



GOVERNMENT OF THE VIRGIN ISLANDS OF THE UNITED STATES
DEPARTMENT OF PLANNING AND NATURAL RESOURCES
45 Mars Hill, Frederiksted, USVI, 00840

Report on Petition to Amend Official Zoning Map No. SCZ-7

Application No. ZAC-15-3

Petition of Innovative Asset Group, Inc. (*H. C. Ruparelia*) to amend Official Zoning Map No. SCZ-7 from R-3 (*Residential- Medium Density*) to B-2 (*Business- Secondary/Neighborhood*).

PROJECT PROFILE

Owner/applicant: Innovative Asset Group, Inc. as per Limited Warranty Deed dated March 24, 2015, Document No. 2015001214.

Acreage: The property consists of 11.471 acres as described on Drawing No. A9-34-C009 dated July 17, 2009.

Current Use: The property is vacant with the historical ruins of an 1810 kiln.

Proposed Use: The applicant intends to subdivide the parcel and provide affordable and owner-financed, business-zoned property for prospective business owners.

Surrounding Uses: To the north of the property is vacant land and ruins of an office building; to the northwest is the Golden Rock Shopping Center; to the east is residential property owned by the applicant; to the south is residential property; to the southwest is an office building and school; and to the west are the Golden Rock Shopping Center, office building, and school.

Infrastructure: Water needs will be supplied by cisterns, and wastewater will be handled by septic tanks.

Public Response: There has been no opposition to the proposed rezoning. Other than the applicant, no one else spoke in support of, questioned, or commented on the petition at DPNR's public hearing held October 14, 2015.

ANALYSIS: During the Department's public hearing, Mr. Ruparelia testified that it is his intent to develop the infrastructure and subdivide the property for sale to prospective, small business owners wishing to obtain affordable business-zoned property.

Plot No. 50 of Estate Orange Grove, Company Quarter is surrounded by a mix of residential and business uses. The property is adjacent to Plot No. 52, which was rezoned to B-2 in 2008, and

is currently undergoing subdivision for the same purpose as this rezoning request. This property also contains historical ruins as part of the larger Orange Grove Estate. The ruins, a kiln from 1810, was approved by the State Historic Preservation Office for parceling out of the larger acreage. The applicant placed on the record that he intends to donate that parcel, most likely to the Landmarks Society.

If the rezoning were to be granted, a mix of residential and small business development would not be out of character for the area or with the zoning of adjacent properties. Proximity to single- and multi-family residences, the Golden Rock Shopping Center, offices, and a school, as well as no objections placed on the record by surrounding property owners, lends support for the Department having no objection to the petition. The property is elevated and the Earth Change Program will monitor its development once it is submitted for subdivision and again when the individual property owners submit for development of their respective lots. The Department is also aware of a shifting trend for increased home-based business requests due to economics. The requested B-2 zoning would permit property owners to construct homes where businesses could also be legally operating from.

Recommendation:

The Department of Planning and Natural Resources recommends that Official Zoning Map No. SCZ-7 be amended from R-3 (*Residential-Medium Density*) to B-2 (*Business-Secondary/Neighborhood*) for Plot No. 50 of Estate Orange Grove, Company Quarter, St. Croix.



Dawn L. Henry, Esq.
Commissioner

November 16 2015
Date

Office Use Only

Tracking No. _____
Date Application Received: _____
Reviewed by: _____
Date Application Deemed Complete: _____
Date of Pre-Application Meeting: _____



GOVERNMENT OF THE VIRGIN ISLANDS OF THE UNITED STATES

DEPARTMENT OF PLANNING AND NATURAL RESOURCES
Division of Comprehensive & Coastal Zone Planning

St. Croix
PH: 773-1082/ Fax: 713-2418

St. Thomas
PH: 774-3320/ Fax: 714-9534

Official Zoning Amendment Request Form

Zoning Amendment Request is for: Rezoning Use Variance

1. Applicant's Name Innovative Asset Group, Inc.
Mailing Address P.O. Box 519
City Christiansted State VI Zip 00821
Telephone 340-718-4063 Fax _____ E-mail rupareliah@aol.com

Note: Official correspondence will be mailed to the address above

2. Contact Person/Representative H.C. Ruparelia
Telephone 340-643-0980 Fax _____ E-mail rupareliah@aol.com
3. Property Address Plot No. 50 Estate Orange Grove
4. Tax Assessor's Parcel I.D. Number _____
5. Current Zone R-3 Proposed Zone or Use Variance B-2
6. Site Acreage 11.47 Ac.

7. Property Owners Name(s) H.C. Ruparelia

Address P.O. Box 519

City Christiansted State VI Zip 00821

Telephone 340-718-4063 Fax _____ Email rupareliah@gmail.com

8. Detailed Description of what exists on the property. The majority of the property is currently vacant with the exception of a cistern and pump house located along the western boundary.

9. Does what exists on the property conform to its current zoning district's requirements?
 Yes No

10. Detailed Description of Proposal:

We propose to subdivide the property and construct roadways and infrastructure as required for the sale of lots.

11. Is the property served by municipal sewer lines? Yes _____ No
If no, please explain plan for sewage disposal. Septic tanks on lots.

12. Is the property served by municipal water lines? Yes No _____
If no, please explain plan for water supply. _____

13. Are there any flood ways on the site? Yes _____ No

14. Are there any cultural/historical resources on site? Yes No _____
If yes, provide letter from Division of Archaeology and Historical Preservation and describe the resources. An archaeological survey conducted by Soltec International Inc. in 2007 determined that a "possible lime kiln" is located on the property. See attached Archaeological Survey.
(If uncertain, verify with the Division of Archaeology and Historical Preservation at 772-2021 or 776-8605).

Describe how the cultural/historical resource(s) will be incorporated into the development.

Should it be determined that the area of concern is of archaeological and historic significance, the site will be preserved as green space.

15. Are there any covenants and restrictions of record on the property? Yes _____ No
If yes, provide a copy of the restrictions.

Do they preclude undertaking of the uses that are proposed? Yes _____ No _____

Required Submittals

Four Copies of this application along with four copies of those items listed in the checklist below:
Two (2) Copies for Submittal to the Division of Comprehensive and Coastal Zone Planning
One (1) Copy for the applicants records
One (1) Copy for submittal to the Legislature

Documents shall be submitted on letter sized paper (8.5" x 11")

Maps, Surveys, Plans and Renderings shall be submitted in a format no larger than 24" x 36".

Documents larger than 8.5" x 11" shall be folded.

- Letter of Application-** Address letter to the Senate President; Indicate name of property owner(s) and authorized agent(s) with mailing addresses and contact numbers, legal physical address and acreage of parcel(s) to be rezoned, current and requested zone, and specific intent for zoning map amendment.
- Official Recorded and Numbered PWD/OLG Map** (*Must be obtained from and certified by the Office of the Lieutenant Governor, Cadastral Division, St. Croix 773-6449; St. Thomas 774-9906*)
- Adjacent Property Owners Certification-** List of complete names, mailing addresses and plot numbers of all adjacent property owners extending a minimum radius of one hundred and fifty (150) feet from the boundary line of the subject property. (*Obtained from the Office of the Lieutenant Governor, Tax Assessor Division, St. Croix 773-6459 or 772-3115; St. Thomas 776-8505; St. John 776-6737*).
- Recorded Deed** (*Include copy of covenants and restrictions referenced in deed; obtained from the Office of the Lieutenant Governor, Recorder of Deeds, St. Croix 773-6449; St. Thomas 774-9906*)
- Tax Clearance Letter** (*Obtained from the Office of the Lieutenant Governor, Tax Assessor Division, St. Croix 773-6459 or 772-3115; St. Thomas 776-8505; St. John 776-6737*)
- Zoning Map** (*obtained from the Office of the Lieutenant Governor, Cadastral Division*)
- Flood Map** (*obtained from the Office of the Lieutenant Governor, Cadastral Division*)
- Soil Type Map** (*obtained from the Office of the Lieutenant Governor, Cadastral Division*)
- Contract of Sale and/or Lease Agreement** (*if applicable*)
- Power of Attorney** (*Notarized Power of Attorney required if applicant/representative is not the property owner(s) of record or if property is owned by more than one person.*)
- Articles of Incorporation** (*required if the property is owned by a Corporation*)
- Photographs** (*Depicting intervals along the perimeter of the property, its existing on-site conditions, and surrounding neighborhood*)

Conceptual Site Plan- At a minimum scale of 1 inch = 40 feet and includes the following:

- _____ Conceptual layout of the property.
- _____ Existing/proposed building locations and footprint.
- _____ Location of uses and open spaces.
- _____ Location of watercourses (*gulfs*) and existing/type of vegetation on the site.
- _____ Location of existing/proposed street and driveways, accesses, and circulation patterns.
- _____ Current use and zoning of the site and adjacent property.
- _____ Landscape design and screening/buffering plan.
- _____ Proposed lot size/density and setback.
- _____ Proposed development timing.

Note: You will be notified by the Planning Office if the following items are required.

- Letter from the Division of Archaeology and Historic Preservation (*if applicable; Contact Nos. St. Croix 772-2021; St. Thomas 776-8605*)
- Letter from the Division of Fish and Wildlife (*if applicable; Contact Nos. St. Croix 773-1082; St. Thomas 775-6762*)

PLEASE NOTE: Submittal of the requested information is a prerequisite for a pre-application meeting and does not constitute the submittal of an application to the Legislature for a Zoning Map Amendment or Use Variance. **A determination that an application is complete IN NO WAY implies that additional information may not be required.**

I/We attest that the information submitted on this form is a true and accurate representation of my/our development plan(s) for the property.

Print INNOVATIVE ASSET GROUP, INC

Sign H. Rupprecht

Date 6/23/15

Print _____

Sign _____

Date _____



GOVERNMENT OF THE UNITED STATES VIRGIN ISLANDS

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**DEPARTMENT OF PLANNING AND NATURAL RESOURCES
Virgin Islands State Historic Preservation Office**

Strand Street 198, Fort Frederik Museum
Frederiksted
St. Croix, Virgin Islands 00840

Telephone: (340) 719-7089

Facsimile: (340) 719-8343

August 13, 2015

Ms. A. Brooke Persons, Ph.D., RPA
Office of Archaeological Research
The University of Alabama Museums
13075 Moundville Archaeological Park
Moundville, Alabama 35474

**Re: VISHPO Review and Comments on the Management Summary for
Additional Phase I Archaeological Testing at Estate Orange Grove, St.
Croix, US Virgin Islands for Mr. H.C. Rupareliah, Innovative Asset
Group, Inc. by the Office of Archaeological Research (OAR), University
of Alabama Museums**

Dear Dr. Persons:

Understanding that during the Phase I testing already conducted at Estate Orange Grove, in order to identify and characterize onsite cultural resources prior to development of a residential subdivision within the study area, the Office of Archaeological Research (OAR) carried out over 100 shovel tests, including those to define the horizontal extent of the historic Orange Grove 2 site, as well as to define cultural resources in the vicinity of a historic well, and documented a historic lime kiln. We are also aware that work was carried out to delineate and document a historic cemetery purported to be the resting place of Anna E. Heegaard.

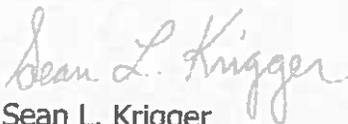
The VISHPO concurs with the results as stated in the Management Summary, regarding both determinations of eligibility to the National Register of Historic Places and the proposed recommended mitigation actions. We look forward to seeing the short and long term cultural resources management (and preservation) plan for the historic cemetery. In that regard, we recommend that the permanent fence plan state plainly, with drawings, how the cemetery wall (presumably low and of local stone construction, and topped with an iron fence, with security concerns addressed) will "be compatible with traditionally used materials on the island for cemeteries." We also understand the necessity for osteological analysis.

VISHPO Review and Comments
Management Summary for Additional
Phase I Archaeological Testing at
Estate Orange Grove, St. Croix
August 13, 2015

Also understanding that a full report, along with the Cultural Resources Management Plan for the cemetery, requires additional time for full analysis of recovered materials, we are prepared to authorize a conditioned finding of no objection to proceed, based on the mitigation recommendations stated in the Management Summary.

Thank you for your attention to details and the timely submittal of the Management Summary, addressing the concerns expressed by VISHPO staff during our ongoing consultations regarding this proposed development. If you have any other questions or concerns, please do not hesitate to contact either myself at (340) 776-8605, in St. Thomas, or Senior Archaeologist David M. Brewer at (340) 719-7089 in St. Croix.

Sincerely,



Sean L. Krigger
Acting Director, Deputy State Historic Preservation Officer
Historic Preservation Architect

cc: David M. Brewer, Senior Archaeologist, VISHPO

VISHPO Approval Letter on Orange Grove Phase I Archaeological Survey

Sean L. Krigger

Mon 8/17/2015 1:49 PM

To: Leia LaPlace <leia.laplace@dpr.vi.gov>;

Cc: Eboni Powell <eboni.powell@dpr.vi.gov>; Rupareliah@aol.com <Rupareliah@aol.com>;

1 attachment (3 MB)

VISHPO Review of OrangeGroveManagement Summary 08.13.15.pdf;

Good afternoon Ms. Laplace,

I am forwarding for your Division's record the VISHPO approval letter for the Estate Orange Grove Phase I Archaeological Survey recently completed by University of Alabama's Office of Archaeological Research. Please let me know, if this letter will satisfy Mr. Ruparelia's requirement to show proof of VISHPO approval for his Subdivision application or if a letter written directly to you will be required.

