

**IN THE CIRCUIT COURT OF THE
ELEVENTH JUDICIAL CIRCUIT
IN AND FOR MIAMI-DADE COUNTY**

**COMPLEX BUSINESS
LITIGATION DIVISION**

**IN RE: CHAMPLAIN TOWERS SOUTH
COLLAPSE LITIGATION.**

CLASS REPRESENTATION

CASE NO. 2021-015089-CA-01

CONSOLIDATED AMENDED CLASS ACTION COMPLAINT

Plaintiffs Raquel Azevedo de Oliveira, as personal representative of the Estates of Alfredo Leone and Lorenzo de Oliveira Leone, Kevin Spiegel, individually and as personal representative of the Estate of Judith Spiegel, Raysa Rodriguez, and Steve Rosenthal bring their consolidated amended class action complaint against Defendant Champlain Towers South Condominium Association, Inc., for negligence. Plaintiffs, individually and on behalf of the class and subclasses defined herein, make the following allegations:

INTRODUCTION

1. On June 24, 2021, at approximately 1:38 a.m., the Champlain Towers South condominium building in Surfside suffered a catastrophic failure and partial collapse, killing 98 people and destroying 55 units. The remaining structure was deemed dangerously unstable and demolished ten days later.



2. The Champlain Towers South collapse is one of the deadliest structural failures in United States history.

3. Additionally, it resulted in the total loss of all 136 homes in the building, along with nearly all of the building's contents.

4. Defendant Champlain Towers South Condominium Association, Inc. ("Association"), had the duty to maintain Champlain Towers South in a safe condition and warn

of unreasonable risks of harm. This included a duty to maintain, repair, and replace the building's common elements and portions of condominium units that provided structural support to the building. As alleged below, through its various failures, the Association breached this duty and, as a result, caused the collapse of Champlain Towers South.

5. Plaintiffs and the putative class and subclasses they seek to represent were unit owners, residents, occupants, or guests at Champlain Towers South at the time of the collapse. Together, these victims suffered damages estimated in the hundreds of millions of dollars. They have lost their loved ones, their homes, and nearly all their personal belongings.

6. Plaintiffs bring this putative class action against the Association for damages on their own behalf and on behalf of (a) all persons who suffered personal injuries as a result of the collapse and the personal representatives, survivors, and beneficiaries of the estates of all persons who were killed as a result of the collapse; and (b) all person and entities located at, residing at, owning units at, and/or that had personal property at Champlain Towers South at the time of the collapse that lost real or personal property.

PARTIES

7. The following named Plaintiffs are representative of the members of the putative Liability Class, Personal Injury and Wrongful Death Subclass, and Economic Loss and Property Damage Subclass alleged below (collectively, the "Classes").

Plaintiffs

Raquel Azevedo de Oliveira

8. Plaintiff Raquel Azevedo de Oliveira brings claims on behalf of the Estates of Alfredo Leone and Lorenzo de Oliveira Leone, of which Raquel has been duly appointed Personal Representative. Raquel and her husband Alfredo Leone rented Unit 512 in Champlain Towers

South, and they lived there with their five-year-old son, Lorenzo. On June 24, 2021, Raquel was away visiting family in Colorado. Alfredo and Lorenzo were in Unit 512 at the time of the collapse and died. Raquel will ask the Court to appoint her as a representative of the Liability Class and the Personal Injury and Wrongful Death Subclass.

Kevin Spiegel

9. Plaintiff Kevin Spiegel is a citizen and resident of the State of Florida. Kevin owns and, until the time of the collapse, resided at Unit 603 in Champlain Towers South. Kevin has been or will be the duly appointed Personal Representative of the Estate of Judith Spiegel. Kevin purchased Unit 603 in 2017 for himself and his wife, Judith. Their grandchildren lived nearby. On June 24, 2021, Kevin was traveling for work. Judith was home in Unit 603 and died in the collapse, leaving behind Kevin and their three adult children, Rachel Spiegel, Josh Spiegel, and Michael Spiegel. Kevin will ask the Court to appoint him as a representative of the Liability Class and the Personal Injury and Wrongful Death Subclass.

Raysa Rodriguez

10. Plaintiff Raysa Rodriguez is a citizen and resident of the State of Florida. Raysa owns and, until the time of the collapse, resided at Unit 907 in Champlain Towers South. Raysa retired from work and moved to Champlain Towers South in 2003. On the night of the collapse, she was asleep in Unit 907. She awoke and discovered the adjacent tower had collapsed, leaving a wall of dust. Raysa escaped through the stairwell of her building and helped many of her neighbors escape as well. Raysa will ask the Court to appoint her as a representative of the Liability Class and the Economic Loss and Property Damage Subclass.

Steve Rosenthal

11. Plaintiff Steve Rosenthal is a citizen and resident of the State of Florida. Steve owns and, until the time of the collapse, resided at Unit 705 in Champlain Towers South. Steve was awakened by the collapse and was rescued from his balcony by first responders. As a result of the collapse, Steve lost his home and all of his possessions. Steve will ask the Court to appoint him as a representative of the Liability Class and the Economic Loss and Property Damage Subclass.

Defendant

Champlain Towers South Condominium Association, Inc.

12. Defendant Champlain Towers South Condominium Association, Inc., was and is a not-for-profit Florida corporation with its principal place of business in Miami-Dade County, Florida, located at 8777 Collins Avenue, Surfside, Florida 33154.

JURISDICTION AND VENUE

13. This putative class action arises from the Association's conduct and seeks damages exceeding \$30,000, exclusive of interest, costs, and attorneys' fees. Accordingly, this action falls within this Court's exclusive jurisdiction under section 26.012, Florida Statutes (2020).

14. Jurisdiction properly lies in this Court. The Association is a not-for-profit Florida corporation with its principal place of business in Miami-Dade County, Florida. The Association conducted substantial business in Miami-Dade County, committed the tortious acts complained of within Florida, and otherwise has sufficient minimum contacts with Florida.

15. Venue is proper in Miami-Dade County, Florida, pursuant to sections 47.011 and 47.051, Florida Statutes (2020), as this is the place where the acts and omissions complained of herein took place, where the causes of action accrued, and the place where the affected properties, which are the subject of this action, are situated.

16. All conditions precedent to the institution and maintenance of this action have been performed, excused, waived, or have otherwise occurred.

GENERAL ALLEGATIONS

17. Champlain Towers South was a 12-story, beachside condominium building located at 8777 Collins Avenue in Surfside, Florida. Completed in 1981, Champlain Towers South had 136 units.

18. On June 24, 2021, at approximately 1:38 a.m., Champlain Towers South suffered a catastrophic failure and partial collapse. Surveillance footage indicates that a large north-central section of the building collapsed first, which left the then-isolated northeast corner standing but unstable; it collapsed approximately nine seconds later.

19. As a result of the initial collapse, 98 people died and 55 condominium units were destroyed. The remaining structure was demolished on July 4, 2021, after being deemed dangerously unstable.

20. Champlain Towers South was operated by the Defendant Association, which was tasked with maintaining the building on behalf of its residents and ensuring the building remained in a safe condition.

21. The Association's governing documents imposed upon the Association the duty to maintain all parts of the building in a safe condition:

The Association shall maintain, repair and replace at the Association's own expense: (1) ***All common elements*** and limited common elements. . . . (3) ***All portions of the units*** (except interior wall surfaces) ***contributing to the support of the building***, which portions shall include, but not be limited to, the outside walls of the building, and load bearing columns. (4) All conduits, ducts, plumbing, wiring and other facilities for furnishing of utility services which are contained in the portions of the unit contributing to the support of the building or within interior boundary walls, and all such facilities contained within a unit which service part or parts of the common elements.

Declaration of Condominium of Champlain Towers South Condominium (“Declaration”), art. 8, § A, at 7, *as amended by* Certificate of Amendment to the Declaration of Condominium of the Champlain Towers South Condominium (“Amendment”), § 3, at 1 (emphasis added) (the Declaration is attached hereto as Exhibit A; the Amendment is attached hereto as Exhibit B).

22. The Miami-Dade County Code of Ordinances imposed on the Association the duty to ensure that Champlain Towers South “be maintained in a safe condition.” § 8-11(a), Miami-Dade Cnty. Code of Ordinances.

23. Despite these duties and obligations under the law, the Association failed to maintain all parts of Champlain Towers South in a safe condition.

24. The Association was aware, or should have been aware, that certain parts of the building’s structure had been failing or deteriorating for a period of years. In particular, evidence of concrete cracking and spalling was apparent and was brought to the Association’s attention several times in the years before the collapse by residents, by the maintenance manager, and in a building inspection conducted in 2018. The Association repeatedly neglected these warnings.

25. Indeed, part of the Association’s duty included obtaining the 40-year recertification mandated by section 8-11(f)(ii) of the Miami-Dade County Code of Ordinances. Section 8-11(f)(ii) requires all buildings 40 years or older to undergo Building Official recertification every ten years. Champlain Towers South turned 40 years old in 2021.

26. In 2018, the Association retained Morabito Consultants, Inc. (“Morabito”), to conduct a structural engineering analysis of Champlain Towers South in anticipation of the building’s 40-year recertification. Morabito conducted an inspection and analysis of the building’s structural integrity in 2018 and issued a report (“2018 Report”) (attached as Exhibit C).

27. Morabito’s 2018 Report revealed obvious and pervasive structural problems with

Champlain Towers South. For example, the 2018 Report described “concrete spalling or cracking” on “the concrete slab edges of balconies” as typical and recommended further investigation and repair in line with the International Concrete Repair Institute’s requirements. 2018 Report at 3.

28. The 2018 Report also described evidence of deterioration on nearly half of the building’s balconies as “systemic” and recommended the removal of all balcony tiles to repair the damaged concrete slab underneath that tile and “fix structural damage.” *Id.* at 3, 4. The 2018 Report also found “[s]ignificant cracking in the stucco exterior façade.” *Id.* at 5.

29. The 2018 Report found “major structural damage to the concrete slab” below the pool deck and driveway entrance due to a waterproofing failure that allowed significant water intrusion. *Id.* at 7. The 2018 Report warned the Association that “[f]ailure to replace the waterproofing in the near future will cause the extent of the concrete deterioration to expand exponentially.” *Id.*

30. The 2018 Report found “[a]bundant cracking and spalling in varying degrees . . . in the concrete columns, beams, and walls” of the parking garage, which included “[s]everal sizable spalls . . . in both the topside of the entrance drive ramp and underside of the pool/entrance/drive/planter slabs, which included instances with exposed, deteriorating rebar.” *Id.* The 2018 Report also indicated that the “Entrance/Pool deck concrete slabs that are showing distress” needed to “be removed and replaced in their entirety.” *Id.* at 9.

31. Notwithstanding Morabito’s 2018 Report and prior complaints indicating significant structural problems that posed a risk to the life, safety, and property of unit owners, residents, occupants, and guests of Champlain Towers South, the Association failed to take action to make the necessary repairs.

32. Nor did the Association adequately warn anyone about the risks these significant structural problems posed to the building's unit owners, residents, occupants, and guests.

33. Even prior to the 2018 Report, the condition of the garage revealed shoddy, patchwork, and failed repairs that reflected years of lack of maintenance and neglect of the structural elements of the building.

34. Tragically for Plaintiffs and members of the Classes ("Class Members"), the Association never warned that Champlain Towers South's known structural defects posed severe risks to their lives, safety, and property. In fact, the Association did just the opposite by allowing the building to remain occupied and treating the critical structural defects as little more than a financial nuisance.

35. In fact, the Association did not inform unit owners, residents, occupants, or guests of Champlain Towers South that the building suffered from structural defects in need of repair until the Association's board of directors issued an April 2021 letter to residents addressing those repairs and admitting its failures: "A lot of this work could have been done or planned in years gone by. But this is where we are now." Letter from J. Wodnicki at 4 (Apr. 2021) (attached as Exhibit D).

36. Tragically, this effort to finally address the building's structural issues came too late. Only two months later, Champlain Towers South collapsed.

CLASS REPRESENTATION ALLEGATIONS

Class Definitions

37. Plaintiffs bring this class action and seek to certify and maintain it as a class action under Fla. R. Civ. P. 1.220(a), (b)(1) or (b)(3), (d)(1), and (d)(4) on behalf of a Liability Class, a Personal Injury and Wrongful Death Subclass ("Personal Injury Subclass"), and an Economic Loss

and Property Damage Subclass (“Economic Loss Subclass”).

38. Plaintiffs anticipate first certifying a Liability Class under Fla. R. Civ. P. 1.220(b)(1) or (b)(3), and (d)(4) limited to certification of a global issue—namely, the Association’s liability for the collapse of Champlain Towers South on June 24, 2021. Following certification of a Liability Class, Plaintiffs will seek certification of a Personal Injury Subclass and an Economic Loss Subclass for damages determinations. *See, e.g., Engle v. Liggett Grp., Inc.*, 945 So. 2d 1246, 1267–71 (Fla. 2006); *Las Olas Co. v. Fla. Power & Light Co.*, 2020 WL 9874296 (Fla. 17th Cir. Ct. Dec. 14, 2020), *aff’d per curiam sub nom. Infratech Corp. v. Las Olas Co.*, ___ So. 3d ___, 2021 WL 2172929 (Fla. 4th DCA May 27, 2021).

The Liability Class

39. Plaintiffs define and will seek certification of the following Liability Class:

All persons and entities located at, residing at, owning units at, and/or that had personal property at the Champlain Towers South condominium building, located at 8777 Collins Avenue, Surfside, Florida 33154, at the time of Champlain Towers South’s collapse on June 24, 2021, and that suffered damages as a result of the collapse.

The Personal Injury and Wrongful Death Subclass

40. Plaintiffs define and will seek certification of the following Personal Injury and Wrongful Death Subclass on behalf of:

All persons who suffered personal injuries as a result of the collapse of the Champlain Towers South condominium building, located at 8777 Collins Avenue, Surfside, Florida 33154, on June 24, 2021, and the personal representatives, survivors, and beneficiaries of the estates of all persons killed as a result of the collapse.

The Economic Loss and Property Damage Subclass

41. Plaintiffs define and will seek certification of the following Economic Loss and Property Damage Subclass on behalf of:

All persons and entities located at, residing at, owning units at, and/or that had personal property at the Champlain Towers South condominium building, located at 8777 Collins Avenue, Surfside, Florida 33154, at the time of the Champlain Towers South's collapse on June 24, 2021, and that lost real property and/or personal property as a result of Champlain Towers South's collapse on June 24, 2021.

42. The Liability Class, the Personal Injury Subclass, and the Economic Loss Subclass exclude the Association, Plaintiffs' counsel and their employees, and the judicial officers and their immediate family members and associated court staff assigned to this case.

43. Plaintiffs reserve the right to modify, expand, or amend the definitions of the proposed Classes following class certification discovery and before the Court determines whether class certification is appropriate.

44. Certification of Plaintiffs' claims for class-wide treatment is appropriate because Plaintiffs can prove the elements of their claims on a class-wide basis using the same evidence as would be used to prove those elements in individual actions alleging the same claims.

Requirements of Rule 1.220(a)

Numerosity

45. This action satisfies the numerosity requirement of Fla. R. Civ. P. 1.220(a)(1). The exact size of the Liability Class is unknown, but includes at least the owners, residents, occupants, and guests of the 136 units destroyed in the collapse of Champlain Towers South. Similarly, the precise size of the Personal Injury Subclass is unknown, but includes all 98 victims who died in the collapse, as well as all of those who survived but suffered personal injuries caused by the collapse. Additionally, the exact size of the Economic Loss Subclass is unknown, but includes at least all owners, residents, occupants, and guests of the 136 units who lost real property, personal property, or both in the June 24, 2021 collapse. Accordingly, the sizes of the Classes make joinder of their individual members impracticable.

Commonality

46. This action satisfies the commonality requirement of Fla. R. Civ. P. 1.220(a)(2). Plaintiffs' claims raise questions of law and fact common to the Classes. The common questions of law or fact include, but are not limited to, the following:

- a. Whether the Association owed a duty to Plaintiffs and Class Members to conduct its operations in a way that prevented the collapse of Champlain Towers South;
- b. Whether the Association knew, or should have known, about the risk of the catastrophic structural failure of Champlain Towers South;
- c. Whether the Association took reasonable, adequate measures to conduct its operations to prevent the collapse of Champlain Towers South;
- d. Whether the Association directly and proximately caused the collapse of Champlain Towers South; and
- e. Whether the Association's actions, inactions, and/or omissions injured Plaintiffs and Class Members.

Typicality

47. This action satisfies the typicality requirement of Fla. R. Civ. P. 1.220(a)(3). The claims asserted by Plaintiffs are typical of the claims of the Liability Class and their respective subclasses. Plaintiffs, as proposed Liability Class Representatives, have suffered harm that stems from the Association's same course of conduct. That conduct gives rise to the Liability Class's claims, which are based on the same legal theories and interests and depend on resolution of the same defenses to liability. Plaintiffs Raquel Azevedo de Oliveira and Kevin Spiegel, as proposed Personal Injury Subclass Representatives, have suffered personal injury or wrongful death, also

from the Association's same course of conduct, and the claims the Personal Injury Subclass Representatives bring are based on the same legal theories and interests. Finally, Plaintiffs Raysa Rodriguez and Steve Rosenthal, as proposed Economic Loss Subclass Representatives, have suffered economic loss and/or property damage from the Association's same course of conduct. The claims the Economic Loss Subclass Representatives bring are based on the same legal theories and interests.

Adequacy of Representation

48. This action satisfies the adequacy of representation requirement of Fla. R. Civ. P. 1.220(a)(4). Plaintiffs will fairly and adequately represent the interests of the Liability Class, and they do not have any conflict with the interests of the other members of the Liability Class that would preclude them from serving as representatives. As to liability, Plaintiffs have the same interests as members of the Liability Class and will fairly and adequately look out for and protect the interests of absent Liability Class members. The same is true for Plaintiffs Azevedo de Oliveira and Spiegel, who have no conflict with the interests or members of the Personal Injury Subclass that would preclude them from serving as representatives of this subclass. Rather, Plaintiffs Azevedo de Oliveira and Spiegel share the same interests as members of the Personal Injury Subclass as to the claims alleged and will carefully guard the interests of absent Personal Injury Subclass members. Plaintiffs Rodriguez and Rosenthal also will make adequate subclass representatives for the Economic Loss Subclass. Plaintiffs Rodriguez and Rosenthal have interests coextensive with the Economic Loss Subclass members as to the same claims alleged and have no conflict with any member of the Economic Loss Subclass or any member's interests that would preclude them from serving as representatives of this subclass. Plaintiffs Rodriguez and Rosenthal stand ready to carefully protect the interests of absent Economic Loss Subclass members.

49. On July 16, 2021, the Court entered its Amended Order Appointing Plaintiffs' Counsel and Addressing Certain Case Management Issues. (D.E. 73). In that order, the Court appointed a leadership structure to manage Plaintiffs' claims in this litigation. Plaintiffs' leadership will propose adequate counsel to represent the Classes in the motion for class certification.

50. Proposed class counsel for the Liability Class, Personal Injury Subclass, and the Economic Loss Subclass will all be sufficiently experienced in complex litigation and class actions and have the qualifications and abilities necessary to adequately represent the interests of their respective class and subclasses.

Requirements of Rule 1.220(b)(1)(B)

51. This action is appropriate for class treatment pursuant to Fla. R. Civ. P. 1.220(b)(1)(B). The prosecution of separate claims by individual members of the Classes would create a risk of adjudications concerning individual Class Members which would, as a practical matter, be dispositive of the interests of those Class Members who are not parties to the adjudications, or substantially impair or impede the ability of other Class Members who are not parties to the adjudications to protect their interests.

Requirements of Rule 1.220(b)(3)

Predominance

52. This action is appropriate for class treatment pursuant to Fla. R. Civ. P. 1.220(b)(3). As set forth in paragraph 46, *supra*, there are questions of law and fact common to Plaintiffs' claims and the claims of each member of the Liability Class, the Personal Injury Subclass, and the Economic Loss Subclass. Those common questions of law and fact predominate over any questions of law or fact affecting only individual members of the Liability Class, the Personal Injury Subclass, or the Economic Loss Subclass.

53. The claims brought by Plaintiffs and the Classes arise out of the collapse of Champlain Towers South. This singular mass disaster affected a large number of individuals within a discrete, geographically-defined region of Miami-Dade County, and was caused by the Association's course of conduct.

54. The Liability Class will present common proof as to the Association's liability, including, but not limited to, the Association's failure to take adequate safety precautions in investigating, maintaining, and repairing the common and structural elements of Champlain Towers South.

55. Common questions of law and fact also predominate over individualized issues raised by the Personal Injury Subclass. The claims for personal injury and wrongful death arise from the same catastrophe and involve common claims, proof, and defenses. Finally, common questions of law and fact predominate over individualized issues for the Economic Loss Subclass. Ownership interest in the units and common elements are ascertainable through interpretation of the Association's Declaration and using uniform appraisals.

Superiority

56. A class action is superior to other available methods for the fair and efficient adjudication of this controversy. Class certification in this matter would aid in case management and the efficient use of limited resources, as the Association's liability and the resulting damages to Plaintiffs and the Classes arise from the same, simultaneous disaster. Moreover, various insurance companies have tendered, or will soon tender, tens of millions of dollars in insurance proceeds. Certification of the Classes will provide a superior method for facilitating the fair management of the allocation and distribution of tendered insurance proceeds among all claimants. A class action would achieve substantial economies of time, effort, and expense, and would assure

uniformity of decisions as to persons similarly situated without sacrificing procedural fairness.

Issue Certification

57. This action is appropriate for issue certification pursuant to Fla. R. Civ. P. 1.220(d)(4)(A). Plaintiffs' proposed Liability Class seeks certification of a particular legal issue—namely, the Association's liability for the collapse of Champlain Towers South on June 24, 2021. The Liability Class is ideally suited for issue certification.

COUNT I

NEGLIGENCE

58. Plaintiffs incorporate by reference paragraphs 1 to 57 as if fully set forth herein.

59. The Association owed Plaintiffs and the Classes a non-delegable duty under its governing documents, the Miami-Dade County Code of Ordinances, and the common law to maintain Champlain Towers South in a safe condition and to warn of unreasonable risks of harm.

60. The Association is bound by the rights and obligations contained in its governing documents, including its Declaration and any subsequent amendments.

61. Article 8, section A of the Declaration, as amended, provides that “[t]he Association shall maintain, repair and replace at the Association’s own expense: . . . [a]ll common elements and limited common elements” and “[a]ll portions of the units (except interior wall surfaces) contributing to the support of the building, which portions shall include, but not be limited to, the outside walls of the building, and load-bearing columns.” Declaration, art. 8, § A, at 7, *as amended by Amendment, § 3, at 1*. The Association, by its own documents, was bound to maintain, repair, and replace the building’s common elements, as well as portions of condominium units that provided structural support to the building.

62. In addition to the duties imposed by the Declaration, the Association also had a duty to maintain the Champlain Towers South condominium building in a safe condition pursuant to section 8-11(a) of the Miami-Dade County Code of Ordinances.

63. The Association owed Plaintiffs and Class Members a non-delegable duty to exercise reasonable care in its control, maintenance, and operations of Champlain Towers South's common elements and limited common elements.

64. The Association also owed Plaintiffs and Class Members duties to keep Champlain Towers South in a reasonably safe condition, to guard them against dangers of which the Association was cognizant or might have reasonably foreseen, to refrain from wanton negligence or willful misconduct, and to warn them about latent defects about which the Association knew or should have known, but that Plaintiffs and the Class Members did not.

65. The Association knew or should have known that its actions, inactions, and omissions posed significant and foreseeable risks of unreasonable harm to Plaintiffs and Class Members.

66. Despite these foreseeable risks, which were evident and continuing for years prior to the collapse, the Association failed to take reasonable steps to avoid damage and to protect Plaintiffs and Class Members. As a result, the Association breached its duty of reasonable care in its control, maintenance, and operation of Champlain Towers South's common elements and limited common elements.

67. The Association also breached its duties to keep Champlain Towers South in a reasonably safe condition, to guard against dangers of which the Association was cognizant or might have reasonably foreseen, to refrain from wanton negligence or willful misconduct, and to

warn about latent defects about which the Association knew or should have known, but that Plaintiffs and Class Members did not know.

68. The Association's actions, inactions, and omissions materially breached the duties it owed to Plaintiffs and Class Members. The Association's actions, inactions, and omissions also unreasonably increased the risk of harm to Plaintiffs and Class Members.

69. The Association's actions, inactions, and omissions proximately and directly caused, or were substantial factors in causing harm to Plaintiffs and Class Members.

70. Plaintiffs and Class Members are entitled to a judgment that the Association is liable to Plaintiffs and Class Members for damages suffered because of the Association's negligence. Plaintiff and Class Members should be compensated for damages in an amount to be determined by juries in a subsequent damages phase of this litigation, after certification of the Liability Class and a bifurcated trial on the issue of Defendant's liability and apportionment of fault.

71. All Plaintiffs and Class Members, including those serving on behalf of estates, as power of attorneys, or personal representatives for victims, the applicable estates, power of attorneys, and personal representatives, are entitled to judgments against and separate awards for their recoverable damages from the Association.

PRAYER FOR RELIEF

WHEREFORE, Plaintiffs, individually and on behalf of the Liability Class, the Personal Injury and Wrongful Death Subclass, and the Economic Loss and Property Damage Subclass, demand judgment against Defendant Champlain Towers South Condominium Association, Inc., for remedies including, but not limited to, the following:

- a. Declare this action to be a proper class action pursuant to Fla. R. Civ. P. 1.220(a),

(b)(1) or (b)(3), (d)(1), and (d)(4) on behalf of a Liability Class, a Personal Injury and Wrongful Death Subclass, and an Economic Loss and Property Damage Subclass;

b. Designate and appoint:

i. Liability Class Representatives and Liability Class Counsel;

ii. Personal Injury and Wrongful Death Subclass Representatives and Personal Injury and Wrongful Death Subclass Counsel; and

iii. Economic Loss and Property Damage Subclass Representatives and Economic Loss and Property Damage Subclass Counsel;

c. Award Plaintiffs and Class Members damages in an amount to be proven at trial;

d. Award Plaintiffs and Class Members their reasonable attorneys' fees and costs, as allowed by law;

e. Award Plaintiffs and Class Members pre-judgment and post-judgment interest, as provided by law; and

f. Award Plaintiffs and Class Members any further and different relief as this case may require or as determined by this Court to be just, equitable, and proper under the circumstances.

DEMAND FOR JURY TRIAL

Pursuant to Fla. R. Civ. P. 1.430(b), Plaintiffs, the Liability Class, the Personal Injury and Wrongful Death Subclass, and the Economic Loss and Property Damage Subclass hereby demand a jury trial on all issues so triable.

Dated: August 16, 2021

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CERTIFICATE OF SERVICE

We hereby certify that on August 16, 2021, we electronically filed the foregoing with the Clerk of the Court using the Court's electronic filing portal. We also certify that the foregoing is being electronically served this day on all counsel of record via transmission of Notices of Electronic Filing generated by the Court's electronic filing portal.

By: /s/ Harley S. Tropin
Harley S. Tropin

By: /s/ Rachel W. Furst
Rachel W. Furst

Plaintiffs' Co-Chair Lead Counsel

Exhibit A

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DECLARATION OF CONDOMINIUM

OF

CHAMPLAIN TOWERS SOUTH CONDOMINIUM

This Instrument Was Prepared By:
STANLEY JOEL LEVINE, Attorney
630 Lincoln Road, Miami Beach, Florida

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DECLARATION OF CONDOMINIUM
OF
CHAMPLAIN TOWERS SOUTH CONDOMINIUM
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DECLARATION OF CONDOMINIUM
OF
CHAMPLAIN TOWERS SOUTH CONDOMINIUM

SUBMISSION STATEMENT

CHAMPLAIN TOWERS SOUTH ASSOCIATES, a Florida general partnership (hereinafter called "Developer"), is the owner of the fee simple title to that certain tract of land situate in the County of Dade, State of Florida, described in Exhibit 1 attached hereto and made a part hereof, hereby states and declares that said property is submitted to condominium ownership, pursuant to the requirements of Chapter 718 of the Statutes of the State of Florida, as amended, hereinafter sometimes referred to as the "Condominium Act", the provisions of which are hereby incorporated by reference as if duly set forth herein and does hereby file for record this Declaration of Condominium.

