

3/

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

Record and return to:

R PARAMOUNT TITLE CORPORATION
1502 W. FLETCHER AVENUE, SUITE 101
TAMPA, FL 33612

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:

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;
2. 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.
By: Lisa Best
Printed name: Lisa Best
Its: Vice President

WITNESSES:

Belinda Wynn
Name: Belinda Wynn

Celia M Ferreira
Name: Celia M. Ferreira

STATE OF Florida
COUNTY OF Hillsborough

The foregoing instrument was acknowledged before me this 15 day of May, 2006, by Lisa Best, as the Vice President of Colonial Bank, N.A., on behalf of the bank. He/She is personally known to me or produced _____ as identification.



Connie Cox
MY COMMISSION # DD118119 EXPIRES
May 15, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

CC
NOTARY PUBLIC
State of Florida
Printed name: Connie Cox
My Commission Expires:

(seal)

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# 2006042674
Hernando County, Florida
05/18/2006 3:52PM
KAREN NICOLAI, Clerk

18.5
B

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, Florida Statutes, 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;
2. 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 12th day of May, 2006.

Signed, sealed and delivered
in the presence of:

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

WITNESSES:

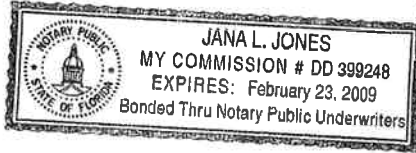
By: Betty Wright
Printed name: Betty Wright
Its: VP underwriting

Illene R Dahl
Name: Illene R Dahl

Timber Friedman
Name: TIMBER FRIEDMAN

STATE OF Fl.
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 2 day of May, 2006, by Betty Wright, as the VP Underwriting 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.



(seal)

Jana L Jones
NOTARY PUBLIC
State of FL
Printed name: Jana L Jones
My 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~~

R

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

18.50
(B)

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, Florida Statutes, 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;
2. 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 12th day of May, 2006.

Signed, sealed and delivered
in the presence of:

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

WITNESSES:

Illene R. Dabb
Name: Illene R. Dabb

Timber Friedman
Name: TIMBER FRIEDMAN

By: Betty Wright
Printed name: Betty Wright
Its: VP underwriting

STATE OF FL
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 12 day of May, 2006, by Betty Wright, as the VP underwriting 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
NOTARY PUBLIC
State of FL
Printed name: JANA L Jones
My Commission Expires: 2/23/09



(seal)

Mortgagor: Brian Vass

Record and return to:

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

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

18.50
①

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, Florida Statutes, 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;
2. 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 12th day of May, 2006.

Signed, sealed and delivered
in the presence of:

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

WITNESSES:

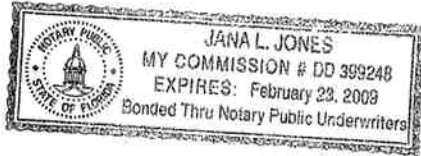
Illene R. Dell
Name: Illene R. Dell

Timber Friedman
Name: TIMBER FRIEDMAN

By: Betty Wright
Printed name: Betty Wright
Its: VP Underwriting

STATE OF FL
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 12 day of May, 2006, by Betty Wright, as the VP underwriters 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
NOTARY PUBLIC
State of FL
Printed name: Jana L Jones
My Commission Expires: 2/23/09

(seal)

Mortgagor: Brian Vass

Record and return to:

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

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

18.50
(b)

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, Florida Statutes, 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;
2. 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 12th day of May, 2006.

Signed, sealed and delivered
in the presence of:

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

By: Betty Wright
Printed name: Betty Wright
Its: VP Underwriting

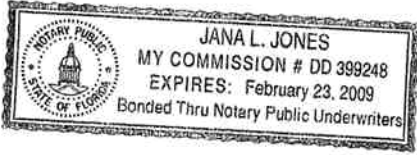
WITNESSES:

Illene R Dabb
Name: Illene R Dabb

Timber Friedman
Name: TIMBER FRIEDMAN

STATE OF FL
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 12 day of May, 2006, by Betty Wright, as the VP Underwriting 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
NOTARY PUBLIC
State of FL
Printed name: Jana L Jones
My Commission Expires: 2/23/09

Mortgagor: Lawrence Sakre and Julie Sakre

Record and return to:
Paramount Title Corporation
1502 W Fletcher Ave, Suite 101
Tampa, FL 33612

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

18.50
(B)

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, Florida Statutes, 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;
2. 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 12TH day of May, 2006.

