Analysis of the draft Reglamento of the company Reljuv S.A.

There is no doubt that this draft agreement is aimed at destroying the El Paraiso Verde project.

1. Completely unacceptable assaults on people's physical, mental and spiritual autonomy

"For admission to the **PV**, a medical examination to determine possible damage to the DNA and - in the case of remediable damage to the immune system and organs - treatment of this damage may be prescribed. Admission is then approved or rejected according to the medical findings. The health regulations of the condominium apply to settlers, co-inhabitants, residents, guests and tourists."

continue the very state encroachment that potential investors in their countries of origin wanted to avoid.

Purely subjective and, in the past, severely abused disciplinary and exclusion regulations
that contradict Paraguayan law and from which the Annau family, who have elevated
themselves to godlike infallibility, intend to exempt themselves

"The RELIUV, the CONSTRUCTORA, the founders of El Paraiso Verde and their families cannot be excluded."

Although, as <u>the analysis of the previous condominium agreement</u> proves, it is precisely Reljuv S.A. that has violated the life principles most seriously and fulfills 50% of the exclusion criteria itself.

3. Shameless, one-sided advantage-taking by Reljuv S.A. with regard to the maintenance costs to be borne by the community of owners according to the motto: "We organize the voting rights in such a way that we always have the majority and your voting without consequences is just a nice show, because you are only there to pay the prices defined by us. We pay nothing."

"The **operating companies** and the founders can offset the costs they have assumed in the years 2017-2023 for the maintenance of the settlement area against their community contributions."

On the basis of unproven allegations regarding millions of "injected" euros in maintenance contributions. (For more details, see Erwiderung Erhaltungsbeitrag 2024.pdf).

As an offer of reconciliation, the neutral phrase "unproven allegations" is used at this point, although the authors are well aware of the actual position on the subject of maintenance contributions that has been decidedly expressed within Reliuv S.A.'s internal circle.

4. For a reglamento of a barrio cerrado, completely out of place paragraphs such as

"The Condominium Paraiso Verde is a community in which every resident has the right to their own individual path of spiritual growth and personal evolution.

Excluded are people who worship Satan or Lucifer, in whatever form, and people who practice black magic (such as voodoo or Macumba)."

Discredit the people already living here, since they too were therefore previously subjected to a selection process, as a trivial-esoteric sect that thinks it can establish criteria for being chosen at this gutter level.

These are just a few of the sad highlights of a work of art that, when read carefully, cannot make it any clearer what pathological overconfidence led to the current crisis in the first place.

However, the particular crisis situation in which the project, the company Reljuv S.A. involved in it and the investors affected by the actions of Reljuv S.A. find themselves requires a contractual basis for cooperation that can be supported by as many parties as possible.

The present draft does not fulfill this task in any way. It not only continues the approach of Reljuv S.A., which led to the crisis situation, but makes the situation even worse.

After the analysis, a summary evaluation is made in a conclusion. If you are unable or unwilling to read the very long but necessarily detailed analysis due to time constraints, please refer to the conclusion.

If you want to spare yourself the sometimes in many respects exhausting reading and would rather participate in the creation of a truly sustainable Reglamento, please refer to the draft of the association "Comunidad Creativa".

The analysis is presented in tabular form. The left-hand column contains excerpts from the Reljuv S.A. draft. On the right-hand side, comments are made or alternatives are offered in some places.

Due to the haste involved in producing this document, the publication of which should not be delayed any further because of its urgency, spelling mistakes may have crept in here and there. We apologize for this.



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REGULATION OF COHABITATION AND MANAGEMENT OF THE COMMUNITY OF COOWNERS OF THE CONDOMINIUM AND BARRIO CERRADOS "PARAISO VERDE"

Version: 29.9.2024

In the city of Villarrica, Espiritu Santo, Republic of Paraguay, appears before me this XX day of the month XXXXX of the year TWENTY-FOURTEEN: Notary MARTA BOGADO DE FANEGO, registration number 191 with tax number No. 632525-4, Dr. ERWIN ANNAU, married, with Paraguayan Identity Card No. 8.153.316, Austrian, resident in the municipality of Tajy, Maciel, of legal age, legally competent and of good repute, competent in his capacity as LEGAL REPRESENTATIVE and in his capacity as Chairman of the Board of Directors (President) of RELJUV S.A.E.C.A., as indicated in the minutes of the Board of Directors No. 104 of October 16, 2023 of the aforementioned company.

Dr. ERWIN ANNAU will be attending this event on behalf of and representing of the company RELJUV S.A.E.C.A. with tax identification number 80095083-6.

This company was first incorporated as **RELJUV S.A.** by public deed no. one hundred and eighty-nine of August 22, two thousand and sixteen, which I approved and extended to sheet four hundred and five.

I am responsible for commercial contracts under Section "A" of the Commercial Register and am registered in the Directorate General for Public Registers, SECTION

LEGAL ENTITIES AND ASSOCIATIONS. REGISTRATION NO. 5827, TRADING SERIES. UNDER NO. 1 AND FOLIO 1. ON SEPTEMBER 16, 2016 AND IN THE PUBLIC REGISTER OF TRADE, UNDER TRADE REGISTRATION NO. 6019, COMMERCIAL SERIES, UNDER NO. 1 AND FOLIO 1 AND SGTE. AM 16. SEPTEMBER 2016 registered.

The company's Articles of Association were subsequently amended, the capital was increased and the name was changed to RELJUV S.A.E.C.A. (hereinafter the company is referred to as **RELJUV** both in the legal form of the S.A. and in the legal form of the S.A.E.C.A.).

This was confirmed by public deed no. one hundred and fifty-seven of September 22, 2020 in the city of Asunción by the notary Amilcar Hugo Villalba Perdomo, applied for at 529 et seq. of the Register of Commercial Contracts, section "B", which he is in charge of, and filed on NOVEMBER 4, 2020 in the GENERAL DIRECTORATE OF PUBLIC DOCUMENTS, section LEGAL PERSONS AND ASSOCIATIONS, under REGISTRATION NO. 5827 of TRADE SERIES NO. 2, FOLIO 16, as well as in the PUBLIC TRADE REGISTER under TRADE REGISTRATION NO. 6019, TRADE SERIES NO. 02, FOLIO 16-32 entered.

I have reviewed the duly certified photocopies of the aforementioned documents for this process and have attached them to these minutes. Dr. ERWIN ANNAU states with respect to the aforementioned representation: the company RELJUV S.A.E.C.A is the owner of a property located in the locality of COMPAÑIA TAJY, IN THE DISTRICT OF MACIEL, DEPARTMENT CAAZAPÁ and registered in the GENERAL DIRECTORY OF PUBLIC RECORDS (Land Registry). SEVENTH SECTION as REGISTRATION NO. G04/1027, in the MACIEL DISTRICT, UNDER NO. 1 and ON FOLIO 1 and following. registered on MAY 23, 2023.

By Municipal Council Resolution no. 11/2023 J.M of the Municipality of MACIEL of July 14, 2023, the project for the division of property and the co-ownership regulations within the framework of the regulation for closed settlements

approved in accordance with the provisions of Municipal Organic Law No. 1294/87, No. 1257/32 and No. 214/70.

With this deed, the authorized notary requests me as the named representative to transfer the provisions on co-ownership and administration to the protocol in my custody.

This deed regulates the relations of the community of co-owners of the estate called "BARRIO CERRADO PARAISO VERDE", which is located on the aforementioned property, and for this purpose I am presented with a document entitled:

REGULATION OF CO-OWNERSHIP AND MANAGEMENT OF THE "BARRIO CERRADO PARAISO VERDE" (PV)

in the district of TAYI, MACIEL DES DEPARTEMENTS CAAZAPA.

In accordance with the provisions of the Civil Code in its Art. 2146 and related provisions, the company "RELJUV S.a.e.c.a." establishes on this property the closed co-ownership association "PARAISO VERDE" with registration G04/1027 Maciel Register 1247, fraction "B", District of Maciel, Department of Caazapá, authorized by resolution of the Municipal Council of the City of Maciel no. 33/2021.

RELJUV S.A. hereby amends the **regulations of the "Community of Co-owners of the BARRIO CERRADO PARAISO VERDE"** (the Condominium El Paraiso Verde, hereinafter **PV**) following the first meeting of the

Note: This is the first blurring that runs through the entire document. This Reglamento only refers to Sector B, which is referred to as Barrio Cerrado "Paraiso Verde". Since later in the document "El Paraiso Verde" refers to the entire area, i.e. sector B and sector A, which is confusing enough, the wording

"(the Condominium El Paraiso Verde, hereinafter PV)" is simply wrong.

Furthermore, Reljuv S.A. does not simply "change" a Reglamento. First of all, it deliberately did not present the currently valid Reglamento to the investors signing the title documents. An act of fraudulent misrepresentation. Transparency is not exactly this company's strong point. So it cannot simply change a Reglamento that it has not submitted. In the letters sent to a number of selected investors inviting them to propose amendments to a reglamento, the reglamento currently in force and deposited with Catastro was also not enclosed as the variant to be supplemented or amended, but only referred to the old condominium agreement after consultation. This is a concealment tactic that is difficult to see through.

co-owners and in accordance with these co-ownership and management regulations. The meeting of the co-owners resolves the following "Co-ownership and management regulations", which set out a series of binding rules for all co-owners, tenants, users and residents. These "Co-ownership and Management Regulations" may be amended by the co-owners' meeting, taking into account the following provisions, in particular the majority of votes (quorum) required for the respective amendment.	The aim is to cover up the true intentions behind this document. But more on that later in this analysis. It would be much better to draw up <u>a reglamento that is acceptable to the majority of those affected</u> in a completely transparent process, as proposed by the "Comunidad Creativa" association.
This ordinance is equally binding for third parties who subsequently acquire plots of land in the "Barrio Cerrado Pariaiso Verde" by means of a title permitted by this ordinance and thus automatically become part of the community of co-owners.	
Should the owners of this condominium decide to establish a private colony, these regulations will be adopted as the constitution of the colony.	Note: The anticipation of an event far in the future with an undetermined probability of occurrence has no place in regulations and should be deleted without replacement. Only essential provisions required for the maintenance of the infrastructure should form part of these regulations. regulations.
REGULATION OF THE CO-OWNERSHIP AND	
MANAGEMENT OF THE	
"CONDOMINIUMS PARAISO VERDE"	
in the district of TAYI, MACIEL DES DEPARTEMENTS	
CAAZAPA.	

Chapter I GENERAL PROVISIONS

SECTION 1- SETTLEMENT AREA

The settlement area *EI* Paraiso Verde consists of the Condominium (Barrio Cerrado) *Paraiso Verde (PV)* under the cadastral number G04/1027 Maciel Register 1247, fraction "B" and the *fraction A*, which is registered under G04/1027 Maciel Register 1246, fraction "A" in the cadastre of the country of Paraguay.

This Reglamento regulates the self-administration of the **PV** by the registered landowners and the mutual relations between the **PV** and the privately owned **Fraction A**.

Every person entering *EI* Paraiso Verde agrees to this Condominium Reglamento (house rules) and has acknowledged them upon entering.

Note: This Reglamento says nothing at all about the reciprocal relationships between Sector A and Sector B, which are indeed in need of regulation. Since parts of the connected infrastructure (especially electricity and internet) are located in both Sector B and Sector A, but the parts in Sector B are communal property and the parts in Sector A are the private property of Reljuv S.A., there must be technical, financial and legal agreements here. The Comunidad Creativa association has therefore requested that these interfaces be defined in the "Technical Description" and "Contracts between Sector A and Sector B" documents to be prepared externally to this document.

Note: This is where the confusion begins. This Reglamento has nothing to do with "El Paraiso Verde", but only applies to Sector B, i.e.
"Paraiso Verde"

Otherwise:

This is a completely unrealistic and legally unenforceable demand. The coowners of the communal facilities are subject to these regulations and no one else. However, the individual responsibility of each co-owner extends to every other person (be it tenant, guest, contractor) who enters the territory at their invitation and must be regulated by them individually with these people. Quite apart from the fact that not every new visitor can read a long and complicated document before entering. This may even be difficult for info travelers and politicians that Reljuv S.A. receives in its Sector A, even if the latter are no longer greeted so euphorically by the Company Reljuv S.A..

Article 1: The Barrio Cerrado Paraiso Verde (hereinafter PV)

RELJUV is the current operating, development and management company of the **PV**. The **PV** is located in the municipality of Tayi in the district of Maciel on the property with the registration number GO4/1027 Maciel; register no. 1247 Fraction "B", in accordance with the provisions of the Paraguayan Civil Code, Law 3.966/10, Law No. 1257/32 and Law No. 214/70.

The postal address of Barrio Cerrado El Paraiso Verde is: RELJUV SAECA, El Paraiso Verde COLONIA RIACHUELO Tayi Cañada, Caazapá 060101 PARAGUAY

26°18'30.8"S 56°21'36.1"W

Google coordinates:

Alternative: The PV is divided into individual plots of land in the private ownership of natural persons or legal entities and the public areas in common ownership. The infrastructure built on the public areas is part of the common property.

Note: Once this regulation comes into force, responsibility for the management of all communal facilities lies with the community of owners. Reljuv remains the development company for the private properties it owns. Any retroactive effect of the actions of Reljuv S.A. within its private plots on the common facilities requires the consent of the management of the community of owners. Separate service contracts shall be concluded between the management of the community of owners and Reljuv S.A. for services provided by Reljuv to the community of owners.

People are writing about "El Paraiso Verde" again. The Barrio Cerrado "Paraiso Verde" should be given a completely different name so that there is no possibility of confusion. This name has already been burned by the machinations of the company Reljuv S.A. in recent years. But a separate postal address would be the least we could do.

But the owners' association will sort that out when it has finally thrown off all the shackles.

Article 2: Definitions and use of land

1. Reason

The parcel of land belonging to the owner as registered in the central cadastre and in the land register of Paraguay. For new settlements, the land is the plot as defined by the **RELJUV** cadastre using Google coordinates.

2. Earth

The fertile part of the **soil** that can be used for planting. For the purposes of this contract, **soil** also includes the soil layer with a small proportion of clay above the (almost) pure clay layer.

3. Clay soil

The impermeable part of the ground which is not suitable for planting and which provides a stable platform for roads and houses.

4. Airspace

1. Reason

Alternative: The plot of land belonging to the owner or the community of owners, as registered in the central cadastre and in the land register of Paraguay. In the case of new developments, the land is the plot defined in the cadastre of the community of owners using Google coordinates.

Note: Responsibility for the structure of the entire sector B is transferred to the community of owners when this regulation comes into force. Changes to the division of private properties compared to the data of the Catastro must be coordinated with the community of owners, as this usually has repercussions on the communal facilities (roads, water, electricity, waste water, drainage), which must fit into the overall concept of the respective infrastructure area.

2. Earth

Note: Term has been defined, but is no longer used in the document.

3. Clay soil

Note: Term has been defined, but is no longer used in the document.

4. Airspace

The area above ground within the boundaries of the condominium up to a height of 400 meters.	Note: Term has been defined, but is no longer used in the document. What is the point of this definition? The height specification is completely arbitrary. If it has any meaning, it applies to every private property and is therefore no longer manageable. A video recording from the neighboring property is just as undesirable as one from a height of more than 400 meters.
5. settlement area	
The settlement area (section B) comprises the parcels of land belonging to the owners alone totaling 3,666,587.1452m2 and the common areas jointly managed and maintained by the co-owners' association totaling 1,827,735.54 m2.	
6. Parks and green spaces Public areas within section B, which are used jointly by the co-owners. 7. Waters All lakes, canals and (non-flowing) bodies of water. These are generally public areas unless they are located entirely on one or more private properties.	Alternative: Public areas within Section B, which are used jointly by the co-owners.
If the landowner's planned planting or management of his private waters threatens to affect others, this requires the approval of the board. The use of all waters is at the user's own risk.	Note: This is a regulation that is not part of a definition of terms. Suggestion for better wording: The use of all waters is at your own risk.

8. Shore

Boundary between private properties and bodies of water.

9. Beaches

All banks of public waters accessible to all residents.

10. Places

Public areas for the use of all residents

11. Roads

All public areas suitable for the movement of vehicles and designated for traffic by the plan entered in the land register.

12. Service routes

Roads or paths that are reserved for the Condominium's employees and agents to carry out maintenance work or for agricultural use. Use for leisure activities is not permitted.

13. Public areas

Public areas are jointly owned by the co-owners. No rights to public areas are granted directly, indirectly or implicitly to **owners** or other persons, unless by written, time-limited or terminable lease agreement. Rights of usufruct over public areas are excluded. The co-owners' association may change the dedication of public areas that are not subject to a valid lease agreement at any time.

Article 3: Zoning and use

1. Zoning

The "Barrio Cerrado PARAISO VERDE" (PV) estate is a settlement in which the owners of the plots or houses simultaneously own land and share and maintain communal areas.

The **PV** has the following usage zones:

- a) Residential areas
- b) Business zones
- c) Commercial zone
- d) Common areas

2. Change of zoning, approval procedure of those affected.

Commercial and professional activities in the residential properties are generally permitted. If such activities cause immissions (nuisance due to noise, odor, dust, etc.), these activities are only permitted in the commercial area of the settlement.

Changes to the zoning require the approval of two-thirds of the co-owners at a general meeting.

Neighbors can regulate the activities carried out on their properties themselves as long as no neighbor affected by these activities raises an objection.

3. use

The use and removal of agricultural products, wood, fruit, mushrooms or other cultivated or naturally growing plants grown on common land is generally not permitted. This is regulated by separate usage or lease agreements.

The use of and access to the public areas is restricted for owners of properties that have been excluded from the community by a resolution of the extended **settlers' council**.

These persons only have the right to access their property using the shortest route between the entrance to the **PV** and their property.

Access to the public areas may be temporarily or permanently prohibited by resolution of the Settlers' Council. An application by an excluded settler for reinstatement will be considered by the extended settlers' council. Settlers' Council, which also decides on the matter.

Note: This passage should be deleted without replacement. Every owner has an unrestricted right to enter their property, which also includes the communal areas on a pro rata basis. Paraguayan law offers sufficient sanctions for criminal offenses. In the past, the exclusion procedure was applied in a purely ideological, arbitrary, abusive and, above all, unlawful manner, which contributed to the project's poor reputation. It is a misconception that exclusions will bring about long-term pacification. The past has shown that. The opposite is the case.

If an owner is excluded from the community, he must retain access to his property without unlawful obstacles.	Note: Actually a matter of course. But given the unlawful practices of Reljuv S.A. in recent years, which are still practiced today in exceptional cases, perhaps a helpful reminder of darker times.
The Condominium Council and the General Auditing Department may inspect commercial enterprises during business hours without prior notice.	Note: If the property on which the business is located is a private property, another person may ask for permission to enter it. However, there is no right to do so. If it is a rented property, permission must be obtained from the landlord. The management of the community of owners does not rent out Commercial properties.
Article 1: Residents 1. general guidelines The Condominium El Paraiso Verde is a community of health-conscious and free-thinking people of all nations, races, religions and world views. The Community does not discriminate on the basis of ethnicity, religion, race, ideology, lifestyle or physical or mental disability.	Note: The Reglamento only affects Sector B and not Sector A, i.e. only the Barrio Cerrado "Paraiso Verde"
However, this tolerance is subject to the requirement that people who do not live this tolerance with regard to their nationality, religion, ideology or lifestyle are NOT accepted into the community and can also be excluded by an extended settler council if they act against this principle of tolerance. We do not tolerate people who impose their beliefs, worldview or lifestyle on others, proselytize them or do not regard others as equals. "Tolerance of the tolerant, intolerance of the intolerant."	Note: see above, should be deleted without substitution. Such social credit provisions, which we are all familiar with from our countries of origin, have no basis in Paraguayan law anyway. The character of the settlement is not to be preserved by a reglamento of a community of owners, but in other ways, which are written down in a separate document and recognized by all of us.

The common basis for living together is this contract and, above all, the principles of life contained in this contract. We respect the views and convictions of our fellow residents. Our basis is mutual goodwill and living together at the heart level.	Note: Does not belong in a reglamento for a Barrio Cerrado, especially not one of this size. A reglamento should ensure that the community facilities are maintained and, if necessary, expanded. The social concerns of community life must be addressed in a different context.
Paraiso Verde was also created as a home for people with health sensitivities. We also want to offer a home to people who are particularly allergic to radiation or other people's excretions.	
2. admission of settlers Each community has the option of rejecting an application for membership BEFORE accepting members, even without giving reasons. The Board of Directors, the Settlers' Council, the Condominium Council and the operating company expressly reserve this right.	Note : As with all other decisions, Reljuv has no right of veto here. It is the owner of the PV and co-owner of the PV's communal facilities and only has co-determination rights within this framework.
The General Meeting may decide on a questionnaire for the admission of settlers.	Note : The General Assembly can do a lot. What it implements, however, does not need to be defined in a reglamento by such a generally formulated and therefore superfluous wording.
Before admitting a settler or resident, the board of directors must examine and advise - if necessary with the assistance of doctors, advisory boards, settlers' council and condominium council - whether a person to be admitted can provide the necessary funds for their medical treatment and care themselves in the event of serious medical problems. If they are unable to do so, the above-mentioned bodies may refuse admission.	Note : The only statement on health issues that an applicant has to answer on a confidence basis is the one on mRNA vaccination, as this is currently still a characteristic feature of PV. It is sufficient to state that the community is not responsible for individual health and that it is necessary to find out in advance about the regional and national possibilities for medical treatment in Paraguay. The community will be happy to help with the experience it has already gained. However, this also belongs in an information sheet for interested parties but not in a reglamento.

