

**THE RIDGES AT MOUNTAIN HARBOUR  
POA BOARD MINUTES  
JANUARY 21, 2019**

Meeting called to order at 3:01PM by Wayne Watson, President

Board Members present: Wayne Watson, Jim Ackerly, John Walvoord, Betty Applegarth, Randy Vaughn/General Manager, Liz Hickok (scribing for MaryAnn Strider)

Property Owners present: John McLeod, Karen Watson, Michelle and Michael Nerney, Barb and Jim Redmond

Minutes of December 19, 2018 were approved via e-mail. A copy has been posted to the POA website. The 2019 POA Board meeting schedule was reviewed and approved (Jim Ackerly motion and John Walvoord second) for posting also.

POA FINANCIALS:

Betty Applegarth presented information about POA 2019 assessments:

353 mailed – totally \$668,800  
158 Currently collected - \$298,721.21  
Remaining to be collected - \$370,078.79 (including second split payments due by April 15, 2019)

Betty is reconciling past due payments and liens, which will be reviewed by our CPA prior to sending to the collection agency, Zealandia Capital. Unpaid dues will go to collections after 90 days and a lien filing. There is no cost to the POA for Zealandia's service since they add an additional percentage amount to the delinquent property owner's account. Previously, board members made these collection calls, but using a collections agency is expected to be more effective and less stressful and time-consuming for volunteer board members.

### WELLS FARGO UPDATE:

Rex reported to the Board that we still have heard nothing from Wells Fargo, and it appears they have stopped all work on the Pinnacles Road. Board discussion included the road's safety concerns, which are Wells Fargo's (declarant's) responsibility. Our attorney shared that Wells Fargo is going back to discovery regarding the two current property owners' lawsuits, which is contributing to the delay of action or response from WF. Our attorney is drafting a lawsuit to be reviewed by the POA board prior to submission after the completion of the two property owner's lawsuits.

### MAINTENANCE UPDATE:

Jim Ackerly reported we hired a company to pressure wash all stone, including pillars, clubhouse stone and walls for a cost of \$2,600. Work has been completed for this huge job, and the clean stone looks very good.

### ARC UPDATE:

Approval has been given to Ackerlys to remove five trees from their lot, one of which is a danger to Indian Trail. The Hooker's newly built Pinnacle residence is expected to get the Certificate of Occupancy by next week. Welcome to our new neighbors!

### SEQUOYAH UPDATE:

The board received a letter in December from Rich Focke that The Sequoyah would close due to profitability challenges. An email by Fockes to their distribution list announced that the closing would be February 1, 2019. Randy Vaughn and Fockes are reviewing inventory, inventory ownership and final closure details including the legal ownership of the name, *The Sequoyah Bar and Grill*.

The Golf Course, contrary to some local rumors, is NOT closing, and Randy is submitting a notice in *The Clay County Progress* to confirm for the public. There are no plans to actively look for a future proprietor for a restaurant and bar upstairs. However, Randy discussed the lower level in his later MHGCLLC report (as written in these minutes).

Susie and Rich worked hard to prepare the facility prior to The Sequoyah's 2018 opening and to operate it with food and entertainment for the public. The board thanks them for their year that provided this socialization for the Mountain Harbour and area community and wishes them well in future endeavors.

#### ANNUAL MEETING AND NOMINATION COMMITTEE:

The annual meeting for the POA will be held on Saturday, April 27, 2019 and more information will be forthcoming. Nominations for the new 2019-2020 board will be needed after present board members make their decisions whether they will continue or resign. ALL POA members, whether local or not, are invited to submit their names for nomination to the board.

MEETING ADJOURNED at 3:36 pm  
Respectfully Submitted,  
Liz Hickok (on behalf of Mary Ann Strider)

### **MOUNTAIN GOLF CLUB LLC REPORTS**

Meeting was called to order at 3:37PM by Wayne Watson.

The MHGCLLC financials were reviewed; Jim motioned and John W. seconded to post them and the POA financials on the POA website.

Randy reported that December was a financial loss mostly due to lack of play because of weather and holidays. While the December results were not very strong, Randy expects that January will show a profit because of the \$25/round program, and he remains positive and excited for the future. He has booked three tournaments this year that were not booked in 2018. Some members who left in 2018 are returning. Additionally, the golf shop sales doubled from January, 2018's \$2000 to January, 2019's \$4000.

Current Membership info:

- 40 **Premier** Individual
- 30 **Premier** Family
- 10 Golf Individuals; 4 golf family
- 30/30 number is uncertain currently due to system changes.

Curtiss Phillips, a Ridges employee several years ago, has been hired to have a primary focus on tournaments, paid rounds paid and membership experience and events. Curtiss, with his experience, personality and skills, will allow Randy more time to work with Kirk and the maintenance department to continually improve the course.

Randy's goals for the club are to build golf membership, increase paid rounds paid, provide appropriate food & beverage service, ensure excellent golf course conditions/play and deliver service with a quality staff. There was a short discussion about options including catering to provide F&B for large golfing or club events.

Randy is reviewing options for the lower level grill and will present a plan at the February board meeting. The Sequoyah's liquor license will expire on 3/31/19. Randy and Betty will apply for a liquor license for Mountain Harbour Golf Club, effective prior to April 1, 2019. There was consensus from the board and meeting guests that a simple "grill" in the lower level contributes to our golfers' overall experience and that the golf club and its membership are the primary focus for success.

#### WEBSITE/MARKETING UPDATE:

John McLeod reported on the golf course website updates and the ongoing renaming of the Golf Club, specifically the need for the two Hwy 64/Cold Branch signs' change. Tony from Signs Plus will update the two signs for less than \$300. The billboard on Rt. 69 has been updated with the new name and our marketing theme of *Visit Us...You'll love it!* The new theme attempts to convey that we are not a private country club, but a golf club welcoming all golfers in a friendly atmosphere on a great course. All were in agreement.

