

HARBOUR RIDGE YACHT & COUNTRY CLUB LOCATED ON THE MILE WIDE ST. LUCIE RIVER

Harbour Ridge Yacht & Country Club is a place of timeless values, where a deep connection with nature and a love of the resort life is cherished by all. Though often centered on the extraordinary new Clubhouse, the lifestyle is also composed of simple pleasures: a day on the golf course, a swim in the ocean before a walk on the beach, a workout at the fitness center, a cruise on the St. Lucie River, and an evening dinner with dear friends. Moments like these are part of the fabric of Harbour Ridge. Here you will find a rich sporting life, countless activities and a variety of residential offerings. It is here you will create a legacy to call "home".

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Harbour Ridge Member Realtors:

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HARBOUR RIDGE FACTS & INFORMATION

Harbour Ridge is an award winning recreational oriented gated residential community with major commitments to golfing, boating, and tennis with 2 championship golf courses, 10 HarTru tennis courts, a fitness center and an active Yacht Club and marina..



With its natural beauty in place, the developers maintained over 40% of the community in its natural state. When combined with golf courses and other open space, over 75% of Harbour Ridge is “green” area.

With only 695 residences on 885 acres, the community has one residence for every 1.25 acre.

Harbour Ridge Has The Most Diversified Amenities Available Anywhere In Florida

Location	Palm City, Treasure Coast, adjacent to Stuart. Short drive to Palm Beach, Vero Beach & Orlando. Convenient to Private, National, and International Airports,
Acreage	885 acres 2 miles along the 1 1/2 mile wide St. Lucie River Low Density Over 75% of the community is “green” area, only 1 residence for every 1.25 acres.
Gatehouse	24-hour roving security. Fully monitored fire, medical and entry security
Club	Private with member-owned equity — 695 resident members – Low Density
Clubhouse	NEW 45,000 sq. ft. clubhouse located on the St. Lucie River. Riverside Dining Room & Cocktail Lounge Grille Room & Grille Room Lounge River Pavillion Men’s & Women’s card rooms & locker rooms Lunch & dinner 7 days a week, breakfast on Sunday Golf Pro Shop
Golf	Two championship courses. Golden Marsh Joe Lee designed River Ridge designed by Pete & P.B. Dye. State-of-the-art, two-sided golf driving range
Marina	Three marina pods with 98 slips for yachts of all sizes
Tennis	Ten Har-Tru fast dry tennis courts with a fully staffed pro shop.
Fitness	At Lakeside House. Operated by Martin Memorial Hospital
Swim Center	At Lakeside House complete with child’s play area
Puppy Park	Harbour Ridge is a pet friendly community with a premier puppy park
Turnkey Living	Housekeeping, landscaping & maintenance services are on site & available to all Harbour Ridge members.
Audubon	Harbour Ridge is a haven for over 100 species of birds and many other animals.
Accommodations	Custom Homes, Golf Homes, Villas, Patio Homes, Cottages St. Lucie Riverfront Condominiums, Riverfront Condominiums, Golf Course Mile Lake or Marsh Condominiums.

You Are Invited!
There Is Only One Way
To Truly Appreciate
Harbour Ridge

Come Visit Us

Our Realtors Live at
Harbour Ridge
And Want To Show You
Our Community
From A Member’s Perspective



Harbour Ridge Offers Turnkey Living

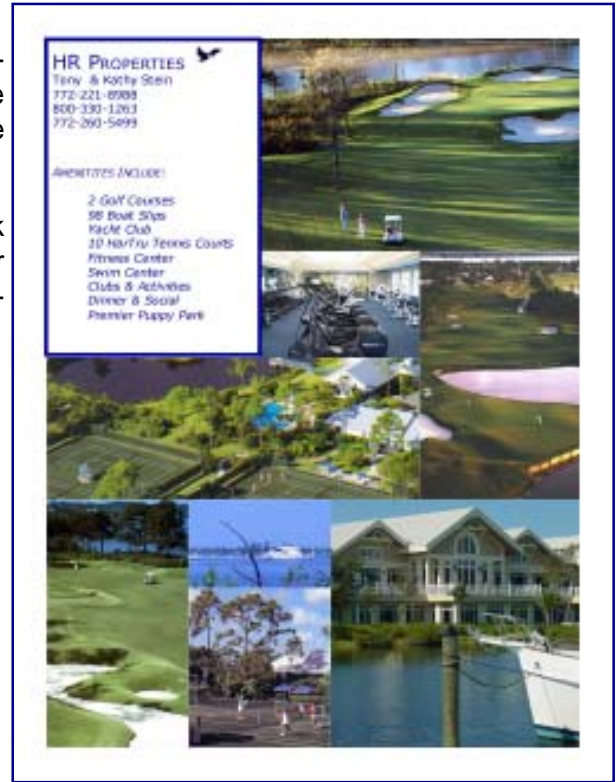
All homes and condominiums at Harbour Ridge, with the exception of the custom home areas, are owner's delight, a "turnkey operation".

