

DOI 0000000033

WOLFF

HILL

McFARLIN &

HERRON, P.A.

ATTORNEYS AT LAW

1851 W. Colonial Drive
Orlando, Florida 32804

*Kenneth D. (Chip) Herron, Jr.

*Peter N. Hill

*David R. McFarlin

*Frank M. Wolff

* BOARD CERTIFIED - BUSINESS BANKRUPTCY
LAW - AMERICAN BOARD OF CERTIFICATION

Telephone: (407) 648-0058

Facsimile: (407) 648-0681

phill@whmh.com

December 7, 2001

Florida Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

Re: Boon Family Trust

100004716071--7
-12/10/01--01055--015
****350.00 ****350.00

Dear Sir or Madam:

Enclosed is a true and correct copy of a declaration of trust in the above referenced matter, along with a check in the amount of \$350.00 for the filing fee. Please file it and send the certificate to this office at the above address.

Please call me with any questions you might have.

Very truly yours,

Pamela Oates

Pamela Oates

Bankruptcy Paralegal

/peo

Enclosures

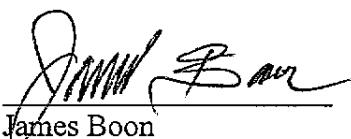
cc: Mr. James Boon

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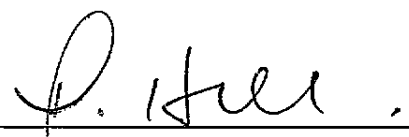
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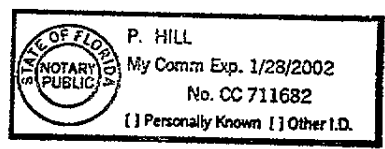
STATE OF FLORIDA
COUNTY OF ORANGE

I, James Boon, Trustee of the Boon Family Trust, hereby attest that the attached document
is a true and correct copy of the BOON FAMILY TRUST AGREEMENT.


James Boon


Sworn to and subscribed before me this 7th day of December, 2001 by James Boon who
is personally known to me.


Print Name: _____
Notary Public
Serial Number: _____



CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.



JAMES BOON
1801 ALOMA AVENUE
WINTER PARK, FLORIDA 32789

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DECLARATION OF TRUST

THIS DECLARATION OF TRUST, is hereby made this 7th day of October, 1998, by and between **JAMES BOON** and **SWARIN BOON**, individually, of 601 S. New York Avenue, Winter Park, Florida, as Grantors, and **JAMES BOON**, as Trustee.

In consideration of the mutual covenants and promises set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Grantors and Trustee agree as follows:

ARTICLE I
CREATION OF TRUST

JAMES BOON and **SWARIN BOON**, hereinafter referred to in their individual capacity as the "Grantors," hereby create the **BOON FAMILY TRUST**, hereinafter referred to as the "Trust."

ARTICLE II
DESIGNATION OF TRUSTEES

The Trustee of the **BOON FAMILY TRUST** shall be **JAMES BOON** of 601 S. New York Avenue, Winter Park, Florida, hereinafter referred to as the "Trustee."

ARTICLE III
DESIGNATION AND INTEREST OF BENEFICIARIES

The beneficiaries of the Trust shall be our children **SIAM BOON** and **SELINA BOON**, hereinafter referred to as the "Beneficiaries," with each possessing an equal interest herein. In the event any beneficiary predeceases the last surviving Grantor, that beneficiary's interest in this Trust shall pass to that beneficiary's lineal descendants in equal shares. In the event such beneficiary leaves no lineal descendants, that beneficiary's interest shall pass to the remaining beneficiary.

ARTICLE IV
TRANSFER IN TRUST

Grantors hereby transfer and deliver to Trustee, in trust, the property described in the schedule designated as the "Schedule of Trust Property," attached hereto and made a part hereof by this reference. Trustee shall hold the trust property for the benefit and on behalf of the Beneficiaries for the uses and purposes, and on the terms and conditions set forth herein.

ARTICLE V
TRUST PROPERTY

The "Trust Property" shall be that property transferred and delivered by Grantors to Trustee as reflected in the Schedule of Trust Property, along with any additional property added to the Trust pursuant to the terms hereof and any income derived from the property and/or interests held by this Trust.

ARTICLE VI
TERM AND TERMINATION OF TRUST

The Trust shall remain in full force and effect for a period of 25 years, unless terminated sooner pursuant to the terms of this Declaration of Trust.

