

**AMENDMENT
TO DECLARATION OF CONDOMINIUM
OF
SPRUCE POINT HOMEOWNERS ASSOCIATION**

The undersigned President and Vice President of Spruce Point Homeowners Association hereby certify that Section 12.2 of the Declaration of Condominium of Spruce Point, a Condominium as Originally recorded in Official Records Book 2783, Page 0960. Public Records of Volusia County, Florida has been amended by amendment adopted in accordance with Article XII to read as follows:

12.2 Payments - Regular annual assessments shall be payable in quarterly installments due in advance on or before the first day of each quarter. Assessments and installments thereon paid on or before ten(10) days after the day when the same shall become due, shall not bear interest but all sums not so paid on or before (10) days after the same is due shall bear interest until paid at the rate of fifteen percent (15%). All payments on account shall be first applied to interest and then to the payment first due. If any installment of the assessment remains unpaid thirty (30) days after the same shall become due, the Board of Directors may declare the entire annual Assessment as to that delinquent owner due and payable in full.

Diane M. Matousek
Volusia County, Clerk of Court

IN WITNESS WHEREOF, the undersigned have caused these present to
be executed for and on behalf of Spruce Point Homeowners Association,
this 26 day of November, 2002.

WITNESSES:

Spruce Point Homeowners Assoc.

[Signature]
Monique Maldonado [Signature]

Monique Maldonado
Notary Public

