

EXHIBIT B

Instrument 523758 Page 73 of 159

**PLAT AND PLANS
FOR
ROYAL PALMS, A CONDOMINIUM**

CERTIFICATION

I, the undersigned, Charles King, a registered Architect in the State of Alabama, Number 3434, of Charles King Architects & Associates, Inc., 1206 Market Street, #25, Chattanooga, Tennessee, 37402, hereby certify that to the best of my knowledge and belief the PLANS labeled Exhibit "B", pages 2 through 32, inclusive, attached hereto and made a part of the Declaration of Condominium of Royal Palms, a condominium, show the layout, location, Unit numbers and dimensions of the Units and the improvements. I further certify that the PLANS show the dimensions of the improvements and the Units and that the improvements shown on the PLANS are substantially complete. I further certify that to the best of my knowledge and belief the PLANS contain all of the information required by Code of Alabama (1975), 35-8A-209.

Charles King

Registered Architect Number: 3434

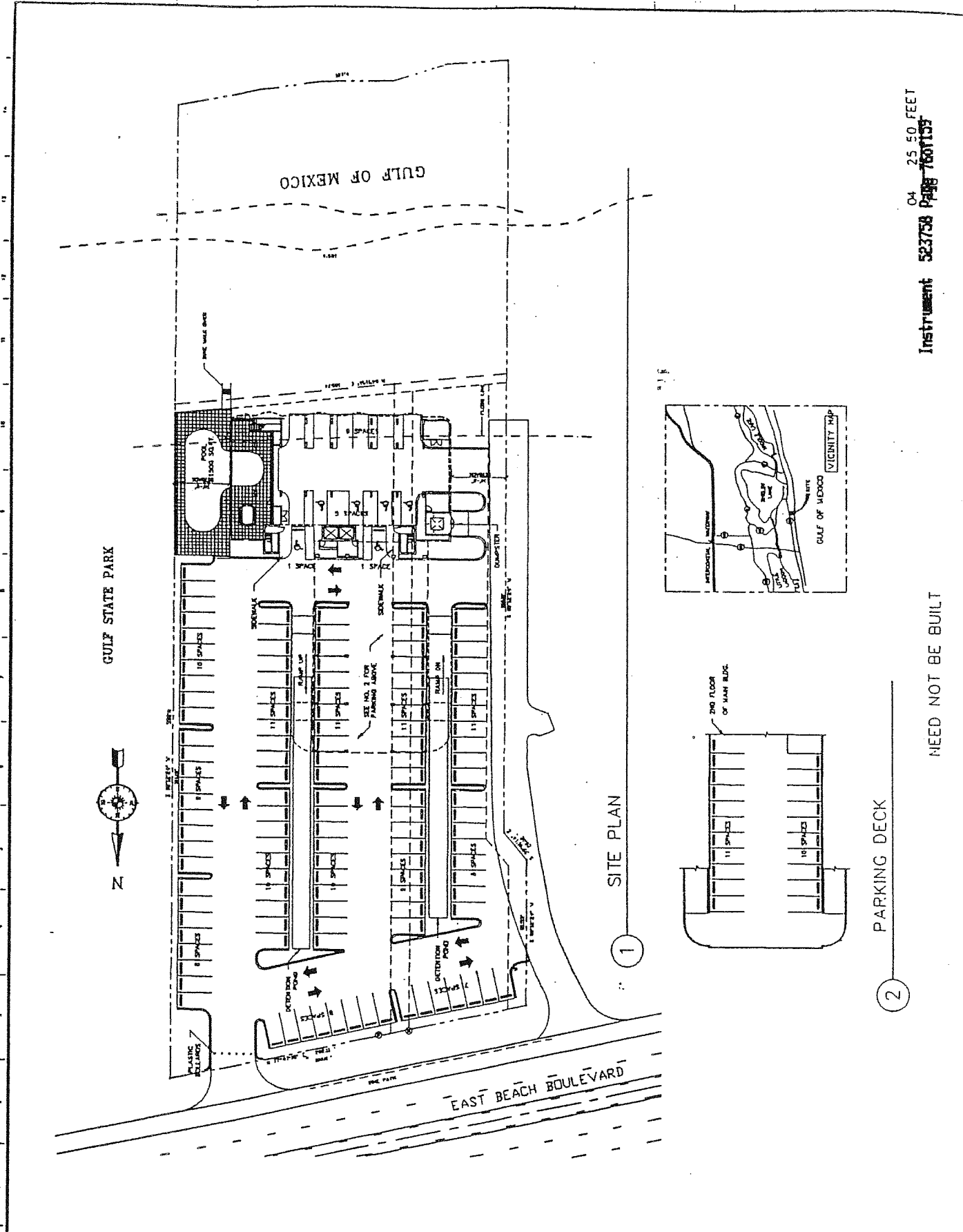
Date: 12/9/99

Subscribed and sworn to before me, this 9th day of DECEMBER, 1999.

Margot White
Notary Public

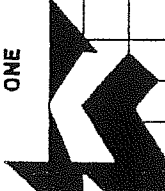
My Commission Expires:

July 9, 2000



ROYAL PALMS CONDOMINIUMS Gulf Shores, Alabama

ONE

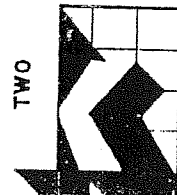


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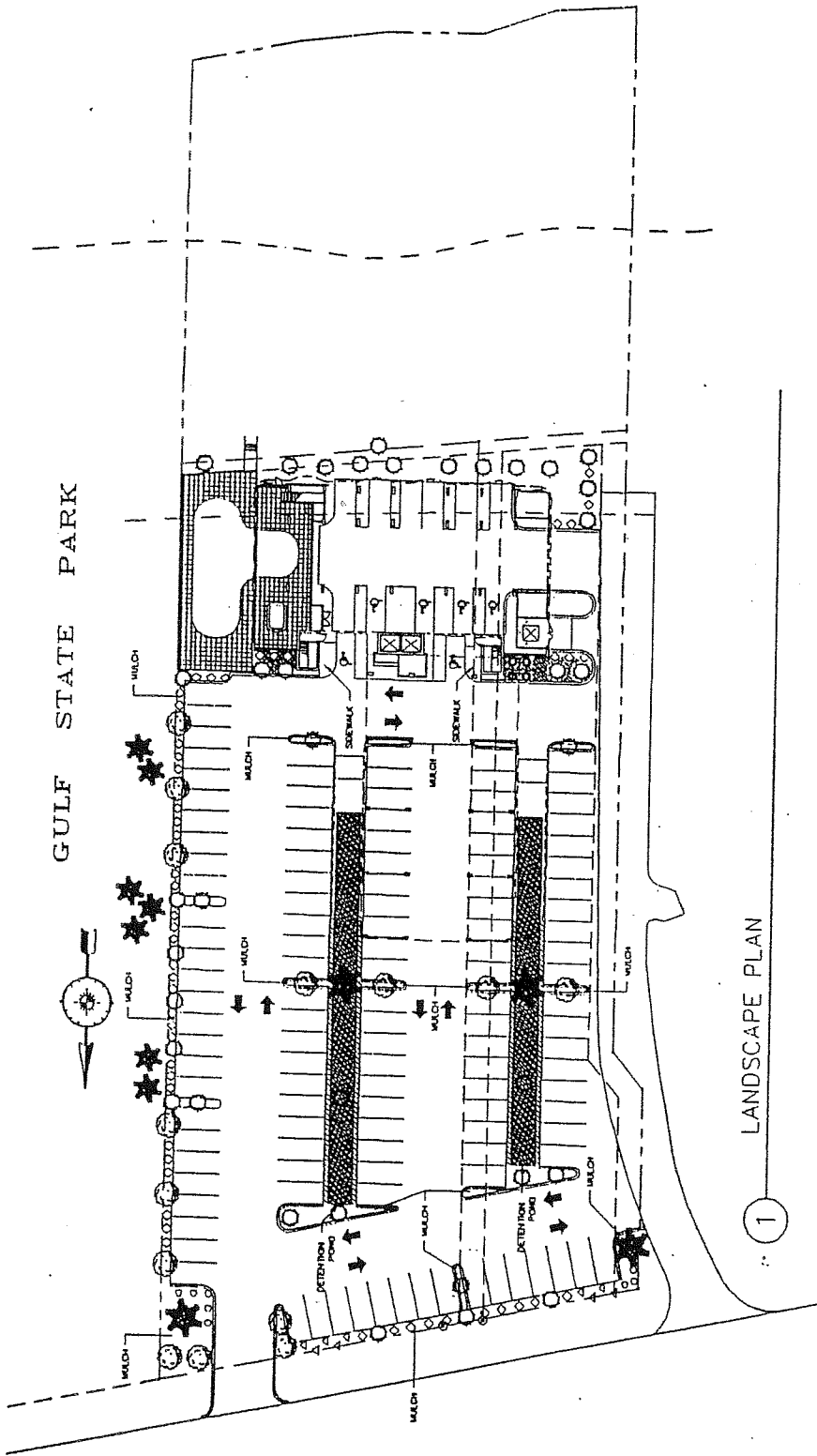
ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

TWO

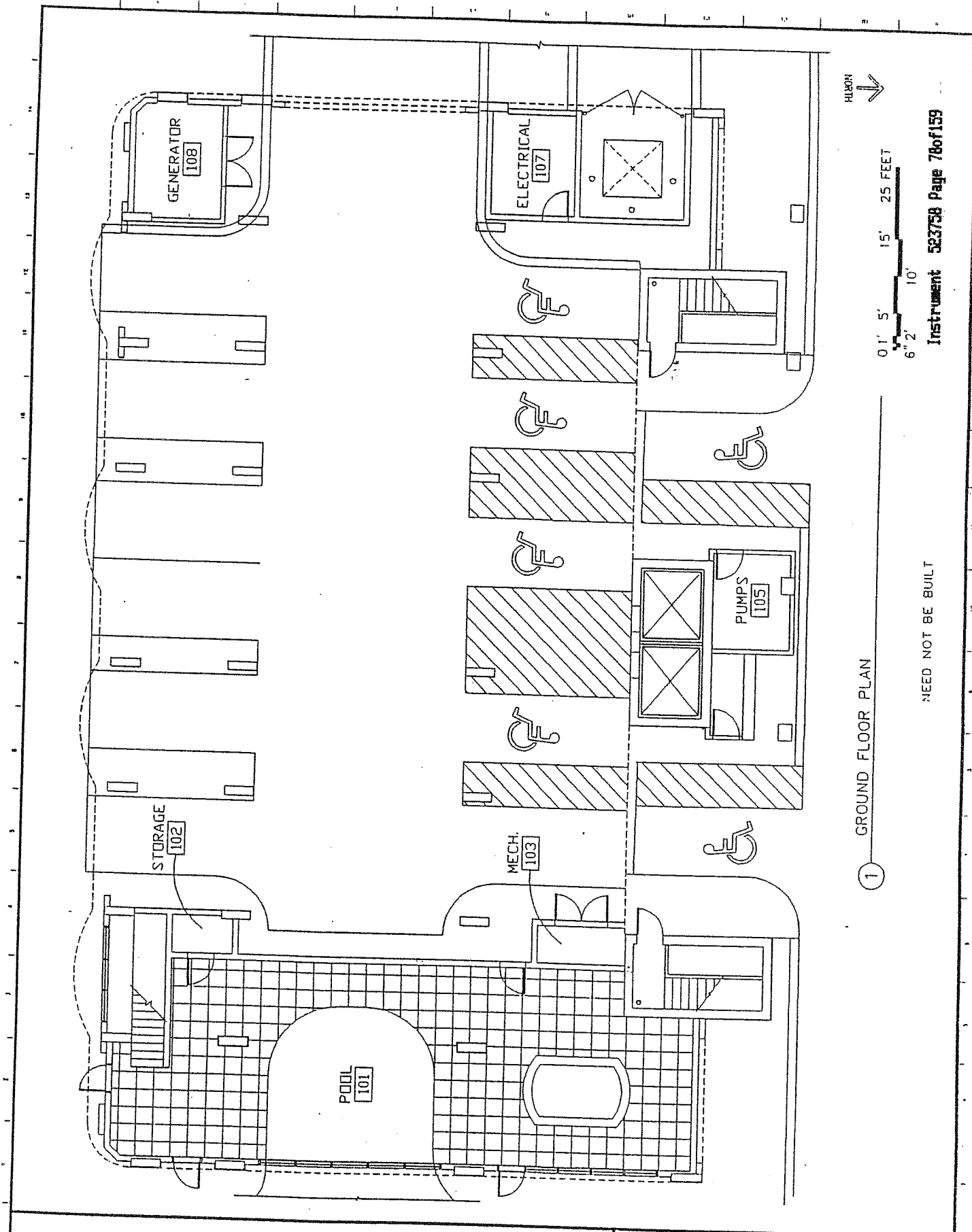
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EAST BEACH BLVD. 120' R/W
ALABAMA STATE HIGHWAY #182