Upon the death of the last surviving Grantor, the Trust Property shall be distributed to the Beneficiaries as provided for in this Declaration of Trust and, following that distribution, this Trust shall terminate.

ARTICLE VII
ADDITIONS TO THE TRUST PROPERTY

The Grantors or any other person shall have the right at any time, and from time to time, to add additional property to the Trust by transferring, assigning, conveying, devising or bequeathing any such property to the Trustee to be held pursuant to this Declaration of Trust. Any property added to the Trust shall be subject to the provisions hereof to the same extent as if originally included hereunder. Trustee shall be responsible for only that additional property as is actually received by Trustee. Upon actual receipt of any additional property, Trustee shall add a description of the same to the Schedule of Trust Property.

ARTICLE VIII
SUCCESSOR TRUSTEE

In the event Trustee resigns or is unable to continue to act as Trustee of the Trust, the Trustee shall appoint a successor trustee. Upon the death or incapacity of Trustee, **SWARIN BOON**, is hereby appointed to serve as successor trustee. Upon assuming the position of trustee of the Trust, the successor trustee shall acquire all of the duties and powers assumed and conferred on Trustee pursuant to this Declaration of Trust. The outgoing trustee shall lose all powers, discretions, rights, obligations and duties assumed by and conferred on the outgoing trustee pursuant to this Declaration of Trust. The appointment of any successor trustee shall be made by an acknowledged instrument, a copy of which shall be delivered to the Beneficiaries.

ARTICLE IX
DISPOSITION OF PRINCIPAL AND INCOME

Trustee shall hold and manage the Trust Property as provided for herein, shall collect and receive any income therefrom and, after deducting all necessary and reasonable expenses incident to the administration of the Trust, shall dispose of the principal and income in the following manner:

- (a) During the term of this Trust, any and all income derived from the Trust Property may be paid to the Grantors;
- (b) unless otherwise provided herein, following the death of the last surviving Grantor, Trustee shall distribute the Trust Property to the Beneficiaries in periodic payments, no less frequently than quarterly, subject to the following:
 - 1) If the value of the Trust Estate is \$3 million (\$3,000,000) or greater, the Trustee shall distribute to each Beneficiary each year no more than five percent (5%) of the value of the Trust Estate, until the Trust Estate has been fully distributed. This maximum annual distribution shall be calculated based upon the value of the Trust Estate as of the date of the death of the last surviving Grantor.
 - 2) If the value of the Trust Estate is less than \$3 million (\$3,000,000) but greater than \$1 million (\$1,000,000), the Trustee shall distribute to each Beneficiary each year no more than ten percent (10%) of the value of the Trust Estate, until the Trust Estate has been fully distributed. This maximum annual distribution shall be calculated based upon the value of the Trust Estate as of the date of the death of the last surviving Grantor.
 - 3) If the value of the Trust Estate is \$1 million (\$1,000,000) or less, the Trustee shall distribute to each Beneficiary each year no more than twenty five percent (25%) of the value of the Trust Estate, until the Trust Estate has been fully distributed. This maximum annual distribution shall be calculated based upon the value of the Trust Estate as of the date of the death of the last surviving Grantor.
- (c) in the event that a Beneficiary of this Trust is a minor, Trustee, in his/her sole discretion, may retain that Beneficiary's interest in this Trust until such time that the Beneficiary reaches the age of legal majority.

ARTICLE X
REVOCABILITY OF TRUST

This Trust is revocable and may be amended, altered or revoked by Grantors in their sole discretion.

ARTICLE XI
GRANTORS' RESERVED POWERS

GRANTORS reserve unto themselves the following powers:

- a) The power, in part or in whole, to add or withdraw from the principal or income of this trust according to Grantors' discretion and upon Grantors' written notice to Trustee,
- b) The power to revoke, amend, alter or modify the Trust and Trust Property at Grantors' discretion. Upon complete revocation by Grantors, the Trust Estate shall be transferred to the Grantors.
- c) The power to remove Trustee and/or any successor trustee as Grantors deem appropriate at Grantors' sole discretion.

