



Mountain Harbour Property Owners Association  
1665 Mountain Harbour Dr., Hayesville, NC 28904  
828-389-9000

i Call to order at 2:00 PM January 18, 2021

ii. Board members present:

Jorge Azor, President  
Perry Mustian, Vice President  
Jim Ackerly  
Ed Hooker, Secretary  
Beth Hooker, Administrative Assistant (non-voting member)  
John Walvoord  
Betty Applegarth, Treasurer (non-voting member)  
Allen Horne  
Guest:  
None in attendance

1. Pledge of Allegiance led by Ed Hooker.
2. Motion to approve December 2021 minutes made by Jim Ackerly, 2<sup>nd</sup> by Perry Mustian. Approved 6-0 and entered in the record. Minutes will be posted on the web site after approval by the board.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. The December financial reports were reviewed by all members. A motion to approve the financial reports was made by Ed Hooker, 2<sup>nd</sup> by Allen Horne. Approved 6-0
  - c. **Financials:** Closed 8 days for winter hours and 3 days due to weather. There were 2 cart path only days. There were 220 member rounds, a decrease of 38 from December 2020. There were 506 greens fees paid, a decrease of 79 from December 2020. A total of 726 rounds played, a decrease of 117 from last year. Green and cart fees resulted in \$7,615.41, memberships resulted in \$333.32. There were no tournaments this month. Total cash collected was \$7,615.41. Golf Now had 2 prepaid rounds and 37 hot deal rounds totaling 39. Generated commission from Golf Now was \$365.64. The Grill is still closed. The beverage cart is not running. Sandwich sales from the clubhouse totaled \$65.38. Income from the New Year's Eve party was \$1,116.91, however, only \$56.98 of that was input before midnight so totals will be carried over.
  - d. Mr. Azor gave an update on the golf club and its status. As projected, the month of December lost a significant amount of money. Our loss for the calendar year is right at



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\$96,797.65. Approximately \$25,000.00 of that loss is through depreciation of assets. Even though this loss is significant, we are making progress toward our goal of making the golf course self-sufficient.

e. Closing the golf course on Monday and Tuesday is resulting in a savings of approximately \$1,500.00 per day. The days closed is also affecting the lower number of rounds per month that were realized last year.

f. Mr. Azor once again emphasized the need for a strong membership drive to improve our financial footing.

g. Golf course improvement projects are well underway. The Friends of Mountain Harbour are coordinating with our superintendent on projects.

h. Crisp Paving has started repairing some of the cart path. They needed to suspend much of the repair due to the softness of the ground and access to the cart paths with heavy equipment.

i. As discussed in previous meetings, the tractor was damaged while being used on a project on Mountain Harbour Drive. As such, a motion was made by Mr. Ackerly to have the POA pay for repairs of the tractor so it can be returned to service as soon as possible. 2<sup>nd</sup> by Mr. Mustian. Carried 6-0.

#### **Financials:**

a. The financial statements of the POA for December were presented by the president. A motion to approve the financial statements was made by Jim Ackerly, 2<sup>nd</sup> by Perry Mustian. Carried 6-0.

b. We have taken positive steps to improve financial position. We have gone from approximately \$346,000.00 to \$427,000.00 cash on hand. The president emphasized the need to improve and expand our reserve funds.

c. Our largest expense is the ground maintenance portion of the budget. Last year it was right at \$90,000.00, this year it is \$91,600.00. The next most expensive line item is road maintenance that comes in at \$57,000.00

#### **Maintenance:**

a. At the last meeting, discussion was had about property owners having access to their lots on the Pinnacle section of the development. Mr. Ackerly reported that Mr. Ledford is waiting to hear from a contractor with brush cutting capabilities to give us an estimate on how much it will cost to remove the overgrown brush. Once that is accomplished,



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we can then reasonably assess the cost to put down a gravel road that will give property owners better access to their lots.

**SOCIAL COMMITTEE:**

- a. The opening of the bar on Friday nights is a resounding success. We are looking at ways to expand attendance and interest. One possibility is a trivia night.

**ARC Review:**

- a. The foundation on Lot A-6 is curing.

**SECURITY:**

- a. Mr. Walvoord has been very busy installing the security cameras throughout the facility.

**NEW BUSINESS:**

- a. Mr. Pegram and his wife Lisa gave a presentation to the board prior to the monthly meeting proposing to open the grill at Mountain Harbour. This is the second meeting between the parties. The POA Board discussed the proposal and in order to move forward with any consideration of Mr. Pegram's proposal, there would have to be significant changes to his proposal that Mr. Pegram is not interested in pursuing. The search continues for a partner in the grill.

**Adjourn:** Meeting adjourned at 3:00PM. The next POA Board meeting is scheduled for Tuesday, February 15, 2022 at 2:00PM.

Submitted:

E. F. Hooker

Secretary

Approved:

J. Azor

President



Mountain Harbour Property Owners Association  
1665 Mountain Harbour Dr., Hayesville, NC 28904  
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**MEETING HELD VIA ZOOM**

i Call to order at 2:08 PM February 15,2022

ii. Board members present:

Jorge Azor, President

Perry Mustian, Vice President

Jim Ackerly

Ed Hooker, Secretary

Beth Hooker, Administrative Assistant (non-voting member)

John Walvoord

Betty Applegarth, Treasurer (non-voting member)

Allen Horne

Chuck Bridger

Guests:

Bill Hickok

Liz Hickok

1. Pledge of Allegiance led by Chuck Bridger.
2. Motion to approve January 2022 minutes made by John Walvoord, 2<sup>nd</sup> by Chuck Bridger. Approved 7-0 and entered in the record. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. The January financial reports were reviewed by all members. A motion to approve the financial reports was made by Perry Mustian, 2<sup>nd</sup> by Chuck Bridger. Approved 7-0
  - c. **Financials:** Closed 9 days for winter hours and 6 days due to weather. There were 3 cart path only days. There were 138 member rounds, a decrease of 49 from January 2020. There were 230 greens fees paid, a decrease of 221 from January 2020. A total of 368 rounds played, a decrease of 270 from last year. Although this is a significant drop in play, it is noted that the course was effectively closed for half of the month. Green and cart fees resulted in \$2,362.94, memberships resulted in \$0.00. There was one tournament paid for this month totaling \$3,000.00. Total cash collected was \$5,362.94. Golf Now had 0 prepaid rounds and 13 hot deal rounds totaling 13. Generated commission from Golf Now was \$102.95. The Grill is still closed. The beverage cart is not running. Sandwich sales from the clubhouse totaled \$18.68. There were 271 snack bar sales totaling \$1,594.74



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- d. Mr. Azor gave an update on the golf club and its financial status. January was a “miserable” month. So far this year, we have borrowed right at \$54,000.00 from the POA. January lost \$34,000.00 dollars.
- e. We are advertising for new employees over social media and local papers. We are looking for cart attendees, beverage cart employees, and front desk staff.
- f. Golf course improvement projects are well underway. The Friends of Mountain Harbour are coordinating with our superintendent on projects. Mr. Hickok briefed the board about ongoing projects. Many dangerous trees have been removed, the cut through between the seventh tee and eighth fairway is almost complete. The new decking for the bridges over the creeks has been measured and ordered and should be here shortly.
- g. The drainage ditch between the eighth green and ninth teeing ground needs to be replaced. Currently there are two six inch pipes that get easily clogged with debris. We have a larger culvert pipe that will serve the purpose so expenses should be minimal.
- h. Our tractor is still out of service and repairs will be extensive. The tractor may need a new rebuilt engine. This is still much cheaper than buying a new one or purchasing a used tractor. We have rented a tractor and a skidder for much needed maintenance work. We will probably need to rent another tractor toward the end of March when the greens are going to be punched and sanded.

#### **Financials:**

- a. The financial statements of the POA for January were presented by the president. A motion to approve the financial statements was made by Ed Hooker, 2<sup>nd</sup> by Allen Horne. Carried 7-0.
- b. We currently have right at \$649,000.00 in the bank. \$150,000.00 was placed in reserve from last year. We are hopeful to place the same amount of cash in reserve this year as well.
- c. For property owners who have not paid their 2022 dues in January, a second notice will be sent out by March 1, 2022. If payment isn’t received, then the board will have no choice but to place liens on those properties in arrears.
- d. Golf membership renewal notices will go out in the next couple of weeks. The best, and only way to improve our financial footing with the golf course is through memberships. The goal is to increase memberships, open the grill, and expand our Friday night gatherings to increase revenue and attract more members.



