

JOINDER OF MORTGAGEE

First National Bank, a Florida banking corporation (the "BANK"), the owner and holder of a mortgage encumbering the property described in the Declaration of Condominium of TopSail Village, a Condominium, which mortgage is that certain Mortgage dated the 19th day of December, 2003, and recorded on December 22, 2003, in Official Records Book 2573 Page 1422, and modified by that certain Mortgage Modification Agreement dated the 27th day of February, 2004, and recorded on March 1, 2004, in Official Records Book 2595 Page 541, of the public records of Walton 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 foregoing Declaration of Condominium of TopSail Village, a Condominium, and BANK agrees that the lien of said mortgage shall hereafter encumber each and every of the condominium parcels as set forth in said Declaration including, but not limited to, each unit's undivided share of the common elements and limited common elements, if any.

Signed, sealed and delivered in the presence of:

Jessica DeGeorge
Signature of Witness

Jessica DeGeorge
Printed Name of Witness

Catherine E. Spicer
Signature of Witness

Catherine E. Spicer
Printed Name of Witness

Kenneth S. Baughman
By: Kenneth S. Baughman
Its: Vice President

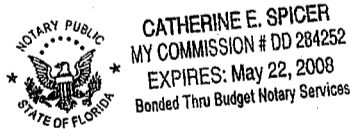
STATE OF FLORIDA
COUNTY OF COLLIER

The foregoing instrument was acknowledged before me this 4th day of March, 2005, by Kenneth S. Baughman, as Vice President of First National Bank, on behalf of the Bank. (notary must check applicable box)

- is personally known to me.
- produced a current _____ driver's license as identification.
- produced _____ as identification.

Catherine E. Spicer
Notary Public

(NOTARY SEAL)



THIS DOCUMENT PREPARED BY
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