

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

i Call to order at 2:00PM, January 23, 2024

Board members present:

Jorge Azor, President  
Ed Hooker, Secretary  
Chuck Bridger  
John Walvoord  
Betty Applegarth, Treasurer (non-voting member)

Excused:

Perry Mustian  
Jim Ackerly  
Allen Horne

Architectural Review:

Beth Hooker  
Charlie Perry

Guests:

Glenn Person, First Service Residential  
Mark Hamitter, First Service Residential  
Chip Seymour

1. Pledge of Allegiance led by Chuck Bridger.
2. Motion to approve December 2023 minutes made and 2<sup>nd</sup>. Approved 4-0. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. The December financials will come out this afternoon. The November financials were approved 4-0.
  - c. At the end of October, the golf club had posted a net loss of \$6,000.00. The winter months are a strain on the operation, and despite staff & material cutbacks, the golf course lost \$ 58,000 in November. We have surpassed over \$ 1M in revenue for the first time ever and increased membership to 158. Our great volunteer group continues to provide invaluable labor hours and expertise which saves the Club thousands of dollars per year.



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- d. The grill was closed for two weeks in January for vacation and deep cleaning. Everything was done from painting the dining room, card room and grill prep area, to changing out light bulbs. The carpets and tiles were all deep cleaned and sealed.
- e. There was another leak in the Treasurer's office. It was discovered that an outside drainage pipe runs back into the building then back outside. This problem has been mitigated.
- f. On December 12, 2023 we had a lightning strike near the clubhouse. This resulted in damage to the electronics in the elevator, fire suppression system, internet, and cable. As of today, the damage has been repaired.
- g. As mentioned earlier project that the November and December financials will be bleak due to weather.
- h. There was once again a leak to the fire suppression system in the attic above the Falcon Room. This problem needs attention and a committee has been formed to come up with a cost effective and final solution to the problem.
- i. **Financials:** There were 271 member rounds, an increase of 175 from December 2022. There were 551 greens fees paid, an increase of 229 from December 2022. A total of 822 rounds played, an increase of 404 from the same time last year. Green and cart fees resulted in \$8,561.42, memberships resulted in \$450.00. Tournaments fees collected this month totaled \$0.00. Prepaid 10/\$380.00 cards sold was not reported. Total cash collected was \$9,011.42. This total is an increase in revenue of \$748.96 from last year. The commission from Golf Now was \$498.15. The food and beverage department had 1,015 sales resulting in \$3,533.53. The golf course was closed for 2 days and had a late opening one day due to weather. The course was cart path only for 10 days and had 5 days of delayed opening. The Pro shop did not supply a sales number. The card room generated \$82.00. There was 1 event that generated \$1,705.00.
- j. To break even, it costs \$1,200.00 per day to operate in the winter months.  
Below is a summary of sales and income for the grill for the month of August.

Total Sales:	657	Total Income: \$6,843.96
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#### POA Report & Financials:



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- a. The November financial statements were presented and approved 4-0. We have \$668,000.00 in the bank in various accounts. This year, First Service Residential will take over collecting dues, placing liens, and enforcing covenances.
- b. The Annual Meeting is scheduled for April 27, 2024 at 4PM in the Falcon Room. Owners are encouraged to send inquiries and concerns to the President so research and answers can be provided.

**Maintenance:**

1. Water is undermining the road near the back entrance. When Mr. Ackerly gets back into town, he will contact our paving company and see what can be done to fix erosion problem fix the road.

**SOCIAL COMMITTEE:**

1. The Valentine's diner is set for Friday, February 16, 2024 in the dining room.
2. The Superbowl Party is set and will be held in the members lounge and dining room.

**ARC Review:**

1. The Andrews property is framed and waiting on the footers and foundation to be poured.
2. Lot 95A will begin their build tentatively in March 2024.
3. Lot120A has been perc tested and building plans have been approved by the ARC.
4. The Stubb house is coming along.

**SECURITY:**

1. The front gate height warning bar was struck once again. Please remind any contractors to use the back gate.
2. The back gate has been repaired.

**NEW BUSINESS:**

1. First Service Residential is here to help. As the community acclimates to this new service, we will soon be able to access the web site and request ARC review and maintenance questions directly on their web site.



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2. The President has formed a nominating committee for this years election. Jorge Azor, Perry Mustian, and Charlie Perry. The nominating committee will review interested candidates for the Board positions. Anyone interested in serving may submit their resume or interest and qualifications to [GM@mountainharbourgolfclub.com](mailto:GM@mountainharbourgolfclub.com).

**Adjourn:** Meeting adjourned at 3:42 PM. The next POA Board meeting is scheduled for February 20, 2024, at 2:00PM. The meeting will be held in the Falcon Room. As a reminder, property owners can attend these meetings. Please email [efhooker@me.com](mailto:efhooker@me.com) with any items you would like added to the agenda.

Submitted:

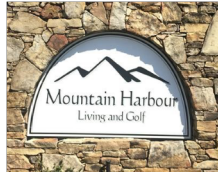
E. F. Hooker

Secretary

Approved:

J. Azor

President



Mountain Harbour Property Owners Association  
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i Call to order at 2:02PM, February 20.2024

Board members present:

Jorge Azor, President  
Perry Mustian, Vice-President  
Jim Ackerly  
Ed Hooker, Secretary  
Chuck Bridger  
John Walvoord  
Betty Applegarth, Treasurer (non-voting member)  
Excused:  
Allen Horne  
Architectural Review:  
Beth Hooker  
Charlie Perry  
Guests:  
Mary Ann Strider  
Chip Seymour

1. Pledge of Allegiance led by Ed Hooker.
2. Motion to approve January 2024 minutes made and 2<sup>nd</sup>. Approved 5-0. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. The financials for December 2023 were reviewed and approved 5-0. The February report was received too late to be properly reviewed and approved by the board. They will be tabled until the March meeting.
  - c. We have just over \$8,000.00 in the bank. December saw a loss of \$48,000.00. Net income loss for the year was approximately \$118,000.00. Keep in mind that this number includes depreciation of assets. We also had capital improvements of \$76,211.82. These expenses ranged from sod to A/C repairs.
  - d. To show the growth in the golf course in terms of revenue, in 2019 we brought in \$556,413.00 compared to \$1,037,389.00 in 2023. In 2019 we had 62 members. In



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2023 we had 159. We still have many challenges, and we are addressing them as fiscally responsibly as we can.