All provisions of this Declaration contained herein shall constitute covenants running with the land and enforceable equitable servitudes upon the land, as the case may be, shall be non-exclusive and perpetual unless sooner terminated as provided herein, or in the Condominium Act, and shall be binding upon all unit owners, as hereinafter defined, and their grantees, devisees or mortgagees, their heirs, personal representatives, successors and assigns; and all parties claiming by, through or under such persons agree to be bound by the provisions hereof and the By-Laws of the Association. Both the burdens imposed and the benefits granted shall run with each unit and the interests in the common elements.

1. NAME.

A. The name by which this Condominium is to be identified is CHAMPLAIN TOWERS SOUTH CONDOMINIUM, and its address is 8777 Collins Avenue, Surfside, Florida.

B. The name of the unit owner's Association is CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC., a non-profit Florida corporation hereinafter referred to as the "Association".

2. PROPERTY SUBMITTED TO CONDOMINIUM FORM OF OWNERSHIP

The following property is hereby submitted to the condominium form of ownership:

A. The Land. The lands, owned by the Developer, situate, lying and being in Dade County, Florida, as are more particularly set forth in Exhibit 1 attached hereto, which lands are herein called "the land".

B. Survey. A copy of the survey of the land is incorporated in the Condominium Plan Book.

C. The Building. A 12-story condominium apartment building that is or will be constructed on said land, together with all common areas and common elements appurtenant thereto, consisting of 136 residence apartment condominium units.

D. Development Plan. The condominium units and all other improvements constructed on the condominium property are set forth in detail in the Condominium Plan Book expressly made a part hereof. Each condominium unit is described in said plan in such a manner that there can be determined therefrom the identification, location, dimensions, and size of such unit as well as of the common elements appurtenant thereto. Each condominium unit is identified by a number, as shown on the plans set forth in the Condominium Plan Book, so that no unit bears the same designation as does any other unit.

3. DEFINITIONS

The terms used in this Declaration and in its Exhibits, including the Articles of Incorporation and the By-Laws of the Association, shall be defined in accordance with the provisions of Section 718, Florida Statutes, and as follows unless the context otherwise requires:

A. Condominium Unit means a part of the condominium property which is to be subject to private ownership, as designated on Exhibits attached to and made a part of this Declaration.

B. Unit Owner means the owner of a condominium parcel.

C. Assessment means a share of the funds required for the payment of common expenses which from time to time is assessed against the unit owner.

D. Association means the Condominium Association, and its successors, which is responsible for the operation of the condominium.

E. By-Laws means the By-Laws of the Association existing from time to time.

F. Common Elements means the portions of the condominium property not included in the units. Common elements shall include the tangible personal property required for the maintenance of the common elements and limited common elements even though owned by the Association.

G. Common Expenses means the expenses for which the unit owners are liable to the Association and include all expenses and assessments properly incurred by the Association for the Condominium.

H. Common Surplus means the excess of all receipts of the Association, including, but not limited to, assessments, rents, profits, and revenues on account of the common elements, over the amount of common expenses.

I. Condominium means that form of ownership of real property which is created pursuant to the provisions of this chapter and which is appurtenant to each unit and undivided share in common elements.

J. Condominium Parcel means a unit together with the undivided share in the common elements which is appurtenant to the unit.

K. Condominium Property means the lands, leaseholds and personal property that are subjected to condominium ownership, whether or not contiguous, and all improvements thereon and all easements and rights appurtenant thereto intended for use in connection with the condominium.

L. Declaration or Declaration of Condominium means the instrument, or instruments, by which a condominium is created, and such instrument, or instruments, as they are from time to time amended.

M. Limited Common Elements means and includes those common elements which are reserved for the use of a certain unit or units to the exclusion of other units.

N. Mortgagee means a bank, savings and loan association, insurance company, mortgage company or other like business entity authorized to do business in Florida, holding a mortgage encumbering a condominium parcel. The term "mortgagee" shall also be deemed to mean "institutional mortgagee" and "institutional first mortgagee".

O. Developer means a person who creates a condominium or who offers condominium parcels owned by him for sale or lease in the ordinary course of business, except that the term "developer" shall not include the owners or lessees of units in condominiums who offer the unit for sale or lease or their leasehold interests for assignment, when they have acquired or leased their units for their own occupancy.

P. Utility Service means, as the case might be, electric power, gas, hot and cold water, heating, refrigeration, air conditioning, garbage and sewage disposal.

Q. Condominium Act means and refers to the Condominium Act of the State of Florida (Florida Statutes 718, et seq.), as the same may be amended from time to time. Unless the context otherwise requires, all other terms used in this Declaration shall be assumed to have the meaning attributed to said term by Florida Statute 718.103.

R. Management Agreement means and refers to that certain Agreement attached to this Declaration as Exhibit "6" and made a part hereof which provides for the management of the Condominium property and the common facilities.

4. EASEMENTS

Each of the following easements is a covenant running with the land of the Condominium, to-wit:

A. Utilities. As may be required for utility services in order to adequately serve the Condominium and Recreational areas; provided, however, easements through a unit shall be only according to the plans and specifications for the building containing the unit or as the building is actually constructed, unless approved, in writing, by the Unit Owner. Same includes easements through units for conduits, ducts, plumbing, wiring and other facilities for furnishing of utility services to units and the common elements and easements of support.

B. Traffic. An easement shall exist for pedestrian traffic over, through and across sidewalks, paths, walks, halls, lobbies, elevators, center cores, and other portions of the common elements as may be from time to time intended and designated for such purpose and use; and for vehicular and pedestrian traffic over, through and across such portions of the common elements as may from time to time be paved and intended for such purposes, and such easement shall be for the use and benefit of the unit owners; institutional mortgagees; and those claiming by, through or under the aforesaid; provided, however, nothing herein shall be construed to give or create in any person the right to park upon any portion of the Condominium property except to the extent that space may be specifically designated and assigned for parking purposes.

5. COMMON ELEMENTS

A. In addition to the definitions hereinbefore given, common elements shall include the air space, undivided shares in the common surplus, easements as aforesaid, and things of a like sort. Unit owners shall own an undivided share in the common elements and in the limited common elements, which are appurtenant to the units, exactly in accordance with the percentages of ownership as are set forth on Exhibit "3" hereto. Any attempt to separate the fee title to a unit from the undivided interest in the common elements appurtenant to each unit shall be null and void.

B. Automobile Parking. As each condominium unit is purchased, the Developer shall assign in writing to said unit owner an assigned parking space. Once an assigned parking space is designated by the Developer, it shall be deemed as an appurtenance to said condominium unit to which it was assigned, and such parking space may not thereafter be separately conveyed, hypothecated, transferred, encumbered or otherwise dealt with, and use thereof shall pass only with title to the unit to which it is appurtenant.

All unassigned parking spaces shall belong to the Association, as a common element, for guest parking, and shall be utilized by the Association for the needs of the building and its owners, including the right to provide a doorman and valet parking at all times. The Board of Directors of the Association is empowered to make such arrangements for the parking needs and rules and regulations pertaining to parking, as the necessities and circumstances require.

C. Storage Space. Storage space as located within the building shall be assigned by the Developer to each unit so as to provide at least one such space to the exclusive use of each unit owner.

6. COMMON EXPENSES AND COMMON SURPLUS

A. The common expenses of the condominium shall be shared by the unit owners in accordance with their respective percentages as specified and set forth in Exhibit "3". The foregoing ratio of sharing common expenses and assessments shall remain true, regardless of the purchase price of the several parcels, their locations, or subsequent resale. The common expenses shall include any valid charge against the condominium as a whole.

B. The common surplus of the Association shall similarly be owned by each of the unit owners in accordance with their respective percentages as specified and set forth in Exhibit "3".

7. GOVERNING BODY.

The affairs of the Condominium shall be conducted by a corporation incorporated pursuant to the Florida Statutes governing corporations not for profit. The name of the corporation to conduct the affairs of the Condominium shall be CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC. The By-Laws and Articles of Incorporation of the Association are attached hereto and expressly made a part hereof as Exhibits 4 and 5, respectively.

All parties hereafter owning condominium parcels (owners) in this Condominium, which interest is evidenced by recordation of a proper instrument in the Public Records of Dade County, Florida, shall automatically be members of the Association, and such membership shall automatically terminate when such persons have divested themselves of such interest.

An owner or owners of a single condominium parcel shall collectively be entitled to one (1) vote, which vote shall be cast by the voting member. A person or entity owning more than one (1) condominium parcel may be designated as a voting member for each such condominium parcel which it or he owns. The Developer shall be deemed an Owner and voting member of and for each unsold Condominium Unit. Failure by all owners of any single condominium parcel to file the aforementioned written statement with the secretary prior to a members' meeting will result in depriving such owners of a single condominium parcel of a vote at such meeting.

All the affairs, policy, regulations and property of the Association shall be controlled and governed by the Board of Directors of the Association, consisting of voting members.

The Association, through its Board of Directors, may enter into contracts for the management, maintenance and operation of the condominium property. However, the Association shall retain at all times the powers and duties to be exercised by or under the authority of the Board of Directors as provided in the enabling condominium documents and the applicable Florida Statute.

The Association shall have all of the powers and duties reasonably necessary to operate this Condominium as set forth in this Declaration, the By-Laws, and the Articles of Incorporation of the Association, and as the same may be amended. It shall also have all the powers and duties of an association as set forth in the Condominium Act, as well as all powers and duties granted to or imposed upon it by this Declaration, including:

- (a) The irrevocable right to have access to each unit from time to time during reasonable hours as may be necessary for the maintenance, repair or replacement of any common elements therein, or for making emergency repairs therein necessary to prevent damage to the common elements or to other unit or units.
- (b) The power to make and collect assessments and to lease, maintain, repair and replace the common elements.
- (c) The duty to maintain accounting records according to good accounting practices, which shall be open to inspection by Unit Owners at all reasonable business hours.

- (d) The power to enter into contracts with others for a valuable consideration, for valet and doorman services and for laundry and vending machines and for the maintenance and management of the subject condominium property, including the normal maintenance and repairs of the common elements. The service and maintenance contracts referred to herein for the landscaping, gardening, painting, repairing and replacement of the common elements shall not relieve the condominium unit owner from his personal responsibility to maintain and preserve the interior surface of the condominium parcels and to paint, clean, decorate, maintain and repair the individual condominium unit.

Each Unit Owner, his heirs, successors and assigns, shall be bound by any such management agreement or amendments or revisions thereof to the same extent and effect as if he had executed such management agreement for the purposes herein expressed, including but not limited to adopting, ratifying, confirming and consenting to the execution of same by the Association; covenanting and promising to perform each and every of the covenants, promises and undertakings to be performed by Unit Owners as required under said management agreement, acknowledging that all of the terms and conditions thereof, including the manager's fee, are reasonable, and agreeing that the persons acting as directors and officers of the Association entering into such an agreement have not breached any of their duties or obligations to the Association. The management agreement, as well as each and every provision thereof, and the acts of the Board of Directors and officers of the Association entering into such agreement are hereby ratified, confirmed, approved and adopted.

- (e) The power to adopt reasonable rules and regulations for the maintenance and conservation of the condominium property, and for the health, comfort, safety and welfare of the Condominium Unit Owners, all of whom shall be subject to such rules and regulations.
- (f) To grant or contract for easements, licenses and other privileges and duties on behalf of the membership where no members' rights are substantially affected.
- (g) Subsequent to the filing of this Declaration of Condominium, the Condominium Association, when authorized by a vote of 66-2/3% of the total vote of the Unit Owners of the Association, and approved by the owners and holders of institutional first mortgages encumbering Condominium parcels who represent a majority of the dollar institutionally mortgaged indebtedness against this Condominium, then and in such event, the Association may purchase and/or acquire and enter into agreements, from time to time, whereby it acquires leaseholds, memberships, and other possessory or use

interests in lands or facilities including, but not limited to country clubs, golf courses, marinas, and other recreational facilities, whether or not contiguous to the lands of the Condominium, intended to provide for the enjoyment, recreation and other use or benefit of the Unit Owners. The expense of ownership, rental membership fees, operations, replacements and other undertakings in connection therewith shall be common expenses, together with all other expenses and costs herein or by law defined as common expenses.

The By-Laws may be amended in the manner provided for therein, but no amendment to said By-Laws shall be adopted which would affect or impair the validity or priority of any mortgage covering any condominium parcel.

8. MAINTENANCE, ALTERATIONS AND IMPROVEMENTS

The responsibility for the maintenance of the condominium property and restrictions upon its alteration and improvements shall be as follows:

A. By the Association. The Association shall maintain, repair and replace at the Association's own expense:

- (1) All common elements and limited common elements.
- (2) All air-conditioning and heating systems and equipment outside the individual Condominium Units.
- (3) All portions of the units (except interior wall surfaces) contributing to the support of the building, which portions shall include, but not be limited to, the outside walls of the building, and load-bearing columns.
- (4) All conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility services which are contained in the portions of the unit contributing to the support of the building or within interior boundary walls, and all such facilities contained within a unit which service part or parts of the Condominium other than the unit within which contained.
- (5) All incidental damage caused to a unit by such work shall be promptly repaired at the expense of the Association.

B. By the Condominium Parcel Owner. The responsibility of the condominium parcel owner shall be as follows:

- (1) To maintain, repair and replace at his expense all portions of the unit except the portions to be maintained, repaired and replaced by the Association. Included within the responsibility of the unit owner shall be windows, screens and doors opening into or onto his unit, sliding glass doors and plate glass. All such maintenance, repairs and replacement shall be done without disturbing the rights of other unit owners.

- (2) Within the unit to maintain, repair and replace at his expense all fans and air-conditioning and heating equipment, stove, refrigerator, or other appliances or equipment, including any fixtures and/or their connections required to provide water, light, power, telephone, sewage, and sanitary service to his condominium unit. The floor and interior walls of any balcony attached to condominium units shall be maintained by the condominium unit owner thereof at his own expense.
- (3) Not to paint or otherwise decorate or change the appearance of any portion of the exterior of the building.
- (4) To promptly report to the Association any defects or need for repairs, the responsibility for the remedy of which is that of the Association.
- (5) No condominium parcel owner other than the Developer shall make any alterations in the portions of the building which are to be maintained by the Association or remove any portion thereof or make any additions thereto or do any work which would jeopardize the safety or soundness of the building or impair any easement without first obtaining approval from the Board of Directors of the Association.

C. Alteration and Improvement. There shall be no material alterations or substantial additions to the common elements or limited common elements, except as the same are authorized by the Board of Directors and ratified by the affirmative vote of voting members casting not less than seventy-five percent (75%) of the total votes of the members of the Association present at any regular or special meeting of the unit owners called for that purpose. The cost of the foregoing shall be assessed as common expenses of this Condominium. Where any alterations or additions as afore-described are exclusively or substantially exclusively for the benefit of the unit owner requesting same, then the cost of such alterations or additions shall be assessed against and collected solely from the unit owners exclusively or substantially exclusively benefiting, and the assessment shall be levied in such proportion as may be determined as fair and equitable by the Board of Directors of the Association. Where such alterations or additions exclusively or substantially exclusively benefit unit owners requesting same, said alterations or additions shall be made only when authorized by the Board of Directors and ratified by not less than seventy-five percent (75%) of the total votes of the unit owners exclusively or substantially exclusively benefiting therefrom, and where said unit owners are ten or less, the approval of all but one shall be required.

9. ENFORCEMENT OF MAINTENANCE

In the event the owner of a unit fails to maintain it as required above, the Association, Developer, or any other unit owner shall have the right to proceed in a court of equity to seek compliance with the foregoing provisions; or the Association shall have the right to assess the Unit Owner and the unit for the necessary sums to put the improvements within the unit in good condition. After such assessment, the Association shall have the right to have its employees or agents enter the unit and do the necessary work to enforce compliance with the above provision.

Further, in the event a Unit Owner violates any of the provisions of Paragraph 8 above, the Developer and/or the Association shall have the right to take any and all such steps as may be necessary to remedy such violation, including, but not limited to, entry of the subject unit with or without consent of the Unit Owner.

10. CONDOMINIUM WORKING CAPITAL

At the time the Developer sells and closes a condominium unit to a purchaser (purchaser thereby becoming a Unit Owner of this Condominium) the purchaser shall deposit an amount equal to two (2) months' estimated maintenance for said unit, said sum to be deposited with Purchaser's Condominium Fund for the purpose of initial maintenance, reserve, initial and non-recurring capital expenses, which may be referred to as "condominium working capital". The Purchaser's Condominium Fund may be commingled by the Association with any of its other funds.

The commencement of payment of common expenses by Unit Owners shall be at such time as the Developer notifies Unit Owners of commencement date of payment of monthly common expenses, provided same shall not commence later than the first day of the month succeeding thirty (30) days from the first closing in this Condominium. Prior to the time that maintenance payments are commenced for the Condominium, all maintenance expenses shall be paid from the Purchasers' Condominium Fund and all utility deposits and advance insurance premiums for insurance policies and coverages pursuant to this Declaration and Exhibits attached hereto shall be paid from the Condominium working capital fund.

Initial contribution to the Condominium Fund is contemplated to provide for cost of maintenance of this Condominium from date of completion thereof until the date at which the regular monthly maintenance installments are commenced. After the commencement date of payment of monthly common expenses, in the event there are unsold units, the Developer retains the right to be the owner of said unsold units. During the first year, Developer has guaranteed the operating budget and maintenance assessments to unit owners. Developer shall not be required to deposit or pay maintenance assessments for unsold units, since the Developer is required to make up any deficit in the operational expenses of the Condominium. Said guarantee, however, does not apply to funding replacement reserves, nor any item for which an actual cash expenditure is not required. Developer shall contribute to the common expenses, as to the units owned by it, in the same manner as all other unit owners. Notwithstanding the foregoing, in the event the Developer is the owner of the Condominium units during the one (1) year period after the filing of this Declaration of Condominium among the Public Records of Dade County, Florida, and any such unit is leased and occupied by a third party, then the maintenance of said unit shall be contributed and borne by Developer as all other Unit Owners.

11. LATE CHARGES, LIABILITY, LIEN, PRIORITY, INTEREST AND COLLECTION

Assessments and installments for common expenses and special assessments, and like charges, that are unpaid for over ten (10) days after due date shall bear interest at the rate of ten percent (10%) per annum from due date until paid, and at the sole discretion of the Board of Directors, a late charge of up to \$25.00 shall be due and payable.

The Board of Directors of the Association may take such action as they deem necessary to collect assessments, by personal action or by enforcing and foreclosing said lien and may settle and compromise same if in the best interest of the Association. The delinquent members shall pay all costs, including reasonable attorneys' fees incident to the collection of such assessments or enforcement of such lien. In any lien foreclosure, the condominium parcel owner may be required to pay a reasonable rental for continued occupancy or use of the condominium parcel, and plaintiff in the foreclosure shall be entitled to the appointment of a receiver to collect same. The Association shall be entitled to bid at any sale held pursuant to a suit to foreclose an assessment lien and to apply against said bid sums due the Association for assessments, interest, and collection costs.

As to priority between the lien of a recorded mortgage and the lien for an assessment, the lien for assessment shall be subordinate and inferior to any recorded institutional first mortgage regardless of when said assessment was due, but not to any other mortgage. If the mortgagee of a first mortgage of record, or any other purchaser or purchasers of a condominium parcel obtains title to the condominium parcel as a result of the foreclosure of the first mortgage, or by voluntary conveyance in lieu of such foreclosure, such acquiror of title, his successors and assigns, shall not be liable for the share of common expenses or assessments by the Association pertaining to such condominium parcel or chargeable to the former owner of such condominium parcel which became due prior to acquisition of title as a result of the foreclosure or voluntary conveyance in lieu of said foreclosure. Such unpaid shares of common expenses or assessments shall be deemed to be common expenses collectible from all of the owners of condominium parcels in the condominium, including such acquiror, his successors and assigns. It is understood that such acquiror shall be liable for his share of common expenses or assessments attributable to his condominium unit from the date of acquiring said condominium unit.

The owner or owners of each condominium parcel shall be personally liable, jointly and severally, as the case may be, to the Association for the payment of all assessments, regular or special, which may be levied by the Association while such party or parties are owner or owners of a condominium parcel in the condominium. In the event that any owner or owners are in default in payment of any assessment or installment thereof owed to the Association, such owner or owners of any condominium parcel shall be personally liable, jointly and severally, for interest on such delinquent assessment or installment thereof as above provided, and for all costs of collecting such assessment or installment thereof and interest thereon, including a reasonable attorney's fee, whether suit be brought or not.

No owner of a condominium parcel may exempt himself from liability for any assessment levied against such owner and his condominium parcel by waiver of the use or enjoyment of any of the common elements, or by abandonment of the condominium parcel or in any other way.

Recognizing that the necessity for providing proper operation and management of the Project entails the continuing payment of costs and expenses therefor, which results in benefit to all of the owners of condominium parcels, and that the payment of such common expense represented by the assessments levied and collected by the Association is necessary in order to preserve and protect the investment of the owner of each condominium parcel, the Association is hereby granted a lien upon such condominium parcel and its appurtenant undivided interest in the common elements, which lien shall secure and does secure the monies due

for all assessments now or hereafter levied against the owner of each condominium parcel, which lien shall also secure interest, if any, which may be due on the amount of any delinquent assessments owing to the Association, and which lien shall also secure all costs and expenses, including a reasonable attorney's fee, which may be incurred by the Association in enforcing this lien upon said condominium parcel and its appurtenant undivided interest in the common elements. The lien granted to the Association may be foreclosed in the State of Florida, and in any suit for the foreclosure of said lien, the Association shall be entitled to rental from the owner of any condominium parcel from the date on which the payment of any assessment or installment thereof became delinquent, and shall be entitled to the appointment of a receiver for said condominium parcel, without notice to the owner of said condominium parcel. The rental required to be paid shall be equal to the rental charged on comparable type of condominium units in Dade County, Florida. The lien granted to the Association shall further secure such advances for taxes, and payments on account of superior mortgages, liens or encumbrances which may be required to be advanced by the Association in order to preserve and protect its lien, and the Association shall further be entitled to interest at the rate of ten percent (10%) per annum on any such advances made for such purpose. All persons, firms, or corporations who shall acquire, by whatever means, any interest in the ownership of any condominium parcel, or who may be given or acquire a mortgage, lien, or other encumbrance thereon, is hereby placed on notice of the lien rights granted to the Association, and shall acquire such interest in any condominium parcel expressly subject to such lien rights.

The lien herein granted unto the Association shall be effective from and after the time of recording in the Public Records of Dade County, Florida, a claim of lien stating the description of the condominium parcel encumbered thereby, the name of the record owner, the amount due, and the date when due, and the lien shall continue in effect until all sums secured by said lien, as herein provided, shall have been fully paid. Such claims of lien shall include only assessments which are due and payable when the claim of lien is recorded, plus interest, costs, attorneys' fees, advances to pay taxes and prior encumbrances and interest thereon, all as above provided. Such claims of lien shall be signed and verified by an officer or agent of the Association. Upon full payment of all sums secured by such claim of lien, the same shall be satisfied of record.

Whenever any condominium parcel may be leased, sold, or mortgaged by the owner thereof, which lease or sale shall be concluded only upon compliance with other provisions of this Declaration of Condominium, the Association, upon written request of the owner of such condominium parcel, shall furnish to the proposed lessee, purchaser, or mortgagee a statement verifying the status of payment of any assessment which shall be due and payable to the Association by the owner of such condominium parcel. Such statement shall be executed by any officer of the Association, and any lessee, purchaser, or mortgagee may rely upon such statement in concluding the proposed lease, purchase, or mortgage transaction, and the Association shall be bound by such statement.

In the event that a condominium parcel is to be leased, sold, or mortgaged at the time when payment of any assessment against the owner of said condominium parcel and such condominium parcel due to the Association shall be in default (whether or not a claim of lien has been recorded by the Association), then the rent, proceeds of such purchase, or mortgage proceeds shall be applied by the lessee, purchaser, or mortgagee first to payment

of any then delinquent assessment or installments thereof due to the Association before the payment of any rent, proceeds of purchase, or mortgage proceeds to the owner of any condominium parcel who is responsible for payment of such delinquent assessment.

The Association shall have the right to withhold consent to a sale, lease, or mortgage where there is a deficiency or delinquency existing as to an assessment or installment due in the absence of a properly executed assignment to the Association of such portion of the proceeds of such sale, lease, or mortgage equal to the amount of such deficiency or delinquency.

In any voluntary conveyance of a condominium parcel, the grantee shall be jointly and severally liable with grantor for all unpaid assessments against the grantor made prior to the time of such voluntary conveyance, without prejudice to the rights of the grantee to recover from the grantor the amounts paid by the grantee therefor.

Institution of a suit at law to attempt to effect collection of the payment of any delinquent assessment shall not be deemed to be an election by the Association which shall prevent its thereafter seeking enforcement of the collection of any sums remaining owing to it by foreclosure, nor shall proceeding by foreclosure to attempt to effect such collection be deemed to be an election precluding the institution of suit at law to attempt to effect collection of any sum then remaining owing to it.

12. BUDGET

In furtherance of said grant of authority to the Association to make, levy, and collect assessments to pay the costs and expenses for the operation and management of the Condominium, the following provisions shall be operative and binding upon the owners of all condominium units, to-wit:

A. The Board of Directors of the Association shall establish an annual budget, in advance, for each fiscal year, which shall correspond to the calendar year, and such budget shall project all expenses for the forthcoming year which may be required for the proper operation, management and maintenance of the Condominium, including a reasonable allowance for contingencies and reserves, such budget to take into account projected anticipated income which is to be applied in reduction of the amounts required to be collected as an assessment each year. As a common expense of the Association, there shall be included the cost of maintaining leasehold, memberships, and other possessory use, or free interests in lands or facilities, including, but not limited to, country clubs, golf clubs, marinas, and other recreational and communal facilities, whether or not contiguous to the lands or the Condominium, to provide enjoyment, recreation, or other use or benefit to the condominium owners, all as may be now or hereafter acquired, directly or indirectly, in such form and in such manner as may be deemed by the Board of Directors to be in the best interests of the Association. Upon adoption of such annual budget by the Board of Directors of the Association, copies of said budget shall be delivered to each Owner of a condominium parcel, and the assessment for said year shall be established based upon such budget, although the delivery of a copy of said budget to each Owner shall not affect the liability of any owner for such assessment. Should the Board of Directors at any time determine, in the sole discretion of said Board of Directors,

that the assessments levied are or may prove to be insufficient to pay the costs of operation and management of the Condominium, or in the event of emergencies, said Board of Directors shall have the authority to levy such additional assessment or assessments as it may deem to be necessary.

B. The Board of Directors of the Association, in establishing said annual budget for operation, management, and maintenance of the Project, may include therein a sum to be collected and maintained as a reserve fund for replacement of common elements, which reserve fund shall be for the purpose of enabling the Association to replace structural elements and mechanical equipment constituting a part of common elements, as well as the replacement of personal property which may constitute a portion of the common elements held for the joint use and benefit of all of the owners of all condominium parcels. The amount to be allocated to such reserve fund for replacements shall be established by said Board of Directors so as to accrue and maintain at all times a sum reasonably necessary to anticipate the need for replacement of common elements.

C. The Board of Directors of the Association, in establishing said annual budget for operation, management, and maintenance of the Project, may include therein a sum to be collected and maintained as a general operating reserve, which shall be used to provide a measure of financial stability during periods of special stress when such sums may be used to meet deficiencies from time to time existing as a result of delinquent payment of assessments by condominium parcel owners, as a result of emergencies or for other reason placing financial stress upon the Association.

D. All monies collected by the Association shall be treated as the separate property of the said Association, and such monies may be applied by the Association to the payment of any expense of operating and managing the Condominium, or to the proper undertaking of all acts and duties imposed upon it by virtue of this Declaration of Condominium and the Articles of Incorporation and By-Laws of said Association, and as monies for any assessment are paid to the Association by any condominium parcel owner, the same may be commingled with monies paid to said Association by other condominium parcel owners. Although all funds and common surplus, including other assets of the Association, and any increments thereto or profits derived therefrom, or from the leasing or use of common elements, shall be held for the benefit of the members of the Association, no member of said Association shall have the right to assign, hypothecate, pledge or in any manner transfer his membership interest therein, except as an appurtenance to his condominium parcel. When the owner of a condominium parcel shall cease to be a member of the Association by reason of his divestment of ownership of such condominium parcel, by whatever means, the Association shall not be required to account to such owner for any share of the funds or assets of the Association, or which may have been paid to the Association by such condominium parcel owner, as all monies which any condominium parcel owner has paid to the Association shall be and constitute an asset of said corporation which may be used in the operation and management of the Condominium.

