

# Harbor Town

Homeowners' Association

Exhibits to the Charter



**Harbor Town  
Homeowners' Association  
60 Harbor Town Square, Suite 102  
Memphis, TN 38103  
901-523-9853**

These Exhibits to the Charter are to protect and enhance the general health, safety and welfare of the Citizens of Harbor Town and to promote opportunities for enrichment of the quality of life of each Citizen of Harbor Town, and further, to make substantive contributions to the citizens of Memphis and Shelby County and the State of Tennessee.

## EXHIBIT A – DESCRIPTION OF PROPERTY

Being part of Harbor Town Planned Development and being more particularly described as follows:

Commencing at the Northwest corner of the Island Properties associates property as recorded in instrument AE-5971, said point lying on the East Right-of-Way line of Island Drive said point also being on the East line of the City of Memphis property as described in instrument F9-8769 in the Shelby County Registers Office; thence Southwardly along said East line S04°48'37"W, 404.48 feet to the point of beginning; thence along A 30.0 foot radius curve to the left, an arc distance of 44.81 feet to a point of tangency; thence S80°46'01"F, 34.94 feet to a point of curvature; thence along a 94.00 foot radius curve to the right, an arc distance of 91.46 feet to a point of reverse curvature; thence along a 40.0 foot radius curve to the left, an arc distance of 39.79 feet to a point; thence S82°00'35"E, 261.10 feet to a point; thence S07°56'06"W, 195.64 feet to a point, thence S82°00'35"E, 478.39 feet to a point; thence S07°59'25"W, 199.16 feet to a point; thence N82°00'35"w, 12.75 feet to a point; thence S07°59'25"W, 103.98 feet to a point; thence S82°00'35"E, 755.41 feet to a point in the west line of an easement granted to the city of Memphis for widening of the Wolf River Harbor in Book 4183, page 379, said West line being the East line of the Island Properties Associates Property as described in instrument number AE-5971; thence along the Westerly line of the City of Memphis easement for Harbor widening the following:

Along A 1,682.91 foot radius curve to the left, 123.19 feet

(Chord S04°45'30"W, 123.16 feet)

S02°39'41"W, 220.61 feet

Along A 1,511.64 foot radius curve to the right, 244.90 feet

(Chord S07°18'09"W, 244.64 feet)

Along A 458.42 foot radius curve to the right, 171.87 feet

(Chord S22°41'04"W, 170.86 feet)

Along A 485.42 foot radius curve to the left, 181.99 feet

(Chord S22°41'04"W, 180.93 feet);

Thence N78°03'22"W, 150.00 feet to a point; thence along A 2,535.76 foot radius curve to the left, 224.35 feet (Chord S09°24'33"W, 224.28 feet) to a point of tangency; thence S06°52'28"W, 212.46 feet to a point of curvature; thence along a 1,564.64 foot radius curve to the right, 412.28 feet (Chord S14°25'23"W, 411.09 feet) to a point; thence N53°18'37"W, 148.19 feet to a point; thence along A 192.00 foot radius curve to the right, 361.53 feet (Chord N85°37'30"W, 310.44 feet) to a point of tangency; thence N31°40'55"W, 280.20 feet to a point of curvature; thence along A 422.00 foot radius curve to the right, 36.91 feet (Chord N29°10'33"W, 36.90 feet) to a point of reverse curvature; thence along A 5.00 foot radius curve to the left 8.29 feet (Chord S78°10'33"E, 7.37 feet) to a point; thence S58°19'05"W, 688.44 feet to a point of curvature; thence along A 5.00 foot radius curve to the left, 6.64

feet (Chord S20°16'35"W, 6.16 feet) to a point; thence along A 153.00 foot radius curve to the left, 140.83 feet (Chord N44°08'04"W, 135.91 feet) to a point of reverse curvature; thence along A 30.00 foot radius curve to the right, 40.30 feet to a point on the East line of the City of Memphis Property described in registers No. F9-8769, said point also being on the East line of said City of Memphis Property and Island Drive the following;

N06°27'40"E, 1,471.38 feet

N04°48'37"E, 917.08 feet

To the point of beginning and containing 2,915,978 square feet or 66.942 acres.

