

**THE
REEF
RESORT
CONDOMINIUM**

COMMUNITY RULES

While management would prefer not to issue any rules and regulations, it is felt that certain matters should be clarified. Basically, it is expected that all residents, guests, renters and visitors will conduct themselves so that their actions will not cause their neighbors any annoyance, and so that the appearance and use of the facilities will be enjoyed by all. Particular potential problems are covered in more detail in the rules that follow:

1. Modification of any kind to the exterior of any building, either to the structure or the appearance thereof, including, but not limited to, awnings, sun shades, court yard or patio covers, patio enclosures, fences, air conditioning devices, fans, window guards, flags, or bunting may not be made without approval of management.
2. No clothes or other materials can be hung or shaken from windows, placed on window sills or an outside clothesline, draped from a patio wall, or otherwise left or placed in such a way as to be exposed to public view.
3. Tools, sporting goods, barbecue or cooking equipment, bicycles, and other personal articles and equipment must be kept within the unit, in the patio below the level of the wall, in enclosed storage area, or in the enclosed court yard.
4. Unit owners will be permitted to plant flowers in the immediate vicinity of their units provided that approval of management is first obtained and the type of planting will not detract from the appearance of the area and will blend in with the overall landscaping of the condominium.
5. All signs of any kind within the condominium and displayed to public view in any way must be approved by management. In general, approval will only be given to individual owners for signs identifying their units with the size, type and colors of the signs approved by management and mounted in accordance with management's specifications.
6. Television and radio antennas are not allowed to be attached permanently on building. All antennas must be approved by management. When a master TV antenna or community TV system is installed, all unit owners will remove all antennas temporarily installed, regardless of whether there is a charge for hook-up and/or utilization of a community antenna system.
7. Water shall not be left running any unreasonable or unnecessary length of time.

8. The patio, and/or enclosed court yard of a unit is the responsibility of management for repairs and maintenance resulting from reasonable usage to be treated as a common expense item.
9. A unit owner may invite a maximum of four outside guests to use the condominium cabana facilities and swimming pool at any one time. If an owner wishes to have groups larger than four guests, the owner should make prior arrangements with the condominium manager.
10. Renters of condominium units will have the same cabana and swimming pool privileges as the unit owners during the duration of their stay.
11. All improvements, maintenance and landscaping to the common facilities shall be done only by management.
12. There shall be no use of common grounds and green areas except natural recreational uses which do not injure or scar the common areas or the vegetation thereon, increase the maintenance thereof, or cause unreasonable embarrassment, disturbance or annoyance to owners in their enjoyment of the common grounds and green areas in the vicinity of their units.
13. There shall be no organized sports activities or picnicking except in areas approved by management.
14. Common grounds and green areas may be used for such temporary outdoor activity as dining, art shows, exhibits, and the like, but shall require prior approval from management, and such use may not permanently alter or materially injure the landscape or appearance of the common grounds and green areas.
15. Owners will be held responsible for the actions of their children and their guests.
16. Household pets of owners will be allowed provided that management is first notified and that the pet does not constitute a nuisance for other owners. If pets create noise, are allowed to run loose without supervision in the condominium area, or in any way create a disturbance or unpleasantness, management will be authorized to request the owner to remove them. In general, renters will not be allowed to bring pets except with prior approval of the management. The owner shall hold management harmless against loss or liability for any actions of his pets within the condominium area.
17. Unit owners, guests, and renters will be expected to reduce noise levels

after 10:00 p.m. so that neighbors are not disturbed. In general, no owner shall make or permit any noises that will disturb or annoy the occupants of the buildings or do or permit anything to be done therein which will interfere with the rights, comfort or convenience of other owners.