ARTICLE XII
POWERS OF TRUSTEE

In addition to all other powers and discretions granted to or vested in the Trustee by this Declaration of Trust, or by law, Trustee shall have the power and discretion, to be exercised only in a fiduciary capacity and only in the interest of the Beneficiaries, to perform all acts, institute all proceedings, exercise all rights and privileges in the management of the Trust Property, as if the absolute owner thereof, that Trustee may deem necessary or proper for the conservation and protection of the Trust Property. This grant of power includes, without limitation, the power to:

- (1) retain any property or undivided interests in property received from any source, including residential property, and invest and reinvest the Trust Property in bonds, notes, stocks or corporations regardless of class, partnerships, real estate or any interests in real estate, interests in trust or in any other property or undivided interest in property, wherever located, regardless of any lack of diversification, risk or non-productivity and without being limited by any statute or rule of law concerning investments by a trustee;

- (2) sell any Trust Property, for cash or credit, at public or private sale, exchange any Trust Property for other property, grant options to purchase or acquire any Trust Property, and determine the prices and terms of sales, exchanges and options;
- (3) invest in real estate, and grant, bargain, sell, convey, exchange, convert, assign, petition, divide, sub-divide and improve real estate and lease it with terms within or beyond the duration of the Trust;
- (4) borrow money for any purpose and mortgage or pledge any Trust Property;
- (5) employ attorneys, auditors, depositories and agents and hold and keep any Trust Property;
- (6) take any action with respect to conserving or realizing the value of any Trust Property and, with respect to foreclosures, reorganizations or other like matters affecting the Trust Property, to collect, pay, contest, compromise or abandon demands of or against the Trust Property wherever situated, and to execute contracts, notes, conveyances and other instruments, including instruments containing covenants, representations and warranties binding upon and creating a charge against the Trust Property and containing provisions excluding personal liability;
- (7) receive additional property from any source and add it to the Trust Property;
- (8) invest in mineral interests and grant the right to mine or drill for and remove from Trust Property, minerals on terms within or beyond the duration of the Trust;
- (9) make any distribution or division of the Trust Property in cash or in kind, or both, and to continue to exercise any powers and discretions for a reasonable period after the termination of the Trust, but only for so long as no rule of law relating to perpetuities would be violated;
- (10) collect in any manner, the net proceeds of any life insurance policies or other contracts;
- (11) purchase insurance on the life of the Grantors and to pay premiums, assessments and other charges with respect to any such life insurance policies, take any other action necessary to preserve such insurance policies as binding contracts, assign or hypothecate any such insurance policy, borrow any sum in accordance with the provisions of any

insurance contract, and receive all payments, dividends, surrender values, benefits, privileges of any kind which may accrue on account of the policy, all in accordance with the insurance contract (any amounts received by Trustee with respect to any life insurance policy, shall be treated as principal).

In addition to the foregoing powers, the Trustee shall have the power, but shall not be required, to sell or purchase property to or from, and to lend or borrow money to or from the Personal Representatives of the estates of the Beneficiaries. Any such sale or purchase shall be made at the fair market value of the property. Any such loan or borrowing shall be made with adequate security and at the prevailing rate of interest. The power authorized in this Article may be exercised even though the Personal Representative and the Trustee may be one and the same individual.

Additionally, in the event the Trustee shall become incapacitated or shall decease, the remaining Trustee shall succeed to those powers and shall possess all powers vested herein to Trustee.

ARTICLE XIII

COMPENSATION OF TRUSTEE

Trustee and any successor trustee shall not be entitled to receive compensation for their services as Trustee.

ARTICLE XIV

RESIGNATION OF TRUSTEE

Trustee, or any successor, may resign at any time, upon giving written notice to the Beneficiaries 30 days prior to any such resignation taking effect.

ARTICLE XV

DISTRIBUTION OR DIVISION IN-KIND

On any distribution of the Trust Property, Trustee may apportion and allocate the assets of the Trust Property in cash or in-kind, or partly in cash and partly in-kind, or in an undivided interest, in such a manner as Trustee, in Trustee's sole discretion deems advisable in accordance with the distribution directions of this Trust. Trustee may sell any property that Trustee deems necessary to make any such distribution.

ARTICLE XVI
NOTICE OF EVENTS

Until Trustee receives written notice of the death of a Beneficiary, or any other event on which a Beneficiary's right to receive income or principal from the Trust may depend, Trustee shall incur no liability for the disbursements or distributions made or omitted in good faith.

