>, Mortgagee hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R. Book 1923,
 Page 1880, of the Public Records of Hernando County, Florida; and
- That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931, Page
 of the Public Records of Hernando County, Florida.

IN WITNESS WHEREOF, Mortgagee has executed this Consent this 12 day of May, 2006.

Signed, sealed and delivered in the presence of:

BANK OF AMERICA, N.A., a national banking association

Printed name: Betty Wright
Its: VP Under whit in

WITNESSES

Jame: Illene R D

Name: TIMBER FELEDMAN

BKFICZBO RGCOROSA

OFFICIAL RECORDS BK: 2259 PG: 1038

STATE OF _	Al.
COUNTY OF	Lee

The foregoing instrument was acknowledged before me this day of May, 2006, by Butty Warder, as the WP Underwarting of BANK OF AMERICA, N.A., a national banking association, on behalf of the bank. He/She is personally known to me or produced as identification.

JANA L. JONES
MY COMMISSION # DD 399248
EXPIRES: February 23, 2009
Bonded Thru Notary Public Underwriters

NOTARY PUBLIC
State of

Printed name: Jona C Jass My Commission Expires: 2/23/09

(seal)

Mortagor: Joan Bernich & Joseph Myron

Record and return to:

Paramount Title Corporation 1502 W Fletcher Ave, Suite 101 Tampa, FL 33612 Doc# 2006042683 Hernando County, Florida 05/18/2006 3:52PM KAREN NICOLAI, Clerk



CONSENT OF MORTGAGEE

BANK OF AMERICA, N.A., a national banking association (herein called "Mortgagee"), the owner and holder of that certain Mortgage encumbering the following:

Lot 13, Block 11, Southern Hills Plantation Phase 2, per the plat thereof recorded in Plat Book 36, Page 40, of the Public Records of Hernando County (the "Property")

Said Mortgage is recorded in Official Records Book 2133, Page 97, of the Public Records of Hernando County, Florida, and in accordance with Section 718.104, <u>Florida Statutes</u>, Mortgagee hereby consents to the submission of the Property to the protective conditions, covenants, restrictions, reservations, easements, assessments, liens, standards and other criteria established by the following:

- 1. That certain Declaration of Covenants and Restrictions for Southern Hills Plantation recorded in O.R. Book 1914, Page 989, of the Public Records of Hernando County, Florida, as amended and supplemented from time to time;
- That certain Southern Hills Golf Club Declaration of Covenants recorded in O.R. Book
 1923, Page 1880, of the Public Records of Hernando County, Florida; and
- That certain Southern Hills Golf Club Collection Agreement recorded in O.R. Book 1931,
 Page 87, of the Public Records of Hernando County, Florida.

IN WITNESS WHEREOF, Mortgagee has executed this Consent this $\frac{12^{15}}{2}$ day of

May, 2006.

Signed, sealed and delivered in the presence of:

BANK OF AMERICA, N.A., a national banking association

Printed name

Its:

WITNESSES:

Name: Illene D Dabo

Name: TIMBER FRIEDMAN

STATE OF COUNTY OF COUNTY OF
The foregoing instrument was acknowledged before me this day of May, 2006, by Betty Waight as the VP Underwaiting of BANK OF AMERICA, N.A., a national banking association, on behalf of the bank. He/She is personally known to me or produced as identification.
- Janei L Junes
JANA L. JONES MY COMMISSION # DD 399248 State of
EXPIRES: February 23, 2009 Rrinted name: John C Jin S/ Bonded Thru Notary Public Underwriters My Commission Expires: 2/33/0 7
(seal)

Mortgagor: Russ Cruse & Jungsun Black