The Board of Directors may (in agreement with the Advisory Boards, the Settlers' Council and the Condominium Council) prohibit the settlement or residence of the following persons or make their settlement or residence dependent on certain medical measures.

This also applies to

A- People whose immune system, blood, cell or DNA structure has been permanently and irreparably damaged by treatments, radiation, vaccinations, chemotherapy or other medical measures or other influences according to the current state of science.

- B- People in whom there is an increased risk of sudden collapse of vital bodily functions (e.g. sudden death syndrome).
- C- People who are likely to develop life-threatening diseases (e.g. turbo cancer) in the foreseeable future due to their lifestyle or medical measures (operations, radiation, medication, vaccination).
- D- People who may need medical treatment in the foreseeable future for which they cannot raise the necessary funds.

The establishment criteria may change due to changes in the state of the art. The General Assembly can decide on changes as well as on further establishment criteria with a 75% majority vote.

Note: This passage should be deleted without replacement

All information about one's own health belongs to people's private sphere and is nobody's business. The settlement area is too large and above all needs freedom-loving people who will not submit to such arbitrary and indiscreet questions.

Nowadays, everyone is exposed to the known risks on public transport. This is unavoidable.

Restrictions and infringements of this kind are ruinous for the reputation of the project.

The argument of "according to current medical judgment" or "state of the art" is completely inappropriate in the context of human health.

- 1. Who wants to carry out this assessment and on whose behalf?
 Seeing a doctor is only a matter for the doctor and the person who sees him. Neither a real estate development company nor an owners' association has the right to interfere in this free decision.
 Human medicine is not a science in the sense that it lacks the criterion of objective reproducibility. At most, it can be practiced using statistical methods, which is why we deliberately speak of studies, which are precisely that: Studies and not exact science. Just as every person has their own individual fingerprint, iris structure, protein composition, blood composition etc., there is not **one** but billions of health conditions. The reference to the "state of science" is therefore wrong per se in this context.
- 2. It is doubtful whether a body that has authorized itself to make this presumption (be it the administration of the owners' association or a real estate development company) is even remotely capable of making an adequate medical assessment. Every doctor consulted does not make it any better. The people

have left their countries precisely because of this encroachment in the health sector and now find themselves coming out of the rain and into the fire. 3 Moreover, the history of human knowledge has shown that the scientific consensus of today is the error of tomorrow. The whole argument is so superfluous, factually incorrect and completely out of place in a reglamento that one can only wonder how such a passage has survived the perusal of so many adults. Health is an individual matter for every single person. Emphasizing this and promoting it as a hallmark of the community is much more attractive than a procedure prescribed by medical laypeople (and in terms of a person's individual constitution, that is EVERYONE). For admission to the **PV**, a medical examination to determine possible Please **note**: Who wants to prescribe a medical examination to whom? The damage to the DNA and - in the case of repairable damage to the immune only people who need a medical examination are the ones who come up system and organs - treatment of this damage may be prescribed. Admission is with such intrusive paragraphs. then approved or rejected according to the medical findings. The health regulations of the condominium apply to settlers, fellow residents, residents, guests and tourists. Once a settler or roommate has been accepted, they can NO LONGER be excluded on the basis of these provisions.

Article 2: Settlers, residents, entrepreneurs - definitions

The following are considered residents: Owners and occupants who also live in the *PV*, roommates and tenants

1. Settlers:

Any person who is permanently resident in the **PV**.

2. Owner:

Natural and legal persons who have purchased a property in the **PV** with a notarized contract and are entered in the land register. Beneficial owners who have a notarized deed of usufruct exercise the ownership rights and also have all ownership obligations. If the usufruct is upheld, the rights of the owners are suspended.

Buyers of properties that are not yet entered in the land register are the owners of their properties.

Each property can have one or more owners. In the latter case, the community of owners appoints a person who exercises all its rights and fulfills its obligations on behalf of the community of owners. In the absence of an appointment, a person is appointed by the condominium council prior to the general meeting.

Only the owner entered in the land register or the owner named by a co-owners' association as well as development and investment companies (also without entry in the register) which own at least 8000

Alternative definition for residents:

Any person staying in the PV for residential purposes (owner, proprietor, guests, tenants, contractors with longer stays)

Settlers:

Any person who lives in PV for more than 183 days of the year.

Owner:

Natural and legal persons who have purchased a property in the **PV** with a notarized contract and are entered in the land register. Beneficial owners who have a notarized deed of usufruct exercise the ownership rights and also have all ownership obligations. If the usufruct is upheld, the rights of the owners are suspended.

Owner:

Buyers of properties that are not yet entered in the land register are the owners of their properties.

Each plot can have one or more owners. In the latter case, the community of owners (of the individual property in private ownership as opposed to the community of owners of the entire settlement area) appoints one person who exercises all its rights and fulfills its duties on behalf of the community of owners.

Owners and proprietors have the right to vote on decisions in the financing of which they are involved.

million guarani invested in the general infrastructure of the condominium have voting rights at the general meeting in proportion to the size of their purchased plots.

Note: As long as owners are involved in the costs but are not yet registered because the procedures have not been completed or because of a justified refusal to recognize regulations designed to harm the project, they must also have voting rights. Once the process has been completed and an acceptable reglamento has been adopted and there are only temporary owners waiting for their title, these are then exclusively those who were informed of their share of the community costs before their purchase decision and who have indirectly agreed to this by purchasing even without voting rights. At the next vote, they will usually already be registered owners or in the process of registration, which is to be considered equivalent to registration.

Note on development and investment companies:

This is one of the well-known attempts by Reljuv S.A. to secure one-sided advantages within the community of owners by extending voting rights but reducing cost sharing. The entire passage can be deleted. A simple and fair division is that the share of voting rights and the share of community costs are identical, regardless of whether you are registered in the land register or not. Whoever pays also has voting rights.

The rights and obligations of the owners are based on the proportion of land owned.

Note: A differentiation is appropriate here:

The weighting of voting rights is based on the proportion of ownership and thus on the share of the total costs for decisions involving financial interests.

All settlers should have a per capita voting right for decisions that do not have a direct financial impact but affect the community's coexistence, such as the election of committees. When voting on the planned budget, the individual area share should then be applied.

3rd roommate:	
Persons who, due to a relationship with an owner, have a free right of residence on an owner's property. This applies in particular to relatives such as children, parents and siblings.	
Ath tenant: Persons who live in the PV on the basis of a tenancy agreement or an occupancy agreement with an owner or occupier and who stay or intend to stay in the PV for longer than 3 months.	Tenant: Persons who live in the PV on the basis of a tenancy agreement or an occupancy agreement with an owner or occupier .
For owners , occupants , flatmates and tenants , the completion of the Info week obligatory.	Note : This passage should be deleted without replacement. We are open to anyone who subscribes to the principles, regardless of whether they have lived in Paraguay for some time or are new to the country. The Info Week is a commercial, tourist event organized by Reljuv, which can be used voluntarily to get an introduction to the country, to receive naturalization support or to embed the purchase of land in the framework of a group trip. The community of owners itself does not need the support of Reljuv to accept new settlers into the community.

5. guests: Persons who have been invited by residents to stay with them free of charge. Guests may stay in the PV for a maximum of 7 days at the invitation of a resident.	Note : This passage should be deleted without replacement Guests, regardless of whether they are tourists or contractors, are invited by residents (owners, proprietors, tenants). Each inviting party assumes full responsibility for their guests with regard to the provisions of these regulations. There is no need for a time limit. Whether guests sign a rental contract or not is left to the owners or occupiers, who assume responsibility for these guests.
6. tourists:	Note: Delete without substitution. An invitation to a commercial event
Persons who visit the PV as part of a vacation (leisure time), live in the PV for a fee and stay in the PV for a maximum of 3 months.	ALWAYS acts as a deterrent and contradicts the principles of individual freedom of both tourists and their hosts. It has also been shown that the info trip has no effect on the traveler's
Tourists must have signed a rental agreement with the owner or proprietor for	ability to feel comfortable and actively participate in the community. But for people who arrive in the country completely discriented, it can of

shown that the info trip has no effect on the traveler's mfortable and actively participate in the community. But for people who arrive in the country completely disoriented, it can of course be helpful. An invitation to a trip organized by a company definitely does not belong in the regulations of a community of owners just because this company is a member of this community of owners. Of course, the company Reljuv has the right to receive any of its quests, be they prospective buyers, tourists, etc., only if they book an information tour with it. But it is free to exercise this right even without it being mentioned in a reglamento. A tourist who is invited by an owner to his property will definitely not have to go on an information tour just because he has been there for more than 3 months. lives as a guest with this owner.

If a move takes place within the **PV**, this must be reported to the Executive Board one week before the planned move.

For tourists, completion of the Info Week is mandatory for stays of more than

3 months. Exceptions are **tourists** who come to **EI** Paraiso Verde for a specific

program and are supervised during this program. If the stay extends beyond

the special program, the tourist must complete the next Info Week.

7. service provider:

proper accommodation.

Employees or self-employed persons who work for *residents*.

8. security service:

People who guard **the El** Paraiso Verde settlement area on behalf of the settlers and the owners of Section A.

9. security service:

Persons who monitor the PV estate on behalf of the community of owners.

Note: Sector B is an independent area under the management of the community of owners. The supervision of Sector A is the sole responsibility of the Annau family. This does not preclude cooperation in the area of security for reasons of synergy. Only the responsibility and thus the security concept and the costs for its implementation are the responsibility of different parties.

But here you can see why the two names were chosen so similarly by the authors of this draft.

The owners of sector A organize and finance their security service in sector A. The community owners of sector B do the same for sector B.

Sector B needs its own entrance and a separation from Sector A so that this boundary is clear to everyone, especially because Reljuv S.A. is so keen to ban people with a penchant for too much honesty from Sector A.

The company Reljuv S.A. has "forgotten" to build an entrance for its Barrio Cerrado, which is unparalleled throughout South America. As a result, all investors now have to drive through the Annau family's garden on their way to their house, which rightly annoys them when too much dust is stirred up. This really should be a unique feature within the Barrio Cerrados landscape: an ultra-expensive residential area without its own entrance. You can only enter a property through the janitor's entrance.

9. operating and development companies

RELJUV S.a.e.c.a. and RELJUV S.A., as well as PARAISO VERCE IMMOBILIARIA Y CONSTRUCTORA S.W. are the operating companies and development companies of *EI* Paraiso Verde. They are referred to below as *RELJUV* and *CONSTRUCTORA*.

9. operating and development companies

The community of owners can commission development companies as general contractors for complex tasks.

In addition, other investment and development companies may acquire land and properties in the PV, provided that they comply with the provisions of this Reglamento and the sale of the land developed by them is in compliance with this Reglamento

Note: There is no objectively justifiable reason to regard only Reljuv as a development or operating company. To date, it has not managed to create an infrastructure that is capable of being taken over, let alone to do so with the financial resources provided for this purpose.

It remains to be seen to what extent the new administration will at least be able to provide investors with sufficiently detailed documentation of the infrastructure transferred to joint responsibility before the handover.

Nevertheless, it has gained valuable experience that should be used in the interests of the project.

When organizing the maintenance and further development work, the owners' association will take this experience into account, as well as the experience that companies specializing in such work and, in contrast to Reljuv, successfully and cost-effectively operating in other similar projects have had. A pre-selection defined by the Reglamento is not objectively justified for the above reasons and is more likely to pose a risk to the success of the project.

Note on the Constructora:

According to European legal understanding, the company Constructora was illegally transferred properties from the portfolio of the company Reljuv S.A., which was unable to pay its investors. Until full disclosure of the exact financial processes involved or a final judgment by the Paraguayan judiciary in the processes relating to this issue, this Reglamento will only assume the legitimate existence of the company Reljuv S.A.. The same applies mutatis mutandis to the legally and financially unclear transfer of properties from the insolvent Reljuv S.A. to the private individuals Annau.

In principle, the entire El Paraiso Verde settlement area is open to all persons under points 1-11. Exceptions are persons who have been prohibited from staying in Section A by its owners.

Note: This is not necessary information for this Reglamento, as access to Sector A is the sole responsibility of the Annau family and can therefore be arranged as they see fit.

This statement is subject to the final clarification of the legally and financially unclear transfer of properties from Reljuv S.A., which is at risk of insolvency, to the private individuals Annau.

SECTION 3- ANIMALS, PLANTS

Article 1: Animals

Pets: Animals that are kept by **residents** of the **PV** and supplied with food by them.

Livestock: Animals whose meat, milk or eggs serve as food for the resident.

Wildlife: The animals occurring in the natural fauna of the country and living on the property.

Article 2: Plants

Ornamental plants: Plants that *residents* and the *RELJUV* use for garden design.

Crop plants: Plants whose fruits (including leaves, roots, bark and wood) are planted by the **resident** or the **RELJUV** for use.

Trees and other plants: The plants growing in the natural flora of the country without human help.

Note: The question arises as to whether regulations and thus definitions that go beyond Paraguayan law need to be included in such a Reglamento at all.

Note on the following chapter: The entire chapter as well as all other "Social credit" elements do not belong in a reglamento for a barrio cerrado at all, regardless of the fact that several of its provisions contradict Paraguayan law. The organization and regulation of the coexistence of the people in the PV beyond their rights and pflights of a community of owners must be written down in a separate document, separate from this Reglamento.

- 1. The statements to be made in this context do not belong in a set of regulations for the administration of a barrio cerrado filed with the Catastro.
- 2. Should it be possible to adapt the rules of coexistence independently of the updating procedures of this Reglamento in Catastro?

Nevertheless, a critical assessment of the statements made therein is made. A detailed assessment of the so-called life principles and the questionable relationship of Reljuv S.A.

has been published elsewhere in the <u>analysis of the previous condominium</u> <u>agreement</u>.

Chapter II Living at Condominium Paraiso Verde

SECTION 1-

The living principles of the Condominium Paraiso Verde

Preamble

The principles of life are the basis of coexistence in the **PV**. When interpreting contracts and resolving disputes between the parties, these principles are used as a basis for finding solutions.

The Condominium Paraiso Verde is a community in which every resident has the right to their own individual path of spiritual growth and personal evolution.	
Excluded are people who worship Satan or Lucifer, in whatever form, and people who practice black magic (such as voodoo or macumba) (1)	Note: • This restriction is factually unfounded and testifies to a rather clear understanding of the nature of these entities (Satan and Lucifer).
	Anyone who only thinks and acts in materialistic money categories, instrumentalizes people's fear of losing money to his advantage or awakens people's greed by promising fabulous returns, worships Satan without being aware of it. Those who promise things that they can never deliver in a rapturous, unrealistic selfaggrandizement have fallen into a Luciferian-egocentric denial of reality without being aware of it.
	 These entities are the great seducers of human beings, and resisting them is one of the central tasks of human development. Paragraphs are not enough to formulate away their influence on people. The attempt alone is already Luciferian. This can only be done by each person in their daily confrontation with these entities. If there are indeed people who worship these entities in this
	crudely simplified way, they will neither do so visibly in the marketplace nor be dissuaded by such a paragraph. This paragraph is as effective as the sign "Bank robbers are not allowed to enter the bank" in front of a bank.
The community is therefore open to people of all races, nations, world views, religions and beliefs, with the exception of	Note: Can also be omitted, because every religion sees itself as the only true one, especially Scientology, which only sees itself in its own

such religions and world views whose members consider themselves to be above other people or who consider themselves to be members of a "only true" religion or worldview. (2)	sees itself as a religion, but is classified as a sect by others.
We are convinced that spiritual growth and science can only exist in a climate of DISSENT. Therefore, we strictly reject any dogmatization or proselytizing in our condominium. Every resident has the freedom to live their life in a way that suits their "highest self" is allowed to develop. The limits for this development are where the actions of one resident have an undesirable influence on other residents or the community. "Do not do to others what you would not wish done to yourself."	The issue of Reljuv S.A.'s ability to dissent was dealt with in detail in the analysis of the previous condominium agreement. Such a passage does not belong in a reglamento anyway.
The community strives for self-sufficiency. The people in our community live according to the principles of reason and natural law.	Note : Everyone can decide for themselves. Self-sufficiency is neither realistic nor desirable as a guest in a foreign country. In addition to the undoubted advantages of producing one's own food, prosperous economic relations with the neighborhood and region are equally desirable goals. However, such things do not belong in a reglamento, which should be reduced to the minimum necessary to preserve common property.
We strive in all our actions to represent and support El Paraiso Verde with dignity and to maintain and enhance the reputation of the Condominium for the benefit of all.	Note: El Paraiso Verde is not the subject of this reglamento, but only Sector B, which was referred to above as "Paraiso Verde". This draft ruleamento is a prime example of the opposite of what is formulated here as an objective. These are all things that do not belong here. From the point of view of the majority of residents here, the behavior of the board was and is detrimental to the community. The board naturally takes a different view, which sufficiently demonstrates the pointlessness of such provisions in a contract of this kind. Conflicts of this kind must be resolved in a constant effort to reach an understanding. Procedures for this and rules of communication are set out in a

	Reglamento and to be further developed in line with the Community's level of development. It is also impractical to register a change to the reglamento in Catastro every time.
The Condominium El Paraiso Verde is a community of people who have voluntarily decided to live only in community with other people who are mRNA free. We are generally neither for nor against vaccinations, but we claim the right - just like people who close their living areas to unvaccinated people - to create a living area in which the inhabitants of a community are spared the scientifically proven harmful effects of mRNA vaccinations in their everyday lives.	Note : Has no place in a reglamento. Limiting the consideration of the mRNA issue to the purely physical level alone proves that people are not even remotely aware of the manifold effects of this treatment on all human beings.
Our right is based on the human right to life, the right to health, the right to freely choose one's community and the equal rights of vaccinated and unvaccinated people to freely define their areas of life.	
The damage to health caused by the transmission of mRNA has been scientifically proven.	Note: What does such a sentence have to do with a reglamento that regulates the maintenance of community facilities? For reference to any "scientific" evidence, see the note above. Human medicine is not a science. The health harms of wifi, which is forced on everyone, of alcohol sold in the Reljuv café and of several other things are just as proven.
If you want to live in our community, you have the opportunity to heal your body so that it no longer transmits mRNA to others. Those who heal themselves in such a way that they no longer pose a health risk to others, can apply for admission to the community.	Note : Has no place in a reglamento. Limiting the consideration of the mRNA issue to the purely physical level alone proves that one is not aware of the manifold effects of these treatment on all parts of the human being not nearly consciously

	is. Completely unsuspectingly, something important-sounding is written in a document that is not intended for this purpose at all. This applies equally to the offer of an alleged cure. Cure offers certainly do not belong in a reglamento. The provider can communicate these on its own responsibility in its channels and not in a document that is intended to regulate the cooperation of a community of owners in the maintenance of the common property. The range of services offered by a company that is simply a co-owner is not the subject of a reglamento for a community of owners. Otherwise, any other co-owner could also try to include their range of services in the reglamento with the same right. For reference to any "scientific" evidence, see the note above. Human
Persons who repeatedly use psychedelic drugs may not hold office in	medicine is not a science. Note: The decisive factor for a person's eligibility is their ability to
Condominium PV . Disruption of the community under the influence of drugs and promotion of psychedelic drugs may result in expulsion. (4)	perform their duties for the benefit of the community. Their private life is nobody's business.
and promotion of psychedelic drugs may result in expulsion. (4)	is nobody's business.

Article 1: LIFE PRINCIPLES

1- Mutual goodwill

Basic prerequisite for living together:

- Each resident should be able to assume that the other "is good for him or her".
- We assume that actions are taken by fellow residents in a spirit of mutual goodwill, even if we do not understand them at first.
- In this case, we question these actions without preconceived mistrust and without a negative attitude.
- Trust in this basic attitude of mutual goodwill is the basis of our life together. We meet each other at the heart level.

Note: The principles of life have no place in a set of regulations. Regulations govern the economic and legal aspects of maintaining and developing the PV. These regulations are based on Paraguayan law and can be enforced through this law.

The spiritual principles under which these people want to come together in a spiritual community at the same time do not belong in such a reglamento.

The life principles, which at first glance sound good, can be presented in a separate document for signature so that all residents can make a conscious decision. However, as mentioned above, the evaluation of actions based on these criteria is an individual matter. It cannot be objectified. Compliance with the principles of life mentioned here is currently assessed very differently within the settlers' association and by the Reljuv board of directors, because they are not objective criteria. For this reason, it is inappropriate to link life principles with economic and legal issues. The Comunidad Creativa association has made an assessment from its point of view and set this out in its <u>analysis of the condominium agreement to date</u>.