- e. The 2024 golf budget was presented and approved unanimously. The budget is right at 1.1 million dollars.
- f. In the past, cart fees were a flat \$25.00, and the golf course covered the tax. This year, the fee will stay at \$25.00 per round but tax will be added.
- g. The new leased golf carts will have GPS on them for the season. The golf carts will be programed to keep guests on the more level areas of the course and will warn golfers when they stray into dangerous areas and make the player back up into a safer position on the course. The GPS will also enable the course to restrict carts to the cart path on days that the course is too wet to ride on.
- h. **Financials:** There were 125 member rounds, a decrease of 23 from December 2023. There were 238 greens fees paid, a decrease of 296 from December 2023. A total of 363 rounds played, a decrease of 319 from the same time last year. Green and cart fees resulted in \$3,196.99, memberships resulted in \$8,601.34. There were no tournaments this reporting period. Total cash collected was \$11,798.33. This total is a decrease in revenue of \$4,369.95 from last year. Golf The commission from Golf Now was \$137.20. The food and beverage department had 433 sales resulting in \$1,358.70. The golf course was closed for 15 days and had delayed opening for 13 days due to weather. The course was cart path only for 5 days. The Pro shop did not supply a sales number. The card room generated \$64.00. There were two events that generated \$1,020.00. The pool is closed for the season.

Below is a summary of sales and income for the grill for the month of January.

Total Sales:	398	Total Income: \$4,993.49
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#### **POA Report & Financials:**

- a. The December financial statements were reviewed by all members and approved without comment. The financials will be posted on the owner's web site.
- b. As of December 31<sup>st</sup>, we had just over \$668,000.00 in the bank in various accounts. As stated in previous meetings, we need to have over \$1,000,000.00 in reserves to



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be comfortable and to cover any unforeseen disasters. Our property management company recommends a buffer of 1.5 to 2 million dollars.

- c. First Service Residential did not have a representative at this month's meeting and a zoom call could not be accomplished. A report on annual dues collections was not presented. Mr. Azor will take this matter for action. Mr. Hooker and Mr. Ackerly expressed concern about the customer service aspect of the management company.
- d. Foreclosure proceedings on the Moore home are ongoing. The lawyers expect to file sometime in April.

#### **Maintenance:**

1. Mr. Ackerly reported that maintenance on Cherokee Trail has been completed. It has been mowed and three new signs have been installed.
2. The drainage issue near the Reaux's driveway has been repaired.
3. Mr. Ackerly will be meeting in the next few weeks with Crisp Paving to address annual road repairs and maintenance.

#### **SOCIAL COMMITTEE:**

1. There will be a St. Patrick event in the members lounge on Friday, March 15, 2024.

#### **ARC Review:**

1. The Sanford family, Lot 51C, has had some tree removal done on their lot in preparation for building to begin in March. All tree removal was approved by the ARC.
2. The Stubbs family, Lot 4G, is dried in.
3. The Sylvester's, Lots 2G and 5G, have graded their lot and are using the same landscape company as the Perry home. Their landscape plans have been approved.
4. The Longs, Lot 95A, have cleared their lot on Foxfire and removed overgrown Crepe myrtles. Additionally, they have removed a tree that had been damaged by a previous fire and was overgrown with vines. Grading should start in the next few days.
5. The Andrews family, Lot 5D, had their foundation poured.
6. Construction of the Jackson home, Lot 120A, on Meadow View Court has started.
7. Lot 17M (on the Pinnacle) has a contract pending due diligence. The family has been in touch with the ARC and are anxious to start building as soon as possible.
8. The Hughes family, Lot 58A, on Licklog Ridge have cleared their lot.
9. The Birches have cleared their lot on Ridges Overlook, Lot 6M (Pinnacle side).



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**SECURITY:**

1. The security cameras in the clubhouse are intermittent. It is thought that this is due to internet connectivity.

**NEW BUSINESS:**

1. A nominating committee of 3 has been formed to select prospective POA board replacements for the vacancy in the coming year.

**Adjourn:** Meeting adjourned at 3:22PM. The next POA Board meeting is scheduled for March 19, 2024, at 2:00PM. The meeting will be held in the Falcon Room. As a reminder, property owners can attend these meetings. Please email [efhooker@me.com](mailto:efhooker@me.com) with any items you would like added to the agenda.

Submitted:

Approved:

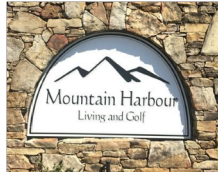
E. F. Hooker

J. Azor

Secretary

President





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i Call to order at 2:03 PM, March 26, 2024

Board members present:

Jorge Azor, President  
Perry Mustian, Vice-President  
Ed Hooker, Secretary  
Jim Ackerly  
Allen Horne  
John Walvoord  
Betty Applegarth, Treasurer (non-voting member)  
Excused:  
Chuck Bridger  
Architectural Review:  
Beth Hooker  
Charlie Perry  
Guests:  
Glenn Person, First Service Residential  
Mark Hamitter, First Service Residential  
Rayleen Dugos, First Service Residential

1. Pledge of Allegiance led by Ed Hooker.
2. Motion to approve February 2024 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.
  - b. The January 2024 financials were presented and approved 6-0.
  - c. For January and February of 2023 the course had lost \$ 49,223. For the same two months in 2024 the loss is \$ 52,145. The winter months continue to be very difficult on golf operations.
  - d. The good news is that we are coming up on our spring season and revenue will pick up dramatically. April is also the month that memberships are due. We should rival or exceed last year's income.



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- e. **Financials:** There were 417 member rounds, an increase of 247 from February 2023. There were 968 greens fees paid, an increase of 280 from February 2023. A total of 1,385 rounds played, an increase of 527 from the same time last year. Green and cart fees resulted in \$13,937.59, memberships resulted in \$17,420.00. There was a collection of \$500.00 for a tournament last month. Prepaid 10/\$420.00 cards sold was not reported. Total cash collected was \$9,011.42. This total is an increase in revenue of \$748.96 from last year. The commission from Golf Now was \$717.36. The food and beverage department had 1,297 sales resulting in \$4,333.52. The golf course was closed for 2 days and had a late opening one day due to weather. The course was cart path only for 3 days. The Pro shop did not supply a sales number. The card room generated \$98.00. There was 1 event deposit that generated \$6,540.00.

Below is a summary of the grill for February 2024.

Total Sales:	726	Total Income: \$8,458.90
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#### **POA Report & Financials:**

- Due to time constraints and closing dates, a phone survey was conducted of all board members about the sale of Lots 4M, 11M, and 12M. A price was agreed upon and the sale of the lots was approved 7-0 via phone.
- The financial statements for February were presented by First Service Residential and approved 6-0. This is the first time First Service Residential has provided the financial report. In local accounts we have 265,000.00 in one account and \$18,000.00 in another. Total cash available to the POA is \$853,000.00. This may seem like a quite a bit of money, but we need to obtain our goal of 1 to 1.5 million in reserves to guard against any major catastrophes. Having a healthy reserve will hopefully keep us from having to assess property owners for any unforeseen major expense.
- So far this year, First Service Residential has collected approximately \$265,000.00, which is about the same as last year at this time. We do need to shore up collections.
- There was an issue with maintenance contractors not being paid on time. This problem has been resolved. We expect to get better each month with our



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collaboration with First Service Residential. We knew there would be some growing pains from the start.