PLANTING SCHEDULE		
Plant Name	Size	Notes
Star Palm	3"	-
Heurthorn	3 GAL	-
Greenstar	3 GAL	-
Aspire	3 GAL	-
Fatsia	3 GAL	-
Crape Myrtle	4"	-
Coccoloba	12"	-
Juniper	1 GAL	Sharp Ground Cover
Gent Liriodendron	1 GAL	-
Notes: - Shaded Cypress - Shaded Cypress		

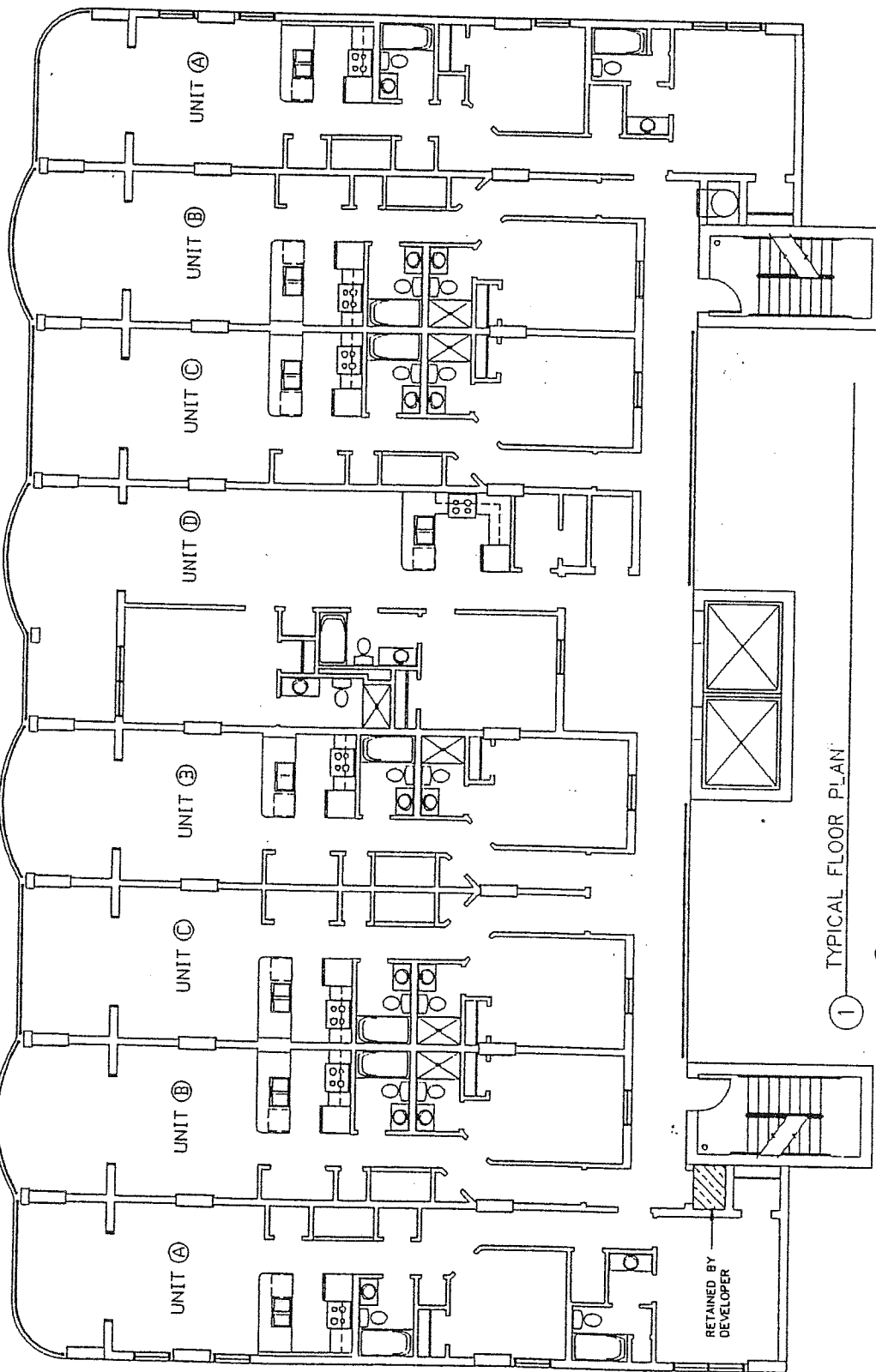
NOTES:
1. ONE MATURE SHADE TREE WILL BE PROVIDED AT
INTERVALS OF APPROXIMATELY 5 PARKING SPACES.
2. LANDSCAPING WILL BE PROTECTED FROM
VEHICLES BY WHEEL STOPS OR CURBS AS INDICATED.
3. MATERIALS AND METHODS OF CONSTRUCTION BASED
ON LOCAL APPROPRIATENESS AND SEASONAL AVAILABILITY.



ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

THREE	Charles King			
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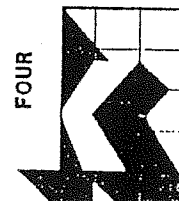
1 TYPICAL FLOOR PLAN

24	(A) : 2 BEDROOM-2 BATH 942 SF.
35	(B) : 1 BEDROOM-2 BATH 676 SF.
24	(C) : 1 BEDROOM-2 BATH 676 SF.
13	(D) : 2 BEDROOM-2 BATH 973 SF.
1	(E) : 2 BEDROOM-2 1/2 BATH 1384 SF.
1	(E) : 1 BEDROOM-2 BATH 676 SF.
98	TOTAL UNITS

NEED NOT BE BUILT

ROYAL PALMS CONDOMINIUMS Gulf Shores, Alabama

FOUR

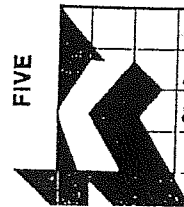


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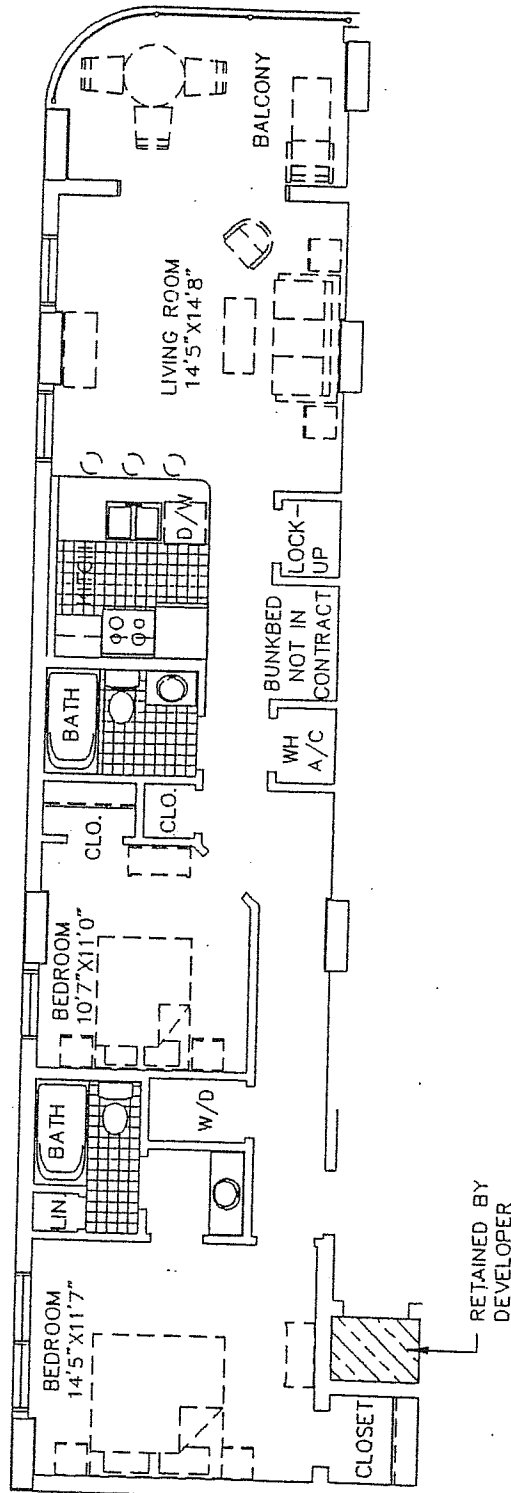
ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

FIVE

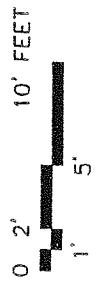


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LIVING AREA: 942 SF
 BALCONY: 121 SF

A FLOOR PLAN UNIT A
 2 BEDROOM-2 BATH

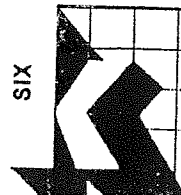


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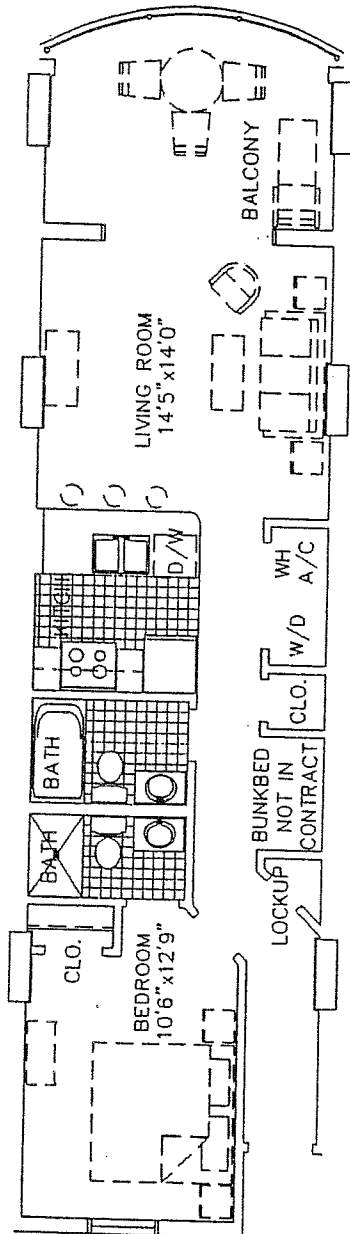
ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

SIX



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LIVING AREA: 676 SF.
BALCONY: 135 SF.