2- Mutual respect

- We respect every fellow resident, their opinions, their philosophy of life and their beliefs, even if these do not coincide with our own opinions, our own outlook on life and our own beliefs.
- We value and respect dissent the "different view of things" - as the basis of science and progress and as a guarantor of the freedom of our own views.
- We meet each other without pre-judgments. We do not devalue the opinions, philosophy of life and beliefs of our fellow residents and
- We do not evaluate them.
- "We always treat each other with mutual respect

3. Open and direct communication about differences between our roommates

- In the event of disagreements or questions, we speak DIRECTLY with the person who can answer the questions, settle the disagreement or solve the problem in question.
- "We don't talk about each other, we talk to each other."
- We endeavor not to spread our own bad moods among fellow residents who neither caused the bad mood nor contributed to it.
- contribute to their elimination.
- In doing so, we respect the fact that every roommate has the
- has the "right to a nice day".

4- Prevention and filtering of rumors

We are aware that the quickest way to destroy any community is to spread rumors.

Therefore, any statement made by a settler about the community, individual members or bodies of the General Assembly, the founders and the sponsoring companies that is likely to cast doubt on their integrity or intentions, does not make sense or does not appear to be reasonable, will be traced back to the author and the statements made will be fully clarified in direct communication with the persons concerned, if necessary with the involvement of the Settlers' Council.

Note: Any form of dissent is settled either individually or following the arbitration procedure. There is no need for any further provisions in a reglamento.

The use of the word "we" in this passage is meaningless. Because who is "we"? There are undoubtedly conflicts when people live together and these are even the norm. Each individual in the community strives for a peaceful, constructive and, above all, sustainable settlement of the conflicts and uses appropriate means of communication in relation to the specific case. It does not matter whether this involves statements that question the integrity or intentions of a person or even a company (which has no intentions of its own, only those of the people running it) or other conflicts. If you offer a good product at a reasonable price and describe it realistically to potential buyers, you don't need to be afraid of negative press. Suppressing critical comments only makes them more effective. The problem is not the rumors, but the lack of transparency of Reljuv S.A., which leads to the rumors in the first place, because everyone is trying to get a picture of the carefully concealed money flows, for example, that the debtor is displaying here.

5- Reliability

- We strive to be truthful in our promises and statements.
- We will do everything in our power to keep our promises and commitments.
- In the event of a dispute, only written, signed agreements count.

6- Solidarity - Community spirit

- We are a community and we will demonstrate in our words and actions that we belong to the other residents of El Paraiso Verde.
- Each of us is called upon to act in the interests of the community, which includes helping each other.
- We will avoid statements and actions that harm, disparage or discredit the community, individual members or employees.
- Differences are to be settled personally and directly between the parties concerned.

Note:

According to the accounts of many settlers, there is hardly a settler meeting or private conversation in which the Reljuv board has not spoken discreditingly and disparagingly about other people, be they settlers, employees or simply other people. Any criticism that was perhaps justified on the merits was accompanied by derogatory attributions. Not to mention the completely far-fetched insinuations of any bad intentions.

7- Freedom

- For us, freedom is the responsible treatment of our fellow human beings.
- Total freedom is total responsibility for our own actions. We are responsible for ourselves, our community and our environment.
- The residents and owners of the PV also behave outside the settlement area in such a way that they do not damage the reputation of the PV.

Note:

What damages the reputation of PV cannot be objectified and therefore cannot be regulated by a paragraph. The inappropriate use of millions of euros in investment funds by Reljuv and the subsequent failure to completely clear up this money, accompanied by a reversal of debt that denigrated the creditors whose existence was threatened as kamikaze investors, is likely to have caused by far the greatest damage to the reputation of PV. In second place is the loss of credibility caused by the completely unrealistic presentation of the circumstances here in order to persuade every conceivable prospective buyer to invest. Only long-term satisfied customers contribute to the good reputation of a company and its products through word-of-mouth advertising.

 We will include all aspects of life in everything we do - people, animals and nature. We will exercise the highest possible degree of reason and prudence in dealing with our environment. We will not do anything to other people that we would not want done to us. 	Note: Sounds nice, would have been even nicer if it had been the inner compass in previous years, but doesn't belong in a reglamento.
 9 - Independence Each resident is responsible for their own livelihood. Everyone endeavors to promote self-sufficiency and the community through their personal contribution. Personal contributions can be made in the form of voluntary work or monetary donations. 	Note: How everyone lives is up to them. Perhaps they are sponsored by their grandparents. The same applies to voluntary benefits of any kind. This does not belong in a reglamento, which is mandatory for all co-owners and must therefore be limited to what is absolutely necessary.
 We are considerate of our fellow residents, our Paraguayan neighbors and the environment. In our actions, we consider the consequences for our fellow human beings and our environment. We accept that others are "different" and that they have the right to be the way they want to be, as long as they do not restrict the freedom of their fellow human beings. 	

 We have compassion for those in need. We only help from a position of economic strength, voluntarily and self-determined. At the same time, we as a community make sure that we do not compromise our own strength through an irresponsible proportion of social cases. This is the only way we can provide effective help in times of need. 	Note : At the moment, the biggest social case is Reljuv S.A., which has made millions of euros in losses through its own fault, thus destroying the position of strength of individual investors. It can only be maintained through the voluntary or low-paid cooperation of investors and through the unprecedented restraint of investors who have lost their life savings and have so far refrained from taking more radical measures in the interest of solving the problems.
 We trust our roommates to be honest, sincere and truthful. Everyone sets an example of honesty, sincerity and truthfulness. 	Note: Sounds nice, would have been even nicer if it had been the inner compass in previous years, but doesn't belong in a reglamento.
 13- Our employees We treat our employees with respect, regardless of their nationality. We resolve conflicts in direct communication with those affected, taking into account the specified management structure. The motto is: "Everyone around the table." We will compensate our employees and agents fairly and correctly in accordance with the laws of the country. 	

ARTICLE 2 - Application, grounds for exclusion and procedure

1st application: Signing the life principles

Every resident, every guest and every tourist confirms that they have read and understood the principles of living together in **El** Paraiso Verde. The living principles must be signed on a separate sheet. Refusal to sign is grounds for immediate exclusion. No procedure is required.

Note: Firstly, this Reglamento does not apply to El Paraiso Verde, which includes Sector B and Sector A, but only to Sector B. The company Reljuv S.A. can do what it is allowed to do in Sector A under Paraguayan law. **Otherwise:**

What kind of presumption? There is no reason to have guests who receive residents sign any document. This is not a closed institution, but a settlement area of sovereign people. The principle that every resident is responsible for their contractors, guests, tourists, roommates, suppliers, etc. in accordance with the regulations is perfectly sufficient. The Reljuv company is welcome to have visiting politicians or other persons of their esteem sign all kinds of slips of paper before entering their private Sector A. But the sovereign inhabitants of sector B manage to keep their living together peacefully.

2. reasons for exclusion

Every resident, every guest and every tourist signs the reasons for exclusion. In special circumstances, residents, guests and tourists may be excluded. Parents are responsible for the actions of their underage children and are liable for the behavior of their children.

Note: No guest can be compelled to sign any document. The fact that parents are liable for the actions of their children is also a matter of course in Paraguay and does not need to be mentioned in a

I. Reasons which, after a written warning, can lead to exclusion by an extended Settlers' Council (5 members, by majority vote):

1. general clause: negligent or intentional acts that are likely to harm the community, its reputation, its existence or the value of the investments made by the settlers.

Note: These are not objective criteria.

Reglamento.

Re 1: From the point of view of most settlers, for example, the shameful video with footage of the Paraguayan lawyer Raviolo has massively damaged the reputation of the project and would therefore be a reason to exclude the publicists of this video. The fact that the Reljuv company not only damaged the value of the investments made by the settlers through the improper use of investor funds, but also reduced it to zero,

2. Repeated, grossly negligent or willful violations of the principles of life.

- 3. Employment or recruitment of current or former employees of *RELJUV* and *CONSTRUCTORA* as well as orders to former employees who are independent contractors without the prior written consent of these companies.
- Repeated harassment of roommates, such as "Missionary attempts" against the express wishes of fellow residents.
- Property offenses such as theft, embezzlement, fraud, embezzlement. Depending on the severity of the offense, immediate expulsion is also possible. In any case, compensation for the damage is a basic prerequisite for remaining in *Paraiso Verde*.

would be a further reason for exclusion. The promise to recover the lost funds through new land sales may be honorable towards the old investors and a sign of taking responsibility and making amends. Towards the new investors, it is an announcement that their money will not be fully invested in infrastructure or perhaps even once for leisure facilities, which are common in comparable barrio cerrados, but will be used to socialize the debts incurred through private failure in the company's past.

Re 2: The life principle of talking to each other rather than about each other has been and is constantly violated by Reljuv. In private meetings, discrediting and derogatory assessments of people or their actions are made in a manipulative manner without the people concerned being given the opportunity to comment on the situation.

Re 3: The Annau family companies have no special rights in the PV. If they do not want their employees to work for other people, they must include this in the employment contracts with these employees.

Re 5. is the debiting of money from the retirement savings account without the consent of the owner of this retirement savings account now to be regarded as theft? At the very least, it is an arbitrary act that is tantamount to contempt for the right of self-determination of the retirement savings account holder. Reljuv has caused enormous financial damage to the investors and has not yet remedied this, which means that its continued existence according to the criteria it has set itself is actually questionable.

In principle, however, exclusion is not possible for owners under Paraguayan law. Reljuv is a property owner and therefore has the same rights as all other owners. A different solution must therefore be found for what is obviously a wrongful act and, above all, one that is classified as such by the majority of the community of owners. The procedure practiced for years of unlawfully removing self-thinking and thus critical people from the settlement area has not only expelled a few complainers, but has also led to the loss of many knowledge carriers in the various areas, simply because they had a different opinion to the board. Fortunately, Paraguayan law puts an end to this practice and forces the people living here to look for compromises and thus create what can be called a community in the first place.

In principle, it is also worth recalling the <u>analysis of the previous</u> <u>condominium agreement</u>, from which these passages that are superfluous for a reglamento originate.

II. reasons leading to immediate exclusion by the Executive Board.

- 1. Crimes punishable by more than 3 years in prison under Paraguayan law.
- 2. Violent offenses or threats of violence
- 3. Domestic violence, child abuse
- 4. Sexual abuse
- 5. Child pornography, pedophilia, sexual offenses
- 6. Sexual relationships with minors.
- 7. Pledging a property in the PV in favor of persons or institutions who are not settlers in the PV or the condominium PV itself.

Note: Paraguayan law is also sufficient here. Whether someone pledges their property or not is up to them.

The RELIUV, the CONSTRUCTORA, the founders of El Paraiso Verde and their families cannot be excluded.

Note: No owner, and in the case of the Annau family and the Reljuv company this is undoubtedly the case, cannot be ruled out in principle. No regulation is needed for this. In the case of Constructora, it still needs to be clarified whether its property was taken from Reljuv S.A.'s holdings unlawfully to the detriment of its creditors.

Nevertheless, this passage is interesting in terms of the attitude behind it: a company and its board members, who have gambled away millions of euros, destroyed entire livelihoods and caused countless traumas through their disciplinary measures, consider themselves godlike infallible, that they should not be reprimanded? What hubris! Pride comes before a fall.

An exclusion under I.) is carried out by an extended settlers' council (5 members with a majority decision). Every excluded person loses the right to use the public areas. They may only use the public roads on the shortest route to and from their land.

Expelled members may apply to the condominium council for readmission to the community at any time. The Condominium Council decides together with the Settlers' Council on the reinstatement or on the conditions for resumption.

Note: Owners cannot be excluded, neither from their properties nor from the communal areas that they own proportionately.

3. House bans, entry bans

Persons who do not live in the PV and who have committed the following acts towards the *RELJUV*, one of its sister companies, the board members or founders, settlers or managing directors will be banned from the premises:

- a) Legal action or threat of legal action
- b) Reporting or threatening to report
- c) Negative media coverage, or the threat of negative media coverage. This also includes social media.
- d) Crimes on the EPV premises
- e) For employees: corruption, theft
- f) Enticement of owners and investors
- g) Proven and gross violation of the principles of life

Note: The Annau family companies have no special rights in the PV. They are owners like others and therefore have the same rights and pflights. What is meant by negative reporting cannot be objectified. It is also very likely that the restriction of freedom of expression contradicts Paraguayan law and therefore renders these provisions null and void anyway.

No authority in Sector B has the enforcement means to exclude owners from their properties. The practice of coercion used in the past, in which people were arbitrarily expelled from the premises under the escort of armed guards, is unlawful. Paraguayan law offers sufficient possibilities for the prevention of dangers, cases of self-defense, etc.

In the case of criminal offenses, the board of directors decides on the ban. Once a ban has been imposed, an owner who has been excluded for a criminal offense may only enter their property accompanied by a guard and must leave the EPV again after completing their tasks on their property.	
Occasion-related, temporary or general lifting of house bans can be decided by the condominium council. The decision must be approved by the condominium council.	
The Settlers' Council may order a temporary exclusion from the community facilities	Note : No, he can't do that because it contradicts Paraguayan law.

Article 3: Residence regulation

1. change of residence status

If a *guest* wishes to stay in the *PV* for longer than 7 days, a formal request must be submitted in writing to the Executive Board, stating whether the visitor wishes to stay in the PV as a roommate, tenant or tourist. In this letter, the respective inviting person must be named, who must also sign the application.

Note: Is superfluous. The inviting person takes responsibility for the invitee anyway. The board's task is to maintain the PV and not the private lives of its fellow residents. In the past, the Reljuv has granted or not granted people access to the settlement area without any consultation with the settlers living here. It only has this right on its private property and not on the communal areas.

2. registration of arriving persons with the Executive Board

All persons wishing to come to **El** Paraiso Verde must register at least 2 working days (Monday to Friday, excluding public holidays) BEFORE their arrival using the appropriate form.

Note: This Reglamento applies to sector B, i.e. the Barrio Cerrado "Paraiso Verde". Any regulations for the entire "El Paraiso Verde" area have no place here.

Only the documents "<u>Technical Description</u>" and "Contractual Relationships between Sector A and Sector B", which are still to be drawn up externally to this Reglamento, regulate the technical, financial and legal aspects of both settlement areas.

Otherwise:

Contradicts Paraguayan law and even more so the need for a self-determined life. See above for the duties of the management board. The private lives of the residents (and this includes their guests) are none of the board's business.

It is also an unnecessary burden on the Executive Board, which really has enough to do.

Property owners who do not live in the PV must provide the board with their current physical address, email address, WhatsApp or Telegram number using the appropriate form and register 2 days before their arrival. Any changes must be reported immediately.	Note : No, any owner can gain access to their property at any time without registering. They must prove their authorization as an owner at the gate. The management of the community of owners will implement a suitable procedure for this.
All persons staying at EI Paraiso Verde must observe the provisions of this contract and the rules of conduct and house rules contained therein. Under certain circumstances, they may be excluded from EI Paraiso Verde and may also be banned from entering.	Note : This Reglamento applies to sector B, i.e. the Barrio Cerrado "Paraiso Verde". Any regulations for the entire "El Paraiso Verde" area have no place here. Only the documents " <u>Technical Description</u> " and "Contractual Relationships between Sector A and Sector B", which are still to be drawn up externally to this Reglamento, regulate the technical, financial and legal aspects of both settlement areas.
	Otherwise, it is truly astonishing how often exclusion is mentioned in this treaty. So this seems to be one of the most important concerns of the authors of this document.

3. house ban and other security measures

Persons who are banned from entering El Paraiso Verde due to their behavior have no right to stay on an *owner's* property. Owners have no right to invite such persons onto their property. The Condominium Council may grant a limited right to visit, provided that these persons are picked up by the owners at the gate, taken to their property by the shortest route and brought back to the gate in person after their visit. Breach of this exception leads to a permanent and absolute ban on entry.

A house ban can be imposed on day guests, tourist guests, tenants and fellow residents by the Management Board together with the Condominium Council if there is at least one reason for exclusion.

When entering El Paraiso Verde, any vehicle may be searched by order of the Management Board. The same provision also applies to the search of persons, as well as their bags, suitcases and backpacks

The exact access procedure is indicated on a sign at the entrance to the residential complex.

All visitors to the Condominium must roll down all windows when entering and leaving the Condominium and open their trunks on request.

Note:

Contradicts all Paraguayan law. In principle, anyone who does not live in the PV and is not an owner or possessor should be received by the inviter or a representative at the guardhouse upon entering the PV and accompanied to the destination. The inviter assumes full responsibility for their behavior in relation to the provisions of this Reglamento.

The powers of the security service also do not belong in a reglamento. The self-administration draws up a security concept and puts it to a vote at the general assembly. This is then adapted to any changing requirements without having to adapt the reglamento deposited with the Catastro.

The powers of the security service are within the limits of Paraguayan law.

All strangers can only enter and leave the property when accompanied by an inviting party, unless an inviting party agrees a different arrangement with the security service if a visitor or service provider enters frequently. However, this does not belong in a reglamento, but in a security concept that the community of owners adopts itself in a free, democratic debate and vote. The company Reljuv S.A. is welcome to look into the rucksack of the next presidential candidate, whom it will then please give a brilliant reception with its own money. A sovereign settler and his visitors will no longer undergo this procedure. The only pockets that really need to be investigated are those of the board members of Reljuv S.A., as most of the money has flowed through them in recent years.

This may also be a unique selling point of this barrio cerrado. The author of this militant style should have chosen a profession with a uniform. Then he might have caused less damage.

4. visits by media representatives.

Visits by representatives of the media always require the written approval of the Condominium Council, the Board of Directors and the *RELJUV*. This can be refused without giving reasons.

Note: This is a restriction of the private area. Here too, the inviting party is responsible for the invitee because it is their guest. If you want to use the media to report critical things about the PV, you can also achieve this goal by easily circumventing this completely superfluous paragraph. Reljuv is also granting itself privileges in Sector B that it is not entitled to, neither legally nor in terms of content. It is welcome to regulate the access of media representatives to its private property as it sees fit. Reljuv has no special rights and, above all, no right of veto over the decisions of the local government.

5. house rules.

The General Assembly determines and amends the house rules within the provisions of the Reglamento.

6. Living on the property

- The property of others must be treated with care. This also applies to the property of RELJUV and Paraiso Verde Constructora
- In principle, every owner has the right to live on their property as they wish, subject to the rules and living principles of El Paraiso Verde, the grounds for exclusion and the principles of reason and natural law.

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Note: "El Paraiso Verde" again. But it should read "Paraiso Verde" It wouldn't be so bad if "El Paraiso Verde" as defined above meant something completely different, namely an area including Sector A. But since this was named so unfavorably, it has to be clearly separated. It is understandable that the old condominium agreement is being copied and pasted to save time. But this is a contractual work and with a salary of more than 100 million guarani per month, you can expect a little care, right?

Otherwise:

It is superfluous to mention that the property of a company must be treated with the same care as the property of any other co-owner in the community.

What natural law is cannot be defined. Nature definitely knows no law. Law is an invention of man. It is equally superfluous to mention that investors can receive visitors. They are also allowed to breathe and eat soup, as long as it is not their neighbor's soup that they are feasting on uninvited. All superfluous regulations.

Each owner and his fellow residents have the right to receive guests on their property and to visit all public areas of El Paraiso Verde with them in compliance with these regulations. They are responsible for their guests.

Note: Dear authors of this document. This is the most normal thing in the world. It doesn't have to be in a reglamento. A Barrio Cerrado is not a prison where the inmates' visiting rights have to be clarified. The debtor company Reljuv S.A. does not adhere to this paragraph anyway. If it cannot resolve an interpersonal problem with a person, this person may not be received by a creditor as a visitor in his expensively purchased house. She prevents the creditor from receiving his visit at the gate by force of arms. And it is only because the creditor refrains from using armed force to enforce Paraguayan law, which is undoubtedly on his side in this situation, that escalations have been prevented so far. The conduct of Reljuv S.A., and in particular of Sylvia Annau and Dr. Erwin Annau, is unbelievably hubristic by civilian standards.

This debtor company Reljuv S.A. does not need privileges vis-à-vis its creditors and the other members of the community of owners in the settlement area, but tutoring in basic human rights and, should it be able to cope with this, something else Paraguayan law. They already know that. It's not that much.

1. Pets, in general:

Pet owners must keep their animals under their control. Dogs and cats must be kept on a lead in residential areas. Dog and cat excrement must be collected and disposed of in residential areas and public recreational areas. They are responsible for ensuring that their animals do not cause damage to other people or their property and are liable to pay compensation.

Public recreation areas are to be determined by the General Assembly.

Every resident must ensure **that their** *pets* **do not disturb other residents with noise during the night.**

Animals must NOT be MRNA vaccinated. MRNA vaccinated animals and stray animals may be removed.

Owners of pets must ensure that they are sterilized or do not reproduce. Pets must be treated regularly against parasites. If a pet nevertheless has offspring, these must be sold or given away OUTSIDE *EI* Paraiso Verde.

The breeding of pets is only permitted with the approval of the Board of Directors, the Condominium Council and the *operating company*.