Thank you for your time and attention to this matter.

Sincerely,

Sean L. Krigger

Acting Director/Deputy State Historic Preservation Officer
Historic Preservation Architect

Department of Planning and Natural Resources
Virgin Islands State Historic Preservation Office
1640 DronningensGade 71&72A, Kongens Quarter
Charlotte Amalie, Virgin Islands 00802

Telephone Number: 1-340-776-8605

Facsimile Number: 1-340-776-7236

GOVERNMENT OF THE VIRGIN ISLANDS

OFFICIAL CASHIER RECEIPT NO. 2983103

ISLAND STT <input type="checkbox"/> STX <input checked="" type="checkbox"/> STJ <input type="checkbox"/>	COLL NUMBER 8535	DATE 2/2/15
LOCATION: PROP PRO <input type="checkbox"/> ADMIN OFF <input type="checkbox"/> EDA <input type="checkbox"/> PNR <input checked="" type="checkbox"/> DPS <input type="checkbox"/> HEALTH <input type="checkbox"/> HOUSING <input type="checkbox"/> LIC <input type="checkbox"/> TERR COURT <input type="checkbox"/> PWD <input type="checkbox"/> LT GOV <input type="checkbox"/> SBDA <input type="checkbox"/> TREAS <input type="checkbox"/> SPEC. FAC. <input type="checkbox"/> EMP SEC. <input type="checkbox"/> OTHER <input type="checkbox"/> _____		

RECEIVED FROM: CHECK NO. DK CASH

Haskell Ruparello

Four hundred twenty two + 00/100 DOLLARS

COLLECTORS SIGNATURE <i>S. Guedes</i>	<i>S 422-00</i>
--	-----------------

PURPOSE OF PAYMENT *Zoning Fees*

H-C Ruparello
for Innovative Asset Group, Inc

FUND OR ACCOUNT DESCRIPTION				
TITLE				
CODE				
LL ORG	ACCT	TASK	OPT	COST CENTER
<i>(Diagonal line through table)</i>				

INNOVATIVE ASSET GROUP, INC.

P.O. Box 519
Christiansted, VI 00821
Office: (340) 718-4063 Cell: (340) 643-0980

June 22, 2015

Honorable Neville James
Senate President
Legislature of the U.S. Virgin Islands
#1 Lagoon Street Complex
Frederiksted, St. Croix, VI 00840

Re: *Letter of Application*
Rezoning Request for Plot No. 50 Estate Orange Grove, Christiansted, VI 00820

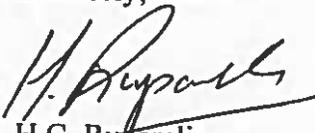
Dear Senator James:

Innovative Asset Group, Inc. (IAG) is currently in the process of submitting an application request for the rezoning of Plot No. 50 Estate Orange Grove, St. Croix, USVI to the Department of Planning and Natural Resources (DPNR). As part of the application process, I am submitting this correspondence to you and the Legislature of the Virgin Islands for consideration of this request.

IAG is the owner of the Plot No. 50, an 11.471 acre parcel located just east of the Orange Grove Shopping Center. The parcel is currently zoned R-3 and IAG is requesting that the parcel be rezoned to B-2 in order to keep with the zoning of the surrounding properties which are primarily business and commercial. The specific intent of the zoning request is to provide affordable and owner financed business zoned property for prospective business owners.

Should you require any additional information or have any questions or concerns do not hesitate to contact me at 340-718-4063.

Sincerely,


H.C. Ruparelia
President

6728
ATTY NN (19)
257243

0072339 LIMITED WARRANTY DEED

THIS DEED is executed this March 24th, 2015, between **FIRSTBANK PUERTO RICO**, a commercial lending institution which is organized and existing under the laws of the Commonwealth of Puerto Rico, authorized to do business in the U.S. Virgin Islands, whose address is PO Box 309600, St. Thomas, VI 00803 ("Grantor") and **INNOVATIVE ASSET GROUP, INC.**, a U.S. Virgin Islands corporation, whose address is PO Box 519, Christiansted, VI 00821 ("Grantee"). (Grantor and Grantee shall include their respective heirs, representatives, successors and assigns when the context requires or permits.)

IN CONSIDERATION of the sum of \$10.00 and other good and valuable consideration paid, the receipt and sufficiency of which is hereby acknowledged, Grantor hereby sells, grants and conveys unto Grantee the following described real property ("Property"):

Remainder of Estate Orange Grove (21.001 U.S. acres, more or less) and **Plot 54 of Estate Orange Grove** (0.385 U.S. acres, more or less), Company Quarter, St. Croix, U.S. Virgin Islands, as more particularly shown on OLG Drawing No. 5907-B, dated November 2, 2007, and

Plot 50 (11.471 U.S. acres, more or less, **Plot 51** (12.626 U.S. acres, more or less), and **Plot 53** (14.003 U.S. acres, more or less) of **Estate Orange Grove**, Company Quarter, St. Croix, U.S. Virgin Islands, as more fully shown on OLG Drawing No. A9-34-C009 dated July 17, 2009; and

Plot 52 (12.968 U.S. acres, more or less) of **Estate Orange Grove**, Company Quarter, St. Croix, U.S. Virgin Islands, as more fully shown on OLG Drawing No. 5907-A dated November 2, 2007;

TOGETHER WITH all the tenements, hereditaments, and appurtenances thereunto belonging, and any and all improvements located thereon.

SUBJECT TO all of the following items (collectively "Permitted Exceptions"):

1. All agreements, covenants, restrictions, access rights, rights of ways, easements and other encumbrances of record (other than mortgages, liens, or judgments). All matters shown on the OLG maps of the Property. The exceptions include without limitation the following:

(a) Conditions concerning the use of "Tamarind Road" along with right of ways and easements as more fully stated in the Deed of Conveyance from Asta M. Fleming to Janet Kinghorn Bernard dated August 31, 1959, recorded September 4, 1959 at PC 10, page 213, Doc No. 262;

(b) A twenty-four foot wide right of way easement over Remainder Orange Grove as shown on OLG Drawing No. 5907-B dated November 2, 2007;

(c) Access to Plot Nos. 17 - 34 over a portion of Remainder of Estate Orange Grove as shown on OLG Drawing No. 5907-B dated November 2, 2007;

Doc # 2015001214

Althea B. Fedo

Recorder

1 1,712.00
1 5.00
1 66,787.00

Esc: 1397
Pages: 3
Filed: 04/01/2015 3:13PM
ALTHEA B. FEDO
RECORDER OF DEEDS
ST. CROIX
RECORDING FEE
PER PAGE FEE
DEED DOC STAMP 3.00

2. The lien of all taxes, special assessments or reassessments, which are not shown as existing liens by the records in the Office of the Tax Assessor for St. Croix, Virgin Islands, nor any taxes or bills for the year 2015 and thereafter, which are not due or payable; and for all years for which the Government of the Virgin Islands issues any revised or supplemental tax bills.
3. Any lien which may heretofore or hereafter attach pursuant to the provisions of Title 19, Section 1538 of the Virgin Islands Code, with regard to municipal sewer charges, not yet due and payable, as may be applicable;
4. All zoning, building, environmental and other laws and regulations affecting the use or occupancy of the Property.
5. Rights or claims of parties in possession not shown by the public records.
6. Encroachments, overlaps, boundary lines disputes, or other matters which would be disclosed by an accurate survey or inspection of the Property.
7. Title to any filled in land, littoral rights, and riparian rights.
8. The provisions of (including all standard title exceptions in) the 2006 ALTA Owner's Policy form (6-17-06).

TO HAVE AND TO HOLD the Property unto Grantee, in fee simple forever.

GRANTOR will warrant and forever defend the right and title to the Property unto Grantee against the lawful claims of any persons owning, holding or claiming by, through or under Grantor, except for claims arising under or by virtue of the Permitted Exceptions and the following disclaimers:

As Is Where Is. Grantee is acquiring the Property "AS IS", "WHERE IS", WITH ALL FAULTS AND DEFECTS. Grantee acknowledges and agrees that Grantor (and/or any employee or agent of Grantor) has not made and does not make, and Grantor specifically disclaims, any representations, warranties, promises, guarantees, covenants, or agreements of any kind or character whatsoever, whether express or implied, oral or written, past, present or future, of, as to, concerning or with respect to the Property, including, without limitation, the following:

(i) The nature, quality or condition of the Property, including without limitation, the water, soil and geology of, or the presence or absence of any pollutant, hazardous waste, gas or substance or solid waste on or about, or deriving, from the Property;

(ii) The habitability, merchantability or fitness for a particular purpose of the Property.

(iii) The suitability of the Property for any and all activities and uses which Grantee may intend to conduct thereon;

(iv) Any income to be derived from the Property; and

(v) The compliance of or by the Property or its operations with any laws, rules, ordinances or regulations of any governmental authority or body having jurisdiction over the Property; provided, however, Grantor represents that it has received no notice of violation of any of the foregoing laws, rules, ordinances or regulations, except as disclosed to Grantee.

Grantee acknowledges that it is relying solely on its own inspection, examination, research, tests, investigation and other acts of due diligence concerning the Property and not on any information provided or to be provided by Grantor. Grantee further acknowledges that no independent investigation or verification has been or will be made by Grantor with respect to any information supplied by Grantor concerning the Property and that Grantor makes no representations or warranties as to the accuracy or completeness of such information. Grantee hereby acknowledges that it has not received or relied upon any statements or representations made by any employees of Grantor or any brokers or agents.

Grantee bears the risk of any costs or expenses suffered or incurred by Grantee with regard to any lack of information, incorrect information or inadequate information relating to any of the matters described above.

[Signature Lines Continued on Next Page]

IN WITNESS WHEREOF, this Deed has been duly executed by Grantor the day and year first above written.

WITNESSES:

Witness 1

Witness 2

FIRSTBANK PUERTO RICO

By: Joseph E. Hosie
Joseph E. Hosie, Sr. Vice President

ACKNOWLEDGMENT

TERRITORY OF THE VIRGIN ISLANDS
JUDICIAL DIVISION OF ST. THOMAS AND ST. JOHN

The foregoing instrument was acknowledged before me this March 24th, 2015, by Joseph E. Hosie, Senior Vice President of FIRSTBANK PUERTO RICO, a commercial banking institution, on behalf of the Bank.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

(NOTARY SEAL)

Luise Questel

Notary Public LOUISE QUESTEL
My commission expires ~~2015~~ PUBLIC, ST. THOMAS
ST. JOHN U.S. VIRGIN ISLANDS
MY COMMISSION EXPIRES: JANUARY 18, 2017
NP-03-13

CERTIFICATE OF VALUE

IT IS HEREBY CERTIFIED that the value of the property described in the foregoing deed, for recording and transfer stamp tax purposes, does not exceed \$1,700,000.00. The year 2013 property tax assessment of the property is: \$2,092,900.00.

FIRSTBANK PUERTO RICO

By: Joseph E. Hosie
Joseph E. Hosie, Sr. Vice President

CERTIFICATE OF PUBLIC SURVEYOR

It is hereby certified that according to the records in the Public Surveyor's Office, the Property described in the foregoing instrument has not undergone any change in regard to boundary and area.

Office of the Public Surveyor, Christiansted, St. Croix, U.S. Virgin Islands.

Dated: MAR 27 2015

FEE: \$815⁰⁰

6001-699F: FF HL
Id/Id:server1/HL Docs/FirstBank-c/IAG-Sale-Loan/Sale Documents/dccd

Wayne D. Callwood
for: Wayne D. Callwood
Public Surveyor



**GOVERNMENT OF
THE UNITED STATES VIRGIN ISLANDS
OFFICE OF THE LIEUTENANT GOVERNOR
TAX COLLECTOR'S OFFICE**

PROOF OF PAYMENT OF REAL PROPERTY TAX

Please keep this Proof of Payment for Real Property Tax for your records. This document serves as official proof that you have paid the amount listed below. Should you have questions concerning this payment, please contact the Tax Collector's Office at (340) 778-8505 on St. Thomas, or (340) 773-1105 on St. Croix.

If the payment made is not for the entire amount due, or there is not an existing installment agreement, then any remaining amounts owed are the responsibility of the property owner. Interest and penalties will continue to accrue and the property is subject to enforcement in accordance with the Virgin Islands Code, Title 33, Subtitle 2, Chapter 89, Subchapter III (Attachment and sale at auction).

DESCRIPTION OF PROPERTY	PARCEL NUMBER
37, 37-A & REM ORANGE GROVE (REM ALDERSVILLE & REM PAR. 11 RICHMOND)	2-04900-0216-00
PROPERTY OWNER	TAX YEAR
BELLA COLLINA DEVELOPMENT LLLP PO Box 802-3975 San Juan, PR 00902	2014
	BILL NUMBER
	17363741-00



**PROOF OF PAYMENT
REAL PROPERTY TAX
GOVERNMENT OF
THE UNITED STATES VIRGIN ISLANDS**



PAYMENT DATE	CASHIER	RECEIPT NUMBER	PAYER INFORMATION	PAYMENT DESCRIPTION	AMOUNT PAID
03/23/2015	MTHOMAS	1163091	FIRST BANK	Check 702992	9,342.42
PREVIOUS AMOUNT DUE					9,342.42
CURRENT BALANCE					0.00



GOVERNMENT OF
THE UNITED STATES VIRGIN ISLANDS

**OFFICE OF THE LIEUTENANT GOVERNOR
DIVISION OF REAL PROPERTY TAX**

1105 King Street • Christiansted, Virgin Islands 00820 • 340.773.4449 • Fax 340.773.0330
18 Kongens Gade • Charlotte Amalie, Virgin Islands 00802 • 340.774.2991 • Fax 340.774.6953

REAL PROPERTY TAX CLEARANCE LETTER

TO: Office of the Recorder of Deeds

FROM: Office of the Tax Collector

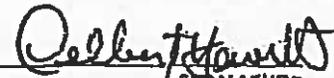
In accordance with Title 28, Section 121, as amended, this shall certify that there are no outstanding Real Property Tax obligations for the following:

PARCEL NUMBER	2-04800-0215-00
LEGAL DESCRIPTION	37,37-A & REM ORANGE GROVE (REM ALDERSVILLE & REM PAR. 11 RICHMOND)
OWNER'S NAME	BELLA COLLINA DEVELOPMENT LLLP

Taxes have been researched up to and including 2013.