Meeting Adjourned at 4:13PM.  
Respectfully Submitted,  
Liz Hickok (on behalf of Mary Ann Strider)

**Mountain Harbour Property Owner's Association**  
**Meeting Minutes**  
**February 25, 2019**

**Board Attendees:** Wayne Watson, Jim Ackerly, Betty Applegarth, John Walvoord

**Absent:** Mary Ann Strider, Tom Norris, Rex Strickland

**Guests:** Randy Vaughn, Karen Watson, Nancy Walvoord, Irene Hamman, Dave Larson

The Mountain Harbour Property Owner's Association was called to order at 3pm.

Betty Applegarth reported that she has billed the property owner's dues on 374 lots. Of the 374 bills, 125 are paid in full, 134 have split their payments and 115 haven't paid anything as yet. One property owner overpaid and a refund has been sent to them. The board asked Betty to send a 2<sup>nd</sup> invoice stating they are 30 days past due.

Jim Ackerly stated Zeelander Collection Agency could not accept our account due to staffing issues. Jim will contact Professional Recovery Consultants to see if they can collect our past due accounts. Betty has filed one lien this year.

Wayne Watson reported for Rex Strickland that the attorneys hope to go to mediation in approximately 60-90 days regarding what Wells Fargo needs to complete prior to pulling out of Mountain Harbour.

A discussion pursued regarding the hours of the back-gate closure. A neighbor had reported hearing a disturbance on her deck around 2:15am one night, her alarm went off and she heard a truck speed away. She was concerned that the gate was not closed. John Walvoord checked the gate and found that it is closing around 10pm. John will follow up with Mountain Security/Warren Pearson, regarding a change of codes and a notice will be sent out to all property owners with the new code.

No update for Architectural Review.

ANNUAL MEETING WILL BE HELD APRIL 27, 2019 AT 1PM IN THE DOWNSTAIRS OF THE CLUBHOUSE. Wayne will ask Bill Hickok to e-mail the date to all property owners and it will also be posted on our website.

John Walvoord will head the nomination committee for officers for 2019/2020. We will have 1-2 openings on the board. John was given a list of possible candidates that had expressed an interest and he will contact them and explain that this is a working board.

NEW TIME FOR BOARD MEETINGS: 6PM 3/18/19 in the member's lounge. This change is to allow those that work an opportunity to attend the meetings.

Dave Larson asked the board to take a look at the balance sheet for December regarding the payments for the golf course. Betty will talk with Elmer Wilson, CPA to get this straight.

There being no further business, the POA meeting was adjourned at 3:35 and moved into Golf business.

## MOUNTAIN HARBOUR GOLF CLUB MINUTES

Randy Vaughn, General Manager gave the following update regarding the golf course:

During adverse weather, only bringing in staff required

Maintenance has sprayed the course with pre-emergence

There is now a safe walkway to the ladies tee on #5

Tree trimming being done

Landscape timbers added to all tee boxes

New flags with our new logo have been ordered

9 tournaments have been booked for 2019 thus far

3-4 golf outings from out of area have been scheduled

In the process of widening the fairways

Randy reports that we have doubled the revenue over 2018, but due to the weather, play has been limited. However, we are moving in the right direction.

Randy is working on food service for the golf season. He will keep a simple menu with good food and fast service. Members will be given a 10% discount. (Excludes 30/30 prepaid rounds) Randy and Betty have completed the paper work to obtain our beer and wine license and will submit it to the state.

Randy is looking into catering of boxed lunches for tournaments or the organizers may bring their own food, but beer and wine must be purchased from the grill.

It was stated that the pool steps are steep and a handrail will be installed for this season. John Walvoord is pricing it out and will order supplies needed.

Fitness Center: 2 treadmills are not working. Randy will pursue someone to repair them. We will also put a camera in the fitness center to monitor activity and use by members only. Jim recommended Randy contact Robert with Sounds Good Electronics.

Dave asked how many Sports Memberships have been billed and how many have paid. Betty stated she will have a report for the next meeting.

MHGLLC financials will be posted on the website.

The meeting was adjourned at 4:05pm

Respectfully Submitted,

*Karen Watson for Mary Ann Strider*

THE RIDGES AT MOUNTAIN HARBOUR  
MARCH POA BOARD MINUTES  
MARCH 18, 2019

Meeting called to order by: Wayne Watson, President

Board Members Present: Wayne Watson, Tom Norris, Jim Ackerly,  
John Walvoord, Mary Ann Strider

Golf Course GM: Randy Vaughn

Property Owners Present: Nancy Walvoord, Eric Dudley

Minutes of February 25, 2019 POA Board Meeting approved via e-mail. Copy available for reference. Posted on website.

FINANCIALS: Balance Sheet as of February 28, 2019 reviewed. Profit/Loss Statement January through February, 2019, reviewed and discussed. Statement of Cash Flow for January-February 2019 reviewed. Jim moved to approve, Tom seconded. Motion passed. Financials will be posted on website.

COLLECTION Update: Jim reported contract with Professional Recovery Consultants, Durham, NC, being reviewed and prepared for signing.

WELLS FARGO Update: Wayne reported mediation date has not been determined but process continues with all parties involved.

MAINTENANCE: Jim reported a fairly large road washout has occurred on Ashe Branch Drive. This is a hole in the middle of the road. Jim spoke with Aaron Waldroup and Crisp paving regarding necessary repair. Jim motioned we work with Aaron Waldroup and Crisp Paving to repair the road. John seconded. Discussion about cost of this project was held but all agreed it must be repaired. Aaron will provide cost estimate asap. Motion passed.