- e. The Annual Meeting is scheduled for April 27, 2024, at 4PM in the Falcon Room. Owners are encouraged to send inquiries and concerns to the President so research and answers can be provided.

#### **Maintenance:**

1. Mr. Ackerly and Mr. Hooker met with Crisp paving and drove the entire development both on the Mountain Harbour and Pinnacle sides to assess the conditions of the roadways. There are several areas that need attention and Mr. Crisp will compile and estimate and present it to Mr. Ackerly when he is done with his calculations to be presented at the next board meeting.
2. Mr. Ackerly is making sure that Mr. Hooker is aware of what projects and repairs need to happen to common areas of the development as well as what projects are currently being done. He recommends that all board members with areas of responsibilities share their information with at least one other board member so there is seamless transfer of information in the event a board member is incapacitated or unavailable.

#### **SOCIAL COMMITTEE:**

1. The Master's Golf dinner is set for Friday, April 12, 2024, in the dining room and member's lounge. The sign-up sheet is in the pro shop or see Bethany in the grill for more information. There will also be live entertainment this year. Seating is limited so sign up early.
2. Check your emails frequently for the Presidents letter that describes upcoming events.
3. The Mountain Harbour Navy is getting ready for the summer months. Activities will be announced. If you don't have a boat and want to join in the fun, let us know and we will get you on a boat.
4. Planning is underway for the July 4<sup>th</sup> extravaganza.

#### **ARC Review:**



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1. The Sylvester family, Lot 2G-5G, had their landscaping plans approved and planting is underway.
2. The Stubbs family, Lot 4G, are dried in.
3. The Andrews family, Lot 5D, had their foundation poured.
4. The Jackson family, Lot 120A, foundation is in. They opted for block instead of poured walls.
5. The Long family, Lot 95A, had the property cleared and grading started. Found old foundation materials from previous home.
6. Mike (from the ARC) met with the Hughes family, Lot 58A, about some tree removal and drainage. Mike recommended PERC testing the property since there was a lot of standing water on the property.
7. The Jett family, Lot 17M on the Pinnacle side, submitted plans that were approved. Waiting on a site plan
8. The Sanford family, Lot 51C, are waiting on Cotton Construction. There is a tentative start date in late April.

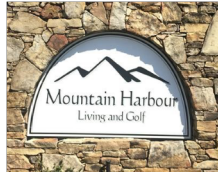
**SECURITY:**

1. The front gate has been malfunctioning by opening and closing itself. This issue has been resolved.
2. The back gate cover was off and on the ground. It is stuck in the open position and a service call has been placed. As of March 29, 2024 the back gate has been repaired.

**FIRST SERVICE RESIDENTIAL:**

1. Mr. Person reported that 71 service calls were received and resolved. Most of these calls were for accounting concerns.
2. Mr. Person introduced Ms. Rayleen Dugas. Ms. Dugas lives in closer proximity to Mountain Harbour and will be our liaison with First Service. The board looks forward to working with her.
3. Ms. Dugas expressed that the First Service Residential has a portal on their web site that can be used by the ARC for property owners to submit building plans and modification requests directly that will guide them through the process. She will train and ARC representative at the earliest convenience.

**NEW BUSINESS:**



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1. This is Perry Mustian's last board meeting. His guidance on the board has been invaluable and we can never thank him and Mary enough for his selflessness and service to the Mountain Harbour Community.

**Adjourn:** Meeting adjourned at 3:42 PM. The next POA Board meeting is scheduled for April 16, 2024, at 2:00PM. The meeting will be held in the Falcon Room. As a reminder, property owners can attend these meetings. Please email [efhooker@me.com](mailto:efhooker@me.com) with any items you would like added to the agenda.

Submitted:

Approved:

E. F. Hooker

J. Azor

Secretary

President



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i Call to order at 2:00 PM, April 16, 2024

Board members present:

Jorge Azor, President  
(vacant), Vice-President  
Ed Hooker, Secretary  
Jim Ackerly  
Allen Horne  
John Walvoord  
Betty Applegarth, Treasurer (non-voting member)  
Excused:  
Chuck Bridger  
Rayleen Dugas, First Service Residential  
Guests:  
Chip Seymour

1. Pledge of Allegiance led by Chip Seymour.
2. Motion to approve March 2024 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.
  - b. The March 2024 financials were presented and approved 5-0.
  - c. We have signed up many new members. Eight new members are from Mill Creek in Franklin, NC.
  - d. We had a very robust previous month. Including the grill, there was a \$59,000.00 boost in revenue. This gets us to \$8,000.00 to the good. In January and February, we were at a \$50,000.00 loss.
  - e. Last year at this time, we were operating at an \$8,000.00 loss.
  - f. **Financials:** There were 462 member rounds, an increase of 228 from March 2023. There were 1,358 greens fees paid, an increase of 531 from March 2023. A total of 1,820 rounds played, an increase of 759 from the same time last year. Green and cart fees resulted in \$33,627.79, memberships resulted in \$100,710.00. There were no tournaments last month. Total cash collected was \$134,337.79. This total is an



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increase in revenue of \$75,573.64 from last year. The commission from 146 Golf Now rounds was \$1,172,51. Snacks and beverage in the pro shop had 1,785 sales resulting in \$5,247.62. The golf course was closed for 5 days and was cart path only for 8 days. The Pro shop did not supply a sales number. The card room generated \$70.00. There were 2 events that generated \$2,000.00. Below is a summary of the grill for February 2024.

Total Sales:                      92              Total Income: \$10,577.00

#### **POA Report & Financials:**

- a. The financial statements for March 2024 were presented by First Service Residential and approved 5-0.
- b. As far as collections go, First Service Residential will pursue an aggressive collection policy for delinquent accounts.
- c. The issue with maintenance contractors not being paid on time has been resolved. We expect to get better each month with our collaboration with First Service Residential. Rayleen Dugas is in constant communications with the board to address any issues.
- d. A reminder that the Annual Meeting is scheduled for April 27, 2024 at 4PM in the Falcon Room.

#### **Maintenance:**

1. Mr. Ackerly made a motion for the board to approve a bid of \$16,569.00 for Crisp Paving to repair roads and fill cracks in asphalt as well as repair the culvert on Mountain Harbour Drive near the back gate. These concerns were discussed at the previous POA Board meeting. The motion was approved unanimously.
2. Mr. Ackerly is meeting with the Friends of Mountain Harbour to schedule a time to place rip/rap along the drainage ditches near the front entrance along Mountain Harbour Drive. There are other areas in the development in need of drainage ditch maintenance. Funds will be requested in the near future for this important project once estimates are presented.



