

THE ESTATES OF JUDITH'S FANCY OWNERS' ASSOCIATION, INC.
BY-LAWS
CHRISTIANSTED, ST. CROIX
U.S. VIRGIN ISLANDS
As Amended February 27, 2019

ARTICLE I - NAME AND AUTHORITY

SECTION 1. Name. The name of this corporation shall be **ESTATES OF JUDITH'S FANCY OWNERS' ASSOCIATION, INC.**

SECTION 2. Authority. These By-laws have been adopted pursuant to authority evidenced by the Articles of Incorporation of the Estates of Judith's Fancy Owners' Association, Inc., a non-profit corporation under the provisions of Title 13, Chapter 3 of the General Corporation Law of the Government of the United States Virgin Islands.

ARTICLE II - DEFINITIONS

SECTION 1. Association shall mean the Estates of Judith's Fancy Owners' Association, Inc.

SECTION 2. Subdivision shall mean and refer to that certain property described in the Articles of Incorporation of the Association and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

SECTION 3. Common Area shall mean all property title to which is held by the Association for the common use and enjoyment of the members of the Association.

SECTION 4. Plot shall mean any plot of land shown upon any recorded map of the Subdivision with the exception of the Common Area.

SECTION 5. Member shall refer to every person who holds a membership in the Association.

SECTION 6. Articles of Incorporation shall refer to the Articles of Incorporation of the Estates of Judith's Fancy Owners' Association, Inc., as amended and in effect from time to time.

SECTION 7. Declaration shall refer to the Declaration Establishing Restrictive Covenants on Unit No. 1 Estate Judith's Fancy, St. Croix, Virgin Islands, recorded in the Office of the Recorder of Deeds, St. Croix, U.S. Virgin Islands, as amended and in effect from time to time.

ARTICLE III - MEMBERS

SECTION 1. Membership. All persons and their legal spouses who individually or jointly are the recorded owners of a fee interest in one or more plots shall be deemed to be members of the Association with the exception that persons or entities that hold an interest merely as security for the performance of an obligation shall not be deemed members. All members of the Association shall be bound by its Articles, Covenants, By-laws and such rules and assessments as the Association may promulgate.

SECTION 2. Termination of Membership. Membership in the Association shall be terminated upon the sale by the member of his or her plot or plots in the Estates of Judith's Fancy.

ARTICLE IV - MEETINGS

SECTION 1. Annual Meeting. The Annual Meeting of Members shall be held on the last Wednesday of February in each year (or if that be a legal holiday in St. Croix, on the next succeeding full business day) at 17:30 hours, unless a different hour is fixed by the President or the Directors and so stated in the notice of the meeting. If no annual meeting is held in accordance with the foregoing provisions, a special meeting shall be held as soon as is practicable in lieu thereof and any action taken at such meeting shall have the same effect as if taken at the annual meeting.

SECTION 2. Special Meetings. A Special Meeting of Members may be called by the Secretary at any time by direction of the President or by the Board of Directors. A Special Meeting of Members must be called by the Secretary upon written request of at least ten (10) percent of the members entitled to vote at the meeting. In the event of the absence, incapacity or refusal of the Secretary, the Special Meeting of Members shall be called by any other Officer.

SECTION 3. Notice of Meetings. A written notice of every Annual or Special Meeting of Members, stating the place, date and hour thereof, and the purposes for which the meeting is to be held, in addition to those prescribed by Law, by the Articles of Incorporation, or by the By-laws, shall be given by the Secretary or the Officer calling the meeting to all members of record at least thirty (30) days prior to the meeting. Such notice shall be e-mailed or mailed postage prepaid and addressed to the member at the address appearing upon the books of the Association.

SECTION 4. Place of Meetings. All Annual and Special Meetings of Members shall be held within St. Croix, United States Virgin Islands, at the location fixed by the President, Secretary or other Officer and stated in the notice of the meeting.

SECTION 5. Quorum. At any meeting of members, a majority of members who have residences in being or under construction in the Subdivision, and who are entitled to vote on any matter, shall constitute a quorum with respect to that matter.

SECTION 6. Adjournments. Any meeting of members may be adjourned to any other time and to any other place at which a meeting of members may be held under these By-laws by the members present or represented at the meeting, although less than a quorum, or by any Officer entitled to preside or to act as Secretary of such meeting, if no member is present. Any business which could have been transacted at any meeting of members as originally called may be transacted at any adjournment thereof.