B FLOOR PLAN UNIT B
1 BEDROOM-2 BATH

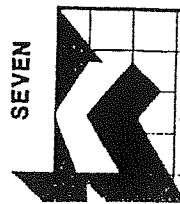


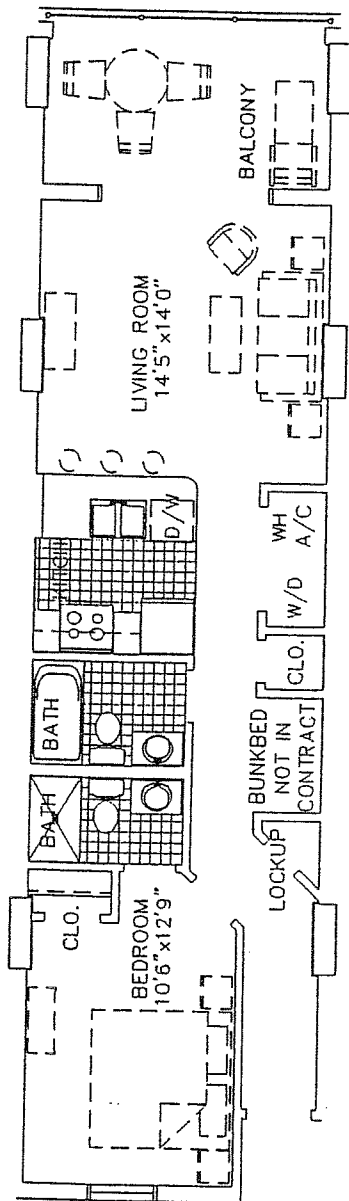
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ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

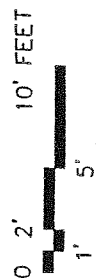
SEVEN

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LIVING AREA: 676 SF.
BALCONY: 121 SF.

(C) FLOOR PLAN UNIT C
1 BEDROOM-2 BATH

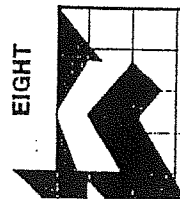


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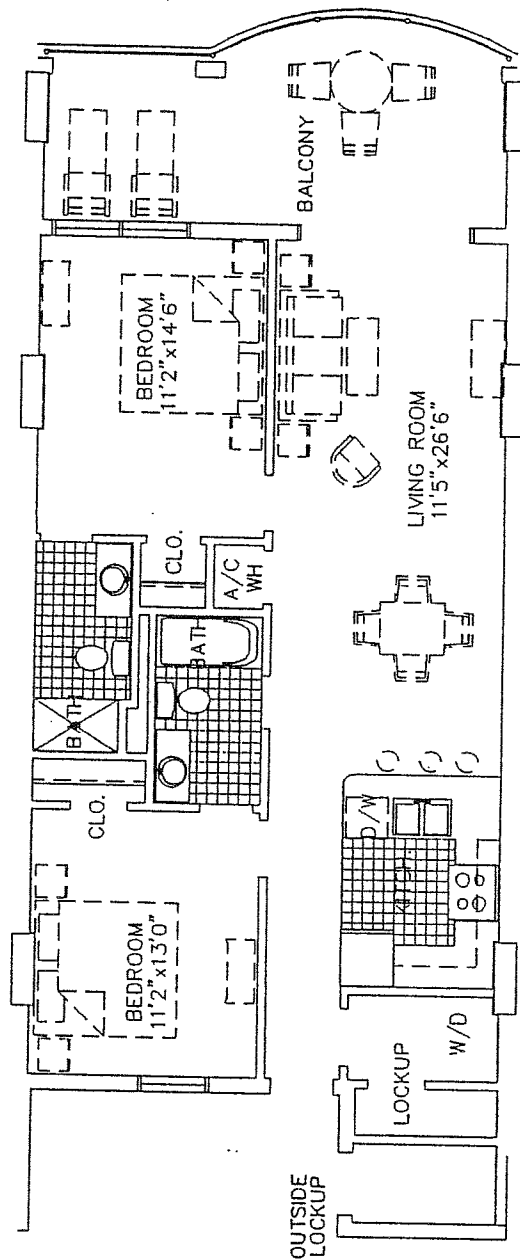
ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

EIGHT

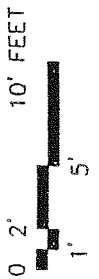


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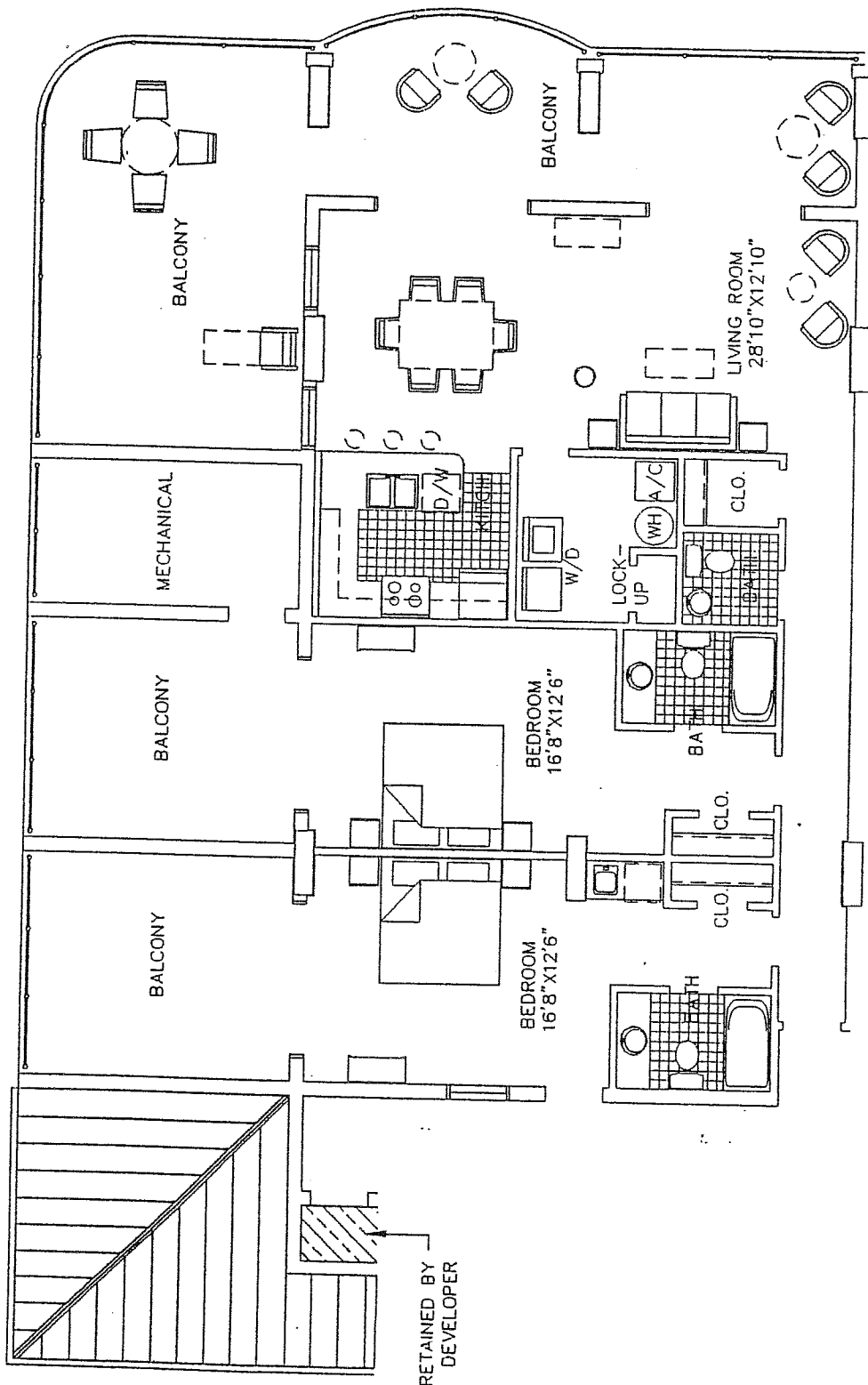


* LIVING AREA: 973 SF.
BALCONY: 209 SF.

D FLOOR PLAN UNIT D
2 BEDROOM-2 BATH

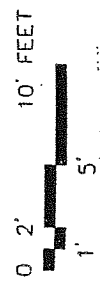


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LIVING AREA: 1384 SF
BALCONY: 914 SF.

E FLOOR PLAN UNIT E
2 BEDROOM-2 1/2 BATH



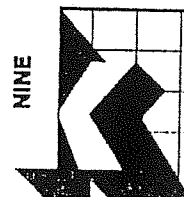
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Instrument 523758 Page: 8/10/1991

ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

NINE

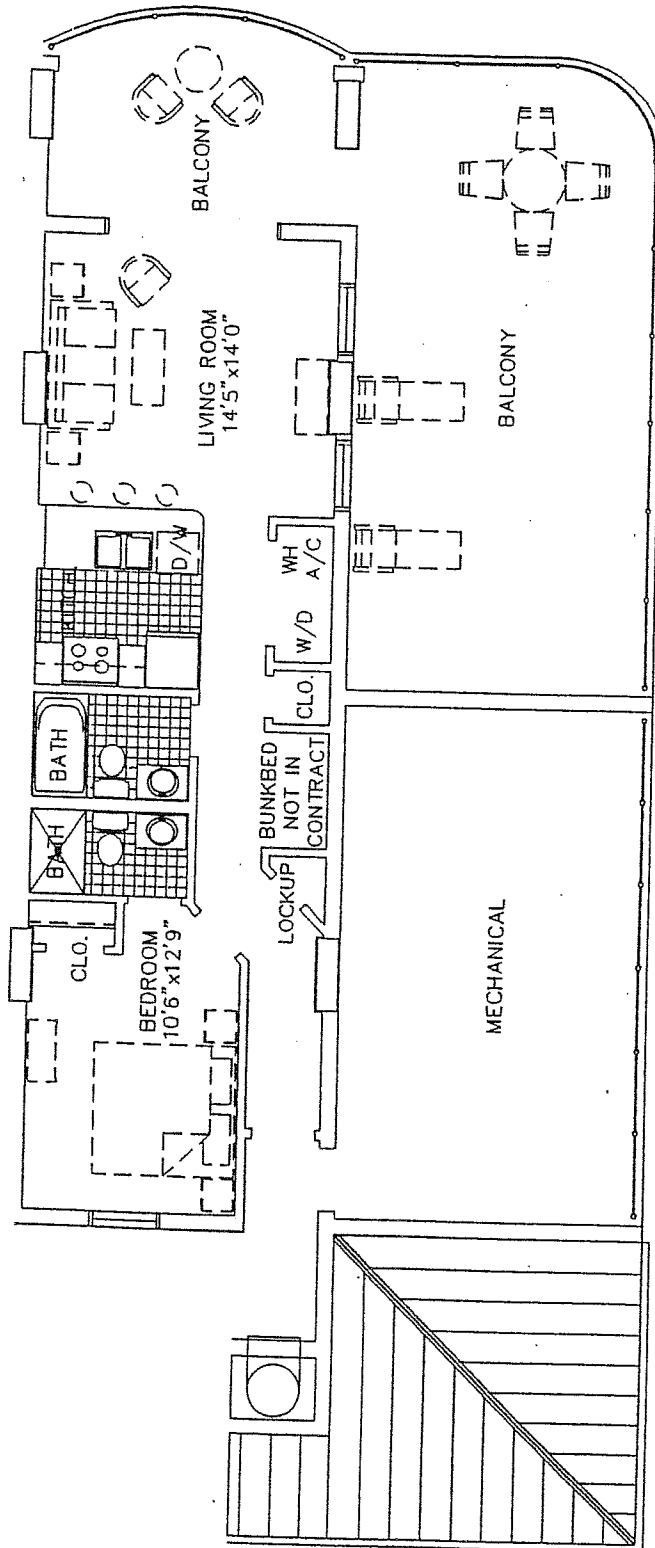


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ROYAL PALMS CONDOMINIUMS

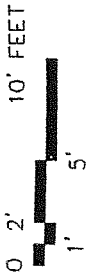
Gulf Shores, Alabama

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	& Associates, Inc.		
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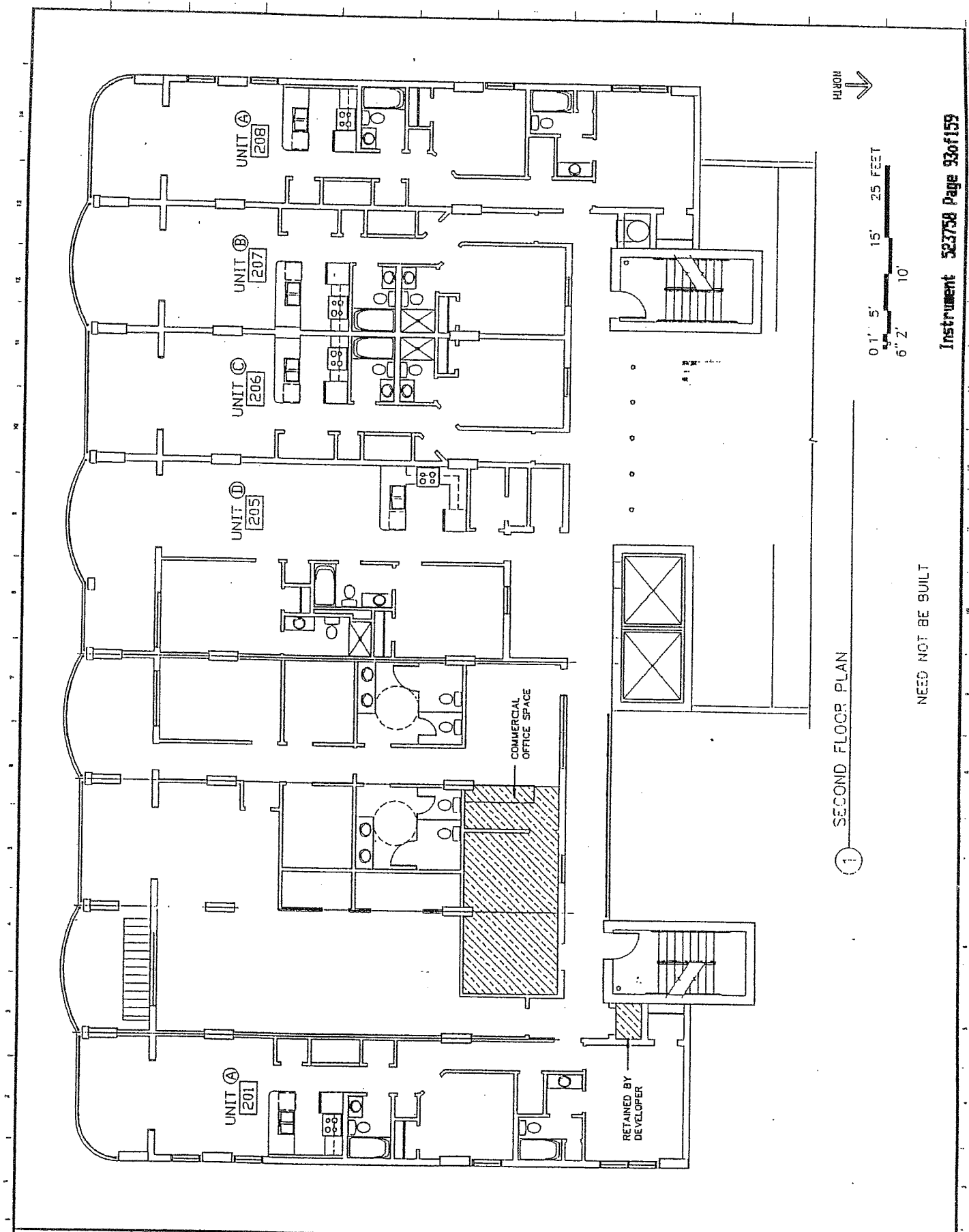


LIVING AREA: 676 SF.
BALCONY: 564 SF.

F FLOOR PLAN UNIT F
1 BEDROOM-2 BATH



NEED NOT BE BUILT



1 SECOND FLOOR PLAN

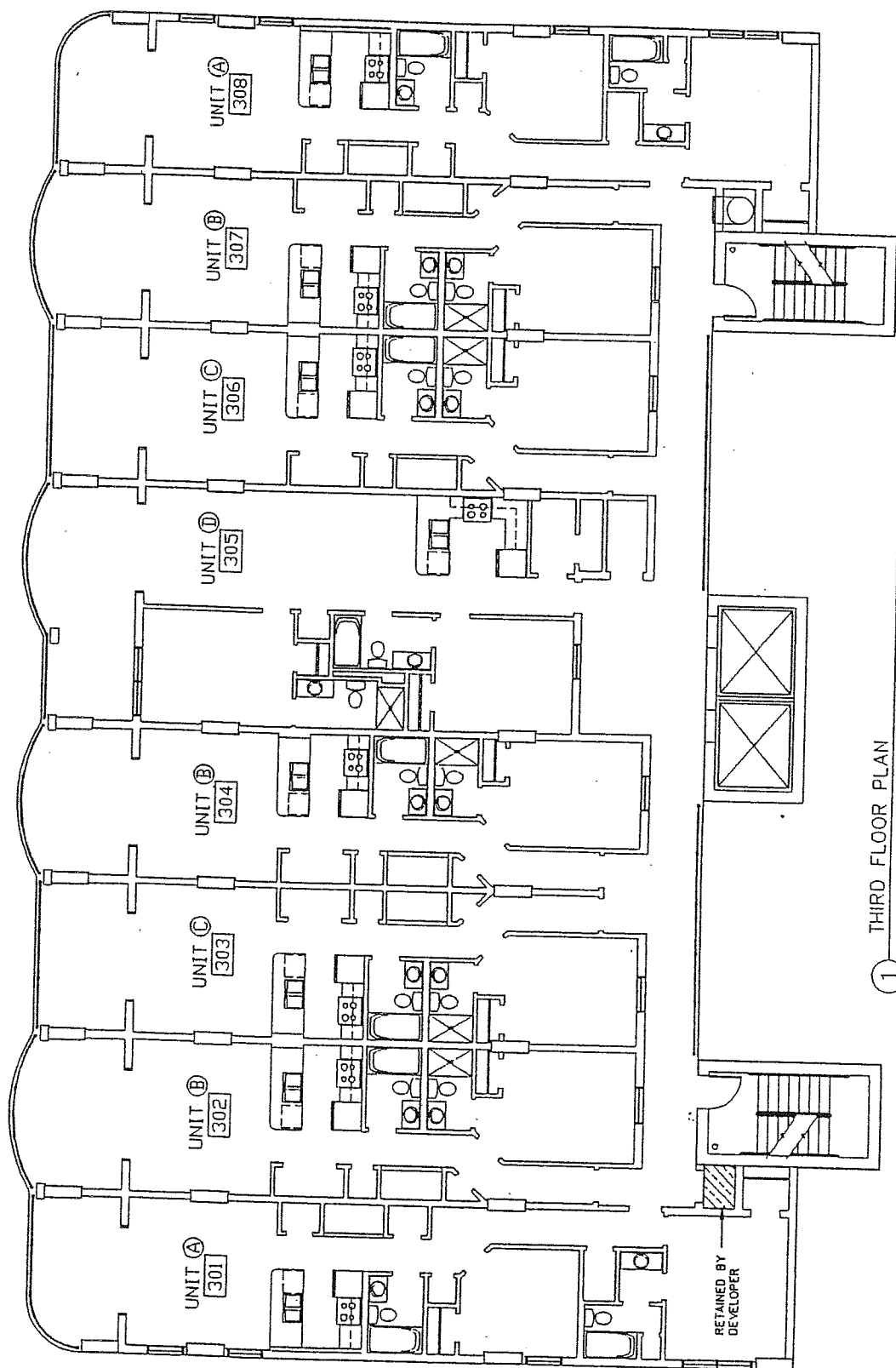
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ROYAL PALMS CONDOMINIUMS Gulf Shores, Alabama

EIGHTEEN



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NORTH
 0' 1' 5' 15' 25 FEET
 6' 2' 10'

