

**Holmes Harbor Water Company, Inc.
and
Greenbank Beach and Boat Club, Inc.**

Joint Board Resolution No. 2014-01

Home Owner Disputes

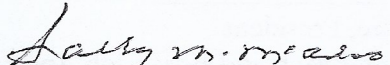
The purpose of this Resolution is to provide the Boards of Holmes Harbor Estates with guidance on handling homeowner to homeowner disputes with respect to the Covenants of Holmes Harbor Estates. This Resolution in no way attempts to modify the Covenants nor does it eliminate any of the remedies available to individual home owners in seeking resolution of the situation being disputed.

The Boards will not become involved on behalf of one property owner against another property owner unless the issue disputed materially affects the welfare of the entire community. The community building height limit which the Boards have defended on several occasions is an example of an issue affecting the entire community.

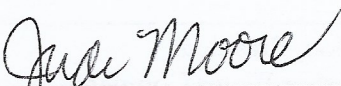
The first priority of the Boards in responding to a homeowner complaint involving the Covenants will be to encourage the parties involved to seek a mutually agreeable solution to the disputed issue. Failing that, the Boards will inform the property owners of their options under the Covenants in resolving the matter.

First Reading 07/14/2014 Second Reading 8/18/2014 Final Reading 02/16/2015

Board Approval Date:




Sally McAdoo, President
Holmes Harbor Water Company



Judi Moore, President
Greenbank Beach and Boat Club, Inc.

ATTEST:



Sharon Dunn, Secretary
Holmes Harbor Water Company and
Greenbank Beach and Boat Company, Inc.