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**Maintenance:**

- a. The Pinnacle lot access project has not been forgotten. We are still waiting on assistance from local businesses on how to best help property owners access their lots. Beth Hooker has researched many of the lots and addressed some of the concerns of property owners. Once we can clear the overgrown disused access roads, we can put down gravel and gain access to many of the lots. Once the property owner decides to develop the lot, we can work on a permanent solution to access.

**SOCIAL COMMITTEE:**

- a. The bar is open every Friday from 5:00PM until 8:00PM.
- b. In the coming month we will have a trivia night consisting of teams of 4. We will also have the ARK Food Truck in the middle of the month as soon as we can firm up their schedule.

**ARC Review:**

- a. The construction crews who are building the home on A-6 are turning around in the same area on Mountain Harbour and damaging the edge of the asphalt road. Mr. Bridger will address this problem with the contractor building the home.

**SECURITY:**

- a. Mr. Walvoord has been very busy installing the security cameras throughout the facility and is almost done.

**NEW BUSINESS:**

- a. The Friday night gathering hours have been changed from a 4PM start to a 5PM start.
- b. Mr. Horne will approach the Hayesville Brewery owner about potential business opportunities in the Mountain Harbour Grill.
- c. The annual meeting will be in April. It will either be in person or Zoom. Details will be discussed at the March POA meeting.

**Adjourn:** Meeting adjourned at 3:06PM. The next POA Board meeting is scheduled for Tuesday, March 15, 2022 at 2:00PM.



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Submitted:

E. F. Hooker

Secretary

Approved:

J. Azor

President



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**MEETING HELD VIA ZOOM**

i Call to order at 2:04 PM March 15,2022

ii. Board members present:

Jorge Azor, President

Perry Mustian, Vice President

Jim Ackerly

Ed Hooker, Secretary

Beth Hooker, Administrative Assistant (non-voting member)

John Walvoord

Betty Applegarth, Treasurer (non-voting member)

Allen Horne

Guests:

Bill Hickok, Friends of Mountain Harbour

Absent:

Chuck Bridger, excused

1. Pledge of Allegiance led by Bill Hickok.
2. Motion to approve February 2022 minutes made by Perry Mustian, 2<sup>nd</sup> by Allen Horne. Approved 6-0 and entered in the record. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. The February financial reports were reviewed by all members. A motion to approve the financial reports was made by Ed Hooker, 2<sup>nd</sup> by John Walvoord. Approved 6-0
  - c. **Financials:** Closed 8 days for winter hours and 2 days due to weather. There were 5 cart path only days. There were 169 member rounds, a decrease of 49 from January 2020. There were 230 greens fees paid, a decrease of 25 from February 2021. A total of 619 rounds played, a decrease of 39 from last year. Green and cart fees resulted in \$7,033.30, memberships resulted in \$7,350.00. There were no tournaments this month. Total cash collected was \$14,383.30. Golf Now had 0 prepaid rounds and 37 hot deal rounds with 31 paying at the course. Generated commission from Golf Now was \$809.32. The Grill is still closed. The beverage cart is not running. There were 395 snack bar sales totaling \$865.73
  - d. Mr. Azor gave an update on the golf club and its financial status. February revenue was slightly improved. So far this year, we have borrowed right at \$119,000.00 from the





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POA to get us through the winter months. February lost \$52,000.00. Mr. Azor also stated that closing Monday & Tuesdays for the winter has not realized the savings we had hoped and that we will not do this again next winter.

e. We have hired two front desk staff members through advertising. One of the new employees will be cross trained for the front desk, beverage cart, and bar.

f. Golf course improvement projects report given by Mr. Hickok. The Friends of Mountain Harbour are coordinating with our superintendent on projects. Mr. Hickok briefed the board about ongoing projects. The bridges on 7,8,9, and 18 have been replaced. The new bridges will last much longer than any of us. The project came in on budget. The maintenance cut through bridge between 17 and 18 teeing ground will be addressed in the near future. The decking on the bridge past the #1 teeing ground is in good shape and will be replaced soon. The lumber is already purchased

g. Mr. Hickok also reported that Rip rap has been ordered to stop erosion along Licklog Creek that runs throughout the golf course. Enough rip rap has been ordered to also improve drainage along Mountain Harbour Drive.

h. Money was approved to repair our tractor. The company is ordering parts and the final bill will be below \$20,000.00. A tractor will need to be rented along with a skidder for the rip rap and punching of the greens in late March.

i. Mr. Hickok gave a golf course equipment update to the board. Two lease equipment items will be expiring in April. A blower and a gator tractor. This will save us \$1,000.00 a month. Mr. Hickok recommends taking the savings and leasing a new rough mower. The mower he has in mind will be able to cut the teeing ground surrounds without "scalping" the grass. It has multiple floating decks that will provide a better cut and cut down on man hours.

#### **Financials:**

- a. The financial statements of the POA for February were presented by the president. A motion to approve the financial statements was made by John Walvoord, 2<sup>nd</sup> by Allen Horne. Carried 6-0.
- b. We currently have right at \$587,000. deposited at various banks.
- c. For property owners who have not paid their 2022 dues in January, a second notice was sent out on March 1, 2022. Liens on delinquent accounts will go out in April. So far, \$330,000.00 in dues have been collected.

#### **Maintenance:**



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- a. A proposal to improve the roads and access to the Pinnacle was presented to Mr. Ackerly and Mr. Hooker by Mr. Ledford. He is the man who completed the slide repairs in the past. A proposal to accept Mr. Ledford's bid not to exceed \$30,000.00 to improve the roads and gain access to most of the lots on the Pinnacle side of the development was made by Ed Hooker, 2<sup>nd</sup> by Jim Ackerly. Approved 6-0. Once a property owner decides to develop a lot on the Pinnacle, we can work on a permanent solution to road improvements. For now, the roads to the undeveloped parts at the top of the Pinnacle will be gravel.

**SOCIAL COMMITTEE:**

- a. Since the annual meeting is Saturday, April 23, 2022, at 4:00PM, Mr. Horne recommended that the Welcome Back Party be held on this day in the evening following the meeting. Mr. Horne requested an amount not to exceed \$5,000.00 for the event that is restricted to property owners only be approved. A second was made by Ed Hooker and approved 6-0.
- b. Friday night is the St. Patrick's Day party. Bring your Irish and your green.

**ARC Review:**

- a. Nothing to report.

**SECURITY:**

- a. Nothing to report.

**NEW BUSINESS:**

- a. All current board members have expressed an interest in staying on the board in their current positions. There are no new POA Board member openings.

**Adjourn:** Meeting adjourned at 3:06PM. The next POA Board meeting is scheduled for Tuesday, April 19, 2022, at 2:00PM. The annual POA meeting is scheduled for April 23, 2022, at 4:00PM with a catered reception to follow.