1 THIRD FLOOR PLAN

NEED NOT BE BUILT

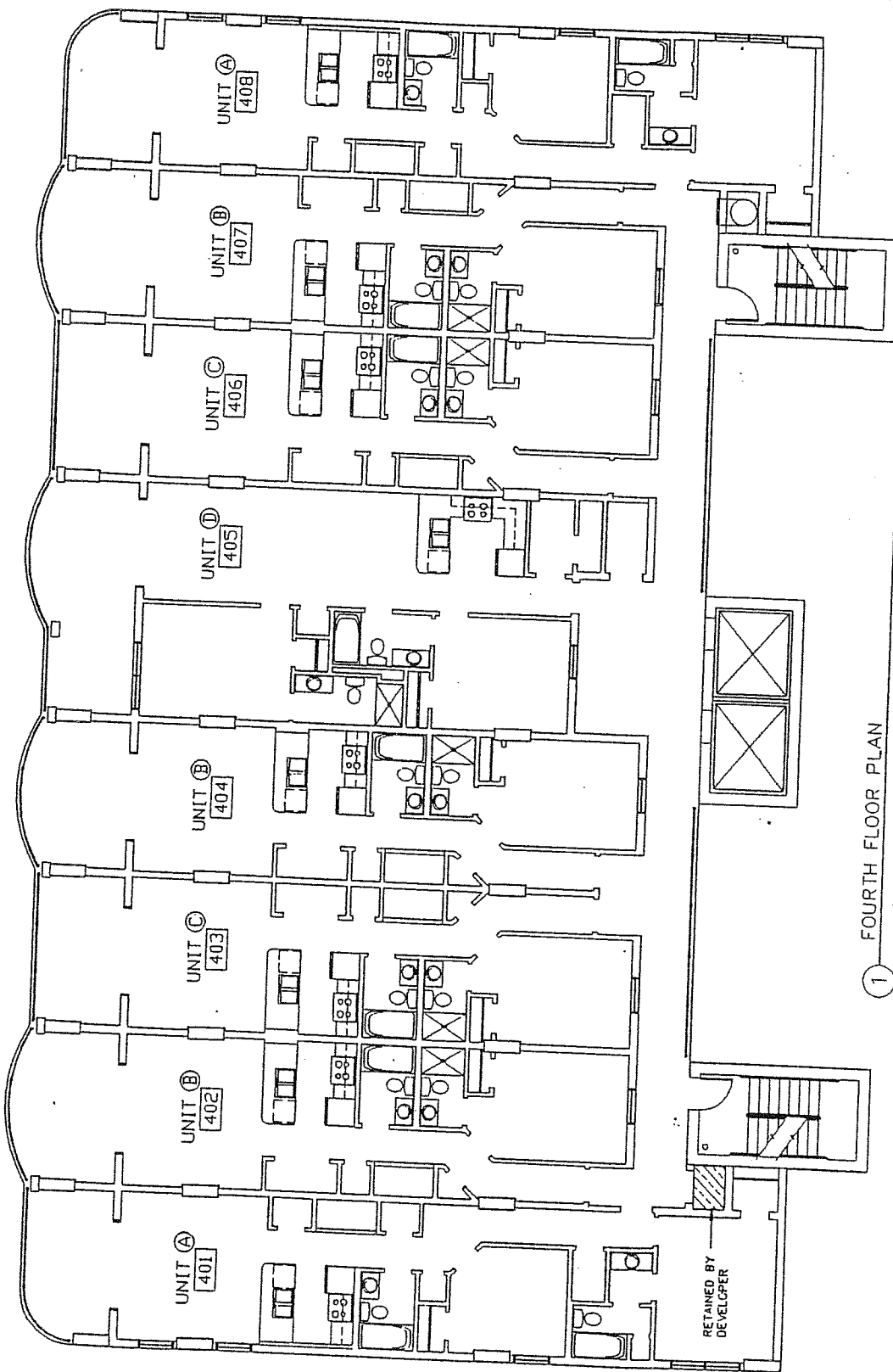
ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

NINETEEN



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Chattanooga, TN	37402



① FOURTH FLOOR PLAN



0.1' 5' 15' 25 FEET
6" 2' 10"

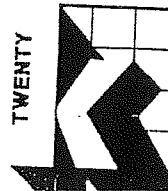
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Instrument 523758 Page 95 of 159

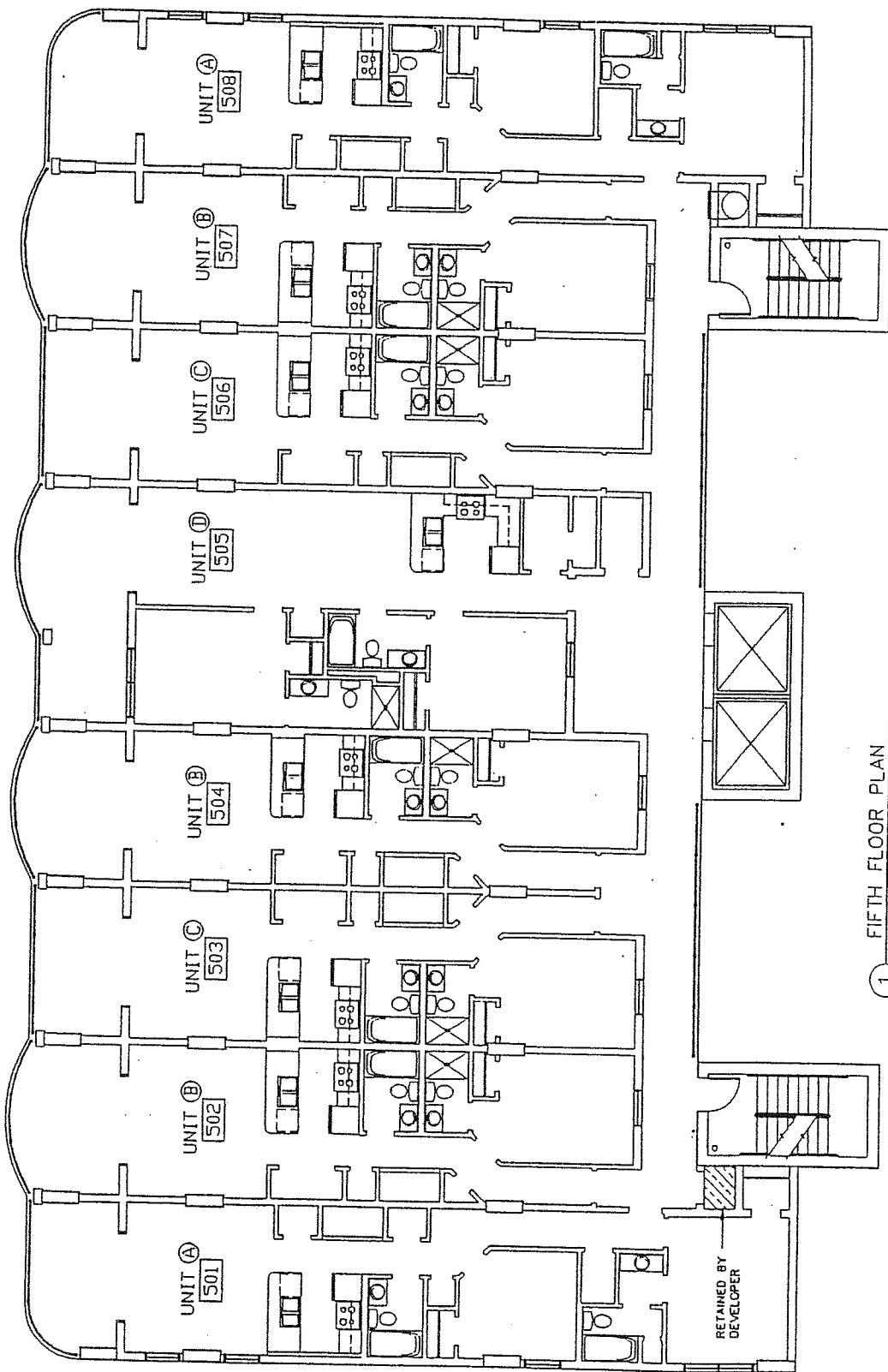
ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

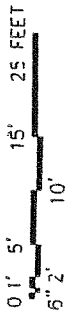
TWENTY



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FIFTH FLOOR PLAN

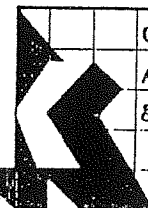


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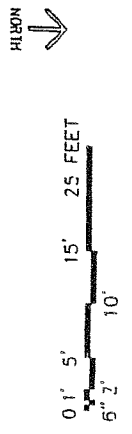
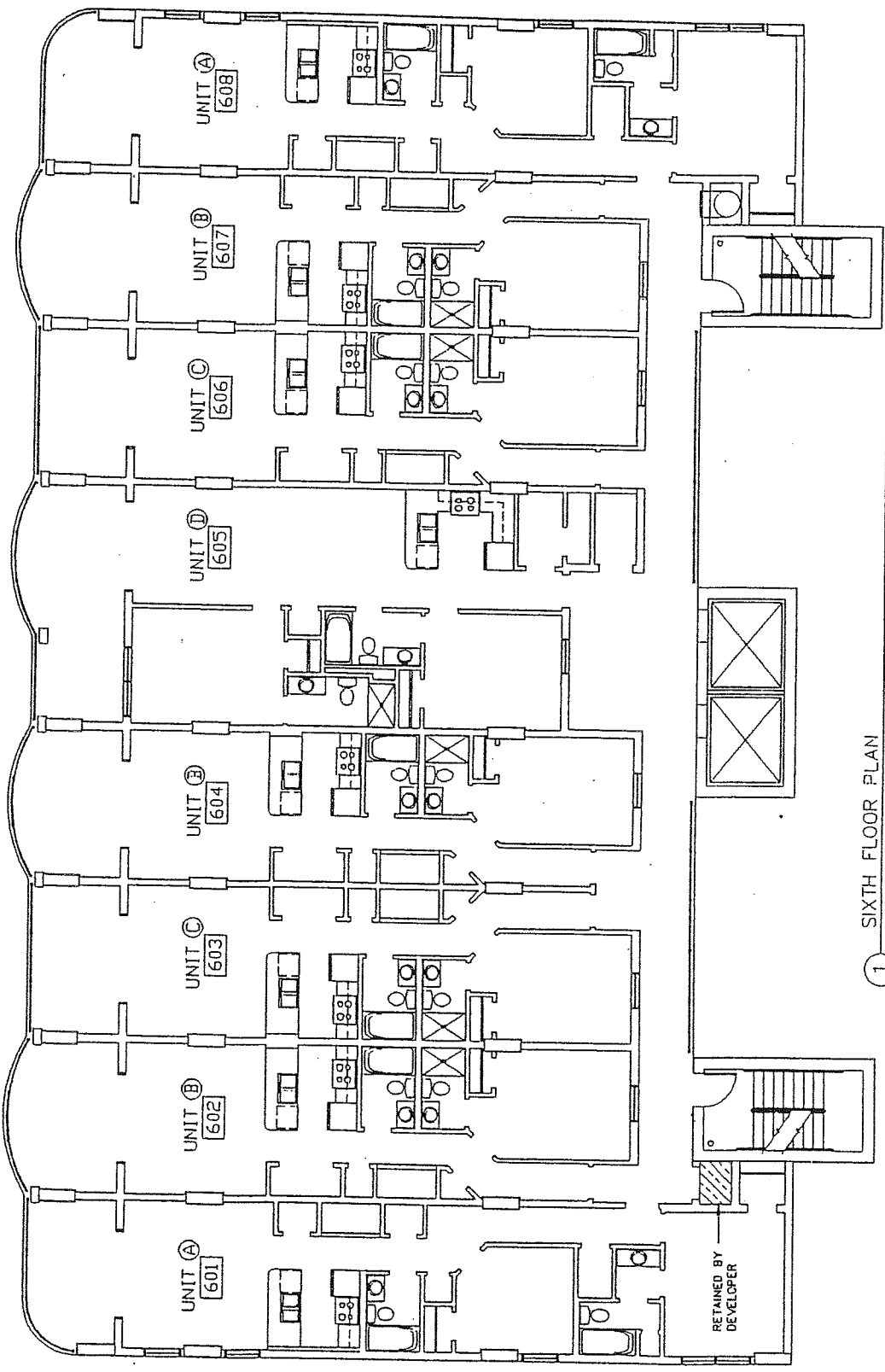
ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