Signed, sealed and delivered
in the presence of:

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

By: Betty Waight
Printed name: Betty Waight
Its: VP Underwriting

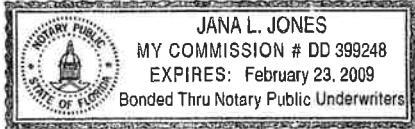
WITNESSES:

Illene R Dahl
Name: Illene R Dahl

Timber Friedman
Name: TIMBER FRIEDMAN

STATE OF FL
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 12 day of May, 2006, by Betty Wright, as the VP Underwriting 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.



(seal)

Jana L Jones
NOTARY PUBLIC
State of FL
Printed name: Jana L Jones
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

18.50
(B)

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, Florida Statutes, 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;
2. 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 12th day of May, 2006.

Signed, sealed and delivered
in the presence of:

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

WITNESSES:

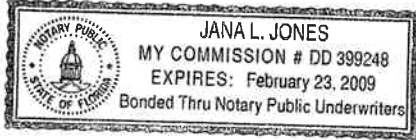
[Signature]
Name: Ellens R. Dobb

[Signature]
Name: TIMBER FRIEDMAN

By: [Signature]
Printed name: Betty Wright
Its: VP Underwriting

STATE OF FL
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 2 day of May, 2006, by Betty Wright, as the VP Underwriting 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.



(seal)

Jana Jones
NOTARY PUBLIC
State of FL
Printed name: Jana Jones
My Commission Expires: 2/23/09

Mortgagor: John Hess, William Lubliner

Record and return to:

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

R

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

18.50
(B)

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, Florida Statutes, 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;
2. 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 12th day of May, 2006.

Signed, sealed and delivered
in the presence of:

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

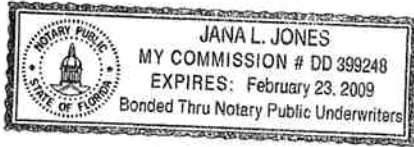
By: Betty Wright
Printed name: Betty Wright
Its: VP - Underwriting

WITNESSES:

Walter R Dahl
Name: Walter R Dahl
Timber Friedman
Name: TIMBER FRIEDMAN

STATE OF Fl.
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 12 day of May, 2006, by Betty Wright, as the VP Underwriting 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 Jones
NOTARY PUBLIC
State of FL
Printed name: JANA L Jones
My Commission Expires: 2/23/09

(seal)

Mortgagor: James D. Lamke and Laura M. Lamke

Record and return to:

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

R

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

18.50
①

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, Florida Statutes, 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;
2. 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 12th day of May, 2006.

Signed, sealed and delivered
in the presence of:

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

By: Betty Wright
Printed name: Betty Wright
Its: VP Underwriting (BWI)

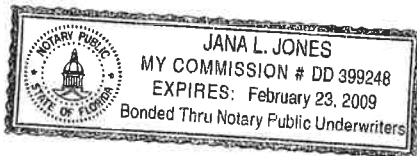
WITNESSES:

Ellen R Dabb
Name: Ellen R Dabb

Timber Friedman
Name: TIMBER FRIEDMAN

STATE OF Fl
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 12 day of May, 2006, by Betty Wright, as the VP Underwriting 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
NOTARY PUBLIC
State of Fl
Printed name: Jana L Jones
My Commission Expires: 2/23/09

(seal)

Mortgagor: Eric B. King

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

Record and return to:

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

18.50
⑤

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, Florida Statutes, 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;
2. 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 12th day of May, 2006.

Signed, sealed and delivered
in the presence of:

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

By: Betty Wright
Printed name: Betty Wright
Its: VP Underwriting

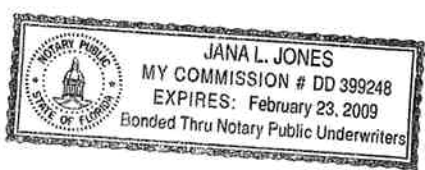
WITNESSES:

Illene R Dobb
Name: Illene R Dobb

Timber Friedman
Name: TIMBER FRIEDMAN

STATE OF FL
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 12 day of May, 2006, by Betty Wright, as the VP UNDERWRITING 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 Jones
NOTARY PUBLIC
State of FL
Printed name: JANA L JONES
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

R

Doc# 2006042683
Hernando County, Florida
05/18/2006 3:52PM
KAREN NICOLAI, Clerk

18.50
Ⓟ

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, Florida Statutes, 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;
2. 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 12th day of May, 2006.

Signed, sealed and delivered
in the presence of:

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

WITNESSES:

Illene R Dabb
Name: Illene R Dabb

Timber Friedman
Name: TIMBER FRIEDMAN

By: Betty Wright
Printed name: Betty Wright
Its: VP Underwriting

STATE OF FL
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 12 day of May, 2006, by Betty Wright as the VP Underwriting 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
NOTARY PUBLIC
state of FL
Printed name: Jana L Jones
My Commission Expires: 2/23/09

(seal)

Mortgagor: Russ Cruse & Jungsun Black