PD93324-00.WP

Being part of the Island Properties Associates Property in Memphis; Shelby County, Tennessee as described in instrument number AE-5971 in the Shelby County registers office in Memphis, Tennessee and being more particularly described as follows:

Beginning at the point on the North line of the John Rice 5000 Acre Grant No. 283 at the Southwest corner of the Joseph L. Baier Property as recorded in instrument number V5-7613; thence S82°03'54"E along the North line of the John Rice 5000 Acre Grant, said line being the South line of Joseph L. Baier Property, 457.63 feet to a point; thence S07°56'06"W, 690.00 feet to a point; thence S82°03'54"E, 600.00 feet to a point; thence N07°56'06"E, 690.00 feet to a point South line of the Joseph L. Baier Property; thence along said South line S82°03'54"E, 171.16 feet to a point, said point being the Southeast corner of Joseph L. Baier Property and a Southwest corner of the William E. Gerber Property as recorded in the instrument number G5-6158; thence S76°50'00"E along a William E. Gerber South line 527.79 feet to a point; thence S63°56'00"E E continuing along a William E. Gerber South line 149.92 feet to a point in the West line of an easement granted to the City of Memphis for widening of the Wolf River harbor in Book 4183, page 379, said West line being the East line of the Island Properties Associates Property as described in instrument number AE-5971; thence along the Westerly line of the City of Memphis easement for Harbor Widening the following:

S30°02'24"W, 252.63 feet

Along A 1,682.91 foot radius curve to the left 804.17 feet

(Chord S16°21'02"W, 796.54 feet)

S02°39'41"W, 220.61 feet

Along A 1,511.64 foot radius curve to the right 244.90 feet

(Chord S07'18'09"W, 244.64 feet)

Along A 458.42 foot radius curve to the right 171.87 feet

(Chord S22'41'04"W, 170.86 feet)

Along A 485.42 foot radius curve to the left 181.99 feet

(Chord S22'41'04"W, 180.93 feet);

Thence N78'03'22"W, 150.00 feet to a point; thence along A 2,535.76 foot radius curve to the left, 224.35 feet (Chord S09'24'33"W, 224.28 feet) to a point of tangency; thence S06'52'28"W, 212.46 feet to a point of curvature; thence along a 1,564.64 foot radius curve to the right, 412.28 feet (Chord S14'25'23"W, 411.09 feet) to a point; thence N53'18'37"W, 148.19 feet to a point; thence along A 192.00 foot radius curve to the right, 361.53 feet (Chord N85'37'30"W, 310.44 feet) to a point of tangency; thence N31'40'55"W, 280.20 feet to a point of curvature; thence along A 422.00 foot radius curve to the right, 36.91 feet (Chord N29'10'33"W, 36.90 feet) to a point of reverse curvature; thence along A 5.00 foot radius curve to the left 8.29 feet (Chord S78'10'33"E, 7.37 feet) to a point; thence S58'19'05"W, 688.44 feet to a point of curvature; thence along A 5.00 foot radius curve to the left, 6.64 feet (Chord S20'16'35"W, 6.16 feet) to a point; thence along A 153.00 foot radius curve to the left, 140.83 feet (Chord N44'08'04"W, 135.91 feet) to a point of reverse curvature; thence along A 30.00 foot radius curve to the right, 40.30 feet to a point on the East line of the City of Memphis Property described in registers No. F9-8769; thence along the East line of said City of Memphis Property the following:

N06'27'40"E, 1,471.38 feet

N04'48'37"E, 1,321.56 feet

To the point of beginning and containing 3,846,061 square feet or 88.293 acres.

**EXHIBIT D**  
**SCHEDULE OF ASSESMENTS & MINIMUM SQUARE FOOTAGE REQUIREMENTS**

	Lot	Address	Minimum Square Footage	Point Value
Phase 1	1	947 Harbor View Drive	1300	8
	2	945 Harbor View Drive	1300	8
	3	943 Harbor View Drive	1300	8
	4	941 Harbor View Drive	1300	8
	5	939 Harbor View Drive	1300	8
	6	937 Harbor View Drive	1300	8
	7	935 Harbor View Drive	1300	8
	8	933 Harbor View Drive	1300	8
	9	931 Harbor View Drive	1300	8
	10	929 Harbor View Drive	1300	8
	11	927 Harbor View Drive	1300	8
	12	925 Harbor View Drive	1300	8
	13	923 Harbor View Drive	1300	8
	14	921 Harbor View Drive	1300	8
	15	919 Harbor View Drive	1300	8