TWENTY-ONE



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1 SIXTH FLOOR PLAN

NEED NOT BE BUILT

ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

TWENTY-TWO



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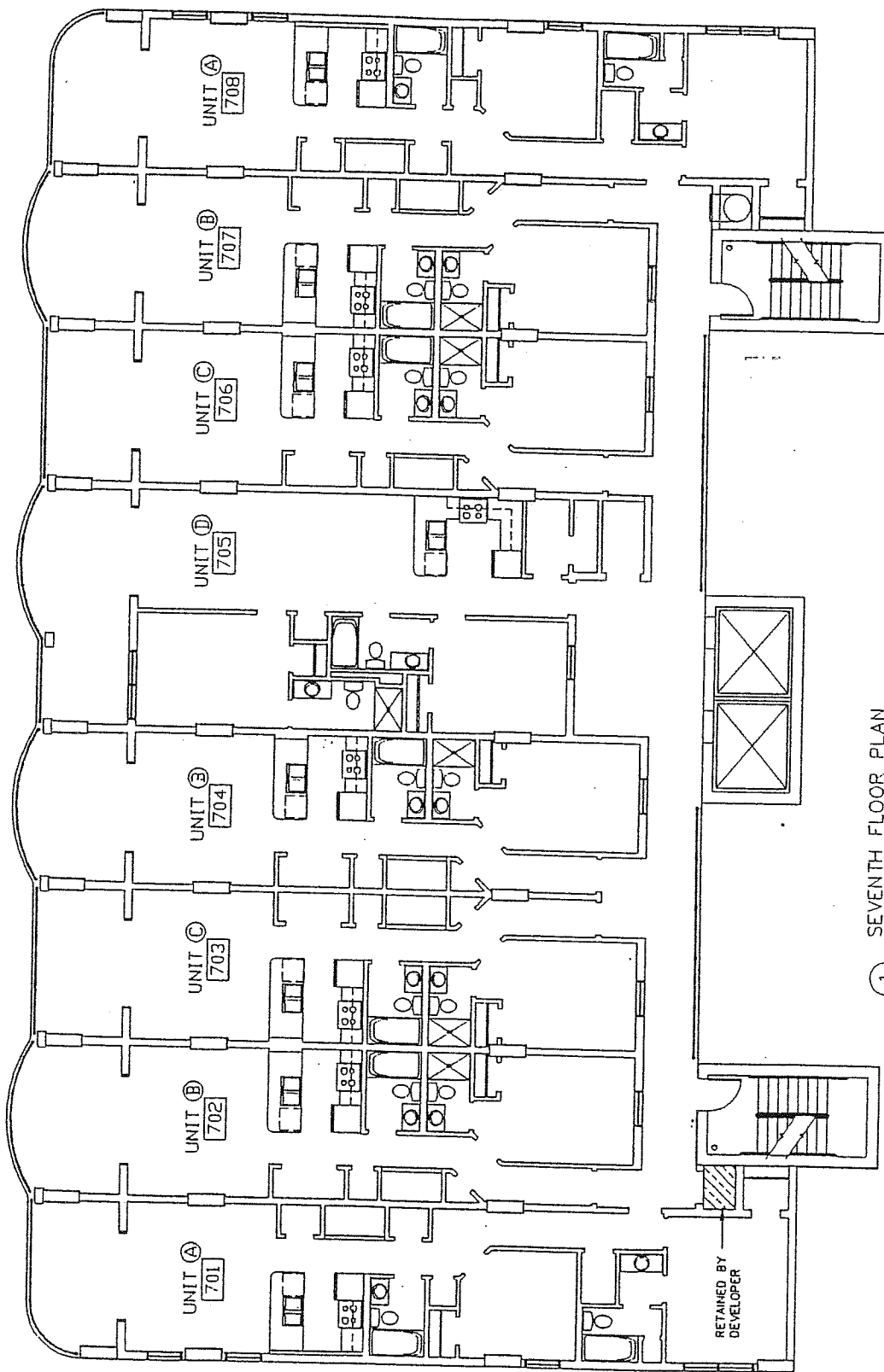
20.05. Governing Law. Should any dispute or litigation arising between any of the parties whose rights or duties are affected or determined by the Condominium Documents, such dispute or litigation shall be governed by the laws of the State of Alabama.

20.06. Waiver. No provisions contained in the Condominium Documents shall be deemed to have been waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches thereof which may occur.

20.07. Ratification. Each Unit Owner, by reason of having acquired ownership of his Condominium parcel, whether by purchase, gift, operation of law, or otherwise, shall be deemed to have acknowledged and agreed that all the provisions of the Condominium Documents and any rules and regulations promulgated thereunder are fair and reasonable in all material respects.

20.08. Captions. The captions used in the Condominium Documents are inserted solely as a matter of convenience and reference and shall not be relied on or used in construing the effect or meaning of any of the text of the Condominium Documents.

20.09. Costs and Attorney's fees. In any proceeding arising because of an alleged default by a Unit Owner, the prevailing party shall be entitled to recover the costs of the proceedings and such reasonable attorney's fees as may be awarded by the Court.



1 SEVENTH FLOOR PLAN

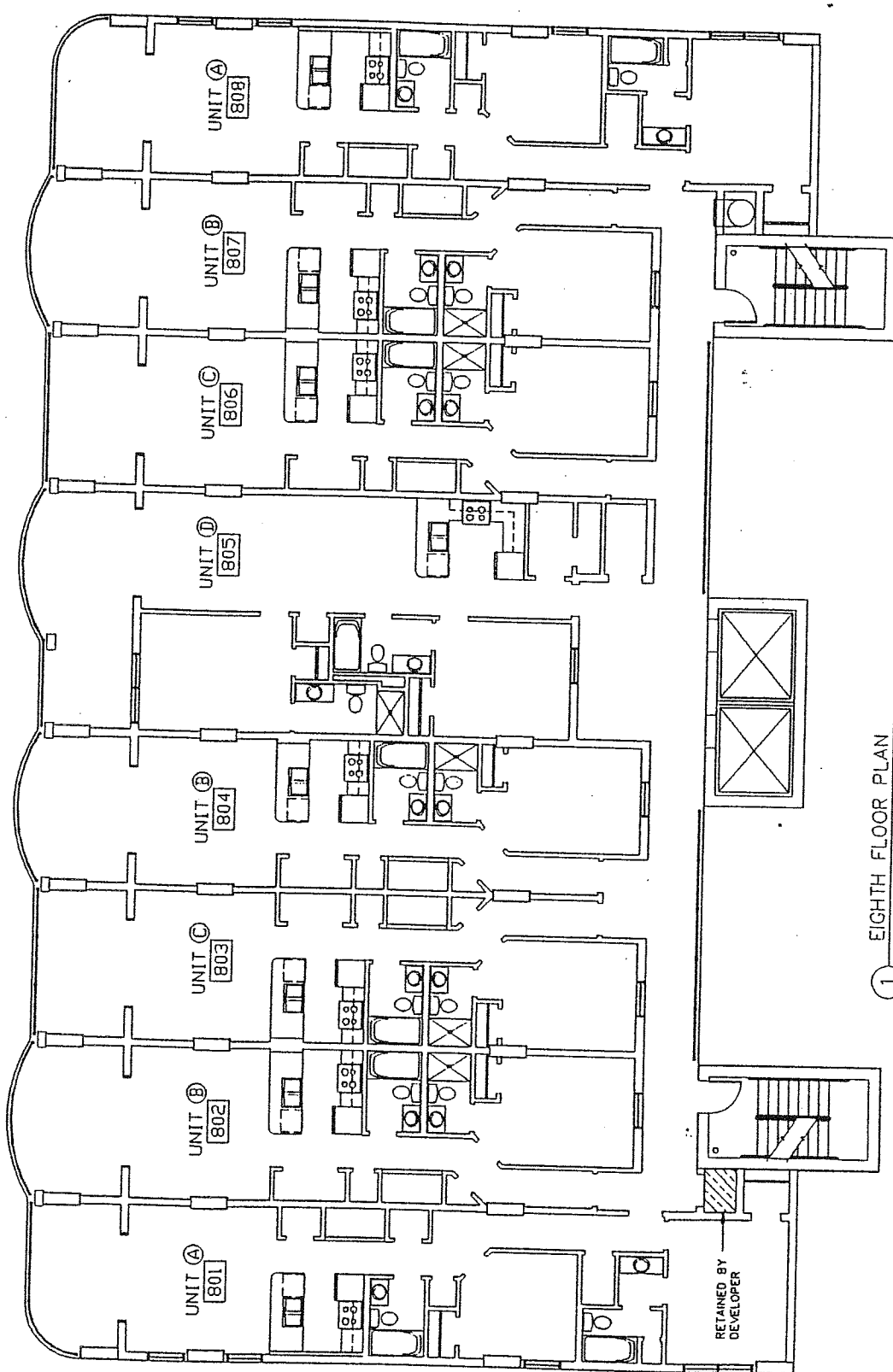
ROYAL PALMS CONDOMINIUMS Gulf Shores, Alabama

TWENTY-THREE



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① EIGHTH FLOOR PLAN

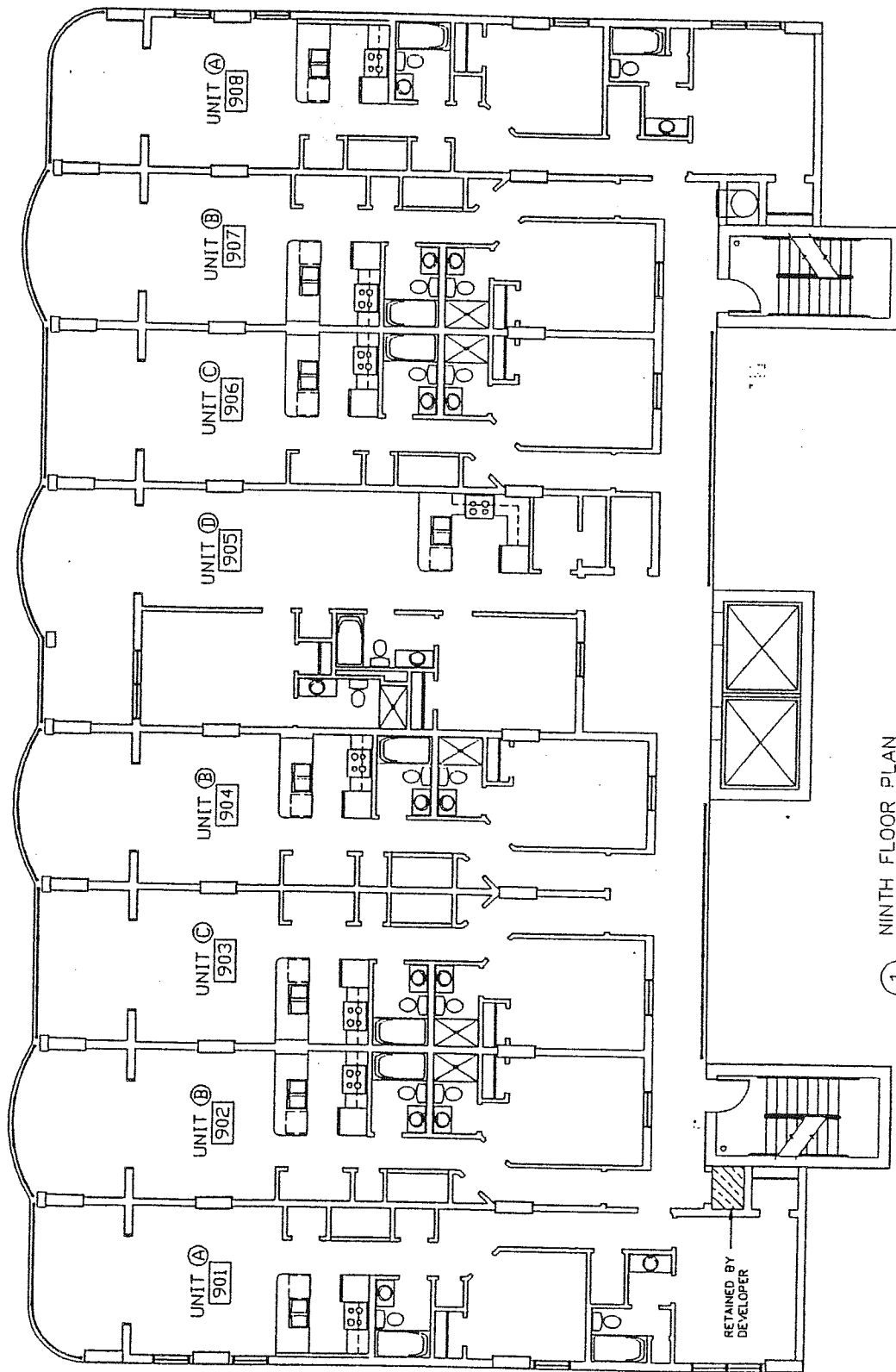
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ROYAL PALMS CONDOMINIUMS Gulf Shores, Alabama