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#### **SOCIAL COMMITTEE:**

1. The Master's Golf dinner was a resounding success.
2. Check your emails frequently for the Presidents letter that describes upcoming events. TVA is filling the lake to capacity and lake outings are soon to commence.
3. The 4<sup>th</sup> of July event is in the final planning stages. Due to the size of the event, an outside caterer will be used. We are accepting additional donations for the fireworks display. Cost of the July 4<sup>th</sup> party will be posted soon.

#### **ARC Review:**

1. The Sylvester family has their COO and have moved into their beautiful home.
2. The Stubbs family, Lot 4G, are hoping to move in late June. Work continues.
3. The Andrews family, Lot 5D, are dried in and siding is up.
4. The Jackson family, Lot 120A, are close to being dried in.
5. The Long family, Lot 95A, had the foundation and retaining walls poured.
6. The Hughes family, Lot 58A, has requested a meeting with the ARC for plans.
7. The Jett family, Lot 17M on the Pinnacle side, have withdrawn their offer for 17M. There was a title issue for Lot 18M from back when Wells Fargo sold the lot.
8. The Sanford family, Lot 51C, are waiting on Cotton Construction. There is no change in their status.
9. Lots 11M, 12M, and 4M were sold by the POA and dues have been paid on the combined lots.

#### **SECURITY:**

1. The yelp feature on the front gate was not working. The sensors have been readjusted and now the system functions as designed.
2. Cameras for the golf cart area are functioning properly.

#### **FIRST SERVICE RESIDENTIAL:**

1. Mrs. Dugas reported that service calls received have decreased substantially.
2. We are working on getting lot combinations updated.
3. 105 delinquent notices went out this month.
4. There will be an updated owner's roster completed by the owners meeting at the end of April.





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5. A letter was sent to a resident who was using their home as a VRBO. This is not permitted in Mountain Harbour.

**NEW BUSINESS:**

1. Please ensure your ballots are in for board members before the annual meeting.

**Adjourn:** Meeting adjourned at 3:45 PM. The next POA Board meeting is scheduled for May 21, 2024, at 2:00 PM. The meeting will be held in the Falcon Room. As a reminder, property owners can attend these meetings. Please email [efhooker@me.com](mailto:efhooker@me.com) with any items you would like added to the agenda.

Submitted:

E. F. Hooker

Secretary

Approved:

J. Azor

President



Mountain Harbour Property Owners Association  
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828-389-9000

**Call to order at 2:00 PM, May 28, 2024**

**Board members present:**

Jorge Azor, President  
Ed Hooker, Vice-President  
Chip Seymour, Secretary  
Jim Ackerly  
Allen Horne  
Chuck Bridger

Excused: None

Absent: John Walvoord

First Residential Services (FSR): Rayleen Dugas

ARC: Charlie Perry

FOMH: Bill Hickok

Guests: None

**Pledge of Allegiance** led by Charlie Perry

1. **Approval of Minutes** A motion was made and 2<sup>nd</sup> to approve the April 2024 minutes. Approved 6-0. Minutes will be posted on the web site.
2. **Ratification of 2024 Election, and slate of Candidates for President, Vice President & Secretary**
  - a. A motion was made and seconded to elect Jorge Azor as President, Ed Hooker as Vice-President, and Chip Seymour as Secretary and to Ratify the Election Results of the April 27 Annual Meeting. Approved 6-0.



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**3. Mountain Harbour Golf LLC Report and Financials:**

- a. GM report provided by Jorge Azor.
- b. The comparison report indicated there were 511 member rounds, an increase of 152 from April 2023. There were 1,723 greens fee rounds, an increase of 275 from April 2023. A total of 2,234 rounds were played, an increase of 427 from the same time last year. Green and cart fees resulted in \$44,952 in revenue, memberships in \$93,770 and tournaments in \$3,375. Total cash collected was \$142,097. This is an increase in revenue of \$16,649 from April 2023. The commission from 155 Golf Now rounds was \$1,171. The golf course was closed for 4 days and was cart path only for 2 days.
- c. The Food and Beverage report indicated the Pro Shop including beverage cart had 3,039 sales resulting in \$10,588 in revenue. The Grill had 905 sales resulting in \$11,560. revenue. The card room generated \$20, and events generated \$2,800. Total revenue for Food and Beverage was almost \$25,000 versus approximately \$19,000 for April last year.
- d. MH Golf LLC Financial Statements for April were presented. At the end of April there was over \$100,000 in various cash assets. Total Sales revenue was over \$173,000 and Net Income was over \$35,000.
- e. Credit Card Fees credit card fees were over \$3,000 in April and almost \$7,000 YTD. A discussion on various approaches to these fees was held.
- f. A discussion on trail fees for private carts was held. There have been 14 trail fees paid to date, but the fees are not broken out as an item on the Financial Statement. The discussion included a review of rules for private cart usage.
- g. A motion was made and 2<sup>nd</sup> to approve the April 2024 Mountain Harbour, LLC. Financial Statements. Approved 6-0.

**4. Property Owners Association Report:**

**a. Financial Report:**

- 1) The POA Financial Report for April 2024 was presented by FSR.
- 2) Mr. Azor reported Cash and Reserves in FSR bank accounts total: \$297,287. POA funds held in accounts and CD's total \$ 567,529 for a total Cash and Reserve position of \$864,816.
- 3) Through the end of April, \$336,145 has been collected in POA dues and \$2,200 in late fees.
- 4) A motion was made and 2<sup>nd</sup> to accept the FSR Financial Report.



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**b. ARC Report**

- 1) The ARC report was provided by Charlie Perry
- 2) The Jackson Family, Lot 120-A in the framing stage.
- 3) The Long family, Lot 95A, Drywall/Tile Stage-some cabinets installed.
- 4) The Stubbs family, Lot 4G, projected summer move-in.
- 5) The Andrews family, Lot 5D, Framing Completed-Changing exterior color
- 6) The Sanford family, Lot 51C, Grading/Excavating.
- 7) The Hughes family, Lot 58A, Grading/Excavating.
- 8) The Jett family, working to move their plans to another lot in Mountain Harbour and working with JEA and others on utility impacts.
- 9) Several other landscape revisions and tree removal projects are in review.
- 10) A discussion of short-term rentals was held to focus on what future actions the Board can or should take.

**c. Security**

- 1) Mr. Azor reported that the form to pay Smokey Mountain Valley Security Systems has been submitted to FSR.
- 2) The pole at the front gate has been reset. Mr. Hickok to identify other possible options.

**d. Maintenance**

- 1) The Maintenance report was provided by Jim Ackerly.
- 2) Crisp Paving has almost completed all paving work.
- 3) The ditch work at the Horne house is in progress.
- 4) Mr. Azor requested numbers to fund restriping and resealing the club parking lots. Mr. Ackerly to get pricing for both actions.

**e. Social Committee**

- 1) The dates for the MH Navy Raft-Up have been published in an e-mail to members. The dates are June 16, July 14, August 11. The September date has been changed to September 9 due to feedback on the original e-mail.