CERTIFIED TRUE AND CORRECT BY

Delbert Hewitt
Deputy Chief of Staff


SIGNATURE

March 9, 2015
DATE

**Government of
The Virgin Islands of the United States
Office of the Lieutenant Governor
Cadastral – Survey & Deeds**

1131 King Street, Suite 101, Christiansted, U. S. Virgin Islands 00820 Tel: 340-773-6459 Fax: 340-773-4052

**ADJACENT OWNERSHIP CERTIFICATION
(CZM)
Property Ownership within 150' Radius of Parcel**

Innovative Asset Group, Inc.

This letter is to certify that the following list of owners and addresses are consistent with the records of the Tax Assessor's Office of Christiansted, St. Croix U.S. Virgin Islands.

The stated ownerships are those adjacent to Parcel No. (Pin) 2-04800-0215-00

Estate Plot 50 Orange Grove

Island of St. Croix, U. S. Virgin Islands.

Authorized Signature Wayne Callwood, Public Surveyor

Alternate Signature Margaret F. Acosta, Special Assistant

Fee Paid: \$30.00

Dated: July 6, 2015

Property Owners within 150' Radius of Parcel / Plot No.: 50Estate: Orange Grove Island: St. Croix

	Tax I.D. Number	Parcel No.	Estate Name	Owner's Name & Mailing Address
1	2-04800-0236-00	Plot 1 of Par. 3	Orange Grove	P. D. C. M. Associates, S. E. URB P.O. Box 190858 San Juan, PR 00919
2	2-04800-0258-00	Plot 1-E of Par. 3	Orange Grove	Easterly, Inc. P. O. Box 938 Christiansted, VI 00821
3	2-04800-0210-00	Plot 4	Orange Grove	KAOS, Inc. P. O. Box 222662 Christiansted, VI 00822
4	2-04800-0208-00	Parcel 6	Orange Grove	Commercial Security Services Ltd, Inc. P. O. Box 306840 Charlotte Amalie, VI 00803
5	2-04800-0214-00	Plot 21 of Par. 3	Orange Grove	Episcopal Church of the Virgin Islands, Inc. P. O. Box 7488 Charlotte Amalie, VI 00801
6	2-04800-0249-00	Plot 32 of Par. 3	Orange Grove	Felipe Garcia P. O. Box 970 Christiansted, VI 00821
7	2-04804-0113-00	Parcel 36	Orange Grove	AZ Purchase, LLC 5000 Est. Southgate Christiansted, VI 00820
8	2-04800-0207-00	Parcel 40	Orange Grove	Mack Grove, Inc. P. O. Box 3800 Kingshill, VI 00851
9	2-04800-0208-00	Parcel 40-A	Orange Grove	Commercial Security Services Ltd, Inc. P. O. Box 306840 Charlotte Amalie, VI 00803
10	2-04800-0215-00	Plot 51	Orange Grove	Innovative Asset Group, Inc. P. O. Box 519 Christiansted, VI 00821
11	2-04800-0215-00	Plot 52	Orange Grove	Innovative Asset Group, Inc. P. O. Box 519 Christiansted, VI 00821
12	2-04800-0215-00	Plot 53	Orange Grove	Innovative Asset Group, Inc. P. O. Box 519 Christiansted, VI 00821



THE UNITED STATES VIRGIN ISLANDS
OFFICE OF THE LIEUTENANT GOVERNOR
DIVISION OF CORPORATIONS AND TRADEMARKS

5049 Kongens Gade
Charlotte Amalie, Virgin Islands 00802
Phone - 340.776.8515
Fax - 340.776.4612

1105 King Street
Christiansted, Virgin Islands 00820
Phone - 340.773.6449
Fax - 340.773.0330

August 8, 2014

CERTIFICATION OF GOOD STANDING

This is to certify that the corporation known as **Innovative Asset Group, Inc.** Files Articles of Incorporation in the Office of the Lieutenant Governor on **January 29, 2013** that a Certificate of Incorporation was issued by the Lieutenant Governor on **May 7, 2013** authorizing the said corporation to conduct business in the Virgin Islands and the corporation is considered to be in good standing.



A handwritten signature in black ink, appearing to read "Denise Johannes".

Denise Johannes
Director, Division of Corporation
And Trademarks



THE GOVERNMENT OF THE VIRGIN ISLANDS
DEPARTMENT OF LICENSING AND CONSUMER AFFAIRS
BUSINESS LICENSE

KNOW ALL BY THIS PRESENT

That, in accordance with the applicable provisions of Title 23 Chapter 16 and Title 27 V.I.C. relating to the licensing of businesses and occupations, and compliance having been made with the provisions of 10 V.I.C. Sec. 41 relating to the Civil Rights Act of the Virgin Islands, the following license is hereby granted.

Licensee: **INNOVATIVE ASSET GROUP, INC**

Trade Name: **INNOVATIVE ASSET GROUP, INC.**

Mailing Address

P. O. BOX 519
CHRISTIANSTED
ST. CROIX VI 00821

Physical Address

JUDITH FANCY 92
CHRISTIANSTED
ST. CROIX VI 00820

Business No: **18752**

License No: **2-18752-1L**

Types of License(s)

Development & Sale of Own Property

As provided by law, the authorized licensing authority shall have the power to revoke or suspend any License issued hereunder, upon finding, after notice and adequate hearing, that such revocation or suspension is in the public interest; provided, that any persons aggrieved by any such decision of this office shall be entitled to a review of the same by the Territorial Court upon appeal made within (30) days from the date of the decision; provided, further, that all decisions of this office hereunder shall be final except upon specific findings by the Court that the same was arrived at by fraud or illegal means.

2015

If a renewal is desired, the holder is responsible for making application for same without any notice from this office. It is the responsibility of the Licensee to notify the Department in writing within (30) days, when a license is to be cancelled or placed in inactive status. Failure to do so will result in the assessment of penalties as authorized by law.

Valid from **04/01/2015 until 04/30/2016**
Printed on **07/07/2015**
Issued at **St. Croix, V.I.**
Fee **97.50**

Commissioner, Department of Licensing and Consumer Affairs

THIS LICENSE MUST BE PROMINENTLY DISPLAYED AT PLACE OF BUSINESS

CERTIFICATION OF ARTICLES OF INCORPORATION

OF

INNOVATIVE ASSET GROUP, INC.

I, H.C. Ruparelia, President of INNOVATIVE ASSET GROUP, INC. (the "Corporation"), hereby certify that on March 31, 2015, I examined the record books of the Corporation and that based upon my examination, I do hereby certify that the attached is a true and complete copy of the Articles of Incorporation of the Corporation and that such Articles of Incorporation have not been further amended or modified as of the date of the signing of this Certificate.

IN WITNESS WHEREOF, I have signed this Certificate and affixed the seal of the Corporation on this March 31, 2015.



H.C. Ruparelia, President

(CORPORATE SEAL)

GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES

Charlotte Amalie, St. Thomas, VI 00802

OFFICE OF
THE LIEUTENANT GOVERNOR

DIVISION OF CORPORATION & TRADEMARKS
340-776-8515

KONGENS GADE NO. 18
CHARLOTTE AMALIE, ST. THOMAS
UNITED STATES VIRGIN ISLANDS 00802

CERTIFICATE OF AUTHENTICATION

It being within the province of my office, I, the undersigned Gregory R. Francis, Lieutenant Governor of the Virgin Islands, being satisfied by due proof, hereby certify the attached is a true and correct copy of the Statement of Merger of:

INNOVATIVE ASSET GROUP, INC.
(a corporation of the State of Colorado)

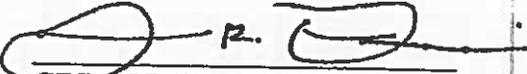
to

HCR, INCORPORATED
(a corporation of the Territory of United States Virgin Islands)

which is now on file and of record in this office in accordance with the General Corporation Law, Title 13, Virgin Islands Code.

IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Seal of the Government of the Virgin Islands to be affixed at Charlotte Amalie, St. Thomas, Virgin Islands this 17th day of May, 2013.




GREGORY R. FRANCIS
Lieutenant Governor

ARTICLES OF INCORPORATION

of

HCR, INCORPORATED

We, the undersigned, hereby mutually agree to unite and associate ourselves as a corporation and, for such purpose, we hereby make, execute and adopt the following articles of incorporation:

ARTICLE I

The name of the corporation is:

HCR, INCORPORATED

ARTICLE II

The purpose of the corporation is to engage in any lawful act or activity for which a corporation may be organized under the General Corporation Law of the Virgin Islands of the United States.

ARTICLE III

The total number of common shares of stock, which may be issued by the corporation, is 1000 shares with no par value.

ARTICLE IV

The amount of capital with which the corporation shall commence business shall be \$1,000.00.

ARTICLE V

The physical location of the principal office of the corporation in the Virgin Islands is:

Plot 92 Judith's Fancy, Christiansted, VI 00820

ARTICLE VI

The Resident Agent of the Corporation in the Virgin Islands, and the physical address is:

H.C. Ruparelia
92 Judith's Fancy
Christiansted, VI 00820

2013 JAN 29 AM 11 56
CORPORATION - STX

LT. GOV. OFFICE

RECEIVED
CC # 300.
Receipt # 2801340

ARTICLE VII

The duration of this corporation is perpetual.

ARTICLE VIII

The number of directors which shall constitute the full board shall be such number, not less than three (3), nor more than seven (7), as from time to time shall be fixed by the by-laws, and such number may be altered from time to time and in the manner provided by the by-laws. Election of directors need not be by secret ballot unless the by-laws so provide.

ARTICLE IX

At all meetings of the stockholders, each stockholder may vote by written proxy.

ARTICLE X

Subject to the provisions of Title 13, Section 71 of the Virgin Islands Code, the corporation may enter into contracts or otherwise transact business with one or more of its directors or officers, or with any firm or association of which one or more of its directors or officers are members or employees and no such contract or transaction shall be invalidated or in any way affected by the fact that such director or directors or officer or officers have or may have interests therein that are or might be adverse to the interests of the corporation, even though the vote of the director or directors having such adverse interest is necessary to obligate the corporation on such contract or transaction. No director or directors or officer or officers having such disclosed or known adverse interest shall be liable to the corporation or to any stockholder or creditor thereof or to any other person for any loss incurred by it under or by reason of any such contract or transaction, nor shall any such director or directors or officer or officers be accountable for any gains or profits realized thereon. The provisions of this article shall not be construed to invalidate or in any way affect any contract or transaction that would otherwise be valid under law.

ARTICLE XI

The names and addresses of the incorporators are as follows:

H.C. Ruparelia	92 Judith's Fancy, Christiansted, VI 00820 P.O. Box 519, Christiansted, VI 00821
Eve Gimple	9B Prince Street, Christiansted, VI 00820 P.O. Box 223209, Christiansted, VI 00822
Wendy Wynter	9B Prince Street, Christiansted, VI 00820 P.O. Box 223209, Christiansted, VI 00822

ARTICLE XII

In furtherance and not in limitation of the powers conferred by the laws of the Virgin Islands upon corporations organized for the foregoing purposes, the corporation shall have power to borrow money, to purchase, construct, lease or otherwise acquire, own, hold, use, maintain, operate or otherwise dispose of property of any kind or character, real, personal or mixed, tangible or intangible, necessary, useful or convenient therefore, and to acquire, hold, mortgage, pledge, or dispose of shares, bonds and other evidence of indebtedness and securities of the United States of America or any state, territory or municipality therein or any domestic or foreign corporation.

ARTICLE XIII

The Board of Directors is expressly authorized in addition to the general powers conferred by law:

- (a) To fix, determine and vary from time to time, the amount to be maintained as surplus and the amount or amounts to be set apart as working capital;
- (b) To authorize the issuance of shares of stock for money or money's worth, upon receipt of payment therefore;
- (c) To declare dividends out of the surplus profits of the corporation at their discretion;
- (d) Anything to the contrary herein notwithstanding, the Board of Directors shall have the right to issue additional shares of stock for the purpose of pledging the same as security for any corporate obligation; and,
- (e) To authorize the payment of compensation to the directors for services to the corporation.

ARTICLE XIV

The Board of Directors is authorized from time to time to make and adopt by-laws, subject to the right of the majority of the stockholders to amend, repeal, alter or modify such by-laws at any regular meeting, or at any special meeting called for that purpose by consent of the directors.

