

Summary of Restrictive Covenants Paradise Cay

Restrictions are contained in four declarations, one for each Map contained in the subdivision. The declarations are essentially reciprocal. The restrictions in Map #1 relate to all of Antilles Way, Trinidad, Jamaica and about one half of Saba. You should read the entire declaration, but pages 2,3 and 4 contain the most frequently cited restrictions:

1. Only one-family homes used for dwelling and not for trade, business or manufacture, are permitted.
2. Buildings can include garages, tool houses, hot houses, lathe houses, swimming pools, tennis courts or cabannas.
3. A "governing committee" (originally three or more persons appointed by Pullman, later to be replaced by a governing committee appointed by an Association) must receive complete plans and approve in writing the construction of any structure, fence, wall or windbreak or any alteration to any of these for- which a permit is required.
4. The plans must include landscaping, grading and any proposed antennas or aerials.
5. Roof pitch and surfacing must be acceptable to the committee
6. One year after the issuance of any building permit or one year after construction of any item mentioned above, the structure or addition shall be deemed to have been approved unless legal proceedings have started or notice has been given.
7. Only one dog and one cat are permitted per lot.
8. Special rules regarding resubdivisions and "for sale" signs are included.
9. No boat or trailer of any kind shall be on any lot unless housed in fully enclosed garage.
10. Construction must be complete within six months of commencement
11. No building materials or rubbish shall be kept on any lot.
12. Exterior lighting must be indirect or controlled focus and intensity so as not to disturb the residents of adjacent property.
13. The governing committee can control set-back as long as it does not impose hardship conditions on any lot (page 9).

Navigation easements are provided on each of the four maps. Special rules apply to the last fifty feet of a navigation easement which ends in a cul-de-sac (see separate Declaration of September 2, 1960). No craft shall be berthed in any berthing area so as to obstruct free navigation. The "lagoon area" is the water between the high tide or "riparian" lines, the "berthing area" is a strip of land along the edge of the navigation easement and extending up to the riparian line and the "bank area" is a fifteen foot strip of land along the riparian line to landward. Only floating docks are permitted in the berthing areas and no float should be closer than five feet to the navigation easement. Excavation or construction in the bank and lagoon areas must be first considered in relation to its effect on the stability of the retaining banks. No construction in the lagoon or bank area is permitted without permission of the governing committee. The association is given a right of entry to the bank and lagoon area.

Paragraph 13 of the Declaration requires that 75% of Map 1 lots must be sold to individual homeowners before an association is formed to replace the governing committee. The 75% cannot include sales for resale.

The association may incur expenses for general tract maintenance, landscaping and keeping the lagoon navigation easement areas free from silt excretion. A *lien* may be affixed to cover charges up to \$2 a month for nonriparian lot or \$5 for riparian lots. The governing committee need not segregate funds from riparian and

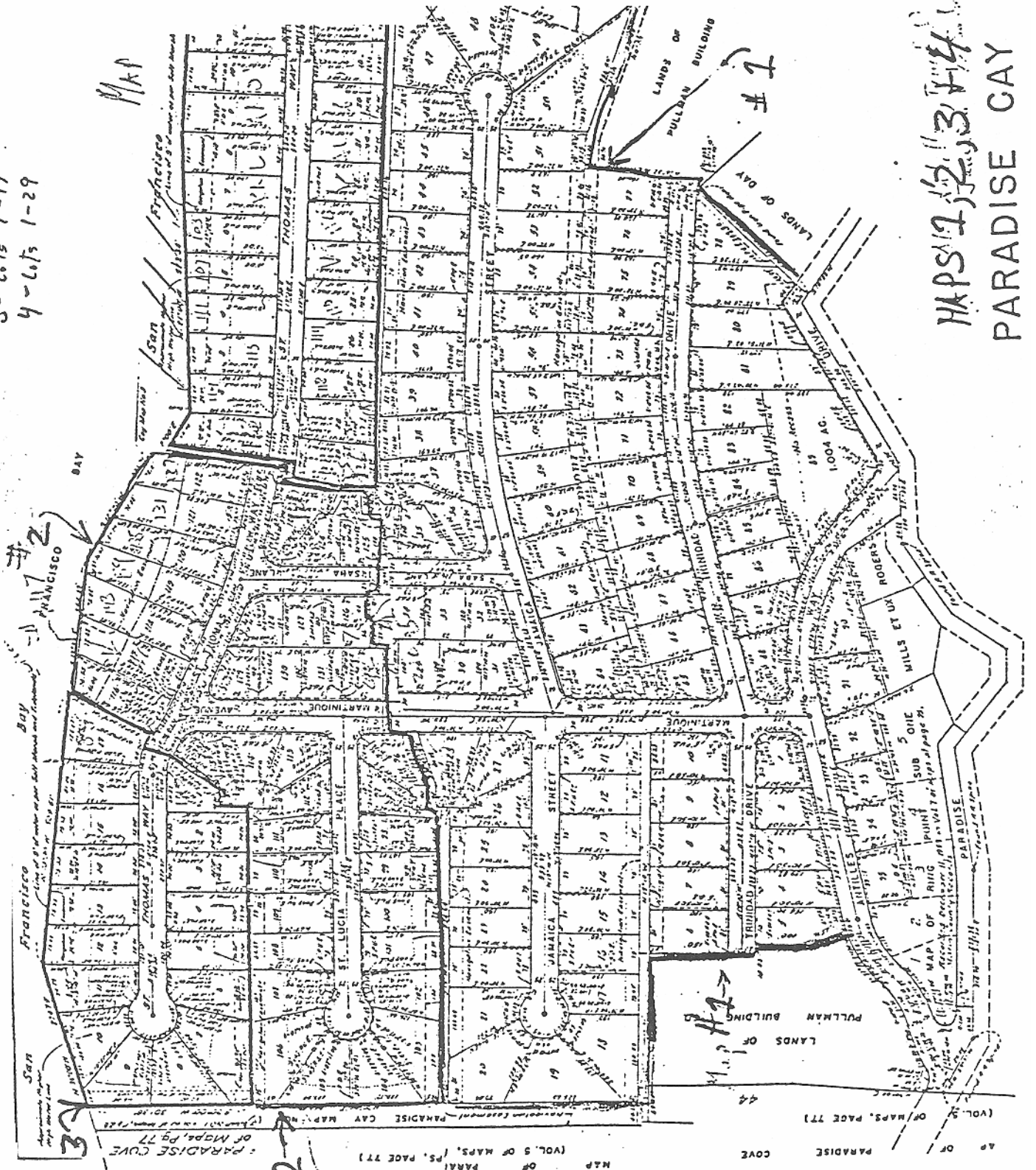
Pullman, the governing committee and, eventually, the association, and owners in the Map may sue to enforce the covenants.

The covenants for Map 2 are the same as the covenants for Map 1. Map 2 includes St. Lucia and one half of Saba Lane, as well as some of St. Thomas.

The covenants for Map 3 are the same as the covenants for Map 1, except for the addition of a clause on Page 3 requiring landscaping within 6 months after construction. Map 3 includes the north portion of St. Thomas.

The covenants for Map 4 are the same as the covenants for Map 3. Map 4 includes the south portion of St. Thomas.

- 1- Lots 1-95
- 2- Lots 96-132
- 3- Lots 1-17
- 4- Lots 1-29



MAPS #1, #2, #3, #4
 PARADISE CAY

MAP OF PARADISE COVE (VOL. 5 OF MAPS, PAGE 77)
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