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- 2) Planning for the July 4 Fireworks Spectacular is well underway. Mr. Hickok will be providing his outstanding fireworks display. Hawg Wild will provide the BBQ. Mr. Rich Alexander is sponsoring music. Costs were discussed and will be announced in an upcoming e-mail.
  - 3) Several other possible social activities were discussed.
5. **First Service Residential**
- a. The FSR Monthly Management report was provided by Ms. Rayleen Dugas.
  - b. Ms. Dugas reported that the information on 16 property owners not available at the time FSR took over property management has been loaded onto the FSR website and these owners will now receive their annual assessment.
  - c. The D-1 delinquent notices sent out last month have resulted in 33 property owners paying their annual assessments as well as collecting \$2,200 in late fees.
  - d. The costs associated with sending the D-2 delinquent notices and lien notices were discussed. A motion was made and 2<sup>nd</sup> to authorize the funds necessary for FSR to send the D-2 notice and direct FSR to take this action.
  - e. Use of the Board and the ARC sections of the FSR website were discussed.
6. **Old/New Business:**
- a. Mr. Hooker requested a status on getting quotes for a gate to control access to the Pinnacle area of Mountain Harbour.
  - b. The status of the title work for lot 18M was discussed. Mr. Azor will direct the attorney to proceed to seek clear title.
  - c. The location of the burn pile adjacent to the 16<sup>th</sup> tee and rules for community use of the burn pile were discussed.



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7. **Adjournment:** Meeting adjourned at 3:59 PM. The next POA Board meeting is scheduled for June 18, 2024, at 2:00 PM in the Falcon Room. Property owners are invited to attend any Board meeting. Please email [chipatse@yahoo.com](mailto:chipatse@yahoo.com) with any item's property owners would like added to the agenda.

Submitted:

H. E. Seymour

Secretary

Approved:

J. Azor

President



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**Call to order at 2:08 PM, JUNE 18, 2024**

**Board members present:**

Jorge Azor, President  
Ed Hooker, Vice-President  
Jim Ackerly  
Allen Horne  
John Walvoord

Excused: Chip Seymour, Secretary

Absent: Chuck Bridger

First Residential Services (FSR): Rayleen Dugas

ARC: Beth Hooker

FOMH: Bill Hickok

Guests: None

**Pledge of Allegiance** led by Ed Hooker

1. **Approval of Minutes** A motion was made and 2<sup>nd</sup> to approve the May 2024 minutes. Approved 5-0. Minutes will be posted on the web site.
2. **Mountain Harbour Golf LLC Report and Financials:**
  - a. GM report provided by Jorge Azor.
  - b. The comparison report indicated there were 767 member rounds, an increase of 120 from May 2023. There were 2111 greens fee rounds, a decrease of 55 from May 2023. A total of 2878 rounds were played, an increase of 65 from the same time last year. Green and cart fees resulted in \$67,303.00 in revenue, memberships in \$29,887.00 and tournaments in \$7,339.00. Total revenue collected was \$104,529.00. This is an increase in revenue of \$3,432.00 from May 2023. The commission from



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Golf Now rounds was \$2,148.00. The golf course was closed for 2 days and was cart path only for 6 days. The most positive news from these numbers is that the number of rounds is slightly down, and our revenue is slightly up. This decreases stress on the golf course due to overplay.

- c. The Food and Beverage report indicated the Pro Shop including beverage cart had sales resulting in \$10,890.00 in revenue. The Grill sales resulted in \$15,556.00. revenue. The card room generated \$20, and events generated \$6,632.00. Total revenue for Food and Beverage and events was \$33,078 versus approximately \$24,868.00 for May last year.
- d. MH Golf LLC Financial Statements for May were presented and approved 5-0.

#### 4. **Property Owners Association Report:**

##### a. **Financial Report:**

- 1) The POA Financial Report for May 2024 was presented by FSR.
- 2) Mr. Azor reported Cash and Reserves in FSR bank accounts total \$306,922, POA funds held in accounts and CD's total \$ 564,411 for a total Cash and Reserve position of \$871,333.
- 3) Through the end of May, \$354,846 has been collected in POA dues and \$2,320 in late fees.
- 4) A motion was made and 2<sup>nd</sup> to accept the FSR Financial Report.

##### b. **ARC Report**

- 1) The ARC report was provided by Beth Hooker.
- 2) The Jackson Family, Lot 120-A is dried in and some of the exterior painting is done.
- 3) The Long family, Lot 95A, painted and some of the grading of the land is complete.
- 4) The Stubbs family, Lot 4G, projected summer move-in seems on schedule.
- 5) The Andrews family, Lot 5D, rails up and still waiting for the exterior color change.
- 6) The Sanford family, Lot 51C, footers poured.
- 7) The Hughes family, Lot 58A, the footers are in.
- 8) The Jett family has purchased Lot 1C. They have not settled on a builder but are familiar with submission requirements.
- 9) Several other landscape revisions and tree removal projects are in review.





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**c. Security**

- 1) Mountain Valley's invoice for gate repairs has been paid. Mr. Hooker is going to meet with Mr. Pearson to discuss options for a security gate on the Pinnacle side of the property.
- 2) The pole at the front gate has been hit once again and reset. The license plate of the perpetrator was taken down and the party contacted for repairs.
- 3) The Metzgar house was "cased" by young people and the act was caught on their Ring doorbell. The Clay County Sherriff's Office was notified and handled the issue. The Sherriff's Office is going to increase patrols in our community.
- 4) When a guest of a residence approaches the front gate, they can use the keypad to call the resident. The resident then hits the number 9 on their phone and the gate will open.

**d. Maintenance**

- 1) The Maintenance report was provided by Jim Ackerly.
- 2) Crisp Paving will complete all paving work near the back exit this week.
- 3) The ditch work at the Horne house is in progress.
- 4) Mr. Ackerly got pricing for the parking lots at the clubhouse on all levels. The cost is significant (around \$18,000). Mr. Ackerly is going to contact Crisp paving for a quote on sealing and filling cracks, then get a separate quote for striping.
- 5) A motion was made by Mr. Hooker to authorize \$11,400.00 for tree service on Mountain Harbour owned property to remove or trim dangerous trees. The motion carried 5-0.

**e. Social Committee**

- 1) The dates for the MH Navy Raft-Up have been published in an e-mail to members. The dates are June 16, July 14, August 11. The September date has been changed to September 9 due to feedback on the original e-mail.
- 2) July 4 Cookout and Fireworks Spectacular is sold out. Hawg Wild will provide the BBQ. Mr. Rich Alexander is sponsoring music.
- 3) Several other possible social activities were discussed.
- 4) Allen Horne tendered his resignation from the Board.



