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**VIA FACSIMILE
AND FIRST CLASS MAIL**

Board of Directors
Panther Trace Homeowners Association Inc.
c/o The Melrose Management Group
P.O. Box 1418
Palm Harbor, FL 34682

Re: Commercial Vehicles

Dear Board Members:

Please accept this letter regarding the above-referenced matter.

It is my understanding that the Association would like an opinion as to what constitutes a commercial vehicle.

A review of the arbitration decisions defining the term "commercial vehicle" reveals a commercial vehicle is a vehicle displaying signage for a business or a vehicle conspicuously equipped for a function related to a business.

These decisions relate to the use of the term "commercial vehicle" in condominium documents, however, the logic applies to homeowners association documents as well.

The first and most obvious situation, which will allow exclusion of a vehicle as a commercial vehicle, is one in which the vehicle displays signs for a business. A vehicle displaying magnetic signs does not necessarily violate this prohibition, as long as the signs are removed from the vehicle when the vehicle is parked in the Community.

A second situation indicating a vehicle is a commercial vehicle is one where the vehicle is equipped for a commercial purpose. An example, from a decision, is where a van had no rear windows or seats and had a rack on the roof. A vehicle so equipped is obviously not a family van and is equipped for a commercial purpose, and is therefore, a commercial vehicle.

A van under 3/4 ton, with racks on top, with piping or a ladder, under the above standard, would constitute a commercial vehicle. This is especially the case if the racks are in use and the van, as discussed above, has no rear windows or no rear seats.

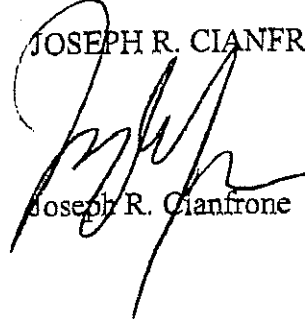
The documents do not address size of a vehicle relative to the commercial use issue. However, the size of the vehicle, if larger than normal, may be used to support the contention that the vehicle is, in fact, a commercial vehicle.

The bottom line is that the issue of a commercial vehicle is determined on a case by case basis when viewing the vehicle. Significant, obvious evidence of commercial use is relevant.

If you have any further questions, please do not hesitate to call.

Sincerely,

JOSEPH R. CIANFRONE, P.A.

A handwritten signature in black ink, appearing to read 'Joe Cianfrone', written over the typed name.

Joseph R. Cianfrone

JRC:dmc

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