SECTION 7. Voting and Proxies. Each member shall have one vote per paid-up assessed plot. Joint ownership of a plot is to be construed as one vote, single ownership, for voting purposes. Only those plots upon which all assessments and fines have been paid in full at the time of the annual meeting of members shall entitle the owner or owners to a valid vote. Members may vote either in person or by written proxy dated not more than sixty (60) days before the meeting named therein. Proxies shall be filed with the Secretary of the meeting, or any adjournment thereof, before being voted. Except as otherwise limited therein, proxies shall not be valid after final adjournment of such meeting. If any member, not in attendance at a meeting, has not filed his or her proxy with the Secretary prior to the meeting, that member's proxy will be deemed to be voted in accordance with the recommendation of the Board of Directors. A proxy representing a plot or plots held in joint ownership shall be

valid if executed by one of them, unless at or prior to exercise of the proxy the Association receives written notice to the contrary from any one of them. A proxy purported to be executed by or on behalf of a member shall be deemed valid unless challenged at or prior to its exercise. A challenged vote between joint owners shall be invalidated if not resolved prior to the tally of that vote.

SECTION 8. Action at Meetings. When a quorum has been declared, a majority of the members present or represented by proxy and voting on a matter, except where a larger vote is required by Law, the Articles of Incorporation, or by these By-laws, shall decide any matter to be voted on by the members. Any election by members shall be determined by a plurality of the votes cast by the members entitled to vote at the election. No ballot shall be required for such election unless a majority of members present or represented at meeting and entitled to vote in the election shall request a vote by ballot.

SECTION 9. Action Without Meeting. Any action normally taken at a meeting of members may be initiated by the Board of Directors and resolved without a meeting by written ballot of the membership, in accordance with the following provisions: (a) a statement of the purpose of the vote, together with a ballot, shall be mailed postage prepaid and addressed to the member at the address appearing upon the books of the Association at least thirty (30) days prior to the tally. (b) The tally of the ballots shall be in accordance with Article IV, Section 7 of these By-laws. (c) Any action so taken is to be filed with the records of the meetings of members and shall be treated for all purposes as a vote at a meeting.

SECTION 10. Conduct of Meetings. All meetings of the Estates of Judith's Fancy Owners' Association, Inc., shall be conducted in accordance with the basic principles of parliamentary law as based on Robert's Rules for all purposes as a vote at a meeting.

ARTICLE V - DIRECTORS

SECTION 1. Powers. The business of the Association shall be managed by a Board of Directors who may exercise all the powers of the Association except as otherwise provided by Law, the Articles of Incorporation, the Declaration, or by these By-laws. In the event of a vacancy on the Board of Directors, the remaining Directors may exercise the powers of the full Board until the vacancy is filled.

SECTION 2. Election. The Board of Directors shall consist of nine (9) members, as shall be fixed by the members. At each Annual Meeting of the Members, or at any adjournment thereof, not less than three (3) nor more than five (5) Directors shall be elected to serve a term of three (3) years unless a different number to be elected results because of any reduction or increase in the size of the Board between nine (9) and fifteen (15). No Director, with the exception of the Secretary and/or the Treasurer, shall be elected to serve more than two (2) successive terms of three (3) years each without an intervening period of three (3) years. To be eligible for election as a Director, the individual must be a member of the Association of Estates of Judith's Fancy.

SECTION 3. Vacancies. Any vacancy on the Board of Directors, other than a vacancy resulting from the enlargement or reduction of the number of Directors, unless and until filled by a vote of the members, may be filled by the Directors.

SECTION 4. Tenure. Except as otherwise provided by Law, the Articles of Incorporation, or by these By-laws, Directors shall hold office until the next Annual Meeting of Members following the term for which they were elected and thereafter until their successors are chosen and qualified. Any Director may resign by delivering his or her written resignation to the President or Secretary. Such resignation shall be effective upon receipt unless is specified to be effective at some other time or upon the happening of some other event. A Director shall be terminated if the individual ceases to be either a member of the Association or a resident of Judith's Fancy.

SECTION 5. Removal. A director may be removed from office with or without cause by a majority vote of the members entitled to vote in the election of Directors, or by a vote of two-thirds (2/3) of the Directors then in office. A Director may be removed only after reasonable notice and opportunity to be heard before the body proposing to remove him or her.