	16	917 Harbor View Drive	1300	8
	17	915 Harbor View Drive	1300	8
	18	913 Harbor View Drive	1300	8
	19	936 River Park Drive	2500	13
	20	930 River Park Drive	2500	13
	21	926 River Park Drive	2500	13
	22	920 River Park Drive	2500	13
	23	914 River Park Drive	2500	13
	24	908 River Park Drive	2500	13
	25	902 River Park Drive	2500	13
	26	896 River Park Drive	2500	13
	27	890 River Park Drive	2500	13
	28	884 River Park Drive	2500	13
	29	876 River Park Drive	2500	13
	30	872 River Park Drive	2500	13
	31	866 River Park Drive	2500	13
	32	860 River Park Drive	2500	13
	33	854 River Park Drive	2500	13

	34	848 River Park Drive	2500	13
	35	842 River Park Drive	2500	13
	36	836 River Park Drive	2500	15
	37	824 River Park Drive	2500	13
	38	820 River Park Drive	2500	13
	39	814 River Park Drive	2500	13
	40	808 River Park Drive	2500	13
	41	798 River Park Drive	2500	19
	42	792 River Park Drive	2500	13
	43	782 River Park Drive	2500	13
	44	778 River Park Drive	2200	11
	45	774 River Park Drive	2200	11
	46	770 River Park Drive	2200	11
	47	787 Harbor Bend Road	2200	11
	48	793 Harbor Bend Road	2200	11
	49	799 Harbor Bend Road	2200	11
	50	63 River Mist Lane	1800	11
	51	combined with 41		

	52	58 River Mist Lane	2200	11
	53	64 River Mist Lane	2200	11
	54	807 Harbor Bend Road	2200	11
	55	813 Harbor Bend Road	2200	11
	56	819 Harbor Bend Road	2200	11
	57	821 Harbor Bend Road	2200	11
	58	837 Harbor Bend Road	2200	11
	59	843 Harbor Bend Road	2200	10
	60	847 Harbor Bend Road	2200	10
	61	853 Harbor Bend Road	2200	11
	62	859 Harbor Bend Road	2200	11
	63	865 Harbor Bend Road	2200	11
	64	871 Harbor Bend Road	2200	11
	65	877 Harbor Bend Road	2200	11
	66	883 Harbor Bend Road	2200	13
	67	split between 66 & 68		
	68	895 Harbor Bend Road	2200	13
	69	899 Harbor Bend Road	2200	11



	70	901 Harbor Bend Road	2200	11
	71	905 Harbor Bend Road	2200	11
	72	900 Harbor Bend Road	2200	12
	73	906 Harbor Bend Road	1800	11
	74	910 Harbor Bend Road	1800	11
	75	903 Harbor View Drive	1800	11
	76	881 Harbor Isle Circle W.	1800	12
	77	877 Harbor Isle Circle W.	1800	11
	78	873 Harbor Isle Circle W.	1800	11
	79	869 Harbor Isle Circle W.	1800	11
	80	865 Harbor Isle Circle W.	1800	11
	81	861 Harbor Isle Circle W.	1800	11
	82	859 Harbor Isle Circle W.	1800	11
	83	855 Harbor Isle Circle W.	1800	11
	84	849 Harbor Isle Circle W.	1800	11
	85	845 Harbor Isle Circle W.	1800	11
	86	841 Harbor Isle Circle W.	1800	11
	87	835 Harbor Isle Circle W.	2200	11

