

This Instrument Prepared by and Return to:

Jane Yeager Cheffy, Attorney at Law
2375 Tamiami Trail North, Suite 310
Naples, Florida 34103
(941) 263-1130

Re: JANE YEAGER CHEFFY
2375 TAMAMIAMI TR N #310
NAPLES FL 34103

AMENDMENT TO DECLARATION
OF
QUARTZ AT SAPPHIRE LAKES, A CONDOMINIUM

THIS AMENDMENT TO DECLARATION OF CONDOMINIUM OF QUARTZ AT SAPPHIRE LAKES, a Condominium, is made this 22 day of March 2001, by ARI JOEL DEVELOPMENT, INC., a Florida corporation (hereafter referred to as the "Developer")

WITNESSETH

Pursuant to Section 8.2 of the Declaration of Condominium for Quartz at Sapphire Lakes and pursuant to Section 718.110 (10) of the Florida Statutes the Developer does hereby amend the Declaration as recorded on February 21, 2001 in Official Records Book 2779, Page 2600, Public Records of Collier County, Florida to reflect the Consent and Joinder of the Mortgagee. The Consent and Joinder of the Mortgagee(s) are attached hereto and made a part hereof.

IN WITNESSES WHEREOF, the Developer has executed this Amendment to the Declaration the day and year first above written.

Ari Joel Development Inc.,
a Florida corporation

April L. Rowe
Witness

BY: [Signature]
Michael Kessous, President

Printed Name April L. Rowe

Katrina Furth
Witness

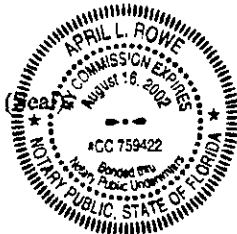
Printed Name Katrina Furth

STATE OF FLORIDA

COUNTY OF COLLIER

I HEREBY CERTIFY that on this day before me personally appeared an officer duly authorized to administer oaths and take acknowledgments, Michael Kessous as President of Ari Joel Development, Inc., to me known to be the above described person who acknowledged that he executed the foregoing for the uses and purposes therein expressed.

WITNESS my hand and seal this 30th day of March, 2001



April L. Rowe
Notary Public

April L. Rowe

Printed Name of Notary
Commission No. _____

CONSENT AND JOINDER OF MORTGAGEE

The undersigned Mortgagee, FIRST NATIONAL BANK OF NAPLES, as holder of that certain Mortgage and Security Agreement by and between ARI JOEL DEVELOPMENT, INC., a Florida corporation, as Mortgagor, and First National Bank of Naples, as Mortgagee, recorded in O.R. Book 2310, Page 1020, et seq. of the Public Records of Collier County, Florida, hereby joins in the making of the foregoing Declaration of Condominium of Quartz at Sapphire Lakes, a condominium as recorded in O.R. Book 2779, Page 2600, Public Records of Collier County, Florida.

Witnesses:

FIRST NATIONAL BANK OF NAPLES,
a national banking association

Jill Jacobin
Signature

By: *[Signature]*
C. William Root, Vice President

Jill Jacobin
Printed Name

[Signature]
Signature

Hanna Foiselle
Printed Name

STATE OF FLORIDA

COUNTY OF COLLIER

The foregoing instrument was acknowledged before me this 7 day of March 2001, by C. William Root, as Vice President of First National Bank of Naples, who is personally known to me or who has produced _____ as identification.

[Signature]
Notary Public

Print Name
My Commission Expires: _____
 Jill Alyn Jacobin
My Commission CC080370
Expires September 29, 2004

CONSENT AND JOINDER OF MORTGAGEE

The undersigned Mortgagee, NAPLES ASSOCIATES, as holder of that certain Mortgage and Security Agreement by and between ARI JOEL DEVELOPMENT, INC., a Florida corporation, as Mortgagor, and Naples Associates, as Mortgagee, recorded in O.R. Book 2310, Page 1033, of the Public Records of Collier County, Florida, hereby joins in the making of the foregoing Declaration of Condominium of Quartz at Sapphire Lakes, a condominium as recorded in O.R. Book 2779, Page 2600, Public Records of Collier County, Florida.

Witnesses:

NAPLES ASSOCIATES,
an Ohio General Partnership

Patricia A. Vetter
Signature

By: Thomas Merryweather
Thomas Merryweather, a General Partner

Patricia A Vetter
Printed Name

T.S. Merryweather
Signature

Timothy A. Merryweather
Printed Name

STATE OF OHIO

COUNTY OF SUMMIT

The foregoing instrument was acknowledged before me this 6th day of April 2001, by Thomas Merryweather, a General Partner of Naples Associates, who is personally known to me or who has produced N/A as identification.

Patricia A. Vetter
Notary Public

Patricia A. Vetter
Print Name

My Commission Expires: **PATRICIA A VETTER** Notary Public
Residence: Summit County
State Wide Jurisdiction: Ohio
My Commission Expires Nov 23, 2004

QUARTZ AT SAPPHIRE LAKES

Name and address of lenders holding
mortgage on Association property:

First National Bank of Naples
2150 Goodlette Road North
Naples, Florida 34102

Naples Associates
1653 Merriman Road Suite 115
Akron, Ohio 44313