1. Dogs and cats:

Dogs and cats are not allowed to stray. Stray animals will be caught by the guard and - if the owner does not report within 12 hours - taken to a suitable storage facility for a fee.

2. Horses:

The owners must ensure that the animals are kept in a manner appropriate to the species.

3. Fish:

Note: This belongs in the house rules, which can and should be handed out to every guest. But it is doubtful whether a reglamento is the right place for such regulations.

As an equal owner within the community of owners, Reljuv does not have the right to restrict the breeding of pets belonging to other owners. This must be clarified between them due to possible repercussions for neighbors. For fish farming and the release of fish that are not native to the region, the laws of the country of Paraguay must be observed in addition to the abovementioned permit.

4. Birds:

Birds must be kept in a species-appropriate manner. The relevant laws of the country must be complied with.

5. Other pets:

Before bringing other pets to **El** Paraiso Verde, written permission must be obtained from the holder of the environmental permit.

Attention is drawn to the fact that carelessness in this area in Paraguay can lead to criminal proceedings (with the threat of imprisonment) if animal species foreign to the region multiply uncontrollably and displace native animal species.

6. Farm animals:

Animals whose meat, milk or eggs serve as food for the owner.

a. Poultry:

Owners are generally allowed to keep birds as long as they do not cause a nuisance to neighbors through noise, smell or other emissions.

b. Bees:

Owners may have beehives as long as the bees do not interfere with the neighbors' use of their gardens. Beehives must be approved by the board. Neighbors have a right of objection. Preference is to be given to stingless bees.

Only bees that are native to the region are permitted. The introduction of queen bees of other breeds is prohibited in Paraguay. is strictly forbidden and is punishable by several years in prison.

c. Other farm animals:

for other farm animals, the approval of the Board AND the holder of the environmental license must be obtained in advance.

7. Wild animals:

a) Wild animals

Wild animals should only be kept as pets in exceptional cases (e.g. for convalescence). Otherwise, wild animals should be avoided, never fed and should not be allowed to get used to people.

b) Snakes:

Snakes on an owner's property can be reported to the guards. Guards have the task of killing any snake in the residential area unless suitable professional equipment is available to catch and remove snakes.

c) Insects:

Measures to protect against insects should only be applied locally.

Only natural or biodegradable insect repellents that are non-toxic to warm-blooded animals should be used.

Article 5 - Plants and trees and their fruit

Plants and trees and their fruit belong to the respective landowner, regardless of whether they are ornamental or useful plants, trees or other plants. In the public area of Section B, they are

property of the condominium and are harvested in accordance with the decisions of the condominium council.	

Article 6 - Living together in the Condominium Paraiso Verde

1. Environment

The entire area of **EI** Paraiso Verde must be kept free of environmental pollution. Waste, motor oils etc. must be disposed of in the containers provided for this purpose, if necessary for a fee.

2. Employment of housekeepers, gardeners and nursing staff

a) Recruitment of staff

Every **resident** has the right to employ staff of any kind. This applies in particular, but not exclusively, to housekeepers, gardeners, nursing staff or employees for the commercial operation of **residents**. The same health regulations apply to staff employed on more than a daily basis as to fellow residents and guests.

Note: Even if it hurts, as long as this reglamento says "El Paraiso Verde" in inappropriate places, it is invalid due to disorderly execution" No, this is not pedantry. El Paraiso Verde has a completely different meaning and Sector A is not included in the scope of this Reglamento.

Otherwise:

Reljuv does not have any special rights. It has the same rights and obligations as any other owner.

Moreover, these provisions are redundant here, as the entire document is full of duplicate statements.

The poaching of staff from Reljuv has already been discussed. The status of Constructora is legally unclear, as it has yet to be clarified how the properties were removed from Reljuv's portfolio and transferred to Constructora.

Any health regulations do not belong in a reglamento. These are intrusive restrictions on the freedom of choice of owners. In any case, it is known that large parts of Reljuv's workforce have undergone the treatments known as Covid vaccinations without being informed. Neither the Paraguayan public nor the selection of service providers can avoid contact with this problem.

b) Requirements - Security check

For the intended employment of employees who are NOT residents of **EI**Paraiso Verde, the approval of the Condominium Board of Directors and the **RELJUV** Board of Directors must be obtained.

c) Enticement

The enticement of **RELJUV** and **PARAISO VERDE Constructora** personnel is prohibited (see Principles of Life).

d) Staff living in PV

Permanent residence of domestic staff in **EI** Paraiso Verde must be registered (see above).

Note: The self-administration of the community of owners has enough to do to maintain the communal facilities, as these were not created and maintained by Reljuv in a manner commensurate with the property prices. It does not need to interfere in the selection of service providers by owners. The principle that every owner is responsible for EVERY one of his guests, including the contracted service providers, is sufficient. Reljuv's presumption of wanting to interfere in even the smallest decision in the private lives of sovereign owners is a fatal signal to new interested parties and is also not justified by any real competence in any area that has been demonstrated in the past.

3. Use of roads, driving bans in the rain

a) Use

A clay road covered with RIPIO and RICHASSO, or with gravel, can be used in all weathers.

For safety reasons and/or to protect the road, pure clay roads may be subject to a temporary driving ban (unconditional or with an exception for local residents).

b) Repairing roads and other damage caused

Anyone who causes damage to roads or structures must have them repaired at their own expense.

c) Temporary or permanent construction measures in the interests of owners

If road construction measures are necessary to ensure the delivery of bulky goods, containers, etc., these must be organized by the respective recipient. The recipient shall also bear all associated costs. This also applies to the costs of dismantling.

4. Liability and liability insurance

If they work in sensitive areas (e.g. transportation, road construction, structural engineering, electrical engineering, IT), external companies must have liability insurance that adequately covers potential damage resulting from their activities.

5. Building permit:

Every structure must be approved by the **operating company** and the **Management Board**. All plans (in particular site plans and elevation sections) must be submitted for approval. No construction work may be started without written approval. Unauthorized structures can be

Note: Only the self-administration of the owners' association and the building authority in Maciel are approving bodies. The operating company has no decision-making authority here, neither structurally nor in terms of content, as will be shown below.

The building may be demolished at the owner's expense by order of the Management Board and/or the **operating company**.

In the case of self-construction and construction by external contractors, the owner is solely responsible for the statics and correct execution.

6. Detergents, cleaning agents

At **El** Paraiso Verde, only approved biodigestors are used for wastewater treatment.

Chemical detergents are prohibited in **El** Paraiso Verde. Detergents and cleaning agents must be at least biodegradable and must not contain any toxins or chemicals that can kill the bacteria in the biodigesters.

Hydrogen peroxide or chlorine dioxide solution should be used for disinfection.

7. Body care products

Personal care products must be as natural, hormone-free and biodegradable as possible.

There are no regulations for "El Paraiso Verde". Sector A is the sole responsibility of the company Reljuv S.A., both in terms of content and financially.

These are all things that belong in house rules anyway.

8. Medical care

Settlers can organize and finance a medical facility that works for all settlers.

9. Fire department

Settlers can organize and finance a voluntary fire department for all settlers. Nevertheless, every settler is obliged to assist in fighting fires according to his or her physical condition.

Note: The regulation of this type of action in a reglamento is superfluous. The owners can do all sorts of things that do not contradict Paraguayan law and cause damage to the communal facilities or the other owners and their guests. They can also walk backwards around the lake.

In fact, some people in EPV have come together to form a solidarity community to enable a doctor accredited in Paraguay to continue his stay in EPV and thus his medical services, after the company Reljuv already ended its cooperation with this doctor in May 2024 and also terminated his apartment at the same time. However, this does not stop Reljuv from continuing to spread the following fake news on its website:

"There is also a health center with many renowned naturopaths and doctors who work together. This health center was the initial spark for emigrating to Paraguay for the founders Dr. Erwin and Sylvia Annau and is active. There is also an ambulance for emergencies." Retrieved on 14.6.2025

This is just one of the many examples that reveal the remarkable lack of reality in Reljuv S.A.'s public presentation. The confrontation of new arrivals with the reality on the ground is THE cause par excellence for the massive reputational damage that is triggered as a result.

The Comunidad association has written detailed papers on the subject of health centers and ambulances and other terms that are not only misused on the website, and made them available to the general public. These can be found at https://forum-dialog.site/index.php/de/herunterladen under the heading

"News" can be viewed or downloaded.

Now, it is not easy to keep the information on a large website up to date. But the company Reljuv was made aware of this incorrect information several times months ago, but this did not lead to a correction.

As far as firefighting is concerned, the management of the community of owners must come up with a concept if it does not want to be unable to act in the event of an emergency. However, this is one of the activities that it has to carry out over time and does not need to be mentioned in advance in a reglamento so superficially from a patron's perspective.

10. house rules

EI Paraiso Verde is a place of tranquillity where every resident should have the opportunity to pursue their physical health, their own self-determined spiritual growth and their personal path to happiness. For this reason, the residents behave in such a way that they disturb their neighbors as little as possible.

In general, noise of any kind should be avoided during the night. Neighbors must be informed of any celebrations that may cause a nuisance at night. Fires must not be left unattended. Permission must be obtained from the Management Board for fireworks.

Quiet times in residential areas are 10 p.m. to 6 a.m., as well as Sundays and public holidays.

Extended tolerance limits and quiet periods apply to business and commercial zones. These are determined by the management board together with the condominium council.

11 Vehicles

Note: This Reglamento applies to sector B, i.e. the Barrio Cerrado "Paraiso Verde". Any regulations for the entire "El Paraiso Verde" area have no place here.

Only the documents "<u>Technical Description</u>" and "Contractual Relationships between Sector A and Sector B", which are still to be prepared externally to this Reglamento, regulate the technical, financial and legal aspects of both settlement areas.

Note: The house rules should be a separate document. They must be brief because they apply to all persons staying at the PEV and may need to be adapted to the circumstances more often than the Reglamento. The Comunidad Creativa association has also made a proposal for <u>house rules</u>, which can be improved.

The Paraguayan Highway Code applies in **El** Paraiso Verde. It is prohibited for young people under the age of 18 to drive motor vehicles in **El** Paraiso Verde.

The roads in **EI** Paraiso Verde are not secured. All road users must therefore exercise particular caution with regard to the roads that are NOT secured and the slippery road conditions in the rain. RELJUV and the Condominium accept no liability whatsoever for road accidents on the roads and paths in **EI** Paraiso Verde.

Parking is generally prohibited on all public roads. Visitors and parties are exempt. Vehicles must always be parked on the properties. It must be possible for cars and trucks to pass on public roads during working hours. Emergency vehicles must be able to pass at all times.

12. Use of water

Public waters:

All **residents** may use public **waters** with due consideration for the neighboring residents. In particular, this means that the private **banks of** public waters may only be entered in emergencies. Once the emergency situation has ceased, the private **banks** must be left again. In the case of lakes, boaters must keep a distance of 10 meters from the shore.

Watercraft:

Watercraft powered by humans or electrically (low-noise) are permitted on all public waters. Boats with combustion engines are prohibited. Exceptions are lifeboats and boats belonging to the Condominium's water service.

General speed limit: 15 km/h. Speeds in excess of 15 km/h are only permitted in the designated water zones and only with the condominium's permission.

13. Use of airspace

Drones:

Drone flights must be registered with the Management Board. They may generally only be used with consideration for other residents. Private properties where people live may only be flown over at altitudes below 120 m with the consent of the owners. In public areas, *drones* may only be used in such a way that people are not inconvenienced or endangered. Exceptions: Emergencies and announced documentation flights published with the exact time. The regulations for weapons apply to drones that are capable of transporting weapons.

Helicopters, gyrocopters, light aircraft:

Helicopters, gyrocopters and light aircraft may only fly over or land *in El*Paraiso Verde with the express permission of the Board of Directors and the
RELJUV (exception: emergency). The RELJUV may designate a suitable landing site as well as entry and departure corridors for aircraft.

14. Weapons

Possession of a weapon at *EI* Paraiso Verde is a RIGHT dependent on the behavior of the *resident*. Guests, tourists and suppliers, with the exception of authorized security guards, have no right to bring weapons onto the premises of *EI* Paraiso Verde. The guards are required to check people for weapons and take them into custody if necessary.

It is assumed that every gun owner demonstrates prudence and a special sense of responsibility.

Note: The incorrect name "El Paraiso Verde" is now only marked in yellow. **Note:** The possession of weapons is adequately regulated in Paraguayan law. There is no authority in the EPV that can restrict this right without unlawfully placing itself above others. This is a risk that all owners must be aware of before making an investment decision. The principle also applies here that Reljuv

S.A. has no special rights whatsoever. It is enough for the justice of the peace to order a gun nut to be deprived of his weapon if he lacks impulse control. There is no need for other authorities who simply cannot control their impulses.

Every weapon that is brought into the EPV must be registered with the Board of Directors. The Board, the Condominium Council and the RELJUV have a right of objection. This applies to all firearms, air pressure weapons, gas weapons, sporting bows and crossbows. Every weapon and its owner are registered. All weapons are photographed and serial numbers are recorded.

Firearms must be properly kept under lock and key. The Condominium Weapons Officer, together with the Board of Directors and the Condominium Council, shall issue implementing regulations for the proper storage of firearms and ammunition, for transportation on the property and for the approval of a shooting range and conduct at a shooting range.

The Board of Directors, the Condominium Council and the *RELJUV* may temporarily or completely prohibit a resident from owning weapons if there are justified doubts about the reliability and suitability of the weapon owner. In the event of an objection by the gun owner, the Settlers' Council shall decide on the revocation.

If possession of the weapon is prohibited, the weapon must be handed in at the police station and kept under lock and key there.

15. Power supply

The power supply in the **PV** is provided by electricity from the public grid, by self-sufficient, communal power supply of the condominium (or from suppliers) and by owners.

In all areas of the **PV** where the infrastructure of the public or communal electricity supply has been established, the owners are obliged to connect to this electricity grid for a fee. The connection fee must be paid to the **operating company**. The monthly basic fee must be paid as long as there is a connection to the grid.

Note: The topic of power supply is, like many things, regulated again further down in the document. Comments are also made there.

Self-sufficient power supply systems require the written approval of the Board of Directors and the Condominium Council.	
16. Water A) Drinking water: Drinking water is obtained from the deep wells approved by the environmental authority, drilled by the operating company and operated by PV. The drilling of a deep well on the individual properties is prohibited under the existing environmental license. A connection fee must be paid to the operating company for the connection. There is an obligation to connect. The monthly basic fee must be paid as long as there is a connection to the water supply network.	
B) Process water: Process water (the treated water from the biodigestors) must seep away on your own property or be collected in a cistern and used to water your own lawn and plants. It may not be discharged onto a street, to a neighbor, into a lake, waterway or canal. C) Rainwater: Rainwater may be discharged directly into lakes, waterways or canals. Discharging onto a street or to a neighbor is not permitted.	

D) Waste water:

Due to the environmental license, a BIODIGESTOR approved by **the RELJUV** must be used in the EPV. Biodigestors must be kept in working order by the **owner**. Maintenance is carried out by companies approved by the Board of Directors for a fee. Hygiene articles and toilet paper must not be flushed down the drain.

17. Horseback riding, excursions:

Riding is permitted on all roads and in the primeval forest on suitable (cleaned) paths.

18. Camping

Camping is only permitted on private land and on sites marked for camping. The establishment of a commercial campsite requires the approval of the General Assembly and the neighbors.

19. Use of the primeval forest (Section B)

The primeval forest may be entered by **residents** and **guests** for recreational purposes. It is forbidden to take wood, fruit, mushrooms, plants or animals and to make fires. Motor vehicles are prohibited in the primeval forest (exception: service vehicles of the condominium, the guards and the **RELJUV**).

Note: The biodigestors installed by Reljuv in the past proved to be unsuitable both in terms of their design and the way in which they were installed. Here too, suggestions for improvement were made by the investors, which led to a gradual improvement. So there is no reason to want to impose any specifications on a company that has proven to be incompetent in this area.

Wastewater disposal is an important issue in which the management of the community of owners must develop or purchase real expertise, as otherwise the waters of the residential area, which are not only part of the valuable natural environment but also an essential feature of the residential area, will be damaged in the long term. However, these matters cannot be clarified in detail in a reglamento.

SECTION 3-

Public relations work and external relations

Article 1

Political offices and media activities

Candidacy for political office or media activity (including the Internet) may be prohibited by the Board of Directors if it violates the principles of El Paraiso Verde or could endanger other residents, employees or damage the reputation of El Paraiso Verde.

Note:

By what right does a board of directors of a community of owners presume to interfere with the individual right of a person in Paraguay to engage in political activity?

What is considered to be damaging to reputation cannot be objectified and therefore cannot be defined in a provision. And who has done the most damage to the reputation of this project so far is likely to be assessed very differently between Reljuv S.A. and the investors anyway.

Therefore, no committee has the right to intervene in the media activities of an owner. Any conflicts arising from such activity within the community must be dealt with through the conflict resolution processes and not through attempts to impose sanctions in a reglamento, which contradict Paraguayan law, which does protect freedom of expression. Any restriction of the discourse space by self-appointed authorities may be left to the investors' countries of origin.

Article 2

At El Paraiso Verde, residents are filmed during their activities. If a resident does not wish to be filmed, they must inform the management in writing. When filming, these persons must stay outside the area where filming is taking place. Anyone who stays in the area where filming takes place automatically agrees that their recording will be used for promotional purposes of El Paraiso Verde.

Note:

So dear investor, you are an advertising product. Unless you object in writing, to the board of directors of course, who have nothing to do and are happy to take care of it. Reljuv S.A. is happy to do this in Sector A. But Sector B is not a reality show and if someone here wants to film or take photos of people or properties that are beyond their privacy, they can ask if it bothers them. No creditor, to whom the debtor owes hundreds of thousands of euros, can be expected to make way when Reljuv rolls up with its film rollers. That hasn't been a problem so far. The film people at Reljuv have often been willing to be considerate when approached with the appropriate level of politeness. And many people have come here because of such a cultivated way of living together. Reljuv S.A. is welcome to film in Sector A

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	and photograph as much as she wants, if there are still people who want to
	hang out there.

Chapter III. THE CONSTITUTION OF THE CONDOMINIUM "PARAISO VERDE"

GENERALVERSAMMLUNG			
	CONDOMINIUMRAT	GENERALREVISION	
VORSTAND	SIEDLERRAT	BEIRÄTE	

Note: The structure of the proposed self-administration is far too large for the current number of people. A general assembly, executive (board of directors) and a permanent supervisory body of the general assembly in the form of an advisory board, supervisory board or whatever you may call it, are sufficient. Reljuv's prerogatives are not relevant and are detrimental to amicable cooperation. In any case, they are not justified by any proven competence.

An alternative proposal for the administrative bodies has already been made outside of this analysis.

It is crucial that a large majority of owners and occupiers consider a management structure to be sensible and realistic and therefore adopt it by a large majority. This is the only way to ensure that the largest possible number of people are actively involved in maintaining the communal facilities and thus the settlement area in general. participate.

SECTION 1- The General Meeting

Article 1: Members - Voting rights - Duties

1. definition: Members of the General Meeting

The General Assembly is the regular meeting of the owners of the Paraiso Verde condominium *(PV)* registered in the land register. The General Assembly consists of all property owners registered in the land register who have paid for their properties in full and who

Note: Every registered owner and every owner has the right to vote insofar as they are affected by decisions made by the management of the community of owners, i.e. they participate in the costs of maintenance, for example.

Owners also have voting rights, as they share in the costs. If they become owners by purchasing a property after the vote on the budget, they can find out about their share of the budget before making the purchase decision and make their purchase decision dependent on this. Membership of the Barrio Cerrados community of owners is not voluntary or arbitrary. It arises automatically through the acquisition of a property in this Barrio Cerrado. According to Paraguayan law, no other member of this community of owners has the option of restricting the voting rights associated with membership of the community of owners. The special situation of EPV, in which the majority of investment decisions were made at a time when investors were consciously or unconsciously deprived of the voting rights rules proposed here, requires that this be taken into account. An attempt by a company that is indebted to its creditors to restrict the voting rights of creditors by means of asymmetrical voting rights regulations is not a good way of restoring the ruined reputation of this company.

and who have no current liabilities from the properties to the condominium management or the operating company.

These owners have voting rights.

Note: By what right do current liabilities of owners to Reljuv S.A. restrict the right to vote in the community of owners? Does this also apply to Reljuv S.A. itself, which has liabilities to its creditors in the order of 20-30 million euros? A good example of the one-sidedness of Reljuv S.A.'s view of the world! Unfulfilled financial obligations of customers are strictly pursued and demanded. However, the company's own unfulfilled financial commitments are virtuously

	or dismissed as forgivable payment difficulties because they only lasted a short time.
Owners excluded by a resolution of the Settlement Council have no voting rights.	Note: There are no owners that any settlers' council can exclude. In the event of non-compliance with the financial obligations of a member of a community of owners, Paraguayan law offers sufficient possibilities to obtain compliance with the obligations or to have them sanction non-compliance.
Development and investment companies that have invested at least 8000 million guarani in the general infrastructure of the condominium have the right to vote in the General Assembly (even without registration) according to the size of the plots they have purchased.	Note: No, there are no special rights due to cleverly formulated conditions for a poorly managed company. How anyone can be so bold as to act like this after this disaster is remarkable.
The General Meeting may amend the condominium regulations, taking into account the minimum percentages set for the respective vote. The Annual General Meeting decides on the day-to-day management and the budget. Every two years, the General Meeting elects the Condominium Council, the General Auditors, the Board of Directors and the Settlers' Council. Attendance at General Meetings is only possible in person or by proxy.	Note: In the <u>draft Reglamento of the Comunidad-Creativa association</u> , every investor who contributes to the costs is also granted the right to participate in the general assembly, if necessary by technical means. This project, and therefore the underlying Reglamento, needs the support of as many investors as possible who are working on ways out of the crisis with knowledge and commitment, which is why they must also be involved in the decision-making processes.