SECTION 6. Meetings. Regular Meetings, normally monthly, of the Directors may be held without call or notice at such places within St. Croix, and at such times as the Directors may from time to time determine, provided that any Director who is absent when such determination is made shall be given notice of the determination. A notice of the Regular Directors' Meeting need not specify the purpose of the meeting.

Special Directors' Meetings may be held at any time and place, within St. Croix, designated in a call by the President or two or more Directors. Notice of all special meetings of the Directors shall be given to each Director by the Secretary or, in the case of the absence, incapacity or refusal of the Secretary, by one of the Directors calling the meeting. Notice of and the purpose of Special Directors' Meetings shall be given to each Director at least forty-eight (48) hours in advance of the meeting.

SECTION 7. Quorum. At any meeting of the Directors, a majority of the Directors then in office shall constitute a quorum. Less than a quorum may adjourn any meeting from time to time without further notice.

SECTION 8. Action at Meeting. At any meeting of the Directors at which a quorum is present, the vote of a majority of those present, unless a different vote is specified by Law, the Articles of Incorporation, or by these By-laws, shall be sufficient to take any action. Any prior action taken by the Directors shall not be overturned except by a two-thirds (2/3) vote of those present.

SECTION 9. Action by Consent. Any action by the Directors may be taken without meeting if a written consent thereto is signed by the majority of the Directors in office and is filed with the records of the Directors' meetings. Such consent shall be treated as a vote of the Directors for all purposes.

SECTION 10. Committees. The Directors shall elect from their number of Chairpersons for the following Standing Committees: 1. Finance Committee. 2. Road and Drainage Committee. 3. Landscaping and Beautification Committee. 4. Construction Permit Committee. 5. Community Relations Committee. Each Committee Chairperson shall appoint members for his or her committee in any number, not less than a total of three (3) including the Chairperson, deemed most desirable for the conduct of committee business. Committee members may be any persons whose expertise could contribute to the deliberations and actions of the committee. The Finance Committee shall be chaired by the Treasurer and shall have as a minimum membership the chairpersons of the other four (4). Standing Committee budgets shall be determined by the Finance Committee and approved by a majority vote of the Directors. All Standing Committees shall submit an annual written report at the Annual Meeting of the Members.

The Directors may elect or the President may appoint Chairpersons for such Special Committees as may be deemed necessary or desirable.

The President shall be an ex-officio member of all committees.

SECTION 11. Compensation. No Director or Officer shall be entitled to receive any salary or compensation, but nothing herein shall be construed to prevent a Director or Officer from receiving reimbursement for expenses incurred on behalf of the Association or for receiving any compensation from the Association for duties other than as a Director or Officer.

ARTICLE VI - OFFICERS

SECTION 1. Enumeration. The Officers of the Association shall consist of a President, Secretary, Treasurer, and such other Officers, including one or more Vice Presidents, an Assistant Secretary, and an Assistant Treasurer, as the Directors may determine.

SECTION 2. Election. The President, Secretary and Treasurer shall be elected annually by the Directors at their first meeting following the Annual Meeting of Members. Other Officers may be elected by the Directors at such meeting or at any other meeting.

SECTION 3. Qualification. All Officers shall be Directors and residents of St. Croix. No two offices may be held by the same person. Any Officer may be required by the Directors to give bond for the faithful performance of his or her duties to the Association in such amount and with such sureties as the Directors may determine. Cost of any such bond shall be borne by the Association.

SECTION 4. Tenure. Except as otherwise provided by Law, by the Articles of Incorporation, or by these By-laws, all Officers shall hold office until the first meeting of the Directors following the Annual Meeting of Members and thereafter until his or her successor is chosen and qualified. In the event of the incapacitation of any Officer, he or she may be replaced by a majority vote of the Board of Directors. Any Officer may resign by delivering his or her written resignation to the President or Secretary, and such resignation shall be effective upon receipt unless it is specified to be effective at some other time or upon the happening of some other event.

SECTION 5. Removal. The Directors may remove any Officer with or without cause by a vote of two-thirds (2/3) of the entire number of Directors then in office, provided that an Officer may be removed only after reasonable notice and opportunity to be heard by the Board of Directors prior to action thereon.

SECTION 6. President and Vice President(s). The President shall be the Chief Executive Officer of the Association and shall, subject to the direction of the Directors, have general supervision and control of its business and have such other powers and duties as are usually vested in the office. The President shall preside, when present, at all meetings of members and of Directors.