	88	821 Harbor Isle Circle W.	2200	11
	89	815 Harbor Isle Circle W.	1800	11
	90	809 Harbor Isle Circle W.	1800	11
	91	805 Harbor Isle Circle W.	1800	11
	92	799 Harbor Isle Circle W.	1800	11
	93	795 Harbor Isle Circle W.	1800	11
	94	789 Harbor Isle Circle W.	1800	11
	95	786 Harbor Isle Circle W.	2200	11
	96	794 Harbor Isle Circle W.	1800	10
	97	802 Harbor Isle Circle W.	1800	10
	98	808 Harbor Isle Circle W.	1800	10
	99	109 Harbor Town Blvd.	2200	11
	100	117 Harbor Town Blvd.	1800	10
	101	121 Harbor Town Blvd.	1800	10
	102	127 Harbor Town Blvd.	1800	10
	103	133 Harbor Town Blvd.	2200	11
	104	130 Harbor Commons	2200	10
	105	126 Harbor Commons	1800	10

	106	120 Harbor Commons	1800	10
	107	118 Harbor Commons	1800	10
	108	111 Harbor Commons	2200	11
	109	115 Harbor Commons	1800	10
	110	119 Harbor Commons Dr.	1800	10
	111	125 Harbor Commons	1800	10
	112	137 Harbor Point Lane	1800	10
	113	143 Harbor Point Lane	1800	10
	114	147 Harbor Point Lane	1800	10
	115	775 Harbor Isle Circle E.	2200	12
	116	789 Harbor Isle Circle E.	1800	11
	117	790 Harbor Crest Drive	1800	11
	118	794 Harbor Crest Drive	1800	10
	119	793 Harbor Isle Circle E.	1300	9
	120	797 Harbor Isle Circle E.	1300	9
	121	800 Harbor Crest Drive	1800	10
	122	804 Harbor Crest Drive	1800	10
	123	807 Harbor Isle Circle E.	1300	9

	124	809 Harbor Isle Circle E.	1800	12
	125	149 Harbor Town Blvd.	1800	11
	126 (up)	814 Harbor Crest Drive	2200	8
	126 (down)	143 Harbor Town Blvd.	2200	8
	127	150 Harbor Town Blvd.	2200	11
	128	158 Harbor Town Blvd.	2200	11
	129	837 Harbor Isle Circle East	1800	10
	130	843 Harbor Isle Circle E.	1800	10
	131	61 River Mist Lane	1800	9
	132	855 Harbor Isle Circle E.	1800	9
	133	861 Harbor Isle Circle E.	1300	9
	134	860 Harbor Crest Drive	1300	9
	135	856 Harbor Crest Drive	12300	9
	136	850 Harbor Crest Drive	1300	9
	137	844 Harbor Crest Drive	1300	9
	138	840 Harbor Crest Drive	1300	9
	139	144 Harbor Town Blvd.	2200	11

	140	134 Harbor Town Blvd.	2200	11
	141	128 Harbor Town Blvd.	1800	10
	142	122 Harbor Town Blvd.	1800	10
	143	118 Harbor Town Blvd.	1800	10
	144	112 Harbor Town Blvd.	1800	10
	145	108 Harbor Town Blvd	2200	11
	146	107 Harbor Ridge Lane S.	2200	11
	147	111 Harbor Ridge Lane S.	1300	9
	148	119 Harbor Ridge Lane S.	1300	9
	149	123 Harbor Ridge Lane S.	1300	9
	150	129 Harbor Ridge Lane S.	1300	9
	151	135 Harbor Ridge Lane S.	1300	9
	152	857 Harbor View Drive	1800	11
	153	114 Harbor Ridge Lane S.	1800	10
	154	106 Harbor Ridge Lane S.	2200	11
	155	868 Harbor Isle Circle W.	1800	10
	156	876 Harbor Isle Circle W.	1800	10
	157	880 Harbor Isle Circle W.	2200	11

	158	869 Harbor View Drive	1800	10
	159	861 Harbor View Drive	1800	10
	160	866 Harbor View Drive	1300	9
	161	138 Harbor Ridge Lane N.	1300	9
	162	142 Harbor Ridge Lane N.	1300	9
	163	146 Harbor Ridge Lane N.	1300	9
	164	152 Harbor Ridge Lane N.	1300	9
	167	163 Harbor Isle Circle N.	2200	12
	168	154 Harbor Ridge Lane N.	1300	9
	169	155 Harbor Isle Circle N.	1800	10
	170	149 Harbor Isle Circle N.	1800	10
	171	143 Harbor Isle Circle N.	1800	10
	172	139 Harbor Isle Circle N.	1800	10
	173	131 Harbor Isle Circle N.	1800	10
	174	123 Harbor Isle Circle N.	2200	11
	175	122 Harbor Isle Circle N.	2200	12
	176	split between 175, 177, 178		
	177	130 Harbor Isle Circle N.	1800	12