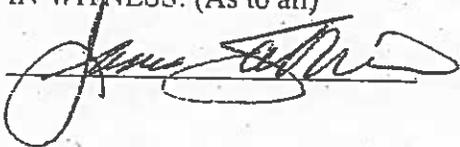
ARTICLE XV

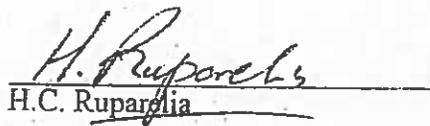
The corporation shall have the power to indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding to the extent permitted by, and in accordance with the law of the Virgin Islands.

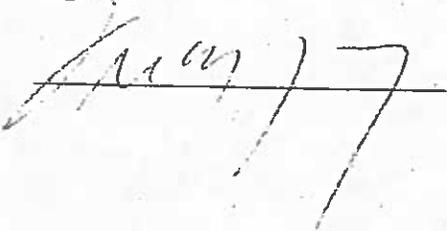
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CORPORATIONS

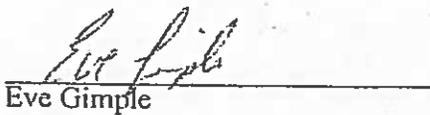
IN WITNESS WHEREOF, we have hereunto subscribed our names and affixed our seals this 16th day of January, 2013.

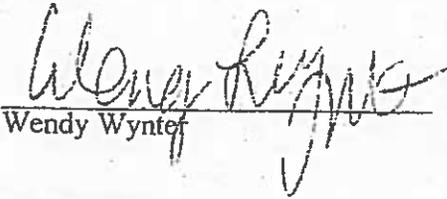
IN WITNESS: (As to all)




H.C. Ruparelia



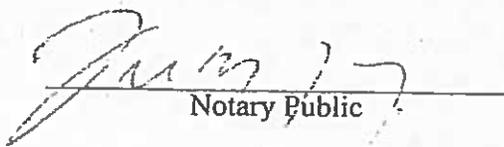

Eve Gimble


Wendy Wynter

ACKNOWLEDGEMENT

TERRITORY OF THE VIRGIN ISLANDS)
DISTRICT OF ST. CROIX)ss:

On this 16th day of January, 2013, before me came and personally appeared H.C. Ruparelia, Eve Gimble and Wendy Wynter, the foregoing Incorporators, all to me known and known to me (or satisfactorily proved) to be the individuals described in and who executed the foregoing Articles of Incorporation, and that they did thereupon individually and severally acknowledge that they signed the same freely and voluntarily for the purposes therein contained.


Notary Public

Fallice M. Quigley, Esq.
Notary Public, US Virgin Islands
Commission No. LPN-09-18
Judicial District of St. Croix
Commission Expires June 7, 2016

RECEIVED
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2013 JAN 29 AM 11 56
INCORPORATIONS - STX

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MAY 24 2013

RECORDER OF DEEDS-STX

Page 2

AGREEMENT OF MERGER AND PLAN OF REORGANIZATION

Agreement of Merger and Plan of Reorganization

Agreement of Merger and Plan of Reorganization dated January 31, 2013 by and between Innovative Asset Group, Inc., a Colorado Corporation (hereinafter called "IAG") and HCR, Incorporated, a US Virgin Islands Corporation, (hereinafter called "HCR").

WHEREAS, The Boards of Directors of IAG and HCR have resolved that IAG and HCR shall be merged pursuant to the Colorado Business Corporation Act and the laws of United States into a single corporation existing under the laws of the United States Virgin Islands, to wit, HCR, which shall be the surviving corporation (such corporation in its capacity as such surviving corporation being sometimes referred to herein as the "Surviving Corporation") in a transaction qualifying as a reorganization within the meaning of Section 368(a)(1) of the Internal Revenue Code (Title 26 of the United States Code);

WHEREAS, The authorized capital stock of IAG consists of 100,000 shares of no-par common stock (hereinafter called "IAG Common Stock"), of which 1,000 shares are issued and outstanding.

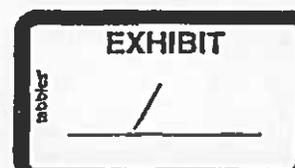
WHEREAS, The authorized capital stock of HCR consists of 1,000 shares of no par common stock (hereinafter called "HCR Common Stock").

WHEREAS, The respective Boards of Directors of IAG and HCR have approved the merger upon the terms and conditions hereinafter set forth and have approved this agreement;

NOW, THEREFORE, in consideration of the premises and the mutual agreements, provisions and covenants herein contained, the parties hereto hereby agree in accordance with the Colorado Business Corporation Act and the laws of the United States Virgin Islands that IAG shall be, at the Effective Date (as herein defined), merged (hereinafter called "Merger") into a single corporation existing under the laws of the United States Virgin Islands, to wit HCR, which shall be the Surviving Corporation, and the parties hereto adopt and agree to the following agreements, terms and conditions relating to the Merger and the mode of carrying the same into effect.

I. Shareholders' Meetings; Filings; Effects of Merger.

1.1 Action by H.C. Ruparelia as Sole Shareholder of HCR. On or before January 31, 2013, H.



C. Ruparelia, as the sole shareholder of HCR, shall adopt this Agreement in accordance with the laws of the United States Virgin Islands.

- 1.2 Action by H.C. Ruparelia as Sole Shareholder of IAG. On or before January 31, 2013, H. C. Ruparelia, as the sole shareholder of IAG, shall adopt this Agreement in accordance with the Colorado Business Corporation Act.
- 1.3 Filing of Certificate of Merger, Effective Date. If (a) this Agreement is adopted by the shareholders of IAG in accordance with the Colorado Business Corporation Act, (b) this Agreement has been adopted by the shareholders of HCR in accordance with the laws of the United States Virgin Islands, and (c) the Agreement is not thereafter, and has not theretofore been terminated or abandoned as permitted by the provisions hereof, then a Certificate of Merger and/or Articles of Merger shall be filed and recorded in accordance with the Colorado Business Corporation Act and the laws of the United States Virgin Islands. If practicable, such filings shall be made on the same day. The Merger shall become effective as of the close of business of the offices of the Secretary of State of the United States Virgin Islands on the day of filing of such Certificate or Articles of Merger pursuant to the laws of the United States Virgin Islands, which date and time are herein referred to as the "Effective Date."
- 1.4 Certain Effects of Merger. On the Effective Date, the separate existence of IAG shall cease, and IAG shall be merged into HCR which, as the Surviving Corporation, shall possess all the rights, privileges, disabilities, and duties of IAG; and all and singular, the rights privileges, powers, and franchises of IAG and all property, real, personal, and mixed, and all debts due to IAG on whatever account, as well for stock subscriptions and all other things in action or belonging to IAG, shall be vested in the Surviving Corporation; and all property, rights privileges, powers and franchises, and all and every other interest shall be thereafter as effectually the property of the Surviving Corporation as they were of IAG, and the title to any real estate vested by deed or otherwise, under the laws of Colorado or the United States Virgin Islands or any other jurisdiction, in IAG, shall not revert or be in any way impaired; but all rights of creditors and all liens upon any property of IAG shall be preserved unimpaired, and all debts, liabilities, and duties of IAG shall thenceforth attach to the Surviving Corporation and may be enforced against it to the same extent as if said debts, liabilities, and duties had been incurred or contracted by it. At any time, or from time to time, after the Effective Date, the last acting officers of IAG or the corresponding officers of the Surviving Corporation, may, in the name of IAG, execute and deliver all such proper deeds, assignments, and other instruments and take or cause to be taken all such further or

other actions as the Surviving Corporation may deem necessary or desirable in order to vest, perfect or confirm in the Surviving Corporation title to and possession of all IAG-Colorado property, rights, privileges, powers, franchises, immunities, and interests and otherwise to carry out the purposes of this Agreement.

II. Name of Surviving Corporation, Certificate of Incorporation; Bylaws.

- 2.1 Name of Surviving Corporation. The name of the Surviving Corporation from and after the Effective Date shall be HCR, Incorporated.
- 2.2 Certificate of Incorporation. The Certificate of Incorporation of HCR as in effect on the date hereof shall from and after the Effective Date be, and continue to be, the Certificate of Incorporation of the Surviving Corporation until changed or amended as provided by law.
- 2.3 By-Laws. The By-laws of HCR, as in effect immediately before the Effective Date, shall from and after the Effective Date be, and continue to be, the By-laws of the Surviving Corporation until amended as provided therein.
- 2.4 Board of Directors. On the Effective Date, the Board of Directors of the Surviving Corporation shall consist of those persons serving as directors of Surviving Corporation immediately prior to the Effective Date.

III. IAG Common Stock.

The manner and basis of converting the shares of the capital stock of IAG and the nature and amount of securities of HCR which the holders of shares of IAG Common Stock are to receive in exchange for such shares are as follows:

IAG. Each one share of IAG Common Stock which shall be issued and outstanding immediately before the Effective Date shall, by virtue of the Merger and without any action on the part of the holder thereof, be converted at the Effective Date into one fully paid share of HCR Common Stock. After the Merger shall become effective, the share certificates of IAG shall be exchanged by the holders thereof for new certificates for the appropriate number of shares bearing the name of the Surviving Corporation and any such certificates of IAG shall be cancelled.

IV. Miscellaneous.

- 4.1 This Agreement of Merger may be terminated and the proposed Merger abandoned at any time before the Effective Date of Merger, and whether before or after approval of this Agreement of Merger by the Shareholders of IAG, if the Board of Directors of IAG or of the Surviving Corporation duly adopt a resolution abandoning this Agreement of Merger.
- 4.2 For the convenience of the parties hereto and to facilitate the filing of this Agreement of Merger, any number of counterparts hereof may be executed; and each such counterpart shall be deemed to be an original instrument.

IN WITNESS WHEREOF, this Agreement has been executed by IAG and HCR all on the date first above written.

ATTEST: Innovative Asset Group, Inc.
A Colorado Corporation

By: H. Ruparaha
H.C. Ruparaha, President

ATTEST: HCR, Incorporated
A US Virgin Islands Corporation

By: H. Ruparaha
H.C. Ruparaha, President

**STATEMENT OF CONSENT
BY THE DIRECTORS AND SOLE SHAREHOLDER OF
HCR INCORPORATED
A UNITED STATES VIRGIN ISLANDS CORPORATION**

The undersigned, constituting all of the directors and the sole shareholder of HCR Incorporated, a United States Virgin Islands corporation (the "Corporation"), in the manner authorized by the laws of the United States Virgin Islands and the Bylaws of the Corporation, and in lieu of a special meeting, do hereby unanimously consent to the adoption of the following resolutions:

RESOLVED, that in the judgment of the Board of Directors of the Corporation it is deemed advisable and for the benefit of the Corporation that the Plan of Merger and Reorganization as set forth in the Articles of Merger dated January 31, 2013 by and between the Corporation and Innovative Asset Group, Inc., a Colorado Corporation, be adopted; and

FURTHER RESOLVED, that it is the intention of the directors to effectuate the merger and reorganization of the business of HCR Incorporated pursuant to Section 368 of the Internal Revenue Code of 1986, as amended; and

FURTHER RESOLVED, that the Directors do hereby adopt and approve the Articles of Merger dated January 31, 2013 by and between the Corporation and Innovative Asset Group, Inc. and attached hereto as Exhibit A in order to effect such merger and reorganization, such plan to be effective as of the date of its approval; and

FURTHER RESOLVED, that the proper officers of the Corporation be, and they hereby are, authorized and directed to execute such documents as may be necessary or expedient to cause the Corporation to assume any liability or debt contemplated by the Articles of Merger.

FURTHER RESOLVED, that the proper officers of the Corporation be, and they hereby are, authorized and directed to pay all such fees and taxes, execute such documents and to do or cause to be done in order to carry out the reorganization and separation of the Corporation and fully effectuate and implement the purpose of the foregoing resolutions; and

FURTHER RESOLVED, that such actions are hereby ratified, confirmed and approved.

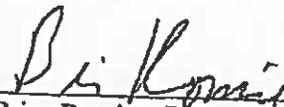
IN WITNESS WHEREOF, the undersigned, constituting all of the directors and shareholders of the Corporation, have hereto affixed their respective signatures, it being understood that this Statement of Consent shall be effective without any further action as of the date hereof. Each of the undersigned hereby waives any notice which may be otherwise required with regard to the matters addressed herein.

Dated this 31st day of January, 2013.

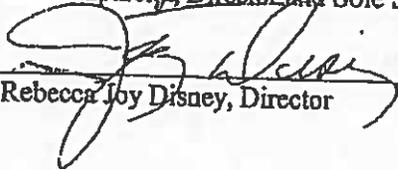
3/20



H.C. Ruparelja, Director and Sole Shareholder



Brian Romine, Director



Rebecca Joy Disney, Director

**STATEMENT OF CONSENT
BY THE SOLE DIRECTOR AND SOLE SHAREHOLDER OF
INNOVATIVE ASSET GROUP, INC.
A COLORADO CORPORATION**

The undersigned, constituting all of the directors of Innovative Asset Group, Inc., a Colorado corporation (the "Corporation"), in the manner authorized by the Colorado Business Corporation Act and the Bylaws of the Corporation, and in lieu of a special meeting, do hereby unanimously consent to the adoption of the following resolutions:

RESOLVED, that in the judgment of the Board of Directors of the Corporation it is deemed advisable and for the benefit of the Corporation that the Plan of Merger and Reorganization as set forth in the Articles of Merger dated January 31, 2013 by and between the Corporation and HCR Incorporated, a United States Virgin Islands Corporation, be adopted; and

FURTHER RESOLVED, that it is the intention of the directors to effectuate the merger and reorganization of the business of Innovative Asset Group, Inc. pursuant to Section 368 of the Internal Revenue Code of 1986, as amended; and

FURTHER RESOLVED, that the Directors do hereby adopt and approve the Articles of Merger dated January 31, 2013 by and between the Corporation and HCR Incorporated and attached hereto as Exhibit A in order to effect such merger and reorganization, such plan to be effective as of the date of its approval; and

FURTHER RESOLVED, that the proper officers of the Corporation be, and they hereby are, authorized and directed to execute such documents as may be necessary or expedient to cause the Corporation to assume any liability or debt contemplated by the Articles of Merger.