ARTICLE XVII
ACCOUNTING

Trustee, at any time, shall be entitled to render to the Beneficiaries of the Trust an account of Trustee's acts and transactions with respect to the income and principal of the Trust Property from the date of the creation of the Trust or from the date of the last previous account of Trustee. The Beneficiaries shall have full power and authority to finally settle and adjust such account. On such account being settled and adjusted to the satisfaction of the Beneficiaries, it shall be final and conclusive on each and every person, regardless of whether in being, who shall then or thereafter be or become interested in either the income or the principal of the Trust Property with like effect as a judgment of a court having jurisdiction, judicially settling such account in an action in which Trustee and all persons having or claiming any interest in the Trust Property were parties. Approval of such account by the Beneficiaries shall constitute a full and complete discharge and release of the Trustee from all further liability, responsibility and accountability for, or with respect to, the acts and transactions of Trustee as set forth in such account, both as to income and principal.

ARTICLE XVIII
TRUSTEES' BOND

The Trustee and any successor trustee shall not be required to give any bond or security.

ARTICLE XIX
SPEND-THRIFT PROVISION

Except as otherwise expressly provided for herein, all distributions to be made to the Beneficiaries hereunder shall be made by Trustee directly and only to the Beneficiaries, or, where authorized, applied for the benefit of the Beneficiaries. Trustee shall not recognize any transfer, mortgage, pledge, hypothecation, order or assignment of the Beneficiaries by way of anticipation of any distribution. The Beneficiaries shall not have the power or authority to anticipate in any way any distributions hereby provided or authorized to be made to the Beneficiaries, or any part thereof, nor to alienate, convey, transfer or dispose of the same or any interest therein or any part thereof in advance of payment. The income or principal of the Trust hereunder shall be exempt from the claims of creditors or other claimants and from orders, decrees, levies, attachments, garnishments, executions and any other legal or equitable process or any proceedings to the fullest extent permissible by law. If any creditor or other claimant attempts by any means to subject to the satisfaction of the claim of such creditor or claimant,

the interest of any Beneficiary entitled by the provisions hereof to receive any distribution, notwithstanding any other provisions contained herein, any such Beneficiary, during such time thereafter as Trustee, in Trustee's absolute discretion shall deem advisable, shall not be entitled to receive any distribution from the Trust.

ARTICLE XX
SEVERABILITY

If any portion of this Declaration of Trust shall be invalid or unenforceable for any reason, the remaining provisions hereof shall continue to be effective.

ARTICLE XXI
GOVERNING LAW

This Trust is hereby accepted by Trustee and will be administered in the State of Florida. The validity, construction and all rights under this Trust shall be governed by the laws of the State of Florida.

IN WITNESS WHEREOF, the Grantors and Trustee have executed this Boon Family Trust at Altamonte Springs, Seminole County, Florida on the date first above written.

Signed, sealed and delivered
in the presence of:



Witness

Paul M. Sills

Printed/Typed Name of Witness



Witness

BRIDGET L. DERR

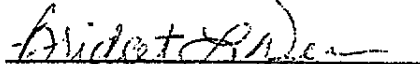
Printed/Typed Name of Witness



Witness

Paul M. Sills

Printed/Typed Name of Witness



Witness

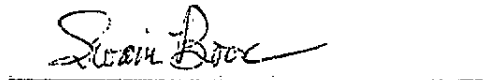
BRIDGET L. DERR

Printed/Typed Name of Witness



JAMES BOON

Grantor



SWARIN BOON

Grantor

STATE OF FLORIDA

COUNTY OF SEMINOLE

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}

BEFORE ME, an officer duly authorized to take acknowledgements, personally appeared JAMES BOON and SWARIN BOON, to me personally known, or who have produced _____ as identification, and who, after being duly sworn, under oath, depose and say that they have read the foregoing instrument and have executed the same as Grantors freely and voluntarily.

SWORN TO AND SUBSCRIBED BEFORE ME, this 7th day of October, 1998.

(SEAL)



Janice K. Bogdany
MY COMMISSION # CC671437 EXPIRES
August 12, 2001
BONDED THRU TROY FAIN INSURANCE, INC.

Janice K. Bogdany
NOTARY PUBLIC, STATE OF FLORIDA

[Signature]

Witness

Paul M. Sills

Printed/Typed Name of Witness

[Signature]

Witness

BRIAN L. DERR

Printed/Typed Name of Witness

[Signature]

JAMES BOON
Trustee

STATE OF FLORIDA

COUNTY OF SEMINOLE

}
}ss
}

BEFORE ME, an officer duly authorized to take acknowledgements, personally appeared JAMES BOON, to me personally known, or who has produced _____ as identification, and who, after being duly sworn, under oath, deposes and says that they has read the foregoing instrument and has executed the same as Trustee freely and voluntarily.