BACK GATE Update: John reported he is ready to input new code. This will be done April 27, 2019 (day of annual meeting). The old code will continue to work for 2 weeks after the 27th. New code will be available in April minutes(on website). It will be announced at annual meeting and noted once again in the annual meeting minutes (on website).

GRANDFATHER CLAUSE: Several property owners have questioned this clause (SEC 14-1 and 14-3, paragraph D). There are 80 plus owners who fall in this category. Approximately 11 owners in this category choose to pay for a membership in support of their club. This clause was implemented 14 years ago by the developer, Scotty Fain. We will approach our attorney to determine whether we can remove this clause.

NOMINATING COMMITTEE: John is in the process of contacting several owners who have expressed an interest.

ANNUAL MEETING: April 27, 2019 at 1:00pm

Regular April monthly POA BOARD MEETING will be April 15, 2019 at 6:00pm

Meeting Adjourned at 6:55pm

Respectfully Submitted,  
Mary Ann Strider

## MOUNTAIN GOLF LLC Report

GM, Randy Vaughn provided the February golf course update. Despite being closed 8 days and limited (due to weather) 10 days, a total of 394 rounds were played.

Paid Green Fee play was better than 2018 (194/146). This demonstrates that the outside play is returning.

Greens have been aerated, top dressed, seeded and fertilized. Weed control is on-going. A program for nematode control is being implemented. This is a seven month nematocide program. Kirk and his team are doing a great job. Widening of fairways continues. E-mail blast sent out was well received and Randy will continue this.

Keith Challis has been hired as the Grill Manager. Health Inspection is scheduled and plans are to be open the beginning of April. Menu will be simple with no wait staff, self-serve. Keith has previously worked at Mountain Harbour and is a welcome addition to our staff.



MHGLLC financials will be posted on the website. Second billing, for mandatory sports memberships, mailed March 11, 2019. These are due May 1, 2019 and will go to collections after that date. A total of 76 owners have paid (\$34,200), 14 have upgraded their membership, 118 still owe. Total of 208 property owners responsible for at least a Sports Membership. These numbers are changing daily as payments come in, calls regarding free lifetime memberships are received (we are requesting proof), incorrect purchase dates being researched, etc.

Plan is to have all info updated and corrected by the end of May.

Fitness Center Equipment repairs have been addressed. Randy has contacted a person to inspect/repair equipment. Exact date for this has not been scheduled. Repair person is located in South Carolina.

All security cameras are working. Discussion held regarding additional cameras. Proposal for these is being prepared. Adding to our present system will be the most cost effective.

Meeting adjourned at 7:20pm

**THE RIDGES AT MOUNTAIN HARBOUR  
POA BOARD MINUTES  
APRIL 15, 2019**

**Meeting called to order** at 6:05 pm by Wayne Watson, President  
**Board Members Present:** Wayne Watson, Tom Norris, Jim Ackerly,  
John Walvoord, Mary Ann Strider, Rex Strickland  
**Golf Course GM:** Randy Vaughn  
**Property Owners:** Nancy Walvoord, Karen Watson, Barb & Jim Redmond,  
Judi Bouchard

Minutes of March 18, 2019 POA Board Meeting approved via e-mail.  
Copy available for reference. Posted on website.

**FINANCIALS:** Balance sheet as of March 31, 2019 reviewed. Profit/Loss  
Statement January-March, 2019 reviewed and discussed. Statement of  
Cash Flow for January-March 2019 reviewed. Tom moved to approve,  
Jim seconded. Motion passed. Financials will be posted on website.

**COLLECTION Update:** Contract has been signed with Professional  
Recovery Consultants of Durham, NC. All information has been forwarded,  
accounts are being established. They will retain 25% of collected monies.  
Many thanks to Jim for seeing this through.

**WELLS FARGO Update:** Mediation will take place May 6, 2019. This will  
be separate from other property owner's mediation. Tom, Rex and John  
will meet with our attorney prior to May 6 in order to itemize all issues and  
provide all pertinent documents.

An e-mail blast has been sent asking property owners to provide  
assistance with Contracts For Purchase issued by National Investments  
LLC. This is URGENT! If there are any questions, please contact Jim  
Redmond at [drjor@frontier.com](mailto:drjor@frontier.com).

Jim Ackerly has secured estimates for all roads to be brought up to  
standard. Sewer and water estimates will also be part of relevant  
documents. Rex, Tom and John will attend mediation.

**MAINTENANCE:** Washout on Ashe Branch Drive has been repaired and will be paved asap. Repair on Mountain Harbour drive is complete.

**BACK GATE:** New code will be #4589. This is effective on April 27, 2019. One emergency code and two gate maintenance codes will also be in the system. All other codes will be cleared within two weeks of the April 27 date.

**NOMINATING COMMITTEE:** There will be one vacancy for 2019-2020 Board and a property owner has agreed to serve. Michael Nerney has agreed to fill this vacancy. Thank you.

**ANNUAL MEETING:** April 27, 2019 at 1:00 pm in the downstairs grill.

**NEXT POA BOARD MEETING** will be May 20, 2019 **at 6:00pm.**

Meeting Adjourned at 6:48pm

Respectfully Submitted,  
Mary Ann Strider

## **MOUNTAIN GOLF LLC Report**

GM, Randy Vaughn provided the March golf course update:

- Course was closed 8 days due to rain and had 8 days of limited play, again, due to weather. Fifteen playable days.
- Membership revenue is up, as compared to 2018.
- There were two tournaments held in the past three weeks.
- The American Legion will have a tournament on April 20<sup>th</sup> and Murphy Rotary Tournament April 27<sup>th</sup>.
- May 5<sup>th</sup> will see the High School 1-AA Western Regionals.

First nematode application has been completed.  
New flags and new tee markers are in place on course.  
A schedule for top-dressing every Tuesday is being finalized.