FURTHER RESOLVED, that the proper officers of the Corporation be, and they hereby are, authorized and directed to pay all such fees and taxes, execute such documents and to do or cause to be done in order to carry out the reorganization and separation of the Corporation and fully effectuate and implement the purpose of the foregoing resolutions; and

FURTHER RESOLVED, that such actions are hereby ratified, confirmed and approved.

IN WITNESS WHEREOF, the undersigned, constituting all of the directors and shareholders of the Corporation, have hereto affixed their respective signatures, it being understood that this Statement of Consent shall be effective without any further action as of the date hereof. Each of the undersigned hereby waives any notice which may be otherwise required with regard to the matters addressed herein.

Dated this 31st day of January, 2013.

3.50

H. Ruparelia
H.C. Ruparelia, Sole Director and Sole Shareholder

Document processing fee
If document is filed on paper
If document is filed electronically
Fees & forms/cover sheets are
subject to change.

\$150.00
Currently Not Available

To file electronically, access instructions
for this form/cover sheet and other
information or print copies of filed
documents, visit www.sos.state.co.us
and select Business.

20131108605
\$150.00
SECRETARY OF STATE
02/20/2013 12:32:49

Paper documents must be typewritten or machine printed.

ABOVE SPACE FOR OFFICE USE ONLY

Statement of Merger
(Surviving Entity is a Foreign Entity)

filed pursuant to § 7-90-203.7 and § 7-90-204.5 of the Colorado Revised Statutes (C.R.S.)

1. For each merging entity, its ID number (if applicable), entity name or true name, form of entity, jurisdiction under the law of which it is formed, and principal address are

(Caution: At least one merging entity must be an entity formed under the laws of Colorado.)

ID Number	19881102902 <i>(Colorado Secretary of State ID number)</i>		
Entity name or true name	Innovative Assesl Group, Inc.		
Form of entity	Corporation		
Jurisdiction	Colorado		
<u>Street</u> address	1525 Josephine Street <i>(Street number and name)</i>		
	Denver <i>(City)</i>	CO <i>(State)</i>	80206 <i>(ZIP/Postal Code)</i>
	<i>(Province - if applicable)</i>	<i>(Country)</i>	
<u>Mailing</u> address (leave blank if same as street address)	<i>(Street number and name or Post Office Box information)</i>		
	<i>(City)</i>	<i>(State)</i>	<i>(ZIP/Postal Code)</i>
	<i>(Province - if applicable)</i>	<i>(Country)</i>	

ID Number	<i>(Colorado Secretary of State ID number)</i>		
Entity name or true name			
Form of entity			

Jurisdiction _____

Street address _____

(Street number and name)

(City)

(State)

(ZIP/Postal Code)

(Province - if applicable)

(Country)

Mailing address

(leave blank if same as street address)

(Street number and name or Post Office Box information)

(City)

(State)

(ZIP/Postal Code)

(Province - if applicable)

(Country)

ID Number _____

(Colorado Secretary of State ID number)

Entity name or true name _____

Form of entity _____

Jurisdiction _____

Street address _____

(Street number and name)

(City)

(State)

(ZIP/Postal Code)

(Province - if applicable)

(Country)

Mailing address

(leave blank if same as street address)

(Street number and name or Post Office Box information)

(City)

(State)

(ZIP/Postal Code)

(Province - if applicable)

(Country)

(If the following statement applies, adapt the statement by marking the box and include an attachment.)

- There are more than three merging entities and the ID number (if applicable), entity name or true name, form of entity, jurisdiction under the law of which it is formed, and the principal address of each additional merging entity is stated in an attachment.

2. For the surviving entity which is a foreign entity, its entity ID number (if applicable), entity name or true name, form of entity, jurisdiction under the law of which it is formed, and principal address are

(Caution: The surviving entity cannot be an entity formed under the laws of Colorado.)

ID Number _____

(Colorado Secretary of State ID number)

Entity name or true name HCR, Incorporated

Form of entity Corporation

Jurisdiction US Virgin Islands

Street address 92 Judith's Fancy
(Street number and name)

Christlansted VI 00820
(City) (State) (ZIP/Postal Code)

US Virgin Islands
(Province - if applicable) (Country)

Mailing address
(leave blank if same as street address) (Street number and name or Post Office Box information)

(City) (State) (ZIP/Postal Code)

(Province - if applicable) (Country)

3. Each merging entity has been merged into the surviving foreign entity.

4. *(If the following statement applies, adopt the statement by marking the box and state the appropriate document number(s).)*

One or more of the merging entities is a registrant of a trademark described in a filed document in the records of the secretary of state and the document number of each filed document is

Document number _____

Document number _____

Document number _____

(If the following statement applies, adopt the statement by marking the box and include an attachment.)

There are more than three trademarks and the document number of each additional trademark is stated in an attachment.

5. *(Mark the applicable box and complete the statement. Caution: Mark only one box.)*

The surviving foreign entity maintains a registered agent in this state.

OR

The surviving foreign entity does not maintain a registered agent in this state and service of process may be addressed to the entity and mailed to the principal address pursuant to section 7-90-704 (2), C.R.S.

OR

The surviving foreign entity has not maintained a registered agent in this state and appoints a registered agent to accept service pursuant to section 7-90-204.5, C.R.S. The person appointed as registered agent has consented to being so appointed. Such registered agent's name and address are

Name
(if an individual) _____
(Last) (First) (Middle) (Suffix)

OR

(if an entity)

(Caution: Do not provide both an individual and an entity name.)

Street address

(Street number and name)

(City) CO (State) _____ (ZIP Code)

Mailing address

(Leave blank, if same as street address)

(Street number and name or Post Office Box information)

(City) CO (State) _____ (ZIP Code)

6. (If applicable, adopt the following statement by marking the box and include an attachment.)

This document contains additional information as provided by law.

7. (Caution: Leave blank if the document does not have a delayed effective date. Stating a delayed effective date has significant legal consequences. Read instructions before entering a date.)

(If the following statement applies, adopt the statement by entering a date and, if applicable, time using the required format.)

The delayed effective date and, if applicable, time of this document are _____
(mm/dd/yyyy hour:minute am/pm)

Notice:

Causing this document to be delivered to the Secretary of State for filing shall constitute the affirmation or acknowledgment of each individual causing such delivery, under penalties of perjury, that such document is such individual's act and deed, or that such individual in good faith believes such document is the act and deed of the person on whose behalf such individual is causing such document to be delivered for filing, taken in conformity with the requirements of part 3 of article 90 of title 7, C.R.S. and, if applicable, the constituent documents and the organic statutes, and that such individual in good faith believes the facts stated in such document are true and such document complies with the requirements of that Part, the constituent documents, and the organic statutes.

This perjury notice applies to each individual who causes this document to be delivered to the Secretary of State, whether or not such individual is identified in this document as one who has caused it to be delivered.

8. The true name and mailing address of the individual causing this document to be delivered for filing are

Merrion Michael P
(Last) (First) (Middle) (Suffix)
1525 Josephine Street
(Street number and name or Post Office Box information)
Denver CO 80206
(City) (State) (ZIP/Postal Code)
USA
(Province - if applicable) (Country)

(If applicable, adopt the following statement by marking the box and include an attachment.)

This document contains the true name and mailing address of one or more additional individuals causing the document to be delivered for filing.

Disclaimer:

This form/cover sheet, and any related instructions, are not intended to provide legal, business or tax advice, and are furnished without representation or warranty. While this form/cover sheet is believed to satisfy minimum legal requirements as of its revision date, compliance with applicable law, as the same may be amended from time to time, remains the responsibility of the user of this form/cover sheet. Questions should be addressed to the user's legal, business or tax advisor(s).

Law Office of Felice M. Quigley

LAW OFFICES OF FELICE M. QUIGLEY, P.C.
COPY

Felice M. Quigley, RN, JD

Admitted in PA, NJ and USVI

April 23, 2013

Office of Corporations
VIA HAND DELIVERY

Reference: HCR, Inc, a USVI Corp/Innovative Asset Group, Inc., a Co. Corp

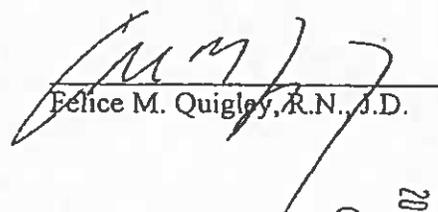
Dear Sir/Madam:

Per my conversations and email exchange with Ms. Johannes, I am enclosing the certified copy of the Statement of Merger issued by Colorado, along with a check for \$150 for processing. I understand that after you confirm that both corporations are in good standing, you will issue a certificate of authentication and we will then be able to proceed to file the change of the name amendment changing the surviving corporation HCR, Inc. to Innovative Asset Group, Inc. by filing a change of name amendment and paying a \$25 fee. Please forward the certificate of authentication to:

Law Office of Felice M. Quigley
PO Box 223209
Christiansted, VI 00822

Please contact our offices with any questions, comments or concerns you may have.

Very truly yours,



Felice M. Quigley, R.N., J.D.

encl: as stated
cc: Denise Johannes, Director of Division of Corporations

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LT. GOV. OFFICE
2013 APR 24 PM 3 33
CORPORATIONS - STX

Document processing fee
 If document is filed on paper \$150.00
 If document is filed electronically Currently Not Available

Fees & forms/cover sheets are subject to change.
 To file electronically, access instructions for this form/cover sheet and other information or print copies of filed documents, visit www.sos.state.co.us and select Business.
 Paper documents must be typewritten or machine printed.

20131108605
 \$150.00
 SECRETARY OF STATE
 02/20/2013 12:32:49

ABOVE SPACE FOR OFFICE USE ONLY

Statement of Merger
 (Surviving Entity is a Foreign Entity)
 filed pursuant to § 7-90-203.7 and § 7-90-204.5 of the Colorado Revised Statutes (C.R.S.)

I. For each merging entity, its ID number (if applicable), entity name or true name, form of entity, jurisdiction under the law of which it is formed, and principal address are

(Caution: At least one merging entity must be an entity formed under the laws of Colorado.)

ID Number 19881102902
(Colorado Secretary of State ID number)

Entity name or true name Innovative Asset Group, Inc.

Form of entity Corporation

Jurisdiction Colorado

Street address 1525 Josephine Street
(Street number and name)

Denver CO 80206
(City) (State) (ZIP/Postal Code)

(Province - if applicable) (Country)

Mailing address
 (leave blank if same as street address)
(Street number and name or Post Office Box information)

(City) (State) (ZIP/Postal Code)

(Province - if applicable) (Country)

ID Number
(Colorado Secretary of State ID number)

Entity name or true name

Form of entity

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 2013 APR 24 PM 3 33
 CORPORATIONS - STX

Jurisdiction

Street address

_____ (Street number and name)

_____ (City) _____ (State) _____ (ZIP/Postal Code)

_____ (Province - if applicable) _____ (Country)

Mailing address

(leave blank if same as street address)

_____ (Street number and name or Post Office Box information)

_____ (City) _____ (State) _____ (ZIP/Postal Code)

_____ (Province - if applicable) _____ (Country)

ID Number

_____ (Colorado Secretary of State ID number)

Entity name or true name

Form of entity

Jurisdiction

Street address

_____ (Street number and name)

_____ (City) _____ (State) _____ (ZIP/Postal Code)

_____ (Province - if applicable) _____ (Country)

Mailing address

(leave blank if same as street address)

_____ (Street number and name or Post Office Box information)

_____ (City) _____ (State) _____ (ZIP/Postal Code)

_____ (Province - if applicable) _____ (Country)

(If the following statement applies, adopt the statement by marking the box and include an attachment.)

- There are more than three merging entities and the ID number (if applicable), entity name or true name, form of entity, jurisdiction under the law of which it is formed, and the principal address of each additional merging entity is stated in an attachment.

2. For the surviving entity which is a foreign entity, its entity ID number (if applicable), entity name or true name, form of entity, jurisdiction under the law of which it is formed, and principal address are

(Caution: The surviving entity cannot be an entity formed under the laws of Colorado.)

ID Number

_____ (Colorado Secretary of State ID number)

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 CORPORATIONS - STX

OR

(if an entity)

(Caution: Do not provide both an individual and an entity name.)

Street address

(Street number and name)

(City) CO (State) (ZIP Code)

Mailing address

(leave blank, if same as street address)

(Street number and name or Post Office Box information)

(City) CO (State) (ZIP Code)

6. (If applicable, adopt the following statement by marking the box and include an attachment.)

This document contains additional information as provided by law.

7. (Caution: Leave blank if the document does not have a delayed effective date. Stating a delayed effective date has significant legal consequences. Read instructions before entering a date.)