Submitted:

Approved:

E. F. Hooker

J. Azor

Secretary

President



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i Call to order at 2:05 PM April 19,2022

ii. Board members present:

Jorge Azor, President

Jim Ackerly

Ed Hooker, Secretary

Beth Hooker, Administrative Assistant (non-voting member)

John Walvoord

Betty Applegarth, Treasurer (non-voting member)

Allen Horne

Chuck Bridger

Guests:

Bill Hickok, Friends of Mountain Harbour

Tom Norris

Absent:

Perry Mustian, excused

1. Pledge of Allegiance led by Bill Hickok.
2. Motion to approve March 2022 minutes made by Chuck Bridger, 2<sup>nd</sup> by Allen Horne. Approved 6-0 and entered in the record. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. The March financial reports were tabled pending a meeting with our accountant and Mr. Azor.
  - c. **Financials:** Closed 8 days for winter hours and 5 days due to weather. There were 2 cart path only days. There were 140 member rounds, a decrease of 143 from March 2021. There were 644 greens fees paid, a decrease of 326 from March 2021. A total of 784 rounds played, a decrease of 469 from last year. We will no longer be closed on Monday and Tuesday. Green and cart fees resulted in \$13,395.23, memberships resulted in \$80,941.66. There were no tournaments this month. Total Revenue collected was \$94,336.89. Golf Now had 118 prepaid rounds. Generated commission from Golf Now was \$586.44. The Grill is still closed. The beverage cart will start running in April on a part time basis. There were 222 snack bar sales totaling \$1,222.87



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- d. Mr. Azor gave an update on the golf club and its financial status. The current membership drive is off and running. We have a great start but need to progress. The memberships are what will get us through the “lean” months of winter.
- e. We have hired two more front desk staff members through advertising. One of the new employees will be cross trained for the front desk, beverage cart, and bar.
- f. Golf course improvement projects report given by Mr. Hickok. The Friends of Mountain Harbour (FOMH) continue coordinating with our superintendent on projects. Mr. Hickok briefed the board about ongoing projects. \$4,400.00 of the \$5,000.00 approved by the board for projects has been spent. Each bridge that FOMH have repaired replaced saved our golf club approximately \$10,000.00. The only bridge left for re-decking is the bridge over Licklog Creek in front of the Number 1 teeing ground. The lumber is already purchased and will be done when convenient for FOMH and the Superintendent.
- g. Mr. Hickok also reported that Carolina Water donated one truck load of rip rap that was used to cover the sewer line near Licklog Creek.
- h. The repaired tractor should be delivered to the Maintenance area in the next day or two.
- i. Mr. Hickok gave a golf course equipment update to the board. We are purchasing all the equipment that comes off lease this month for \$1.00 each. With tax, the total for this serviceable equipment will be \$148.00
- j. An additional job that FOMH needs to accomplish is the repair of the bridge and culvert for the bridge going to the 8<sup>th</sup> green. The culvert has collapsed, and the water will eventually erode the bridge and cause a major repair cost. The approximate cost of repair if we do it now will be approximately \$2,000.00
- k. We have ordered a new tow behind rough mower with floating heads. This piece of equipment will cut down on “scalping” of the mounded areas of the teeing grounds and reduce man-hours needed on the tractor.
- l. Our beverage cart is in operation but is quite old. It was recommended that we talk to cart purveyors and research a replacement.
- j. the superintendent presented an estimate from Paramount Pump to repair, update and replace the existing pump house electronics and working parts. Our equipment is outdated and there are no replacement parts in the event we have a failure. The total cost for the project is \$22,970.00. Mr. Hooker made a motion to approve the funds to have this project funded and emphasized that the proposal expires on May 5, 2022.



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After discussion with the board, tentative approval was given incumbent upon the golf club receiving the SBA EIDL loan it has already applied for.

**Financials:**

- a. The financial statements of the POA were also not in a condition to be approved and were tabled. As soon as the financials are ready we will disburse and vote via email.
- b. We have had a strong first three months, collecting \$385,000.00 .
- c. For property owners who have not paid their 2022 dues, liens will start being prepared and will be mailed out sometime in April/May timeframe.
- d. Our largest cost is our landscaping contract. So far, we have spent nearly \$15,000. this year.

**Maintenance:**

- a. The Pinnacle Project is coming along great. There will be access to the majority of the lots on the Pinnacle side by the time of the annual meeting. Mr. Ledford has re-opened access to the top of the Pinnacle and made access safer. He has improved drainage.

**SOCIAL COMMITTEE:**

- a. There was a meeting held by the Social Committee on March 1, 2022. A caterer has been procured for the Annual meeting reception.
- b. The ARK Food Truck will be here on May 20,2022 for meals after the first golf scramble of the season. We are hoping for improved participation in our scrambles since the lounge is open on Fridays and there will be food for purchase.
- c. The 4<sup>th</sup> of July celebration will be Sunday, July 3, 2022. This is usually our biggest event of the year. We will have BBQ and fireworks. Cost will be between \$30.00 and \$35.00 per person. We will have a cash bar.
- d. May 13, 2022, Helen Seymour has hired a musician to play at the Friday night get together in honor of her husband's birthday. All are invited to attend.

**ARC Review:**

- a. The Crawford residence is coming along nicely.
- b. Charlie Perry residence has been approved and the impact fee has been received.
- c. Future residences now on hold are the Norris home, Strickland home, and the Durham residence.



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- d. The Cwick family is waiting on builder availability. The project will probably start in the fall.
- e. Mr. Wheeler has asked to extend his garden in his side yard and well as add a privacy fence next to his hot tub. Both were approved.
- f. The ARC would like to know what we are doing in terms of advertising to promote the community.

**SECURITY:**

- a. Back gate closing time will change to 8:00PM.
- b. We still have ten cameras we can install. It was brought to the POA's attention that members are adamantly opposed to cameras near locker rooms or in the work out areas of the fitness center.

**NEW BUSINESS:**

- a. The annual meeting is 4:00PM in the Falcon Room this Saturday. There are currently 86 people signed up to attend. There will be a reception after the meeting.

**Adjourn:** Meeting adjourned at 4:05 PM. The next POA Board meeting is scheduled for Tuesday, May 16, 2022, at 2:00PM.

Submitted:

Approved:

E. F. Hooker

J. Azor

Secretary

President



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i Call to order at 2:05 PM May 17,2022

ii. Board members present:

Jorge Azor, President

Perry Mustian, Vice President

Jim Ackerly

Ed Hooker, Secretary

Beth Hooker, Administrative Assistant (non-voting member)

John Walvoord

Betty Applegarth, Treasurer (non-voting member)

Allen Horne

Guests:

None

Absent:

Chuck Bridger, excused

1. Pledge of Allegiance led by Ed Hooker.
2. Motion to approve April 2022 minutes made by Allen Horne, 2<sup>nd</sup> by Jim Ackerly. Approved 6-0 and entered in the record. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. The April financial reports are not available. The accounting firm is in "flux" and like most businesses, having a hard time finding competent help. Mr. Azor will have a meeting with the accountants on Wednesday to go over the financial statements.
  - c. For the record, the March financial statement was approved via e-mail. on a vote of 7-0.
  - d. **Financials:** The number of rounds of golf are down from last year, but revenue is up due to an increase in greens fees. This month saw \$34,000.00 generated in revenue. We earned \$4,500.00 for a tournament. There were 126 rounds booked through Golf Now. The beverage cart, snack bar and bar generated nearly \$5,000.00 in revenue.
  - e. Mr. Azor gave an update on the golf club and its financial status. The current membership drive is off and running. We currently have 75 members. The memberships are critical for getting the Club through the winter.



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- f. We continue to have staffing problems like most businesses in Clay County and the surrounding area we have listed applications for summer jobs in the position of cart staff, and front counter.
- g. The EIDL (Economic Injury Disaster Loan) money was received on May 4, 2022. This \$150,000.00 loan is a 30-year fixed loan at 3.75% over thirty years. Considering the market and interest rates, this is an excellent loan structure. Repayment starts in March of 2024 at \$731.00 for the 30-year loan reimbursement. The loan can only be used for areas involving the golf course.
- h. As tentatively approved last board meeting, the EIDL loan is being used to fund the pumphouse renewal project for both pump houses, on going bridge and cart path repairs among many other projects. There are many more important capital projects that this loan can support. In discussion are repairs to the siding of the clubhouse, much overdue painting and sealing of wood surfaces to the clubhouse and evaluating our HVAC system for all buildings under the golf course purview.
- i. The pool pump is not working and must be repaired before the season. We are in the process of getting estimates for a new motor and pump. The new pump was installed and the pool was inspected by Clay County and opened on Memorial holiday weekend.
- j. Elliott's Heating and Cooling came and evaluated our HVAC system. Overall, the system is in "decent" shape for its age. We have entered into a maintenance agreement with the company for the year at \$2,000.00 per year. This contract includes a quarterly system check as well as replacing the many filters in the attics and other hard to reach places.
- k. Our rating on Golf Now has increased to 97.5%.