Grill has been up and running for two weeks. Keith is doing a great job and the simplified menu has been well received. Large Angus Burgers are said to be "THE BEST!" Hours are 11-3 EVERY day. Please watch for any changes as the season gets underway.

A budget for the grill is forthcoming.

Thanks to Keith and Ashley for all your hard work!

Randy remains positive regarding all aspects of the Golf Course.

MHGLLC financials will be posted on the website.

**Important Note:** Mandatory Sports Memberships are due May 1, 2019 and will go to collections after that date. Fifty-seven letters were sent to "Grandfathered" members asking them to take a Sports Membership in support of their Club.

Surveillance Cameras are working. Additional cameras will be added asap.

Meeting Adjourned at 7:10pm.

**THE RIDGES AT MOUNTAIN HARBOUR  
POA BOARD MINUTES  
MAY 20, 2019**

**Meeting called to order at 6:05 pm** by Mary Ann Strider, Secretary  
**Board Members Present:** Jim Ackerly, Tom Norris, Michael Nerney,  
Mary Ann Strider  
**Golf Course GM:** Randy Vaughn  
**Property Owners:** Judi Bouchard, Ed and Beth Hooker, Rob Moore

Minutes of April 15, 2019 POA Board Meeting approved via e-mail. Copy available for reference. Posted on website as are NOTES from Annual Meeting, April 27, 2019.

Please note we have “flipped” our meeting agenda. This will make it possible for Randy to depart and conclude Golf Course Operations for the evening.

**MOUNTAIN GOLF LLC Report**

GM, Randy Vaughn provided the April golf course update.

- Course was closed 3 days due to rain and had 6 days of limited play, again, due to weather. Twenty-one playable days.
- Maintenance is doing a great job and word is Mountain Harbour is in the best shape ever!
- The May 13 scheduled fertilizer application was postponed due to rain.
- Course bathrooms are in need of repair/upgrade. This issue will need to be addressed.

Memberships continue to be renewed/purchased as players return to the mountains.

Currently there are 25 Premier Individual, 21 Premier Family, 3 Golf Individual and 2 Golf Family memberships. Past members are being contacted and reminded that it is time to renew.

## SPORTS MEMBERSHIPS/MANDATORY/GRANDFATHERED

There seems to be confusion regarding this membership.

FYI: GRANDFATHERED means owner does NOT need to purchase ANY membership.

HOWEVER, owner is NOT entitled to free use of pool, fitness center, driving range or golf course. This is not a LIFETIME MEMBERSHIP, it is strictly an EXEMPTION from MANDATORY MEMBERSHIP.

MANDATORY SPORTS MEMBERSHIP (or upgraded choice of membership) is required of ALL property owners who are NOT GRANDFATHERED. This membership is billed every year in September, payment due in October and expiration the following September.

\*\*\*Sadly we have had some vandalism in the fitness center. The code has been changed and members are required to verify their membership with the Pro Shop before obtaining the new code. Unauthorized use hurts ALL of us. Please DO NOT give out this code to unauthorized users. This code maybe changed periodically and verification will again be required. Thank you for your understanding and support.

Several tournaments have been played with very positive feedback to Randy and his team. The tournament schedule is available in the Pro Shop.

Callaway Golf will be at our range on May 29 for a demo. Come by and try out all the new Callaway products. Time is 9:00-1:00. Excellent trade in benefit will be available.

Plans are for the Friday Night Scramble to resume on May 31 with a "pot luck" evening planned.

Keith and Ashley are doing an excellent job with the grill and beverage cart. Keith has several functions on the books including a bridal luncheon and a Sheriff's dinner. Ladies card groups are in the lounge room two days a week.

MHGLLC financials will be posted on the website. Collection of Mandatory Sports Memberships continues. REMEMBER, these memberships are billed on September 1, 2018 and due October 1, 2018. They carry an expiration date of September 30, 2019 (the following year). Property owners who have not fulfilled this obligation are now almost 8 months in arrears!

The addition of four surveillance cameras is in progress.

Meeting Adjourned at 6:25pm

## **POA Reports**

FINANCIALS: Printed reports provided to Board Members. These reports will be provided to absent board members and will then be approved/corrected via e-mail. Financials will then be posted to website.

COLLECTION Update: Betty has set up necessary software and procedures. June 1, 2019 is the target date for all overdue accounts to be turned over to Professional Recovery Consultants. Board members received 2 and 1/2 pages of delinquent dues. Jim and Mary Ann contacted several residents about late payment.

\*\*\*\*\*AGAIN, there seems to be some confusion regarding these dues. FYI: All POA dues are to be paid by January 15. Owners have been given the option of splitting this payment. The second half is due by April 15. The POA WILL NOT issue a second bill. It is the owner's responsibility to send the second half to the POA if they have chosen this option. PLEASE fulfill your obligation and remit dues on time. YOUR POA budget is based on the collection of these dues. \*\*\*\*\*

WELLS FARGO MEDIATION: please read Wayne Watson's note to owners. All concerned parties are preparing necessary reports.

**MAINTENANCE:** Jim reported that there is a small area that remains to be repaired in the Upper Grandview Area. Lawns Unlimited will repair two road signs, Meadow Ridge and Country Club. Most owners are mowing and maintaining their properties. Jim will contact owners regarding non-compliance.

**BACK GATE HOURS:** Hours will remain same. Gate closes at 10:00pm.

**REMINDER:** new code is 4589.

**ARCHITECTURAL REVIEW:** Several lots are in the process of being purchased. No new construction at this time.

**MEETING ADJOURNED** at 6:50pm

Respectfully Submitted,  
Mary Ann Strider



**THE RIDGES AT MOUNTAIN HARBOUR  
POA BOARD MINUTES  
JUNE 17, 2019**

**Meeting called to order at 6:02pm** by Wayne Watson, President.

**Board members present:** Wayne Watson, Michael Nerney, Jim Ackerly, John Walvoord, Rex Strickland and Mary Ann Strider.

