

October 24<sup>th</sup>, 2000

St. James Court Ltd.  
1 North Shore Road  
Hamilton Parish, Bermuda  
HM 04

Re: New Floor Tiling Projects Requirement

Dear Owner

In order to mitigate the propagation of noise between apartments, Section 31 of the Fifth Schedule of the Lease provides for various devices which efficiency and coverage are very difficult to monitor due to the private nature of the areas where they are located. In order to prevent any future inconvenience due to new floor tiling works undertaken by owners, the Board of Directors has approved at its meeting held October 18<sup>th</sup>, 2000 the following additional requirement to Section 31;

“All new floor tiling works shall be submitted to the Property Manager for approval, said approval not to be unreasonably withheld as long as the owner undertakes in his written application to provide for the insertion of a sound absorbing and isolation sheet between the slab and the floor tiles to reduce the noise transfer. This composite sheet membrane is acoustically formulated for sound control.

Thank you for your cooperation and compliance

Sincerely,

Brian Higgins  
Property Manager