**Financials:**

- a. The financial statements of the POA for April are not ready. As previously stated, Mr. Azor will meet with the accountants in the very near future to review and update how data will be presented to the board.

**Maintenance:**

- a. Regarding the long planned and delayed cart path repairs: Mr. Crisp is hoping to get the smaller equipment he needs to rent for repair of the golf course cart paths sometime this month from a company in Ashville. He has not forgotten us; it's just hard to get the equipment needed.





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- b. Regarding the Pinnacle road access: Alvin Ledford will be paid the balance for repairing the roads that gained safe access to the Pinnacle. An additional \$1,100.00 would be needed to improve the access road to Lot M-66
- c. Regarding Lot 63 C and improving access: An estimate has been requested from Mr. Ledford to improve the access road to Lot 63C. The board was unanimous in objecting to allowing a second avenue of ingress/egress from Sorrells Road to that lot. The owner of the lot was assured that safe access would be ensured and once a home was built (or being built) an asphalt road would be completed. It would not be wise to build a new asphalt road because heavy construction equipment would just ruin the new road.

**SOCIAL COMMITTEE:**

- a. There will be a meeting May 24, 2022 at 5:00PM to finalize plans and costs for the 4<sup>th</sup> of July celebration. All are invited to attend. The meeting will be held on the veranda of the clubhouse.

**ARC Review:**

- a. Mr. Ackerly (on behalf of the Denhams) requested approval of a new color for their residence. Normally the ARC handles these issues but, Alwine painting had a cancellation and could fit in the Denham residence for painting. If the board tables the item, there is no telling when the painters can return. The color, that follows our covenances was approved 6-0.

**SECURITY:**

- a. Once again, the high bar warning pole was knocked down by a zero turn mower on a trailer. The perpetrator, who was caught on tape, has been sent an invoice for repair costs. There was no damage to the guard house.
- b. We are still waiting on the new front gate system.
- c. Cameras that were askew have been re-aligned.

**NEW BUSINESS:**

- a. Mr. Mustian has been reviewing our covenants and is trying to pare them down to a manageable size. There are many references to long gone land companies and many outdated sections of the document. Mr. Ackerly suggested that once the legal document is revised that we have a real estate lawyer look at it before publishing.



Mountain Harbour Property Owners Association  
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**Adjourn:** Meeting adjourned at 4:05 PM. The next POA Board meeting is scheduled for Tuesday, June 21, 2022, at 2:00PM.

Submitted:

Approved:

E. F. Hooker

J. Azor

Secretary

President



Mountain Harbour Property Owners Association  
1665 Mountain Harbour Dr., Hayesville, NC 28904  
828-389-9000

i Call to order at 2:00 PM June 21,2022

ii. Board members present:

Jorge Azor, President  
Perry Mustian, Vice President  
Jim Ackerly  
Ed Hooker, Secretary  
Beth Hooker, Administrative Assistant (non-voting member)  
John Walvoord  
Allen Horne  
Chuck Bridger  
Guests:  
None  
Absent:  
Betty Applegarth (vacation)

1. Pledge of Allegiance led by Ed Hooker.
2. Motion to approve May 2022 minutes made by Allen Horne, 2<sup>nd</sup> by Perry Mustian. Approved 7-0 and entered in the record. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. Mr. Azor introduced Mr. Andrew Reynolds as the interim golf general manager. Mr. Reynolds comes to us with over 30 years experience in the golf course industry. He started at the bottom cutting weeds and has progressed through the years to the assistant general manager position. Mr. Reynolds resides in the Shooting Creek area with his wife and two children. We are looking forward to great things from Andrew as he grows into his position with the Mountain Harbour family.
  - c. The cart path repaving project is complete. We have not yet received the final bill. The repaving project coupled with the resurfacing of the bridge decks has really improved the look and safety of our golf course.
  - d. **Financials:** Mr. Azor gave an update on the golf club and its financial status. Currently we have nearly \$261,000.00 in the bank. Of that, \$149,000.00 is from the EIDL (Economic Injury Disaster Loan) that was discussed last month. We had \$337,000.00 in gross revenue generated through May 31, 2022. This is \$18,000.00 more than last year but we are still showing a loss of \$3,000.00 to date due to the abysmal winter numbers.



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- e. The April and May golf financial statements were reviewed by all board members. A motion to approve the financial statements was made by Ed Hooker, 2<sup>nd</sup> by Chuck Bridger, carried 7-0
- f. The grill has been inspected and has passed. We are ready for a vendor to take control of the grill and improve our golf course experience.

**Financials:**

- a. Mr. Azor gave a synopsis of our current financial footing. We currently have \$599,000.00 in three bank accounts. This year we have collected \$392,000.00 and have spent \$81,000.00. Of the money spent, the majority is on road improvements to the Pinnacle, improving access to lots, and maintenance of our common areas.
- b. The POA financial statements for April and May were reviewed by the board members. A motion to approve the statements was made by Perry Mustian, 2<sup>nd</sup> by Ed Hooker and approved 7-0.

**Maintenance:**

- a. Mr. Ledford has completed the road improvements to the Pinnacle. He was slightly delayed getting this accomplished due to illness.
- b. Mr. Ledford has been contracted to improve the access road to lot 63C.

**SOCIAL COMMITTEE:**

- a. The July 4<sup>th</sup> celebration planning is complete. The event is limited to the first 120 POA members and golf members to sign up.

**ARC Review:**

- a. Mr. Bridger gave an update on current and future home building at Mountain Harbour.
  1. Jeanette Crawford residence is in its final stages and should be move in ready the first week in July.
  2. Larry Durham cancelled their build.
  3. The Stanberry home is listed for sale.
  4. The Strickland build should start in the next two months.
  5. The Perry build has started.
  6. The Riches have withdrawn their design and have decided to sell their lot.



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**SECURITY:**

- a. Cameras have been installed for security purposes at the entrance to the exercise building.
- b. Camera placement around the pool is problematic due to the intermittent internet connection.

**NEW BUSINESS:**

- a. Mr. Hickok, Friends of Mountain Harbour (FOMH) advised the board that the bridge over the creek on Hole 8 has a damaged culvert. It will need to be replaced before it erodes the bridge.
- b. The water wheel at the common picnic area on Mountain Harbour Drive is damaged and does not turn. The FOMH will look at this issue with the help of John Walvoord and see if there is realistic solution to the broken water wheel.
- c. Mr. Mustian gave a brief on his research into our covenants and restrictions for the Mountain Harbour community. There are many references to previous companies that at one time were real estate brokers that have long ago dissolved. Mr. Ackerly had input that we had a real estate lawyer review those covenants years ago and he is very familiar with them and the goals of the board. Mr. Ackerly recommended that Mr. Mustian contact this attorney and get an estimate on cost and interest of the lawyer. Mr. Mustian will have more to report at the next board meeting.

**Adjourn:** Meeting adjourned at 3:20 PM. The next POA Board meeting is scheduled for Tuesday, July 19, 2022, at 2:00PM.

Submitted:

E. F. Hooker  
Secretary

Approved:

J. Azor  
President



Mountain Harbour Property Owners Association  
1665 Mountain Harbour Dr., Hayesville, NC 28904  
828-389-9000

**BOARD MEETING FOR TUESDAY JULY 19, 2022 at 2:00pm**

Members Room @ Clubhouse

Meeting Minutes

CALL TO ORDER: Meeting was called to order by Jorge Azor at 2:00pm. Those present were:

Jim Ackerly, Perry Mustian, John Walvoord, Chuck Bridger, Allen Horne, Betty Applegarth, Andrew Reynolds, Bill Hickok. Bill Meldram. Excused: Ed & Beth Hooker

Pledge of Allegiance

*Chuck Bridger led us in the pledge.*

1. Approval of June meeting minutes.

*June minutes were approved with a correction of typos to the word covenants*

2. Lunch served by Luis Gonzalez, potential grill operator.

*Chef Luis Gonzalez served lunch for the Board consisting of cheeseburgers, BLT's, chicken sandwiches, and a wedge salad and everything was very good. Chef Gonzalez would like to jointly operate the grill with the Club*

3. Mountain Harbour Golf LLC Report

a. Golf Report

*Total rounds played in June 2022: 5823*

*Total rounds played in June 2021: 5103*

*Golf related revenue: 6/22: \$68,048 compared to \$ 53,524 in 2021*

*Beverage service across bar, beverage cart, and pro shop cooler totaled: \$ 7,136.*

b. Financial results Golf: Review & Approval.