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**5. First Service Residential**

- a. The FSR Monthly Management report was provided by Ms. Rayleen Dugas.
- b. Provided 8 additional property deeds to FSR to generate additional owner billings.
- c. Revised the language in the D2 letter to include language to suspend voting rights and use of all common amenities during non-payment periods.
- d. Issued first notice of rules violation to one property owner.
- e. Uploaded April Board Minutes to Community Connect website.
- f. Sent SmartWebs information to ARC.
- g. A discussion was held on waiving late fees for members who paid their assessment promptly after the late fee notice. A motion was made and 2<sup>nd</sup> to waive the fees for ten members.
- h. FSR was directed to add all prior year's balances that are delinquent to member accounts.

**6. Old/New Business:**

- a. Mr. Hickok is in the process of renting an excavator for one week. The cost will be near \$2,500 for rental and transport. Mr. Allen Link, a golf member, has extensive experience in running this type of equipment and has graciously offered to donate his time to run the equipment. This work should be done in July and will include improving drainage in and around the property.
- b. The next POA Board meeting is scheduled for July 16, 2024, at 2:00 PM in the Falcon Room. Property owners are invited to attend any Board meeting. Please email [chipatse@yahoo.com](mailto:chipatse@yahoo.com) with any item's property owners would like added to the agenda.

**Adjournment:** Meeting adjourned at 3:59 PM.

Submitted:

Approved:

E. F. Hooker (for)

H. E. Seymour

Secretary

J. Azor

President



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**Call to order at 2:01 PM, JULY 16, 2024**

**Board members present:**

Jorge Azor, President  
Ed Hooker, Vice-President  
Chip Seymour, Secretary Jim Ackerly  
Jim Ackerly  
John Walvoord

Excused: Chuck Bridger

First Residential Services (FSR): Rayleen Dugas

ARC: Charlie Perry

FOMH: None

Guests: None

**Pledge of Allegiance** led by Chip Seymour

1. **Approval of Minutes** A motion was made and 2<sup>nd</sup> to approve the June 2024 minutes with two corrections. FSR was directed to add all prior year's balances that are delinquent to member accounts. Allen Horne resigned from the MHPOA Board. Approved 5-0. Minutes will be posted on the web site.
2. **Mountain Harbour Golf LLC Report and Financials:**
  - a. Mr. Jorge Azor provided the golf GM report.
  - b. The comparison report indicated that there were 914 member rounds in June, an increase of 373 from June 2023. There were 2650 greens fee rounds, an increase of 553 rounds from June 2023. A total of 3564 rounds were played, an increase of 926 from the same time last year. Green and cart fees resulted in \$72,876 in revenue, memberships in \$17,040 and tournaments in \$5,600. Total revenue collected was



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\$95,516. This is an increase in revenue of \$18,287 from June last year. The golf course was closed for 0 days and was cart path only for 3 days.

- c. The Food and Beverage report indicated the Pro Shop including beverage cart had sales resulting in \$15,358 in revenue. The Grill sales resulted in \$15,327 in revenue. Events generated \$3,540 in revenue, the card room generated \$20, and the pool generated \$125. A question was asked about pool fees. The pool fee for members is included in the sports or golf membership fee, the fee for members guests is \$5.00 per guest. We have some problems with people from the general area showing up to use the pool that are not guests, so this requires constant monitoring.
- d. A review of the Golf Course Financials ending June 30 indicates there was \$105,000 in Cash, Checking and Savings Assets. The June golf course revenue was approximately \$139,700 with Year-to-Date revenue at approximately \$675,000, an increase of \$138,450 from this time last year. June expenses for Food, Beverage and Merchandise were \$16,390 and Operating Expenses were \$124,750. This resulted in an Operating Loss of \$1,450 with a positive Year-to-Date Operating Income of \$14,700. A lengthy discussion was held on why this operating loss has occurred this month. The major reason for this loss was a considerable increase in depreciation resulting from the acquisition of new golf course equipment. The Board asked Mr. Azor to determine what will be the impact of this equipment lease going forward and report to the August meeting.
- e. MH Golf LLC Financial Statements for June were presented and approved 5-0.
- f. A discussion was held on the need for additional circuit boards for the golf course sprinkler system. Mr. Azor indicates these boards are in the current golf course budget and should be purchased.

### 3. **Property Owners Association Reports:**

#### a. **FSR Report:**

- 1) Ms. Rayleen Dugas presented the FSR report.
- 2) The list of late fee waivers was sent to FSR accounting on 7/12/2024 and should be reflected in the August Financial Report.
- 3) The prior year's delinquent balances have been provided to FSR accounting and will be reflected as soon as all the data can be entered.
- 4) The first and second violations for not cutting the grass at Lot 116A were sent. The grass has been cut and \$90 was charged to the owner's account.



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- 5) The first violation for not cutting the grass at Lot 18B, 390 Grandview, was sent to the owner.
  - 6) A continuing discussion was held on the use of residential property in Mountain Harbour for any purpose other than Single Private Household use as specified in Section 6-1 of the Mountain Harbour Covenants. It is the Board's position that the Covenants preclude the use of residential property in Mountain Harbour for short-term rentals. The Board will seek a legal opinion to support this position.
  - 7) FSR held a web meeting with ARC committee members to review the use of SmartWebs, the FSR software provider, to track ARC submittals.
  - 8) The FSR Financial Report ending June 30, 2024, was presented.
    - a. Cash assets held by FSR were \$245,952 in Operating Funds and \$56,429 in reserve funds.
    - b. Residential Assessments paid in June were \$9,055 with \$363,901 collected for the Year-to-Date. Mr. Azor reported that last year, through June 30 we had collected \$404,000 and are \$40,000 behind last year's collections. The D-2 delinquent notice stating that a lien will be filed went out June 12. This may encourage additional collections. The Board continues to review the Delinquent Summary Report to identify any collections issues that need correction.
    - c. A motion was made and 2<sup>nd</sup> to accept the FSR Financial Report.
  - 9) FSR presented a proposed Addendum to their management contract to cover additional visits by the FSR property manager. Mr. Azor will review this Addendum and make recommendations to a future Board Meeting.
  - 10) FSR also submitted an Insurance Proposal that Mr. Azor is reviewing and will make recommendations to a future Board Meeting.
  - 11) A Motion to waive the FSR vendor qualifications to allow FSR to pay Crisp Paving was made and 2<sup>nd</sup>. The Motion was passed 5-0.
  - 12) Mr. Hooker asked for review of Lot A-72, 537 Licklog Ridge, for landscape maintenance issues.
- b. ARC Report**
- 1) Mr. Charlie Perry and Mr. Ed Hooker provided the ARC report with no changes from the last report.
  - 2) The Jackson Family, Lot 120-A is dried in and some of the exterior painting is done.



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- 3) The Long family, Lot 95A, painted and some of the grading of the land is complete.
- 4) The Stubbs family, Lot 4G, projected summer move-in seems on schedule.
- 5) The Andrews family, Lot 5D, rails up and still waiting for the exterior color change.
- 6) The Sanford family, Lot 51C, footers poured.
- 7) The Hughes family, Lot 58A, the footers are in.
- 8) The Jett family has purchased Lot 1C. They have not settled on a builder but are familiar with submission requirements.
- 9) Several other landscape revisions and tree removal projects are in review.

