



ROCK HARBOR PROPERTY OWNERS ASSOCIATION
P O Box 1472
Morristown, TN 37816-1472

11 April 2016


SUBJECT: DECLARATION OF NON-LIABILITY

Dear Rock Harbor Owner,

Rock Harbor has several recreational facilities and common areas that are intended to be used and enjoyed only by Rock Harbor owners and their guests. Pursuant to the Declaration of Reservations and Restrictive Covenants, these facilities and areas are for the exclusive use of the Property Owners Association (the Association), property owners and their guests. Additionally, while the Covenants provide that the common areas and facilities, like the boat docks/marina and playground/park, will be maintained by the Association, these common areas and facilities are to be used at your own risk. For example, there will not be a lifeguard on duty at the boat docks/marina and/or swimming areas. The Association will not be liable for any injuries sustained by you or your guests when using the common areas and facilities.

Thank you for your attention and please contact our property manager, Spectrum Management Group, at (423) 581-4537 or info@smgtn.com if you have any questions or concerns.

Respectfully,


Seaborn W. Chavers, Jr., President
Board of Directors
Rock Harbor Property Owners Association

cc:
Spectrum Management Group