The Vice President, or if there shall be more than one, the Vice Presidents in the order determined by the Directors, shall, in the absence or incapacity of the President, perform the duties and exercise the powers of the President and shall perform such other duties and shall have such other powers as the Directors may from time to time prescribe.

SECTION 7. Secretary and Assistant Secretary. The Secretary shall keep all the minutes and records of the Association, shall file any certificate required by any statute, Federal or Territorial, shall give and serve all notices to members, shall present to the membership or Directors, as appropriate, any communications which may be addressed to the Secretary of Association. Giving members a list of mailing addresses will satisfy the secretary's responsibility to give and serve all notices and communication from members to other members under this provision.

The Secretary shall keep or cause to be kept in St. Croix, at the principal office of the Association, or at his or her home or office, the records of the Association, in which are contained the names of all members and the record address of each.

The Assistant Secretary, in the absence or incapacity of the Secretary, shall perform the duties and exercise the powers of the Secretary and shall perform such other duties and shall have such other powers as the Directors

may from time to time prescribe.

SECTION 8. Treasurer and Assistant Treasurer. The Treasurer shall have general charge of the financial affairs of the Association, shall have the care and custody of all funds, securities and valuable documents belonging to the Association, shall cause to be kept accurate books of account, and shall render at stated periods as the Board of Directors shall determine a written account of the finances of the Association and such reports shall be physically affixed to the minutes of the meeting at which presented. The Treasurer will be the Chairperson of the Finance Committee and have the overall responsibility for the budget of the Association.

The Assistant Treasurer, in the absence or incapacity of the Treasurer, shall perform the duties and exercise the powers of the Treasurer and shall perform such other duties and shall have such other powers as the Directors may from time to time prescribe.

SECTION 9. Other Duties and Powers. Each Officer shall, subject to Law, the Articles of Incorporation, and these By-laws, have in addition to the duties and powers specifically set forth in these By-laws, such duties and powers as are customarily incident to his or her office, and such duties and powers as the Directors may from time to time designate.

ARTICLE VII - ASSOCIATION MANAGEMENT

SECTION 1. Association Records. The original, or attested copies, of the Articles of Incorporation, the Declaration Establishing Restrictive Covenants, the By-laws, records of all meetings of the Incorporators, Members and Directors, and the records which shall contain the names of all members and the record address of each, shall be kept in St. Croix at the principal office of the Association or at the office or the home of the Secretary. Said copies and records need not all be kept in the same office. The Association Records, except members' email addresses, shall be available at all reasonable times to the inspection of any member for any proper purpose, but not to secure a list of members for the purpose of selling or using said list or copies thereof for any purpose other than in the interest of the affairs of the Association.

SECTION 2. Seal. The seal of the Association shall, subject to alteration by the Board of Directors, bear the name "ESTATES OF JUDITH'S FANCY OWNERS' ASSOCIATION, INC.", the words "ST. CROIX", and the year of incorporation "1969" and shall be maintained with the corporate records by the Secretary.

SECTION 3. Execution of Instruments. All deeds, leases, transfers, contracts, bonds, notes and other obligations authorized to be executed by an Officer of the Association in its behalf shall be signed by the President, Treasurer, or the Secretary, except as the Directors may generally or in particular cases otherwise determine.

SECTION 4. Evidence of Authority. A certificate by the Secretary, or an Assistant or Temporary Secretary, as to any action taken by the Members, Directors, or any Officer or representative of the Association shall as to all persons who rely thereon in good faith be conclusive evidence of such action.

SECTION 5. Indemnification of Officers and Directors. As an inducement to the Officers and Directors of the Association to act on the Association's behalf, the Association shall, out of its general funds, by special assessment, or through insurance, indemnify and hold harmless each Officer or Director against all costs, expenses, and liabilities reasonably incurred by acting in good faith and in accordance with these By-laws and the Declaration, including without limitation, all actions taken in connection with the levying, collection and enforcement of assessments, fines, and/or penalties, except in relation to matters as to which he/she shall be adjudged in such action, suit or proceeding to be liable for gross negligence, gross misconduct, or a criminal act in the performance of his/her duty as such Director or Officer. The foregoing right of indemnification shall not be

exclusive of other rights to which any such Director or Officer may be entitled as a matter of law.

SECTION 6. Contracts or Agreements. In the absence of fraud, the Board of Directors or such Officer, Committee Chairperson, or other individual the Board may designate, is authorized to make any contracts or agreements with any other corporation, firm, partnership or person as deemed necessary or desirable in the best interests of the Association.