ALL_lawn maintenance, basic cable TV, security, preventative maintenance inspection program, reserves for home painting, water, sewer, termite protection plan and more are included in the property owners' village association fees.

In addition maintenance of community pools, garbage pick up, building insurance, pest control are included in fees for villages that have community pools or in condominium villages.

Harbour Ridge In-House Services Includes:

- * Maintenance department
- * Home inspection program
- * Housekeeping services
- * Laundry and ironing for the convenience of the members.



Security

Harbour Ridge is a gated community with 24-hour controlled security supervised by a full time director. Features include roving patrol vehicles and individually monitored home fire and security systems. Emergency calls to 911 are answered promptly by the Fire and Rescue Department, which is located four miles away. Our area hospital is Stuart's Martin Memorial Medical Center, To learn more about Martin Memorial Health Systems or to research a Board Certified Physician, visit: www.mmhs.com

House & Condo Maintenance Department

For the homeowner's convenience, Harbour Ridge offers a fully and professionally staffed team, (electricians, plumbers, carpenters, painters & handymen), to care for your property; fix, repair, paint and inspect while you are here or away.

Housekeeping at Harbour Ridge

For the homeowner's convenience, Harbour Ridge offers a fully staffed housekeeping department which is available to clean or inspect your home while you are here at HR or away during the out of season months, 5 days a week, Monday thru Fridays.

Water & Sewer

Owned by the members of Harbour Ridge, the water and sewer plant is supervised by a staff engineer and offers excellent quality water to all residents while being cost effective.



Harbour Ridge Clubhouse

Located On The Mile Wide St. Lucie River
Two Miles Of Unspoiled Riverfront With Miles
Of Nature Trails & Natural Beauty

Harbour Ridge Yacht & Country Club is a very special warm and friendly community of 695 families. Everyone who lives in Harbour Ridge is a member of the Club. This insures that every member shares the same interest as his neighbor. All members of Harbour Ridge must be residents. Our members come from every section of the United States, Germany, England, France and many other countries. They bring with them the traditions of some of the nations and for that matter the world's great golf clubs. Our members embrace traditional values and jealously guard their privacy and their comfort. We have an extraordinary assortment of beautiful homes of varying sizes including two custom home sections which all enjoy fantastic views ranging from the mile and a half wide St. Lucie River to scenic ponds, golf holes, natural lakes and marshes filled with abundant wildlife. This pristine community is interspersed with many added amenities including two championship golf courses designed by two of the world's best golf architects, Joe Lee and Pete Dye, a state of the art tennis center, 108 slip marina in three pods and a magnificent clubhouse. All of the residences and added amenities are nestled on 885 acres. Over 75% of the community is "green" area with only 1 residence for every 1.25 acres.

Designed by Peacock + Lewis, AIA, of North Palm Beach, Florida, and constructed and decorated by Weitz Golf International of North Palm Beach, Florida and Image Design, Inc. of Atlanta, Georgia, this completely **NEW** clubhouse features both Florida formal, (jacket no ties), and Grille Room casual dining with a cocktail lounge for each, both indoor and outdoor dining areas, private dining and reception rooms, a men's locker and card room, a ladies locker and card room, two state of the art kitchens, a wonderful and fully stocked Pro Shop with teaching professionals, a marine office with on-line facilities for visiting members of the Florida Council of Yacht Clubs, and a magnificent St. Lucie River view for all rooms to enjoy.



Award Winning **NEW** 45,000 sq. ft.
St. Lucie Riverfront Clubhouse





Riverview Dining Schedule

Dinner

Wednesday, Friday, & Saturday 5:30 - 8:30 pm

Main Dining Room is Florida Casual Dining

Captain's Nest requires Jackets & Ties

Gourmet, a la Carte Dining

& Specialities de la Maison



Grille Room Schedule

Lunch Daily: 11 a.m. - 3:00 p.m

Lounge Daily: 3:00 to 5:00 pm

Dinner:

Tuesday & Thursday 5:30 pm - 8:30 pm

Lounge On These Evenings Is

Extended Until All Members Leave!

