

EXHIBIT A

The Reef Homeowners Association Covenants, Rules and Regulations Violation Policy

The Reef HOA Board of Directors is legally obligated to enforce the deed restrictions, which govern all property owners in The Reef. In order to fulfill this obligation, the Board has adopted the following procedure for assessing fines to insure that all residents comply with our rules.

The Board will make every reasonable effort to treat similar cases in a similar manner. However, the Board reserves the right to consider the unique facts and circumstances of each case, to modify the fine within the amounts set by the Florida Statutes, modify notification procedures, modify violation letter content, and extend imposed deadlines as applicable to the violation; provided however, that no fines will be imposed without notification to the homeowner and an opportunity for a hearing before a Fine Committee.

The Fine Committee shall be a committee of three other homeowners who are not officers or directors of the Association or related to an officer or director of the Association.

STEP 1: DELIVERY OF A COURTESY NOTICE

In response to a written complaint from a resident and confirmation of the alleged violation by a board be mailed to the homeowner.

The Courtesy Notice is the first attempt by the Association to resolve the issue. The Courtesy Notice informs the homeowner of the covenant section or rule/regulation that was allegedly violated.

STEP 2: NOTICE OF FINING COMMENCEMENT

If the violation has not been corrected by the imposed deadline, a Commencement of Fining Notice will be mailed to the homeowner. This Notice is the second and final attempt by the Association to resolve the issue and informs the homeowner of the following:

- The covenant section or rule/regulation allegedly violated.
- Notification that fines of up to \$100 per day are being assessed to the homeowner.
- Notification that a hearing with a Fine Committee at least 14 days after receipt of the Commencement of Fining Notice is available upon request for the homeowner to contest the allegation of violation.

If the homeowner does not request a hearing with a Fine Committee, the fines(s) will be assessed and the Association's accounting ledger will be updated with the fine amount. If the homeowner requests a hearing with a Fine Committee, the results of the hearing will be mailed to the homeowner.

NOTE: Violation Letter Templates are attached.

Appendix A –General Violation Letter Template

The Reef Homeowners Association Inc.
C/O C&M Property Management, LLC
P.O. Box 111
Jensen Beach, FL 34958

Date

Name
Address1
Address2

Dear Name:

The BOD observed/ received a report that you violated the following covenant or rule on mon/day/year (picture attached).

Check	Violation Type	Phase I - Covenant or Rule	Phase II - Covenant or Rule
	Failure to obtain ARB approval	Covenant 8.3.1, AMD 5	Covenant 6.1.23, AMD 4
	Overnight Parking	Covenant 9.1.12, AMD 7	Covenant 6.1.5, AMD 5
	Recreational and Commercial Vehicles	Covenant 9.1.12, AMD 2	Covenant 6.1.5
	Refuse Containers	Covenant 9.1.28, AMD 5 / Rule J	Covenant 6.1.16, AMD 3 / Rule J
	Yard Equipment	Covenant 9.1.16.3, AMD 5	Covenant 6.1.9.3, AMD 3
	Other		

Covenants, amendments (AMD), rules and regulations, and the violation policy are available on The Reef website at www.thereefhoa.com.

This is a:

Check	Violation Type
	Courtesy Notice , no fine will be imposed.
	Continuing Violation Notice , fines of up to \$100 per day will be imposed.

The Board would much rather have voluntary compliance than go through the time, effort and cost of enforcement and imposing, monitoring and collecting fines. Please do your part to protect your asset and property values.

You may request a hearing before a fine committee by sending a written request to the Board within 14 days of the date of this notice. If you request a hearing, you will be notified of the date, time, and place of the hearing. At the hearing, you can present evidence, provide written and/or oral argument on all issues involved, and review and respond to any material considered by the Association regarding the violation. The fine committee will decide whether or not the fine should be imposed and you will be notified of their decision via regular mail and certified mail, return receipt requested.

If you do not request a hearing, the fines(s) will be assessed by the fine committee and the Association's accounting ledger will be updated with the fine amount.

Sincerely,

Scott Breckbill
C&M Property Management, LLC
For and on behalf of the Board

Appendix B – Property Maintenance Letter Template

The Reef Homeowners Association Inc.
C/O C&M Property Management, LLC
P.O. Box 111
Jensen Beach, FL 34958

Date

Name
Address1
Address2

Dear Name:

You have failed to maintain your property according to the guidelines specified in the covenants.

Check	Violation Type	Phase I - Covenant	Phase II - Covenant
	Lawns and Landscaping	Covenant 9.1.24-27	Covenant 6.1.29-32
	Maintenance of Vacant Property	Covenant 4.3.2, AMD 7	Covenant 6.1.32.1, AMD 5

This is a courtesy notice giving you the opportunity to perform the required maintenance. If the property is not brought up to standards within ten (10) days of this notice, the Association will hire a landscaper to perform these duties and you will be charged for the services.

Sincerely,

Scott Breckbill
C&M Property Management, LLC
For and on behalf of the Board