

This instrument prepared by and returned to:
Name: Harry Binnie
Address: Founders Title
5100 W. Copans Road, Suite 600
Margate, Florida 33063


CONSENT OF MORTGAGEE

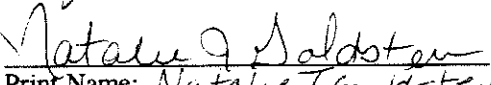
The undersigned **BANK OF AMERICA, N.A.**, a national banking association, as Agent for itself and for **THE TORONTO-DOMINION BANK** (collectively the "**Mortgagee**"), the owner and holder of a certain Real Estate Mortgage, Assignment and Security Agreement dated as of March 27, 2001 and recorded in Official Records Book 12416, Page 832, together with First Mortgage Modification Agreement, dated November 30, 2001, filed of record July 10, 2002, in Official Records Book 13890, Page 1697; Public Records of Palm Beach County, Florida (as amended from time to time, the "**Mortgage**"), relating to the real property located in said County and more particularly described in the attached and foregoing Amendment to Declaration of Covenants, Restrictions and Easements for Olympia (the "**Declaration**"), does hereby consent to the Declaration and acknowledge that the lien of the Mortgage on said property is subordinate to the provisions of the Declaration and that the Declaration shall survive any foreclosure of the Mortgage or deed in lieu thereof and shall be binding upon all persons and their successors in title claiming said property by, through or by virtue of the Mortgage; *provided, however*, that at no time before the Mortgagee becomes the owner of said property shall this Consent (i) obligate the Mortgagee to perform any of the obligations of the grantor or grantee contained in the Declaration, (ii) impose any liability on the Mortgagee for any failure by any other person(s) to perform such obligations, nor (iii) be deemed a limitation on the operation or effect of the Mortgage except as specifically set forth herein.

WITNESS the due execution hereof on behalf of the Mortgagee on December 10th, 2003, to be effective as of the date of the Declaration.

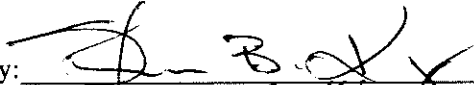
Signed and delivered in the

presence of these witnesses:


Print Name: Harry Binnie


Print Name: Natalie J. Goldstein

BANK OF AMERICA, N.A., a national banking association, for itself and as Attorney-in-Fact for **THE TORONTO-DOMINION BANK**, pursuant to the power of attorney contained in the Mortgage

By: 
Name: Steven B. King
Title: Vice Pres.

Address: 150 East Palmetto Park Road, 8th Floor
Boca Raton, Florida 33432

STATE OF FLORIDA

COUNTY OF Palin Beach

The foregoing instrument was acknowledged before me this 20th day of December, 2003 by Steven B. King as Vice Pres of BANK OF AMERICA, N.A., a national banking association, as agent for itself and for THE TORONTO-DOMINION BANK. He/she is personally known to me or produced a _____ as identification.

[NOTARIAL SEAL]

Notary: _____
Print Name: _____
Notary Public, State of Florida
My Commission expires: _____

HARRY BINNIE
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION #00158848
EXPIRES 9/23/2008
BONDED THRU 1-888-NOTARY1

EXHIBIT "C"

LEGAL DESCRIPTION OF MASTER COMMON AREAS

TRACTS R-1, B-1, B-2, B-3, B-4, B-5, B-6, B-7, B-8, B-9, B-10, B-11, AND B-13, AS ALL ARE SHOWN ON OLYMPIA PLAT 1, AS RECORDED IN PLAT BOOK 93, PAGES 135 THROUGH 161 OF THE PUBLIC RECORDS OF PALM BEACH COUNTY, FLORIDA.

TOGETHER WITH:

TRACTS B-1, B-2, B-3, B-4, B-5, B-6, B-7, B-8, B-9, B-10 AND B-11 AS ALL ARE SHOWN ON OLYMPIA-PLAT II, AS RECORDED IN PLAT BOOK 98, PAGES 1 THROUGH 24 OF THE PUBLIC RECORDS OF PALM BEACH COUNTY, FLORIDA.

TOGETHER WITH:

TRACT B-4 AS SHOWN ON OLYMPIA PHASE I PARCEL "L" REPLAT, AS RECORDED IN PLAT BOOK 97, PAGES 107 THROUGH 111 OF THE PUBLIC RECORDS OF PALM BEACH COUNTY, FLORIDA.