**Accounting:** Betty Applegarth

**Golf Course GM:** Randy Vaughn

**Property Owners:** Larry Luck, Judi Bouchard, Ed and Beth Hooker.

Minutes of May 20, 2019 POA Board Meeting approved via e-mail.  
Copy available for reference. Posted on Website.

**MOUNTAIN GOLF LLC REPORT**

GM, Randy Vaughn provided the golf course update for May.

- A total of 1810 rounds played in May, 2019 as compared to 1541 in 2018.
- Total revenue for May, 2019 was \$88,783.91 as compared to \$81,109.98 in 2018.
- June 15 tournament saw a field of 80 golfers, all local.
- Friday night scrambles have had 32 and 44 players, respectively.
- There will be a Celebration of Life for Bill Berg on Saturday, June 22 from 4-6pm.
- A two person scramble has been scheduled for July 4 with a picnic to follow.
- The Shriners have scheduled a September tournament.
- The new cart lease has been negotiated and the new carts should arrive the beginning of July.
- The grill continues to provide a light menu to golfers, card players and general public.

MHGLLC financials presented and reviewed. Jim moved to approve, Rex seconded. All in favor, motion carried. Financials will be posted on Ridges POA website.

EMC Security thru Blue Ridge Mountain EMC is preparing a proposal for a closed-circuit system to cover the pool and fitness center. This system will probably be in the \$1200-\$1500 range. Cloud based system being explored for parking lots.

Pool handrails have been powder-coated and are ready to be installed. We will be required to cover pool equipment with a shed/covering of some type. A metal shed was discussed. No decision made. Board will ask Bill Meldram for input on this project. Chemical storage area has been vented, as required.

Robert Westbrook has done a great job keeping the fitness center in pristine condition. MANY thanks to Robert. Please thank him in person when you see him.

ALSO, Lawns Unlimited is doing a great job for our club as well as our development in general. THANK YOU, Jimmy and crew!

Meeting Adjourned at 6:25pm

### **Ridges POA Board Meeting**

Meeting called to order at 6:27pm.

May 20, 2019 Financials approved.

**FINANCIALS:** Printed reports provided to Board Members. After review/discussion, Jim moved to approve, Rex seconded. Motion carried. Financials will be posted to website.

**COLLECTIONS:** Betty reported that the first wave of overdue accounts has been sent to our Collection Agency. \$693,500 was originally billed, due January, 2019. \$362,000 has been collected to date. July 1, 2019 we will initiate the second wave of overdue accounts.

Thank you to owners who have upheld their obligation to our community. Board members have been advised (by Professional Recovery Consultants) not to discuss these overdue accounts with their owners.

**MAINTENANCE:** Jim reported

- Asphalt will be repaired by water tower, on Licklog Ridge and by the Log home atop the mountain.
- Jimmy Mixon, Lawns Unlimited, will check sensors at front gate.
- Carolina Water will be contacted regarding leak by guardhouse at front gate.
- Our insurance company has been contacted regarding clubhouse roof.

Meeting Adjourned at 6:50pm

Respectfully submitted,

Mary Ann Strider, Secretary

**THE RIDGES AT MOUNTAIN HARBOUR**  
**POA BOARD MINUTES**  
JULY 15, 2019

Meeting called to order at 5:58pm by Wayne Watson, President.

**Board Members present:** Jim Ackerly, Tom Norris, John Walvoord, Rex Strickland, Michael Nerney, Betty Applegarth and Mary Ann Strider.

**Golf Course GM:** Randy Vaughn

**Property Owners:** Ed and Beth Hooker, Liz Hickok and Judi Bouchard.

Minutes of June 17, 2019 POA Board meeting approved via e-mail. Copy available for reference. Posted on Website.

**MOUNTAIN HARBOUR GOLF LLC REPORT**

GM, Randy Vaughn, provided the golf course update for June.

- A total of 1768 rounds played in June. Five days impacted by weather.
- Revenue for Green & Cart Fees: \$31,883.64.
- Two tournaments scheduled this fall, September 2 and October 1.
- First two weeks of July have been excellent. Daily play is up.

Memberships: 25 Premier Family, 30 Premier Individual, 3 Golf Family and 5 Golf Individual.

Scramble on July 12 cancelled due to weather. Rescheduled for July 19.  
July 4 Scramble/picnic well attended, successful event.

Discussion held regarding Premier/Golf membership expiration vs Sports Mandatory membership expiration (dates). Consensus is to leave as is. Invoices/renewal reminder/application for Mountain Harbour Golf Club will be sent in 2020.

Surveillance cameras have been installed in pool area and fitness center. Vent for pool chemical room completed as required. Addition of pool equipment shed is being investigated as it must meet County requirements.

- Thank You to Bill Meldram for assisting with this project.

- Thank you to Randy and Curtis who are attending to pool chemicals (daily requirements).
- Thank you again to Robert Westbrook for maintenance/cleaning of fitness center and pool area. This is being done 3x/week.
- Handrails at pool entrance are installed.

Jim Ackerly will contact Lawns Unlimited for a quote on area around pool.

Greg Parsons has organized an outdoor music event on July 26. Everyone/anyone invited to join in. Beverages will be available for purchase. Call Greg or the Pro Shop for more details.

Plans are taking shape for a member/guest tournament August 3 and 4. Call Pro Shop for details.

The grill will be closed on Sundays and Tuesdays. Hot dogs/beverages/candy, etc. available in Pro Shop.

MHGLLC Financials presented and discussed. Jim moved to approve, Rex seconded. All in favor, motion carried. Financials will be posted on website.

**Adjourned at 6:20 pm.**

## **POA REPORTS**

Called to order at 6:25 pm.