	178	134 Harbor Isle Circle N.	1800	12
	179	138 Harbor Isle Circle N.	1800	12
	180	142 Harbor Isle Circle N.	1800	12
	181	146 Harbor Isle Circle N.	1800	11
	182	152 Harbor Isle Circle N.	1800	11
	183	156 Harbor Isle Circle N.	1800	11
	184	162 Harbor Isle Circle N.	1800	11
	185	166 Harbor Isle Circle N.	1800	12
	186	170 Harbor Isle Circle N.	1800	12
	187	174 Harbor Isle Circle N.	1800	12
	188	178 Harbor Isle Circle N.	1800	12
	189	182 Harbor Isle Circle N.	1800	12
	190	186 Harbor Isle Circle N.	1800	12
	191	860 Harbor Isle Circle E.	1300	9
	192	854 Harbor Isle Circle E.	1300	9
	193	848 Harbor Isle Circle E.	1300	9
	194	844 Harbor Isle Circle E.	1300	9
	195	836 Harbor Isle Circle E.	1800	12

	196	830 Harbor Isle Circle E.	2200	12
	197	785 Harbor Isle Circle W.	2200	12
	198	FLICC		4
	199-A	Portico Condos		n/a
	200	800 Harbor Isle Circle E.	1300	9
	201	796 Harbor Isle Circle E.	1300	9
	202	792 Harbor Isle Circle E.	1300	9
	203	788 harbor Isle Circle E.	1300	9
	204	784 Harbor Isle Circle E.	1300	9
	205	River Inn- River Hall		10
	206			n/a
	207			n/a
	208			n/a
	209			n/a
	210	803 Harbor Isle Circle E.	1300	9
	211	805 Harbor Isle Circle E.	1300	9
	212	156 Harbor Ridge Lane N.	1300	9
	213	158 Harbor Ridge Lane N.	1300	9



	214	866 Harbor Crest Drive	1300	9
	215	864 Harbor Crest Drive	1300	9
	216	862 Harbor Crest Drive	1300	9
	217	151 Harbor Ridge Lane S.	1300	9
	218	147 Harbor Ridge Lane S.	1300	9
	219	143 Harbor Ridge Lane S.	1300	9
	220	139 Harbor Ridge Lane S.	1300	9
	221	857 Harbor Isle Circle E.	1300	10
	222	859 Harbor Isle Circle E.	1300	10
	223	858 Harbor Isle Circle E.	1300	9
	224	856 Harbor Isle Circle E.	1300	9
Phase 2		Arbors Apartments South		
Phase 3		Arbors Apartments North		
Phase 4	4-01.	795 River Park Drive	1800	11
	4-02	770 Island Drive	1800	11
	4-03.	766 Island Drive	1800	11

	4-04.	764 Island Drive	1800	11
	4-05.	762 Island Drive	1800	11
	4-06.	760 Island Drive	1800	11
	4-07.	758 Island Drive	1800	11
	4-08.	756 Island Drive	1800	11
	4-09.	754 Island Drive	1800	11
	4-10.	752 Island Drive	1800	11
	4-11.	750 Island Drive	1800	11
	4-12.	746 Island Drive	1800	11
	4-13.	54 Harbor Commons	1300	8
	4-14.	56 Harbor Commons	1300	8
	4-15.	58 Harbor Commons	1300	8
	4-16.	60 Harbor Commons	1300	8
	4-17.	62 Harbor Commons	1300	8
	4-18.	64 Harbor Commons	1300	8
	4-19.	66 Harbor Commons	1300	8
	4-20.	68 Harbor Commons	1300	8
	4-21.	70 Harbor Commons	1300	8