**c. Security**

- 1) Mr. John Walvoord provided the Security Report.
- 2) The exit sensor at the back gate has failed. The back gate will be left open at night until the gate sensor is repaired.
- 3) The camera system is working ok except for a couple of wireless issues which are being worked on.

**d. Maintenance**

- 1) Mr. Jim Ackerly provided the Maintenance report.
- 2) The ditch work at the Horne house has been repaired but still needs riprap.
- 3) Crisp Paving still must complete paving work near the back exit.
- 4) The Hales have concerns about drainage issues on their property. Mr. Ackerly has reviewed the issues and has indicated to the Hales that this issue is not the responsibility of the MHPOA.
- 5) Mr. Ackerly is still working on estimates for the tree service authorized last month.
- 6) Mr. Seymour expressed concerns about the rocks sliding off the drainage ditch and water overflowing on the 270 curve on Mountain Harbour Dr.

**e. Social Committee**

- 1) Mr. Hooker provided the Social Committee report.
- 2) The July 4 Cookout and Fireworks Spectacular was a tremendous success. Mr. Rich Alexander sponsored a fantastic band that provided great music. The Alexander family has been recognized for their generosity on the website and golf course e mails.



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- 3) The MH Navy Raft-Up was held July 14 with four boats attending. The next raft-up will be August 11. The September date has been changed to September 9.
- 4) The Board is looking for volunteers to assist with the Social Committee.
- 5) The Member-Member Golf Tournament will be held August 10-11.

f. **Legal Matters**

- 1) The Board is looking for a new member to fill the vacancy created by the resignation of Mr. Horne.
- 2) Mr. Azor provided an update on the Moore foreclosure. A hearing is scheduled for August 14.

6. **Old/New Business:**

- a. Reviewed list of past Board actions items. Several past action items have been completed.
- b. Discussed meeting with Mr. Revis, owner of Lot 8L, to discuss potential improvements to provide access to several lots at the top of the Pinnacle area. After the meeting Mr. Revis provided a \$76,000 estimate to construct a road to service this area. The Board does not have the funds to begin this work but will explore funding solutions with the property owners that would be serviced by this road.
- c. The next POA Board meeting is scheduled for August 13, 2024, at 2:00 PM in the Falcon Room. Property owners are invited to attend any Board meeting. Please email [chipatse@yahoo.com](mailto:chipatse@yahoo.com) with any item's property owners would like added to the agenda.

**Adjournment:** Meeting adjourned at 4:01 PM.

Submitted:

Approved:

H. E. Seymour

J. Azor

Secretary

President



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**Call to order at 2:05 PM, August 13, 2024**

**Board members present:**

Jorge Azor, President  
Ed Hooker, Vice-President  
Chip Seymour, Secretary  
Jim Ackerly

**Absent:**

Chuck Bridger  
John Walvoord

First Residential Services (FSR): Rayleen Dugas

ARC: Beth Hooker, Charlie Perry

FOMH: None

Guests: Nanci Hayward

**Pledge of Allegiance** led by Chip Seymour

1. **Approval of Minutes** A motion was made and 2<sup>nd</sup> to approve the July 2024 minutes  
Approved 4-0. Minutes will be posted on the web site.
2. **Mountain Harbour Golf LLC Report and Financials:**
  - a. Mr. Jorge Azor provided the golf GM report.
  - b. The comparison report indicated that there were 850 member rounds in July, an increase of 172 from July 2023. There were 2721 greens fee rounds which was a slight decrease from July 2023. A total of 3571 rounds were played which was almost the same number as July 2023. Green and cart fees resulted in \$73,496 in revenue, memberships in \$22,975 and tournaments in \$1,300. Total revenue collected was \$97,771. This is an increase in revenue of \$20,542 from July last year. The golf course was closed for 1 day and was cart path only for 2 days.





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- c. The Food and Beverage report indicated the Pro Shop including beverage cart had sales resulting in \$15,434 in revenue. The Grill sales resulted in \$14,324 in revenue. Events generated \$4,253 in revenue, the card room generated \$102, and the pool generated \$105.
- d. A review of the Golf Course Financials ending July 31 indicates there was \$155,230 in Cash, Checking and Savings Assets. This is almost \$50,000 more in cash on hand than last year and should put us in a better place going into the winter months.
- e. The July golf course revenue was approximately \$149,230 with Year-to-Date revenue at approximately \$824,350, an increase of \$149,350 from this time last year. July expenses for Food, Beverage and Merchandise were \$18,146 and Operating Expenses were \$99,974. This resulted in a Positive Operating Revenue of \$31,100 with a positive Year-to-Date Operating Income of \$56,400.
- f. Last month the golf course showed an operating loss due to depreciation of major new golf course equipment. Mr. Azor held a discussion with our CPA and determined that the lease structure was not a capital asset and therefore expensed and not depreciated. The lease has a large buyout at the end of term and therefore not considered a capital asset. The financials for June will be restated to account for this change.
- g. MH Golf LLC Financial Statements for July were not received from the CPA until the day of the Board meeting and approval was deferred until the September meeting so they can be reviewed by the Board members.

### 3. **Property Owners Association Reports:**

#### a. **FSR Report:**

- 1) Ms. Rayleen Dugas presented the FSR report.
- 2) The FSR Financial Report ending July 31, 2024, was presented.
  - a. Cash assets held by FSR were \$239,517 in Operating Funds and \$65,969 in reserve funds. Cash Assets held by the MHPOA are \$134,229 in Operating Funds, \$260,336 in CD's and \$156,585 in two savings accounts. Total cash assets are \$856,836. FSR and MHPOA need to reconcile the differences in the cash assets accounts.
  - b. Residential Assessments paid in July were \$18,866 representing 12 owners. This collection occurred after the D-2 delinquent letters were sent out. Late fees collected were \$500 with \$740 collected for the year. Total revenue through July 31 is \$382,787.



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- c. Construction Impact fees were discussed and are currently being held in the POA accounts. Fees from 2022 were reviewed and two fees need to be researched.
- d. A motion was made and 2<sup>nd</sup> to accept the FSR Financial Report.
- 3) The Delinquent Assessment report was reviewed to continue to correct this list and collect as much revenue as possible. FSR still needs to add the previous years delinquent amounts to the report.
- 4) The 2025 budget process was discussed. Mr. Azor to begin the process in September.
- 5) FSR resubmitted an Insurance Proposal that is being reviewed. The golf course insurance must be renewed by Aug 31. Once the golf course insurance quote is received the Board will review this proposal again.
- 6) A motion was made and 2<sup>nd</sup> to waive the late fees for Mara Delic Lot 65M. The assessment has been paid in full. The Motion was approved 4-0.
- 7) Discussion on use of residential property for short-term rentals continued.
- 8) FSR held a web meeting with ARC committee members to review the use of SmartWebs, the FSR software provider, to track ARC submittals.