*Azor presented the Financial Statements of the Golf Club for June 2022 as reported by Strickland CPA's. Total Club revenue in June was \$ 88,261. Revenue YTD is at \$ 421,470 and is \$ 34,198 more than this time last year. Cash in the bank on 6/30/22 was \$ 251,540 and this includes the SBA EIDL loan money of \$ 149,900. YTD the Club is reporting a -14,441 loss in its operations. Mr. Azor went on to present the myriad of expenditures that the Club has made in facility improvements. Improvements such as cart path and bridge repairs, erosion mitigation, irrigation pump controls, Grill repairs, restaurant code compliance, repairs to HVAC units in clubhouse and gym, and a new pump for the pool.*



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*These expenditures have exceeded \$ 110,000 in facility improvements and repairs. A motion was made and seconded to approve the Golf Club Financials passed unanimously.*

4. Property Owners Association Report

a. Financials: Review & Approval

*The Financials of the POA were reviewed by the Board as presented by Strickland CPA's. Cash on hand thru 6/30/22 was \$ 601,065. Total Dues/Fees collected so far thru June 2022 is at \$ 401,661. The largest expenditures for June consisted of \$ 21,700 for the access for all clearings at the Pinnacle, a tractor repair of \$ 16,456, and our monthly common area maintenance of \$ 7500. A motion and second to approve was made and passed unanimously.*

b. ARC report: Chuck Bridger

*The ARC liaison reported that the Crawford house should be fully completed by end of July. The new home of Charlie & Pat Perry has commenced construction. Other possible start ups have been slowed by higher costs and builder availability. Mr. Bridger went on to report the largest amount paid for a townhouse on Licklog, and the sale of two lots for \$ 85,000 each.*

c. Security: John Walvoord

*Mr. Walvoord gave an update on community security, and his investigation regarding damage done to the exit gate which made it inoperable. A heavy haul trailer exited the main gate took out a reflector which caused the gate to remain open. The gate has been repaired and the builder will be notified of the damage caused.*

*Mr. Walvoord also gave an update on the waterwheel and the possibility of it becoming operational again.*

d. Maintenance: Jim Ackerly

*Pot holes and sink hole patches have been made on Indian Trail, and Meadow View Lane and Mr. Ackerly feels the need for more vigorous repairs. He will contact Waldrup trucking for these repairs as they have provided services for us in the past. Mr. Ackerly would like to employ more rip rap throughout the community for better aesthetics especially towards the front entrance. The pothole on Licklog seems to be getting bad again, and we will review as this is a Carolina water issue.*

e. Social Committee Report: Allan Horne

*The 3<sup>rd</sup> of July BBQ, and 4<sup>th</sup> fireworks were successful despite mother natures best attempts to spoil the party. 120 residents and members attended the BBQ which was*



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*catered by our very own: James & Jennifer Reaux and featuring delicious home made desserts by Haley Reaux. The Social Committee will be meeting shortly to plan future events.*

- f. Update on Bylaws/covenants: Perry Mustian  
*Mr Mustian reported that the POA has engaged with the law firm of Allen, Stahl & Kilbourne to review, modify, update, our by laws and covenants. Partner Ed Flowers will be helping us to make sure there is compliance with all rules and regulations pertaining to NC Planned Communities and other issues. Perry will update the Board as we move forward. A \$ 2500. Retainer was given for this project.*
5. Old Business/ New Business
  - a. Lot 63-C.  
*Access from Mountain Harbour to the Wilsons lots was again brought up for discussion due to the delay in getting the clearing done by a contractor. The property's proximity to Sorrels Road makes it much more desirable to be able to obtain access outside the gates of the community for future building and construction. The Board tabled the discussion to obtain more information from legal and government sources. Mr. Azor will contact the Wilsons to update them on the matter.*
  - b. Card Room Use  
*In an effort to defray some of the expenses of operating and staffing the card room 2-3 times per week, the Board approved a \$ 2. per person charge for non-members who come to the club to play cards. If an operator for the grill can be obtained then the requirement will change to food and drink ordering in support of the restaurant.*
6. Adjourn: Meeting was adjourned at 3:42pm.
7. Next Meeting: Tuesday, August 16<sup>th</sup>, 2022 at 2:00pm





Mountain Harbour Property Owners Association  
1665 Mountain Harbour Dr., Hayesville, NC 28904  
828-389-9000

i Call to order at 2:00 PM August 16,2022

ii. Board members present:

Jorge Azor, President

Perry Mustian, Vice President

Jim Ackerly

Ed Hooker, Secretary

Beth Hooker, Administrative Assistant (non-voting member)

Betty Applegarth, Treasurer (non-voting member)

Allen Horne

Chuck Bridger

Guests:

Bill Hickok, Friends of Mountain Harbour

Absent:

John Walvoord, excused

1. Pledge of Allegiance led by Chuck Bridger.
2. Motion to approve July 2022 minutes made and 2<sup>nd</sup>. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. The July financial reports were reviewed by all members. A motion to approve the financial reports was made and 2<sup>nd</sup>. Approved 6-0. Financial report will be posted on the web site.
  - c. **Financials:** There were 647 member rounds, an increase of 107 from 2021. There were 2,367 greens fees paid, an increase of 71 from July 2021. A total of 3,014 rounds played, an increase of 107 from last year. Green and cart fees resulted in \$55,005.61, memberships resulted in \$5,516.61. There were no tournaments this month. Total cash collected was \$60,522.22. Golf Now had 238 prepaid rounds and the commission from Golf Now was \$2,144.25. There were 131 Golf Moose rounds resulting in \$3,750.00. Golf Moose rounds are predominantly played in the afternoon during our slowest times. The beverage cart had 1,079 sales totaling \$3,270.93. There were 196 snack bar sales totaling \$1,134.42. There were 28 pool guests generating \$140.00. The pro shop generated 1804 sales totaling \$4,816.57



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d. Mr. Azor gave an update on the golf club memberships and its financial status.

1. MEMBERSHIPS:

- (a). 53 individual golf memberships totaling \$44,200.00
- (b). 39 family golf memberships totaling \$50,700.00
- (c). 12 mandatory sports memberships totaling \$5,400.00
- (d). 53 cart bundles totaling \$68,900.00
- (e). 8 trail fee members totaling \$9,600.00
- (f). 39 10/\$350.00 cards totaling \$12,600.00

The total income from these plans is \$191,400.00. Last year the total was \$138,000.00. It is an improvement, but we must do better.

e. We have \$215,931 cash on hand. Of that, \$149,000.00 is from the EIDL loan of \$149,000.00. Mr. Ackerly asked if the EIDL money could be kept in a separate column so it would be easier to track. Mr. Azor stated he will discuss this with our accountants.

f. The member/member had a low turnout for the number of members we have. The event was enjoyed by all participants, and we hope to have a better turn out next year.

g. Golf course improvement projects report given by Mr. Hickok. The Friends of Mountain Harbour repaired the culvert on the bridge over the creek on number 8.

h. the board has approved an agreement with a local executive chef to open the grill. The grill will operate 5 days a week, including Friday evenings when the lounge is open for cocktails. The exact date of the opening of the grill is dependent on suppliers.

**Financials:**

- a. The financial statements of the POA for July were presented by the president. A motion to approve the financial statements was made and 2<sup>nd</sup>. Carried 6-0.
- b. We currently have \$591,205.00 cash on hand.
- c. We have authorized \$2,500.00 payment to retain a lawyer to update the POA by-laws.

**Maintenance:**

- a. Mr. Woody (Full Blast Pressure Washing) has bid \$1,650.00 to pressure wash all the free-standing columns in Mountain Harbour as well as pressure washing the water wheel and support structures on Mountain Harbour Drive. Bid was approved 6-0.
- b. Mr. Hooker has volunteered to clean all the bird dropping and remove the mud nests from the deck outside the lounge area.
- c. The water wheel has been removed and is at the maintenance shed awaiting repair.