13. INSURANCE

A. Liability Insurance. The Board of Directors of the Association shall obtain public liability and property damage insurance covering all of the common elements of the Condominium and insuring the Association and the common owners, as its and their interest appear, in such amounts as the Board of Directors

of the Association may determine from time to time, provided that the minimum amount of coverage shall be \$100,000/\$300,000/\$10,000. Said insurance shall include, but not limit the same, to, water damage, legal liability, hired automobile, non-owned automobile, and off-premises employee coverages. All liability insurance shall contain cross-liability endorsement to cover liabilities of the unit owners as a group to a unit owner. Premiums for the payment of such insurance shall be paid by the Association and charged as a common expense.

B. Casualty Insurance.

(1) Purchase of Insurance: The Association shall obtain fire and extended coverage insurance and vandalism and malicious mischief insurance, insuring all of the insurable improvements within the Condominium, including personal property owned by the Association, in and for the interest of the Association, all unit owners and their mortgagees, as their interests may appear, in a company acceptable to the standards set by the Board of Directors of the Association, in an amount equal to the maximum insurable replacement value, as determined annually by the Board of Directors of the Association. The premiums for such coverage and other expenses in connection with said insurance shall be paid by the Association and charged as a common expense. The company or companies with whom the Association shall place its insurance coverage, as provided in this Declaration, must be good and responsible companies, authorized to do business in the State of Florida. The institutional first mortgagee owning and holding the first recorded mortgage encumbering a condominium unit shall have the right, for so long as it owns and holds any mortgage encumbering a condominium unit, to approve the policies and the company or companies who are the insurers under the insurance placed by the Association, as herein provided, and the amount thereof, and the further right to designate and appoint the Insurance Trustee. At such time as the aforesaid institutional first mortgagee is not the holder of a mortgage on a unit, then these rights of approval and designation shall pass to the institutional first mortgagee having the highest dollar indebtedness on units in the condominium property, and in the absence of the action of said mortgagee, the Association shall have said right without qualification.

(2) Loss Payable Provisions - Insurance Trustee: All policies purchased by the Association shall be for the benefit of the Association, all unit owners and their mortgagees, as their interest may appear. Such policies shall be deposited with the Insurance Trustee (as hereinafter defined), who must first acknowledge that the policies and any proceeds thereof will be held in accordance with the terms hereof. Said policies shall provide that all insurance proceeds payable on account of loss or damage shall be payable to CENTRAL BANK & TRUST CO., as Trustee, or to any other bank in Florida with trust powers, as may be approved by the Board of Directors of the Association, which Trustee is herein referred to as the "Insurance Trustee". The Insurance

Trustee shall not be liable for the payment of premiums nor for the renewal or the sufficiency of policies, nor for the failure to collect any insurance proceeds, nor for the form or content of the policies. The sole duty of the Insurance Trustee shall be to receive such proceeds as are paid and hold the same in trust for the purposes elsewhere stated herein, and for the benefit of the Association, the unit owners and their respective mortgagees, (sometimes collectively referred to hereinafter as beneficial owners), in the following shares, but such shares need not be set forth upon the records of the Insurance Trustee:

- (a) Common elements: Proceeds on account of damage to common elements - an undivided share for each unit owner, such share being the same as the undivided share in the common elements appurtenant to his unit.
- (b) Condominium units: Proceeds on account of condominium units shall be in the following undivided shares:
 - i.) Partial Destruction - when units are to be repaired and restored - for the owners of the damaged units in proportion to the cost of repairing the damage suffered by each unit owner.
 - ii.) Total Destruction of Condominium Improvements, or where "very substantial" damage occurs and the Condominium improvements are not to be restored, as provided hereinafter in this Article - for the owners of all condominium units, each owner's share being in proportion to his share in the common elements appurtenant to his condominium.
- (c) Mortgagees. In the event an institutional mortgage encumbers a unit, the share of the unit owner shall be held in trust for the mortgagee and the unit owner, as their interests may appear; provided, however, that no mortgagee shall have any right to determine or participate in the determination as to whether or not any damaged property shall be reconstructed or repaired.

(3) Distribution of Proceeds: Proceeds of insurance policies received by the Insurance Trustee shall be distributed to or for the benefit of the beneficial owners and expended or disbursed after first paying or making provision for the payment of the expenses of the Insurance Trustee in the following manner:

- (a) Reconstruction or Repair: If the damage for which the proceeds were paid is to be repaired and restored, the remaining proceeds shall be paid to defray the cost thereof, as elsewhere provided. Any proceeds remaining after defraying such costs shall be distributed to the beneficial owners, all remittances to unit owners and their

mortgagees being payable jointly to them. This is a covenant for the benefit of any mortgagee of a unit and may be enforced by him. Said remittance shall be made solely to an institutional first mortgagee whose mortgage provides that it has the right to acquire application of the insurance proceeds to the payment or reduction of its mortgage debt.

- (b) Failure to Reconstruct or Repair: If it is determined in the manner elsewhere provided that the damage for which the proceeds are paid shall not be repaired and restored, the proceeds shall be disbursed to the beneficial owners; remittances to unit owners and their mortgagees being payable jointly to them. This is a covenant for the benefit of any mortgagee of a unit and may be enforced by him. Said remittance shall be made solely to an institutional first mortgagee when requested by such institutional first mortgagee whose mortgage provides that it has the right to require application of the insurance proceeds to the payment of its mortgage debt. In the event of the loss or damage to personal property belonging to the Association, and should the Board of Directors of the Association determine not to replace such personal property as may be lost or damaged, the proceeds shall be disbursed to the beneficial owners as surplus in the manner elsewhere stated.
- (c) Certificate: In making distribution to unit owners and their mortgagees, the Insurance Trustee may rely upon a certificate of the Association executed by the President and Secretary of the Association, as to the names of the unit owners and their respective shares of the distribution. Upon request of the Insurance Trustee, the Association forthwith shall deliver such certificate.

(4) Loss Within a Single Unit: If loss shall occur within a single unit or units, without damage to the common elements, the insurance proceeds shall be distributed to the beneficial unit owner(s), remittances to unit owners and their mortgagees being payable jointly to them. This is a covenant for the benefit of any mortgagee of a unit and may be enforced by him. Said remittance shall be made solely to an institutional first mortgagee when requested by such institutional first mortgagee whose mortgage provides that it has the right to require application of the insurance proceeds to the payment or reduction of its mortgage debt. The unit owner shall thereupon be fully responsible for the restoration of the unit.

(5) Loss Less than "Very Substantial": Where a loss or damage occurs to more than one unit, or to the common elements, or to any unit or units and the common elements, but said loss is less than "very substantial" (as hereinafter defined), it shall be obligatory upon the Association and the unit owners to repair, restore, and rebuild the damage caused by said loss. Where such loss or damage is less than "very substantial":

- (a) The Board of Directors of the Association shall promptly obtain reliable and detailed estimates of the cost of repairing and restoration.
- (b) If the damage or loss is limited to the common elements, with no, or minimum, damage or loss to any individual units, and if such damage or loss to the common elements is less than \$3,000.00, the insurance proceeds shall be endorsed by the Insurance Trustee over to the Association, and the Association shall promptly contract for the repair and restoration of the damage.
- (c) If the damage or loss involves individual units encumbered by institutional first mortgages, as well as the common elements, or if the damage is limited to the common elements alone, but is in excess of \$3,000.00, the insurance proceeds shall be disbursed by the Insurance Trustee for the repair and restoration of the property upon the written direction and approval of the Association, and provided, however, that upon the request of an institutional first mortgagee, the written approval shall also be required of the institutional first mortgagee owning and holding the first recorded mortgage encumbering a condominium unit, so long as it owns and holds any mortgage encumbering a condominium unit. At such time as the aforesaid institutional first mortgagee is not the holder of a mortgage on a unit, then this right to approval and designation shall pass to the institutional first mortgagee having the highest dollar indebtedness on units in the Condominium property. Should written approval be required as aforesaid, it shall be said mortgagee's duty to give written notice thereof to the Insurance Trustee. The Insurance Trustee may rely upon the certificate of the Association and the aforesaid institutional first mortgagee, if said institutional first mortgagee's written approval is required, as to the payee and the amount to be paid from said proceeds. All payees shall deliver paid bills and waivers of mechanics' liens to the Insurance Trustee and execute any affidavit required by law or by the Association or the aforesaid institutional first mortgagee. In addition to the foregoing, the institutional first mortgagee whose approval may be required, as aforesaid, shall have the right to require the Association to obtain a completion, performance, and payment bond in an amount and with a bonding company authorized to do business in the State of Florida, which are acceptable to said mortgagee.
- (d) Subject to the foregoing, the Board of Directors shall have the right and obligation to negotiate and contract for the repair and restoration of the premises.

- (e) If the net proceeds of the insurance are insufficient to pay for the estimated cost of restoration and repair (or, for the actual cost thereof if the work has actually been done), the Association shall promptly, upon determination of the deficiency, levy a special assessment against all unit owners in proportion to the unit owners' share in the common elements, for that portion of the deficiency as is attributable to the cost of restoration of the common elements, and against the individual unit owners for that portion of the deficiency as is attributable to his individual unit; provided, however, that if the Board of Directors find that it cannot determine with reasonable certainty the portion of the deficiency attributable to a specific individual damaged unit, then the Board of Directors shall levy the assessment for the total deficiency against all of the unit owners in proportion to the unit owners' share in the common elements, just as though all of said damage had occurred in the common elements. The special assessment funds shall be delivered by the Association to the Insurance Trustee and added by said Trustee to the proceeds available for the repair and restoration of the property.
- (f) In the event the insurance proceeds are sufficient to pay for the cost of restoration and repair, or in the event the insurance proceeds are insufficient but additional funds are raised by special assessment within ninety (90) days after the casualty so that sufficient funds are on hand to fully pay for such restoration and repair, then no mortgagee shall have the right to require the application of insurance proceeds as to the payment of its loan, provided, however, that this provision shall be waived by the Board of Directors in favor of any institutional first mortgagee upon request therefor, at any time. To the extent that any insurance proceeds are required to be paid over to such mortgagee, the unit owner shall be obliged to replenish the funds so paid over, and said unit owner and his unit shall be subject to special assessment for such sum.

(6) "Very Substantial" Damage. As used in this Declaration, or any other context dealing with this Condominium, the term "very substantial" damage shall mean loss or damage whereby three-fourths (3/4) or more of the total unit space in the Condominium is rendered untenable, or loss or damage whereby seventy-five percent (75%) or more of the total amount of insurance coverage (placed as per Article 13.B.1) becomes payable. Should such "very substantial" damage occur, then:

- (a) The Board of Directors of the Association shall promptly obtain reliable and detailed estimates of the cost of repair and restoration thereof.

- (b) The provisions of Article 13.B.5(f), shall not be applicable to any institutional first mortgagee who shall have the right, if its mortgage so provides, to require application of the insurance proceeds to the payment or reduction of its mortgage debt. The Board of Directors shall ascertain as promptly as possible the net amount of insurance proceeds available for restoration and repair.
- (c) Thereupon, a membership meeting shall be called by the Board of Directors of the Association, to be held not later than sixty (60) days after the casualty, to determine the wishes of the membership with reference to the abandonment of the Condominium project, subject to the following:
1. If the net insurance proceeds available for restoration and repair, together with the funds advanced by unit owners to replace insurance proceeds paid over to institutional first mortgagees, are sufficient to cover the cost thereof, so that no special assessment is required, then the condominium property shall be restored and repaired, unless two-thirds (2/3) of the total votes of the members of the Condominium shall vote to abandon the Condominium project, in which case the Condominium property shall be removed from the provisions of the law, in accordance with Section 16 of the Condominium Act.
 2. If the net insurance proceeds available for restoration and repair, together with funds advanced by unit owners to replace insurance proceeds paid over to institutional first mortgagees, are not sufficient to cover the costs thereof, so that a special assessment will be required, then if a majority of the total votes of the members of the Condominium vote against such special assessment and to abandon the Condominium Project, then it shall be so abandoned and the property removed from the provisions of the law in accordance with Section 16 of the Condominium Act. In the event a majority of the total votes of the members of the Condominium vote in favor of the special assessment, the Association shall immediately levy such assessment, and thereupon the Association shall proceed to negotiate and contract for such repairs and restoration, subject to the provisions of Paragraph 13.B(5)(c) and (d) above. The special assessment funds shall be delivered by the Association to the

Insurance Trustee and added by said Trustee to the proceeds available for the repair and restoration of the property. The proceeds shall be disbursed by the Insurance Trustee for the repair and restoration of the property, as provided in Paragraph 13.B(5)(c) above. To the extent that any insurance proceeds are paid over to such mortgagee, and in the event it is determined not to abandon the Condominium project and to vote a special assessment, the unit owner shall be obliged to replenish the funds so paid over to his mortgagee, and said unit owner and his unit shall be subject to special assessment for such sum.

- (d) In the event any dispute shall arise as to whether or not "very substantial" damage has occurred, it is agreed that such a finding made by the Board of Directors of the Association shall be binding upon all unit owners.

(7) Surplus. It shall be presumed that the first monies disbursed in payment of costs of repair and restoration shall be from the insurance proceeds; and if there is a balance in the funds held by the Insurance Trustee after the payment of all costs of the repair and restoration, such balance may be retained as a reserve, or wholly or partly distributed, at the discretion of the Board of Directors, unless the institutional mortgagee holding and owning the first recorded mortgage encumbering a condominium unit within the Condominium requires distribution. In the event of distribution, then the Insurance Trustee shall distribute any such balance to the beneficial owners of the fund in the manner elsewhere stated.

(8) Certificate. The Insurance Trustee may rely upon a certificate of the Association, certifying as to whether or not the damaged property is to be repaired and restored. Upon request of the Insurance Trustee, the Association forthwith shall deliver such certificate.

(9) Plans and Specifications. Any repair and restoration must be substantially in accordance with the plans and specifications for the original building, or as the building was last constructed, or according to the plans approved by the Board of Directors of the Association, which approval shall not be unreasonably withheld. If any material or substantial change is contemplated, the approval of all institutional first mortgagees shall also be required. The Insurance Trustee is not obligated or required to inquire into or determine any matters concerning the plans or specifications of any repairs, restorations or rebuilding.

(10) Association's Power to Compromise Claim. The Association is hereby irrevocably appointed agent

for each unit owner, for the purpose of compromising and settling claims arising under insurance policies purchased by the Association, and to execute and deliver releases therefor, upon the payment of claims.

C. WORKMEN'S COMPENSATION POLICY to meet the requirements of law.

D. Such other insurance as the Board of Directors of the Association shall determine from time to time to be desirable.

E. Each individual unit owner shall be responsible for purchasing, at his own expense, liability insurance to cover accidents occurring within his own unit, and for purchasing insurance upon his own personal property, and living expense insurance, and such insurance, where applicable, shall contain the same waiver of subrogation, if available, as referred to in Paragraph F. hereinafter.

F. If available, and where applicable, the Board of Directors of the Association shall endeavor to obtain policies which provide that the insurance company waives its right of subrogation as to any claims against unit owners, the Association, and their respective servants, agents, and guests.

14. CONVEYANCES, SALES, RENTALS, LEASES AND TRANSFERS

In order to insure the community of congenial residents and thus protect the value of the units, the sale, leasing, rental, and transfer of units by any owner, other than the Developer, shall be subject to the following provisions:

A. Conveyances, Sales and Transfers - Prior to the sale, conveyance, or transfer of any residential condominium parcel to any other person other than transferor's spouse, the owner shall notify the Board of Directors of the Association, in writing, of the name and address of the person to whom the proposed sale, conveyance, or transfer is to be made, and such other information as may be required by the Board of Directors of the Association. Within fifteen (15) days, the Board of Directors of the Association shall either approve or disapprove of a proposed sale, transfer, or conveyance, in writing, and shall notify the owner of its decision. In the event the Board of Directors shall fail to approve or disapprove of a proposed sale within said fifteen (15) days, the failure to act as aforesaid shall be considered approval of the sale.

In the event the Board of Directors disapproves the proposed sale, conveyance, or transfer, and if a member still desires to consummate such sale, conveyance, or transfer, he shall, thirty (30) days before such sale, conveyance or transfer, give written notice to the secretary of the Association of his intention to sell, convey or transfer on a certain date, together with the price and other terms thereof, and the Association shall promptly notify the members of the Association of the date, price, and terms. Any member shall have the first right over the prospective purchaser to accept such sale or transfer at the price and on the terms contained in the notice, provided that they so notify the Secretary of the Association, in writing, of the acceptance at least fifteen (15) days before the date of the intended sale or transfer, and deposit with the Secretary of the Association ten percent (10%) of the purchase price as a good faith deposit,

which information and notice of deposit the Association shall promptly forward to the owner. In the event no members of the Association accept first right of purchase as aforesaid, then the Association must either approve the transaction or furnish a purchaser approved by the Association who will accept the transaction upon the price and upon the terms contained in the notice, provided the Association, at least ten (10) days before the date of the intended sale or transfer, notifies the owner that a purchaser has been furnished and that said purchaser has deposited ten percent (10%) of the purchase price with the Association as a good faith deposit for the intended sale. In the event the member giving notice receives acceptance from more than one (1) member, it shall be discretionary with the member giving notice to consummate the sale or transfer with whichever of the accepting members he chooses.

In the event the member giving notice receives no written notice from any member of the Association accepting his price and terms of the proposed sale or transfer on or before ten (10) days before the date given in the notice as the day of sale or transfer, then that member may complete the sale or transfer on the day and at the price and terms given in his notice, but on no other day or at no other price or terms without repeating the procedure outlined above. In the event the member makes a sale or transfer without first complying with the terms hereof, any other member shall have the right to redeem from the purchaser, according to the provisions hereof. The member's redemption rights shall be exercised by the member reimbursing the purchaser for the monies expended, and immediately after such reimbursement, said purchaser or transferee shall convey all of his right, title and interest to the member or members making the redemption.

An affidavit of the secretary of the Association stating that the Board of Directors approved in all respects on a certain date the sale or transfer of a condominium parcel to certain persons shall be conclusive evidence of such fact, and from the date of approval as stated in the affidavit the redemption rights herein afforded the members shall terminate.

The consent of the Association shall be in recordable form, signed by two (2) officers of the Association and shall be delivered to the purchaser or lessee. Should the Association fail to act, as herein set forth, and within the time provided herein, the Association shall, nevertheless, thereafter prepare and deliver its written approval in recordable form, as aforesaid, and no conveyance of title or interest whatsoever shall be deemed valid without the consent of the Association as herein set forth.

B. Rental or Lease - A condominium parcel shall not be leased or rented without the prior written approval of the Association, which approval shall not be unreasonably withheld. The Board of Directors shall have the right to require that a substantially uniform form of lease be used.

In the event the Board of Directors approves a rental or lease, such approval of a lease or rental shall not release the member from any obligation under this Declaration, and either the lessee or the member shall have the right to use the recreational facilities to the exclusion of the party not using same.

Completely apart from and in addition to the Association's right to pass on and approve or disapprove of any such attempted lease on any condominium unit, is the right of the Association

hereby given and granted of first refusal to lease any condominium unit offered for lease by any member of the Association. Accordingly, no owner of a condominium unit shall lease same to any party without first giving the Association notice in writing of such lease as herein provided, thereby giving the Association the opportunity to determine whether it will exercise the right of first refusal to lease said condominium unit on the same terms and conditions as those contained in any bona fide offer which the owner of such condominium unit may have received for the lease of his said condominium unit. If the Association is desirous of exercising its option to lease said condominium unit on the same terms and conditions as are contained in said bona fide offer, then the Association shall notify the owner of said condominium unit desiring to lease the same of the exercise by the Association of its election to so lease said condominium unit, such notice to be in writing and sent by certified mail to said owner within fifteen (15) days from receipt by the Association of the owner's notice to said Association as hereinabove required. If the Association has elected to lease such condominium unit, then, upon notifying the owner of such condominium unit of its election to lease said condominium unit, the Association shall execute a lease and shall consummate said lease, all on the terms and conditions as those contained in said bona fide offer. If the Association does not, within fifteen (15) days after notice to it from the owner, exercise its right of first refusal herein granted the owner may lease the condominium unit to the proposed lessee, provided that the Association has approved of the lessee as hereinabove stated. If the Board of Directors of the Association shall so elect, it may cause its right of first refusal to lease any condominium unit to be exercised in its name for itself or for a party approved by said Board of Directors.

The sub-leasing or sub-renting of a Unit Owner's interest shall be subject to the same limitations as are applicable to the leasing or renting thereof.

C. If the purchaser or lessee is a corporation, the approval may be conditioned upon the approval by the Association of all occupants of the condominium parcel.

D. In case of the death of the owner of a condominium parcel, the surviving spouse, if any, and if no surviving spouse, the other member or members of such owner's family residing with the owner at the time of his death, may continue to occupy the said condominium parcel; and if such surviving spouse or other member or members of the decedent owner's family shall have succeeded to the ownership of the condominium parcel, the ownership thereof shall be transferred by legal process to such new owner. In the event said decedent shall have conveyed or bequeathed the ownership of his condominium parcel to some designated person or persons other than the surviving spouse or members of his family, as aforescribed, or if some other person is designated by such decedent's legal representative to receive the ownership of the condominium parcel, or under the laws of descent and distribution of the State of Florida the condominium parcel descends to some person or persons other than his surviving spouse or members of his family as aforescribed, the Board of Directors of the Association shall, within thirty (30) days of proper evidence of rightful designation served upon the president or any other officer of the Association; or within thirty (30) days from the date the Association is

placed on actual notice of the said devisee or descendant, express its refusal or acceptance of the individual or individuals so designated as owners of the condominium parcel. If the Board of Directors of the Association shall consent, ownership of the condominium parcel may be transferred to the person or persons so designated, who shall thereupon become the owner of the condominium parcel, subject to the provisions of this enabling Declaration and the By-Laws of the Association. If, however, the Board of Directors of the Association shall refuse to consent, then the members of the Association shall be given an opportunity during thirty (30) days next after said last above mentioned thirty (30) days to purchase or to furnish a purchaser, for cash, the said condominium parcel at the then fair market value thereof. Should the parties fail to agree on the value of such condominium parcel, the same shall be determined by an appraiser appointed by the Senior Judge of the Circuit Court in and for Dade County, Florida, upon ten (10) days' notice, on petition of any party in interest. The expense of appraisal shall be paid by the said designated person or persons or the legal representative of the deceased owner out of the amount realized from the sale of said condominium parcel. In the event the then members of the Association do not exercise the privilege of purchasing or furnishing a purchaser of said condominium parcel within such period, and upon such terms, the person or persons so designated may then, and only in such event, take title to the condominium parcel; or such person or persons or the legal representative of the deceased owner may sell the said condominium parcel, but such sale shall be subject in all other respects to the provisions of this enabling Declaration and the By-Laws of the Association.

E. Mortgage - No parcel owner may mortgage his parcel nor any interest therein without the approval of the Association, except to a bank, life insurance company, or a Federal or State savings and loan association, or a mortgage or real estate investment trust or a union pension fund provided that any of said institutions are authorized to do business within the State of Florida. The approval of any other mortgagee may be upon conditions determined by the Association or may be arbitrarily withheld.

F. Any sale, mortgage, or lease not authorized pursuant to the terms of the Declaration shall be void unless subsequently approved by the Association.

G. There shall be deposited and delivered to the Association a reasonable screening fee simultaneously with the giving of notice of intention to sell or lease, or of transfer, gift, devise or inheritance, for the purpose of defraying the Association's expenses and providing for the time involved in determining whether to approve or disapprove the transaction or continued ownership by a transferee, said screening fee to be Fifty Dollars (\$50.00).

H. The foregoing provisions of this Paragraph 14 shall not apply to transfer by a unit owner to his or her spouse or (if a unit is owned by a form of co-tenancy) to transfer from one co-tenant to the other co-tenant.

I. The Board of Directors of the Association shall have the right to withhold consent and approval of prospective unit owners or lessees, to any lease, sale, transfer, conveyance, bequest, devise, or otherwise in the event those prospective unit owners or lessees by being such a unit owner or

lessee would automatically violate or breach a term, condition, restriction, rule or regulation, or covenant under this Declaration or Exhibits hereto.

J. The foregoing provisions of this Paragraph 14, shall not apply to a transfer to or purchase by a bank, life insurance company, savings and loan association or other institution that acquires its title as a result of owning a pledge or mortgage upon the unit concerned, and this shall be so whether the title is acquired by deed from the mortgagor, his successors or assigns, or through foreclosure proceedings; nor shall such provisions apply to a transfer, sale, or lease by such institutional mortgagee that so acquires its title. The assignee of a mortgage originally taken by a savings and loan association shall enjoy the same rights, immunities, and privileges as are herein granted to said savings and loan association. Neither shall such provisions require the approval of a purchaser who acquires the title to a unit at a duly advertised public sale with open bidding provided by law, such as but not limited to execution sale, foreclosure sale, judicial sale or tax sale. Neither shall such provisions apply to the Developer, or any person who is an officer, stockholder or Director of the Developer, and any such person or corporation shall have the right to freely sell, lease transfer or otherwise deal with the title and possession of a unit without complying with the provisions of this Paragraph 14, and without the approval of the Association, and without payment of any screening fee.

K. Notwithstanding anything herein to the contrary, the Developer shall have the right of first refusal to purchase any unit which the members or Association shall have the right to purchase upon the same price and at the same terms available to the Association or members; such right of first refusal to continue until such time as the Developer shall have completed, sold and closed on the sale of all units in the Condominium, or until two (2) years after the recordation of this Declaration, whichever shall first occur.

15. AMENDMENTS

Except as elsewhere provided otherwise, this Declaration of Condominium and the Charter and By-Laws of the Association may be amended in the following manner:

A. Notice of the subject matter of a proposed amendment shall be included in the notice of any meeting, regular or special, at which a proposed amendment is to be considered.

B. A Resolution for the adoption of a proposed amendment may be proposed by either the Board of Directors of the Association or by the members of the Association. Directors and members not present in person or by proxy at the meeting considering the amendment may express their approval in writing, providing such approval is delivered to the Secretary at or prior to the meeting. Except as elsewhere provided, such approvals must be either by:

- (a) Not less than sixty-six and two-thirds (66-2/3%) percent of the entire membership of the Board of Directors and by not

less than fifty-one (51%) percent of the votes of the entire membership of the Association, or

- (b) Not less than seventy-five (75%) percent of the votes of the entire membership of the Association, or
- (c) In the alternative, an amendment may be made by an agreement signed and acknowledged by all unit owners in the manner required for the execution of a deed, and such amendment shall be effective when recorded in the Public Records of Dade County, Florida.

Proviso

Provided however:

- (1) That no amendment shall be made or be valid which shall in any manner impair the security of any institutional lender having a mortgage or other lien against any condominium parcel.
- (2) That no amendment shall be made increasing or decreasing a unit owner's percentage of ownership in the common elements as hereinabove stated, unless the unit owner or unit owners so affected and all record owners of liens thereon shall join in the execution of the amendment.
- (3) No amendment shall be made or be valid so long as the Developer is the owner of any unit within the Condominium unless the approval of the Developer is expressly noted thereon in writing, except that this Clause 3 shall not be applicable or in force after July 31, 1981.
- (4) Notwithstanding anything to the contrary contained in this Declaration, the Developer expressly reserves the right to amend the Declaration so as to correct any legal description contained herein, which legal description or descriptions may have been incorrect by reason of a scrivener's or surveyor's error. The Developer may amend this Declaration as aforescribed by filing an amended legal description (or descriptions) as an amendment to the Declaration among the Public Records of Dade County, Florida, which amendment (or amendments) shall expressly describe that legal description which is being corrected (by reference to the exhibit containing said legal description or otherwise), in addition to the corrected legal description. Such amendments need be executed and acknowledged only by the Developer and need not be approved by the Association, unit owners, lienors, or mortgagees of units of the Condominium whether or not elsewhere required for amendments. However, as part and parcel of any such amendment as provided for in this subparagraph, there shall be attached thereto an affidavit of the individual or individuals responsible for the original incorrect legal description, whether he be scrivener or surveyor,

which affidavit shall set forth (1) that said individual made an error in the legal description; (2) that the error is corrected by the description contained in the amendment; and (3) that it was the intent at the time of the incorrect original legal description to make that description such as is contained in the new amendment.

C. A copy of each amendment shall be certified by the president or vice-president and secretary or assistant secretary or treasurer of the Association as having been duly adopted and shall be effective when recorded in the Public Records of Dade County, Florida.