(If the following statement applies, adopt the statement by entering a date and, if applicable, time using the required format)

The delayed effective date and, if applicable, time of this document are _____
(mm/dd/yyyy hour minute am/pm)

Notice:

Causing this document to be delivered to the Secretary of State for filing shall constitute the affirmation or acknowledgment of each individual causing such delivery, under penalties of perjury, that such document is such individual's act and deed, or that such individual in good faith believes such document is the act and deed of the person on whose behalf such individual is causing such document to be delivered for filing, taken in conformity with the requirements of part 3 of article 90 of title 7, C.R.S. and, if applicable, the constituent documents and the organic statutes, and that such individual in good faith believes the facts stated in such document are true and such document complies with the requirements of that Part, the constituent documents and the organic statutes.

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Merrion Michael P
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1525 Josephine Street
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Denver CO 80206
(City) (State) (ZIP/Postal Code)
USA
(Province - if applicable) (Country)

(If applicable, adopt the following statement by marking the box and include an attachment.)

This document contains the true name and mailing address of one or more additional individuals causing the document to be delivered for filing.

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CORPORATIONS - SIX

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LT. GOV. OFFICE
2013 APR 24 PM 3 33
CORPORATIONS - STX

STATE OF COLORADO
DEPARTMENT OF STATE

I hereby certify that the attached copy is
Document No. _____
consisting of _____ pages filed by the
Colorado Secretary of State in the records
of the Secretary of State

Secretary of State _____
Date _____

MERGE_FGN

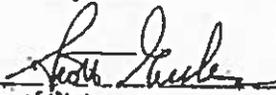


RECEIVED
L.I. GOV. OFFICE
2013 APR 24 PM 3 33
CORPORATIONS-STX



STATE OF COLORADO
DEPARTMENT OF STATE

I hereby certify that this is a true copy of
Document No. 20131108605
consisting of 5 pages filed by the
Colorado Secretary of State in the records
of the Secretary of State.


Secretary of State

By Carolyn Snook 04/10/2013
Date

GOVERNMENT OF
THE VIRGIN ISLANDS OF THE UNITED STATES

Charlotte Amalie, St. Thomas, VI 00802

OFFICE OF
THE LIEUTENANT GOVERNOR

DIVISION OF CORPORATION & TRADEMARKS
340-776-8515

KONGENS GADE NO. 18
CHARLOTTE AMALIE, ST. THOMAS
UNITED STATES VIRGIN ISLANDS 00802

CERTIFICATE OF AUTHENTICATION

It being within the province of my office, I, the undersigned Gregory R. Francis, Lieutenant Governor of the Virgin Islands, being satisfied by due proof, hereby certify the attached is a true and correct copy of the Statement of Merger of:

INNOVATIVE ASSET GROUP, INC.
(a corporation of the State of Colorado)

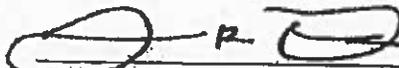
to

HCR, INCORPORATED
(a corporation of the Territory of United States Virgin Islands)

which is now on file and of record in this office in accordance with the General Corporation Law, Title 13, Virgin Islands Code.

IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Seal of the Government of the Virgin Islands to be affixed at Charlotte Amalie, St. Thomas, Virgin Islands this 17th day of May, 2013.




GREGORY R. FRANCIS
Lieutenant Governor

RECEIVED
MAY 24 2013

RECORDER OF DEEDS-STX



CERTIFICATE OF AMENDMENT TO ARTICLES OF INCORPORATION

of

HCR, INCORPORATED, hereinafter "Corporation"

Pursuant to a Resolution of the Directors of the Corporation, adopted at meeting and approved by H.C. Ruparelia, as sole shareholder of the Corporation, duly called and noticed pursuant to T. 33, section 222 of the Virgin Islands Code, ARTICLE I of the Article of Incorporation filed January 29, 2013 are hereby amended to state:

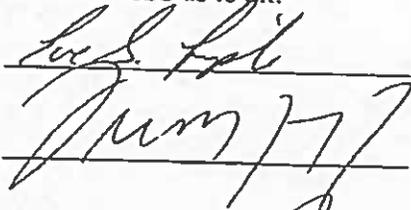
ARTICLE I

The name of the corporation is:

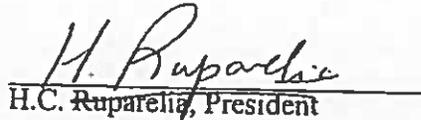
Innovative Asset Group, Inc.

IN WITNESS WHEREOF, I have hereunto subscribed our names and affixed our seals this 23rd day of May, 2013.

IN WITNESS as to all:

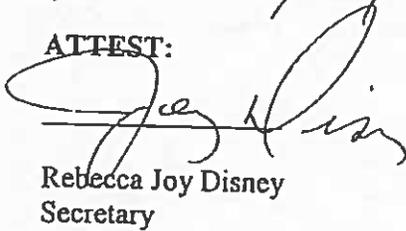


H.C. Ruparelia, President



H.C. Ruparelia, President

ATTEST:



Rebecca Joy Disney
Secretary

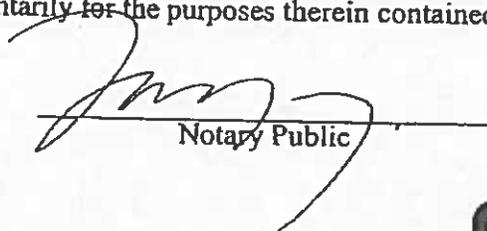
RECEIVED
LT. GOV. OFFICE
2013 MAY 24 AM 11 30
CORPORATIONS - STX

ACKNOWLEDGEMENT

TERRITORY OF THE VIRGIN ISLANDS)
DISTRICT OF ST. CROIX)ss:

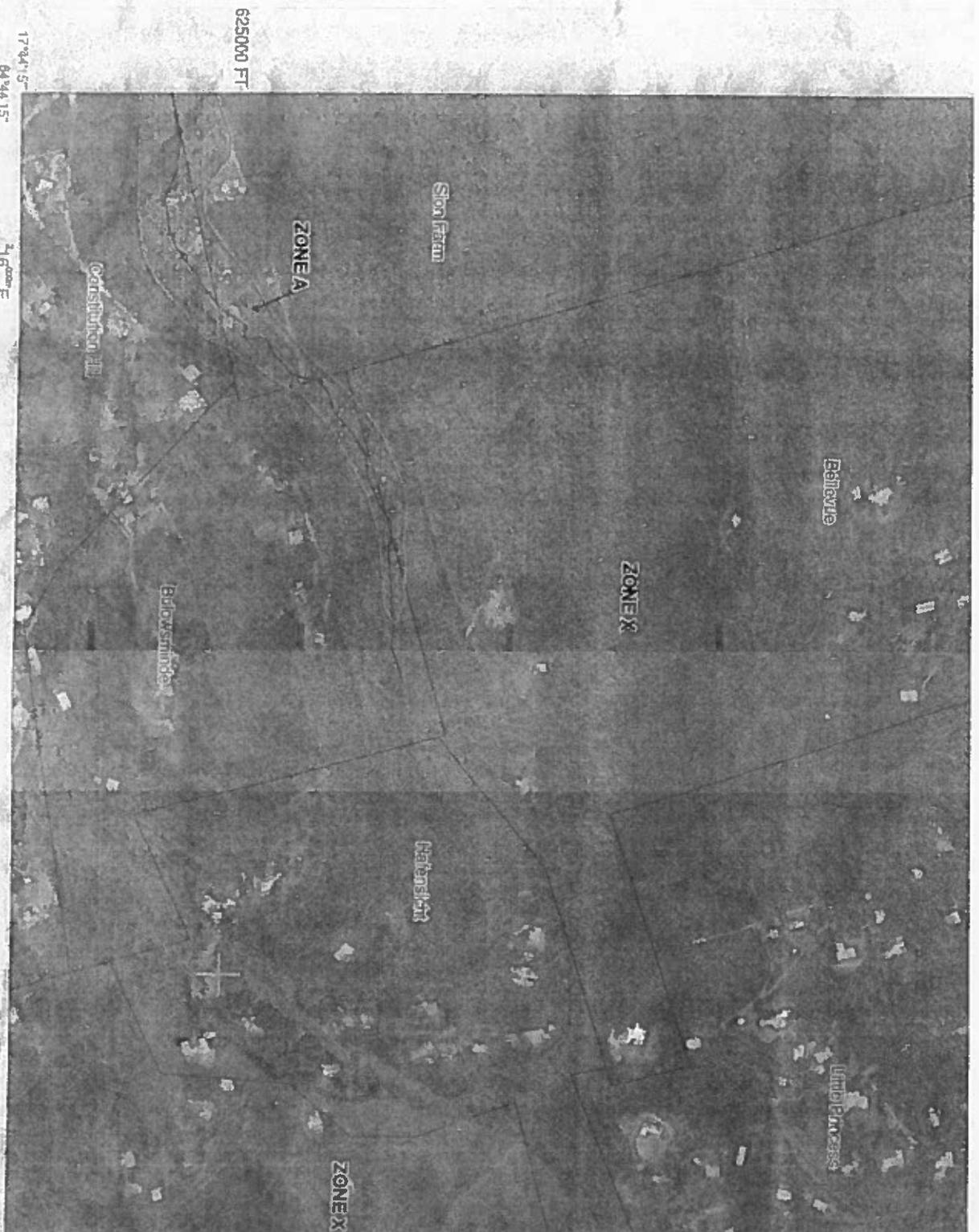
On this 23rd day of May, 2013, before me came and personally appeared H.C. Ruparelia, President of HCR Incorporated and executed the foregoing Amendment to Articles of Incorporation, freely and voluntarily for the purposes therein contained.

Felice M. Quigley, Esq.
Notary Public, US Virgin Islands
Commission No. LPN-09-12
Judicial District of St. Croix
Commission Expires June 7, 2016



Notary Public

EXHIBIT
3



62500 FT

17°41'5"
64°44'15"

17°00'0" E

17°00'0" E

Slon Farm

ZONE A

Cassidy

Balfour

ZONE X

Balfour

Methuen

ZONE X

Lindbros

NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It is necessary to identify all areas subject to flooding, particularly from local sources, of small size. The community map repository should be the primary repository for additional flood hazard information.

In more detailed information in areas where Base Flood Elevations and/or floodways have been determined, users are encouraged to consult Profiles and Floodway Data and/or Summary of Stillwater Elevations defined within the Flood Insurance Study (FIS) report that accompanies the FIS. Users should be aware that BFES shown on the FIRM represent whole-foot elevations. These BFES are intended for flood insurance purposes only and should not be used as the sole source of flood information. Accordingly, flood elevation data presented in the FIS should be utilized in conjunction with the FIRM for purposes of flood hazard management.

Base Flood Elevations shown on this map apply only landward of datum defined by the National Ocean Service (NOS) and determined by the Corps of Engineers (1995). Users of this FIRM should be aware that flood elevations are also provided in the Summary of Stillwater Elevations in the Flood Insurance Study report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations tables should be used for construction and/or management purposes when they are higher than the elevations shown on this FIRM.

of the floodways were computed at cross sections and interpolated to cross sections. The floodways were based on hydraulic considerations to requirements of the National Flood Insurance Program. Floodway information for this jurisdiction is provided in the Flood Insurance Study report for information on flood control structures for this jurisdiction.

is not in Special Flood Hazard Areas may be protected by flood structures. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures for this jurisdiction.

ion used in the preparation of this map was Puerto Rico / U.S. Virgin Islands Plate PIPSZONE 5200. The horizontal datum was NAD 83. Elevation differences in datum, spheroid, projection or State Plane zones of production of FIRMs for adjacent jurisdictions may result in slight differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

ations on this map are referenced to local tidal datum defined by the National Ocean Service (NOS) and determined by the Army Corps of Engineers. Flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding the local tidal datum, contact the Army Corps of Engineers, Jacksonville District, at the following address: army.nvl. The Jacksonville District can be contacted at the following address:

Army Corps of Engineers,
District
1000 Riverside Drive
Jacksonville, FL 32207-8175
32-2234



Christianssted Harbor

LIMIT OF FLOODWAY

2

64.00m N

66.00m N

elevation of the 1% annual chance flood. The Base Flood Elevation is the water elevation of the 1% annual chance flood.

ZONE A
No Base Flood Elevations determined.

ZONE AE
Base Flood Elevations determined.

ZONE AH
Flood depths of 1 to 3 feet (usually areas of ponding); Base Elevations determined.

ZONE AO
Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); Base depths determined. For areas of alluvial fan flooding, velocity determined.

ZONE AR
Special Flood Hazard Area formerly protected from the 1% annual flood by a flood control system that was subsequently decertified. 2 protection from the 1% annual chance or greater flood.

ZONE AV
Areas to be protected from 1% annual chance flood by a Federal protection system under construction; no Base Flood Elevation determined.

ZONE VE
Coastal flood zone with velocity hazard (wave action); no Base Elevations determined.

ZONE VV
Coastal flood zone with velocity hazard (wave action); no Base Elevations determined.

ZONE X
Areas of 0.2% annual chance flood; areas of 1% annual chance flood average depths of less than 1.5 feet or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

OTHER AREAS
Areas determined to be outside the 0.2% annual chance floodplain. Areas in which flood hazards are undetermined, but possible.

COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS
CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

OTHERWISE PROTECTED AREAS (OPAs)

1% annual chance floodplain boundary.

0.2% annual chance floodplain boundary.

Floodway boundary.

Zone D boundary.

CBRS and OPA boundary.

Boundary dividing Special Flood Hazard Area Zones.

Special Flood Hazard Area of different Base Flood Elevations, flood depths or flood velocities.

Base Flood Elevation line and value; elevation in feet.