Liz Hickok has had a request from **Shop with a Hero** committee concerning use of Sequoyah for their function. Discussion held. Board agreed unanimously that as much as we would like to open the upstairs to host the event, it is not feasible at this time. We will respectfully decline to host the event.

**ARCHITECTURAL:** No report. Congratulations to the Nerneys on completion of their beautiful landscaping project!

**FINANCIALS:** Printed reports provided. Discussion and review. Rex will look into computer program oddities (bugs) that continue to surface. Motion made by Rex to approve financials, Tom seconded. Motion carried. Financials will be posted to website.

**COLLECTIONS:**

- \$46,897.70 in outstanding dues has been turned over to collection agency
- There are roughly 46 property owners who owe full 2019 dues (\$1900) or second half of 2019 dues (\$950). The Board hopes these will be paid within the next two weeks.
- Eleven owners owe \$2000 plus
- Twenty-two owe over \$3000
- Another thirteen owners owe \$4000 or more. These will all be turned over to the collection agency. They will charge us 25% of every account they collect on.

This directly affects the POA budget and all owner's dues. Please remind any non-paying owners you are acquainted with to please fulfill their obligation to our community. The Board truly hopes to lower dues but non-payment by these owners will impact all of us.

**MAINTENANCE:** Jim reported he is awaiting the estimate from Crisp Paving for Pinnacle Road area (right turn), Ashe Branch Drive (patch), 2 asphalt curbs (adjacent DeBardelaben property and Findlay townhome). Expect work to be completed in August.

Also awaiting estimate for Clubhouse roof from Jerry Smith Roofing, Blairsville.

**MEDIATION UPDATE:** Rex reported progress continues and we are close to the end. Obviously "little" items continue to crop up but these are being dealt with accordingly.

Meeting Adjourned at 7:00 pm  
Respectfully submitted,  
Mary Ann Strider, Secretary

**THE RIDGES AT MOUNTAIN HARBOUR  
POA BOARD MINUTES  
AUGUST 19, 2019**

**Meeting called to order at 6:01pm** by Wayne Watson, President  
**Board Members present:** Tom Norris, John Walvoord, Rex Strickland, Michael Nerney, Betty Applegarth and Mary Ann Strider  
**Golf Course GM:** Randy Vaughn  
**Property Owners:** Beth & Ed Hooker, Karen Watson, Marsha & Bill Christy  
**Guests:** Jerry & Laurie Smith of SMITH ROOFING, Blairsville

Minutes of July 15, 2019 POA Board meeting approved via e-mail. Copy available for reference. Posted on Website.

Jerry Smith presented an in-depth review of club house roof deficiencies. He explained options and suggested our insurance adjuster should visit the site. Mr. Smith agreed to attend the adjuster's survey visit and to explain his findings. Mr. Smith did suggest we have the chimneys inspected before any work begins on the roof.

**MOUNTAIN HARBOUR GOLF LLC REPORT**

GM, Randy Vaughn, provided the July update.  
A total of 2179 rounds played in July.  
Revenue for Green & Cart Fees: \$39,726.42.  
One new Premier Family Membership added. Three new Premier Individual Memberships added. One 30/30 purchased. (Pre-paid golf)  
There will be a scramble on Friday, August 30. Call Pro Shop for information.  
Five tournaments are scheduled in September and five more in October. The "Jopson Group" playing October 18 & 19 have been coming here for 20 yrs.  
Pro Shop can provide all dates, times, etc. for the upcoming tournaments and August 30<sup>th</sup> Friday evening scramble.  
Several new Bentgrass Mixtures will be used next spring to strengthen our greens.  
A Winter Membership category is being investigated in an attempt to attract more local play during the winter months.

Pool leak was due to shrub roots. It has been repaired and shrubs will be chopped down rather than dug up. The roots are deep and strong and fear of causing more leaks led to this decision.

The cover for pump will be built after pool closes for season.

Cameras are working as advertised at pool and fitness center.

Grill is closed Sunday and Tuesday. End of October/beginning of November Grill will close for season.

MHGLLC Financials presented and discussed. Tom moved to approve, Mary Ann seconded. Motion carried. Financials will be posted on Website.

Discussion was held regarding front gate signage and need for "OPEN TO THE PUBLIC" to be added. All were in agreement this is needed.

Also, it was agreed that renewal reminder and application be mailed the beginning of March to all current members.

Adjourned at 6:40pm

## POA REPORTS

Called to order at 6:45pm

**FINANCIALS:** Printed reports provided. Discussion and Review. Computer oddities (bugs) continue to surface and all Board members would like to see new software/accounting procedures utilized. This will be a large undertaking but a necessity for our POA. Motion made by Tom to approve financials, John seconded. Motion carried. Financials will be posted to Website.

**COLLECTIONS:** Discussion held regarding future options for non-payment. Rex will discuss several relevant legal points with our attorney. Liens, foreclosures, sales, donations, etc. Budget proposal for 2020 is directly affected by many of these issues.

**MAINTENANCE:** Paving on Pinnacle Road and curbing by Findlay townhome began this week. Estimate for clubhouse roof being prepared by Jerry Smith Roofing, Blairsville.



Marsha Christy stated she has five remotes and would like some to be ordered.

Back gate will soon be closing at 8pm. John Walvoord will re-program at the request of several residents. More security is desired by owners. The Board agrees.

WELLS FARGO PROPOSAL: All involved parties have reached an agreement and should have an August 30, 2019 closing.

An email ballot on Tuesday, August 20th was undertaken by the POA Board Members. After all members had the opportunity to study the final agreement. Rex moved to accept the "mediated settlement agreement." Mary Ann seconded. All seven Board members voted "yes." Motion approved.

A letter from our attorney, explaining the agreement, will be forthcoming. The Board will inform all owners as soon as possible after closing.

