

September 13, 2006

**Homeowners' Association
News Letter**

Dear Member,

It is sometimes difficult to believe that a year has passed since Clipper Estates sustained and survived the forces of Hurricane Katrina. The subdivision has come a long way with reconstruction and we commend everyone on their tireless efforts. The majority of home and property owners are well on their way if not completed with clean up and renovation. Things are beginning to really shape up.

Please, remember that whenever you undertake any kind of reconstruction, addition, or deviation from original house plans or a landscaping installation, you must first submit your ideas and drawings to the Architectural Review Committee (ARC) for approval before work can begin. This requirement is in place to protect you and the community as a whole. There are setbacks, servitudes, utilities and underground structures that must be protected and maintained.

The Home Owners Association (HOA) has many projects in the works currently that you have seen materialize such as general subdivision maintenance, street repairs, new HOA office, new entry system with security cameras, and several HOA park sites presently being cleaned up and upgraded. We currently have some logistical problems associated with Bell South and the front entry system. We have been advised by the gate contractor that this problem will be fixed in the near future. Also, we have been told that all street signs will begin being replaced within the next two to three weeks. Please see the attached list items related to the Special Assessment for an update on all monies spent pertaining to assessment expenditures.

With so many construction projects underway it is important not to block passage of supply trucks with vehicles and trailers parked on the street. When street parking is an absolute necessity remember to only park in single file on one side of the road so as not to further exasperate the problem.

As per our contract, please remember it is mandatory for all residents to use a Coastal Waste container for disposal of construction debris. We are no longer counting on FEMA for debris removal. If you do not use the assigned container you must make arrangements to haul away all debris at the end of each workday.

In addition, now that the waterways are clear all boats must be placed in the water and trailers stored where they are not seen from the street or the canal. Be advised that these restrictions will be aggressively enforced!

The HOA has taken a relaxed approach with enforcing compliance issues in the past year in order to give the members of the community an opportunity to catch their breath. While the association sympathizes with the myriad of personal and construction complications you may have encountered due to the storm, the residents who are living in Clipper Estates who have worked diligently to clean up their homes, have the right to live in a clean healthy environment. It is imperative that all lawns and vacant lots be mowed all the way to the street and canal edge. The properties that do not keep grass and weeds to a minimum will be cleared by HOA, and all expenses incurred will be billed back to the owner of the lot where cleanup was performed.

For the minority of home/property owners who have not begun clean up or have not maintained their property be advised that the Covenants, Conditions, and Restrictions (CC&R's) are now being strictly enforced and Special Assessment Fines will be applied to your property if compliance is not achieved in the near future.

We would like to extend our thanks to 85% of the home/property owners who have paid the six hundred dollar Special Assessment. This money has enabled the HOA to effectively pursue the subdivisions repairs and upgrades; thank you for your support. For the remaining 15% who have not settled their account or have set up a payment plan to do so please be advised that information will be turned over to the HOA attorney for the appropriate legal proceedings.

If you have any questions towards the status of your property please contact us in writing either by e-mail or postal service. The HOA appreciates all the dedicated hard work that is finally beginning to pay off and we look forward to many more improvements in the near future. Check the Clipper Estates web site for updates on our many on going projects.

Sincerely,

A handwritten signature in blue ink that reads "Shelly Ditta Doucet". The signature is written in a cursive, flowing style.

Shelly Ditta Doucet, M.Arch
HOA Chairperson