TWENTY-FOUR



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1 NINTH FLOOR PLAN

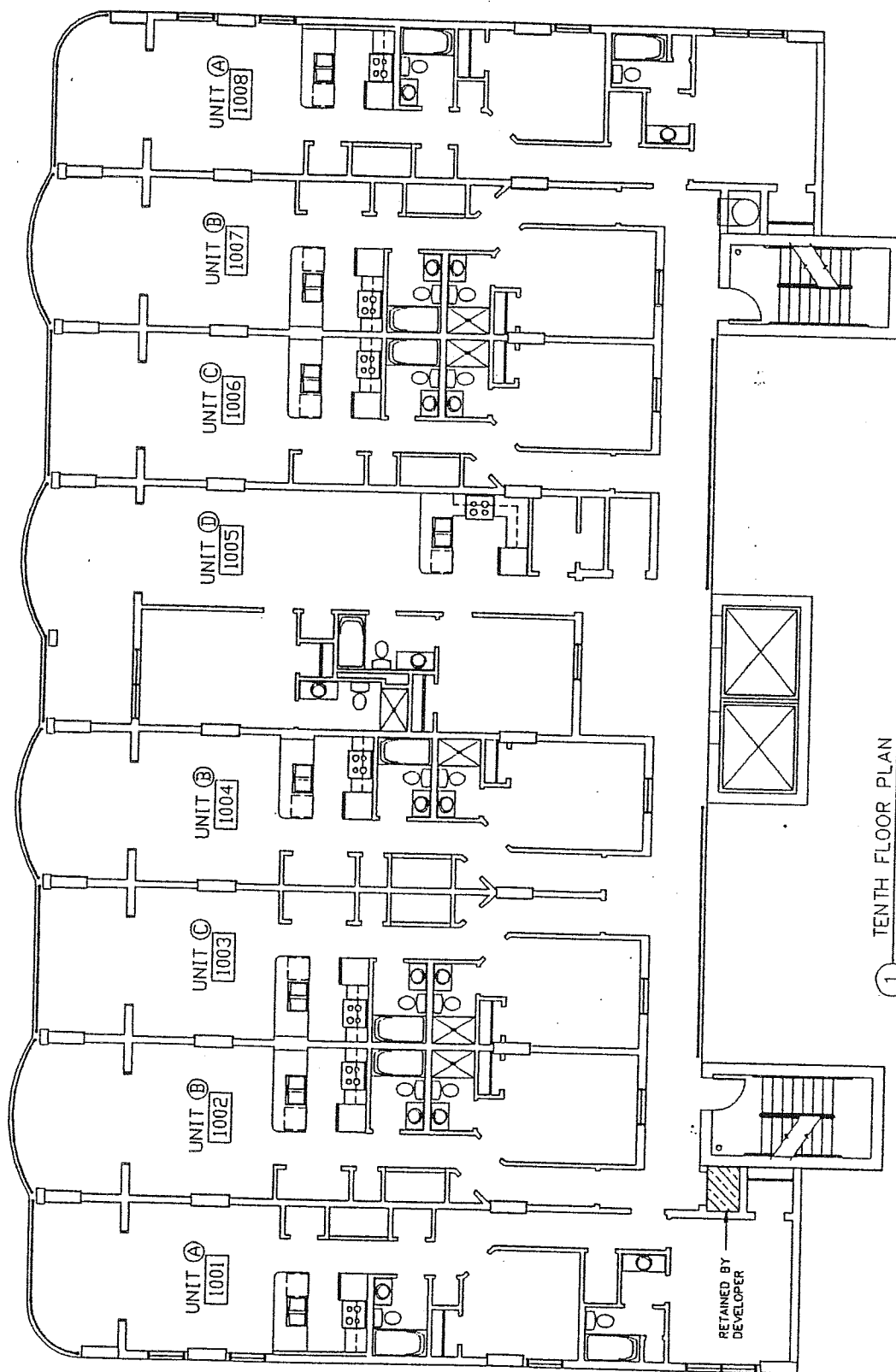
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ROYAL PALMS CONDOMINIUMS Gulf Shores, Alabama

TWENTY-FIVE



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1 TENTH FLOOR PLAN

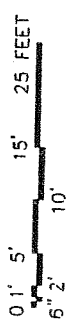
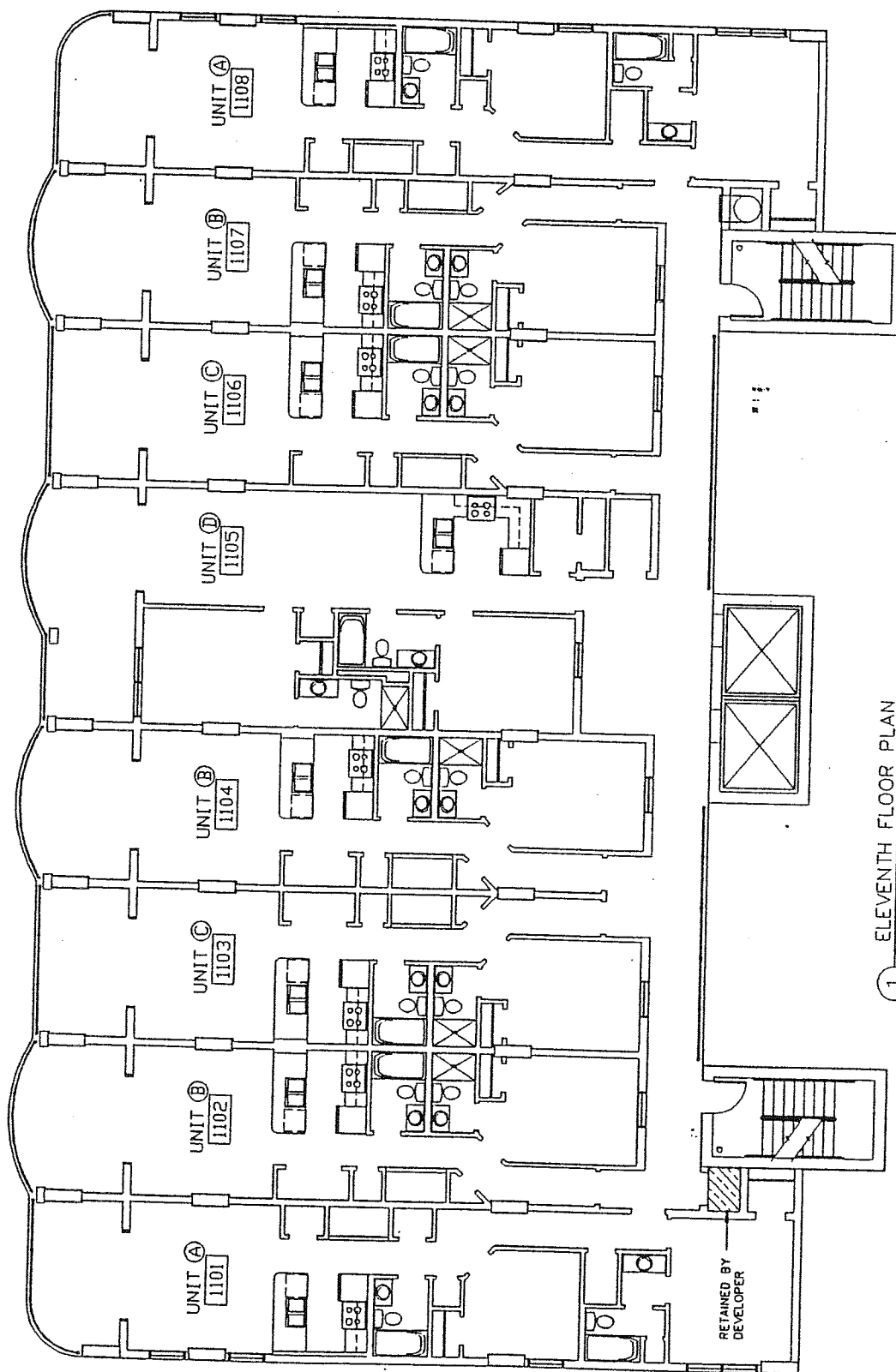
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TWENTY-SIX



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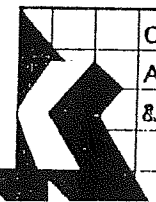
Instrument 523758 Page 102 of 159