Base Flood Elevation value where uniform within zone; elevation in feet.

Cross section line.

Transsect line.

Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere.

1,000-meter Universal Transverse Mercator north-south coordinate.

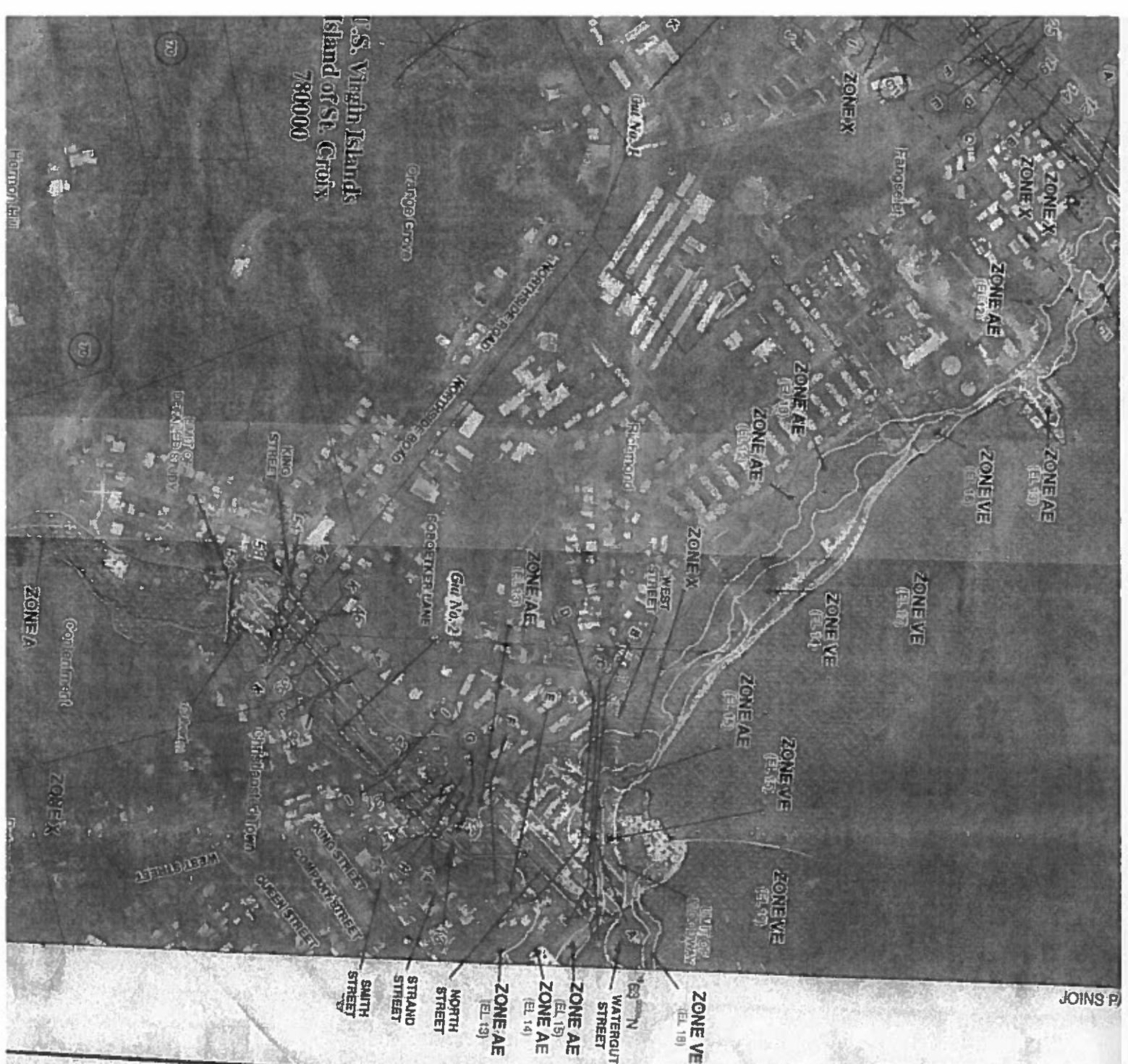
513

(EL. 987)

* Referenced to the Local Tidal Datum

87°07'45", 32°22'30"

76.00m N



U.S. Virgin Islands
Island of St. Croix
780000

JOINS P

DX5510-X
● M1 5

Bench mark (see explanation in N
FIRM panel)
River Mile

MAP REPOSITORY
Office of the Tax Assessor and the Casualty Sec
1131 King Street
Cruzland, Virgin Islands 00820

INITIAL NFP MAP DATE
February 25, 1977

FLOOD HAZARD BOUNDARY MAP REVISION
None

FLOOD RISK/RATE MAP EFFECTIVE
October 15, 1980

April 16, 2007 - to change base flood elevation, MAP REVISIONS
normal, and to incorporate previously issued letters of map revisions
See the NOTICE TO FLOOD INSURANCE STUDY USERS page of the Flood
revision dates prior to April 16, 2007

To determine if flood insurance is available in this community, contact
the National Flood Insurance Program at 1-800-638-6626.



NFIP

FIRM

FLOOD INSURANCE PROGRAM

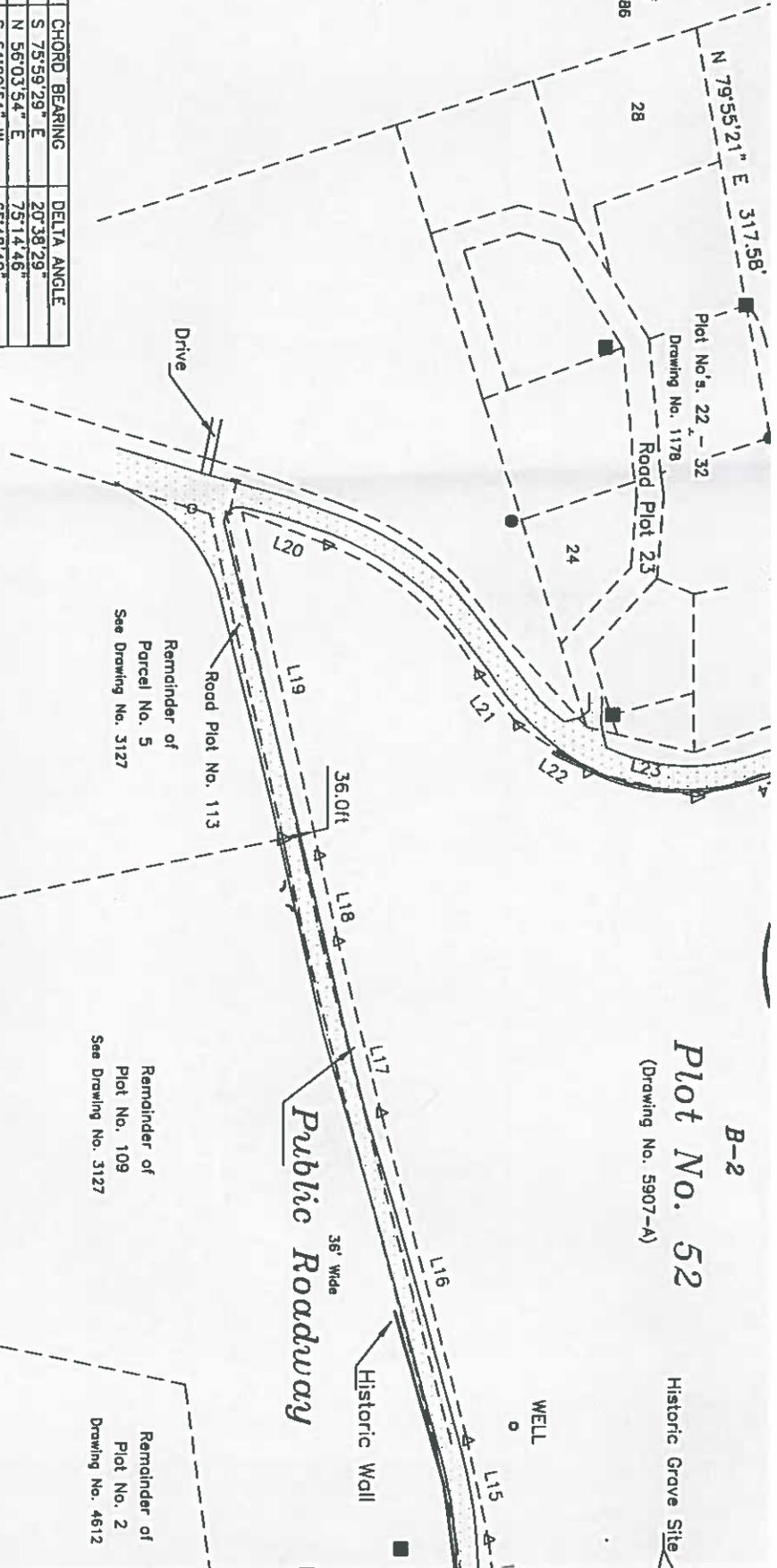
PANEL 00

U.S. VIRGIN ISLANDS

PANEL 71 OF 94

(SEE MAP INDEX FOR FIRM
CONTAINS:
COMMUNITY
U.S. VIRGIN ISLANDS
ALLIANCE
780000

and EDM.
 Plot No. 5907, 5907-A & 5907-B
 State Orange Grove is comprised of
 Orange Grove Matr. No. 3, Folio 186
 in the Richmond, Parcel No. 11
 Zoned R-3



B-2
Plot No. 52
 (Drawing No. 5907-A)
 Historic Grave Site

CERTIFIED A TRUE COPY
 GOVERNMENT OF THE VIRGIN ISLANDS U.S.A.
 Office of the Public Surveyor
 ST. CROIX

DATE July 6, 2015
 No. A9-34-0015

[Signature]

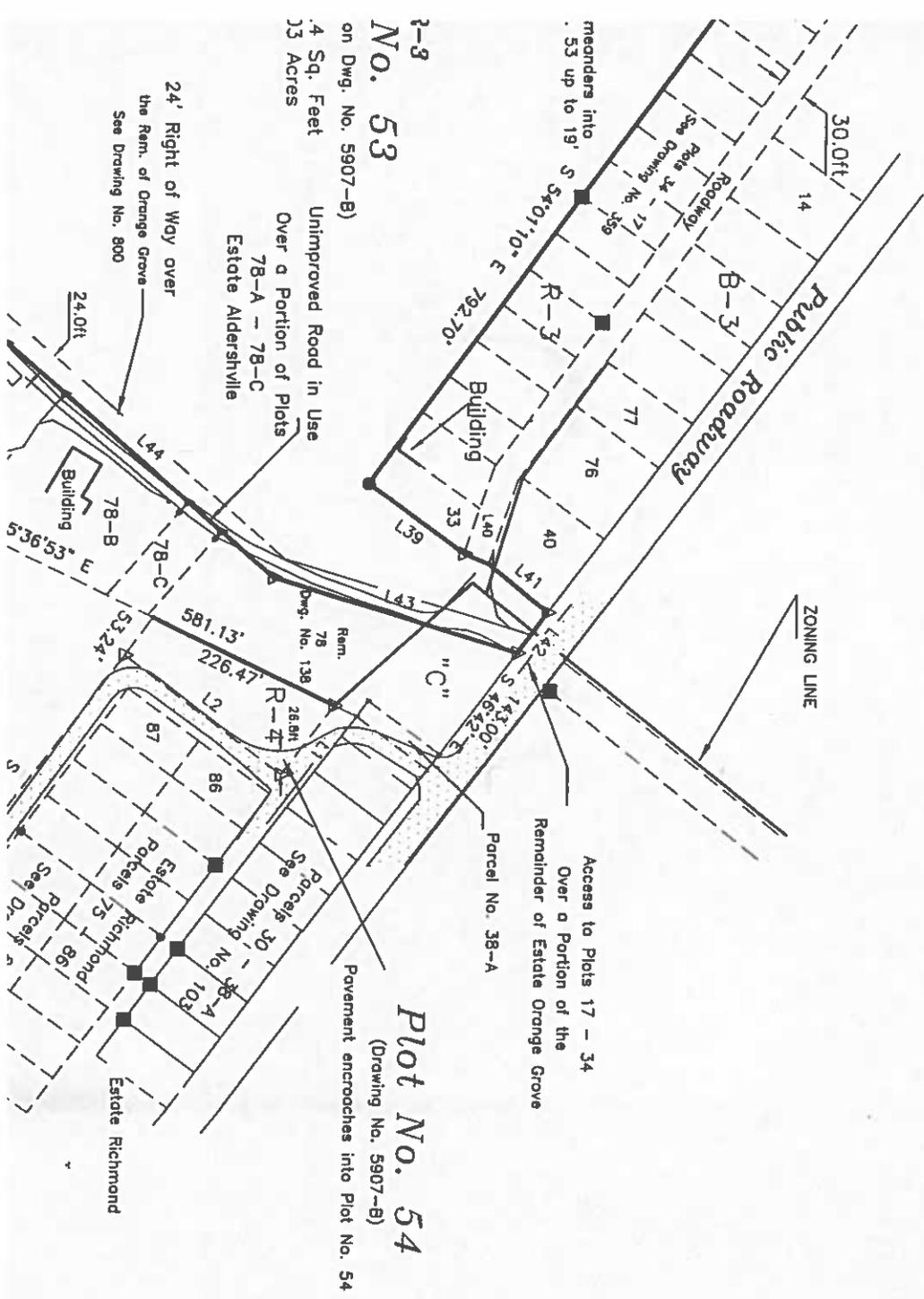
Curve Table

C LENGTH	CHORD LENGTH	CHORD BEARING	DELTA ANGLE
1.66'	23.44'	S 27°43'21" E	27°06'43"
1.16'	34.10'	N 01°15'29" W	11°51'59"
3.53'	98.97'	S 57°26'44" W	59°19'08"
6.55'	157.54'	S 51°20'51" W	65°48'40"
1.23'	67.15'	N 56°03'54" E	75°14'46"
2.4'	76.82'	S 75°59'29" E	20°38'29"