	4-22.	72 Harbor Commons	1300	8
	4-23.	78 Harbor Commons	1800	10
	4-24	771 River Park Drive	1800	10
	4-25.	773 River Park Drive	1800	10
	4-26.	777 River Park Drive	1800	10
	4-27.	781 River Park Drive	1800	10
	4-28.	785 River Park Drive	1800	10
	4-29.	789 River Park Drive	1800	10
Phase 5	225	118 Harbor Isle Circle S.	1800	11
	226	124 Harbor Isle Circle S.	1800	11
	227	128 Harbor Isle Circle S.	1800	11
	228	132 Harbor Isle Circle S.	1800	11
	229	136 Harbor Isle Circle S.	1800	11
	230	140 Harbor Isle Circle S.	1800	11
	231	144 Harbor Isle Circle S.	1800	11
	232	150 Harbor Isle Circle S.	1800	11
	233	757 Harbor Isle Circle E.	1800	10

	234	761 Harbor Isle Circle E.	1800	10
	235	765 Harbor Isle Circle E.	1800	10
	236	769 Harbor Isle Circle E.	1800	10
	237	140 Marina Point Lane	1800	10
	238	136 Marina Point Lane	1800	10
	239	132 Marina Point Lane	1800	10
	240	128 Marina Point Lane	1800	10
	241	120 Marina Point Lane	1800	10
Phase 6		converted to Phase 13		
Phase 7	245	93 Village Lane	1500	9
	246	97 Village Lane	1500	9
	247	101 Village Lane	1500	9
	248	105 Village Lane	1500	9
	249	109 Village Lane	1500	9
	250	113 Village Lane	1500	9
	251	947 Harbor Bend Road	1500	9

	252	945 Harbor Bend Road	1500	9
	253	943 Harbor Bend Road	1500	9
	254	941 Harbor Bend Road	1500	9
	255	939 Harbor Bend Road	1500	9
	256	937 Harbor Bend Road	1500	9
	257	935 Harbor Bend Road	1500	9
	258	933 Harbor Bend Road	1500	9
	259	912 Harbor View Drive	1500	9
	260	914 Harbor View Drive	1500	9
	261			n/a
	262	918 Harbor View Drive	1500	9
	263	922 Harbor View Drive	1500	9
	264	924 Harbor View Drive	1300	8
	265	926 Harbor View Drive	1300	8
	266	928 Harbor View Drive	1300	8
	267	930 Harbor View Drive	1300	8
	268	932 Harbor View Drive	1300	9

Phase 8	269	942 Harbor View Drive	1800	10
	270	946 Harbor View Drive	1800	10
	271	950 Harbor View Drive	1800	10
	272	954 Harbor View Drive	1800	10
	273	958 Harbor View Drive	1800	11
	274	964 Harbor View Drive	2500	20
	275	79 Harbor Village Drive	1800	10
	276	85 Harbor Village Drive	1800	10
	277	91 Harbor Village Drive	1800	10
Phase 9	281	Maria Montessori School		6
Phase 10	282	918 Harbor Bend Road	1500	9
	283	920 Harbor Bend Road	1500	9
	284	922 Harbor Bend Road	1500	9
	285	924 Harbor Bend Road	1500	9
	286	926 Harbor Bend Road	1500	9
	287	928 Harbor Bend Road	1500	9

	288	930 Harbor Bend Road	1800	10
	289	129 Running River Place	1800	10
	290	133 Running River Place	1800	9
	291	934 Harbor Bend Road	1300	9
	292	936 Harbor Bend Road	1300	9
	293	938 Harbor Bend Road	1300	9
	294	940 Harbor Bend Road	1300	9
	295	942 Harbor Bend Road	1300	9
	296	946 Harbor Bend Road	1300	9
	297			n/a
	298			n/a
	299			
Phase 11		deleted		
Phase 12	300 - A	HT Square Apts + 4 TH's		74
	301 - A	HT Square Apts		50
	341	Miss Cordelia's		25

	342	Garland Company		41
	343	River Inn		27
	344	River Inn		27
	345			
Phase 13	242-A	944 Island Drive	2500	11
	243-A	948 Island Drive	2500	11
	244-A	954 Island Drive	2500	11
	302	958 Island Drive	2500	11
	303	962 Island Drive	2500	11
	304	966 Island Drive	2500	11
Phase 14	278	985 Island Park Drive	2500	9
	279	991 Island Park	2500	10
	280	997 Island Park Drive	2500	13
	297	1005 Island Park	2500	13
	298	1011 Island Park Drive	2500	13
	305	1024 Island Drive	2500	12