2. Powers

The General Meeting has the following powers:

- A) Election, discharge and dismissal of the Condominium Council, the General Auditors, the Board of Directors and the Settlers' Council.

 Persons who have demonstrably violated this Reglamento within the last 2 years may not run for office.
- B) Consultation and approval of the condominium budget
- C) Decisions on other matters of general interest to the Community
- D) The content of the general meeting is to be treated confidentially among the owners. Only the bodies of the condominium have the right to publish resolutions insofar as these relate to external relations with the condominium.
- E) Only the General Meeting of Shareholders has the power to amend the rules and guidelines set out in these regulations, taking into account the quorums (voting percentages) required for the respective amendment
- F) The General Assembly may draw up and amend a questionnaire for the admission of settlers.

3rd Annual General Meeting - Agenda

a) Reports of the Condominium Council, the General Auditors, the Board of Directors, the Settlers' Council and the Advisory Boards, as well as the vote on the proposals submitted by

these proposed measures.

- b) Approval of the accounts for the previous year.
- c) Discharge of the organs
- d) Approval of the budget for the coming year
- e) Approval of projects within the condominium
- f) amendments to the condominium agreement, the guidelines, the building regulations or other regulations affecting the settlers.
- g) every 2nd year: election of the Condominium Council, the General Audit, the Board of Directors, the settlers' council.

4. convocation The Ordinary General Meeting is convened by the Chairman of the Condominium Council either by email or in person, stating the exact agenda, time, day and place of the meeting.	
Owners who have not paid debts due to the condominium and/or the operating company up to 5 working days before the start of the general meeting are excluded from participation and voting rights.	Alternative: Owners who have not paid debts due to other owners by 5 working days before the start of the General Meeting are excluded from participation and voting rights. Note: This should exclude Reljuv from voting rights, as it now owes the other co-owners several million euros. It is doubtful whether this is in line with Paraguayan law. However, the passage makes clear the strange asymmetry in the perception of this company, which pursues payment defaults against it with great severity and views its own payment defaults against its creditors with a great deal of self-centered indulgence.
The Annual General Meeting is convened at least three months before the date of the Annual General Meeting, which takes place on the last weekend in April if possible.	
Candidates for positions in the Condominium's bodies must submit their candidacy in writing and signed to the Chairman of the Condominium Council at least one month before the General Meeting is convened. Candidates must introduce themselves in their application. The introduction must include the candidate's curriculum vitae, previous achievements for the condominium, intentions and concerns.	
The election of the governing bodies shall take place no later than 10 working days before the General Meeting by means of electronic voting. The General Meeting reviews and approves the election results.	

The procedure for the individual general meetings (e.g. type, scope, speaking times, right to speak, expert hearings) can be specified in the convening notice.	
Sth Extraordinary General Meeting - Convening and agenda The Extraordinary General Meeting may be convened at any time at the request of 25% of the votes, or at the request of the Condominium Council or the General Auditors. The notice period is at least 10 working days. The agenda is presented by the convening body. The Extraordinary General Meeting may refuse to deal with items on the agenda. The Extraordinary General Meeting is only quorate if at least 75% of the votes are present (in person or by video conference).	

6.	emero	gency	tal	keover
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In the event of imminent danger (e.g. if all members of an executive body resign), the condominium council and/or the general audit must intervene in the business management of the management board, suspend all activities of the management board and take over the management, but in this case must convene an extraordinary general meeting within 48 hours. Until the general meeting, the condominium council must only take the measures necessary for the continuation of operations.

For the duration of the emergency takeover, the condominium council is responsible for the decisions it makes in day-to-day business operations.

7. holding of the General Meeting

The meeting is not open to the public. The general meeting is recorded by the condominium council by means of audio and video. The audio recording can be heard by owners in the office of the condominium council. Further recordings are prohibited. Each speaker must state his or her full name at the beginning of his or her remarks.

Only voting members of legal age and authorized representatives are admitted. The Condominium Council controls access.

The votes are determined as a quorum according to the percentage of ownership.

8. weighting of votes

The weighting of the votes corresponds to the percentage of the individual property area in relation to the total condominium.

Note: The question arises as to whether an owner's right not to be filmed or recorded can be restricted.

Alternative: The weighting of the votes corresponds to the individual share of the total condominium for which maintenance contributions are paid.

9. resolutions concerning coexistence In the case of resolutions that directly affect the day-to-day living together in El Paraiso, the votes of the registered owners living in the condominium who are entitled to vote count twice (those affected). An owner lives in the EPV if he or she spends more than 183 days a year in the PV or has his or her main residence (center of life) in the PV. This only applies to resolutions that are passed by a simple majority in accordance with this regulation.	Alternative: For decisions that directly affect the day-to-day running of El Paraiso and have no direct financial impact, the vote of each member of the community of owners counts, regardless of the size of their individual share in the overall condominium.
10. representation Property owners may be represented at the General Meeting by another owner, provided that the owners communicate this by means of a letter (email with signed pdf) to the Chairman of the Condominium Council at least 2 working days before the meeting. The power of attorney must name the authorized representative. Authorized representatives must have lived in the condominium for at least 3 years. The principal can determine the voting behavior of the proxy for each agenda item.	
11. exercise of voting rights - chair The owner or owners of a property with voting rights who do not attend the General Meeting in person or by proxy/legal representative lose their voting rights at this meeting. Ordinary and extraordinary meetings of the Condominium shall be chaired by the Chairman of the Condominium Council or, if he is absent or prevented from attending, by his deputy. If the condominium council is the subject of the meeting, the head of the general audit shall chair the meeting.	

12. Resolutions, required number of votes in percent - Minutes

Resolutions of the General Assembly of the Community of the Condominium des "Barrio Cerrado **PARAISO VERDE**" must be passed with at least the following majorities of votes in order to be valid:

- a) Change in the living principles of the condominium: 90%
- b) Changes to the voting percentages: 90%
- c) Foundation of a colony 90%
- d) Change in settlement criteria 85%
- e) Amendments to this Reglamento with the exception of resolutions for which more than 70% of the votes are required 70%
- f) Changes in the telecommunications system and in the Internet or energy supply 70%.
- g) Abolition or reduction of the security service or security concept 90%
 - h) Change of service provider in the area of security 70% for points e) f) and g) the founders have a right of veto
- h) Change in infrastructure service providers

70%

i) Change of operating company 90%

The Management Board must ensure that all services are maintained in the event of a change until an orderly handover. The change of operating company is subject to the transfer of all permits, licenses, authorizations and permanent contracts of the condominium to the successor company. A change of any other service provider must be approved by the next general meeting.

j) Change in zoning

70%

k) An absolute majority applies to all other resolutions.

A vote is not subject to matters that cannot be changed by state law, that would jeopardize the operation of the condominium and the maintenance or reduction of security in principle below the minimum level established at the beginning of the condominium.

Note: The Annau family has no special rights and certainly no veto rights. The veto right is the most primitive and destructive voting right and is therefore unacceptable.

There is nothing within Paraguayan law that can be excluded from a vote, including the embarrassing security theater at the gate. A community of 200 or more adults does not need amateurish proposals from (probably not in vain) paranoid individuals in Sector A.

People in Sector B have very different security needs, but there is also the ability to find a solution together. If the security needs of people in Sector A are even higher, they are welcome to meet these needs themselves, financed by appropriate personnel.

13 - Minutes of the resolutions
The resolutions of the General Meeting of the PV are numbered and dated in the minute book.
Minutes are taken for each meeting and signed by the chairman and the secretary of the condominium council. The minutes are sent to all owners by email. They are confidential. Disclosure to outsiders (with the exception of legal representatives bound to professional secrecy) will result in the loss of voting rights and any offices held in the condominium. Each vote shall be by roll call. The voting records must be kept for at least 10 years.

SECTION 2- The governing bodies of the Condominium

Article 1 - Definitions

1. Condominium Council:

The Condominium Council represents the General Meeting between General Meetings.

2. Board of Directors:

The Board of Directors is the executive body of the condominium and the legal representative (Representante Legal).

3. Settlers' Council:

The Settlers' Council is the judicial body of the condominium.

4. Advisory boards:

Advisory boards are advisory bodies for specific subject areas that are appointed by the condominium's governing bodies as required.

5. General revision:

The General Audit is the highest controlling body of the **PV.** It monitors the Condominium Council, the Executive Board, the Settlers' Council and the advisory boards.

6. Continuity:

The office holders of all bodies are obliged to hand over their office immediately and properly in the event of a change of person. The transfer of office must be completed within 4 weeks with a handover protocol. During the handover period, the transferring office holder has the authority to make decisions, unless the general audit decides to transfer the authority to make decisions immediately. If the general audit resigns, the condominium council decides. The transferring

Note: The number and structure of the bodies are oversized. One executive and one supervisory body, which also regulates disputes relating to the Reglamento, are sufficient. The liability regulations are based on Paraguayan law. Formulations such as "may lead to damages", without defining exactly in a closed list which actions have such a consequence, are only a deterrent, so that no one will be found who is prepared to take on this activity.

The incumbent has a duty to inform the new incumbent fully and correctly of all circumstances relating to his or her office.	
The transferring office holder is liable for any damage resulting from an inadequate handover. Resigning from office at an inopportune time can also lead to liability and compensation.	

Article 2 - Function of the institutions

- 1. **Condominium Council:** The Condominium Council is responsible for monitoring the implementation of the resolutions of the General Meeting. It is the supervisory body of the Executive Board on behalf of the General Meeting and is required to report to the General Meeting.
- 2. **The Executive Board:** The Executive Board executes the resolutions of the General Meeting and manages the day-to-day business of the **PV**. It is the "Representante Legal" of the condominium. It reports to the Condominium Council.
- 3. **The Settlers' Council:** The Settlers' Council is responsible for mediating disputes between settlers and administering justice in settler matters. It is independent, but must administer justice within these regulations and within the laws of Paraguay.
- 5. The advisory boards: The advisory boards are settlers appointed for specific areas of responsibility or tasks. The advisory boards have an advisory, monitoring and reporting function. All advisory boards have a duty to report to the general meeting, the condominium council, the general audit and the bodies that appointed them.
- 6. The general audit: The general audit is a body of the condominium with special powers. The General Meeting appoints a General Audit with at least 3 members.

 This is exclusively responsible to the General Meeting and is obliged to report. The members of the general audit may not be members of the Executive Board or members of the Condominium Council. The general auditors therefore also monitor the Condominium Council, the Executive Board

Note: As there are too many organs, only a general view of the functions is given.

The condominium council (or supervisory board) is the supervisory body for the executive and that's all it needs.

The Management Board is the executive body responsible for operations The settlers' council is not needed because the rules and regulations clarify everything with regard to financial obligations. Problems of living together beyond the obligations as co-owners are not regulated by paragraphs in the Reglamento, but by the externally formulated principles of life. A general audit is superfluous. This task is performed by the Supervisory Board.

<u>The draft from the Comunidad Creativa association</u> makes a far less complex proposal, which in its view corresponds much better to the small number of people here.

and the advisory boards. It must be granted access and provided with information upon request	
7. The special audit: The Condominium Council or the General Audit may, if necessary, set up a separate special audit that performs special and area-specific control and auditing tasks.	Note: The supervisory body may seek professional support if it has reasonable grounds for suspicion. However, it does not require a separate body for this.
The task of auditing is generally to uncover malversation, corruption, theft, dishonest management and kick-back commissions, Over-invoicing, etc.	

Article 3 - Duties and liability of the bodies

All bodies have a duty to perform their duties to the best of their knowledge and belief in the interests of the community, the principles of life and the regulations.

No member of the individual bodies of the Condominium may be expelled from the Condominium because of or in the exercise of his office or decisions/resolutions to which he was elected (immunity of the bodies).

All executive bodies are liable for grossly negligent or willful neglect of their official duties.

The General Auditing department is exclusively responsible for any liability claims against governing bodies. A decision on liability claims and legal action against governing bodies must be taken at an ordinary or extraordinary General Meeting.

Note: Who determines what constitutes gross negligence? Ultimately, such a decision can only be made by a court because the condominium does not have its own jurisdiction, which would correspond to Paraguayan law. As important as it is to avoid damaging actions on the part of function holders, such a blanket liability regulation is a deterrent. At the very least, a closed list of precisely defined actions is required to prevent abuse of this regulation.

Chapter IV. THE MANAGEMENT OF THE CONDOMINIUM "PARAISO VERDE"

Preamble

Requirements for candidacy for all offices in the condominium

- a) Land register ownership, main residence and center of life in the **PV** for at least 3 years. The General Meeting may change this requirement in exceptional cases.
- b) Proof of non-profit, voluntary work (unpaid) for the community.
- c) Proven professional competence or life experience in the field for which the candidate is applying.
- d) All owners who hold an office in the PV must live in the PV for at least 9 months of the year.
- e) The members of all bodies of the condominium are elected for their specific offices by an absolute majority of votes. If an absolute majority of votes is not achieved, a run-off election must be held.
- f) A double function in the offices in the condominium is not permitted.
- g) In the case of up to 500 registered property owners, the General Meeting may decide to reduce the number of members of the executive bodies, whereby the Executive Board must consist of at least 3 persons.
- h) Each body of the Condominium has the right to propose advisors and assistants. The assistant proposed by an organ member must be confirmed by at least 75% of the members of the organs.

The same confidentiality conditions apply to the assistant as to the executive bodies. Assistants and advisory boards have no voting rights within the bodies and no decision-making powers.

i) Assistants must work as volunteers for at least 3 months. Thereafter, the Board of Directors may determine a fee with the approval of the Condominium Council.

SECTION 1- THE CONDOMINIUM COUNCIL

The Condominium Council is the supervisory board of the Condominium. It is a body of three, five or seven settlers (depending on the number of settlers) with the appropriate qualifications and experience which controls and monitors the ongoing business and operations of the condominium between general meetings, reports to the general meeting, intervenes in the event of imminent danger and temporarily takes over the management of the condominium.

The Condominium Council has a duty to continuously review the meaningfulness and economic feasibility of projects, including those approved by the General Meeting, and to temporarily suspend a project if necessary.

Each condominium council is personally liable for willful or grossly negligent neglect or breach of its duty to monitor.

1.

Note:

Who determines what was grossly negligent? Allowing Reljuv employees to embezzle customer funds and soliciting new "investments" promising high returns even after becoming aware of the company's financial distress were grossly negligent endangerments of investor funds that have not yet been sanctioned.

More than Paraguayan law is not possible here, otherwise no one will take over this function.

Article 1: Members of the Condominium Council

The members of the Condominium Council are:

A) the Chairman: his task is to maintain constant communication with the Board and, if necessary, with the advisory boards, as well as supervising the implementation of the resolutions of the General Meeting. He is responsible for the decisions that, according to this Reglamento, the

Council, discuss the decision with the members of the Council, conduct the vote, submit the decision to the

and to monitor its implementation. He is subject to the instructions of the General Meeting and must report to the General Meeting and the General Audit.

- B) the Deputy Chairman: His task is to monitor the efficiency of the of the administration, the avoidance of unnecessary personnel and material expenses and the monitoring the organization of the **PV**.
- C) The Controller: His task is to monitor the **PA**'s finances, to monitor the Board of Directors and the activities of the Chief Financial Officer on behalf of the General Meeting.
- D) Condominium councils: Depending on the size of the condominium, the general meeting canmay elect additional condominium councils and assign them certain tasks.

Voting within the condominium council is by majority vote.

The members of the Condominium Council are entitled to an appropriate fee, which is decided by the General Meeting.

SECTION 2 - EXECUTIVE BOARD

Article 1 - Definition, members, term of office

1. Definition of

The Board of Directors is the executive, organizational and management body of the

"Condominiums Paraiso Verde" (*PV*). The Board of Directors is the "Representante Legal" (the person responsible before the law and the authorities)

2. Members

The Board of Directors consists of a minimum of four and a maximum of six members: President, Vice President, Secretary, Chief Financial Officer, Deputy Chief Financial Officer and Chief Administrative Officer. If the Board of Directors is smaller, the tasks are divided accordingly. The President, the Chief Financial Officer (who may also serve as Vice President), the Chief Administrative Officer and the Secretary are mandatory.

3. Choice:

Book owners run for specific positions on the Board of Directors at the General Meeting, which takes place every two years.

The Chairman of the Management Board and the Chief Financial Officer must be book owners.

The Board of Directors is appointed by the founders or the presidents of the *Operating companies* appointed.

- 1. The term of office for members of the Board of Directors is 2 (two) years. Re-election is possible.
- 2. Tasks of the Management Board:
 - A) Implementation of the resolutions of the General Meeting

- B) Management of the condominium (day-to-day business)
- C) Representation before the authorities
- 3. The Board of Directors submits an annual report and a balance sheet with profit and loss account to the General Meeting of the **PV**. In addition, a report on the financial situation of the condominium must be submitted to the condominium council by the 15th of the following month.

Article 2 - Powers of the Executive Board

The Board of Directors has the following powers, among others:

- a) Management decisions and the implementation of projects and guidelines set by the General Meeting
- b) Appointment of operational managers and department heads for the condominium.
- c) Hiring and terminating Condominium employees, determining their salaries and assigning their respective functions. All personnel decisions must be approved by the Condominium Council.
- d) Ordering goods and services: All deliveries and services, rents, leases and purchase agreements to the condominium that are recurring must be approved by the condominium council. This also applies to one-off services above a value of PGY 50 million (valorized by the annually published consumer price index).
- e) Representation of the condominium in all legal proceedings and before the authorities. The selection of a lawyer must be approved by the Condominium Council and the General Auditor.
- f) The financial management of the condominium, including the opening of accounts. Authorization to sign must be joint. The President and the Chief Financial Officer sign. Taking out loans of any kind requires the approval of the

General Meeting. The taking out of mortgages, sureties, guarantees, assumption of debt and the issuing of bills of exchange and postdated checks is prohibited.

- g) Execution of contracts in accordance with the resolutions of the General Meeting;
- h) The acquisition and sale of real estate in the condominium requires the approval of the General Meeting.
- i) Preparation of the annual report to the General Meeting, the overall balance sheet, the profit and loss account, the activity plan and the preparation of the overall budget;
- j) Preparation of monthly economic and financial reports as well as an open item list of settlers and suppliers for the Condominium Council.

Article 3 - The President - Legal representation

The President of the Board of Directors is the legal representative of the PV.

Tasks

- a) Chairing the meetings of the Board of Directors
- b) Signing checks, payment orders, invoices, inventories, balance lists and the profit and loss statement with the Chief Financial Officer.
- c) Signing with the Secretary of public deeds, general and special powers, reports, presentations to the authorities and correspondence issued;
- d) Presiding over all official acts of the community of co-owners of the "Barrio Cerrado Paraíso Verde".

Article 4 - The Vice-President

The Vice President represents the President in the event of his absence, death, resignation or any other temporary or emergency situation.

permanent incapacity. If the President is replaced for the entire remaining term of office, the Condominium Council appoints a member of the Board of Directors as Vice President until the next General Meeting.

Areas of responsibility:

- a) Responsibility for the organization of the condominium
- b) Public relations

Article 5 - The Chief Financial Officer.

The Chief Financial Officer is responsible for the financial liquidity and assets of the condominium.

Tasks:

- a) Monitoring of administration, accounting documents and open items
- b) Management of receivables and liabilities including dunning and debt collection.
- c) Control of expenditure and investments approved by the General Meeting of Shareholders
- d) Management and control of assets
- e) Preparation of the inventory, the stocktaking, the balance sheet and the profit and loss account, the open items list or assistance with this work and signing of these documents.

In the event of a temporary or permanent absence, the Deputy Chief Financial Officer takes over.

The Chief Financial Officer is monitored by the Controller of the Condominium Council and the General Auditor. It must report monthly to the controller on its activities and inspect all of the condominium's business documents. He is required to report to the General Auditors, the Condominium Council and the General Meeting.

Article 6 - The Deputy Chief Financial Officer

Tasks:

- a) Representation of the Chief Financial Officer
- b) Cost calculations, feasibility studies and financial plans for the individual areas of the condominium.

Article 7 - The Secretary

Tasks:

- a) Monitoring the implementation of Board resolutions.
- b) Keeping and filing the minutes of the General Meeting and Board meetings.
- c) Preparation of the reports of the Executive Board
- d) Reviewing and signing the resolutions and documents of the Board of Directors.