16. TERMINATION

This Condominium may be voluntarily terminated in the manner provided for in the Condominium Act at any time. In addition thereto, when there has been "very substantial" damage, as defined in Article 13.B(6) above, this Condominium shall be subject to termination, as provided in said 13.B(6). In addition thereto, if the proposed voluntary termination is submitted to a meeting of the members of the Association, pursuant to notice, and is approved in writing within sixty (60) days of the said meeting by three-fourths (3/4) of the total vote of the members of the Association, and all institutional mortgagees, then the Association and the approving owners shall have an option to purchase all of the parcels of the other non-consenting owners within a period expiring one hundred twenty (120) days from the date of such meeting. Such approvals shall be irrevocable until the expiration of the option, and if the option is exercised, the approvals shall be irrevocable. The option shall be exercised upon the following terms:

A. Exercise of Option. An agreement to purchase, executed by the Association and/or the record owners of the condominium parcels who will participate in the purchase shall be delivered, by personal delivery, or mailed by certified mail or registered mail to each of the record owners of the condominium parcels to be purchased, and such delivery shall be deemed the exercise of the option. The agreement shall indicate which parcels will be purchased by each participating owner and/or the Association, and shall require the purchase of all parcels owned by owners not approving the termination, but the agreement shall effect a separate contract between each seller and his purchaser.

B. Price. The sale price for each unit shall be the fair market value determined by agreement between the seller and the purchaser within thirty (30) days from the delivery or mailing of such agreement, and in the absence of agreement as to price, it shall be determined by appraisers appointed by the Senior Judge of the Circuit Court in and for the area wherein the Condominium is located, on the petition of the seller. The expenses of appraisal shall be paid by the purchaser.

C. Payment. The purchase price shall be paid in cash.

D. Closing. The sale shall be closed within thirty (30) days following the determination of the sale price.

17. APARTMENT UNIT BOUNDARIES

Each unit shall include that part of the building containing the unit that lies within the boundaries of the unit, which boundaries are as follows:

A. The upper and lower boundaries of the unit shall be the following boundaries extended to an intersection with the perimetrical boundaries:

- (1) Upper Boundaries - The horizontal plane of the undecorated finished ceiling.
- (2) Lower Boundaries - The horizontal plane of the undecorated finished floor.

B. The perimetrical boundaries of the unit shall be the vertical planes of the undecorated finished interior of the walls bounding the unit extending to intersections with each other and with the upper and lower boundaries, and where there is attached to the building a balcony, loggia, terrace or canopy, the perimetrical boundaries shall be extended to include the same.

18. MISCELLANEOUS

A. Any transfer of a condominium parcel must include all elements thereof as aforescribed and appurtenances thereto whether or not specifically described, including, but not limited to, the condominium parcel owner's share in the common elements, the unit, and his Association membership. Recognizing that the proper use of a condominium parcel by any owner or owners is dependent upon the use and enjoyment of the common elements in common with the owners of all other condominium units, and that it is in the interest of all owners of condominium parcels that the ownership of the common elements be retained in common by the owners of condominium parcels in the Condominium, it is declared that the percentage of the undivided interest in the common elements appurtenant to each condominium parcel shall remain undivided and no unit owner shall bring any action for partition or division.

B. The failure of the Developer, or the Association, or any unit owner to enforce any covenant, restriction, or other provision of the Condominium Act, this Declaration, the Articles of Incorporation of the Association, the By-Laws, or the rules and regulations adopted pursuant thereto, shall not constitute a waiver of the right to do so thereafter.

C. The rights and privileges reserved in this Declaration of Condominium, and in Exhibits hereto, in favor of the Developer, are assignable by the Developer to any party who may be hereafter designated by the Developer to have and exercise such rights in its behalf.

D. Ownership of each Residential condominium parcel shall be by Warranty Deed from the Developer conveying fee simple title to each condominium unit and the undivided share in all other improvements appurtenant to such unit. There shall be included in each parcel the undivided share in the common elements as aforescribed. The form of Warranty Deed is attached hereto as Exhibit "2" expressly made a part hereof.

E. Invalidity of any portion of this Declaration or of any provision contained in a conveyance of a condominium parcel, whether by judgment, court order, or statute, shall in nowise affect any of the other provisions, which shall remain in full force and effect.

In the event any court shall hereafter determine that any provision as originally drafted herein violates the rule against perpetuities, or any other rules of law because of the duration of the period involved, the period specified in the Declaration shall not thereby become invalid, but instead shall be reduced to the maximum period allowed under such rule of law, and for such purpose measuring lives shall be those of the incorporators of the Association.

F. In any proceeding arising because of an alleged failure of a unit owner to comply with the terms of the Declaration, By-Laws, and rules and regulations adopted pursuant thereto, and said documents and rules and regulations as they may be amended from time to time, the prevailing party shall be entitled to recover the costs of the proceeding and such reasonable attorneys' fees as may be awarded by the court, provided no attorneys' fees may be recovered against the Association in such action.

In addition to the foregoing, if a unit owner fails to comply with the terms of this Declaration, the By-Laws, and/or the rules and regulations adopted pursuant thereto, as they may be amended from time to time, and as a result of such failure it becomes necessary for either the Association or its agent to employ an attorney in order to insure that the unit owner complies with his said obligation, then and in such event the unit owner will be obligated to reimburse the Association for the cost of such attorneys' fees, regardless of whether or not suit may be instituted.

G. Condominium Association, by its execution of this Declaration of Condominium, approves and ratifies all of the covenants, terms and conditions, duties and obligations of this Declaration of Condominium and Exhibits attached thereto. The Condominium unit owners, by virtue of their acceptance of the Deed of Conveyance as to their Condominium unit, and other parties by virtue of their occupancy of units, hereby approve and ratify all of the terms and conditions, duties and obligations of this Declaration of Condominium and Exhibits attached thereto.

H. Whenever the context so requires, the use of any gender shall be deemed to include all genders, and the use of the plural shall include the singular and the singular shall include the plural. The provisions of this Declaration shall be literally construed to effectuate its purposes of creating a uniform plan for the operation of a condominium in accordance with the laws made and provided for same, to-wit: Chapter 718 of the Florida Statutes, as amended.

I. Corporations. Where a corporate entity is the owner of a unit, it may designate the occupants of the unit as it desires, provided that same be limited to no more than two persons and their immediate families, and provided further that same be subject to such rules and regulations as the Board of Directors of the Association may promulgate pertaining hereto. The corporation may change its permitted occupants from time to time upon written notice to the Association and subject to such Association's rules and regulations.

19. COVENANTS, RESTRICTIONS AND EASEMENTS

All provisions of the Declaration shall be construed to be covenants running with the land and with every part thereof

and interest therein, and every unit owner and claimant of the land or any part thereof or interest therein, and his heirs, executors and administrators, successors and assigns, shall be bound by all of the provisions of the Declaration.

The real property submitted to Condominium ownership herewith is subject to conditions, limitations, restrictions, reservations of record, taxes, applicable zoning ordinances now existing or which may hereafter exist, and any right of the United States of America, State of Florida, or any governmental agency as to any submerged lands and as to any lands lying below the natural, ordinary high water line of the surrounding bodies of water, easements for ingress and egress for pedestrian and vehicular purposes, easements for utility service and drainage now existing or hereafter granted by the Developer for the benefit of such persons as the Developer designates, and the said Developer shall have the right to grant such easements and designate the beneficiaries thereof for such time as it determines in its sole discretion; and thereafter the Association shall be empowered to grant such easements on behalf of its members. During the period of time that the Developer has the right to grant the foregoing easements, the consent and approval of the Association and its members shall not be required. The right to grant the foregoing easements shall be subject to said easements not structurally weakening the building improvements upon the Condominium property nor unreasonably interfering with the enjoyment of the Condominium property by the Association's members.

Any easement, whether heretofore or hereafter created under and pursuant to this Declaration of Condominium, shall constitute a covenant running with the land, and may not be substantially amended or revoked in such a way as to unreasonably interfere with the proper and intended use and purpose and shall survive the termination of the Condominium. The unit owners of this Condominium do hereby designate the Developer and/or the Association as their lawful attorney-in-fact to execute any and all instruments on their behalf for the purposes of creating all such easements as are contemplated by the provisions hereof.

20. NOTICES

Whenever notices are required to be sent hereunder, the same shall be sent to the unit owners by certified mail, Return Receipt Requested, at their place of residence in the condominium building, unless the unit owner has, by written notice duly receipted for, specified a different address. Notices to the Association shall be delivered by Certified Mail, Return Receipt Requested, at the primary office of the Association at: 8777 Collins Avenue, Surfside, Florida 33154. Notices to the Developer shall be delivered by Certified Mail, Return Receipt Requested to: Stanley Joel Levine, Esq., 420 Lincoln Road, Miami Beach, Florida 33139. All notices shall be deemed and considered sent when mailed. Any party may change his or its mailing address by written notice.

21. RIGHTS OF MORTGAGEES

A. The Condominium Association shall promptly notify all Institutional Mortgagees of any defaults by unit owners in the payment of assessments or other defaults by the unit owners

in the performance of, their obligations under the Declaration of Condominium, Articles of Incorporation, and By-Laws. Such notification must be given when the default has not been cured within thirty (30) days of the giving of written notice of default by the Association to the unit owner.

B. Notwithstanding anything to the contrary herein, an Institutional First Mortgagee shall have the right to require payment of its share of insurance proceeds if any of the following conditions exist:

- (1) The mortgage which it holds is in default; or
- (2) there are insufficient funds deposited with the Insurance Trustee to repair the damage; or
- (3) it is proposed to rebuild the property in a manner not approved by the Institutional First Mortgagee.

C. In the event the Condominium Association shall fail to make payment for the casualty insurance premiums on the policy covering the condominium property, or should it fail to provide adequate casualty insurance coverage, any Institutional First Mortgagee shall have the right to make payment of such premium, or of any additional premium that may be required, and in addition to such lien rights as may be accorded to such Institutional First Mortgagee by virtue of any of its mortgages on condominium units in the condominium, it shall also have a lien, securing its right to reimbursement for any such premium payment, on all parcels in the Condominium, including those on which it does not have a mortgage, and which lien may be foreclosed as a mortgage; and each condominium unit shall be subject to such lien in proportion to its share of the common expenses.

22. NO TIME-SHARE ESTATES

No time-share estates, or any plan under which the exclusive right of use, possession or occupancy of the unit circulates among various owners of such interests in accordance with a fixed time schedule on a periodically recurrent basis, are or can be created by virtue of this Declaration of Condominium.

IN WITNESS WHEREOF, the Developer, CHAMPLAIN TOWERS SOUTH ASSOCIATES, a Florida general partnership, has caused these presents to be signed in its name by its corporate officers this 30th day of July, 1981.

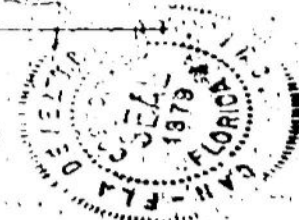
WITNESSES:

CHAMPLAIN TOWERS SOUTH ASSOCIATES, a Florida general partnership, by its managing partners, CAN-FLA DEVELOPMENTS, INC., and SANNAT INVESTMENTS, INC., each Florida corporations.

CAN-FLA DEVELOPMENTS, INC.

By: [Signature] (Seal)

Attest: [Signature]



WITNESSES:

SANNAT INVESTMENTS, INC.

By: _____

Attest: _____



STATE OF FLORIDA)
COUNTY OF DADE) SS.

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared N. Reiber, President, and Stephen Conda, Secretary of CAN-FLA DEVELOPMENTS, INC., a Florida corporation, and they severally acknowledged before me that they executed the foregoing instrument as such officers and on behalf of said corporation and were authorized to do so.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal at Miami, Florida, this 30th day of July, 19 81.

My Commission Expires:
Notary Public, State Of Florida At Large
My Commission Expires April 27, 1985
Issued By SAFTCO Insurance Company of America

Lawrence Schapp
Notary Public, State of Florida



STATE OF FLORIDA)
COUNTY OF DADE) SS.

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared N. Goldlist, President, and Sara Goldlist, Secretary of SANNAT INVESTMENTS, INC., a Florida corporation, and they severally acknowledged before me that they executed the foregoing instrument as such officers and on behalf of said corporation and were authorized to do so.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal at Miami, Florida, this 30th day of July, 19 81.

My Commission Expires:
Notary Public, State Of Florida At Large
My Commission Expires April 27, 1985
Issued By SAFTCO Insurance Company of America

Lawrence Schapp
Notary Public, State of Florida



This instrument was prepared by
STANLEY JOEL LEVINE, Attorney
870 Lincoln Road, Miami Beach, Florida

EXHIBIT 1TODECLARATION OF CONDOMINIUMLEGAL DESCRIPTIONOFCONDOMINIUM PROPERTY

Block Four (4) of SECOND AMENDED PLAT OF NORMANDY BEACH, according to the Plat thereof, as recorded in Plat Book 16, at Page 44, and recorded in the Public Records of Dade County, Florida; together with that certain parcel of land conveyed by Town of Surfside by Deed dated August 16, 1962, and recorded in Official Records Book 3565 at Page 167 of the Public Records of Dade County, Florida; and Less and Except that portion of said Block 4 conveyed to Town of Surfside for widening of Collins Avenue by Deed dated June 28, 1962 and recorded in Official Records Book 3565 at page 165 of the Public Records of Dade County, Florida.

WARRANTY DEED

THIS INDENTURE, made this _____ day of _____, 19____, between CHAMPLAIN TOWERS SOUTH ASSOCIATES, a Florida general partnership, as Grantor, of the County of Dade, State of Florida, and as Grantee(s), whose Post Office address is _____

WITNESSETH:

THAT the Grantor, for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable considerations, to it in hand paid by the Grantee(s), the receipt whereof is hereby acknowledged, has granted, bargained and sold to the Grantee(s), his heirs and assigns forever, the following described real property, and rights and interest as set forth below and in real property located and situate in the County of Dade and State of Florida, to wit:

Unit No. _____ in CHAMPLAIN TOWERS SOUTH CONDOMINIUM, according to the Declaration of Condominium thereof, recorded under Official Records Book _____, Page _____, of the Public Records of Dade County, Florida, including an undivided interest in the common elements of said Condominium as set forth in the Declaration.

This conveyance is subject to the following:

1. Taxes and assessments for the year 19____ and subsequent years.
2. Conditions, restrictions, limitations, and easements of record, if any; but this provision shall not operate to reimpose the same.
3. The Declaration of Condominium and Exhibits attached thereto.
4. Zoning and other governmental regulations.

The benefits and obligations hereunder shall inure to and be binding upon the heirs, executors, administrators, successors and assigns of the respective parties hereto. The Grantor does hereby fully warrant the title to all the premises hereby conveyed, and will defend the same against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has caused these presents to be signed in its name, and its corporate seal to be hereunto affixed by its proper officers thereunto duly authorized, the day and year first above written.

CHAMPLAIN TOWERS SOUTH ASSOCIATES, a Florida general partnership, by its managing partners, CAN-FLA DEVELOPMENTS, INC., and SANNAT INVESTMENTS, INC., each Florida corporations.

WITNESSES:

CAN-FLA DEVELOPMENTS, INC.

By: _____ (Seal)
President

Attest: _____
Secretary

SANNAT INVESTMENTS, INC.

By: _____ (Seal)

Attest: _____
Secretary

This Instrument Was Prepared By:

STANLEY JOEL LEVINE, ESQUIRE
420 Lincoln Road, Suite 210
Miami Beach, FL 33139
(305) 531-0308

EXHIBIT "2"

CHAMPLAIN TOWERS SOUTH CONDOMINIUMPERCENTAGE SHARE

The share, expressed as a percentage, of the common elements, surplus, common expenses and common assessments, that is pertinent and applicable to each of the apartment type units is as follows:

<u>Apt. Type</u>	<u>Number of Units</u>	<u>Individual Percentage Share</u>	<u>Combined Percentage Share</u>
A	12	.010022	.120264
B	12	.007951	.095412
C	23	.007447	.171281
D	11	.007786	.085646
E	11	.007126	.078386
F	11	.007698	.084678
G	22	.005346	.117612
H	22	.006347	.139634
I	11	.007698	.084678
J	1	.022409	.022409
Totals	136		100%

Prepared by:
STANLEY JOEL LEVINE, Attorney
420 Lincoln Road, Miami Beach, Florida

EXHIBIT "3" (1)

This Instrument Was Prepared By:
STANLEY JOEL LEVINE, Attorney
420 Lincoln Road, Miami Beach, Florida

CHAMPLAIN TOWERS SOUTH CONDOMINIUM

SCHEDULE OF APARTMENT UNITS

<u>Apartment Type</u>	<u>Apartment Numbers</u>	<u>Number of Units</u>
A	112, 212, 312, 412, 512, 612, 712, 812, 912, 1012, 1112, PH-12	12
B	101, 201, 301, 401, 501, 601, 701, 801, 901, 1001, 1101, PH-1	12
C	202, 302, 402, 502, 602, 702, 802, 902, 1002, 1102, PH-2, 111, 211, 311, 411, 511, 611, 711, 811, 911, 1011 1111, PH-11	23
D	210, 310, 410, 510, 610, 710, 810, 910, 1010, 1110, PH-10	11
E	205, 305, 405, 505, 605, 705, 805, 905, 1005, 1105, PH-5	11
F	209, 309, 409, 509, 609, 709, 809, 909, 1009, 1109, PH-9	11
G	206, 306, 406, 506, 606, 706, 806, 906, 1006, 1106, PH-6, 207, 307, 407, 507, 607, 707, 807, 907, 1007, 1107, PH-7	22
H	203, 303, 403, 503, 603, 703, 803, 903, 1003, 1103, PH-3, 204, 304, 404, 504, 604, 704, 804, 904, 1004, 1104, PH-4	22
I	208, 308, 408, 508, 608, 708, 808, 908, 1008, 1108, PH-8	11
J	PH-A	1
TOTAL		136 Units

BY-LAWS OF

CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC.

A Florida Non-Profit Corporation

ARTICLE I: General

Section 1. The Name: The name of the corporation shall be CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC., hereinafter referred to as "the Association".

Section 2. Principal Office: The principal office of the corporation shall be at 8777 Collins Avenue, Surfside, Florida 33154, or at such other place as may be subsequently designated by the Board of Directors.

Section 3. Identity: That in addition to the within By-Laws being the By-Laws of the Association, these By-Laws are established pursuant to the Florida Condominium Act, Chapter 718, Florida Statutes, as amended, for the purpose of administering, operating, and managing CHAMPLAIN TOWERS SOUTH CONDOMINIUM.

Section 4. Definition: As used herein, the term "corporation" shall be the equivalent of "association", and all other words as used herein shall have the same definitions as attributed to them in the Declaration of Condominium of CHAMPLAIN TOWERS SOUTH, a Condominium.

Section 5. Fiscal Year: The fiscal year of the Association shall be the calendar year.

ARTICLE II: Directors

Section 1. Number and Term: The number of directors which shall constitute the whole board shall not be less than three (3) nor more than eleven (11). Until succeeded by directors elected at the first annual meeting of members, directors need not be members; thereafter, all directors shall be members. The directors shall be elected at the annual meeting of the members, and each director shall be elected to serve for the term of one (1) year or until his successor shall be elected and shall qualify.

Proviso:

Notwithstanding anything to the contrary set forth herein, the first election of directors shall not be held until one hundred twenty (120) days subsequent to the date on which CHAMPLAIN TOWERS SOUTH ASSOCIATES, a Florida general partnership, hereinafter called "the Developer", has closed the sales of one hundred thirty-six (136) condominium units in CHAMPLAIN TOWERS SOUTH, a Condominium, or until the Developer voluntarily elects to terminate its control of the Association, or until July 31, 1981, whichever of such events shall first occur, and until that time, the original directors of the corporation, all of whom are controlled by the Developer, shall serve, and in the event of vacancies, the remaining directors shall fill the vacancies, and if there are no remaining directors, the vacancies shall be filled by the Developer.

Section 2. Vacancy and Replacement: If the office of any director or directors becomes vacant by reasons of death, resignation, retirement, disqualification, removal from office, or otherwise, a majority of the remaining directors, though less than a quorum, at a special meeting or directors duly called for this purpose, shall choose a successor or successors, who shall hold office for the unexpired term in respect to which such vacancy occurred.

Section 3. Removal: Directors, other than the first Board of Directors, may be removed for cause by an affirmative vote of a majority of the members. No director shall continue to serve on the board if, during his term of office, his membership in the corporation shall be terminated for any reason whatsoever.

Section 4. First Board of Directors: The first Board of Directors shall consist of ISIDORE GOLDLIST, NATHAN GOLDLIST and NATHAN REIBER, who shall hold office and shall reasonably exercise all powers of the Board of Directors until the first election of directors, anything herein to the contrary notwithstanding; provided that any and all of said directors shall be subject to replacement in the event of resignation or death as above provided.

Section 5. Powers: The property and business of the corporation shall be managed by the Board of Directors, which may exercise all corporate powers not specifically prohibited by Statute, the Articles of Incorporation, or the Declaration to which these By-Laws are attached. The powers of the Board of Directors shall specifically include, but not be limited to, the following items:

- A. To make and collect assessments and establish the time within which payment of same are due;
- B. To use and expend the assessments collected, to maintain, care for, and preserve the units and condominium property, except those portions thereof which are required to be maintained, cared for, and preserved by the unit owners;
- C. To purchase the necessary equipment and tools required in the maintenance, care and preservation referred to above;
- D. To enter into and upon the units when necessary and with as little inconvenience to the owner as possible in connection with such maintenance, care and preservation;
- E. To insure and keep insured said condominium property in the manner set forth in the Declaration against loss from fire and/or other casualty, and the unit owners against public liability, and to purchase such other insurance as the Board of Directors may deem advisable;
- F. To collect delinquent assessments by suit or otherwise, abate nuisances, and enjoin or seek damages from the unit owners for violations of these By-Laws and the terms and conditions of the Declaration; to employ, contract with, retain and pay attorneys and accountants in connection with the business of the corporation;
- G. To employ and/or contract with, if deemed desirable, a maintenance service contractor and/or an apartment house manager who shall maintain, service and/or operate the building and related facilities. To employ workmen, janitors and gardeners, and to purchase supplies and equipment, to enter into contracts in connection with any of the foregoing items or for other services deemed desirable, and generally, to have the powers of an apartment house manager in connection with the matters hereinbefore set forth;

The association, through its board of directors, may enter into contracts for the management, maintenance and operation of the condominium property. However, the association shall retain at all times the powers and duties to be exercised by or under the authority of the board of directors as provided in the enabling condominium documents and the applicable Florida Statute.

- H. To make reasonable rules and regulations for the occupancy of the condominium parcels;
- I. To acquire and enter into agreements whereby it acquires leaseholds, memberships, and other possessory or use interests in lands or facilities, whether or not contiguous to the lands of the condominium, intended to provide for the enjoyment, recreation, or other use and benefit of the unit owners, and to declare expenses in connection therewith to be common expenses; all in such form and in such manner as may be deemed by the Board of Directors to be in the best interests of the corporation, and the participation in the acquisition of any interest in lands or facilities for the foregoing purposes may be direct or indirect, meaning, without limiting the generality of the foregoing, by direct ownership of land or acquisition of stock in a corporation owning land.
- J. To approve or disapprove proposed purchasers and lessees of condominium parcels in the manner which may be specified in the Declaration of Condominium.

Section 6. Meetings.

- A. The first meeting of each Board newly elected by the members shall be held immediately upon adjournment of the meeting at which they were elected, provided a quorum shall be present, or as soon thereafter as may be practicable. The annual meeting of the Board of Directors shall be held at the same place as the general meeting of the members, and immediately after the adjournment of same.
- B. No notice of a Board of Directors meeting shall be required if the Directors meet by unanimous written consent. The Directors may, by resolution duly adopted, establish regular monthly, quarter-annual, or semi-annual meetings. If such resolution is adopted, no notice of such regular meetings of the Board of Directors shall be required.
- C. Special meetings of the Board may be called by the president on five (5) days' notice to each Director. Special meetings shall be called by the secretary and president in a like manner and on like notice on the written request of two (2) Directors.
- D. At all meetings of the Board, a majority of the Directors shall be necessary and sufficient to constitute a quorum for the transaction of business, and the act of a majority of the Directors present at any meeting at which there is a quorum shall be the act of the Board of Directors, except as may be otherwise specifically provided by statute or by the Certificate of Incorporation or by these By-Laws. If a quorum shall not be present in any meeting of Directors, the Directors present thereat may adjourn the meeting from time to time, without notice other than announcement at the meeting until a quorum shall be present.

Section 7. Order of Business. The order of business at all meetings of the Board shall be as follows:

- A. Roll call;
- B. Reading of minutes of last meeting;
- C. Consideration of communications;
- D. Resignations and elections;
- E. Reports of officers and employees;
- F. Reports of committees;
- G. Unfinished business;

- H. Original resolutions and new business:
- I. Adjournment.

Section 8. Annual Statement. Subsequent to the first election of directors, the Board shall present, not less often than at the annual meetings and when called for by a vote of the members at any special meeting of the members, a full and clear statement of the business and condition of the corporation at the annual meetings.

ARTICLE III. Officers.

Section 1. Executive Officers: The executive officers of the corporation shall be a President, one or more vice-presidents, Secretary, Assistant Secretary, and Treasurer; all of whom shall be elected annually by said Board. Any two of said offices may be united in one person, except that the President shall not also be the Secretary or an Assistant Secretary of the corporation.

Section 2. Appointive Officers: The Board of Directors may appoint such other officers and agents as they may deem necessary, who shall hold office during the pleasure of the Board of Directors and have such authority and perform such duties as from time to time may be prescribed by said Board.

Section 3. Election. The Board of Directors at its first meeting after each annual meeting of general members shall elect all officers, none of whom, excepting the President, need be a member of the Board.

Section 4. Term. The officers of the corporation shall hold office until their successors are chosen and qualify in their stead. Any officer elected or appointed by the Board of Directors may be removed, for cause, at any time by the affirmative vote of a majority of the whole Board of Directors.

Section 5. The President.

- A. The President shall be the chief executive officer of the corporation; he shall preside at all meetings of the members and Directors; shall be ex officio member of all standing committees, shall have general and active management of the business of the corporation, and shall see that all orders and resolutions of the Board are carried into effect;
- B. He shall execute bonds, mortgages, and other contracts requiring a seal, under the seal by the corporation, except where the same are required or permitted by law to be otherwise signed and executed and except where the signing and execution thereof shall be expressly delegated by the Board of Directors to other officers or agents of the corporation;

Section 6. The Secretary.

- A. The Secretary shall keep the minutes of the member meetings and of the Board of Directors meetings in one or more books provided for that purpose;
- B. He shall see that all notices are duly given in accordance with the provisions of these By-Laws or as required by law;
- C. He shall be custodian of the corporate records and of the seal of the corporation and shall see that the seal of the corporation is affixed to all documents, the execution of which on behalf of the corporation under its seal is duly authorized in accordance with the provisions of these By-Laws;

- D. He shall keep a register of the post office address of each member which shall be furnished to the Secretary by such member;
- E. In general, he shall perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

Section 7. The Vice-President. The Vice President shall be vested with all the powers and required to perform all the duties of the President in his absence, and such other duties as may be prescribed by the Board of Directors.

Section 8. The Treasurer.

- A. The Treasurer shall keep full and accurate accounts of receipts and disbursements in books belonging to the corporation; and shall deposit all monies and other valuable effects in the name and to the credit of the corporation, in such depositories as may be designated by the Board of Directors, the Articles of Incorporation and these By-Laws.
- B. He shall disburse the funds of the corporation as ordered by the Board, taking proper vouchers for such disbursements, and shall render to the President and Directors, at the regular meetings of the Board, or whenever they may require it, an account of all his transactions as Treasurer and of the financial condition of the corporation;
- C. He may be required to give the corporation a bond in a sum and with one or more sureties satisfactory to the Board, for the faithful performance of the duties of his office, and the restoration to the corporation, in case of his death, resignation or removal from office, of all books, papers, vouchers, money or other property of whatever kind in his possession belonging to the corporation.

Section 9. Indemnification. Every director and every officer of the Association shall be indemnified by the Association against all expenses and liabilities, including counsel fees, reasonably incurred by or imposed upon him in connection with any proceeding to which he may be a party, or in which he may become involved, by reason of his being or having been a director or officer of the Association, or any settlement thereof, whether or not he is a director or officer at the time such expenses are incurred, except in such cases wherein the director or officer is adjudged guilty of willful malfeasance or misfeasance in the performance of his duties, provided that in the event of a settlement the indemnification herein shall apply only when the Board of Directors approves such settlement and reimbursement as being for the best interests of the Association. The foregoing rights of indemnification shall be in addition to and not exclusive of all other rights to which such director or officer may be entitled.

Section 10. Vacancies. If the office of any director, or of the President, Vice President, Secretary or Treasurer, one or more, becomes vacant by reason of death, resignation, disqualification or otherwise, the remaining Directors, by a majority vote of the whole Board of Directors provided for in these By-Laws, may choose a successor or successors who shall hold office for the unexpired term.