Breakfast - Brunch:

Sunday Morning 8:00 am to 2 pm

Upstairs Terrace ~ Magnificent Wide St. Lucie River Views



River Pavilion





11th Hole On The Pete Dye, River Ridge Golf Course

As our scorecards will evidence, Harbour Ridge boasts one of the finest private golf facilities in the country. The two championship courses are as pleasing to the eye in their natural surroundings as they are a challenge to your game. You will never tire of the two

courses as they are completely different in style and design. The two manicured courses are complimented by a large and fully stocked pro shop that carries every conceivable item of clothing and golf equipment. The professional staff is available for expert instruction on a two ended state of the art golf practice facility.

With approximately 100 single digit male handicappers and many excellent women players, members of Harbour Ridge enjoy a caliber of golfing excellence that few communities can match. Naturally, out of 695 members, there are plenty of less accomplished players including Tony and me!





River Ridge Golf Course

RIVER										RIDGE															
HOLE	SLOPE	1	2	3	4	5	6	7	8	9	OUT	10	11	12	13	14	15	16	17	18	IN	TOT	W/P	NET	
Gold	754188	318	208	425	418	521	515	157	470	382	3476	362	376	204	328	174	553	300	443	480	3226	6762			
Blue	714188	351	173	461	280	507	495	129	435	380	3229	334	254	302	308	143	535	376	413	479	3001	6250			
White	664188	324	148	373	380	446	454	162	388	319	2919	319	324	134	251	162	470	376	388	433	2688	5087			
Men's Hdcp		11	15	9	7	5	3	17	1	13		12	8	16	14	18	2	18	4	6					
Par		4	3	4	4	5	5	3	4	4	36	4	4	3	4	3	5	4	4	5	36	72			
Red	614188	277	134	348	217	416	401	96	368	287	2653	281	287	132	236	82	440	234	330	401	3423	5878			
Green	564188	230	122	311	381	384	362	78	323	270	2308	248	187	92	217	72	368	254	326	342	2161	4498			
Ladies Hdcp		11	12	9	7	3	1	17	5	15		16	4	16	12	18	2	16	4	8					
DATE	SCORER																					ATTEST			

Designed by Pete & P.B. Dye, River Ridge Golf Course is characterized by undulating fairways and greens, deep pot bunkers, island greens and waste bunkers. Five sets of tees, gold, blue, white, red, and green, are provided to accommodate all golfers and a combination course of “gold & blue tees”, “blue & white tees”, “white & red tees”, and “red & green tees”, offer yet another interesting challenge to all golfers.

Golden Marsh Golf Course

The scenically beautiful Joe Lee designed Golden Marsh Golf Course features lovely fairways that wind through and nestle among the ponds, marshes and pines of Harbour Ridge. The course encircles a 35-acre “eagle preserve” where two Southern bald eagles nested for many years. Golden Marsh challenges all golfers with yardage’s from four tee boxes that extend from 5311 yards, (red tees), to 6607 yards, (championship gold tees).



GOLDEN										MARSH															
HOLE	SLOPE	1	2	3	4	5	6	7	8	9	OUT	10	11	12	13	14	15	16	17	18	IN	TOT	W/P	NET	
Gold	754188	430	516	362	164	499	332	394	187	488	3272	388	189	307	512	202	524	383	387	404	3334	6607			
Blue	714188	385	302	367	153	387	318	376	178	477	3146	352	195	342	404	167	483	388	372	386	3149	6267			
White	664188	373	484	353	143	385	300	352	155	472	3226	331	142	317	475	173	471	355	358	369	2889	6017			
Men's Hdcp		13	5	3	15	11	9	7	17	1		6	16	16	4	16	2	12	14	8					
Par		4	5	4	3	4	4	4	3	5	36	4	3	4	5	3	5	4	4	4	36	72			
Red	514188	319	427	318	134	373	286	347	126	415	2738	336	129	279	414	188	417	334	307	352	2627	5366			
Ladies Hdcp		11	9	5	15	7	12	3	17	1		14	16	16	12	18	4	6	8	2					
DATE	SCORER																					ATTEST			

Fantastic Practice Facilities

- 2-Sided Driving Range
- Chipping Greens
- Putting Greens
- Sand Traps
- Fairway Bunkers
- 5 Teaching Professionals & MORE!