SECTION 7. Voting of Securities. Except as the Directors may otherwise designate, the President or Treasurer may waive notice of and act as, or may appoint any person or persons to act as, proxy or attorney in fact for the Association (with or without power of substitution) at any meeting of stockholders or shareholders of any other corporation or organization, the securities of which may be held by this Association.

SECTION 8. Amendments. The By-laws of this corporation may be adopted or amended at any time by a two-thirds (2/3) vote of the members of the corporation provided notice of the substance of the proposed adoption or amendment is stated in the notice of the Annual Meeting. Alternatively, the By-laws of the corporation may be adopted or amended by a two-thirds (2/3) vote of the Board of Directors subject, however, to the right of members to amend, repeal, alter or modify such By-laws by a two-thirds (2/3) vote at the next Annual Meeting, except the Directors may make no amendment altering the date of the Annual Meeting, provisions regarding the removal of Directors, or amendment of the By-laws.

SECTION 9. Rules and Regulations. The Board of Directors shall promulgate such rules and regulations as are required from time to time to effectuate the purposes of the Association. Such rules and regulations are to become effective upon due notice to the Membership and are to become permanent upon ratification by the majority of the Membership at the next Annual or Special Meeting of Members. Any rule or regulation may be voided by a majority vote of the Membership at any Annual or Special Meeting of Members providing due notice of such action is provided with the notification of the meeting.

SECTION 10. Violations. In the event any member violates any provision of the Declaration, these By-laws, or any Rules or Regulations as may then be in effect, any other member or members may individually or collectively take such legal action as such member or members may deem advisable to assure correction of the violation.

SECTION 11. Fines. For violations of the Declaration of Restrictive Covenants of such nature that bringing actions for Injunction would be unfeasible or impractical, the Board of Directors has the power to encourage compliance by the enactment and imposition of penalties pursuant to SECTION I, 3 of the Amended and Restated Declaration Establishing Restrictive Covenants, as last amended, dated February 25, 2016. There are hereby established penalties in the nature of fines for violations of the Restrictive Covenants which shall be in addition to any other legal or equitable remedy available to encourage compliance in the amount up to \$100 per day for continued violation as hereafter provided. Such fines shall only be levied after the member has been notified and given adequate time to cure the violation.

A fine of up to \$1,000 per incident will be assessed to any member whose dog bites someone off their property. If the dog is owned by a resident who is not a member, the fine will be assessed to the member where the dog resides.

A. Upon being presented with evidence, oral or written, of any violation of the Restrictive Covenants, the Board may, by a two-thirds majority vote of the Board, take such action as it deems appropriate giving weight to the seriousness, flagrancy, long continuation, and effect upon the neighborhood and impose a penalty for such violation within the limits above provided.

B. Upon taking the action provided in paragraph A. above, the Secretary shall forthwith by certified mail

with return receipt requested notify the member in violation (or their Tenant) of the action taken and penalty imposed and the member shall have 20 days after such receipt to either pay said penalty or notify the Secretary in writing that the action will be contested by the member and request a hearing before the Board of Directors within 30 days be heard. The Secretary shall notify the member in writing of any meeting regularly scheduled within said period or the next one regularly scheduled after said 30 days. Such request shall be placed on the agenda for next regular meeting after receipt of the member's request. At said meeting, if the member appeals, the evidence considered shall be reviewed with said member along with any evidence presented by the member and the Board shall act to confirm its decision, to reverse it, or to modify it which shall be noted in the Minutes of the Meeting and shall be final.

C. In any such action, to the maximum extent permissible, the member responsible for the violation for which abatement is sought shall pay all costs including reasonable attorney's fees actually incurred.

D. For the purpose of enforcement of this section, the Board shall appoint an Enforcement Committee which shall be responsible for investigating complaints, making timely recommendations for appropriate fines to the Board for confirmed violations, confirming when and how violations are abated, and periodically reporting on the status of violations at Board meetings.

E. For fine actions approved by the Board, the Secretary shall prepare and immediately issue a letter notice by certified, return receipt mail under signature of the chairperson of the Enforcement Committee or, in his/her absence, any other officer of the Board familiar with the violation, stating: the nature of the violation, the fine approved by the Board and the date of the approval, the relevant By-law provisions describing how the member may appeal to the Board, how fines are calculated and billed, and how the member may obtain abatement of the violation.