Section 11. Resignations. Any Director or other officer may resign his office at any time, such resignation to be made in writing, and to take effect from the time of its receipt by the corporation, unless some time be fixed in the resignation, and then from that date. The acceptance of a resignation shall not be required to make it effective.

ARTICLE IV. Membership.

Section 1. There shall be no stock certificates issued by this corporation. Membership in the corporation shall be limited to the owner of the condominium unit, who shall automatically become a member of said corporation, and said membership shall be an incident of ownership and not separately transferable.

Section 2. Transfers of membership shall be made only on the books of the corporation, and notice of acceptance of such transferee as a member of the corporation shall be given in writing to such transferee by the President and Secretary of the corporation. Transferor, in such instance, shall automatically no longer be a member of the corporation. Membership in the corporation may be transferred only as an incident to the transfer of the transferor's condominium parcel and his undivided interest in the common elements of the condominium, and such transfers shall be subject to the procedures set forth in the declaration.

Section 3. Each member shall be entitled to one (1) vote (for each unit which he, she or it owns) in the management of the corporation and, as to the election of directors, shall be entitled to vote as provided for in the Articles of Incorporation. No person will be entitled to vote who is not current with his obligations to the Association.

Section 4. In the event the owner of a condominium parcel is not a natural person, the subject entity shall designate in writing a natural person who shall be entitled to occupy the condominium parcel, and such natural person shall be a member of the corporation, subject to the procedures set forth in the Declaration and these By-Laws.

Section 5. If a unit is owned by one person, his right to vote shall be established by the record title to his unit. If a unit is owned by more than one person, the person entitled to cast the vote for the unit shall be designated by a certificate signed by all of the record owners of the unit and filed with the secretary of the Association. If a unit is owned by a corporation, the person entitled to cast the vote for the unit shall be designated by a certificate of appointment signed by the president or vice-president and attested by the secretary of the corporation and filed with the secretary of the Association. Such certificate shall be valid until revoked or until superseded by a subsequent certificate or until a change in the ownership of the unit concerned. A certificate designating the person entitled to cast the vote of a unit may be revoked by any owner thereof.

ARTICLE V. Meetings of Membership.

Section 1. Place. All meetings of the corporate membership shall be held at the office of the corporation, or such other place as may be stated in the notice.

Section 2. Annual Meeting. Regular annual meetings subsequent to the first election of directors shall be held on the second Tuesday of February of each succeeding year, at 8:00 P. M., E.S.T., at the office of the Association or such other place as may be stated in the notice, if not a legal holiday; and if a legal holiday, then on the next secular day following.

Section 3. Membership List. At least ten (10) days before every election of directors, a complete list of members entitled to vote at said election, arranged numerically by units, with the residence of each, shall be prepared by the secretary. Such list shall be produced and kept for said ten (10) days and throughout the election at the office of the corporation and shall be open to examination by any member throughout such time.

- A. Special meetings of the members, for any purpose or purposes, unless otherwise prescribed by statute or by the Certificate of Incorporation may be called by the president, and shall be called the president or secretary at the request, in writing, of a majority of the Board of Directors or at the request, in writing, of one-third (1/3) of the members. Such request shall state the purpose or purposes of the proposed meeting;
- B. Notwithstanding the foregoing, there can be no special meetings of members prior to the first election of directors unless a majority of the first Board of Directors requests same;
- C. Written notice of a special meeting of members stating the time, place and object thereof, shall be served upon or mailed to each member entitled to vote thereat, at such address as appears on the books of the corporation, at least five (5) days before such meeting;
- D. Business transacted at all special meetings shall be confined to the objects stated in the notice thereof.

Section 4. Quorum. Fifty-One percent (51%) of the total number of members of the corporation present in person or represented by written proxy, shall be requisite to and shall constitute a quorum at all meetings of the members for the transaction of business, except as otherwise provided by statute, by the Certificate of Incorporation, or by these By-Laws. If, however, such quorum shall not be present or represented at any meeting of the members, the members entitled to vote thereat, present in person or represented by written proxy, shall have power to adjourn the meeting from time to time without notice other than announcement at the time, until a quorum shall be present or represented. At such adjourned meeting at which a quorum shall be present or represented, any business may be transacted which might have been transacted at the meeting originally called.

Section 5. Vote required to Transact Business. When a quorum is present at any meeting, the vote of a majority of the members present in person or represented by a written proxy shall decide any question brought before the meeting, unless the question is one upon which, by express provisions of the Florida Statutes, by the Declaration, the Certificate of Incorporation, or of these By-Laws, a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 6. Right to Vote. At any meeting of the members, every member having the right to vote shall be entitled to vote in person or by proxy. Such proxy shall only be valid for such meeting or subsequent adjourned meetings thereof.

Section 7. Waiver and Consent. Whenever the vote of members at a meeting is required or permitted by any provision of the Statutes or the Certificate of Incorporation or of these By-Laws to be taken in connection with any action of the corporation, the meeting and vote of members may be dispensed with if all the members who would have been entitled to vote upon the action of such meeting if such meeting were held shall consent in writing to such action being taken.

Section 8. Order of Business. The order of business at annual members' meetings, and as far as practical at all other members' meetings, shall be:

- (a) Calling of the roll and certifying of proxies;
- (b) Proof of Notice of Meeting or Waiver of Notice;
- (c) Reading and disposal of any unapproved minutes;
- (d) Reports of Officers;

- (e) Reports of committees;
- (f) Election of directors;
- (g) Unfinished business;
- (h) New Business;
- (i) Adjournment.

Section 9. Proviso. Provided, however, that until CHAMPLAIN TOWERS SOUTH ASSOCIATES, a Florida general partnership, has completed and sold 135 of the condominium units in the Condominium, or until July 31, 1981, or until the Developer elects to terminate its control of the Association, whichever shall first occur, there shall be no meeting of members of the Association unless a meeting is called by the Board of Directors of the Association.

Section 10. Parliamentary Rules. Roberts Rules of Order (latest edition), shall govern the conduct of the Association meetings when not in conflict with the Condominium Act, Declaration of Condominium, or these By-Laws.

ARTICLE VI. Fiscal Management

The provisions for fiscal management of the Association set forth in the Declaration of Condominium shall be supplemented by the following provisions:

Section 1. Accounts. The funds and expenditures of the Association shall be credited and charged to accounts under the following classifications as shall be appropriate, all of which expenditures shall be common expenses:

(a) Current Expense, which shall include all funds and expenditures to be made within the year for which the funds are budgeted, including a reasonable allowance for contingencies and working funds, except expenditures chargeable to reserves or to additional improvements. The balance in this fund at the end of each year shall be applied to reduce the assessments for current expense for the succeeding year.

(b) Reserve for Deferred Maintenance, which shall include funds for maintenance items which occur less frequently than annually.

(c) Reserve for Replacement, which shall include funds for repair or replacement required because of damage, depreciation or obsolescence.

Section 2. Budget. The Board of Directors shall adopt a budget for each calendar year which shall include the estimated funds required to defray the common expense and to provide and maintain funds for the foregoing accounts and reserves according to good accounting practices as follows:

(a) Current Expense, the amount for which shall not exceed 105% of the budget for this account for the prior year.

(b) Reserve for Deferred Maintenance, the amount for which shall not exceed 105% of the budget for this account for the prior year.

(c) Reserve for Replacement, the amount for which shall not exceed 105% of the budget for this account for the prior year.

Section 3. Assessments. Assessments against the apartment unit owners for their shares of the items of the budget shall be made for the calendar year annually in advance on or before December 1st preceding the year for which the assessments are made. Such assessments shall be due in 12 equal monthly payments, one of which shall come due on the first day of each month of the year for which the assessments are made. If an annual assessment is not made as required, an assess-

ment shall be presumed to have been made in the amount of the last prior assessment and monthly payments thereon shall be due on the 1st day of each month until changed by an amended assessment. In the event the annual assessment proves to be insufficient, the budget and assessments therefor may be amended at any time by the Board of Directors. The unpaid assessment for the remaining portion of the calendar year for which the amended assessment is made shall be due on the first day of the month next succeeding the month in which such amended assessment is made or as otherwise provided by the Board of Directors. The first assessment, for the first year, shall be determined by the Board of Directors of the Association.

Section 4. Acceleration of Assessment Installment Upon Default. If an apartment owner shall be in default in the payment of an installment upon an assessment, the Board of Directors may accelerate the remaining installments of the assessment upon notice thereof to the apartment owner, and thereupon the unpaid balance of the assessment shall come due upon the date stated in the notice, but not less than 10 days after delivery thereof to the apartment owner, or not less than 20 days after the mailing of such notice to him by registered or certified mail, whichever shall first occur.

Section 5. Assessments for Emergencies. Assessments for common expenses of emergencies which cannot be paid from the annual assessments for common expenses shall be made only after notice of the need therefor to the apartment owners concerned. After such notice and upon approval in writing by persons entitled to cast more than one-half of the votes of the apartment owners concerned, the assessment shall become effective, and it shall be due after 30 days' notice thereof in such manner as the Board of Directors of the Association may require.

Section 6. Depository. The depository of the Association will be such banks and/or savings and loan associations in Dade County, Florida as shall be designated from time to time by the directors and in which the monies of the Association shall be deposited. Withdrawals of monies from such accounts shall be only by checks signed by such persons as authorized by the directors, provided, however, that the provisions of a management agreement between the Association and a manager relative to the subject matter of this section shall supersede the provisions hereof.

Section 7. An Audit of the accounts of the Association shall be made annually by a certified public accountant, and a copy of the report shall be furnished to each member not later than April 1 of the year following the year for which the report is made.

Section 8. The termination of membership in the Condominium shall not relieve or release any such former owner or member from any liability or obligations incurred under or in any way connected with the Condominium during the period of such ownership and membership, or impair any rights or remedies which the Association may have against such former owner and member arising out of or in any way connected with such ownership and membership and the covenants and obligations incident thereto.

ARTICLE VII. Notices.

Section 1. Definition. Whenever under the provisions of the Statutes or of the Certificate of Incorporation or of these By-Laws, notice is required to be given to any director or member, it shall not be construed to mean personal notice; but such notice may be given in writing by mail, by depositing the same in a post office or letter box in a post-paid, sealed wrapper, addressed as appears on the books of the corporation.

Section 2. Service of Notice - Waiver. Whenever any notice is required to be given under the provisions of the statutes or of the Certificate of Incorporation or of these By-Laws, a waiver thereof, in writing, signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed the equivalent thereof.

ARTICLE VIII. Rules and Regulations.

Section 1. As to Common Elements. The Board of Directors may from time to time adopt or amend previously adopted administrative rules and regulations governing the details of the operation, use, maintenance, management and control of the common elements of the condominium and any facilities or services made available to the unit owners. The Board of Directors shall from time to time post in a conspicuous place on the condominium property, a copy of the rules and regulations adopted from time to time by the Board of Directors.

Section 2. As to Condominium Units. The Board of Directors may from time to time adopt or amend previously adopted rules and regulations governing and restricting the use and maintenance of the condominium units(s), provided, however, that copies of such rules and regulations are furnished to each unit owner prior to the time the same become effective, and where applicable or desirable, copies thereof shall be posted in a conspicuous place on the condominium property.

Section 3. Building Rules and Regulations. The Board of Directors may from time to time adopt or amend previously adopted Rules and Regulations applicable to the entire condominium building. The unit owners shall at all times obey said Rules and Regulations, and shall use their best efforts to see that they are faithfully observed by their families, guests, invitees, servants, lessees and persons over whom they exercise control and supervision. Said building rules and regulations to be initially in effect until amended by the Board of Directors is attached hereto.

ARTICLE IX. Default.

- A. In the event an owner of a condominium parcel does not pay any sums, or assessments required to be paid to the corporation within thirty (30) days from the due date, the corporation, acting on its own behalf or through its Board of Directors or manager acting on behalf of the corporation, may foreclose the lien encumbering the condominium parcel created by non-payment of the required monies in the same fashion as mortgage liens are foreclosed. The corporation shall be entitled to the appointment of a Receiver if it so requests. The corporation shall have the right to bid-in the condominium parcel at a foreclosure sale and to acquire, hold, mortgage and convey the same. In lieu of foreclosing its lien, the corporation may, through its Board of Directors or manager acting in behalf of the corporation or in its own behalf, bring suit to recover a money judgment for any sums, charges or assessments required to be paid to the corporation without waiving its lien securing same. In any action either to foreclose its lien or to recover a money judgment, brought by or on behalf of the corporation against a condominium parcel owner, the losing defendants shall pay the costs thereof, together with a reasonable attorney's fee.

If an action or foreclosure is brought against the owner of a condominium parcel for the non-payment of monies due the corporation and, as a result thereof, the interest of the said owner in and to the condominium parcel is sold, then at the time of such sale, the condominium parcel owner's membership shall be cancelled and membership shall be issued to the purchaser at the foreclosure sale.

If the corporation becomes the owner of a condominium parcel by reason of a foreclosure, it shall offer said unit for sale and at such time as a sale is consummated it shall deduct from such proceeds all sums of money due it for monthly assessments and charges, all costs incurred in the bringing of the foreclosure suit, including reasonable attorney's fees, and any and all expenses incurred in the re-sale of the condominium parcel, which shall include but not be limited to advertising expenses, real estate brokerage fees and expenses necessary for the repairing and refurbishing of the condominium parcel in question. All monies remaining after deducting the foregoing items of expenses shall be returned to the former owner of the condominium parcel in question.

- B. In the event of violation of the provision of the Declaration of Condominium, corporate charter or restrictions and By-Laws, as the same are now or may hereafter be constituted, the corporation, on its own behalf or by and through its Board of Directors or manager, may bring appropriate action to enjoin such violation or to enforce the provisions of the documents just hereinabove enumerated, or sue for damages or take all such courses of action at the same time, or for such other legal remedy as it or they may deem appropriate.

In the event of such legal action brought against a condominium parcel owner, the losing defendant shall pay the plaintiff's reasonable attorney's fee and court costs.

Each owner of a condominium parcel, for himself, his heirs, successors and assigns, agrees to the foregoing provisions relating to default and abatement of nuisance, regardless of the harshness of the remedy utilized by the corporation and regardless of the availability of other equally adequate legal procedures. It is the intent of all owners of a condominium parcel to give to the corporation a method and procedure which will enable it at all times to operate on a businesslike basis, to collect those monies due and owing it from owners of condominium parcels and to preserve each other's right to enjoy his condominium unit free from unreasonable restraint and nuisance.

ARTICLE X. Amendment of By-Laws.

These By-Laws may be amended in the manner set forth in the Declaration of Condominium.

Proviso. Provided, however, that no amendment shall discriminate against any unit owner nor against any class or group of units unless the unit owners so affected shall consent. No amendment shall be made that is in conflict with the Articles of Incorporation or the Declaration of Condominium.

Execution and Recording. A copy of each amendment shall be attached to a certificate certifying that the amendment was duly adopted as an amendment of the Declaration and By-Laws, which certificate shall be executed by the officers of the Association, with the formalities of a deed. The amendment shall be effective when such certificate and a copy of the amendment are recorded in the Public Records of Dade County, Florida.

ARTICLE XI. Construction.

Whenever the masculine singular form of the pronoun is used in these

By-Laws, it shall be construed to mean the masculine, feminine, or neuter, singular or plural, wherever the context so requires.

Should any of the covenants herein imposed be void or be or become unenforceable at law or in equity, the remaining provisions of this instrument shall, nevertheless, be and remain in full force and effect.

If any irreconcilable conflict should exist, or hereafter arise, with respect to the interpretation of these By-Laws and the Declaration of Condominium, the provisions of the Declaration shall prevail.

APPROVED AND DECLARED AS THE BY-LAWS OF CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC.

By _____ (Seal)
President

ATTEST: (Seal)



This instrument was Prepared By:
STANLEY JOEL LEVINE, Attorney
420 Lincoln Road, Miami Beach, Florida

State of Florida



Department of State

I certify that the attached is a true and correct copy of the Articles of Incorporation of CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC.; a corporation not for profit organized under the Laws of the State of Florida, filed on August 4, 1981, as shown by the records of this office.

The charter number for this corporation is 758034.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
11th day of August, 1981.



CLER 101 Rev. 12-80

George Firestone
Secretary of State

EXHIBIT "5"

FILED

AUG 4 3 10 PM '81

ARTICLES OF INCORPORATION
OF

CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC.

THE UNDERSIGNED hereby associate themselves for the purpose of forming a corporation not for profit under and pursuant to Chapter 617, Florida Statutes, and do certify as follows:

I
NAME

The name of this corporation shall be CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC. For convenience the corporation shall be herein referred to as "the Association".

II
PURPOSE

1. This Association is organized to operate CHAMPLAIN TOWERS SOUTH, a Condominium to be created pursuant to the Florida Condominium Act, Chapter 718, Florida Statutes, and as such Association, to operate and administer said condominium in accordance with the functions and duties set forth under the Statutes and the Declaration of Condominium.
2. The Association shall make no distribution of income to its members, directors or officers.

III
POWERS

The powers of the Association shall include and be governed by the following provisions:

1. The Association shall have all of the common law and statutory powers of a corporation not for profit which are not in conflict with the terms of these Articles, and/or the Condominium Act.
2. The Association shall have all of the powers and duties set forth in the Condominium Act except as limited by these Articles and the Declaration of Condominium, hereinafter called the Declaration, and all of the powers and duties reasonably necessary to operate the condominium as set forth in the Declaration and as it may be amended from time to time, including but not limited to the following:
 - (a) To make and collect assessment against members to defray the costs, expenses, and losses of the condominium.
 - (b) To use the proceeds of assessments in the exercise of its powers and duties.
 - (c) To maintain, repair, replace, and operate the condominium property.
 - (d) To purchase insurance upon the condominium property and insurance for the protection of the Association and its members.
 - (e) To reconstruct improvements after casualty and to further improve the property.

(f) To make and amend reasonable regulations respecting the use of the property in the condominium; provided, however, that all such regulations and amendments thereto shall be approved by not less than 75% of the votes of the entire membership of the Association before such shall become effective.

(g) To approve or disapprove the transfer, lease, and ownership of apartments as may be provided by the Declaration and the By-Laws.

(h) To enforce by legal means the provisions of the Condominium Act, the Declaration, these Articles, the By-Laws of the Association, and the regulations for the use of the condominium property.

(i) To contract for the management of the condominium which shall at all times, however, be subject to the control of the Board of Directors of the Association.

(j) To contract for the management or operation of portions of the common elements susceptible to separate management or operation, and to lease such portions.

(k) To employ personnel to perform the services required for proper operation of the condominium.

3. All funds and the titles of all properties acquired by the Association and the proceeds thereof shall be held in trust for the members in accordance with the provisions of the Declaration, these Articles, and the By-Laws.

4. The powers of the Association shall be subject to and shall be exercised in accordance with the provisions of the Declaration and the By-Laws.

IV MEMBERS

The qualification of members, the manner of their admission to membership, the termination of such membership and voting by members shall be as follows:

1. The record owners of all condominium parcels in the Condominium shall be members of the Association, and no other persons or entities shall be entitled to membership except for the subscribers hereto.

2. Membership shall be established by the acquisition of ownership of fee title to or fee interest in a condominium parcel in the Condominium, whether by conveyance, devise, judicial decree, or otherwise, subject to the provisions of the Declaration, and by the recordation amongst the Public Records of Dade County, Florida, of the deed or other instrument establishing the acquisition and designating the parcel affected thereby and by the delivery to the Association of a true copy of such deed or other instrument. The new owner designated in such deed or other instrument shall thereupon become a member of the Association, and the membership of the prior owner as to the parcel designated shall be terminated.

3. The share of a member in the funds and assets of the Association, in its common elements and its common surplus, and membership in this Association cannot be assigned, hypothecated, or transferred in any manner except as an appurtenance to the unit in his condominium.

4. On all matters upon which the membership shall be entitled to vote, there shall be one vote for each condominium parcel, which vote may be exercised or cast in such manner as may be provided in the By-Laws of the Association. Any person or entity owning more than one apartment shall be entitled to one vote for each apartment he owns.

V
TERM

The term of the Association shall be for the life of the Condominium unless the Association is terminated sooner, in accordance with the provisions of the Declaration.

VI
SUBSCRIBERS

The names and residences of the subscribers of these Articles of Incorporation are as follows:

<u>Name</u>	<u>Address</u>
NATHAN GOLDLIST	100 Bayview Drive North Miami Beach, FL 33160
R. A. BLANKENSTEIN	100 Bayview Drive North Miami Beach, FL 33160
NATHAN REIBER	1800 N.E. 114 Street North Miami, FL 33161

VII
BOARD OF DIRECTORS

The affairs of the Association will be managed by a Board consisting of the number of directors determined by the By-Laws, but not less than three directors, and in the absence of such determination shall consist of three directors. The members of the first Board of Directors need not be members of the Association.

Directors of the Association shall be elected at the annual meeting of the members in the manner determined by the By-Laws. Notwithstanding the foregoing, the first election of directors shall not be held until CHAMPLAIN TOWERS SOUTH ASSOCIATES, a Florida general partnership, hereinafter called "Developer", has closed the sales of all one-hundred thirty-six (136) condominium units upon the real property described above or until Developer voluntarily elects to terminate its control of the Association by virtue of the present first Board of Directors resigning at the same time, all of said Directors being controlled by the Developer, or until July 31, 1981, whichever of such events shall first occur. The directors named in these Articles shall serve until the first election of directors, and any vacancies in their number occurring before the first election shall be filled by the remaining directors.

The name and addresses of the members of the first Board of Directors, who shall hold office until their successors are elected and have qualified, or until removed, are as follows:

<u>Name</u>	<u>Addresses</u>
NATHAN GOLDLIST	100 Bayview Drive North Miami Beach, Florida 33160
R. A. BLANKENSTEIN	100 Bayview Drive North Miami Beach, Florida 33160
NATHAN REIBER	1800 N. E. 114 Street North Miami, Florida 33161

VIII OFFICERS

The affairs of the Association shall be managed by the President of the Association, assisted by the Vice-President, Secretary and Treasurer, and if any, the Assistant Secretary and Assistant Treasurer, subject to the directions of the Board of Directors.

The Board of Directors shall elect the President, Secretary and Treasurer, and as many Vice Presidents, Assistant Secretaries and Assistant Treasurers as the Board of Directors shall, from time to time, determine. The President shall be elected from among the membership of the Board of Directors, but no other officer need be a Director. The same person may hold two offices, the duties of which are not incompatible; provided, however, the office of President and Vice President shall not be held by the same person, nor shall the office of President and Secretary or Assistant Secretary be held by the same person.

The names and addresses of the officers who are to serve until their successors are designated by the Board of Directors are as follows:

President	NATHAN GOLDLIST	100 Bayview Drive North Miami Beach, Fla. 33160
Vice-President	R. A. BLANKENSTEIN	100 Bayview Drive North Miami Beach, FL 33160
Secretary-Treasurer	NATHAN REIBER	1800 N. E. 114 Street North Miami, Florida 33161

IX INDEMNIFICATION

Every director and every officer of the Association shall be indemnified by the Association against all expenses and liabilities, including counsel fees reasonably incurred by or imposed upon him in connection with any proceeding to which he may be a party, or in which he may become involved, by reason of his being or having been a director or officer of the Association, or any settlement thereof, whether or not he is a director or officer at the time such expenses are incurred, except in such cases wherein the director or officer is adjudged guilty of wilful misfeasance or malfeasance in the performance of his duties; provided that, in the event of a settlement, the indemnification herein shall apply only when the Board of Directors approves such settlement and reimbursement as being for the best interest of the Association. The foregoing right of indemnification shall be in addition to and not exclusive of all other rights to which such director or officer may be entitled.

X BY-LAWS

The By-Laws of the Association shall be adopted by the Board of Directors, and may be altered, amended, or rescinded in the manner provided for by the By-Laws. Prior to sale of the individual apartment

units, the Board of Directors shall have the full power to amend alter or rescind the By-Laws by majority vote. After sale of all said units by the Developer, the By-Laws may be amended, altered, supplemented or modified by the membership at their annual meeting or at a duly convened special meeting, in accordance with the provisions of the By-Laws pertaining hereto or as set forth in the Declaration of Condominium.

XI
AMENDMENTS

Amendment to these Articles of Incorporation shall be proposed and adopted in the following manner:

1. Notice of the subject matter of a proposed amendment shall be included in the notice of any meeting at which a proposed amendment is to be considered.

2. A resolution for the adoption of a proposed amendment may be proposed either by the Board of Directors or by the members of the Association. Directors and members not present in person or by proxy at the meeting considering the amendment may express their approval in writing, provided such approval is delivered to the Secretary at or prior to the meeting. Except as elsewhere provided:

- a. Such approval must be by not less than 66-2/3% of the entire membership of the Board of Directors and by not less than 51% of the votes of the entire members of the Association; or
- b. By not less than 75% of the votes of the entire membership of the Association.

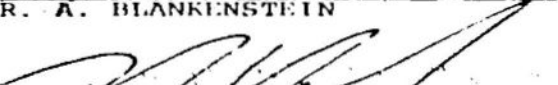
3. Provided, however, that no amendment shall make any changes in the qualifications for membership nor the voting rights of the members, without approval in writing by all members and the joinder of all record owners of mortgages upon condominium units. No amendment shall be made that is in conflict with the Condominium Act or the Declaration of Condominium. No amendment shall be made without the consent and approval of the Developer so long as it shall own two or more units in the Condominium.

4. A copy of each amendment shall be filed with the Secretary of State, pursuant to the provisions of the applicable Florida Statutes, and a copy certified by the Secretary of State shall be recorded in the Public Records of Dade County, Florida.

IN WITNESS WHEREOF, the subscribers have affixed their signatures this 30th day of July, 1981.


NATHAN GOLDLIST


R. A. BLANKENSTEIN


NATHAN RUBEN

STATE OF FLORIDA)

COUNTY OF DADE)

SS:

BEFORE ME, the undersigned authority, personally appeared
NATHAN GOLDLIST, R. A. BLANKENSTEIN and NATHAN REIBER, who, after
being duly sworn, acknowledged that they executed the foregoing
Articles of Incorporation for the purposes expressed in such
Articles, this 30 day of July, 1951.

[Signature]
NOTARY PUBLIC State of Florida

My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA AT LARGE
RECEIVED FROM THE STATE OF FLORIDA
EXPIRES 12-31-52

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

OFF REC 11191 PG 93

FILED

AUG 4 3 10 PM '81

SECRETARY OF STATE
TALLAHASSEE, FLORIDA


In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

First -- That CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC. desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation at City of Miami Beach, County of Dade, State of Florida, has named STANLEY JOEL LEVINE, located at 420 Lincoln Road, Suite 210, Miami Beach, Florida, as its agent to accept service of process within this State.

Having been named to accept service of process for the above-stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

Dated: July 30, 1981

By:


STANLEY JOEL LEVINE, ESQUIRE
(Resident Agent)

CHAMPLAIN TOWERS SOUTH CONDOMINIUM

MANAGEMENT AGREEMENT

THIS AGREEMENT, made and entered into this 6th day of August 1981, by and between CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC., a non-profit Florida corporation, hereinafter referred to as the "Association" and CHAMPLAIN TOWERS SOUTH MANAGEMENT CO., hereinafter called "Manager".

WITNESSETH:

WHEREAS, the Association desires to designate the Manager as the Managing Agent for the operation of the condominium building known as CHAMPLAIN TOWERS SOUTH CONDOMINIUM located at 8777 Collins Avenue, Surfside, Florida 33154, and

WHEREAS, the Manager is agreeable to act as such Managing Agent in accordance with the terms and conditions and for the period of time set forth in this Agreement.

NOW, THEREFORE, in consideration of the sum of \$10.00 and other good and valuable considerations, to each in hand paid, the receipt whereof is hereby acknowledged, and in further consideration of the mutual premises and covenants hereinabove and hereinafter contained, the parties hereby agree as follows:

1. Definitions: The terms used in this Management Agreement which are or shall be defined in the Condominium Act or the Declaration of Condominium unless provided to the contrary shall have the meanings assigned to such terms by said Act or Declaration.

2. Employment: The Association hereby appoints the Manager and the Manager hereby accepts the appointment on the terms and conditions provided for in this Management Agreement.

3. Exclusiveness: The management provided for herein shall be exclusively performed by or under the direct control and supervision of the Manager.