SWORN TO AND SUBSCRIBED BEFORE ME, this 7th day of October, 1998.

(SEAL)



Janice K. Bogdany
MY COMMISSION # CC671437 EXPIRES
August 12, 2001
BONDED THRU TROY FAIN INSURANCE, INC.

Janice K. Bogdany
NOTARY PUBLIC, STATE OF FLORIDA

SCHEDULE OF TRUST PROPERTY

This Schedule is an attachment to the Boon Family Trust Agreement dated the 7th day of October, 1998, by and between James Boon and Swarin Boon as "GRANTORS", and James Boon as "TRUSTEE".

The following property was delivered to the "TRUSTEE" on the dates set forth following each item:

- 1) See Owner's Policy of Chicago Title Insurance Company, Schedule A and Schedule B. Total 5 pages.
Policy Number 10 2689 106 00000012
Date of Policy, January 29, 1997 @ 2:55 P.M.

CHICAGO TITLE INSURANCE COMPANY

OWNER'S POLICY

SCHEDULE A

OFFICIAL FILE NUMBER	POLICY NUMBER	DATE OF POLICY	AMOUNT OF INSURANCE
21084.010600	10 2689 106 00000012	January 29, 1997 @ 2:55 P.M.	\$2,250,000.00

1. Name of Insured:

JAMES BOON and SWARIN BOON, husband and wife

2. The estate or interest in the land which is covered by this Policy is:

Fee Simple

3. Title to the estate or interest in the land is vested in the Insured.

4. The land herein described is encumbered by the following mortgage or trust deed, and assignments:

Mortgage, Security Agreement, Financing Statement and Assignment of Rents dated January 29, 1997, executed by James Boon and Swarin Boon in favor of First Mercantile National Bank, a national banking association, recorded January 29, 1997, in Official Records Book 5192, Page 962, of the Public Records of Orange County, Florida.

and the mortgages or trust deeds, if any, shown in Schedule B hereof.

5. The land referred to in this Policy is described as follows:

See Exhibit "A and Exhibit "B" attached hereto and incorporated herein by reference.

This Policy valid only if Schedule B is attached.

CHICAGO TITLE INSURANCE COMPANY

OWNER'S POLICY

SCHEDULE A (Continued)

Policy Number 10 2689 106 00000012

EXHIBIT "A"

Parcel A: The West 36 feet of Lots 1, 2, 3, and 14 feet of vacated alley on West of said Lots, also Lots 4, 5, 6, and North 7 feet of vacated alley on South of said lots; LESS the North 8 feet thereof for street, Block 89, TOWN OF WINTER PARK, according to the plat thereof as recorded in Plat Book A, Pages 67-72, Plat Book B, Pages 86-87 and Miscellaneous Book 3, Page 220, all in the Public Records of Orange County, Florida.

AND

Parcel B: Lots 7 and 8, Block 89, TOWN OF WINTER PARK, according to the plat thereof as recorded in Plat Book A, Pages 67-72, Public Records of Orange County, Florida; LESS the North 8 feet thereof, AND that portion of the North 1/2 of a 14 foot alley running East and West through Block 89, TOWN OF WINTER PARK, according to the plat thereof as recorded in Plat Book A, Pages 67-72, Public Records of Orange County, Florida, adjacent to and abutting Lots 7 and 8 of said Block 89, TOWN OF WINTER PARK, on the South.

EXHIBIT "B"

Parcel A: The North 64 feet of the South 184 feet of Lot 305, Block 88, TOWN OF WINTER PARK, according to the plat thereof as recorded in Plat Book A, Pages 67-72, Plat Book B, Pages 78-87, and Miscellaneous Book 3, page 220, all in the Public Records of Orange County, Florida.

Parcel B: The East 107 feet of Lot 1 (Less the North 8 feet for street purposes), and the East 107 feet of Lots 2 and 3, Block 89 and ALSO: Begin at the Southeast corner of said Lot 3, run South 7 feet; West 107 feet; North 7 feet; East 107 feet to the point of beginning, all in Revised Map of the TOWN OF WINTER PARK, according to the plat thereof as recorded in Plat Book A, Pages 67-72, Public Records of Orange County, Florida.