Article 8 - The Deputy Secretary - Executive Assistant

Tasks:

- a) Organization of appointments, priorities, daily planning
- b) Assistance to the members of the Executive Board

Article 9 - The Administrative Board

(Representatives of the operating companies RELJUV S.A. and S.a.e.c.a. and Paraiso Verde Inmobiliaria y Constructora S.A.)

The Management Board is appointed by the operating companies. It must represent the companies on the Management Board. It is bound by the companies' instructions and is obliged to report to them. He has unlimited access to the business documents of the Executive Board. It has the right to veto resolutions relating to environmental licenses, official requirements and the implementation of project development.

Note: The Annau family companies have no prerogative and certainly no right of veto. They are owners like everyone else. The most primitive and destructive voting right is the right of veto and it is precisely this that has contributed significantly to the current situation in the past. It is the worst possible signal to investors who want to make long-term investments here that a company can intervene in the interests of a community of owners through its right of veto. Under these conditions, anyone can only be advised not to invest unless they deliberately want to subject themselves to the whims of a company. The disastrous situation into which the highhandedness of the company management has led this project and the precarious situation in which many investors have found themselves as a result are now so obvious in the public perception that such a regulation has a devastating effect on the outside world. On the contrary, Reljuv S.A. has to clarify all the repercussions of its activities on its remaining properties in technical, financial and legal terms with the selfadministration of the community of owners.

Article 10 - Board meetings, resolutions

1. Board meetings

- A) The Board of Directors must meet as often as is necessary to fulfill its duties. Attendance at Board meetings is mandatory, with the exception of excuses (vacation, illness, important appointments). Board members may also participate in the meeting via electronic media.
- B) The meeting is chaired by the President or, in his absence, by the Vice President. In the absence of both, the Board of Directors. Minimum number: 3 members
- C) The resolutions of the Executive Board are to be passed unanimously wherever possible. A vote should only take place as a last resort after all compromise proposals have been exhausted. An absolute majority of votes is sufficient for a resolution. In the event of a tie in the resolutions to be voted on, the member chairing the meeting shall have the casting vote.
- D) All resolutions must be recorded in the minutes by the secretary. Dissenting opinions of non-approving members must be recorded in the minutes.
- E) The Secretary keeps the minute book with the resolutions and the Management Committee files on significant events and declarations of the Board of Directors.
- F) The Executive Board assistant keeps the running minutes of the Executive Board's agenda (daily, weekly and monthly planning). He monitors the dates and schedule for the projects to be carried out by the Board of Directors.

Note: The general assembly formulates its requirements for the functioning of the board and votes on these. Paraguayan law provides for certain pflectures that the board must comply with, e.g. protocol pflectures. All other regulations beyond the requirements of the General Assembly and Paraguayan law are regulated by the Executive Board itself.

2. Liability

The members of the Management Board are personally liable for violations of the law, for grossly negligent damage to property and persons, as well as for grossly negligent or intentional non-fulfillment or inadequate fulfillment of the mandate exercised by them.

If the condominium has suffered damage as a result of a board resolution, the member who has given a dissenting opinion on the minutes is exempt from liability. Failure to pass resolutions may also lead to claims for damages in accordance with this provision.

Note: Even if such a liability regulation is understandable due to the experiences made with the former CEO of Reljuv, the overly sweeping formulation of damages as a justification for liability is a deterrent. This means that it will be difficult to find someone who will accept the challenge of a board position.

Liability regulations within the framework of Paraguayan law are already sufficiently defined by this law. In recent years, Reliuv has made a number of investment decisions in which investor funds were predominantly used without the consent of the investors. Reliuv has not yet assumed any liability for the investment decisions that turned out to be bad investments in the sense that the losses incurred by the investors have been compensated. In other words, the community of creditors as a subset of the community of owners is currently jointly bearing the consequences of the wrong decisions made by another individual member of the community of owners, namely Reljuv S.A.. There is a supervisory body (supervisory board or similar) elected by the general meeting to monitor the activities of the board of directors, which can act as a corrective in the case of investments with serious consequences. The work of a Board of Directors, especially in the current, existential financial situation of the project and several investors, is a great strain. A liability regulation that goes beyond the generally recognized liability under Paraguayan law is likely to make it more difficult to find people willing to take on this task.

3. Remuneration

All members of the Board of Directors receive an appropriate fee for their work. They must issue invoices for this. Each invoice issued by a board member to the condominium must be approved by the chairman of the condominium council and the controller of the condominium council, irrespective of the purpose of the invoice (fee for the activity, expenses, travel expenses, other expenses) and the amount.

Section 3- Advisory boards

Article 1 - Election of advisory boards

All bodies of the condominium may appoint specialist and expert advisory boards for specific areas. Advisory boards have no decision-making authority. They must sign a confidentiality agreement for their activities. They are personally liable for all breaches of the confidentiality agreement. They must be given answers on request and the advisory boards must be provided with the documents required for their tasks. The advisory boards are bound by instructions and subject to reporting obligations vis-à-vis the commissioning bodies.

Article 2 - Examples of advisory boards

Council of wise men

Appointed by the General Meeting.

Financial Advisory Board

A financial advisory board can be appointed on a permanent or temporary basis for the preparation of finances in certain areas of the *PV*.

Advisory boards

Advisory boards can provide advice in specific areas. One example is the construction advisory board.

Chapter V. THE COUNCIL OF SEDELORS

SECTION 1- Settlers' Council

Article 1 - Competence, composition and tasks

The Settlers' Council is the body of the Paraiso Verde condominium that settles disputes between all people within the condominium.

For all residents, property owners and persons living in the **PV** the arbitration jurisdiction of the condominium is responsible.

The Settlers' Council consists of a chairman, six councillors and 7 substitute councillors.

Article 2 - Election

Only land register owners who live in El Paraiso Verde for at least 9 months of the year can be elected to the Settlers' Council. They should have invested the majority of their assets in El Paraiso Verde.

The chairman, the councillors and substitute councillors are elected by the General Assembly. Candidates must specify which of the functions within the Settlers' Council they are applying for. Candidates for the Chair may alternatively run for the position of Settlers' Councilor if they are not elected Chair. The councillors and substitute councillors are confirmed in the order of the votes obtained.

Article 3 - Activity

The work of the Settlers' Council is always voluntary.

The Settlers' Council only meets in special cases.

Note: The regulation of conflicts in the coexistence of the community outside of its pflects as members of the community of owners does not belong in the reglamento. There is a separate self-covenant for this, which is signed not only by the owners and occupants but also by the residents. Everyone who is individually responsible for complying with the principles formulated in this self-regulation also has the right to vote in the election of the bodies defined therein. Guests, tourists and contractors are exempt from this self-commitment. Their behavior is the responsibility of the inviting party. Should any conflicts arise in this regard, the conflict resolution processes will be completed by the residents, who may then be held responsible for the behavior of their quests.

Nevertheless, a few comments should be made here that may be taken into account in such a self-certification.

Each case must be submitted to the Chairman of the Settlement Council in	
writing (with signature) by at least one of the parties involved or affected.	
The Chairman of the Settlers' Council may reject petty cases or cases that have	
obviously been submitted willfully or with the intention of causing a	
disturbance.	
The Settlement Council decides on each case in writing after hearing the	
parties.	
Depending on the assession between 1 and 7 councillors are active	
Depending on the occasion, between 1 and 7 councillors are active. Authorized councillors may excuse themselves due to bias or lack of expertise.	
Authorized councillors may excuse themselves due to bias or lack of expertise.	
The first task of the Settlers' Council in the event of an incident is to appoint	
the councillor(s) responsible.	
If the cettlers concerned phiest, the chiested soundil must be replaced by	
If the settlers concerned object, the objected council must be replaced by another council. Each party may only object to a council once in any one case.	
another council. Each party may only object to a council once in any one case.	
The Chairman of the Settlers' Council shall, as far as possible, reach agreement	Note: It should be left to the conflict parties to delegate people they trust
between the parties.	to a committee that is convened on a temporary and ad hoc basis. This
	committee is made up of equal numbers of representatives and must find a
If no agreement can be reached, the Chairman of the Settlers' Council finally	solution.
appoints the responsible council.	The assembly of all residents (cannot be the general assembly, as residents
The Chairman of the Settlement Council keeps a log book of all cases.	who are not owners or proprietors also have voting rights here) elects an
	arbitration council, which organizes and accompanies the conflict resolution
The Settlers' Council is not bound by instructions from the General Meeting,	processes, but is itself responsible for finding solutions for the mediation
the Condominium Council and the Executive Board. Only the General Meeting	committee, which is composed temporarily and on an ad hoc basis

may dismiss the Council of Settlers. The Settlers' Council must report to the General Meeting (during the year to the Condominium Council and the General	and only provides support in the event of a unanimous request from this mediation body.
Audit).	mediation body.
The General Meeting may decide on a fee for the Chairman of the Settlers' Council.	
Settlement of differences between residents Differences between the residents and owners must be settled amicably in	
accordance with the principles of life in the PV. Persons other than those	
invited or summoned as well as one person of trust per party and, if necessary, a translator appointed by the Settlement Council and paid for by the parties	
may not take part in the negotiations.	
All participants must sign a confidentiality agreement before the start of the	Note: The temporary and ad hoc mediation committee tri< together with
hearing. Unauthorized publication or reporting of the hearing is a serious breach of the Reglamento and may lead to expulsion proceedings.	the conflicting parties unanimously decides on the confidentiality and publication of negotiation results.
Only the settlers' council has the right and the duty to make an audio recording of the hearing. The settlers' council may consult another council or an advisory board bound to secrecy with the audio recording. Only the settlers' council is authorized to publicly report on the hearing and its outcome if necessary.	Note: This is not decided by the Settlers' Council. It provides organizational and, if requested, methodological support. If there is a wish to make audio recordings, each conflict party and each person of trust appointed by it must give their consent.
The following order must be observed for the negotiations before the Settlement Council:	Note: Adults are welcome to decide for themselves how a conflict solution can be achieved. The examples given here are merely recommendations. The Settlers' Council helps
a. Personal conversation - mediation	

"All parties around one table". Everyone involved in the dispute or affected by it, together with a settlers' council. The discussion should clarify the differences. A written record must be made of the outcome of the meeting. The agreed measures and the minutes must be signed by all those present.

organizationally and, if asked, methodically. But an order laid down in paragraphs is a superfluous incapacitation.

b. Summons to mediation

The parties involved are invited by at least 2 settler councils to discuss their differences. The settlers' councils work with the parties to find an amicable solution, which is documented and signed.

The settlers' councils can reach a unanimous decision in neighborhood disputes (noise, nuisance) and in simple disputes arising from deliveries and services, which is binding for both parties.

c. Hearings before the Boiler Council

If no agreement is reached in the mediations according to a. and b., a hearing before the Settlers' Council shall be convened by the Chairman of the Settlers' Council. The hearing shall be conducted by 3 councillors. The 3 councillors appointed by the chairperson of the settlers' council shall elect a chairperson among themselves. In addition, a secretary shall be appointed from among the councillors. The provisions under a. and b. apply to admission to the meeting and confidentiality.

d. Extended Settlers' Council

If a settlers' council has to decide on the possible exclusion of an owner in accordance with the reasons for exclusion A), an extended settlers' council must be convened. 1 chairman and 4 councillors. The majority decides. The provisions under c) apply to the hearing.

In the case of reasons for exclusion under B), the **Board of Directors** decides on the exclusion with the approval of the Condominium Council and is obliged to report it.

e. Appeal against a decision of the Settlers' Council

If a party disagrees with the decision of the settlers' council, it may submit an appeal to the condominium council. If the Condominium Council has doubts about the correctness of the decision, it can overturn the decision and refer it to the Settlers' Council with other councillors for a hearing. At least two more councillors and a secretary must be present at the appeal hearing.

f. Decisions of the Settlers' Council

Decisions of the Board of Trustees are made in writing. They are signed by the councillors. The parties must confirm receipt of the decision.

g. Legal process

Settlers are obliged to settle their disputes with the support of the Settlers' Council. The Settlers' Council has the task of settling disputes in accordance with this Reglamento and the Principles of Life. Only if the Settlers' Council sees no possibility of mediation or if one party does not recognize the decision despite the efforts of the Settlers' Council can legal action be taken.

h. Exclusion procedure

- 1. Hearing: With the exception of the reasons for exclusion to be decided by the **Board of Directors**, every exclusion requires an ordinary procedure before the Settlers' Council, in which all parties concerned must be heard.
- 2. The above provisions apply to the hearing.

Note: And yet another exclusion rule, of which there are several in this document, although this option does not exist at all, at least for owners. In this respect, there is no need for commentary.

3.	Exclusion of an owner: If an owner has been excluded, his property is sold and the excluded owner receives the proceeds minus 15% costs, fees and effort management.	

Chapter VI. THE GENERAL REVISION

SECTION 1 - Definition, Election

Article 1 - Election, competence, composition

The General Auditor is elected by the General Meeting. The same requirements apply for candidacy as for all offices. It consists of one Auditor General and 2 Auditors. The candidate with the highest number of votes becomes General Auditor, the next two candidates according to the number of votes are appointed as Auditors.

Article 2 - Tasks

Ongoing monitoring of the activities of the Board of Directors, the Settlers' Council and the Condominium Council.

General Auditing may make suggestions for improving the management of the individual bodies of the condominium and request the review of business areas or reports on business areas.

The General Auditors are only required to report to the General Meeting.

The General Meeting may determine a fee for the auditor general.

Chapter VII COMMUNITY COSTS AND CONTRIBUTIONS

Section 1 - Community contribution

Article 1 - Definition and content

All registered and non-registered property owners are obliged to pay a community contribution decided by the General Meeting.

The Community contribution finances:

- 1) the necessary costs for the proper management, maintenance and upkeep of the communal facilities and infrastructure.
- 2) The costs for the security of the residents and the goods of the condominium.
- 3) Projects to improve the infrastructure and increase the value of the condominium.
- 4) Projects to increase and improve the security of the condominium.
- 5) Projects to improve profitability or to generate income for the condominium.
- 6) Social and cultural projects that increase the value, attractiveness and quality of life of the condominium.
- 7) Other projects that the General Assembly deems to be in the interest of the Condominium and its settlers.

So if the non-registered property owners are also involved in the financing, they also have a right to vote. There is no conceivable reason to make a difference here. Especially as the process of registering the property in the land register can take a long time.

Only 1 and 2 are ongoing maintenance services. Everything else is an investment that may increase the maintenance costs.

Article 2 - Delimitation and allocation of costs

Identifiable and assignable utilization of services to individual residents must be paid by them.

The community contribution is calculated according to the percentage of private property (registered and unregistered) in relation to the area of the condominium. A surcharge is added for houses from the start of construction, water access and for the number of people living on the property, with the exception of tenants. Absence is not taken into account to reduce the contribution. Community contributions are primarily used to cover the following costs

- a) Administrative costs;
- b) any taxes and fees on the common property
- c) Maintenance, repair and expansion of existing infrastructure
- d) Maintenance of the common areas.
- e) This also includes areas outside the condominium if they are predominantly used by the community of settlers. Separate usage fees may be prescribed for such objects (e.g. library).

Note: What makes the settlement area attractive are houses that have already been built, people who live there and, where applicable, people who are actively involved in community or commercial activities. It is incomprehensible why these people with already built houses should contribute more to the community costs than landowners without houses.

Alternative:

The costs for the maintenance of the common facilities are calculated according to the percentage of the individual share of the common areas of each member of the community of owners (owner and occupier) in relation to the total area of the common area.

Note: The community of owners is only responsible for the common property in sector B. A maintenance fee for facilities located on private property can of course be agreed between the private owners concerned and a group of people, however composed, but cannot be charged to the community of owners, which is also partially prohibited from using these

- f) Covering the costs of services in the common property area
- g) All other projects within the meaning of Article 1.

Article 3 - Payment of the Community contribution

The community contribution is payable monthly at the end of the month. Settlers can also pay the community contribution by providing services to the Community, if the General Meeting so decides. The

facilities with reference to the right of domicile. are excluded. This is also not permitted under Paraguayan law and is also highly questionable.

The type of activity, form, deadlines and the evaluation thereof must be	
determined by the Board of Directors and the Condominium Council.	

See above, there is no reason to charge more for properties with s that increase the attractiveness of the settlement area. uv S.A. finally pays maintenance contributions in accordance with its
s that increase the attractiveness of the settlement area.
s that increase the attractiveness of the settlement area.
s that increase the attractiveness of the settlement area.
s that increase the attractiveness of the settlement area.
s that increase the attractiveness of the settlement area.
uv S.A. finally pays maintenance contributions in accordance with its
ntions, enough will be collected.
pplicable if only the area counts.

Article 7 - Exemptions from the Community contribution

Excluded from the community contribution are the properties of development companies such as RELJUV S.a.e.c.a. and Paraiso Verde Inmobiliara y Constructora S.A. that have not yet been developed or managed.

Properties intended for investment purposes and for immediate resale by notarized power of attorney are excluded from the community contribution.

There is no reason for this either. The highest costs to date have been incurred by the security service, which covers all properties. But even if the community of owners agrees on such a passage, the areas in question are not included in the calculation of the voting share.

The **operating companies** and the founders can offset the costs they have assumed in the years 2017-2023 for the maintenance of the settlement area against their community contributions.

Note: The granting of such a privilege is worthy of special recognition:

Legal:

There is still no legal basis for payment obligations for the maintenance of communal facilities because this community of owners does not even exist yet. This is reflected, for example, in the fact that the community of owners had no say whatsoever in the construction or maintenance of the infrastructure that will be considered community facilities in the future. The purchase contracts (Contratos Privados) signed by the investors make no mention of this. Only with the first general assembly of this community of owners will such common property be created. Since the end of 2020, however, there has been a voluntary commitment by the property buyers by signing a condominium agreement presented by Reljuv, which regulates the business relationship between the investors and Reljuv S.A.. For unknown reasons, this is only signed unilaterally by the investors, has not been notarized and is therefore of dubious legal validity. This condominium agreement was signed by all new investors in the confidence that the levies defined therein would actually be used for the maintenance and operation of the infrastructure in accordance with their names (maintenance contribution, infrastructure contribution). Of the people living in the settlement area at the time this condominium agreement was presented (end of 2020), around half did not sign this agreement and were then, unlawfully as we know today, excluded from the settlement area or left of their own accord. However, it has been shown that the levies were largely not used to maintain the infrastructure, but for other purposes, e.g. an oversized security apparatus that primarily served the private security needs of the

board members and continues to do so today. It follows from this that

Reljuv has no right to be here at all.

maintenance contributions. No property developer in Germany would think of demanding an additional payment over and above the purchase price of the apartment for maintenance costs during the construction phase when selling an apartment building to investors. These maintenance costs that may be incurred during the construction phase are included in the pricing of the individual apartments or, in this case, the individual plots of land, which can be assumed given the exorbitant prices in the EPV.

Economical:

Reljuv is likely to find it difficult to quantify the allegedly "assumed costs" and provide adequate evidence of this. The way the accounts were kept under the previous administration suggests that this may not be possible. Even if it were possible, however, it would represent a specific, limited sum, which would have to be set against the income generated by the **investors** for maintenance and infrastructure contributions in the same period in order to unilaterally

"assumed costs" at all.

The least that is required for an assessment of this determination is a precisely quantified and proven sum of "the costs assumed". Furthermore, the group of people who, according to this statement, benefited from the alleged disbursements by Reljuv in the years 2017-2023 is not the group of people who are now supposed to compensate for the offsetting of these "costs assumed" by Reljuv from future maintenance contributions out of their own pockets. Apples and oranges are being compared here.

Spiritual

The mere intention of Reljuv, in this situation, which it itself has caused, to partially exempt itself from its obligations as a member of a community of owners, is already an imposition for the creditors, who of course cannot exempt themselves from the payment obligation. The justification for this

However, such a request suggests management practices that run counter to basic business principles. The external impact on potential investors of a debtor attempting to restructure at the expense of creditors is likely to be devastating, and not only for creditors. Potential interested parties will also be disconcerted by the fact that a company and its owners, as co-owners in a community of owners, are behaving in such an unsolidary manner. This request is also interesting from another perspective. Every attempt by investors to shed light on what happened in the past is rebuffed with the argument that we should not look to the past, but rather look optimistically to the future. It is all the more astonishing that here of all places, where it is not about the concerns of creditors and investors, but about the supposed claims of Reljuv, it is very much the case that we should look very far into the past (seven years after all). So when it comes to the company's own responsibility in creating the situation, this is virtuously suppressed and the rosy future is conjured up instead. However, when it comes to factually unfounded deficit compensation from the past that cannot be quantified in real terms and, above all, has a deterrent effect on potential investors, for which the new investors cannot do anything, then you cannot look back far enough into the past.

Here, too, the question arises as to how such a paragraph could survive the drafting process.

Article 8- Calculation period - Due date - Replacemen	nt
service	

The maintenance fee is calculated as at 31.10. of the year. The calculation should be prepared for each owner by 30.11. of the current year and sent by email. The calculation includes the maintenance costs for the months of November to October, any credit note or subsequent settlement and the determination of the maintenance fee for the following 12 months (from November to October of the following year).