4. Term: The term of this Agreement shall commence on the date at which the first closing of a sale of a condominium unit in the condominium shall occur and shall continue in full force and effect until such time as all of the units that will be operated ultimately by the Association have been sold by the Developer, or until such time as the Association elects to exercise any rights to terminate that may be granted it under the Condominium Act; provided, however, the Manager shall have the right to terminate this Management Agreement upon thirty (30) days' prior written notice to the Association.

5. Powers and duties of the Manager: The Manager shall have all of the powers and duties of the Association as set forth in the Declaration and By-Laws of the Association (except such thereof as are specifically required to be exercised by its directors or members) to the exclusion of all other persons and shall perform by way of illustration, and not of limitation, the following services:

A. Cause to be hired, paid and supervised, all persons necessary to be employed in order to properly maintain and operate the condominium, who, in each instance, may be the employees of the Association or the Manager, as the Manager in its absolute discretion shall determine, and cause to be discharged all persons unnecessary or undesirable.

B. Cause the Common Elements and Limited Common Elements to be maintained, repaired and replaced, as set forth in the Declaration, including interior and exterior cleaning and repairs and alterations to plumbing, electrical work, carpentry, painting, decorating and such other incidental alterations or changes

therein as may be proper. Ordinary repairs, replacements or alterations involving an expenditure of more than \$1,000 for any one item, shall be made only with the prior written approval of the Association, but emergency repairs, immediately necessary for the preservation or safety of the buildings or for the safety of Unit Owners, tenants or other persons, or required to avoid suspension of any necessary service in the buildings, may be made by the Manager irrespective of the cost thereof, without the prior approval of the Association.

C. Cause all such acts and things to be done in or about the condominium as shall be necessary to comply with any and all orders or violations affecting the premises, placed thereon by any governmental authority having jurisdiction thereof, subject to the limitation with respect to amount of expenditure involved as contained in the preceding subparagraphs of this Section.

D. Enter into contracts for garbage and trash removal, vermin extermination and other services; purchase all tools, equipment, and supplies which shall be necessary to properly maintain and operate the condominium; and make all such contracts and purchases in either the Association or the Manager's name as the Manager shall elect.

E. Cause to be effected and maintained, to the extent obtainable, with insurance carriers selected by the Association, in such amounts as the Association shall designate in writing, fire, liability, workmen's compensation and such other insurance as the Association may deem necessary or advisable.

F. Make a careful audit of all bills received for services, work, and supplies ordered in connection with maintaining and operating the condominium, pay all such bills, and also pay water charges, sewer charges and assessments assessed with respect to the Common Elements, if any, as and when the same shall become due and payable.

G. Bill Unit Owners for Common Expenses and use its best efforts to collect same. In this regard the Association hereby authorizes the Manager to make demand for all regular and special assessments and charges imposed by and which may be due the Association, and to take such action in the name of the Association by way of making, recording, satisfying and foreclosing the Association's lien therefor, or by way of other legal process or otherwise, as may be required for the collection of such assessments.

H. Consider and, where reasonable, attend to the complaints of the Unit Owners or their tenants.

I. Cause to be prepared and filed the necessary forms for unemployment insurance, Social Security taxes, withholding taxes, and all other forms required by any federal, state or municipal authority.

J. Deposit all funds collected from the Association's members or otherwise accruing to the Association, in a special bank account or accounts of the Association, in a bank in Dade County, Florida, with suitable designation indicating their source, separate from other funds of the Manager.

K. Maintain in a satisfactory manner, the books of account, records, minute books and corporate and other records of the Association.

L. In conjunction with the accountant for the Association, arrange for an annual audit of the books of account of the Association, including an annual report each year of the operations of the Association for the year then ended. A copy of each such annual report shall be sent by the Manager to each Unit Owner.

M. Prepare and submit annually to the Association an operating budget setting forth the anticipated income and expenses of the condominium for the ensuing year; notify Unit Owners of annual and all other assessments of Common Expenses as determined by the Board of Directors of the Association as more particularly set forth in the By-Laws of the Association.

N. Cause a representative of its organization to attend meetings of the Unit Owners and of the Board of Directors of the Association and, if desired by the Board, have its representative act as secretary and record the minutes of such meetings.

O. Prepare and send out all notices of Board of Directors meetings and Members' meetings and such other letters and reports as the Board may request.

P. Maintain records sufficient to describe its services hereunder and such financial books and records, in accordance with prevailing accounting standards sufficient to identify the source of all funds collected by it as Manager and the disbursement thereof. Such records shall be kept at the office of the Manager and shall be available for inspection by the Association's Directors not more frequently than once a calendar year. The Manager shall perform a continual internal audit of its financial records relative to its services as Manager for the purpose of verifying the same, but no independent or external audit shall be required of it. The Association shall have the right to an annual external independent audit provided the cost thereof and the employment of such auditor be by the Association directly and not through the Manager, and that the external auditor be reasonably acceptable to the Manager. Such independent audit shall be at the office of the Manager.

Q. Retain and employ attorneys, accountants, and such other experts and professionals whose services the Manager may reasonably require to effectively perform its duties hereunder.

R. Maintain, manage, supervise and direct the Recreational Facilities owned by the Association for the use of its members; enforce the rules and regulations concerning the use thereof in accordance with procedures established by the Association; and generally to do all things necessary and appropriate for the beneficial use of such facilities.

S. Undertake investigations of prospective purchasers or lessees of Condominium Units, whether initial purchasers or otherwise, in accordance with the provisions of the Declaration and the By-Laws, provided, however, that the actual approval or disapproval of the same shall be given and executed by a proper officer of the Association.

T. Establish and maintain reserves as required by law and as directed by the Association for the payment of any and all costs and expenses of the Association to be disbursed by the Management Firm hereunder. In the event of a violation (other than non-payment of an assessment), by a unit owner of any of the provisions of the Declaration, By-Laws or the Rules and Regulations adopted pursuant thereto, the Management Firm shall have all the rights and powers of the Association specified in the Declaration and By-Laws to remedy such violation. The Management Firm may act upon its own determination, either on its own behalf or on behalf of the Association. If the Management Firm deems it advisable not to act in any particular situation, the Management Firm shall not be liable or responsible to the Association, its Directors or any unit owner for the failure to so act. Under no circumstances shall said failure to act in any situation be

deemed a waiver or indulgence of the right to act in that same or any other situation in the future.

U. If any part of the Condominium property is damaged by casualty and it is determined pursuant to the terms of the Declaration that such property be reconstructed, the Management Firm shall have the Association's responsibility of reconstruction. The Management Firm shall have all the rights, obligations and duties granted to the Association under the Declaration. The cost of any said repairs shall include costs of the Management Firm's personnel, equipment and overhead attributable thereto.

6. Reimbursed Expenses. The Association authorizes the Manager to perform any act or do anything necessary or desirable in order to carry out its duties hereunder, and everything done by the Manager hereunder shall be done as agent of the Association and all obligations or expenses incurred thereunder shall be for the account, on behalf, and at the expense of the Association. Any payments made by the Manager hereunder shall be made out of such funds as the Manager may, from time to time, hold for the account of the Association or as may be provided by the Association. The Manager shall not be obliged to incur any liability or obligation unless the Association shall furnish the Manager with the necessary funds for the discharge thereof. If the Manager shall voluntarily advance, for the Association's account, any amount for the payment of any proper obligation or necessary expense connected with the maintenance or operation of the condominium, or otherwise, the Manager may reimburse itself out of the first collections from the Unit Owners. The Manager shall confer fully with the Association in the performance of its duties hereunder.

7. Indemnification. The Manager shall not be liable to the Association for any loss or damage not caused by the Manager's own negligence or wilful misconduct. The Association will indemnify and save harmless the Manager from any liability for damages, costs and expenses for injury to any person or property in, about and in conjunction with the condominium, from any cause whatsoever, unless such injury shall be caused by the Manager's own negligence or wilful misconduct.

8. Office. The Association shall furnish to the Manager an office within the Association's recreational building, along with necessary furniture, furnishings, office equipment and supplies with which to conduct the Association's business. The office shall be rent free.

9. Compensation. The Manager agrees that there will be no separate manager's fee charged in connection with its services in such capacity. It is intended that the advisory services rendered by the Manager, including the engaging of skilled personnel to run the building, shall be without charge, but the salaries payable to such personnel shall be borne by the Association.

10. Minimum Personnel and Coverage. Manager agrees that at least one person shall be engaged to serve as active manager of the building for a minimum of five and one-half (5½) days per week at no greater salary than set forth in the initial Budget described in the Prospectus and Condominium documents.

11. Notices. All notices which the parties hereto may desire or be required to give hereunder shall be deemed to have been properly given and shall be effective when and if sent by United States regular mail, postage prepaid, addressed to the Association at 8777 Collins Avenue, Surfside, Florida 33154, and to the Manager at 8777 Collins Avenue, Surfside, Florida 33154, or to such other addresses as either of the parties may designate in writing.

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12. Benefit. "This Agreement and every provision hereof shall bind, apply to and run in favor of the Association and the Manager and respective successors in interest, and may not be changed, waived, or terminated orally. Neither of the parties may assign this agreement without the written consent of the other."

13. Specification of Services. "The minimum amount of money to be paid for each of the various services, obligations and responsibility of the Management Firm, as are specified in Paragraph 5 hereinabove contained, the time schedule indicating how often they are to be performed, and the minimum number of personnel to be employed by the Management Firm for performance of all of the said services, obligations and responsibilities, are detailed in the schedule attached hereto as Exhibit "A".

IN WITNESS WHEREOF, the parties hereto have executed this Agreement the day and year first above written.

CHAMPLAIN TOWERS SOUTH CONDOMINIUM
ASSOCIATION, INC.

Attest:

By: 



CHAMPLAIN TOWERS SOUTH MANAGEMENT CO.

Attest:

By: 



This instrument was prepared by:
STANLEY JOEL LEVINE, Attorney
1020 Lincoln Road, Miami Beach, Florida

EXHIBIT "A"

ADDENDUM TO MANAGEMENT AGREEMENT FOR
THE CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC.

The Management Firm shall perform or cause to be performed the services required to implement its powers and duties, without additional fee, as set forth in Paragraph 9 of the Management Agreement. The approximate amount of compensation to be received by employees and personnel of the Management Firm are as set forth in the Operating Budget. Some of these employees, however, may be employees of the Association instead of the Management Firm. Set forth below, in order to comply with Section 718.3025, Florida Statutes, is an approximation of the frequency of such services and the proportion of costs pertaining thereto. As stated in Paragraph 10 of the Management Agreement, the Management Firm shall employ a minimum of one employee for a minimum of 5 1/2 days per week.

<u>Services Described in Paragraph 5</u>	<u>Estimated Minimum Frequency of Performing such Services</u>	<u>Estimated Percentage of Monthly and Annual Payroll and Cost for such Services</u>
A	Weekly	5
B	Weekly	7
C	Weekly	5
D	Weekly	5
E	Annually	3
F	Weekly	7
G	Monthly	7
H	Weekly	5
I	Monthly	5
J	Weekly	5
K	Monthly	5
L	Quarterly	5
M	Annually	7
N	Monthly	3
O	Monthly	5
P	Monthly	5
Q	Annually	3
R	Weekly	5
S	Weekly	5
T	Monthly	3
U	As necessary	--
		100% of Payroll as shown on Operating Budget

CLERK NOTE
FOR CONDOMINIUM PLANS SEE OFFICIAL
RECORDS CONDOMINIUM PLANS BK. 127 PAGE 26

RICHARD P. BRINKER, CLERK
CIRCUIT & COUNTY COURT

BY *Christine Esterfeld* D.C.

RECORDED IN OFFICIAL RECORDS BOOK
OFFICE COUNTY, FLORIDA
RECORD NUMBER

RICHARD P. BRINKER
CLERK CIRCUIT COURT

Exhibit B

**CERTIFICATE OF AMENDMENT TO THE DECLARATION OF CONDOMINIUM
OF THE CHAMPLAIN TOWERS SOUTH CONDOMINIUM**

THIS CERTIFICATE OF AMENDMENT is executed this 11th day of JUNE, 2010, by **CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC.**, a Florida not-for-profit corporation, (hereinafter referred to as "Association").

WHEREAS, the Association has been established for the operation of Champlain Towers South Condominium, in accordance with the Declaration of Condominium and related documents which were recorded in Official Records Book 11191, Page 35 of the Public Records of Miami-Dade County, Florida, and all amendments and exhibits attached thereto (the "Declaration").

WHEREAS, in accordance with Section B of Article 15 of the Declaration, the proposed amendments to Sections A and B of Article 8 of the Declaration were approved by the affirmative vote of sixty-six and two-thirds (66 2/3%) percent of the entire Board and at least fifty-one (51%) percent of the members of the Association at a duly noticed meeting of the Board of Directors and at a duly noticed Reconvened Annual Meeting of the Members held on the 27th of day of April, 2010, at which a quorum of the Members was attained in person and by Limited Proxy and at which a quorum of Directors was attained in person.

NOW, THEREFORE, the Association does hereby state the following:

1. The above Recitals are true and correct and are incorporated herein by reference.
2. New Language is indicated by underscored type.
Deleted Language is indicated by ~~struck-through~~ type.
3. The Section A of Article 8 of the Declaration entitled "By the Association" is hereby amended as follows:
 - A. By the Association. The Association shall maintain, repair and replace at the Association's own expense:
 - (1) All common elements and limited common elements.
 - (2) All air-conditioning and heating systems and equipment ~~outside the individual condominium units serving the common elements.~~
 - (3) All portions of the units (except interior wall surfaces) contributing to the support of the building, which portions shall include, but not be limited to, the outside walls of the building, and load-bearing columns.
 - (4) All conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility services which are contained in the portions of the unit contributing to the support of the building or within interior boundary walls, and all such facilities contained within a unit which service part or parts of the ~~Condominium other than the unit within which contained common elements.~~
 - (5) All incidental damage caused to a unit by such work shall be promptly repaired at the expense of the Association.
4. The Section B of Article 8 of the Declaration entitled "By the Condominium Parcel Owner" is hereby amended as follows:

B. By the Condominium Parcel Owner. The responsibility of the condominium parcel owner shall be as follows:

(1) To maintain, repair and replace at his expense all portions of the unit except the portions to be maintained, repaired and replaced by the Association. Included within the responsibility of the unit owner shall be windows, screens and doors opening into or onto his unit, sliding glass doors and plate glass. All such maintenance, repairs and replacements shall be done without disturbing the rights of other unit owners.

(2) Within the unit or exclusively serving the unit to maintain, repair and replace at his expense all fans and air conditioning and heating equipment and fixtures, stove, refrigerator, or other appliances or equipment, including any fixture and/or their connections required to provide water, light, power, telephone, sewage, and sanitary service to his condominium unit. The floor and interior walls of any balcony attached to condominium units shall be maintained by the condominium unit owner thereof at his own expense. The obligation to maintain and repair any air conditioning and heating equipment or fixtures, including but not limited to compressors, freon lines, condensation lines, or pipes, serving a particular unit (to the exclusion of other units) wherever such equipment is located on the condominium property shall be the responsibility of the applicable unit owner, individually, and not the Association, without regard to whether such items are included within the boundaries of the units.

(3) Not to paint or otherwise decorate or change the appearance of any portion of the exterior of the building.

(4) To promptly report to the Association any defects or need for repairs, the responsibility for the remedy of which is that of the Association.

(5) No condominium parcel owner other than the Developer shall make any alterations in the portions of the building which are to be maintained by the Association or remove any portion thereof or make any additions thereto or do any work which would jeopardize the safety or soundness of the building or impair any easement without first obtaining approval from the Board of Directors of the Association.

All other sections of Article 8 of the Declaration remain unchanged.

IN WITNESS WHEREOF, the undersigned have executed this Certificate this 10th day of June, 2010.

Signed in the presence of:

**CHAMPLAIN TOWERS SOUTH CONDOMINIUM
ASSOCIATION, INC.**

Berta Wodnicki

Print Name: Berta Wodnicki

A. Cespedes

Print Name: Ana Cespedes

By:

Marina Azen
Marina Azen, President

Berta Wodnicki
Print Name: Berta Wodnicki

By: [Signature]
Graciela Cattarossi, Secretary

Berta Wodnicki
Print Name: _____

[Signature]
Ana Qespeles

STATE OF FLORIDA)
COUNTY OF MIAMI-DADE)

The foregoing instrument was acknowledged before me this 11th day of JUNE, 2010 by **Marina Azen, as President and Graciela Cattarossi, as Secretary of CHAMPLAIN TOWERS SOUTH CONDOMINIUM ASSOCIATION, INC.**, a Florida not-for-profit corporation, on behalf of the corporation. They (are personally known to me)/(have produced _____ as identification) and (did)/(did not) take an oath.

[Signature]
Signature of Notary

Print Name: Gilda Smith

My Commission Expires:

PREPARED BY:
L. Chere Trigg, Esquire
SIEGFRIED, RIVERA, LERNER,
DE LA TORRE & SOBEL, P.A.
201 Alhambra Circle, Suite 1102
Coral Gables, FL 33134
Telephone: 305-442-3334
Facsimile: 305-443-3292
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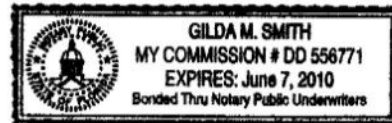


Exhibit C



October 8, 2018

Champlain Towers South
8777 Collins Avenue
Surfside, FL 33154

Attention: Ms. Maggie Manrara
Treasurer

**Re: Champlain Towers South Condominium
Structural Field Survey Report
MC Job# 18217**

Dear Ms. Manrara:

Morabito Consultants, Inc. (MC) is pleased to submit this structural engineering report of the Field Survey completed at the existing Champlain Towers South Condominium Complex (CTS) in Surfside, FL. The scope of this project includes a review of the existing 12 story plus penthouse 136-unit residential building, below-grade parking garage and at-grade exterior entrance drive, pool and recreation area. MC reviewed a representative sample of ~68 condominium units (half of the total units found in the building) along with the roof, exterior façade (observed from the balconies surveyed), parking garage, pool deck, and general common areas. The goal of our study was to understand and document the extent of structural issues that require repair and/or remediation in the immediate and near future. As a part of this report, MC has prepared an estimate (that is attached to this report) of the probable construction cost to construct the required structural repairs & maintenance that MC recommends being completed. These documents will enable the Condominium Board to adequately assess the overall condition of the building, notify tenants on how they may be affected, and provide a safe and functional infrastructure for the future.

To assist our office in the review of this project, MC has reviewed the following documents:

- Architectural contract drawings A1-A30 prepared by William M. Friedman & Associates Architects, Inc. last revised 11/27/1979.
- Structural contract drawings S1-S14 prepared by Breiterman Jurado & Associates, Consulting Engineers dated 08/22/1979.
- Various HVAC, Plumbing, Electrical, Plumbing and Landscape drawings.

The following conditions that require future repairs and maintenance were observed.

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- A. MC understands some unit owners have complained of flooding into the interior space of their unit during a hurricane event. MC has concluded that this infiltration is occurring through the balcony sliding glass doors & windows due to the lack of proper flashing at the sill of these doors & windows and deteriorated exterior perimeter sealant between the window/door frames and masonry/concrete walls. MC recommends that the exterior sealant be removed / replaced at the sliding glass door & window perimeter to assist in providing a water-tight condition. Unfortunately, the new sliding doors in unit 209 and above were not installed properly and were fabricated too tall to allow the base flashing to be properly installed, so these unit owners have no choice but to discard the newly purchased doors and have them completely refabricated.

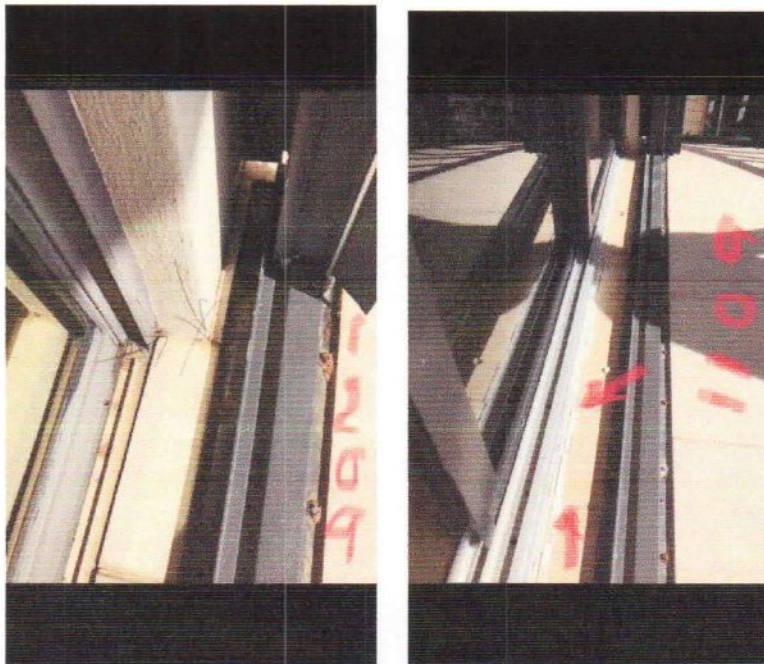


Figure A1: Exterior sealant past its serviceable lifespan at sealant between the window/door frames and masonry/concrete walls & balcony floors



Figure A2: Newly installed sliding door at unit 209 that was not properly flashed

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- B. MC observed that the majority of the balconies were furnished with tile or some other floor covering by choice of the tenant, making it impossible to observe the condition of the topside of the balcony slabs. Several instances were noted where balcony tile was damaged, such as in Unit 1008. Based on MC experience, cracked tile usually means structural damage exists to the balcony slab that must be repaired per the requirements of the International Concrete Repair Institute (ICRI) prior to the installation of a pedestrian waterproofing membrane.



Figure B: Damaged balcony tile that must be removed to fix structural damage

- C. MC found it fairly typical that the concrete slab edges of the balconies are experiencing concrete spalling or cracking. MC sees this as a common source of water infiltration and a main cause of the commonly found, sub-surface deterioration at the exterior soffits under the railings. MC requires that the balcony slab edges be further investigated and repaired in accordance with the recommendations of the ICRI to prevent future water penetration.



Figure C: Concrete spall at balcony slab edge in units 1008 & 211

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- D. Approximately half of the balcony soffits reviewed by MC show evidence of deterioration under the painted finished surface. These areas were identified by sounding the concrete with a golf club, checking for solidity. In some cases, the paint finish had formed a bubble or pocket that was retaining water, while in other areas the painted soffit was peeled away leaving the concrete surface exposed. The extensive soffit damage is a systemic issue that can only be repaired by removing all of the balcony tile, repairing the damaged concrete surfaces at the top and bottom of the slab and protecting the slab by installing a pedestrian waterproofing membrane on all top-side balcony surfaces. Partial/full depth concrete repairs in these areas shall be performed in accordance with the recommendations of ICRI. It is important to note that installing tile on top of the concrete balcony surfaces results in the railing having inadequate height to meet the minimum guardrail height of 42" required by the Florida Building Code.



Figure D: Balcony Soffit paint spalling in units 208, 703, & 1301.

- E. Several areas of the entrance drive soffits under the second floor were observed by MC to have deteriorated black plywood. This condition was also observed at several light fixtures in the entrance soffit. MC could not get access into the soffit areas to observe the extent of the deteriorated soffits and support framing as CTS maintenance was too busy to assist us. MC is concerned that mold exists above these soffit areas and the soffit support framing is deteriorated which will require the complete removal and replacement of the entrance suspended soffit. Further investigation into this area is warranted.



Figure E: Deteriorated plywood soffit above entrance drive.

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- F. It was brought to MC's attention that several units are experiencing water infiltration through the window frames and glazing as the windows are near the end of their functional lifespan. It is recommended that the window frame glazing (metal to glass), and perimeter sealant (metal to metal or metal to masonry/concrete) be removed and replaced for the entirety of the building to reduce future water penetration and minimize damage during hurricane events. MC recommends that the BOD strongly consider the replacement of all exterior windows and doors with impact resistant units.

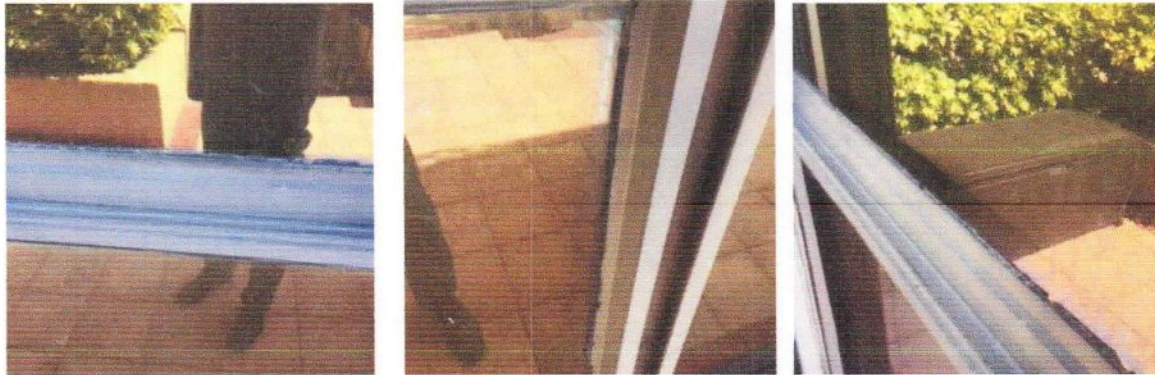


Figure F: Exterior sealant at window frame that has aged past its serviceable lifespan

- G. Significant cracking in the stucco exterior façade often occurs at the mortar bed joint between the top of the concrete floor slab and first block masonry course. Although MC does not see this crack as a source of water infiltration into the condominium units, such cracks need to be routed and repointed to prevent future water permeation. All significant façade stucco cracking is to be repaired in accordance with the recommendations of ICRI.

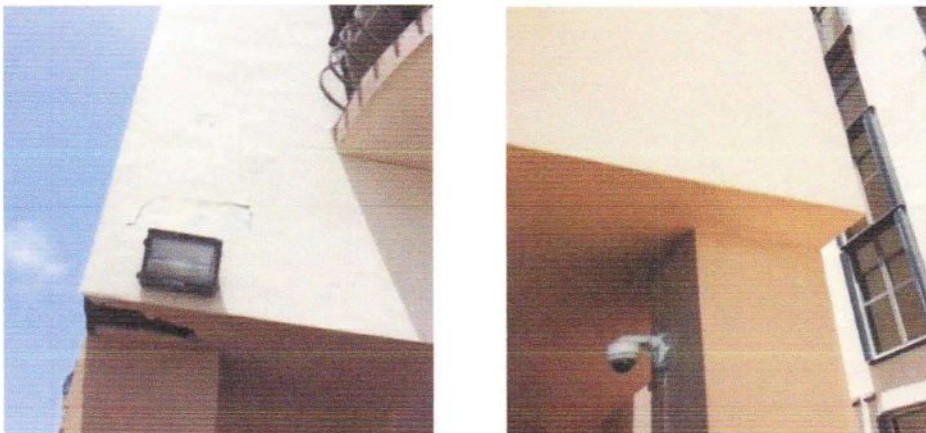


Figure G: Typical cracking in the stucco exterior facade.

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- H. MC observed the non-existence of window washing / suspension hooks that should have been installed face-mounted to the underside of the top-level balconies and spread throughout the roof of this building structure. This failure to have suspension hooks is a violation of the present-day **Occupational Safety and Health Administration (OSHA) Rules and Regulations 29 CFR Part 1910 "Walking-Working Surfaces and Personal Protective Equipment (Fall Protection systems)"** requirements and **ANSI/IWCA I-14.1-2001 "Window Cleaning Safety Standard"**. MC recommends that new hooks be installed and waterproofed on the roof structural slab and underside of the top-level balcony slabs that meet the requirements of **OSHA 29 CFR Part 1926.502 "Fall Protection Systems Criteria and Practices"** and **ANSI/IWCA 1-14.1** prior to the commencement of façade and balcony restoration. Furthermore, MC recommends that our office meet with the contractor who is to perform the façade restoration work and the present window washing contractor so that the new fall protection system anchor quantity and location can be agreed upon to assure adequate anchor coverage for all future contractors who will be suspended on the exterior of the Champlain Towers South Condominium.



Figure H: No suspension hooks at the underside of the balconies and on the roof.

- I. MC understands that the BOD plans to pressure wash and paint the entire building façade to improve the building's aesthetics. MC recommends this work be performed following the conclusion of the aforementioned structural façade repairs.

MC was able to briefly survey the roof of the building at the 13th/14th level. The roof levels appear to be in satisfactory condition, and MC was told by maintenance personal that no present roof leaks are known to exist. The only damage noted was minor cracking at the parapet walls and some minor spalling at the stair tower walls. All identified cracking shall be routed and sealed with a urethane sealant, and all spalls repaired per the recommendations of ICRI. In addition, all mechanical equipment support steel shall be cleaned and coated with a zinc-rich galvanizing paint.