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- d. Mr. Walvoord will be asked about the status of the new operating system for the front gate that was previously approved by the board.
- e. We have several downed trees on the property and many older potentially hazardous trees on the golf course. Mr. Ackerly and Andrew will meet with the tree service to get an estimate for removing and trimming trees on both common areas and the golf course.

**SOCIAL COMMITTEE:**

- a. August 27, 2022, boat owners are encouraged to meet near the dam at 12:00PM to motor over the Mission Church Cove (along Jackrabbit) and anchor for a Mountain Harbour Navy party. Bring drinks and snacks to share with fellow boat owners.
- b. When the water wheel is fixed, we would like to have a picnic day to celebrate the repair of the feature and enjoy each other's company.
- c. We are exploring the possibility of opening the lounge on Saturday afternoons for college football viewing. It will be dependent on participation and staffing capabilities.
- d. On October 21, 2022, all POA and golf club members are encouraged to attend the evening cocktail hour to wish a fond winter farewell to those owners and members who spend their winters South.

**ARC Review:**

- a. 6A has received their COO.
- b. The Strickland home plans have been approved by the ARC. Penland will be the builder.
- c. Construction of the Perry home is ongoing.

**SECURITY:**

- a. Nothing to report.

**NEW BUSINESS:**

- a. Mr. Hickok briefed the board on the status of the golf course maintenance equipment. Most of the equipment will be coming off lease at the end of next year. We need to start planning now for replacing some of this equipment. It may take over one year to get any maintenance equipment that is ordered so discussion should start now.



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**Adjourn:** Meeting adjourned at 3:06PM. The next POA Board meeting is scheduled for Tuesday, September 20, at 2:00PM.

Submitted:

Approved:

E. F. Hooker

J. Azor

Secretary

President



Mountain Harbour Property Owners Association  
1665 Mountain Harbour Dr., Hayesville, NC 28904  
828-389-9000

i Call to order at 2:03 PM September 20,2022

ii. Board members present:

Jorge Azor, President

Jim Ackerly

Ed Hooker, Secretary

Beth Hooker, Administrative Assistant (non-voting member)

Betty Applegarth, Treasurer (non-voting member)

Allen Horne

Chuck Bridger

Andrew Reynolds

Guests:

None.

Absent:

Perry Mustian, Vice President, (excused)

1. Pledge of Allegiance led by Andrew Reynolds.
2. Motion to approve August 2022 minutes made and 2<sup>nd</sup>. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. The August financial reports were reviewed by all members. A motion to approve the financial reports was made and 2<sup>nd</sup>. Approved 6-0. Financial report will be posted on the web site.
  - c. **Financials:** There were 642 member rounds, an increase of 176 from August 2021. There were 2,108 greens fees paid, an increase of 97 from August 2021. A total of 2,750 rounds played, an increase of 273 from the same time last year. Green and cart fees resulted in \$45,917.17, memberships resulted in \$9,825.49. Tournaments fees collected this month was \$1,060.00 with two tournaments played still outstanding. Total cash collected was \$55,742.66. Golf Now had 213 prepaid rounds and the commission from Golf Now was \$1,905.97. There were 150 Golf Moose rounds resulting in \$2,769.00. The beverage cart had 441 sales totaling \$1,242.29. There were 246 snack bar sales totaling \$1,506.17. There were 17 pool guests generating \$85.00. The pro shop generated 1,627 sales totaling \$4,195.72. The grill has been opened and had 87 sales



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totaling \$712.76. It needs to be noted that the grill has only been open for ten days. Advertising and word of mouth should increase sales and revenue.

d. Mr. Azor gave an update on the golf club financial status.

(1). We have collected a little over \$52,000.00 dollars more than last year. With the earlier discussed EIDL loan and some golf course capital improvement projects that needed to be done, we are at a \$67,559.12 operating loss so far this year. This is a monumental improvement over past revenue, but, not quite good enough. It has always been the goal of the board to get to the break-even point with the golf course. We have several years of projects that have been delayed or ignored to accomplish to protect the POA'S largest asset.

e. Chef Luis is now running the Mountain Harbour Grill. The grill is open Tuesday through Saturday. Breakfast is from 8:00AM to 11:00 AM. Lunch is from 11:00AM to 3:00PM. The chef will also be available on Friday evenings for special entrées in the bar during our scheduled happy hour.

f. Mr. Reynolds handed out a wish list of new and used equipment that he and Eric Clifton would like to have to improve the condition and health of the golf course. This list will be prioritized and purchases will depend on the budget for next year. Mr. Reynolds notified the board that used and new equipment has a very long lead time.

#### **Financials:**

- a. The financial statements of the POA for July were presented by the president. A motion to approve the financial statements was made and 2<sup>nd</sup>. Carried 6-0.
- b. We have \$590,065 in POA's 3 bank accounts as of 9/30/22.

#### **Maintenance:**

- a. Mr. Woody (Full Blast Pressure Washing) has completed the pressure washing of stone structures throughout the Mountain Harbour Community. The stone looks rejuvenated. In addition, the water wheel supports and picnic area have been pressure washed and looks good also.
- b. The water wheel has been pressure washed and resealed. There are some supports that need to be re-tooled before the wheel can be re-installed.
- c. Mr. Walvoord reported that the gate entry system for the front is still in the works.
- d. Mr. Ackerly has received one bid on tree removal in common areas and the golf course. He will try to get one or two more bids before presenting a plan to the board.



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**SOCIAL COMMITTEE:**

- a. On October 21, 2022, all POA and golf club members are encouraged to attend the evening cocktail hour to wish a fond winter farewell to those owners and members who spend their winters South.
- b. In the coming months, the social committee will meet to plan the Welcome Back Event to coincide with the Annual Property Owners Meeting.

**ARC Review:**

- a. Mr. Azor reported that Mr. Bridger is stepping down from his position on the ARC. In his place, Beth Hooker was appointed to the ARC committee.
- b. The Perry home and the Strickland home are both under construction currently.

**SECURITY:**

- a. Nothing to report.

**NEW BUSINESS:**

- a. None.

**Adjourn:** Meeting adjourned at 3:06PM. The next POA Board meeting is scheduled for Tuesday, October 18, at 2:00PM, and will be held via Zoom.

Submitted:

Approved:

E. F. Hooker

J. Azor

Secretary

President



Mountain Harbour Property Owners Association  
1665 Mountain Harbour Dr., Hayesville, NC 28904  
828-389-9000

i Call to order at 1:57 PM October 18,2022 **(VIA ZOOM)**

ii. Board members present:

Jorge Azor, President

Perry Mustian, Vice President

Jim Ackerly

Ed Hooker, Secretary

Beth Hooker, Administrative Assistant (Architectural Review Committee)

Betty Applegarth, Treasurer (non-voting member)

Chuck Bridger

Andrew Reynolds (Golf General Manager)

Guests:

None.

Absent:

Allen Horne (excused)

1. Pledge of Allegiance led by Andrew Reynolds.
2. Motion to approve September 2022 minutes made and 2<sup>nd</sup>. Approved 6-0. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor and Andrew Reynolds.
  - b. The September financial reports were reviewed by all members. A motion to approve the financial reports was made and 2<sup>nd</sup>. Approved 6-0. Financial report will be posted on the web site.
  - c. **Financials:** There were 491 member rounds, an increase of 61 from September 2021. There were 1407 greens fees paid, an increase of 89 from September 2021. A total of 1898 rounds played, an increase of 150 from the same time last year. Green and cart fees resulted in \$42,504.57, memberships resulted in \$1,248.61. Tournaments fees collected this month was \$5,670.00 (two tournaments played last month). Total cash collected was \$49,423.18. An increase in revenue of \$1,521.22 from last year. Golf Now had 232 prepaid rounds and the commission from Golf Now was \$1,669.58. There were 213 Golf Moose rounds resulting in \$2,223.00. The beverage cart had 487 sales totaling \$1,731.48. There were 225 snack bar sales totaling \$1,466.70. The pool generated one guest for \$5.00 and is now closed for the season. The pro shop generated 1,260 sales





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totaling \$3,353.25. The grill has been open for the entire month of September. Below is a summary of sales and income:

(1) Breakfast:	76 meals	Income: \$430.61
(2) Lunch:	662 meals	Income: \$6,736.57
(3) Friday night bar:	82 meals	Income: \$1,369.32
(4) Drinks:	103 beverages	Income: \$227.14
(5) Total Sales:	923	Total Income: \$8,763.64

Profit and loss has not been calculated due to the start-up cost of consumables and condiments. Mr. Bridger, Mr. Reynolds, and Chef Luis will meet in the coming days to discuss winter operating hours and pricing.

d. Mr. Azor and Mr. Reynolds gave an update on the golf club financial status and the course condition.