Each owner must pay the maintenance contribution by December 31 of the year.

Note: This article is misleading because it sounds like a recalculation of the maintenance contribution. This should be avoided at all costs. There is a budget that defines as precisely as possible which maintenance measures are to be financed with the community contribution. This budget is voted on both in terms of content and finances at the annual general meeting. If the planned budget proves to be insufficient during the year and the reserves are in danger of being exhausted, a supplementary budget must be discussed at an extraordinary general meeting.

If the payment or transfer is not made by February 28 of the current year, the customer is automatically in default without the need for a reminder. Interest on arrears is 1% per month from the due date.

Note: It is remarkable with what severity Reljuv, as the presumed author of this draft, anticipates default by others compared to its rather lax handling of its own payment obligations towards investors.

Perhaps the investors should also charge Reljuv 1% monthly interest on arrears.

Of course, the maintenance contribution here is about payments to the administration of the community of owners and not about payments to Reljuv. Nevertheless, the attitude expressed here is worth a brief moment's consideration.

Settlers can also pay part of the maintenance contribution by providing services to the community, if the General Assembly so decides.

The activities and the evaluation of those must be approved by the

The activities and the evaluation of these must be approved by the Condominium Council. The Board of Directors is responsible for monitoring and organizing these activities.

Article 5 - Maintenance contribution for commercial properties	
The maintenance contribution for commercial properties can be set independently of the maintenance contribution for residential properties. The maintenance contribution can also be set individually for individual commercial enterprises depending on the type of business activity. Each trader is responsible for compliance with the statutory provisions. The Condominium, its bodies and the operating companies assume no liability whatsoever for the commercial enterprises in <i>EI</i> Paraiso Verde.	
Article 7 - Payment and enforcement	
If the payment or transfer is not made by January 31st of the current year, the customer is automatically in default without the need for a reminder. Interest on arrears is 1% per month.	
If the owner is more than 4 months in arrears with the payment of the maintenance fee or other liabilities to the condominium, or suppliers and service providers from the condominium or the operating company, if an amicable and binding settlement fails within 30 days, the Chief Financial Officer must request payment from the owner by postal telegram within 7 working days and order enforcement in the event of non-compliance.	Note: The members of the community of owners are only obliged to pay the maintenance fee and the security fee to the administration of the community of owners. All other economic relations between Reljuv or other companies and their clients are their private business. The management of the community of owners has neither the right nor the pflow to intervene in these bilateral business relationships in a regulatory manner.
A property must be appraised before foreclosure. The settlers then have 30 days to purchase the property for the estimated value. If no purchaser (community of purchasers) can be found, enforcement takes place.	Note: Perhaps this passage will give the creditor community the idea of using a similar procedure to settle the debts of Reljuv S.A. to its creditors.

Enforcement may be carried out in court by means of a writ of execution, whereby the certificate of debt issued by the Management Board serves as an effective, enforceable title for this purpose.

The seizure of the owner's property and its auction by a public auctioneer appointed by the judge may be requested on the basis of the capital owed plus (50%) of said debt as compensation for adjustments for depreciation, interest and costs.

The settlers each have a right of first refusal in the event of an auction (acceptance of the highest bid within 14 days of the end of the auction).

The aforementioned costs are deducted from the takeover price or the proceeds from the auction. The debt in execution is then deducted. The remainder is paid out to the owner.

Article 8 - Calculation

The maintenance contribution is calculated per square meter of the property

Location of the property: For properties with access to communal water areas, a water conservation surcharge is charged as a percentage of the m2 contribution.

Number of houses on the property. This also includes guest houses. Connected apartments up to 150m2 total area under roof are counted as one house. Number of residents living on the property

The maintenance contribution **does not** include the following mandatory costs, for example, but not exclusively:

- 1. Garbage collection:
- 2. Costs for drinking water and water connection
- 3. Electricity fee and connection
- 4. Internet fee and connection
- 5. Service of the Biodigestors
- 6. School fees
- 7. Tuition fees
- 8. Childcare
- 9. Health care

Note: The newly created self-administration of the community of owners must first use the technical handover document to be provided by Reljuv to gain an impression of the condition of the object of community responsibility in order to be able to plan the necessary maintenance measures in order of priority. An initial estimate of what is absolutely necessary will provide an indication of the total amount that needs to be allocated to the community of owners and therefore the approximate amount of the maintenance contribution. The community of owners is not in a normal situation, but in an existential crisis that has arisen mainly due to wrong decisions made by the old administration of Reljuv. This circumstance must be taken into account until conditions return to normal if the existence of the entire project is not to be jeopardized.

Note:

The following costs are definitely not mandatory costs

- School fees
- 2. Tuition fees
- 3. Childcare
- 4. Health care

The other costs are the subject of service contracts that the individual owner concludes with the service provider. As the infrastructure facilities for the water, electricity and internet supply in sector B are common property, the service provider is the self-administration of the community of owners. As Reljuv S.A. is in turn the medium-voltage customer of Ande and the previous operator of the infrastructure, a contractual arrangement is required between the self-administration of the community of owners and the company

Reljuv to ensure the supply of these services to Sector B.

Article 12 - Necessary measures in case of danger Necessary maintenance measures can be decided and implemented by the Executive Board in the event of imminent danger. The General Auditing Department and the Condominium Council must be informed immediately. Such measures relate in particular to dam repairs and the safety of the condominium and its residents.	
Article 13 - Improvements and innovations Innovations and improvements that are not necessary for the appropriate maintenance and habitability of the property can be decided at the General Meeting. Article 14 - Other contributions The General Meeting may decide on other contributions, e.g. a visitor's tax.	Note: Paraguayan law determines what the General Assembly can do. What it does is at its discretion and therefore does not need to be defined in advance in a reglamento. The proposals made here are interesting in that they are all aimed at generating revenue in some way.

Article 1 INFRASTRUCTURE CONTRIBUTION, definition and purpose

1. Definition, purpose, beneficiary

The infrastructure contribution is the contribution of a property owner to the construction of the infrastructure required for the property (roads, electricity, water, internet). It is paid to the development companies (RELJUV S.a.e.c.a. Oder S.A. and Paraiso Verde Inmobiliaria y Constructora S.A.).

2. Amount of the infrastructure contribution

Building construction, civil engineering, carports, swimming pools of turnover For self-construction by the owner and his family: 15% of material and third-party costs
Living containers, windows, doors, sanitary objects, air conditioning systems, tiles, roof, built-in furniture, and all permanently installed parts:

15% of the costs

Outdoor facilities:

Fences, garden paths, other outdoor facilities, garden design

5% of the costs

The same provisions apply to late payment as for the community contribution.

Note: This really is a remarkable paragraph. How are these levies, whose origin is the existing condominium agreement of 2021, actually justified? All maintenance measures to be financed by the community of owners and the security contribution are already financially regulated.

The seller of a property, be it Reljuv or another member of the community of owners, either sells a property that is already developed at a higher price or one that is not yet developed at a correspondingly lower price so that the buyer can pay for the development himself. There is no justification for a member of the community of owners to pay another member of the community of owners simply because the latter wishes to develop one of their plots.

The freedom to sell plots of land by an owner is only restricted to the extent that there may be repercussions on the communal facilities, e.g. water and electricity network, which results in the necessity and thus the obligation to reach an agreement between the self-administration of the community of owners and the relevant seller of a plot of land on the technical feasibility and financial details of this development. Does Reljuv really intend to impose the development of these plots of land on the general public, and in particular only on the economically active parties, at the land prices it is demanding? Does Reljuv really want to impose the costs for the development of its own private plots, which are in no way associated with the community of owners, solely on those people who build or develop other economic activities here and thus make the location more attractive, and those who do nothing do not need to contribute? Every seller of a property is technically and financially responsible for the development of the property to be sold.

Technically and financially, all repercussions and

Integration acts of the individual connection of a property (or several properties) into the entire infrastructure located in the common property must be regulated in advance with the local administration.

This paragraph is also completely useless from a practical point of view. Imagine that nobody builds any more. Then no income is generated and no funds are available for the development of properties. This is the reason why, for example, the maintenance contribution must be defined as a lump sum for all members of the community of owners, because maintenance requires a certain amount of money according to the work listed in the budget. This sum must not be made dependent on more or less expected 15% contributions on anything.

The claim of a member of the community of owners to any contribution from another member of the community of owners without providing a consideration of equal value for this other member can safely be described as parasitic.

In order not to further damage the reputation of Reljuv S.A., it can only be advised not to make such a passage public.

Article 2 - Perimeter contribution

Purchasers of usage rights to land and owners who have paid less than PGY 80,000 per m2 for the usage rights or for their ownership of land must pay the pro rata costs for the construction of the flood protection facilities. These amount to the difference between their purchase price per m2 and the amount of PGY 80,000/m2.

The amount is to be transferred to the account of RELJUV S.a.e.c.a. (Reljuv S.A.). For all settlers who have paid more than 80,000 PGY per m2 for their usage rights or for ownership of their land, this article is irrelevant.

Development costs/obligation to connect

In all settlements with a drinking water supply from wells operated by the condominium, there is an obligation to pay the development costs.

In all settlements with electricity supply by the state electricity supply or with electricity supply by alternative energy for certain settlements, there is an obligation to pay the development costs.

Notwithstanding this, the property owner may also install an independent supply of alternative energy for his property. Any such installation must be approved by the operating company and the Board of Directors. Wind turbines and windmills are not permitted.

The development costs are determined annually by the operating company.

In the case of self-supply of electricity, the monthly basic fee for the connection must be paid, unless the meter is removed for a fee and the connection is shut down. The new connection or reinstallation is subject to a charge.

In all settlements with fiber optic Internet cabling, there is an obligation to pay the development costs. development costs. The use of satellite-based Internet systems is not permitted.

The following applies to all connections: any damage caused on private property must be repaired at the owner's expense. Damage caused on public land is repaired from the community contribution.

Note: The entire infrastructure installed on the common areas becomes common property with the creation of the community of owners. The management of the community of owners therefore not only assumes the financial burden of maintaining these facilities, but also the responsibility for the proper management of these infrastructures. This includes the connection of new properties with regard to the technical and financial details to be regulated. For technical, possibly also legal but above all organizational reasons, the owners only have the option of connecting to the existing supply networks previously operated by Reljuv. The self-administration of the community of owners will therefore do its utmost to provide these services in high quality, availability and performance at a reasonable cost to the community of owners. As the previous operator, Reljuv can use its knowledge advantage over other service providers to be selected by the community of owners as the general contractor for further operation.

Such a service provider mentality would be a real opportunity for Reljuv S.A. to restore both its reputation as a reliable service provider and its economic capacity to act.

The militant style of the paragraph formulated here, which speaks not only of connection fees, but even of amounts dictatorially determined by the operating company, lacks such a service provider mentality.

Chapter VI BUILDING REGULATIONS

Section 1- Building regulations- Permission to build

Chapter VI BUILDING REGULATIONS

Section 1- Building regulations- Permission to build

- Decision on the building regulations and amendments

The building regulations for individual plots in the PV are determined by RELJUV or the operating company until the first construction of a building. The same applies to the building regulations for investment plots that are resold for residential purposes for the first time.

After the initial sale (or resale of an investment property), a protocol is drawn up for each property regarding the permitted distances (sides and heights) or other easements (e.g. closed or semi-closed ensemble, regulations on design and any other rights (e.g. cables, pipes, service accesses). Thereafter, these building regulations (building permit) may only be amended by simple majority resolutions of the general assembly.

The condominium publishes annually the building regulations that apply to the residential areas sold. They are binding. Justified exceptions

Note:

The building regulations are adopted by the general assembly and not by any company. Based on its experience, Reljuv can provide assistance in drawing up such building regulations. However, once the community of owners has assumed responsibility for the management of Barrio Cerrado, only a body authorized to do so by the general assembly and not an individual member of the community of owners will decide on the building regulations.

require the signature of the board of directors, the condominium council and (if elected) the building committee. A building permit must be obtained from the municipality of Maciel for every structure	
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Construction companies

1. Landscaping

Landscaping (construction of roads, clay platforms, bodies of water, dams, infrastructure such as electricity, water, internet) is carried out exclusively by the **operating company** or companies commissioned by it.

Note:

Based on Paraguayan law, the self-administration of the community of owners defines who does what work. As roads, waterways and the areas designated for this purpose according to the plan deposited with Catastro are community property, the self-administration of the community of owners decides how and by whom these are maintained, extended or created in the first place. (A large part of the public areas marked as lakes in the Catastro plan is pure wasteland that cannot be used by the community of owners as the lakes and canals have not yet been created. Based on the detailed technical description to be provided by Reljuv before the first general assembly of the current status with regard to private and communal areas and their development stage, the administration of the community of owners, together with Reljuv, which currently owns the plots that are formally considered public but de facto still undeveloped, must then find a regulation for the transfer of these areas into publicly usable areas.

Construction of buildings, pools, carports

Buildings are erected either by the **operating company** or by licensed construction companies.

External or settler-owned construction companies can apply for approval from the *operating company*. The client is liable for the correct calculation and payment of the infrastructure contribution to the *operating company*. The following requirements should be met for permission to operate in the condominium.

- A. Business license, tax number
- B. Liability insurance
- C. Proof of paid tax liabilities
- D. Proof of social security liabilities paid.
- E. Declaration of liability for the disclosure of all investments associated with a construction project. Penalty for non-disclosure Construction costs: 30% of the undisclosed amounts.
- F. Registration of each individual construction worker for the safety check. The **operating company** and the Management Board may prohibit the entry of employees of a construction company.
- G. The security service has the right to inspect all persons working in the buildings of the Condominium and their vehicles.

Note:

The self-administration of the community of owners defines which construction companies are allowed to erect buildings in Sector B and what conditions they have to fulfill. It takes over the function of the previous operating company Reljuv, which has not been able to build a good reputation as a construction company. Not only was it unable to meet construction deadlines or construction costs, but the type of construction and quality of workmanship do not indicate that the company claims to want to impose any regulations on other construction companies.

- That reinforcement bars for the floor slab are not simply laid on the clay floor, but are held in the concrete with spacers to prevent rusting,
- that roofs can also be insulated,
- that a screed floor is not laid right up to the wall, so that the tiles later detach from the screed and fold up due to the expansion activities, but that an expansion joint is left there,
- that rain and insect-proof windows can also be installed,
- that it is indeed possible to build wooden houses and use ecological insulation materials (even hemp was used, which according to Dr. Erwin Annau was banned in Paraguay in 2021, although it has been cultivated there since 2019 in a governmentfunded program and was even exported in 2021)
- that houses can be built on time and within the agreed budget without having to use other clients' building funds
- that cables for critical infrastructure components such as pumps for wells are not left unprotected, inadequately insulated and without any strain relief exposed to the weather in the same way as the entire system, but on a proper foundation

- securely mounted and protected with at least a roof from the UV radiation that makes all plastic brittle
- that roads can be built in such a way that they are passable in the rain
- That electrical cables can also be dimensioned and laid in such a
 way that they do not burn out due to undersizing and thus
 potentially endanger all devices connected to the circuit in
 question.
- and several other improvements

are solely the result of initiatives by the investors or clients themselves. In the past, the quality of the construction work also had to be monitored by the clients themselves or by construction managers commissioned by them, as otherwise there would have been considerable construction defects in some cases, as previous experience has shown.

After the construction management was taken over by investors, some of whom are also completing their buildings on behalf of Reljuv, but mainly using new money from the investors (as the money transferred to Reljuv for construction purposes was not used by Reljuv for construction) to complete or rebuild their houses on their behalf, the situation on the construction sites improved considerably in terms of adherence to deadlines, construction costs and quality. This positive trend, which is helpful for the reputation of the project, must not be undermined by the factually unjustified decision-making authority of Reljuv as just one member of the owners' association among others with regard to the construction of the houses.

Construction matters are at risk. It is embarrassing enough that the Reljuv company sells the construction progress, for which it is privately responsible and financed, as its own services in its newsletters. It can be said that almost all of the construction knowledge is held by the owners' association and not by Reljuv.

In this respect, the regulation of construction activities belongs in the hands of those in the know. This assessment is not intended to be a bashing of Reliuv, but a realistic assessment of its capabilities, which is urgently needed in the interests of the project. With its current personnel composition and management structure, this company cannot be economically active in so many different areas if it cannot serve them with knowledge and the ability to act. This dispersion of Reljuv in the past is one of the central causes of the economic misery into which the Management Board has brought the company and thus the project and its investors. And construction is definitely not one of its areas of expertise. However, one point in the adjacent paragraph deserves special mention: E. Declaration of liability for the disclosure of all investments related to a construction project. Penalty for undisclosed construction costs: 30% of the undisclosed amounts. As just one member of the community of owners, Reliuv has already arrogated to itself in the section on infrastructure contributions the right to collect money from other members of the community of owners simply because they want to build here. This regulation is built in so that it does not miss out on any quarani due to construction costs that may have been understated by the developer. A debtor who is in arrogant arrogance towards his creditors and who is in default of payment to the tune of millions of dollars believes that he can use this reglamento to create a nonperforming source of income for himself and that he must enforce it as strictly as possible. Garden design, fences, open outbuildings

These buildings can also be carried out by external construction companies. The requirements under 2.

4. Self-build

Self-construction by **owners** is possible. Unpaid, non-regular and non-sustainable neighborhood assistance by non-professional settlers who are not specialist entrepreneurs is not subject to the infrastructure contribution. In the case of these services, only the materials used are subject to the infrastructure contribution. The planning and statics must be signed and submitted by an authorized and approved master builder/architect.

- a. Purchase of building materials for self-construction: the owners pay an infrastructure contribution of 15% of the invoice amount for the materials to the **operating company**.
- b. Employment of day laborers and employees: Anyone who employs workers for the construction itself must ensure that social security contributions and taxes are properly accounted for. Labor law provisions must also be complied with. If workers are employed, 15% of the wages/fees paid must be paid to the operating company as an infrastructure contribution.
- c. The **operating company** is not responsible for any penalties due to non-compliance with tax, social security or labor law regulations, as well as building regulations, and shall be indemnified and held harmless in any case. It is mandatory to obtain the security clearance of the persons entering **EI** Paraiso Verde before starting work.

Note:

The previous operating company Reljuv S.A. provides virtually no precise details of its own services in the entire document. Instead, very precisely formulated claims for any payments to them are listed in many places. This imbalance is indicative of the fundamental attitude that Reljuv takes towards its customers, the investors in PV.

Perhaps a paradigm shift that places the company's own performance at the forefront of its efforts, resulting in the voluntary willingness of investors to pay a good price for good performance, is a better means of improving the reputation of the company and its founders than bans, exclusion rules and other disciplinary measures, which make up another large part of the draft agreement presented here.

All payment obligations voluntarily entered into by the signing investors in the old condominium agreement, which cannot be compared with any adequate performance by the payee from today's perspective, have become legally, economically and, above all, spiritually irrelevant with the creation of a community of owners. The entire community facilities are the responsibility of the self-administration. What is the basis for infrastructure contributions to an individual member of this community of owners, who also presumes in previous paragraphs not to want to pay the maintenance contributions to be paid by all owners in the same way by claiming "assumed costs" that are not clearly defined and, above all, legally unfounded?

Responsibility, review and approval procedure

All structures must be submitted to the *operating company* and the Board of Directors for approval. Every application for the construction of a building must be submitted together with the site plan, the building plan and the construction site plan. The building plan must show sufficient height sections, at least eaves height and gable height must be shown. The position of the Biodigestor including the planned drains and overflows must be recorded in the plan.

Each house requires a submission plan that complies with the legal requirements of the country of Paraguay. This must be drawn up by an architect licensed in Paraguay and submitted to the municipality of Maciel. The building applicant is obliged to pay the fees prescribed by the municipality and the state of Paraguay directly to the municipality.

See note to section

Construction of buildings, pools, carports

Civil engineering: All civil engineering works, such as roads, platforms, ponds or swimming pools on the plots of land are also deemed to be structures. These can only be started after approval and proof of payment of the infrastructure contribution. In the event of unauthorized civil engineering works, the Board of Directors may order the dismantling and, if necessary, instruct the operating company to carry out the dismantling, as well as enforce the cessation and compensation of all costs and damages caused by the unauthorized construction in court. Civil engineering work can only be carried out by the operating company or by a civil engineering company authorized by it.

Note:

This restriction on the freedom of action of sovereign people, which is not justified by any competence or other characteristic of Reljuv, is deleted without replacement. Reljuv can earn a name for itself as a tie-builder through real performance. Since it has not even been able to build roads that last longer than 2 years, to create drainage ditches that do not bury again after a few months, there is still a long way to go. No, the community of owners will not dictate to its members who they let do their excavation for the swimming pool.

- Building aesthetics

The **RELJUV** and (after sale as a residential property) the Board of Directors may reject a building plan that does not correspond to the overall appearance of a settlement; residential and storage containers must be clad in such a way that they are not recognizable as such.

Note: The self-administration of the community of owners and the executive and supervisory bodies elected by its general assembly have overall responsibility for the further development of the settlement area.

Submission of building projects.

The relevant documents must be submitted by the owner and the responsible builder/architect for submission to the relevant public authorities. Start of construction only after approval by the RELJUV, the Board of Directors, the municipality and other competent authorities.