The Pool Deck and Entrance Drive areas were reviewed to observe the condition of the concrete knee walls, planters, pavers, decorative stamped concrete and railings. Minor cracking in the knee walls was found around the pool deck, which shall be routed and sealed with a urethane sealant. The handrails and rail post connections at the pool deck knee walls did not appear to be damaged and are not in need of repair at this time. Many of the existing pavers on the pool deck are cracked and showing moderate wear and tear from years of being exposed to the elements. The pavers do not appear to pose any hazard to the building occupants and are currently not in need of replacement. The joint sealant was

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observed to be beyond its useful life and are in need of complete replacement. However, the waterproofing below the Pool Deck & Entrance Drive as well as all of the planter waterproofing is beyond its useful life and therefore must all be completely removed and replaced. The failed waterproofing is causing major structural damage to the concrete structural slab below these areas. Failure to replace the waterproofing in the near future will cause the extent of the concrete deterioration to expand exponentially. MC approach to the repair of this structure is different from what is specified in contract documents in numerous aspects, which are briefly described below.

- a. The main issue with this building structure is that the entrance drive/pool deck / planter waterproofing is laid on a flat structure. Since the reinforced concrete slab is not sloped to drain, the water sits on the waterproofing until it evaporates. This is a major error in the development of the original contract documents prepared by William M. Friedman & Associates Architects, Inc. and Breiterman Jurado & Associates, Consulting Engineers.
- b. It is also important to note that the replacement of the existing deck waterproofing will be extremely expensive as removal of the concrete topping slab to gain access to the waterproofing membrane will take time, be disruptive and create a major disturbance to the occupants of this condominium building. Please note that the installation of deck waterproofing on a flat structure is a systemic issue for this building structure.

MC correct repair approach includes removing all pavers, decorative concrete paving, setting beds, concrete topping slab and waterproofing down to the reinforced concrete structure; repairing the concrete structure as deemed necessary; pouring a sloped bonded concrete overlay that will be sloped to drain; installing a new waterproofing membrane, protection board and drainage panels on the new sloped surface; and placing new pavers/decorative concrete slabs over a sand setting bed. New stainless-steel dual-level drains will be installed at all existing drain locations that will collect rain water at the surface of the pavers and at the waterproofing level. This system will assure that all water that penetrates to the waterproofing layer will be able to flow freely to the deck drains, resulting in an extended life for the replacement waterproofing membrane. This system also provides extra protection for the existing reinforced concrete structure and allows future membrane repair/replacement to be completed more economically. The repairs to all planters will be completed in a similar manner.

The condition of the Parking Garage levels was reviewed specifically noting any cracked or spalled concrete members, condition of the concrete slabs and joint sealant conditions. MC was able to identify the presence of previous epoxy injections and patch repairs which were evaluated for their long-term effectiveness. MC's review of the Parking Garage revealed signs of distress/fatigue as described below:

- J. Abundant cracking and spalling of varying degrees was observed in the concrete columns, beams, and walls. Several sizeable spalls were noted in both the topside of the entrance drive ramp and underside of the pool/entrance drive/planter slabs, which included instances with exposed, deteriorating rebar. Though some of this damage is minor, most of the concrete deterioration needs to be repaired in a timely fashion. All cracking and spalling located in the parking garage shall be repaired in accordance with the recommendations of ICRI.

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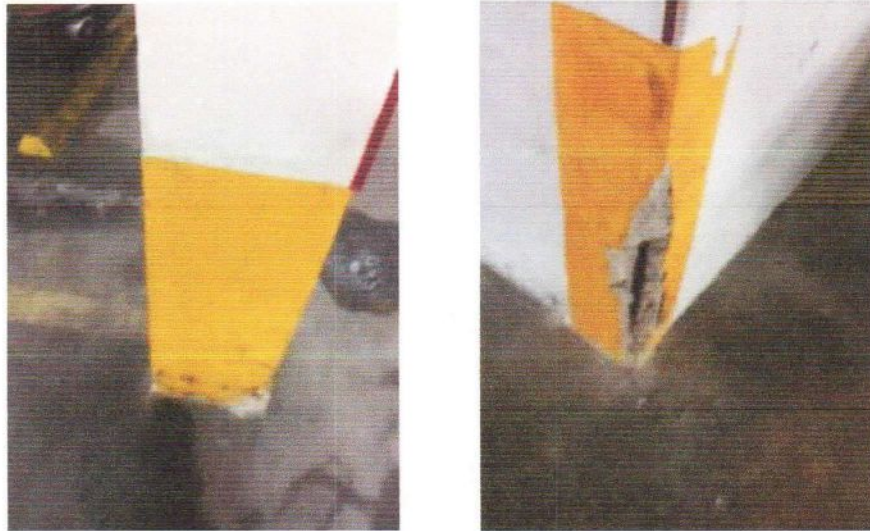


Figure J1: Typical cracking and spalling at parking garage columns



Figure J2: Spalling with exposed steel reinforcement at topside of garage deck.

- K. MC visual observations revealed that many of the previous garage concrete repairs are failing resulting in additional concrete cracking, spalling and leaching of calcium carbonate deposits. At the underside of Entrance/Pool deck where the slab had been epoxy-injected, new cracks were radiating from the originally repaired cracks. The installed epoxy is not continuous as observed from the bottom of the slab, which is evidence of poor workmanship performed by the previous contractor. The injection ports were not removed, and the surfaces were not ground smooth at the completion of the injection. Leaching of calcium carbonate deposits in numerous areas has surely caused CTS to pay to repaint numerous cars. This leaching will continue to increase until proper repairs are completed. MC is convinced that the previously installed epoxy injection repairs were ineffective in properly repairing the existing cracked and spalled concrete

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slabs. MC recommends that the Entrance/Pool deck concrete slabs that are showing distress be removed and replaced in their entirety. Unfortunately, all of these failed slab areas are under brick pavers, decorative stamped concrete and planters which require completed waterproofing replacement. All repaired concrete slabs located in the parking garage are to be repaired in accordance with the recommendations of ICRI.

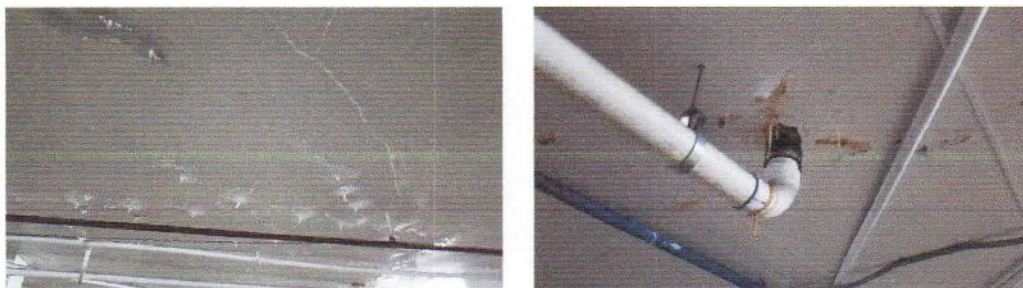


Figure K1: Previously installed failed injection repairs with leaching forming



Figure K2: More previously installed failed injection repairs with leaching forming

MC trusts this initial report will assist the Champlain Towers South Condominium in understanding the required maintenance that is needed to properly maintain this existing residential property. MC is available to further discuss the recommended repair work and how it coincides with the owner's desires and constraints. We look forward to working with you in maintaining the structural integrity of the Champlain Towers South Condominium.

Very truly yours,

MORABITO CONSULTANTS, INC.

Frank Morabito, PE, SECB
President

FPM/18217/Documents/MC/MC-CTS-SurveyReport_181008.pdf



Exhibit D

Dear Neighbors,

Many of the questions coming to the office ahead of next week's Special Meeting to discuss the proposed Special Assessment of \$15,000,000 are not specifically related to the Special Assessment. We have received questions pertaining to the need for the work, the Engineer's estimates, the 20% contingency, financial oversight of construction expenses, and the like. These are all good questions, and all of them have been discussed and presented over the past year-some many times. All the presentations and meeting minutes are available on Concierge Plus for your review.

The purpose of next week's meeting is only to discuss the proposed Special Assessment. This seems a good moment to give a summary of our progress to date, so that we can focus on the Special Assessment itself at the meeting. As this work has become so all-consuming for us, this summary could perhaps be called a report on the "State of the Building".

SO FAR:

1. The 40-year building inspection is required by law and covers life/safety issues such as structural and electrical. An engineer, Frank Morabito, was hired in 2018 to do an inspection of the building and provide an initial estimate of what would be required in terms of the 40-year inspection, which comes due later this year. Among other things, that estimate indicated that the concrete damage observed would begin to multiply exponentially over the years, and indeed the observable damage such as in the garage has gotten significantly worse since the initial inspection. When you can visually see the concrete spalling (cracking), that means that the rebar holding it together is rusting and deteriorating beneath the surface.
Please note that the original scope of work in the 2018 report has expanded. The concrete deterioration is accelerating. The roof situation got much worse, so extensive roof repairs had to be incorporated. Other previously identified projects have been rolled under the main project. New problems have been identified. Also, costs go up every year. This is how we have gone from the estimated \$9,128,433.60 cited in Frank Morabito's 2018 report, to the much larger figure we have today.
2. A committee was formed to evaluate possible Supervising Engineers to oversee this work. That committee recommended Frank Morabito as the Engineer. Morabito was selected as our Engineer by the Board in 2019.
3. A Manager with 40-year experience and an engineering background was hired (Scott Stewart).

The above work was accomplished over a 2-year period through several different Boards. The process has continued with the current Board:

4. Contracted Morabito as the Supervising Engineer. He identified additional professionals such as landscape architect, architect, and MEPF (mechanical/electrical/plumbing/fire)

engineer. Those professionals are identified by name in his contract, and their professional fees are accounted through Morabito. We are currently working with a different MEPF engineer than originally identified.

5. Morabito carried out a much more detailed survey of the property. He recommended the work proceed in stages:
 - a. An initial exploration of the concrete and driveway soffit. This was bid out and done last year. In addition, all balconies were checked, and loose stucco and concrete knocked off the building wherever observed, for safety reasons. It was also found that a firewall is missing between the lobby and front driveway, which must be put in. This firewall is an example of a new issue not identified in the original, more general 40-year assessment in 2018.
 - b. Roof repair and OSHA roof anchor placement (these are tiebacks and safety line points for people on the scaffolding and are required). This work will begin in the next few weeks. It includes other previously identified and necessary work such as AC disconnects, electrical on the roof, and exhaust fans. The anchors will remain in place permanently and can be used by window washers or with future scaffolding if we do other projects.

A moisture survey was done to evaluate the roof last year, showing the need for extensive repairs. For most efficient project management and to contain certain costs (value engineering), the roof was rolled under Morabito's supervision. The roof is part of the 40-year inspection.
 - c. The main project involving concrete and waterproofing and all related projects. Phase 2c is by far the largest phase. The bid package is being worked on now. We expect to have a Board meeting to discuss various design and code issues on April 20, 2020. Morabito is expected to present the Phase 2c bid package to the Board at a meeting on April 22, 2021. We hope to conclude bidding and open bids at a meeting on June 8, 2021.
6. The Board identified a lender to accomplish this multi-year project. The loan has been through underwriting, the paperwork is in process and according to the Commitment Letter from Valley, must close by April 25. This is the second lender we have worked with.

(There was a previous deal discussed with Banco Popular for a number of months, and a Special Assessment conversation to match, but that deal did not go through.)
7. We have now arrived at the Special Assessment to pay for the work and the loan from Valley.

In addition, we have reviewed and updated internal administration to cope with this project:

- Implemented a sealed blind bid process
- Outsourced bookkeeping and accounting services
- Added electronic voting and survey capability
- Hired an assistant to help with the workload in the office so the Manager's primary focus can be these projects
- Instituted more formalized and firm collection procedures through Becker, our law firm

- Conducted Member votes to:
 - identify exterior paint color scheme
 - combine straight-line Reserves into a pooled system for simplicity
 - waive Reserve contributions for 2021 while we understand the full financial impact for our Members
 - identify any additional, elective projects the Membership wanted to do such as renovating the BBQ area or upgrading the gym. None of these additional projects passed and you are not being assessed for them.

Other considerations:

- Sprint/T-Mobile is doing work on their equipment we must coordinate with, and hope to see accomplished either before our roofers get up there, or cooperatively. Cooperating with any of their work is a requirement of our contract with Sprint.
- Valley, our lender, requires 100% of our banking business. We will begin moving our accounts over this month. Since Valley belongs to both the ICS and CDARS programs, all our money there will be FDIC insured. The simplicity of one bank will allow easier tracking of all bookkeeping. Given the amount of money involved, I think all will agree that simplicity and clarity are good things.
- There has been a lot of discussion about the shutters and windows on individual units. Depending on the age, condition and code compliance of the shutters and windows on your units, it is possible that you, the unit owner, would have to pay to replace the windows, sliders, and/or shutters on your unit. This has been discussed multiple times. There will be much more specific conversation on this topic in the coming weeks as information is developed.

THE EXPENSES

The estimated budget from Morabito for the work **INCLUDES** the following:

1. 40-year and related repairs. Because so much of the needed concrete/waterproofing work is underground, we must pull up almost the entire ground level of the lot to access the areas that require repair. That means we have to put it all back at the end. This includes the pool deck, the entire entry drive and ground level parking, north side contractor parking, and planters/landscaping. Electrical work and plumbing are involved almost everywhere. Balcony concrete requires repair/waterproofing, and the railings require repair. And- we have to bring all this up to current code when repairs are completed.
2. All common area windows and doors, which are at the end of their useful lives.
3. Generator, fire pump, and water pumps. This was originally a separate project and assessment, but was rolled into the larger project last year for more efficient project management. We have to bring in a gas line for the new generator.

4. Additional work that is needed in the building. An example of this would be the shade sail that blew away in a hurricane; the frame is at the end of its life anyway. There is no point in replacing it right now. Therefore, it is included in the project to be done at the proper time, when the preliminary work is completed. Access controls on the pool gates that have been unreliable for years and clearly require replacement would be another example. There are multiple smaller items such as these throughout the property. Also, the Party Room AC compressor and air handler and miscellaneous duct work had been approved and assessed for, but postponed until now. The storage units are in poor condition, including some which are rotted and/or soaked in sewage from repeated pipe breaks over the years.
5. Soft costs like parking, permits, legal fees, etc. We will be more fully discussing parking in the near future. About a third of the parking spaces in the garage will be blocked at a time for concrete repairs, and upper deck parking will not be available for long periods of time either. More to follow on this. We must identify an alternate location for our residents and guests to park, and are investigating possible locations. Offsite parking also would include security and possibly extra valets.
6. Performance bond, which is tied to the cost of the bid/project. It is also related to the credit status of the contractor and may vary between 2-3% depending on the vendor. This is added at the end of the bid separately because it is based on these factors, but it all goes to the bottom-line number of an individual bid. At the opening of bids in each phase of the process, Morabito will present a bid analysis to the Board and this cost is part of the discussion, as it was when the Board selected a vendor for phase 2b, the roof project.
7. A 20% contingency. The 20% has been recommended by Morabito because of the age of the building and the huge scope of work that is needed. If there are change orders, different quantities, or higher bids than expected we must be able to deal with it. All of those questions are covered by the contingency. Inflation, increasing transportation cost and increases in cost of goods generally is already being built into bids. The longer we wait, the higher the bids will be.

As an example of why we have a contingency, there have been seven change orders to date totaling \$245,990. We do not expect change orders to continue at this rate, although they can happen at any time.

Also, when performing any concrete restoration work, it is impossible to know the extent of the damage to the underlying rebar until the concrete is opened up. Oftentimes the damage is more extensive than can be determined by inspection of the surface.

This is by no means a complete summary. Please review the Engineer's estimate, which is on the website and attached to this letter. As we go through the process, estimates become more detailed and more accurate but will not be firm until project completion. For planning purposes, we need to use the estimates provided by Morabito. His experience and expertise in this area are part of his job, and as our licensed engineer he has oversight on the job as a whole.

A lot of this work could have been done or planned for in years gone by. But this is where we are now.

The estimated budget from Morabito **DOES NOT INCLUDE** the following:

1. Needed interior repairs (formerly known as “The Hallway Project”) including carpet, paint, unit door locks, baseboards, crown molding, etc. We also need to finish the last piece of the elevator replacement project from several years ago, which is the refurbishing of the elevator car interiors. This work has been planned and discussed for many years now. This work was deferred until the proper moment in the large project, but it still has to be done.

We must upgrade our lighting in the residence hallways for the 40-year inspection. That can be included in the 40-year estimate. The rest is additional cost above the \$14,980,117.88 estimate from Morabito.

The proper time for most of this work is after the fire exit doors are changed (sealing the building envelope on the residence floors), and after the lighting work is done, so likely in 2022.

Some of these items may require Member vote on material alterations such as color changes etc. These votes will be held as needed, as we progress towards the various projects.

2. Engineering fees. \$546,900 estimated plus any additional engineering services not specified in the contract, which are billed hourly (change orders).

We have final numbers for the portions of the work that have already been completed- Phase 2a, the concrete exploration. Everything else remains an ESTIMATE. The final exact cost of the total project will not be known for years. We must work with estimates. Therefore, the estimates we are working with are:

Engineer’s Project Estimate	\$14,980,117.88
Engineering Fees Estimate	\$546,900
Hallway Work	<u>\$722,077.62</u>
Total needed for all projects:	\$16,249,095.40

THE MONEY:

We have some cash on hand:

Special Assessment 2020 began life as SA2016 for the Hallway Project. Some money from this fund was repurposed in 2019 to create the fund for the generator. A few months ago, the current Board repurposed the remaining money as SA2020, to give us some cash to get our projects launched while working on the bank loan. This money will be used BEFORE accessing the

credit line; that will delay the moment we have to start borrowing/incurred interest charges. The balance in this fund according to the January 2021 balance sheet is \$247,724.74. When these funds are depleted, this Special Assessment will be closed out.

Special Assessment 2019 was done for generator, fire pump, fuel tank and some smaller items. It was created partly by repurposing some of the hallway money, and the rest through assessing the Members directly. The projects connected to this assessment have been rolled into the larger project for efficiency and are still pending. A few months ago, the current Board repurposed this money, again for cash flow reasons while the bank loan is still pending. This money will be used BEFORE accessing the credit line; that will delay the moment we have to start borrowing/incurred interest charges. The balance in this fund according to the January 2021 balance sheet is \$459,279.22. When these funds are depleted, this Special Assessment will be closed out.

Reserves as of the January 2021 balance sheet are \$777,435.22. Some of this money (\$221,335.66) is segregated as an elective Reserve fund for our insurance deductible. This leaves \$556,099.56 in statutory (required by law) Reserves. As it will be difficult or impossible to get another loan for some years after this bank loan closes, this Board feels it would be inappropriate to spend our Reserves for these projects. We need to conserve some cash in the event of an emergency.

So, the total cash on hand for our projects is:

SA2020	\$247,724.74
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SA2019	<u>\$459,279.22</u>
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TOTAL CASH ON HAND \$707,003.96

There are specific procedures outlined in the bid documents and vendors' contracts regarding billing/payment and several layers of oversight before any bill is paid or any draw authorized by the bank. The bank has internal procedures as well:

- The contractor submits bills which must be supported by documentation. This is above and beyond the physical inspections of the work which are ongoing and are done by the Engineer, the Town, and the Manager. The bank may also send an inspector.
- The Engineer reviews every bill and may deny it or request further documentation before passing it on. Once satisfied, the Engineer signs and seals the documents and forwards to us.
- It is reviewed by the Manager, who generates a check request including all the documentation.
- All check requests are signed by two Board members.
- The bookkeeper (at Sharma and Associates) will review the bills and check requests to be sure that no bills are being paid more than once.

- All checks are signed by two Board members. We will have a pool of four Board members who are check signers and will review all bills and checks requests. This is our normal procedure for all bills at CTS; which particular Board members review any given bill or check request is typically a function of their availability at the time.
- Any draws on the line of credit must be reviewed with all documentation by the bank according to their internal procedures prior to releasing any money, which will be held in a segregated account.
- All expenditures and bank draws will be reported monthly to the Membership as part of our financials.

In terms of the project, our cash needs are:

PROJECT ESTIMATE	\$16,249,095.40
CASH ON HAND	<u>-\$707,003.96</u>
AMOUNT NEEDED FOR ASSESSMENT:	\$15,542,091.40

In Conclusion

For those who wanted a better understanding of the projects, I hope this helps. For those who believe we are assessing too much, this shows that we are actually under-assessing a bit according to estimates. For those who wanted to understand what we are doing with current funds, hopefully that is clearer now.

For everyone, I acknowledge that we are talking about a huge project and a very large assessment. Your Board of Directors is working very hard to bring this project to fruition. We have consulted with our professionals: Engineer, CPA, and attorneys with regard to what needs to be repaired, how much it will cost, and how to finance it. We will continue to do so moving forward.

There are many moving parts to this project. We have covered so much ground already to get the project rolling, it's not surprising everyone is still asking about those items. Everything reviewed in this letter has been publicly presented, discussed, and voted on as necessary. We have discussed, debated, and argued for years now, and will continue to do so for years to come as different items come into play. Other than the future meeting dates, none of this information is new- my hope was to provide a relatively quick summary document to avoid having to constantly search the website for information. I've attached copies of the project estimate, hallway estimate, engineer's contracted fees, and the January 2021 balance sheet for your reference.

I wish everyone the best, and look forward to seeing you all next week.

Sincerely,

Jean Wodnicki

President, Board of Directors

MORABITO CONSULTANTS, INC.
STRUCTURAL ENGINEERS PARKING CONSULTANTS
206 Via Condado Way, Palm Beach Gardens, FL 33418-1701

40 YEAR REMEDIATION REPAIRS TO CHAMPLAIN TOWERS
CONDOMINIUM ENGINEER'S ESTIMATE OF THE PROBABLE
CONSTRUCTION COST Summary

10/15/2020
MC_CTS-40YrRemediationEstimate.xlsx

ITEM	NOTE	PROJECT REPAIR ITEMS AND SCOPE	Estimated Quantity	Unit Price	Total Estimate
A		Mobilization, Demobilization, General Conditions Subtotal			\$1,369,233.28
B		Bid Package IIB: New Roof Membrane and OSHA Suspension Anchors Subtotal			\$850,315.00
B-M		Roof Mechanical, Electrical, Plumbing and Fire			\$157,444.00
C		Façade, Balcony and Railing Repairs Subtotal			\$4,006,620.00
D		Entrance, Plaza & Pool Deck - New Pavers & Waterproofing Subtotal			\$2,128,579.50
E		Garage and Underside of Pool - Structural Repairs Subtotal			\$168,585.00
F		Entrance, Plaza & Pool - Planter Landscaping & Waterproofing Subtotal			\$1,224,807.50
G		Entrance, Plaza & Pool Deck and Garage - Miscellaneous Repairs Subtotal			\$329,781.50
H		Pool & Spa Repair and Finishes Subtotal			\$289,200.00
M					\$927,300.00
S					\$727,091.85
40 YEAR REMEDIATION REPAIRS ESTIMATE SUBTOTAL					\$12,178,957.63
CONTRACTOR'S PERFORMANCE BOND (with Labor and Material Clauses)				3.00 %	\$365,368.73
ENGINEER'S CONTINGENCY AND INFLATION				20.00 %	\$2,435,791.53
ENGINEER'S ESTIMATE OF THE PROBABLE CONSTRUCTION COST					\$14,980,117.88

MORABITO CONSULTANTS, INC.
STRUCTURAL ENGINEERS PARKING CONSULTANTS
206 Via Condado Way, Palm Beach Gardens, FL 33418-1701

40 YEAR REMEDIATION REPAIRS TO CHAMPLAIN TOWERS CONDOMINIUM
ENGINEER'S ESTIMATE OF THE PROBABLE CONSTRUCTION COST

12/08/2020 SS

ITEM	NOTE	PROJECT REPAIR ITEMS AND SCOPE	Estimated Quantity	Unit Price	Total Estimate
A	Mobilization, Demobilization, General Conditions				
1	MOB	Mobilization: Includes mobilization of project personnel and materials to/on the jobsite	LS	LS	
2	DMOB	Demobilization: Includes demobilization of project personnel and materials from/on the jobsite	LS	LS	
3	GC	General Conditions: Includes Project Management, Phasing, Traffic Control, Drone Imagery, Swing Stage/Boom Lift/Rolling Scaffold, Overhead Protection, Supervision, Etc.	LS	LS	
4	SAB	Complete Field Survey of Exterior, Patch Logs and Prepare Digital As-Builts: Includes sounding and field marks in chalk for review by MC	LS	LS	
A	Mobilization, Demobilization, General Conditions Subtotal				\$1,369,233.28
B	Bid Package IIB: New Roof Membrane and OSHA Suspension Anchors				
5	RERM	Remove Existing Roof Components: Includes removal of the existing gravel & flashing, and removal of the total roof system in areas of excessive moisture.	SF	/SF	
6	NRM	New roof membrane with a 10-Year Warranty: Includes replacement of the total roof system in areas of excessive moisture, installation of new layer of coal tar roofing over the existing roof system, replacement the existing perimeter flashings, add/raise exterior roof scuppers and install new gravel.	SF	/SF	
7	RTUR	RTU Stands & Electrical Connections: Replacement of RTU aluminum stands in all roof areas of excessive moisture which includes replacement of all electrical, refrigerate runs and other RTU connections.	SF	/SF	
8	CA	New Permanent Column Anchor for Roof Suspension: Includes fabrication & installation of new anchorages and repair of roofing/stucco finish	EA	EA	
9	SA	New Permanent Soffit Anchor for Roof Suspension: Includes fabrication & installation of new anchorages and repair of stucco finish	EA	EA	
10	PRA	New Permanent Posted Roof Anchor for Roof Suspension: Includes fabrication & installation of new anchorages and repair of roofing	EA	EA	
B	Bid Package IIB: New Roof Membrane and OSHA Suspension Anchors Subtotal				\$850,315.00
B - M	Roof Mechanical, Electrical, Plumbing and Fire				
	H-ACE	A/C Compressor disconnects - Replace	EA	EA	
	H-Elec	Electrical conduits and disconnects for ventilation fans not properly mounted to roof.	EA	EA	
	H-Elec	Broken conduits and exposed wiring	Lot	Lot	
	H-Elec	Light fixtures broken - insulfacant lightg	EA	EA	
	H-Elec	Open junction boxes - Replace with Nema 4x Junction box	EA	EA	
	H-AC	Recreation Room Existing AHU-8/CU-8 are at end of useful life. AHU has Rust at base of unit. Original Weather King model installed when building was built. Replace air handler and codesign unit 10-ton system. Dual circuit and variable speed fan for part load control. Motorized outside air damper for unoccupied cooling.	EA	EA	
	H-Mec	VFD Garage ventilation fans. Add new supply/ exhaust. CO Detection	EA	EA	
	H-Mec	Roof toilet exhaust fans: Only 4 out of the 16 roof exhaust fans for the toilet exhaust risers are working. EF-1 is missing its weather cap completely.	EA	EA	
B - M	Roof Mechanical, Electrical, Plumbing and Fire				\$157,444.00
C	Façade, Balcony and Railing Repairs				
11	ST	Topside Surface Slab Spall Repair: Detail ST - Includes shoring, prep, concrete (up to 4" thick), rebar, & sealant	SF	/SF	
12	SF	Full Depth Slab Repair: Detail SF - Includes shoring, prep, concrete, rebar, & sealant	SF	/SF	
13	SU	Underside Concrete Slab Spall Repair: Detail SU - Includes shoring, prep, concrete (up to 4" thick), & rebar	SF	/SF	
14	SE	Concrete Full Depth Slab Edge Repair: Detail SE - Includes shoring, prep, concrete, rebar & sealant	LF	/LF	
15	CS	Concrete Spall Repair on Existing Columns and Walls: Detail CS - Includes shoring, prep, concrete & rebar	CF	/CF	
16	ELC	Epoxy/Sand Leveling Coat on Balcony Slabs: Includes flood testing/markings of balcony slabs to identify areas of ponding, surface prep and installation of epoxy/sand mixture to eliminate ponding	SF	/SF	
17	NJS	New Joint Sealant at New Concrete Cracks: Detail JS - Rout and seal new cracks with joint sealant	LF	/SF	
18	RJS	Remove/Replace Joint Sealant at all Masonry/Stucco Walls to Metal Frames: Detail __ - Replace /install joint sealant to assure a water-tight condition	LF	/LF	
19	RFD	Replace Stair Exterior Fire Doors: Includes removal of existing doors, strengthening of jamb/head masonry walls, installation of new doors, and patching of stucco as required	EA	EA	
20	EI	Pressure Injection of Cracks with Low-Viscosity Epoxy Adhesive: Detail EI - Includes epoxy crack injection measured on one side only	LF	/LF	
21	DBT	Remove Existing Balcony Tile (1st layer): Includes full removal and disposal of existing tile and setting bed down to the concrete structure. If tile extends under sliding glass doors/windows, the tile demolition shall stop at the inside face of the door/window.	SF	/SF	
22	DBT2	Remove Existing Balcony Tile (2nd layer): Includes full removal and disposal of existing tile and setting bed down to the concrete structure. If tile extends under sliding glass doors/windows, the tile demolition shall stop at the inside face of the door/window.	SF	/SF	
23	TWW	Temporary Weather Wall: Includes design, installation & removal of temporary weather wall on inside of units to protect unit contents during concrete repairs and installation of new sliding glass doors/windows.	LF	/IF	
24	NWM	New Traffic Bearing Waterproofing Membrane (Residential Balconies): Includes surface prep, full system installation and 5 year warrantee	SF	/SF	