Meeting Adjourned at 7:30pm  
Respectfully submitted,  
Mary Ann Strider, Secretary

# **THE RIDGES AT MOUNTAIN HARBOUR**

## **POA BOARD MINUTES**

### **SEPTEMBER 16, 2019**

#### **Meeting called to order at 6:00pm**

Board Members present: Rex Strickland, Tom Norris, Jim Ackerly, Michael Nerney and Betty Applegarth.

Golf Course GM: Randy Vaughn

Property Owners: Beth & Ed Hooker, Pat & Charlie Perry, Larry Luck, Judi Bouchard and Joseph Dumford

Minutes of August 19, 2019 POA Board meeting approved via e-mail. Copy available for reference. Posted on Website.

#### **MOUNTAIN HARBOUR GOLF LLC REPORT**

Betty advised that the adjuster's report regarding the clubhouse roof has not been received. We are also waiting for the estimate on the chimney repair. Information will be forwarded to the Board for review when received.

Randy reported on aerification (9/30 and 10/1).

Front nine will be closed 9/30. Back nine closed 10/1.

Repair and updating of irrigation system is being investigated by Randy.

The pool is closed and all furniture has been stacked under canopy for now. Winter storage will be in the clubhouse, upstairs.

To avoid further problems around the pool, maintenance crew will cut/prune/remove shrubs causing problems during the winter.

Grill will close the end of October, as previously stated.

Betty and Karen Watson have been working together to prepare Sports Mandatory invoices.

These were mailed on September 6, 2019 and checks are coming in daily.

Adjourned at 6:45pm

# POA REPORTS

Betty presented POA financials. Due to absence of three Board members, these will be reviewed and approved at a later date via e-mail and will be posted on Website at that time.

Discussion held regarding collection of POA dues. This included feasibility of liens, foreclosures, sales.

Rex reminded Board we should investigate Tax Exempt status for 2020 as a Non-Profit. Perhaps local attorney, Merinda Woody, could advise.

Jim Ackerly reported on road repairs underway and front gate repair.

Tom reported that plans for two new homes have been approved by the Architectural Committee.

Rex reported the work on Grandview will begin next week. Estimated time of job completion is 4-5 weeks.

Work on the Pinnacle began this week.

Letter to owners regarding mediation will be included with dues invoice/budget in mid-November.

Meeting Adjourned at 7:07pm

# THE RIDGES AT MOUNTAIN HARBOUR POA BOARD MINUTES OCTOBER 21, 2019

**Meeting called to order at** 6:01 pm by Wayne Watson, President.

**Board Members present:** Jim Ackerly, Michael Nerney, Betty Applegarth and Mary Ann Strider.

**Golf Course GM:** Randy Vaughn

**Property Owners:** Shelley McDaniels, Eric Dudley, Roger Hamman, Mark Franza, Nickie & Larry Durham, Beth & Ed Hooker

**Others:** Ginny Crowder of Strickland and Associates, P.C., Certified Public Accountants

Minutes of September 16, 2019 POA Board meeting and financials will be approved/corrected via e-mail and posted on website.

Ginny Crowder was introduced. She represents the accounting firm of Strickland & Associates. Ginny presented Mountain Harbour Golf LLC financials. Discussion and explanations followed. Jim moved to accept financials as presented. Mary Ann seconded. Motion carried. Financials will be posted on website.

In the interest of time, Ginny also presented the POA financials. Again, discussion and explanation followed. Jim moved to accept financials as presented. Michael seconded. Motion carried. Financials will be posted on website.

The Board is pleased to have new accountants and trust many of the previous issues will finally be remedied. Betty and Ginny will work together.

## MOUNTAIN HARBOUR GOLF LLC REPORT

Discussion held concerning clubhouse roof. Wayne is exploring options, costs, insurance responsibilities.

Estimate for chimney repair is \$4000. No action at this time.

GM, Randy Vaughn, provided September summary. Rounds and revenue are up for the 2019 year. Randy attributes these increases to the staff and the condition of the course. Pro shop employees are doing an outstanding job for our members/customers and Kirk and his crew have the course in pristine condition. Please compliment our team when you have a chance, they deserve it!

Randy will re-work the membership categories this winter. He feels there are a few categories that can be addressed in a more favorable manner.

There is a GAMS tournament scheduled for October 31st - roughly 70 players.

November 16 and 17 will be the dates for a joint tournament between Old Union Course and Mountain Harbour Course. Entrants will play Old Union on the 16th and Mountain Harbour on the 17th.

A new control panel will be bought for our irrigation system. This system is over 25 years old and parts are no longer available.

The grill will close on October 31st.

A 2020 Marketing Plan for the Atlanta area was discussed. Several members will explore a "play-stay" opportunity.

Randy thanked the Mountain Harbour Ladies Golf Association (MHLGA) for their monetary donation to be used to build an additional bridge on number 9 - FOR THE MEN!

Adjourned at 6:40pm

## **POA REPORTS**

Called to order at 6:43pm

President, Wayne Watson presented the 2020 POA budget. Jim moved to accept the budget as presented. Michael seconded. Motion carried. A copy of budget will be enclosed with POA invoice for 2020.

Wayne announced the resignation of Rex Strickland. Please advise any Board member if you would be interested in volunteering. Your service to your community would be appreciated.

The Board thanks Rex for his dedicated service to the POA. Wayne expressed thanks to the Board for all their efforts in securing an agreement with Wells Fargo. Summary of agreement will be included with invoice/budget mailing in November.

Jim reported work on lower Grandview should be completed within 6 weeks.

M lots 10 and 11 will be surveyed and listed for sale.

The Whittaker home on Standing Indian is under construction.

Plans for the Egglund home on Mountain Harbour Drive are being finalized.

Jim submitted an article to Pam Roman, Director of the Chamber of Commerce and Ridges resident, outlining the development's history. Pam will submit this to the local paper. Thank you, Jim and Pam.