Note: Like all other building owners, Reljuv must have its building projects approved by the local government board. It is not the approving authority itself.

Liability and emissions

Each property owner shall be liable for any damage caused to the Condominium by its construction workers, contractors and suppliers.

Every property owner is responsible for all immissions (e.g. rainwater, process water, waste water, noise, smoke, electromagnetic waves) on other properties, on other fields and on the public ground which emanate from his property. He is obliged to eliminate all immissions at his own expense. Various tolerance limits and quiet periods apply to residential, commercial and industrial zones. These are determined by the board of directors together with the condominium council

Note: The liability of owners or occupiers in relation to other owners and occupiers and thus also the community as a whole has already been clarified above. It can be repeated here, specifically in relation to building projects. However, it is a redundancy.

Chapter VIII PROPERTY OWNER'S RIGHTS AND OBLIGATIONS, RULES AND PROHIBITIONS

SECTION 1- Rights to real estate: Definitions and transfer

Article 1 - Rights to land

Property rights

Property rights are rights in rem to a property agreed by notarial contract. property. *Ownership rights* can only be transferred with the written consent of the Board, the Condominium Council and the *operating company* and only by means of a notarized contract. notarized contract be transferred.

Every buyer must sign the regulations of the **Barrio Cerrado Paraiso Verde** to sign.

Right to entry in the land register

Before registering the title to a property and before transferring a title, the management board, condominium council and operating company must check whether all requirements for the acquisition of title have been met, in particular whether the legal circumstances have been clarified and all outstanding liabilities to the condominium and the operating company have been paid.

Note: Property rights are defined by Paraguayan law and are not restricted or extended by a private company or the self-administration of a community of owners. The acceptance of a reglamento defining the cooperation of the community of owners is part of the purchase decision, at least once the transition phase has been completed. Such a reglamento must therefore be formulated in such a way that it is logically comprehensible, realistic and above all attractive for many investors, because it gives them the power to make decisions about the expensively acquired property and does not, as in the countries of origin, restrict it through self-appointed authorities.

Note: According to Paraguayan law, the correct acquisition of a plot of land also entails the right to registration in the land register, which cannot be subject to any conditions. However, every owner is obliged to comply with the principles of coexistence that characterize this community and are defined outside of this Reglamento and must therefore check which investor they offer their property to for sale. Any conflicts that may arise between investors or investors and the local administration must be resolved in accordance with these principles of coexistence.

Note: The perimeter contribution is an obligation to make subsequent payments that arose in the past. It arose because the need for flood protection was not recognized at the time the property was sold.

Rights of use

Usufructuary rights are obligatory (contractual) rights to use a property. For all **rights of use**, it is checked whether

- The properties are fully paid for, whether
- No termination and no reason for exclusion exist, whether
- the **perimeter contribution** has been paid in full, whether

If these conditions are met, the beneficiary acquires ownership of his property.

and was therefore not taken into account in the land prices. In order to fully clarify this issue, Reljuv should, if possible, provide evidence of all costs for the construction and maintenance of the dam to date and compare them with the perimeter contributions collected for this purpose (either directly or as part of the property price) in order to be able to put the outstanding perimeter contributions and their use in the right proportion, as the maintenance of the dam becomes the responsibility of the self-administration of the community of owners once its condition has been established in the transfer document. The dam is an essential facility for the entire settlement area and the defects that are already apparent must be rectified as quickly as possible. Therefore, the perimeter contribution will certainly continue to be required in the future and, if it is part of the property price, will have to be paid to the self-administration upon sale.

Transfer rights

1. donation

The owner may make a gift of his property. The recipient of the gift must be named to the Management Board, the Condominium Council and the *operating company*. The recipient must sign the reglamento of the PV. In the case of first and second-degree relatives, the Management Board, Condominium Council or operating *company* may only refuse the transfer if demonstrable grounds for exclusion have been established in the person of the donee. In the case of other donees, the Management Board, the Condominium Council and the *operating company* have the right of refusal. If a donee is rejected by one of the three bodies, the property is valued and must be sold elsewhere. Payment after resale.

Note: Property rights are defined by Paraguayan law and are not restricted or extended by a private company or self-administration of a community of owners.

Inheritance All properties can be inherited. Heirs may only be rejected if there are demonstrable grounds for exclusion in the person of the heir. Heirs who wish to live in the condominium must fulfill the requirements for living in the <i>PV</i> and sign the Reglamento.	Note: Property rights are defined by Paraguayan law and are not restricted or extended by a private company or self-administration of a community of owners. There are no grounds for exclusion except those defined by Paraguayan law. The very phrase "all land can be inherited" is a strange self-empowerment that is not available to anyone except the heirs themselves.
Reversion If an owner dies and has no heirs, the property reverts to the condominium after the statutory periods for claiming the inheritance have expired. The condominium must either use the property itself for charitable purposes within the condominium or sell the property at the best possible price and use the proceeds from the resale for charitable purposes or to improve the infrastructure. The property can also be rented out. In this case, the proceeds from the rental of the property are to be allocated to one of the social projects of the PV .	
Pledge Pledging a property in the PV is prohibited.	
Executions If execution is levied against a property or the owner by a third party (not by the Condominium), the Condominium PV has the right to redeem the owner at the estimated value of the investment and to use the redemption sum to pay the legally enforceable execution amounts up to this amount. The remainder is paid out to the owner less the costs incurred in the proceedings.	Note: Property rights are defined by Paraguayan law and are not restricted or extended by a private company or a self-administration of a community of owners.

Right of first refusal of the condominium and the operating companies

This must be exercised within one month. The operating company has the right of first refusal. If it refuses, the condominium can exercise its right of first refusal. The condominium and operating company can also acquire a property jointly.

Note: Neither the operating company nor the local government have a right of first refusal per se. The free disposal of private property is a valuable asset in Paraguay. Furthermore, the operating company has no money to buy anything in the foreseeable future, as it has to put every guarani it earns that is not needed to maintain its ability to act or to complete its construction sites into paying off its debts.

Prohibition of sale to certain persons

If the property owner intends to sell his property, he must notify the operating company of his intention to sell, stating the personal details of the prospective buyer(s). The operating company has a right of first refusal at normal market conditions, which is exercised if there is a risk that a new owner would not support these regulations of the community, demonstrates behavior detrimental to the community, if his business purpose (interests) could be directed against the interests of the community or its people, or if his membership could endanger the reputation of the community.

Note: The operating company Reljuv S.A., as should now be unmistakably clear, is not, in the eyes of the vast majority of investors, an entity that could point the finger of blame at someone else for damaging behavior without simultaneously pointing three fingers at itself and thereby also meaning itself. If they are unable to resolve their interpersonal problems with anyone, they do not need to carry this inability to resolve conflicts on the backs of their creditors by preventing them from selling their properties.

Article 2 - Further obligations

- 1. Notification of infectious diseases that are listed as notifiable in the Epidemics Act.
- 2. Assistance in the event of disasters or situations that threaten the community, in particular floods and fires.
- 3. Carrying out urgent repairs or safety measures in the event of imminent danger is imminent
- 4. Carry out, at its own expense and without delay, all necessary ordinary or extraordinary repairs to prevent damage to the common elements and the other properties.

avoid.

5. notification to the Management Board of an intended sale of the property with the information about the buyer or tenant,

Note: If there is a statutory obligation to report epidemic diseases, which every citizen of Paraguay must comply with, this naturally also applies to owners in the PV. However, this does not need to be stated again in the Reglamento.

Note: The state of health is a private matter for each individual and there is no such thing as a "private matter" among the self-governing bodies of a

his or her vaccination and health status and the date for participation in the mandatory information week for stays of more than 3 months.

The owners' association does not have the authority to demand health information from the owners, let alone the competence to do so.

There is certainly no right for a member of the community of owners to force the guests or prospective buyers of other members of the community of owners to attend a sales event (information week) for which they have to pay and which they have not attended voluntarily. wants to complete.

Article 3 - Renting

Rental properties

The rental of properties (land, houses, outbuildings, containers, etc.) must be notified to the Management Board by the owner. The notification must include proof of

- a) Health status of the tenant
- b) Registration for the info week if the tenancy lasts longer than 3 months
- c) A signature on the abbreviated condominium agreement.

The owner is liable to the other owners for the actions of the tenant or lessee, irrespective of what he has agreed as landlord with his tenant.

Note: The state of health is a private matter for each individual and there is no authorized authority among the self-governing bodies of a community of owners to demand health information from the owners.

There is certainly no right for a member of the community of owners to force the guests or prospective buyers of other members of the community of owners to attend a paid sales event that they do not wish to attend voluntarily.

Article 4 - Voluntary work.

Settlers can and should work voluntarily as volunteers for the community. They are not bound by time, place or instructions in this work and use their own tools wherever possible. They are not insured and have no entitlement to sick pay or compensation from the condominium.

Note: This is indeed a desirable situation, but it does not need a paragraph in a regulation, as evidenced by the fact that many investors are already doing this today. As they are adults, they are well aware of their insurance status. This paragraph can therefore be deleted without replacement.

SECTION 3 - Other prohibitions

- 1. Dumping or throwing away waste outside the bins provided for this purpose.
- 2. Discharging diesel, gasoline or toxic substances outside suitable collection facilities.
- 3. Improper storage of flammable, explosive, unpleasant smelling or toxic substances.
- 4. Storage of goods, building materials, bricks, earth, etc. outside the boundaries of the property. This also includes non-temporary storage in the driveway area or on the property if the stored material is visible from the street.
- 5. Changes to the property boundaries and the approved and surveyed fences.
- 6. Activities and behavior that offend common decency.

SECTION 4 - Reserve fund

The General Meeting may decide on a "reserve fund" to be managed by the Condominium Council and reviewed at least annually by the General Auditors.

The reserve fund is used, among other things, to pay for extraordinary, unforeseen and urgent repair and maintenance work or to make useful investments for the condominium. The amount and details of collection and use are decided by the General Meeting.

Note: Well, the community of owners can be happy that the Reglamento so generously allows them to create a reserve. This is the case in every ordinary budget and does not need its own paragraph. If even this reserve is used up during the year, an extraordinary general meeting must be convened to decide on an extension of the original budget.

Section 8- Other provisions

- Amendments: Amendments to this agreement may only be adopted by the General Meeting in accordance with the quorums provided for in these regulations.
- b. The provisions of these regulations apply to all persons staying at **El**Paraiso Verde.
- c. Severability clause: This contract contains all agreements between the owners and the condominium.

If a provision of this contract violates a statutory provision or its implementation proves to be impossible and it therefore becomes invalid, it shall be replaced by a new provision within the meaning of this contract that comes as close as possible to the invalid provision and the purpose of this contract. The validity of the remaining provisions shall remain unaffected.

- d. Written form: All agreements must be made in writing. Simple declarations can be sent by email.
- e. Place of jurisdiction: Place of fulfillment and jurisdiction is Caazapá. Paraguayan law applies

Note: Point b) only applies indirectly to non-voting persons in the EPC, as the inviting voting member of the community of owners is responsible for the invitee

Chapter IX RESOLUTION.

Dissolution of this Comdominium is only possible with 95% of the votes in an Extraordinary General Meeting to be convened specifically and only for this agenda item. All members must vote on this in person, via electronic conference media or in writing. Voting is compulsory.

Chapter X. FINAL AND TRANSITIONAL PROVISIONS.

Article 1: Registration of the codominium agreement

"RELJUV S.A." shall enter these Condominium Rules in the corresponding register. This is binding for all co-owners. Any changes must be registered in order to have the same effect.

Article 2: Transfer of land. 1. The transfer of rights and shares or the transfer of a plot of land by public deed presupposes automatic compliance with the provisions of these regulations by the purchaser. This acceptance shall be recorded in the corresponding transfer of rights or deed of transfer. The transfer of rights entails the obligation to comply with these regulations. 2. The officiating notary shall first request a "certificate" from the Condominium's Board of Directors stating that no costs or expenses are owed to the Condominium and RELJUV S.A	Note: There is no officiating notary. The transfer of property rights can be carried out by any notary. Whether for practical reasons an owner resorts to the previous notary is his own business. As the prospective buyer must be notified to the self-administration, a reference to outstanding payment obligations of the seller is certainly helpful in order to emphasize the right of the self-administration to settle these outstanding payments. It is doubtful whether the instrumentalization of a notary exclusively subject to her professional duties for regulatory purposes within a community of owners is permissible and, above all, exemplary for the viability of this community of owners.
Article 3: Temporary administration. "RELIUV S.A.", through its representative body, has authorized the Consortium of The BARRIO CERRADO PARAISO VERDE was managed by the co-owners of the BARRIO CERRADO PARAISO VERDE for the period required to hold the first ordinary meeting and the subsequent formation of the condominium's first board of directors;	
This representation and thus the right to sign for the condominium shall pass to the bodies of the condominium at the conclusion of this meeting. The	

Board of the condominium is now the legal representative of the condominium.

It has been established that the required 5% (five percent) of the total properties in Barrio Cerrado Paraiso Verde have been sold and are occupied and at least 5% of the owners have title in order to hold the Constituent General Meeting.

"RELJUV S.A." shall continue to have the right to vote at the meetings within the percentages set out in this agreement for the properties it owns.

PURSUANT TO THESE TERMS AND CONDITIONS, THESE REGULATIONS OF CO-OWNERSHIP AND MANAGEMENT OF THE BARRIO CERRADO PARAISO VERDE CO-OWNERSHIP ASSOCIATION IN THE TAYI COMPANY, DISTRICT OF MACIEL, DEPARTMENT OF CAAZAPA, ARE ESTABLISHED AND ADOPTED WITH THE RESPECTIVE QUORUMS SET FORTH IN THESE REGULATIONS.

ALL MEMBERS ACCEPT THESE REGULATIONS AND UNDERTAKE TO TO BE DUE AND FAITHFUL. at the time of signing the purchase contracts or the deed of transfer of the property.

CONCLUDED IN THE DISTRICT OF MACIEL, DEPARTMENT OF CAAZAPA, REPUBLIC OF PARAGUAY, ON ---- DAY OF THE MONTH OF ---- IN THE YEAR TWO THOUSAND AND TWENTY-FOUR.

3.

Signed: Dr. Erwin Annau. President RELJUV S.A. Jesus M. Benitez Lepretti. Sr. General. Engineer Jorge Manuel Cazal. Reg. Prof. of Engineering No. 2655.

MOPC. Mat. No. 2753 CSJ. JUNTA MUNICIPAL DE CORONEL MACIEL Secretary.

COMMUNITY BOARD OF CORONEL MACIEL.

PRESIDENCY".- The transcription is exact, I confirm.----- Below I continue with the transcription Decision No. 631 of the NATIONAL CATASTROPIC SERVICE, which in its relevant part looks like this

reads: "GOVERNMENT OF PARAGUAY. MINISTRY OF ECONOMY AND FINANCE. NATIONAL DISASTER SERVICE. Cadastre, tool

for national development. SNC RESOLUTION No. 631. THEREFORE, BE IT ADOPTED." Into the ownership regime by land. The individualized property with cadastral account No. 22-0054-02 in the district of Maciel, belonging to the company Rejuv S.A.E.C.A. Asunción, December 27, 2023, seen: The application SERVICE submitted to the NATIONAL Cadastre Office in the SNC-File No. 159.139 of September 19, 2023. The Paraguayan Civil Code, Book IV, Title VI of Property by Dwellings and Dwellings, Chapters I and II, and MINDFUL: The Technical Report No. 431 of December 1, 2023 by the Department of Special Services. December 2023 by the Department of Special Regimes, according to the note of the notary Marta Bogado de Fanego, in relation to the property with registration number 1247, today cadastral account number 22-0054-02, property of the company RELIUV S.A.E.C.A. with R.U.C. No. 80095083-6, located in the Tayi Company, in the Maciel District. In it there is a fenced neighborhood called "GREEN PARADISE", subject to the Property Regulations for Land and Apartments under Resolution No. 11 J.M. of July 14, 2023 of the Municipality of Maciel. It is found to be vacant. The Solar has a land area of 5,494,322.6810 m2..., registered in the General Directorate of Public Registry as registration number G04/1027 of the District of Maciel, under No. 01 (one) and on page 1 and Sgtes. The NATIONAL CADASTRAL SERVICE, created by Law No. 109/91 as a technical department of the Ministry of Finance, is the authority responsible for compliance with the cadastral regulations contained in Decree-Law No. 51 /52 and its amending and extending Law No. 4394/2011.

Law no. 7158/2023 "Creation of the Ministry of Economy and Finance". That Resolution MH No. 245 of July 13, 2018 establishes that the Directorate of the National Cadastre Service may carry out any other action necessary to fulfill the established objectives in accordance with the legislation in force and the rules and procedures established by the Ministry of Finance.

Therefore, the Directorate of the National Land Registry Service, in the exercise of its legal powers, decides: Art. 1º The regulation of property by dwellings and divisions, the closed neighborhood called "PARAISO VERDE", located on the property, to be included with the current account Cadastre No. 22-0054-02, MACIEL district, property of RELJUV S.A.E.C.A. Art. 2º Assign the following cadastral nomenclatures to the properties resulting from the division: MATRIX PROPERTY FROM WHICH IT ORIGINATES. CTA.CTE.CTRAL. 22-0054-02. BUILDING AREAS. Prop. Common room area.

Conclusion:

This draft is unacceptable for the following reasons, is generally unsuitable for a community of owners and is downright disastrous in view of the specific situation of the PV:

- It contains a number of passages that contradict Paraguayan law.
- In the passages relating to health, it contains encroachments that no sovereign person will accept.
- It does not contain any really applicable regulations on how maintenance costs can be determined and planned, but only how they are to be collected and the associated default regulations
- It does not contain any acceptable voting regulation that brings the full potential of the community of owners to bear, but only absolute claims by Reljuv that are not justified either objectively, i.e. in terms of its competencies or with regard to its debtor status.
- It contains many discrepancies, inconsistencies, redundancies and inaccuracies
- It mixes regulations concerning the Barrio Cerrado with questionable attempts to control and possibly punish people's behavior
- Reljuv S.A. grants itself privileges that are not justified by any competence demonstrated to date.

The draft not only continues, but exacerbates exactly what Reljuv has been accused of in the past and has led to its disastrous reputation, particularly in German-speaking countries:

- Unilateral, unjustified, material benefit
- Overbearing rules of conduct including unlawful exclusion regulations for prospective buyers while at the same time excluding themselves from these very exclusions, as if the company Reljuv and its board members were almost godlike infallible
- Excessive and objectively unjustified violations of private data protection with regard to requested information on health status due to lack of competence
- Presumptuous and also unjustified decision-making powers due to a lack of competence, including veto rights in matters that are the sole responsibility of the community of owners.
- A downright grotesque lack of reality when it comes to assessing one's own possibilities and the effects of committed and planned actions on the reputation of the company and thus also the project among people who are able to look behind the superficial façade, but who are precisely the people on whose skills such a project depends.

The draft lacks the following missed opportunities:

- Reljuv could position itself by providing a precise description of the services it can actually
 provide, instead of simply stating in a militant style the payments to which it is or is not
 allegedly entitled
- Reljuv could indeed have taken responsibility for the wrong decisions of the past by having
 Reljuv assume its creditors' share of the community contributions as long as the creditor is
 a creditor or another agreement is reached. But this draft provides for exactly the opposite.
 It wants to exempt itself from the community contributions and transfer the burden of
 restructuring an infrastructure that it did not build properly to the creditors alone.

- Reljuv could have presented the object of joint responsibility in a realistic manner through documentation appropriate to the property prices, as its primarily European investors are familiar with from so-called partition declarations.
- Reljuv could indeed have shown an interest in a community of equal co-owners whose full
 potential would be realized through appropriate voting rights regulations. However, it
 expects unconditional allegiance from merely paying investors.

If the project is to have a chance, and it truly deserves one, the power for renewal must come from the ranks of the investors, who have shown in the past that they are the real knowledge carriers, especially as far as all construction trades are concerned.

A large group of competent investors have come together in the Asociacion Simple "Comunidad Creativa" and created a draft for a truly viable reglamento for a community of owners.

How this came about and how to get out of the crisis has been explained in detail on the website https://forum-dialog.site/index.php/de/im-brennpunkt, where you can also find the association's draft regulations. This Reglamento does not take any unilateral advantage of one member of this community of owners at the expense of the other members of this community of owners. Only in this way can the entire knowledge and action potential of the investors be brought to bear in the first place. However, this presupposes that the individual members of the community of owners have the will to act and the necessary skills to do so.

If Reljuv were to attempt to push through this design by whatever means, this could only be seen as sabotage of the project and its own company.

If the co-owners fail to courageously demonstrate their willingness to act and their competence in this critical situation for the project and to stand up for the ideals for which they have come here, they will remain at the level of criticism of the existing situation and thus miss the opportunity to turn the project around for the better.

A hopeful perspective can only lie in all those involved overcoming their egos not only verbally, standing by the wrong decisions they have made in the past and bringing the sometimes painful experiences they have made to bear with a certain humility before the complexity of the issue in order to find a way out of the crisis together.



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