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ENGINEER'S ESTIMATE OF THE PROBABLE CONSTRUCTION COST

12/08/2020 SS

ITEM	NOTE	PROJECT REPAIR ITEMS AND SCOPE	Estimated Quantity		Unit Price		Total Estimate
25	NFWM	New Facia Traffic Bearing Waterproofing Membrane (Residential Balconies): Includes surface prep, full system installation and 5 year warrantee		SF		/SF	
26	MWR	Partial Depth Masonry Block Wall Repairs at Exterior: Detail MWR - Includes sawcut, demo, prep, and approved repair mortar		SF		/SF	
27	BR	Block Wall Joint and Crack Repairs Under Stucco: Detail BR - Includes routing & tuckpointing of masonry cracks & joints		LF		/LF	
28	RFS	Remove Balcony Facia Stucco: Includes stucco removal for all balcony facia where slab edge repairs are not required (see SE)		SF		/SF	
29	SWR	Stucco Repair Over Masonry / Concrete Vertical Surfaces: Includes stucco removal, surface prep, touch-up brown coat and new finish coat		SF		/SF	
30	SSR	Stucco Repair Over Concrete Horizontal/Underside Surfaces: Includes stucco removal, surface prep, installation of bonding agent, touch-up brown coat and new finish coat		SF		/SF	
31	SMC	New Stucco Over Masonry / Concrete Surfaces: Includes surface prep, new brown coat and finish coat		SF		/SF	
32	SSC	Repair of Stucco Cracks Less Than 1/8" Wide: Includes cleaning, prep, bonding agent, and stucco coat		LF		/LF	
33	SLC	Repair of Stucco Cracks Greater Than 1/8" Wide: Includes rout, cleaning, prep, and stucco mix		LF		/LF	
34	BTRS	Balcony and Roof Railing - Repair Top Rail Splice Connection: Includes installation of clips, fasteners, silicone sealant and missing members as required		EA		EA	
35	BRPR	Balcony and Roof Railing - Replace Broken/Bent/Loose/Missing Curved Picket Rail Repair: Includes installation of clips, fasteners and missing members as required		EA		EA	
36	BRBC	Balcony and Roof Railing - Repair Broken Connection of Top/Bottom Rail to Supporting Post: Includes realignment of top/bottom rails and installation of clips, fasteners and missing connections as required		EA		EA	
37	BRPR	Balcony and Roof Railing - Repair Rusted/Deteriorated Railing Post at Concrete Embedment: Includes installation of new post encasement with oversized aluminum tube and reattachment of bottom rails to tube post with clips and fasteners as required		EA		EA	
38	SBR	Shore/Support Existing Balcony Railing During Structural Repairs: Includes steel plates, angles, and other material to avoid removal of existing railing systems		LF		/LF	
39	PBR	Touch up Paint Existing Balcony Railings: Includes cleaning, priming and painting		LF		/LF	
40	ESS	Remove and Replace Existing Suspended Soffits Below 2nd Floor Exterior Slabs: Includes fabrication & installation of new lightgaze framing, cement board, waterproofing, and stucco to match existing finish.		SF		/SF	
41	ESW	Remove and Replace Existing Suspended Exterior Wall Below 2nd Floor Exterior Slabs: Includes fabrication & installation of new lightgaze framing, cement board, waterproofing, and stucco to match existing finish.		SF		/SF	
42	SFW	Install New Suspended Firewall Above Exterior Glass Walls & Doors Below 2nd Floor Exterior Slabs: Includes fabrication & installation of new studs, drywall and anchorages.		SF		/SF	
43	NSV	Install New Soffit Vents Below 2nd Floor Exterior Slabs: Includes fabrication & installation of new studs, soffit vents (14 sq.in/ft) and all required stucco repairs to match existing finishes.		EA		EA	
44	PTF	Clean, Caulk, & Paint Entire Exterior of Building Façade, Soffits, Garage, Planter Walls, South Wall, etc.: Scope shall be as defined in specification section 09 9120, paragraph 1.2		SF		/SF	
C		Façade, Balcony and Railing Repairs Subtotal					\$4,006,620.00
D		Entrance, Plaza & Pool Deck - New Pavers & Waterproofing					
45	DPW	Remove Existing Pavers, Stamped Concrete, Topping Slabs, Covered/Abandoned Pavers, and Waterproofing Membrane in Plaza: Includes removal and disposal of existing materials down to structural slab		SF		/SF	
46	ST	Topside Surface Slab Spall Repair : Detail ST - Includes shoring, prep, concrete, rebar, & sealant		SF		/SF	
47	SF	Full Depth Slab Repair (including at new deck drains): Detail SF - Includes shoring, prep, concrete, rebar, & sealant		SF		/SF	
48	SE	Full Depth Slab Edge Repair: Detail SE - Includes shoring, prep, rebar, concrete & sealant		LF		/LF	
49	EI	Pressure Injection of Cracks with Low-Viscosity Epoxy Adhesive: Detail EI - Includes epoxy crack injection measured on one side only		LF		/LF	
50	NJS	Install New Crack and Construction Joint Sealant: Detail JS - Includes the routing of cracks & construction joints and installation of sealant		LF		/LF	
51	RJS	Replace Existing Joint Sealant: Detail JS - Includes removal/replacement of joint sealant at existing joints and cracks		LF		/LF	
52	CJ	Install / Replace Cove Joint Sealant at elevated levels: Install new cove joint around columns, along perimeter walls and curbs		LF		/LF	
53	SBT	Install New Concrete Bonded Overlay Sloped to Drain at West Planters and North Expanded Parking: Includes surface prep, dowels, reinforcing and sloped concrete topping (up to 6" thick)		SF		/SF	
54	SCT	Install New Concrete Topping Slab Sloped to Drain at Pavers and Planters: Includes surface prep, dowels, fibermesh, reinforcing and sloped concrete topping (up to 4.5" thick)		SF		/SF	
55	EPS	Install New Concrete Slab at Expanded Entrance Parking Space: Includes surface prep, geofoam, reinforcement, and concrete slab poured with new bonded overlay topping slabs		SF		/SF	
56	DLD	Replace All Deck Drains with new Dual Level Deck Drains Connected to Existing Piping: Detail DLD - Includes new deck drain tied to waterproofing and existing piping system		EA		EA	
57	DDP	Add / Replace Horizontal and Vertical Deck Drain Piping: Includes new drain piping to new drains and existing pipe risers (piping to match ex.)		LF		/LF	
58	DWP	Install Deck Waterproofing Membrane at all Paver and Concrete Wearing Slab Areas: Includes surface prep, cove base sealant, waterproofing membrane, drainage board and termination details		SF		/SF	

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ENGINEER'S ESTIMATE OF THE PROBABLE CONSTRUCTION COST

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ITEM	NOTE	PROJECT REPAIR ITEMS AND SCOPE	Estimated Quantity	Unit Price	Total Estimate
59	SBP	Install Brick/Shellock Pavers in Plaza/Pool/Private Balconies: Includes surface prep, sand/cement setting bedding & new pavers	SF	/SF	
60	VP	Install New Vehicular Pavers in All Drive Isle and Parking Areas: Includes surface prep, sand/cement setting bedding and new pavers	SF	/SF	
61	DFC	Install New Concrete Slab Paving at North Parking Space Areas: Includes surface prep, reinforcement, and concrete slab with a broom finish and silane sealer	SF	/SF	
62	TS	Install New Parking Striping and Handicap Lettering at First Floor Parking Spaces: Includes surface prep and paint striping as noted in the plans and specifications.	EA	EA	
D		Entrance, Plaza & Pool Deck - New Pavers & Waterproofing Subtotal			\$2,128,579.50
E		Garage and Underside of Pool - Structural Repairs			
63	CS	Concrete Spall Repair on Existing Columns, Beams and Walls: Detail CS - Includes shoring, prep, concrete & rebar	CF	/CF	
64	SU	Underside Concrete Slab Spall Repair: Detail SU - Includes shoring, prep, concrete, & rebar	SF	/SF	
65	TS	New Traffic Striping to match existing striping layout (elevated levels): Install new traffic striping after all repairs are complete on elevated levels	SP	/SP	
66	RG	Remove Gutters Under Slab Cracks: Includes removal/disposal of existing gutter, patching and painting of concrete surface	LS	LS	
67	PW	Pressure Wash and Clean Entire Garage (all levels): Includes cleaning all garage overhead decks, walls, S.O.G., etc. at repair completion	SF	/SF	
E		Garage and Underside of Pool - Structural Repairs Subtotal			\$168,565.00
F		Entrance, Plaza & Pool - Planter Landscaping & Waterproofing			
68	RPM	Remove Existing Landscaping, Planter Soil, Gravel, Drains, Sprinklers and Lights: Includes removal and disposal of all materials down to existing waterproofing	CY	/CY	
69	RPW	Remove Existing Planter Waterproofing: Includes removal and disposal of existing waterproofing materials down to structural slab	SF	/SF	
70	RPW	Remove Existing Planter Walls: Remove existing planter walls as noted in plan and details.	SF	/SF	
71	NPW	Construct New Planter Walls: Includes layout, forms, reinforcement and concrete placement.	SF	/SF	
72	PWR	Partial Depth Concrete/Masonry Planter Wall Repairs: Detail MWR - Includes sawcut, demo, prep, and approved repair mortar	SF	/SF	
73	PWP	Install Planter Waterproofing on Concrete Bonded Overlay & Walls: Includes surface prep, cove base sealant, waterproofing membrane, drainage board, root mat and termination detail	SF	/SF	
74	NPS	New Planter Soil & Geofabric: Includes installation of geofabric and new lightweight soil material	SF	/SF	
75	NPL	New Planter Landscaping: Includes installation of new planting materials and trees	SF	/SF	
76	SD	Planter Stem Drains: Includes removal/replacement/installation of planter stem drains in new/existing planters and garden beds	EA	EA	
77	SDP	Add / Replace Horizontal and Vertical Stem Drain Piping: Includes new drain piping to new drains and existing pipe risers (piping to match ex.)	LF	/LF	
78	PLS	Planter Lighting and Electrical System: Includes installation of new lights and electrical outlets to match existing system	LS	LS	
79	PIS	Planter Irrigation System: Includes installation of new sprinkler system to match existing	LS	LS	
F		Entrance, Plaza & Pool - Planter Landscaping & Waterproofing Subtotal			\$1,224,807.50
G		Entrance, Plaza & Pool Deck and Garage - Miscellaneous Repairs			
80	CAGW	Remove and Replace All First Floor Common Area Glass Windows & Doors: Includes fabrication & installation of NOA approved glass windows and doors that meet the requirements of the 2020 FBC.	SF	/SF	
81	NHR	Construct New Entrance Handicap Ramp: layout, forms, reinforcement and concrete placement for all footings, walls, and slabs along with new perimeter railing and handrail.	SF	/SF	
82	MWR	Partial Depth Concrete/Masonry Wall Repairs Under Stucco At Building Perimeter and South Wall: Detail MWR - Includes sawcut, demo, prep, and approved repair mortar	SF	/SF	
83	BR	Block Wall Joint and Crack Repairs Under Stucco: Detail BR - Includes routing & tuckpointing of masonry cracks & joints	LF	/LF	
84	SWR	Stucco Repair Over Masonry / Concrete Surfaces: Includes stucco removal, surface prep, touch-up brown coat and new finish coat	SF	/SF	
85	SMC	New Stucco Over Masonry / Concrete Surfaces: Includes stucco removal, surface prep, new brown coat and finish coat	SF	/SF	
86	SSC	Repair of Stucco Cracks Less Than 1/8" Wide: Includes cleaning, prep, bonding agent, and stucco coat	LF	/LF	
87	SLC	Repair of Stucco Cracks Greater Than 1/8" Wide: Includes rout, cleaning, prep, and stucco mix	LF	/LF	
88	SWC	New South Wall Concrete Cap: Includes removal of existing concrete cap and installation of new waterproofing, reinforcement, concrete cap, and new stucco surface prep, brown coat and finish coat	SF	/SF	
89	PTRS	Plaza and Pool Railing - Repair Top Rail Splice Connection: Includes installation of clips, fasteners, silicone sealant and missing members as required	EA	EA	
90	PRPR	Plaza and Pool Railing - Replace Broken/Bent/Loose/Missing Curved Picket Rail Repair: Includes installation of clips, fasteners and missing members as required	EA	EA	
91	PRBC	Plaza and Pool Railing - Repair Broken Connection of Top/Bottom Rail to Supporting Post: Includes realignment of top/bottom rails and installation of clips, fasteners and missing connections as required	EA	EA	
92	PRPR	Plaza and Pool Railing - Repair Rusted/Deteriorated Railing Post at Concrete Embedment: Includes installation of new post encasement with oversized aluminum tube and reattachment of bottom rails to tube post with clips and fasteners as required	EA	EA	
93	PPDR	Paint Existing Pool Deck Railings: Includes cleaning, priming and touch up painting	LF	/LF	

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ENGINEER'S ESTIMATE OF THE PROBABLE CONSTRUCTION COST

12/08/2020 SS

ITEM	NOTE	PROJECT REPAIR ITEMS AND SCOPE	Estimated Quantity	Unit Price	Total Estimate
G		Entrance, Plaza & Pool Deck and Garage - Miscellaneous Repairs Subtotal			\$329,781.50
H		Pool & Spa Repair and Finishes			
94	CRR	Coping Stone Removal and Replacement: includes installation of continuous waterproofing under coping	LS	LS	
95	RPF	Removal of Existing Pool Finish & Waterproofing: Includes removal of existing finish and waterproofing down to concrete structure.	SF	/SF	
96	TRR	Tile Removal and Replacement to match existing	SF	/SF	
97	CSR	Gutter System Repair	CF	/CF	
98	CS	Pool Walls Concrete Spall Repair (Partial Depth, 5" Max)	SF	/SF	
99	ST	Topside Pool Slab Spall Repair (Partial Depth, 3" Max)	SF	/SF	
100	SF	Full Depth Pool Slab Repair (including at new deck drains)	CF	/CF	
101	NJS	Rout/Seal New Cracks with Joint Sealant (was Crack Repair, Gravity Feed)	LF	/LF	
102	HAG	Hydro-active grout/resin injection of cracks.	LF	/LF	
103	PD	New Pool Drain with Plumbing	EA	EA	
104	PW	Pool Waterproofing: Includes surface prep, and installation of cementitious waterproofing, and flood testing	SF	/SF	
105	PF	Pool Finish: Includes surface prep and installation of Diamond Brite finish	SF	/SF	
106	PEPE	Electrical, Plumbing, New Pump Equipment	LS	LS	
107	PCT	Collector Tank	LS	LS	
108	PRS	New Pool Railing and Stairs	LS	LS	
109	SLC	New LED Pool Lights	EA	EA	
H		Pool & Spa Repair and Finishes Subtotal			\$289,200.00
M		Mechanical, Electrical, Fire and Plumbing			
110	Elec	The new added water heater main shall be remove and relocated to a house panel to keep 6 mains maximum. Connect the water heater to panel 'HA' in the same room Consolidate to 6 mains.			
111	Elec	Panel # (HB is rusted) Replace with new panel			
	Elec	Missing branch circuit identification partially in the following panels: HA Trace existing circuits and provide new labels for each panel Need to hire an electrician to trace the circuits.			
	Elec	Pool deck egress illumination insufficient. Provide pool deck turtle friendly lighting (pole lighting) Permit plans required			
	Elec	Typical apartment corridors egress illumination insufficient. New corridor lighting There is a corridor improvement project with			
	Safety	Missing fire alarm devices from following areas: deck garage, pool deck Add fire alarm devices to the these two areas Permit plans required			
	Safety	There are no smoke detectors in the tenant storage rooms, apartment meter rooms pool room, typical Add smoke detectors Permit plans required			
	Safety	Missing exit signs in the Gym, main lobby, garage areas, pool deck, first floor corridor Add exit signs. Connect to a generator circuit			
	Safety	Exit sign leading to stairwell in typical corridors blocked by wall. Located more than 5 feet from door Relocate exit signs to next to exit door across the corridor There is a corridor improvement project with			
	Safety	Exit signs in typical corridors mounted too low in the path of egress Relocate exit signs to walls across the corridor There is a corridor improvement project with			
	Elec	Generator metal cover and day tank are rusted. Replace existing generator with 250KW NG Replace the 40 years old generator new 250KW National gas			
	Elec	Open junction box in parking garage provide cover			
	Elec	AC's in garage rooms without safety disconnect means Add safety disconnect switches for each unit			
	Elec	Meter rooms typical deficiencies rusted bus duct in some areas Remove the existing paint, prepare the surfaces for the application of (2) coats of			
	Elec	Improper fire penetration for meter from FPL vault to main electrical room Provide a two hour fire proof			
	Safety	Open holes between different rooms Cover with hole with 1 hour fire rated			
	Elec	Low voltage wiring attached to busway relocate low voltage wiring			
	Elec	Rusted disconnect switch in generator room replace with new nema 4x			
	Elec	Rusted wireway at the roof and damaged disconnect switches replace with new nema 4x and remove unused			
	Elec	Open junction box in main electrical room provide proper cover			
	Mech	Existing AHU-8/CU-8 are at end of useful life. AHU has Rust at base of unit. Original Weather King model installed when building was built. Replace air handler and codesign unit . 10-ton system. Dual circuit and variable speed fan for part load control. Motorized outside air damper for unoccupied cooling. \$15,000 unit, \$5,000 labor			
	Mech	Garage ventilation fans. Add new supply/ exhaust. Add/increase ventilation.			
	Mech	Office AC unit has wood in return air plenum. Stand is built out of wood. Remove wood stand and provide aluminum stand. No storage in AC closet This air handler was replaced this year. The wood stand should have been replaced.			
	Mech	Domestic water pump is original. It is working but should be planed for replacement in the next 5 years. Replace duplex domestic water booster pump with new duplex pump system with VFD. (2) 10hp motors New VFD pump motors will operate much more efficiently.			

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	Safety	Fire Pump base frame is severely rusted. This will affect alignment of the pump shaft and result in bearing failure. Replace fire pump with new. 60hp, 750 gpm Price includes labor and material			
	Safety	6" sprinkler main after fire pump is rusting Replace 10ft section 6" pipe and paint			
	Safety	Paint on exposed sprinkler piping in garage is flaking off in some spots. paint touch up			
	Safety	Replacement of Storage areas in garage - Fire Hazard - Rotted			
	Code	Addition of backflow preventors as required under Miami Dade Code (3 Required)			
M		Mechanical, Electrical, Fire and Plumbing			\$927,300.00
S		Soft Cost			
1		Attorney Fees 1%			\$114,000.00
2		Additional Building Security Night Rover (8 hrs for 2 years)			\$137,999.20
3		Valet Charges (16 hrs day x 365)			\$93,440.00
4		Temporary Parking - Offsite storage 2 years			\$180,000.00
5		Permit Fees			\$201,652.65
6					
S		Soft Cost			\$727,091.85
		40 YEAR REMEDIATION REPAIRS ESTIMATE SUBTOTAL			\$12,178,957.63
		CONTRACTOR'S PERFORMANCE BOND (with Labor and Material Clauses)		3.00 %	\$365,368.73
		ENGINEER'S CONTINGENCY AND INFLATION		20.00 %	\$2,435,791.53
		ENGINEER'S ESTIMATE OF THE PROBABLE CONSTRUCTION COST			\$14,980,117.88

STRUCTURAL REMEDIATION OF CHAMPLAIN TOWERS CONDOMINIUM							4/15/2020
BREAKDOWN BY PHASE OF ENGINEER'S PROFESSIONAL FEE							CTS_MC-FeeBreakdown.xlsx
REVISED TO INCORPORATE OPTIONAL SCOPE OF SERVICES							Page 1 of 1
#	PHASE	MORABITO CONSULTANTS Structural Engineer	SCOTT D. DYER ARCHITECT, PA Architect	RHEET ROY LANDSCAPE ARCHITECTURE- PLANNING PA Landscape Architect	EAST OF COLLINS EXPEDITING Permit Expediting	J. BONFILL & ASSOCIATES Surveyor	TOTAL FEE PER PHASE
1	BASE FEE REQUIRED TO MEET 40-YEAR RECERTIFICATION						
2							
3	Phase IB	Hiring of Sub-Consultants					
4		\$4,500.00					\$4,500.00
5							
6	Phase IIA	Building Roof Replacement, Selective Demolition, & Initial Structural Repairs					
7	Part A	\$4,000.00					
8	Part B	\$3,800.00					\$7,800.00
9							
10	Phase IIB	OSHA Fall Protection Systems					
11		\$12,500.00					\$12,500.00
12							
13	Phase IIC	Preparation of Building, Plaza, Level 1 Windows & Garage Repair Documents					
14	Windows	\$4,000.00	\$12,650.00				
15	Balance	\$68,000.00	\$22,000.00	\$40,700.00		\$11,000.00	\$158,350.00
16							
17	Phase III	Bid/Permit Phase Services					
18	IIA, Part B	\$2,500.00					
19	IIB	\$4,000.00					
20	IIC	\$9,500.00	\$2,000.00	\$1,500.00	\$13,750.00		\$33,250.00
21							
22	Phase IV	Construction Phase + Threshold Inspection (Special Inspections - SI) Services					
23		These services will be invoiced on an hourly basis for actual time spent					
24	IIA + IIB	Based on a construction schedule of 3 months					
25		\$37,500.00					
26	IIC	Based on a construction schedule of 12 months for the Tower and 9 months for the Garage					
27		\$262,500.00	\$11,000.00	\$4,500.00			\$315,500.00
28							
29	Expenses	Reimbursable Expenses (Estimate)					
30		\$15,000.00					\$15,000.00
31							
32	40-YEAR RECERTIFICATION TOTAL PER CONSULTANT						
33		\$427,800.00	\$47,650.00	\$46,700.00	\$13,750.00	\$11,000.00	
34							
35					Total Estimated Fee		\$546,900.00
36							

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Residence Floors Estimates (Hallway Project)

HALWAY RENOVATIONS TO CHAMPLAIN TOWERS CONDOMINIUM ESTIMATE OF THE PROBABLE CONSTRUCTION COST

As of 12/9/2020

ITEM	NOTE	Estimated Quantity	Unit Price	Total Estimate
A Mobilization				
1	MOB Mobilization - Includes Mobilization/Demobilization 2%	1 LS	\$11,126.00	\$11,126.00
2	GC General Conditions - Including Project Management 8%	1 LS	\$44,504.01	\$44,504.01
Mobilization				\$55,630.02
B Doors				
1	Resurface doors - Single doors	33 EA		\$0.00
2	Resurface doors - 2nd door of Double Doors	103 EA		\$0.00
3	RePainting doors - Single doors (Remove wood trim, sand, prime, paint)	33 EA	\$250.00	\$8,250.00
4	RePainting doors - 2nd door of Double Doors (Remove wood trim, sand, prime, paint)	103 EA	\$500.00	\$51,500.00
5	Door frame Prime and Paint - Single Door	33 EA	\$135.00	\$4,455.00
6	Door frame Prime and Paint - Double Door	103 EA	\$270.00	\$27,810.00
7	New lockset - single door	33 LF	\$550.00	\$18,150.00
8	New lockset - double doors - False handle for 2nd door. Does not include wing door lock (use existing)	103 EA	\$700.00	\$72,100.00
9	New Hinges - Self Closing - Heavy Duty - Single Door (Primary Door, 3 per door)	408 LF	\$33.00	\$13,464.00
10	New Hinges - Self closing heavy duty - 2nd door of Double Doors 2 per door	72 LF	\$33.00	\$2,376.00
11	Peep Hole	136 LF	\$12.00	\$1,632.00
12	Door Bell	0 LF	\$0.00	\$0.00
13	New Door Casing with prep for (2) lights over doors Single Door	22 EA	\$160.00	\$3,520.00
14	New Door Casing with prep for (3) lights over doors Double Door	103 EA	\$200.00	\$20,600.00
15	Door Replacement - Single Door 1.5 hr fire rated solid core wood	14 EA	\$1,450.00	\$19,720.00
16	Door replacement - Double Door 1.5 hr fire rated solid core wood	4 EA	\$845.00	\$3,380.00
17	Utility Doors and frames- Sand, prime and Paint	33 EA	\$200.00	\$6,600.00
18	Utility Doors Hinges	132 EA	\$15.00	\$1,980.00
19	Utility Doors Closing Mech	33 EA	\$85.00	\$2,805.00
20		EA		\$0.00
Doors				\$258,342.00
C Hallway				
1	Carpet (171.67 LF x 7.5 lf pr floor 14,163 SF) + 10% Attic Stock (20% waste)	20,315 SF	\$6.50	\$132,047.50
2	Crown Molding (171.67 LF x2) + 7.5 x 3	4,836 LF	\$3.50	\$16,926.00
3	Baseboard	4,836 LF	\$2.50	\$12,090.00
4	Elevator Casing with lights	0 EA		\$0.00
5	Case work (across from elevator)	0 EA		\$0.00
6	Mirror	0 EA		\$0.00
7	Artwork	0 EA		\$0.00
8	Table	0 EA		\$0.00
9	Painting of walls	16,480 SF	\$3.65	\$60,153.17
10	Elevator Casing - Sand, Prime, Paint	175 SF	\$8.50	\$1,487.50
Hallway				\$222,704.17
D Lighting				
1	Scones	168 EA	\$250.00	\$42,000.00
2	Spot lights over doors 2 per single door	72 EA	\$50.00	\$3,600.00
3	Spot lights over doors 3 per double doordoor	309 EA	\$50.00	\$15,450.00
4	Down lighting (Under A/C duct) (Requires extra wiring)	88 EA	\$75.00	\$6,600.00
Lighting				\$67,650.00
E Demolition				
1	Removal of old Crown Molding	4,836 LF	\$0.75	\$3,627.00
2	Removal of old Base Board	4,836 LF	\$0.75	\$3,627.00
3	Disposal Fee	1 EA	\$350.00	\$350.00
4				\$0.00
5				\$0.00
Demolition				\$7,604.00
Sub Total				\$611,930.18
CONTRACTOR'S PERFORMANCE BOND (with Labor and Material Clauses)			3.00 %	\$18,357.91
CONTINGENCY AND INFLATION			15.00 %	\$91,789.53
ESTIMATE OF THE PROBABLE CONSTRUCTION COST				\$722,077.62

Champlain Towers South Condominium Assoc

Balance Sheet

As of 01/31/21

		Fund Balances			
Account #	Description	Operating	Reserves	Other	Totals
ASSETS					
1030	Amtrust Opr [0914]	41,913.77			41,913.77
1037	BofA Reserves Checking [3517]		43,307.73		43,307.73
1038	BofA Reserves MM [5074]		201,949.89		201,949.89
1039	BankUnited Reserves CD [6406]		104,209.15		104,209.15
1040	Amtrust Reserves CD [5759]		119,859.70		119,859.70
1041	CityNational Reserve CD [1708]		109,304.28		109,304.28
1045	Amtrust SA2020A [4364]			247,508.16	247,508.16
1047	Amtrust SA2019 [6161]			251,892.04	251,892.04
1048	Amtrust SA2019 [6211]			207,387.18	207,387.18
1049	Banco Oper[0984]	146,278.25			146,278.25
1050	Banco S/Proj[0992]SA2020			216.58	216.58
1051	Bank United RSV CD[2748]		34,102.02		34,102.02
1055	Morgan Stanley[3130]		164,702.45		164,702.45
Total Cash		188,192.02	777,435.22	707,003.96	1,672,631.20