18. Each unit is entitled to one parking space in close proximity to the unit. All other cars will park in unreserved parking lots within the condominium area.
19. All boats, trailers, and campers are forbidden to park within the confines of the condominium on any road or parking lot. St. Croix Ltd. may, at its discretion, provide space on a leased or free basis elsewhere in the development for parking of trailers, boats, and campers but at the owner's risk.
20. All vehicles shall be restricted to designated roads, service areas, or parking lots. Golf carts, motorcycles and motor scooters, bicycles, and the like are restricted to roads or special trails and may not be used on pedestrian paths or walkways.
21. The speed limit for all vehicles within the condominium grounds is 15 mph.
22. All rentals of units, whether short or

long-term, must be made through the rental pool.

23. Management or its workmen are authorized to enter any unit at any reasonable time in order to accomplish repairs, inspection, etc. Management may retain a passkey for this purpose.
24. No units can be used for business or commercial purposes without prior approval of management, but this will not be construed to preclude corporate ownership.
25. No offensive activities shall be carried on in the condominium nor anything be done or placed within units which may be a nuisance or cause unreasonable embarrassment, disturbance, or annoyance to other owners or the public.
26. The method of handling complaints of any kind is as follows:

The complaint should be made to the manager, either verbally or in writing. If the owner does not receive satisfaction from the manager, he should put his complaint in writing and forward it to the Board of Directors of the Association of Owners with a copy to St. Croix, Ltd. for discussion at the next scheduled meeting of the Board of Directors. If the Board of Directors

feels that the complaint is justified, it will take whatever action it deems necessary including representation of the complainant with management. The complainant will be notified in writing by the Board of Directors and/or management of what action has been taken.

27. Any consent or approval given under these community rules by management shall be revocable at any time.
28. Condominium Community Rules can be revised in any way at any time by the Board of Directors as conditions warrant provided that a written communication is sent to each owner advising him of the change.



Reef Pier

1973



The Reef from
Pier/Dock

1973



Cabanas
on Reef Beach

1973



Restaurant
Buffet
villas 150/151
April 1973



View of fairways
5, 6, 7
April 1973



Pool & Pavilion
April 1973



Golf Course
1973



Villas
~~434~~, 435, 436, 437
438, 439, 440

441
From Villa 127



Back of 2
bedroom Villas
1973



Atriums of
128-131
no railings?



Section I
April 1973

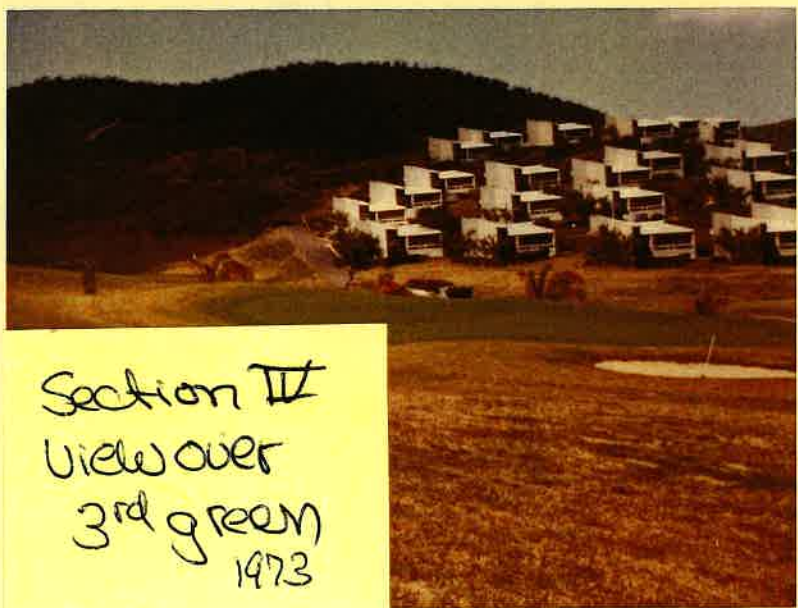


Covered Atrium
Villa 127
no railings?

View of Buck
Island
from Villa
1973 127



View of 3rd
green
and sand traps
from Villa
1973 127



Section III
View over
3rd green
1973



St. Croix Shoreline

Reef Beach
with pier
1980