1 ELEVENTH FLOOR PLAN

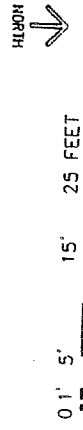
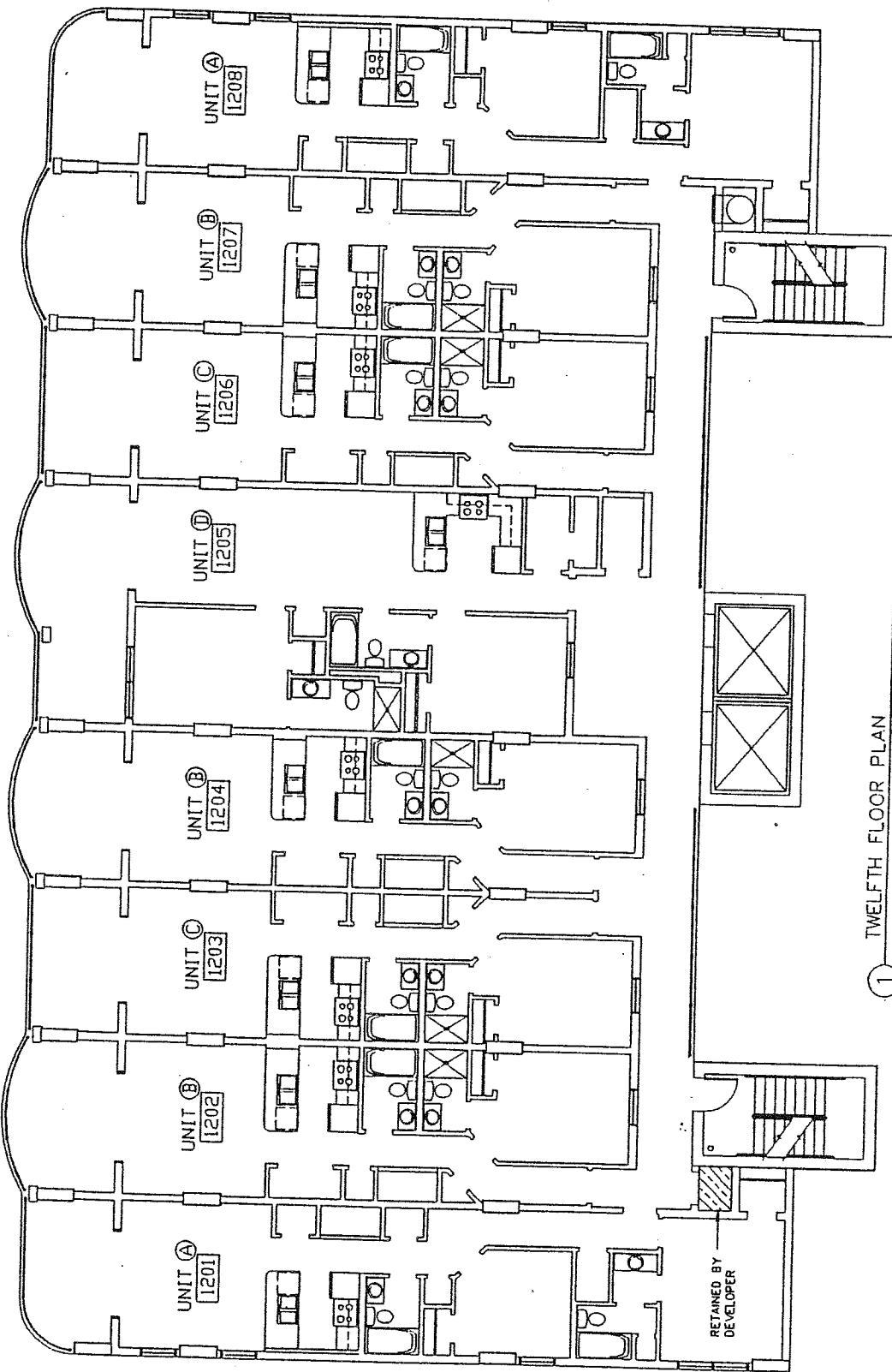
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ROYAL PALMS CONDOMINIUMS Gulf Shores, Alabama

TWENTY-SEVEN



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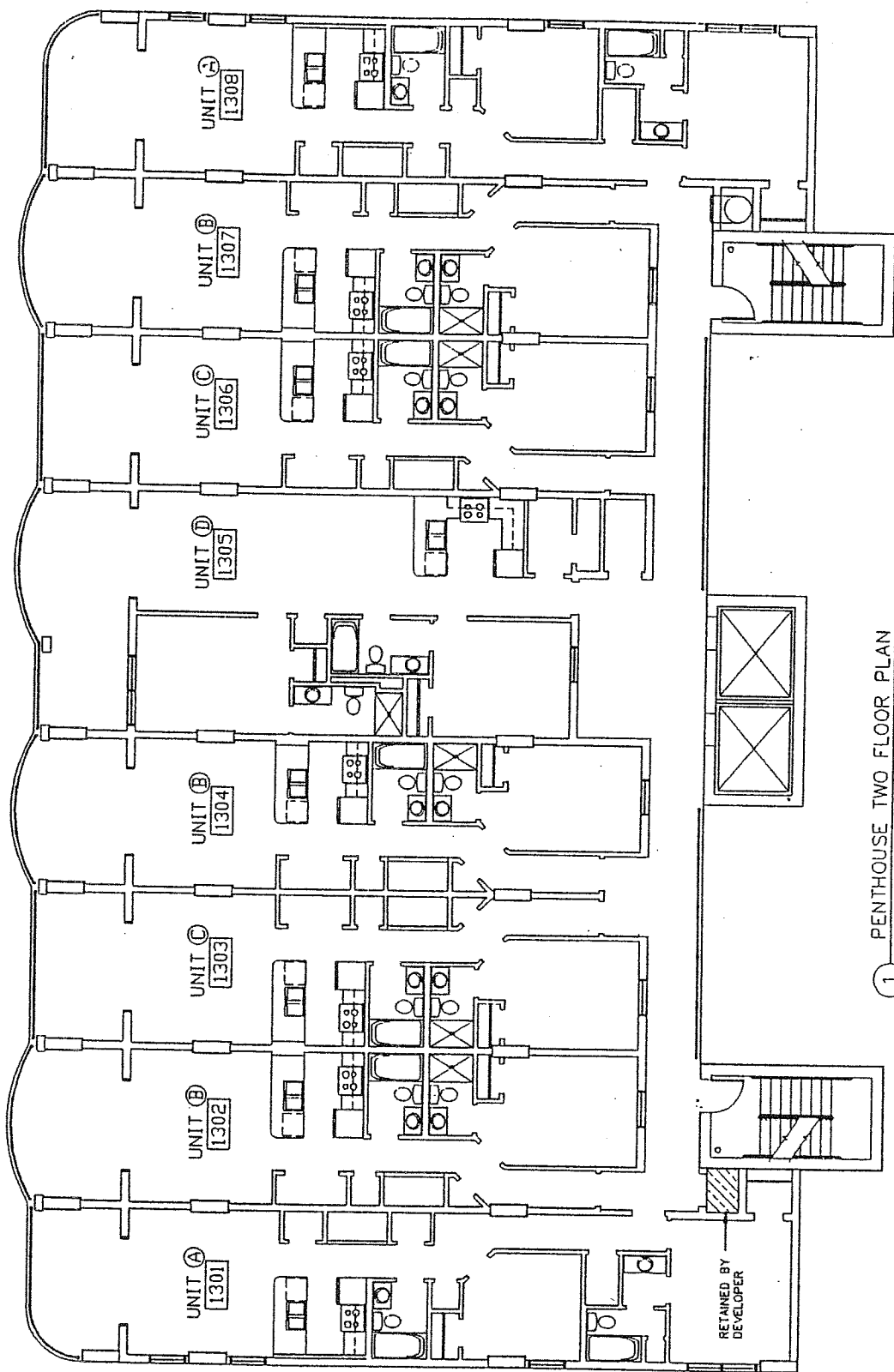
NEED NOT BE BUILT

ROYAL PALMS CONDOMINIUMS Gulf Shores, Alabama

TWENTY-EIGHT



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1 PENTHOUSE TWO FLOOR PLAN



0' 1' 5' 15' 25 FEET
0" 2' 10'

NEED NOT BE BUILT

ROYAL PALMS CONDOMINIUMS

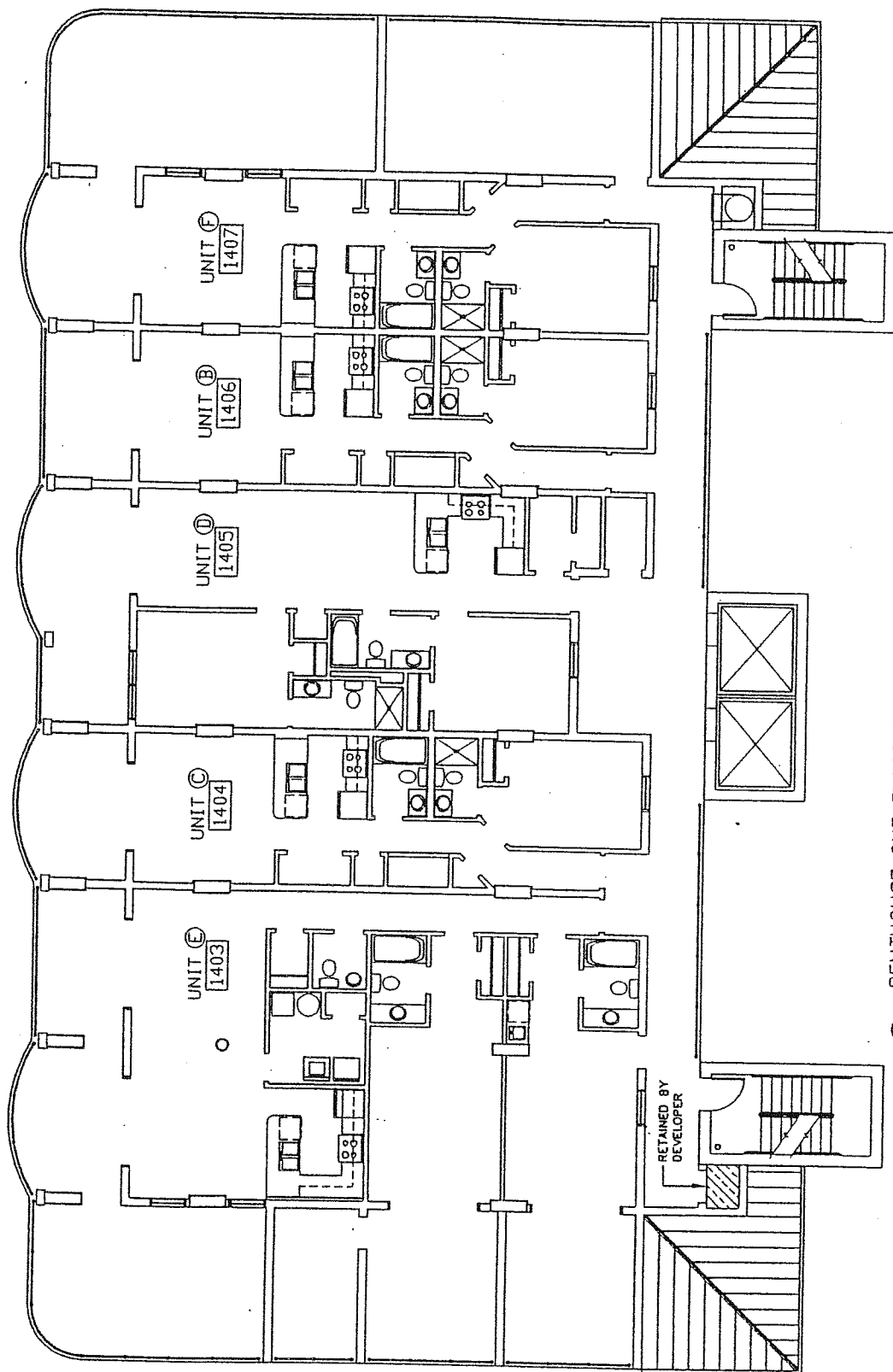
Gulf Shores, Alabama

TWENTY-NINE

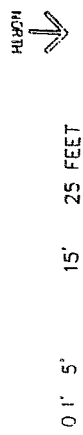


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1 PENTHOUSE ONE FLOOR PLAN



ROYAL PALMS CONDOMINIUMS

Gulf Shores, Alabama

THIRTY

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