John Walvoord has completed the welding project on the water wheel. Thank you, John

Bill Meldram has arranged the "Open to the Public" signage for Hwy 64/front entrance. Thank you, Bill.

Meeting Adjourned 7:00pm  
Respectfully submitted,  
Mary Ann Strider, Secretary

# THE RIDGES AT MOUNTAIN HARBOUR POA BOARD MINUTES NOVEMBER 18, 2019

Meeting called to order at 6:00pm by Wayne Watson, President.

**Board Members present:** Tom Norris, John Walvoord, Michael Nerney and Mary Ann Strider

Golf Course GM: Randy Vaughn

**Property Owners:** Karen Watson, Ed & Beth Hooker, Bill Meldram, Bill & Shelley McDaniels

Minutes of October 21, 2019 POA Board meeting approved via e-mail. Copy available for reference. Posted on website.

## MOUNTAIN HARBOUR GOLF LLC REPORT

GM, Randy Vaughn, provided October summary:

- More “Green Fee” rounds played than in October, 2018. Fewer “Member” rounds played. Course closed 4 days due to weather. Seven delays due to frost. Two aerification days.
- GAMS tournament successful, 60 players. They have booked for 2020.
- First Annual Mt. Classic attracted 58 players on November 17. Also successful and planned again for 2020.
- Randy and John McCleod are working with FACEBOOK advertising. The goal is to target 75,000 golf users over age 45 in Atlanta area. This is extremely reasonable advertising.
- Randy is also working with GOLF NOW concerning discounts during daily “low play” times.
- Membership Summary provided. Randy requested Golf Individual and Golf Family rates be lowered to \$600 and \$900, respectively. Rational is that we need to remain competitive with area courses. Premier rates are in line and will not change at this time. Michael moved we lower rates as advised by our GM. John seconded. All in favor, motion approved.
- There will be some type of Christmas Golf Special in December. Watch for Randy’s e-mail.
- Grill is officially closed for winter. Staff has cleaned the area. Extra food was donated to area children in need.

**FINANCIALS:** Golf Club Balance Sheet/Profit & Loss statements presented. Discussion held. Tom moved to accept, Michael seconded. All approved.

Discussion held concerning feasibility of leasing/renting Sequoyah upstairs. As of now, the upstairs is closed, locked and temperature lowered for winter. There have been many negative issues, in the past, when the facility was utilized by individuals, groups, etc. Kitchen would have to be totally off limits without a health inspection. Cost of rent would have to cover cleaning, employee wages (opening/closing), etc. Liability is also a concern. Randy will pursue this. General consensus at this time is to keep facility closed.

Cox Roofing of Hayesville has submitted bid for total roof repair. John moved we accept bid and proceed. Tom seconded. Motion passed unanimously. Insurance will cover some of the cost. The POA has funds in place to cover remainder. Work will begin ASAP. Wayne will investigate chimney/vent repair.

Randy presented his 2020 Golf Course Budget. Discussion/explanation followed. Tom moved we approve budget. John seconded. All in favor.

Sports Mandatory second/final notices have been sent. Thank you to owners who have been prompt in paying their membership. Adjourned at 6:35pm.

## **POA REPORTS**

Called to order at 6:36pm

### **FYI : PROPERTY OWNERS COMBINING OF LOTS**

Wayne informed Board that there has been some confusion concerning the COMBINING OF LOTS. The Board minutes of JUNE 2, 2003 clarify the procedure. "If the Clay County tax office has lots listed individually, and owners are being taxed on two or more lots, POA dues will be collected on each individual lot. Property owners have the option to go to the county deed office and LEGALLY combine their lots. However, owners are reminded that once this is completed, future sale of this property will be as ONE lot only . If the property owner chooses to rescind this "combination" at a future date, ALL past dues on each "combined" lot must be paid in full. This will be your responsibility to make any changes if you so choose. Otherwise, you will be billed for POA dues in 2004 based on the Clay County tax office records."

This information will be added to the architectural checklist.



**FINANCIALS:** Wayne provided copies of POA financials to Board. After review and discussion, Mike moved to accept as presented. Tom seconded. Motion passed.

Karen Watson and Betty Applegarth have spent weeks researching e-mail addresses, home addresses, phone numbers, etc. Their efforts deserve a HUGE thank you from everyone. In an attempt to go paperless, they have been able to save the POA over \$500 in postage. PLEASE thank them when you have an opportunity. Also, PLEASE advise Betty of ANY changes in your contact information. This is YOUR responsibility. THANK YOU, Karen and Betty.

Wayne will be investigating a legal judgement against delinquent property owners. This type of avenue will actually impact one's credit rating. Lien update will be provided in January, 2020.

**ROAD REPAIRS:** Wayne reported that Upper Grandview is complete. Lower Grandview should be completed within the next week. The first "pour" on the Pinnacle has been completed. Curing will be 28 days then the next wall will be poured. It is expected that this project will be completed by spring.

**WATERWHEEL:** Bill Meldram and John Walvoord have repaired the waterwheel. These two gentlemen donated much of the cost of this repair and, once again, PLEASE thank them when you have the opportunity. We are fortunate to have residents willing to volunteer their expertise. BIG thanks to Bill and John!

**ARCHITECTURAL:** Whittaker house is proceeding as scheduled. Eggland plans have been approved and construction is due to begin asap.

**NOMINATING COMMITTEE:** Tom and John will work together on this task. Please let either of them know if you have an interest to serve your community as a Board member. Present Board members will advise Tom and John of their intentions at the January Board meeting.

**DECEMBER MEETING:** There will be NO Board meeting in December. Financials will be e-mailed to Board members and approved/posted in January.

**Next Board meeting will be January 20th, 2020 at 6:00pm**

Meeting Adjourned 7:00pm  
Respectfully submitted, Mary Ann Strider, Secretary