	306	1020 Island Drive	2500	12
	307	1026 Harbor Bend Circle N.	2500	13
	308	1012 Island Park	2200	10
	309	1008 Island Park Drive	2200	10
	310	989 River Currents Drive	1500	12
	311	993 River Currents Drive	1500	9
	312	997 River Currents Drive	1500	9
	313	1001 River Currents Drive	1500	9
	314	1005 River Currents Drive	1500	9
	315	1009 River Currents Drive	1500	9
	316	1013 River Currents Drive	1500	10
	317	1022 Harbor Bend Circle	1500	9
	318	1018 Harbor Bend Circle	1500	9
	319	1014 Harbor Bend Circle	1500	9
	320	1010 Harbor Bend Circle	1500	9
	321	1029 Island Park Circle	1300	9
	322	1025 Island Park Circle	1300	9
	323	1021 Island Park Circle	1300	9

	324	1017 Island Park Circle	1300	9
	325	1013 Island Park Circle	1300	9
	326	1009 Island Park Circle	1300	9
	327	1003 Island Park Circle	1300	9
	328			n/a
	329	1012 River Currents Drive	1500	10
	330	1008 River Currents Drive	1500	9
	331	1004 River Currents Drive	1500	9
	332	1000 River Currents Drive	1500	9
	333	994 River Currents Drive	1500	9
	334	990 River Currents Drive	1500	9
	335	986 River Currents Drive	1500	9
	336	980 River Currents Drive	2500	16
	337	80 Harbor Village Drive	1500	10
	338	86 Harbor Village Drive	1500	10
	339	92 Harbor Village Drive	1500	10
Phase 15	165-A	187 Harbor Isle Circle N.	1650	9

	166-A	183 Harbor Isle Circle N.	1650	9
	340	179 Harbor Isle Circle N.	1650	9
Phase 16	348	947 River Breeze Drive	1600	9
	349	943 River Breeze Drive	1600	9
	350	939 River Breeze Drive	1600	9
	351	937 River Breeze Drive	1600	9
	352	935 River Breeze Drive	1600	9
	353	137 Running River Place	1800	9
	354	141 Running River Place	1800	9
	355	145 Running River Place	1800	9
	356	149 Running River Place	1800	9
	357	153 Running River Place	1800	9
	358	157 Running River Place	1800	9
	359	159 Running River Place	1800	9
	360	163 Running River Place	1800	9
	361	165 Running River Place	1800	9
	362	936 River Breeze Drive	1600	9

	363	938 River Breeze Drive	1600	9
	364	942 River Breeze Drive	1600	9
	365	944 River Breeze Drive	1600	9
	366	948 River Breeze Drive	1600	9
Phase 17		deleted		
Phase 18	367	155 Harbor Village Drive	1600	9
	368	159 Harbor Village Drive	1600	9
	369	163 Harbor Village Drive	1600	9
	370	167 Harbor Village Drive	1600	9
	371	171 Harbor Village Drive	1600	9
	372	175 Harbor Village Drive	1600	9
	373	955 River Landing Drive	1600	9
	374	951 River Landing Drive	1600	9
	375	947 River Landing Drive	1600	9
	376	943 River Landing Drive	1600	9
	377	937 River Landing Drive	1600	9

	378	169 Running River Place	1600	9
	379	173 Running River Place	1800	10
	380	177 Running River Place	1800	10
	381	934 River Landing Drive	1800	10
	382	938 River Landing Drive	1800	10
	383	942 River Landing Drive	1800	10
	384	946 River Landing Drive	1800	10
	385	950 River Landing Drive	1800	10
	386	954 River Landing Drive	1800	10
	387	958 River Landing Drive	1800	10
	388	962 River Landing Drive	1800	10
	389	968 River Landing Drive	1800	10
Phase 19	199-A			126
Phase 20	390	156 Harbor Village Drive	1500	9
	391	160 Harbor Village Drive	1500	9
	392	164 Harbor Village Drive	1500	9