Harbour Ridge Yacht Club



Harbour Ridge is located along 2 miles of the mile and a half wide, north fork of the St. Lucie River adjacent to Stuart, Florida. Stuart, which has long been recognized as the Sailfish Capital of the world, has immersed as a Mecca of yachting. East is the Bahamas, west is Lake Okeechobee and Ft. Myers, south is Jupiter and Palm Beach, north is Ft. Pierce and the Indian River lagoon. Stuart is a boater's dream with a fresh water river, brackish creeks, service orientated marinas, and wonderful fishing. There

are equal opportunities for inland and of shore fishing and intercoastal and ocean yachting. With 3 marinas and 98 protected boat slips, Harbour Ridge has direct access to the Intracoastal Waterway, the Atlantic Ocean, 12 miles away, and the locks leading to Lake Okeechobee and the west coast of Florida.

ADDITIONAL FACTS INCLUDE:

Number of Slips: 98 deepwater slips

St. Lucie River Depth: 7' to 5' deep

Slips for Sale:

Harbour Ridge docks are located on a preserve owned by the state and are leased to the marina. Individual subleases are available to the members of Harbour Ridge. These subleases are available from \$60,000 for slips of 69' to \$2500 for a 20' slip.

Slips for Lease:

Rates established by the Property Owners Association & subject to change.

- * Lease month at a time up to 6 months - \$13 per foot
- * Lease for 6 months - \$11 per foot
- * Lease for 12 months - \$10 per foot

Members of Harbour Ridge Yacht Club may keep boat in a slip 1 night per month for free. If the member wishes to keep their boat for a longer period, there is a charge of \$50 per night with a maximum of a 5 night stay based upon availability. Some members have been permitted to stay longer as a slip has been available.

Amenities: Pumping facilities
Drinkable water and
50 amp. - 30 amp. Power

Fees: Quarterly maintenance - \$2 per linear foot
per month plus electricity build quarterly.

Social: Membership of over 30% of the Total Harbour Ridge Membership

Active social schedule with many planned events such as luncheon cruises to Sailfish Point or Loblolly to longer planned cruises to the Bahamas and other points of interest in Florida.

Friday evening "**Dock-tails**" are held twice a month in season.

Scheduled dances and get together events such as the Commodore's Ball, Yacht Club Golf Tournament

Schedule Trips – such as this summer, 2007, to the Greek Islands

Yacht Club Membership:

The members of the yacht club are a "party hardy" group. There is a one time initiation fee of \$125 to join and yearly dues of \$125. You will receive 100% return on your investment in cocktails and hors d'oeuvres!



River Pavilion





Tennis Center

10 Har-Tru Tennis Courts

4 Illuminated For Evening Play

Social and Team Competitions

Director of Tennis Paul Bradshaw

Excellent Teaching Staff

Fully Stocked Pro Shop

Pro Shop Is happy to introduce you to other members and arrange games for you with members of your same ability.

Weekly Round Robins, Couples Events
Tournament Activities
Together With Social Gatherings
Are An Integral Part of the Tennis Scene



Swim Center

Club Swimming Pool With Water Aerobic Activities
Is Located Adjacent To The
Tennis Courts & Fitness Center





Lakeside Fitness Center

Operated By Martin Memorial Hospital

Full Range of Cardiovascular & Strength Equipment

Monday to Friday

6:30 a.m. - 5:30 p.m.

Saturday:

7:30 a.m. - 3:30 p.m.

Sunday:

