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July 24, 2018

Re: St. Andrews Condominium Association, Inc.

To Whom It May Concern:

I understand that this letter is being requested for underwriting in connection with a purchase money mortgage loan and this letter is being provided for the sole purpose of assuring the lender that any right of first refusal provided in the Declaration of Condominium in favor of the Association does not apply if the lender is foreclosing.

Pursuant to Paragraph 12.5 of the Declaration of Condominium, any right of first refusal or right to substitute an alternate purchaser in favor of the Association is not applicable to an Institutional Lender that takes title to the Unit either by foreclosing on its mortgage or taking a deed-in-lieu of foreclosure.

I trust that this addresses your needs. Please do not hesitate to contact our office should you have any questions or concerns in relation to this letter.

Sincerely,



Tiffany A. Grant, Esq.

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