1.64'	53.44'	S 02°13'50" W	17°01'25"
16.86'	221.90'	S 34°58'24" W	41°38'15"
1.60'	60.63'	S 15°06'47" E	35°17'31"
1.50'	49.26'	S 07°14'46" E	19°33'29"
12.31'	109.71'	S 38°28'30" E	42°53'59"
13.27'	121.97'	S 37°02'45" E	45°45'30"

19.99'	253.86'	N 55°22'37" W	69°14'46"
29.86'	128.96'	S 34°49'41" E	23°25'26"
3.46'	86.59'	N 84°18'47" E	103°01'02"
27.76'	127.04'	N 24°56'08" E	21°05'38"
30.50'	186.75'	S 30°56'34" W	39°31'48"
34.14'	210.27'	N 86°21'38" W	91°02'24"

Due to the sit
 improvements,
 Additionally, if
 should locate



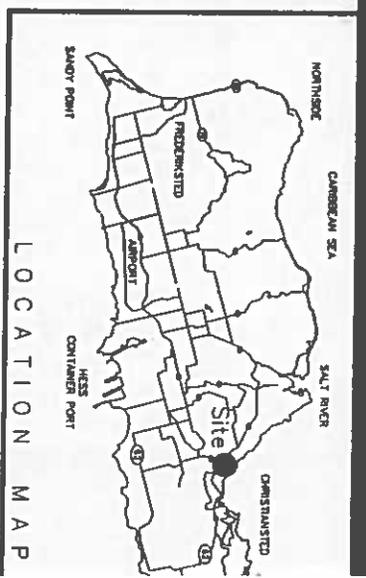
Plot No. 54
(Drawing No. 5907-B)

Pavement encroaches into Plot No. 54

Access to Plots 17 - 34
Over a Portion of the
Remainder of Estate Orange Grove
Parcel No. 38-A

Unimproved Road in Use
Over a Portion of Plots
78-A - 78-C
Estate Aldersville

24' Right of Way Over
the Rem. of Orange Grove
See Drawing No. 800



Perimeter Line Table

L1	S 52°59'06" E	98.1
L2	S 37°00'54" W	222.0
L3	S 25°53'54" W	283.2
L4	S 82°17'54" W	110.4
L5	N 71°48'40" W	156.5
L6	N 69°06'11" W	112.2
L7	N 76°54'11" W	72.2
L8	S 84°17'49" W	99.2
L9	N 85°08'11" W	50.6
L10	N 58°38'11" W	158.6
L11	N 66°36'11" W	145.7
L12	N 60°33'11" W	117.9
L13	N 66°23'11" W	112.9
L14	S 83°22'49" W	98.0
L15	S 77°36'49" W	114.2
L16	S 75°28'49" W	383.6
L17	S 76°10'49" W	199.6
L18	S 77°27'49" W	99.7
L19	S 77°30'49" W	397.8
L20	N 21°48'51" E	103.5
L21	N 52°33'38" E	72.8
L22	N 33°56'20" E	95.0
L23	N 13°56'21" E	124.0
L24	N 18°35'39" W	166.4
L25	N 30°17'27" W	185.6
L26	N 16°19'27" W	86.8
L27	N 05°47'27" W	193.5
L35	N 00°57'27" W	186.3
L36	N 02°43'33" E	179.2
L37	N 15°11'09" E	168.3
L38	N 30°38'11" E	119.4
L39	N 35°58'50" E	132.5
L40	N 25°13'54" E	30.0
L41	N 38°57'50" E	85.9
L42	S 53°11'22" E	56.9
L43	S 16°59'32" W	285.4
L44	S 40°56'54" W	399.9
L45	S 45°13'20" E	217.4
L46	S 08°58'10" E	81.0
L47	S 41°16'43" E	163.4
L48	N 90°00'00" W	189.6
L49	N 33°52'11" W	118.7
L50	S 59°37'32" W	92.8



01 4715W

The survey was compiled by the U.S. Department of Agriculture, Natural Resources Conservation Service, formerly Soil Conservation Service and cooperatively by agencies that maps a orthophoto graphs
North American Datum of 1983 (NAD83), 1970 Spheroid
1000-meter ticks Universal Transverse Mercator zone 20
Coordinate grid ticks and land division data, if shown, are
approximately positioned. Digital data are available for this
quarter quadrangle.



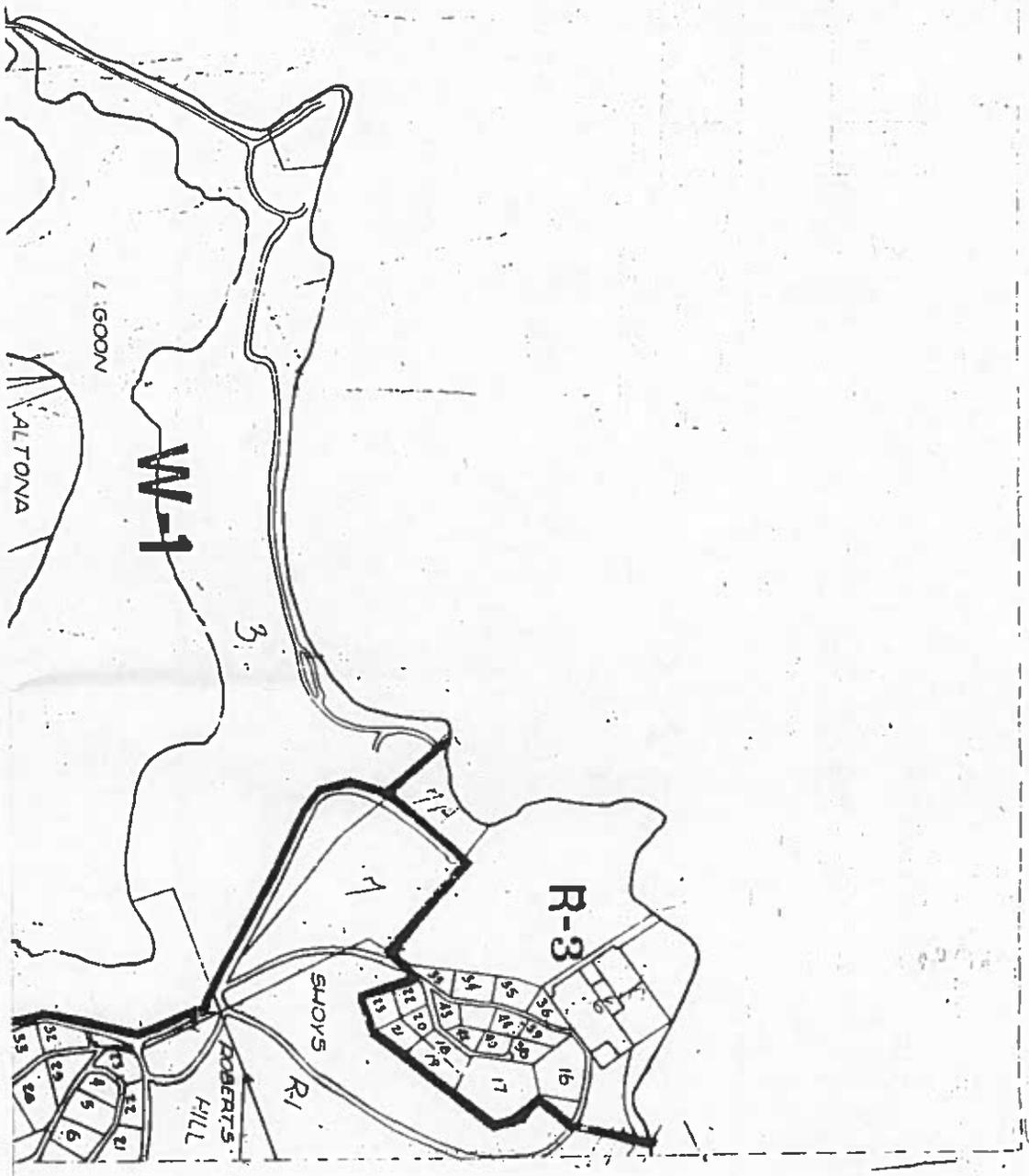


17-44 1574

64° 46' 30" W

1257 P.

CHRISTIANS BØNE, VI



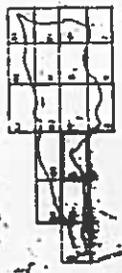
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OFFICIAL

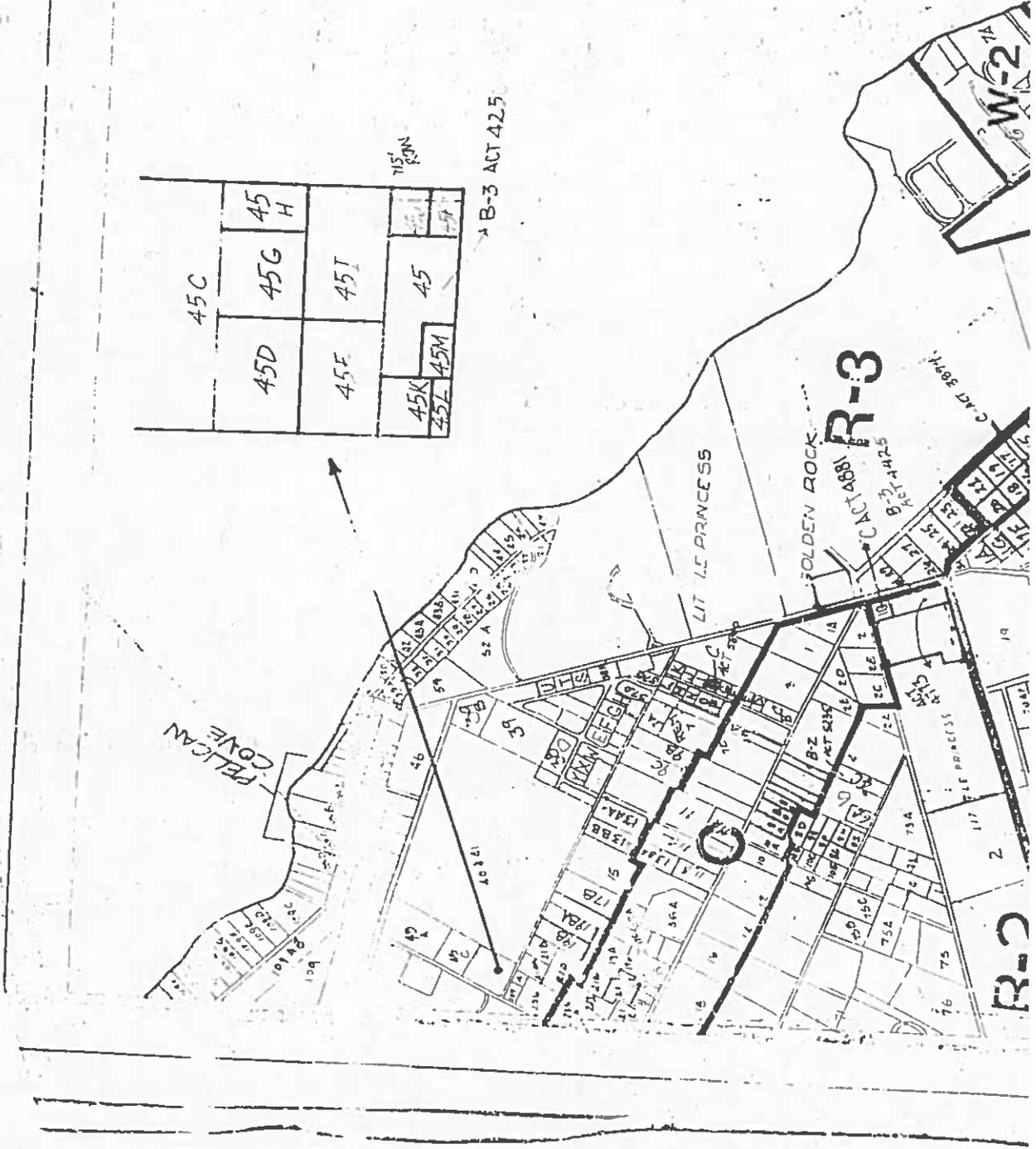
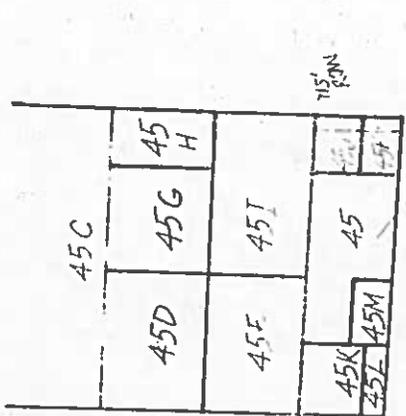
ZONING MAP

AMENDMENT COPY

MAP No. SCZ 7



DATE APPROVED





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SUBDIVISION MAP OF

ESTATE ORANGE GROVE
 CONCEPTUAL SUBDIVISION PLAN



Plot No. 22-32
 The identical
 Subdivision