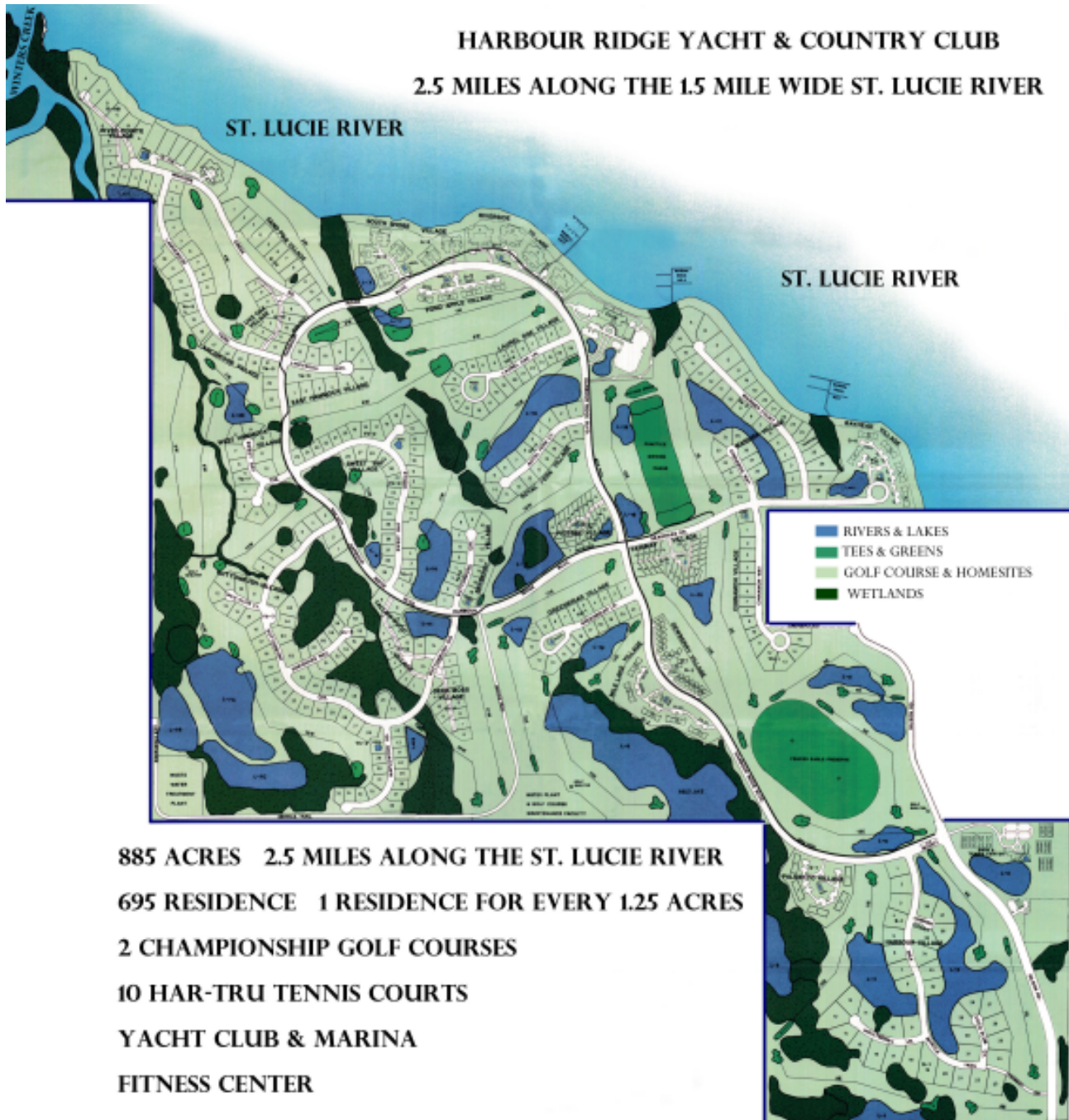
7:30 a.m. - Noon

Additional Services Include:

- * Personal Training
- * Pilates
- * Yoga
- * Water Aerobics
- * Aerobics
- * Seminars
- * Nutritional Guidance
- * Massage Therapy
(including deep tissue, Swedish & neuromuscular therapy)



HARBOUR RIDGE YACHT & COUNTRY CLUB
2.5 MILES ALONG THE 1.5 MILE WIDE ST. LUCIE RIVER



885 ACRES 2.5 MILES ALONG THE ST. LUCIE RIVER
695 RESIDENCE 1 RESIDENCE FOR EVERY 1.25 ACRES
2 CHAMPIONSHIP GOLF COURSES
10 HAR-TRU TENNIS COURTS
YACHT CLUB & MARINA
FITNESS CENTER

- ❖ **Custom Homes:** 3,500 plus sq.ft. From \$800,000 to \$4 million
- ❖ **Golf Homes:** 2,400 to 3000+ sq.ft. From \$550,000 to \$2 million plus
- ❖ **Villa Homes:** 2,100 to 2,400+ sq.ft. From \$350,000 to \$600,000
- ❖ **Patio Homes:** 1,800 sq.ft. From \$300,000 to \$400,000
- ❖ **Riverfront Condominiums:**
 - 2,500 to 3,000 sq.ft.+ From \$800,000 to \$1,200,000
 - 1,500 to 1,950+ sq.ft. From \$300,000 to \$400,000
- ❖ **Golf Course, Lake or Marsh Condominiums:**
 - 1,500 to 1,950+ sq.ft. From \$125,000 to \$400,000