(1). We had a major leak on the main water feed on the teeing ground for the senior/ladies' tees. The pipe is 8 inches in diameter and had a nearly 20 foot crack in it. The pipe is located eight feet down. The type pipe is no longer used in commercial irrigation, but it is used in residential irrigation so pipe was found and procured. The repair was done in house with the help of our staff and the Friends of Mountain Harbour. We saved considerable money on repairs doing it in house. However, this shows the vulnerability of our course. We have all original irrigation equipment apart from the pump houses. Our course also does not have isolation valves in our irrigation system so if there is a major leak, the whole system needs to be shut down until it is addressed. This resulted in some of our greens not getting proper water amounts after dressing and those greens needed to be hand watered. This slowed the healing process after them getting punched and sanded. Mr. Walvoord recommended procuring a few extra pieces of the pipe so we can have it on hand if this problem reoccurs. Mr. Andrews will handle this issue.

e. A reminder that the grill is open Tuesday through Saturday. Breakfast is from 8:00AM to 11:00 AM. Lunch is from 11:00AM to 3:00PM. The ladies card group is very happy with the offerings of Chef Luis. The Friday evening special offers to the club members in the lounge is being very well received.

(2). Mr. Azor stated that the financial statements from 2021 compared to 2022 are in a different format and offer less information. He plans to review this with the CPA firm. To summarize, Mr. Azor presented the revenue brought in expenses from 2020 through 2022 from January to September. In 2020 we brought in approximately



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\$450,000.00 and spent \$554,000.00 losing \$104,000.00. In 2021 the PPP loan was forgiven and saved us \$62,000.00. We took in \$600,000.00 and spent \$615,000.00 so our loss was shown as \$15,000.00. In 2022 we have so far brought in \$652,000.00 and our expenses have increased to \$752,000.00. We have lost right at \$100,000.00 so far this year. Although this loss is too much, many much needed projects have been accomplished this year through the use of the SBA loan. Examples are: utilization of the loan to pay for new bridge decking, pool pump, pressure washing, much needed equipment, repair of the cart paths, and the new irrigation pump system. Another huge cost is the increase in fuel for carts and equipment. Last year we spent \$19,000.00 from January to September, this year we have spent \$47,000.00 for the same timeframe.

(3) We had a disappointing Labor Day weekend due to heavy rains the entire weekend.

#### **Financials:**

- a. The financial statements of the POA for September were presented by the president. A motion to approve the financial statements was made and 2<sup>nd</sup>. Carried 6-0.
- b. We currently have \$581,277.00 in the POA bank accounts.

#### **Maintenance:**

- a. The water wheel on Mountain Harbour Drive has been repaired and reinstalled. This signature piece for Mountain Harbour improves appearance and enhances the picnic area. The people who were instrumental in getting this monumental task complete are too numerous to list, but it was a great community effort led by John Walvoord and Bill Hickok.
- b. Mr. Ackerly has met with two tree removal companies in the last month. He will try to get a third company to give him an estimate when he returns from a trip in November.
- c. The road improvement project to the Wilson lot is almost complete. The cost to the POA will be right at \$6,700.00.

#### **SOCIAL COMMITTEE:**

- a. On October 21, 2022, all POA and golf club members are encouraged to attend the evening cocktail hour to wish a fond winter farewell to those owners and members who spend their winters South.



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- b. In the coming months, the social committee will meet to plan the Welcome Back Event to coincide with the Annual Property Owners Meeting.

**ARC Review:**

- a. Beth Hooker gave the following report:
  - (1) The painting of the Walvoord home is complete and looks spectacular.
  - (2) Lot 51C has been purchased. The owner is an architect and has submitted preliminary plans for his home, sighting and plans. He estimates he will probably break ground sometime in 2024. The access road to that lot has been improved and will be maintained in its' current condition.
  - (3) The Perry home is making great progress.
  - (4) The Strickland home has a foundation poured.
  - (5) The Cwik family has completed their purchase of the Stanberry home and are in the process of moving. They will be finishing a project that will require a piece of heavy equipment that will have to travel across the 16<sup>th</sup> fairway, rough and cart path. Mr. Cwik was notified that he and his contractor will be responsible for any damage caused by the equipment.

**SECURITY:**

- a. Nothing to report. The new front and rear gate entry packages are still on hold. There is only one local business that does this type of work and he is overbooked. The back gate will now be closing at 7:00pm.

**NEW BUSINESS:**

- a. Mr. Mustian gave an update on the revision of the covenants to delete outdated information, improve readability, and strengthen the rules. A copy will be available for all the board members to review. Once the POA Board has reviewed and provided input, the document will be returned to our lawyers and finalized. Once that is accomplished, each lot owner will have an opportunity to review the document on our member's web site and vote (by mail) to approve/disapprove the new covenants. The covenants require 51% of class A members to change.

**Adjourn:** Meeting adjourned at 3:20PM. The next POA Board meeting is scheduled for Tuesday, November 15, 2022 at 2:00PM.



Mountain Harbour Property Owners Association  
1665 Mountain Harbour Dr., Hayesville, NC 28904  
828-389-9000

Submitted:

E. F. Hooker

Secretary

Approved:

J. Azor

President



Mountain Harbour Property Owners Association  
1665 Mountain Harbour Dr., Hayesville, NC 28904  
828-389-9000

i Call to order at 2:04PM, NOVEMBER 15, 2022

ii. Board members present:

Jorge Azor, President

Perry Mustian, Vice President

Jim Ackerly

Ed Hooker, Secretary

Beth Hooker, Administrative Assistant (Architectural Review Committee)

Betty Applegarth, Treasurer (non-voting member)

Allen Horne

Andrew Reynolds (Golf General Manager)

Guests:

None.

Absent:

Chuck Bridger

1. Pledge of Allegiance led by Ed Hooker.
2. Motion to approve October 2022 minutes made and 2<sup>nd</sup>. Approved 6-0. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor and Andrew Reynolds.
  - b. The October financial reports were reviewed by all members. A motion to approve the financial reports was made and 2<sup>nd</sup>. Approved 6-0. Financial report will be posted on the web site.
  - c. **Financials:** There were 477 member rounds, an increase of 86 from October 2021. There were 1976 greens fees paid, an increase of 234 from October 2021. A total of 2,453 rounds played, an increase of 320 from the same time last year. Green and cart fees resulted in \$50,761.00, memberships resulted in \$4,300.16. Tournaments fees collected this month was \$1,932.00. Total cash collected was \$56,993.16. this total is an increase in revenue of \$11,461.64 from last year. Golf Now had 271 prepaid rounds and the commission from Golf Now was \$1,622.94. There were 88 Golf Moose rounds resulting in \$1,482.00.00. The beverage cart had 373 sales totaling \$1,449.19. There



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were 129 snack bar sales totaling \$825.03. The pool is closed for the season. The pro shop generated 1,211 sales totaling \$2,845.02.

Below is a summary of sales and income for the grill for the month of October:

(1) Breakfast:	71 meals	Income: \$363.58
(2) Lunch:	579 meals	Income: \$5,403.40
(3) Friday night bar:	58 meals	Income: \$826.24
(4) Drinks:	326 beverages	Income: \$783.50
(5) Total Sales:	1,035	Total Income: \$7,376.72

Mr. Azor reported on the progress of the grill. The grill did not do well during the breakfast hours. The hours of the grill are being “tweaked” to figure out the best times to be open for business. Hours have been adjusted to 11:00AM to 5:00 PM on Tuesday-Thursday. Friday and Saturday hours are 11:00AM to 8:00PM. We will see how we progress during the slow winter months.

d. Mr. Azor and Mr. Reynolds gave an update on the golf club financial status and the course condition.