CHICAGO TITLE INSURANCE COMPANY

OWNER'S POLICY

SCHEDULE B

Policy Number: 10 2689 106 00000012

This policy does not insure against loss or damage by reason of the following exceptions:

1. Taxes and assessments for the year 1997 and subsequent years, which are not yet due and owing.
2. Easement in favor of Florida Power Corporation recorded in Official Records Book 1859, Page 92, of the Public Records of Orange County, Florida, (as to Parcel A of Exhibit "B").
3. Distribution Easement in favor of Florida Power Corporation recorded in Official Records Book 3603, Page 2381, of the Public Records of Orange County, Florida, (as to Parcel B of Exhibit "B").
4. Distribution Easement in favor of Florida Power Corporation recorded in Official Records Book 4023, Page 4954, of the Public Records of Orange County, Florida, (as to Parcel B of Exhibit "B").
5. Distribution Easement in favor of Florida Power Corporation recorded in Official Records Book 4023, Page 4962, of the Public Records of Orange County, Florida, (as to Parcel A of Exhibit "A").
6. Rights of tenants, as tenants only, under existing unrecorded leases.
7. Notice of Lien Prohibition in Lease recorded in Official Records Book 4447, Page 4669, of the Public Records of Orange County, Florida, (as to Exhibit "A").
8. The following matters as reflected on that certain Survey dated December 15, 1996, Job No. 96122, prepared by Gentry Surveyors, and executed by Daniel E. Gentry, Jr., Florida Registration Number 5047:
 - a. Encroachment of signs, planter and concrete walk onto adjacent right-of-way of Fairbanks Avenue along the north property line.
 - b. Encroachment of wood walk, steel walkways and 6' board fence onto Florida Power Corporation Distribution Easement recorded in Official Records Book 4023, Page 4962, of the Public Records of Orange County, Florida.
 - c. Encroachment of planter and asphalt paving onto Florida Power Corporation Distribution Easement recorded in Official Records Book 3603, Page 2381, of the Public Records of Orange County, Florida.

CHICAGO TITLE INSURANCE COMPANY

OWNER'S POLICY

SCHEDULE B

Policy Number: 10 2689 106 00000012

- d. Encroachment of one story concrete block building, steel drain grates, concrete walks and planters onto Florida Power Corporation Distribution Easement recorded in Official Records Book 4023, Page 4954, of the Public Records of Orange County, Florida.
 - e. Encroachment of roof overhang across the north property line of the North 64' of the South 184' of Lot 305 (parking lot).
 - f. Encroachment of building across the east property line of the North 64' of the South 184' of Lot 305 (parking lot).
 - g. Encroachment of concrete curb and asphalt pavement into Florida Power Corporation Easement recorded in Official Records Book 1859, Page 92, of the Public Records of Orange County, Florida.
 - h. Encroachment of wall and fence across east and south boundaries of the North 64' of the South 184' of Lot 305 (parking lot).
 - i. Encroachment of overhead power lines on and off the subject property along the south and west property lines and across the southeastern portion of the subject property.
 - j. Possible encroachment of building to the west of subject property across the west property line.
 - k. Encroachment of overhead power lines and poles over the North 64' of the South 184' of Lot 305 (parking lot).
9. Assignment of Leases dated January 29, 1997, executed by James Boon and Swarin Boon, his wife, in favor of First Mercantile National Bank, a national banking association, recorded January 29, 1997, in Official Records Book 5192, Page 978, of the Public Records of Orange County, Florida.

CHICAGO TITLE INSURANCE COMPANY

OWNER'S POLICY

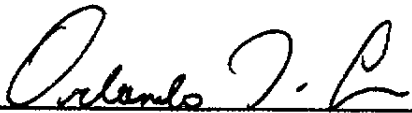
SCHEDULE B

Policy Number: 10 2689 106 00000012

10. Form UCC-1 Financing Statement executed by James Boon and Swarin Boon, his wife, as Debtors, and First Mercantile National Bank, as Secured Party, recorded January 29, 1997, in Official Records Book 5192, Page 986, of the Public Records of Orange County, Florida.

COUNTERSIGNED:

GREENBERG TRAUERIG HOFFMAN LIPOFF
ROSEN & QUENTEL, P.A.


Authorized Signatory

Note: If this schedule is attached to a Loan Policy, junior and subordinate matters, if any, are not reflected herein.

Note: This Policy consists of insert pages labeled Schedules A and B. This Policy is of no force and effect unless both pages are included along with any added pages incorporated by reference.