	393	168 Harbor Village Drive	1500	9
	394	172 Harbor Village Drive	1500	9
	395	176 Harbor Village Drive	1500	9
	396	978 River Breeze Drive	1500	9
	397	982 River Breeze Drive	1500	9
	398	986 River Breeze Drive	1500	9
	399	157 River Lights Lane	1500	9
	400	161 River Lights Lane	1500	9
	401	165 River Lights Lane	1500	9
	402	169 River Lights Lane	1500	9
	403	177 River Lights Lane	1500	9
	404	181 River Lights Lane	1500	9
	405	185 River Lights Lane	1500	9
	406	989 River Landing Drive	1500	11
	407	985 River Landing Drive	1500	11
	408	980 River Landing Drive	1500	11
	409	984 River Landing Drive	1500	11
	410	988 River Landing Drive	1500	11

	411	992 River Landing Drive	1500	10
	412	996 River Landing Drive	1500	10
	413	1000 River Landing Drive	1500	10
	414	1004 River Landing Drive	1500	11
	415	1008 River Landing Drive	1500	11
	416	1012 River Landing Drive	1500	10
	417	1016 River Landing Drive	1500	10
	418	1020 River Landing Drive	1500	10
	419	190 River Lights Lane	1500	10
	420	186 River Lights Lane	1500	9
	421	182 River Lights Lane	1500	9
	422	178 River Lights Lane	1500	9
	423	174 River Lights Lane	1500	9
	424	170 River Lights Lane	1500	9
	425	166 River Lights Lane	1500	9
	426	162 River Lights Lane	1500	9
	427	158 River Lights Lane	1500	9
	428	191 River Lights Lane	1500	10

	429	668 Marina Cottage Drive		9
	430	670 Marina Cottage Drive		9
	431	674 Marina Cottage Drive		9
	432	676 Marina Cottage Drive		9
	433	680 Marina Cottage Drive		9
	434	682 Marina Cottage Drive		9
	435	686 Marina Cottage Drive		9
	436	688 Marina Cottage Drive		9
	437	692 Marina Cottage Drive		9
	438	694 Marina Cottage Drive		9
	439	698 Marina Cottage Drive		9
	440	700 Marina Cottage Drive		9
		Marina		12.5
		Beacon Commercial		19
		Beacon Condos		120
		Regatta Condos		216
			TOTAL POINTS	5249.5



**EXHIBIT E  
ARBORS ALLOCATIONS**

**HARBOR TOWN COMMUNITY ASSOCIATION**

<b><u>EXPENSES</u></b>	<b>ARBORS APTS %</b>
<b>Repairs/Maintenance</b>	
Electric Repairs/Materials	20
Plumbing	20
Painting	20
Total Repairs/Maintenance	
<b>Utilities</b>	
Utilities - Electricity	12
Private Outdoor Lighting	7
Surcharge for Christmas Lights	20
Utilities - Water/Sewer	12
Total Utilities	
<b>Roads/Grounds</b>	
Trash Removal	0
Irrigation	12
Street Sweeping	9
Christmas Decorations	20
Erosion Control	20
Repairs - Ponds	24
Repairs - Streets, Alleys	20
Grounds Contract	12
Other Landscaping	12
Wolf River Bank Maintenance	12
Lot Cutting	0
Trail Maintenance	20
R/G Other Expenses	20

Total Roads/Grounds

**Administrative Expenses**

Administrative Payroll	20
Travel & Mileage	20
Management fee	0
Professional Fees	20
Accounting Fees	20
Legal Fees	20
General Office Expense	20
Postage	24
Copies	24
Telephones	24
Office Rent/Utilities/Cleaning	20
Taxes, Fees & Licenses	20
Board of Trustees Fees	20
President's Fee	20
Election Committee	20
Neighborhood Watch Committee	20
Social Committee	20
Charitable Contribution	20

Total Administrative Expenses

**Fixed Expenses**

Liability Insurance	24
Property Insurance	20

Total Fixed Expenses

**Capital Expenditures**

Improvements	20
Pond Repairs/Enhancements	20
Landscape/Tree Improvements	20
Street Repairs/Enhancements	20
Playgrounds	20
Erosion Control	20
Education	20

Total Capital Expenditures	20
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**Financial Expenses**

Bad Debt	0
Income Tax Expense	20
State Excise Tax	20
Capital Reserve Contribution	20