(1). Mr. Azor stated that leaf peeping season was very good for the golf course. The weather cooperated for a change. Total revenue for October was \$81,097.00. Year to date we are ahead of last year’s revenue number by \$ 71,000.

(2). The golf budget for calendar year 2023 was discussed. Mr. Azor requested that a vote to approve the 2023 budget be tabled until he had a chance to discuss the budget with the golf committee. After presentation to the golf committee, an email vote will be held.

#### **Financials:**

- a. The financial statements of the POA for October were presented by the president. A motion to approve the financial statements was made and 2<sup>nd</sup>. Carried 6-0.
- b. We currently have \$574,153.00 in the POA bank accounts.
- c. The 2023 budget was presented by the president. The 2023 budget was approved. Dues will remain at \$1500 per year. Dues are payable in January, and billing of the 2023 dues will take place in December.



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**Maintenance:**

1. Waiting on final estimates for tree removal on the golf course and in various areas around the Mountain Harbour common areas.
2. We need industrial type reflectors near the front entrance to better define where the turn lane is. This is especially dangerous during inclement weather.

**SOCIAL COMMITTEE:**

1. Mr. Horne reported that the social committee will meet on December 5, 2022. We will discuss a get together on Friday the 16<sup>th</sup> of December for Christmas and plans will be made for the New Year's Eve celebration on Saturday December 31<sup>st</sup>.

**ARC Review:**

- a. Beth Hooker gave the following report:  
(1) Nothing new to report.

**SECURITY:**

- a. The new entry security system proposal was finally delivered to the Board, and it was reviewed. The new system came in at \$15,733.10. Mr. Walvoord detailed the advantages of the new system which uses bar codes and the obsolescence of the current gate entry system. A motion was made to proceed with the new system as it had already been budgeted. Motion to approve passed 6-0

**NEW BUSINESS:**

- a. Covenants Review: Mr. Mustian gave an overview of the updated covenant process and how he is working with our attorneys to revise and amend our covenants.
- b. Mr. Bill Wheeler presented the Board with a list of inexpensive tools that he feels will make our maintenance crew's job easier and safer. The Board passed the list on to the GM for procurement.



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**Adjourn:** Meeting adjourned at 3:55PM. The next POA Board meeting is scheduled for Tuesday, December 13, 2022 at 2:00PM.

Submitted:

Approved:

E. F. Hooker

J. Azor

Secretary

President





Mountain Harbour Property Owners Association  
1665 Mountain Harbour Dr., Hayesville, NC 28904  
828-389-9000

i Call to order at 2:00PM, December 14, 2022

ii. Board members present:

Jorge Azor, President

Perry Mustian, Vice President

Jim Ackerly

Ed Hooker, Secretary

Chuck Bridger

Beth Hooker, Administrative Assistant (Architectural Review Committee)

Betty Applegarth, Treasurer (non-voting member)

Andrew Reynolds (Golf General Manager)

Guests:

None.

Absent:

Allen Horne (excused)

1. Pledge of Allegiance led by Andrew Reynolds.
2. Motion to approve November 2022 minutes made and 2<sup>nd</sup>. Approved 6-0. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor and Andrew Reynolds.
  - b. The November financial reports are not yet available. We are meeting one week early due to the upcoming holiday. Once the financials are published and reviewed, they will be approved via email vote and posted on the web site.
  - c. **Financials:** There were 273 member rounds, decrease of 60 from November 2021. There were 930 greens fees paid, an increase of 10 from November 2021. A total of 1,203 rounds played, a decrease of 50 from the same time last year. Green and cart fees resulted in \$16,505.06, memberships resulted in \$7,106.93. There were no tournaments fees collected this month. Total cash collected was \$23,611.99. This total is an increase in revenue of \$8,069.57 from last year. Golf Now had 67 prepaid rounds and the commission from Golf Now is currently outstanding. There were 51 Golf Moose rounds resulting in \$936.00. The beverage cart is not running this time of year. There were 130 snack bar sales totaling \$831.55. The pool is closed for the season. The pro shop generated 570 sales totaling \$1,439.14. Mr. Azor pointed out that even though



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our member rounds decreased, our greens fees paid increased, thus generating more income. Mr. Azor emphasized the importance of memberships to get us through the winter months when play is slow and the weather is not cooperative.

Below is a summary of sales and income for the grill for the month of October:

(1) Breakfast:	0 meals	Income: \$11.16 (bacon add ons)
(2) Lunch:	854 meals	Income: \$6,184.74.
(3) Dinner:	143 meals	Income: \$2,282.84
(4) Drinks:	461 beverages	Income: \$1,381.99
(5) Total Sales:	1,470	Total Income: \$9,860.73

Mr. Azor reported on the progress of the grill. As previously reported, breakfast is no longer available. The very good news is that the reviews of the grill are overwhelmingly positive. Chef Luis and Ms Bethany have proven to be a great addition to the Mountain Harbour family. Mr. Azor encouraged all members with a social media platform keep promoting the grill. Mr. Reynolds was tasked with getting local advertising in the regional newspapers.

d. Mr. Azor and Mr. Reynolds and Mr. Hickok gave an update on the golf club course condition. Tree removal and pruning are to start next week. Volunteers will be needed to redirect golfers from work areas.

(1). Mr. Azor presented the golf budget for 2023. The budget was approved 6-0.

#### **Financials:**

- a. The financial statements of the POA for November are not yet available. The financial statements will be tabled until completed by our accountants.

#### **Covenants Review**

- a. Mr. Mustian presented a proposed operating agreement between Mountain Harbour Golf Club LLC and Mountain Harbour Property Owners Association, Inc. Following discussion, the board tabled the recommendation to approve the operating agreement pending clarification by legal counsel. After a modification to the agreement by the attorney, and the document sent to the Board members. The Board approved the operating agreement between the POA and the Golf Club via e mail vote.
- b. Mr. Mustian updated the board on the progress of the covenants review and noted that several former board presidents have been asked to provide input and feedback on the



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proposed changes. Approval of the revised covenants will require a mail referendum with 51% of property owners voting to approve the proposed changes.

**Maintenance:**

1. Mr. Hickok presented 15 projects that he feels the “Friends of Mountain Harbour” could tackle over the winter and into the spring. Many projects will improve drainage and curtail erosion along roads and in culverts. Additionally, he would like to address the drainage issues with the driving range.
2. There is an issue with poor lighting from the parking area to the fitness center. Mr. Andrews will research and mitigate this issue.
3. Mr. Mixson is investigating an issue with the lights along Indian Trail.

**SOCIAL COMMITTEE:**

1. Mr. Hooker reported that Friday the 16<sup>th</sup> of December we will have an ugly Christmas sweater party in the bar. There will be prizes for the ugliest sweater. The New Year’s Eve celebration will be held upstairs in the bar on Saturday December 31<sup>st</sup>. Chef Luis is preparing heavy Hors D’oeuvres. There will be a champagne’ toast at midnight. The event will be from 8:00PM until 1:00 AM. Cost is \$25.00 per person.

**ARC Review:**

Beth Hooker gave the following report:

- (1) The owner of 51C is planning on doing some clearing soon to get a better idea of where he wants to site his house in terms of sight lines.
- (2) Both Lots G2 and G4 are staked but there has been no communication with the ARC.

**SECURITY:**

- a. The new entry security system should be installed in January/February time frame. We are having issues with the sensors on the gates malfunctioning with all the rain we have recently had.

**NEW BUSINESS:**



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- a. A proposal to paint the eaves, soffits, and tongue and groove pine in the clubhouse was presented by Alwine Painting. The total bill would not exceed \$18,000.00 to complete the work. A motion was made and passed to make this expenditure.

**Adjourn:** Meeting adjourned at 4:02PM. The next POA Board meeting is scheduled for Tuesday, January 17, 2023 at 2:00PM in the Falcon Room.

Submitted:

E. F. Hooker

Secretary

Approved:

J. Azor

President