F. Daily amounts of fines imposed by the Board shall accumulate beginning the day after the Board meeting when the fine was imposed until the violation is abated or until year-end, whichever comes first. The cumulative total through abatement or year-end for each fine shall be billed to the member together with the member's annual assessment. Payment shall be due together with the annual assessment and late charges shall be calculated and applied in the same way as the annual assessment. Fines for violations which are unabated as of year-end shall be automatically extended and begin accumulating the first day of the new year.

ARTICLE VIII - FISCAL AFFAIRS

SECTION 1. Fiscal Year. The fiscal year of the Association shall begin the first day of January in each year and end on the thirty-first day of December in such year.

SECTION 2. Assessments.

A. Special Assessments. Each member of this Association shall be liable for any special assessments that may be due and owing from time to time in amounts to be determined by the Board of Directors, subject to approval by a majority of Members present or represented by proxy at an Annual or Special Meeting of Members.

B. Annual Assessments.

a. All plots shall be assessed an annual assessment at the beginning of the fiscal year as follows:

i. \$700 for unimproved plots where no construction of any kind has occurred.

- ii. \$950 for plots with one single family dwelling unit, either built or under construction, and regardless of occupancy.
- iii. \$1,500 for plots with two single family dwelling units, either built or under construction, and regardless of occupancy. Any single plot with 2 kitchens will be presumed to have two single family dwellings.

b. Billing and Appeals of Annual Assessments:

- i. The Treasurer shall issue a bill for each plot at the rate established in accordance with this Section 2. B.
- ii. Any Member that disputes an annual assessment shall deliver to the Treasurer written notice of the dispute prior to the bill becoming due and arrange with the Treasurer or other agent of the Association to enter and inspect all parts of the plot and improvements thereon. After the inspection or Member's failure to arrange an inspection, the Board shall make a determination as to the proper amount of the annual assessment which determination shall be final. The Treasurer shall promptly notify the Member of the Board's determination and if it is determined that the plot has been billed incorrectly, the Treasurer shall issue a revised bill therewith.

SECTION 3. Unpaid Assessments or Fines. All sums assessed or fines imposed by the Association but unpaid by a member shall constitute a lien on such plot or plots prior to all other liens excepting only tax liens on the plot or plots in favor of the Government of the Virgin Islands and all sums unpaid on a first mortgage of record. Such lien may be foreclosed by suit by the Board of Directors, acting on behalf of the Association, in a like manner as foreclosure of a mortgage of real property. Suit to recover a money judgment for unpaid assessments shall be maintainable without foreclosing or waiving the lien securing the same.

SECTION 4. Signatories. All checks and drafts drawn on the accounts of the Association are required to have two (2) signatories. The President, Secretary, Treasurer, and such other Director or Directors as the Board of Directors may designate are authorized to sign all checks or drafts.

SECTION 5. Dividends. The Board of Directors shall declare no dividends from the surplus of the Association, as any surplus funds shall be used for the purposes of the Association as the Directors shall determine. Whenever in their opinion the Association's finances exceed the amount necessary for the proper conduct of business plus a reasonable contingency reserve, they shall take the necessary steps to reduce the assessments as provided herein.

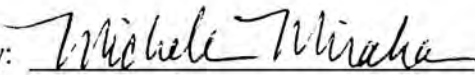
SECTION 6. Investments. The Board of Directors shall approve and specifically identify by name any bonds, stocks, certificates of deposit, or other sources of investment for Association funds. The selection of these sources is to be based principally on financial stability rather than on income possibilities. The Treasurer is then authorized to invest or withdraw funds in excess of current operating needs in any of the approved investment sources as he or she may deem advisable in the best interest of the Association.

The above By-laws was duly amended by a vote of the membership on February 27, 2019 and is true and correct.

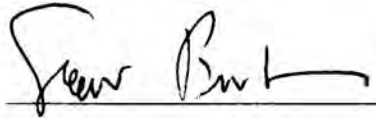
**ESTATES OF JUDITH'S FANCY OWNERS'
ASSOCIATION, INC.**

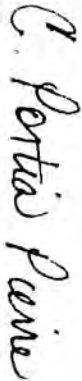
By: 
Brett Ellis, President

ATTEST:

By: 
Michele Mirocha, Secretary

WITNESSES (as to both):




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Page: 89
Filed & Recorded
02/25/2020 01:03 PM
C. PORTIA PIERRE
RECORDER OF DEEDS
ST CROIX
MISC. RECORDING FEES \$48.00
ATTACH FEE \$2.50

Recorder