**b. ARC Report**

- 1) Ms. Beth Hooker provided the ARC report.
- 2) The Jackson Family, Lot 120-A, Home completed, and family has moved in. Landscape plan submittal is still required.
- 3) The Long family, Lot 95A, Stonework continues.
- 4) The Stubbs family, Lot 4G, Projected summer move-in.
- 5) The Andrews family, Lot 5D, Submitted Landscape plans for review.
- 6) The Sanford family, Lot 51C, Foundations poured.
- 7) The Hughes family, Lot 58A, Foundations poured.
- 8) The Jett family has purchased Lot 1C. Meeting with ARC 8/14/2024.
- 9) Several other landscape revisions and tree removal projects are in review.
- 10) Still need to setup SmartWebs to track ARC submittals and Impact Fee Collection.

**c. Security**

- 1) Mr. Azor provided the Security Report.
- 2) A quote for the Pinnacle gate was received in the \$50,000 range. Still need to determine when and how this project can be undertaken.



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**d. Maintenance**

- 1) Mr. Jim Ackerly provided the Maintenance report.
- 2) Mr. Ackerly proposed replacing several signs in the community. These signs were approved.
- 3) Crisp Paving still must complete paving work near the back exit.
- 4) Mr. Ackerly has contacted Danny Velazquez about trimming the trees overhanging Mountain Harbour Dr and other streets in the community for \$1,200. A motion was made and 2<sup>nd</sup> to approve this item. Approved 4-0.
- 5) The tree service authorized last month will start in the fall.
- 6) Mr. Perry expressed concern about the cutting of the natural azalea above the 16-tee box.

**e. Social Committee**

- 1) Mr. Azor provided the Social Committee report.
- 2) The Member-Member Golf Tournament was held August 10-11. There were 17 teams that participated. The Friday night festivities were well attended with a Slider Bar that was available for the participants. The Slider Bar was also available to all members and guests in the bar with the purchase of a wrist band. This worked very well.
- 3) The next MH Navy raft-up will be September 9.
- 4) The Board is looking for volunteers to assist with the Social Committee.

**f. Legal Matters**

- 1) The Board voted to approve Ms. Nanci Hayward to fill the vacancy created by the resignation of Mr. Horne. A motion was made and 2<sup>nd</sup> and approved 4-0.
- 2) Mr. Chuck Bridger has announced his intention to resign his Board position for health reasons.



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**6. Old/New Business:**

- a. Mr. Perry discussed several FOMH projects. These projects require continuing discussion.
- b. The next POA Board meeting is scheduled for September 17, 2024, at 2:00 PM in the Falcon Room. Property owners are invited to attend any Board meeting. Please email [chipatse@yahoo.com](mailto:chipatse@yahoo.com) with any item's property owners would like added to the agenda.

**Adjournment:** Meeting adjourned at 4:01 PM.

Submitted:

Approved:

H. E. Seymour  
Secretary

J. Azor  
President



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

**Call to order at 2:02 PM, September 17, 2024**

**Board members present:**

Jorge Azor, President  
Ed Hooker, Vice-President  
Chip Seymour, Secretary  
Jim Ackerly  
John Walvoord

**Excused:**

Nanci Hayward

**Others:**

First Residential Services (FSR): Rayleen Dugas

ARC: Beth Hooker

FOMH: None

**Pledge of Allegiance** led by Chip Seymour

1. **Approval of Minutes** A motion was made and 2<sup>nd</sup> to approve the August 2024 minutes  
Approved 5-0. Minutes will be posted on the web site.
2. **Mountain Harbour Golf LLC Report and Financials:**
  - a. Mr. Jorge Azor provided the golf GM report.
  - b. Because we did not get the July financials until just before the July Board Meeting, we are reviewing both July and August Financials. Total cash in the bank at the end of July for the golf course was \$155,000. In past years, this number has been around \$100,000. The Profit and Loss Statement shows \$150,000 in revenue for July with \$824,000 in revenue year to date. After expenses, the golf course generated \$31,000 in total income with \$56,000 in total income for the year. A motion was made and 2<sup>nd</sup> to approve the July 2024 Golf Course Financials. Approved 5-0.



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- c. Total cash in the bank at the end of August for the golf course was \$150,000. The Profit and Loss Statement shows \$128,000 in revenue for August with \$962,000 in revenue year to date. This compared with \$800,000 in revenue in August 2023. After expenses, the golf course generated \$7,637 in total income with \$59,000 in total income for the year. A motion was made and 2<sup>nd</sup> to approve the August 2024 Golf Course Financials. Approved 5-0.
  - d. It was announced that we have hired Matt Cook to work in the pro shop. He will help with tournaments using Golf Genius and other golf related duties in the pro shop. He is being inducted into the Western Carolina University Sports Hall of Fame in November. Matt grew up in Murphy and has been in the golf business most of his career including playing professional golf after college.
  - e. We had a meeting with FSR senior management and Kemper Sports to discuss how Kemper Sports could assist with golf course management. This was an informational meeting only.
  - f. The Food and Beverage report indicated that total revenue for the year is \$213,000 compared with \$140,000 for 2023. The cost of goods sold for the year is \$73,000 and total expenses are \$124,000 with \$15,000 net income. The restaurant operation has contributed to the club experience at Mountain Harbour.
3. **Property Owners Association Reports:**
- a. **FSR Report:**
    - 1) Ms. Rayleen Dugas presented the FSR report.
    - 2) The Management report:
      - a. Provided property deeds to FSR to update owner changes.
      - b. Sent notices to two property owners regarding cutting grass.
      - c. Sent P-Card application to Board President.
      - d. Uploaded July and August 2024 Board meeting minutes and financials into Connect.
      - e. Reviewed and reconciled the January – August 2024 deposits and expenses with MH held bank accounts provided by the Board President to bring the FSR Financial Report into concurrence with MH records. This will allow FSR to provide a complete Financial Report and facilitate 2025 budget preparation.



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- 3) The FSR Financial Report ending August 31, 2024, was presented.
  - a. Total Operating Funds were \$347,254 and Total Reserve Funds were \$493,282 with Total Cash Assets of \$839,536. Cash assets held by FSR were \$202,189 in Operating Funds and \$75,361 in reserve funds. Cash Assets held by the MHPOA are \$145,064 in Operating Funds, \$260,336 in CD's and \$156,585 in two savings accounts. A discussion was held on moving more of the CD and savings assets to FSR for a higher rate of return.
  - b. Residential Assessments paid in August were \$7,668 with \$392,705 collected year to date. This leaves \$34,795 in assessments to collect to reach the \$427,000 in budgeted assessments. One residential lot was sold by the POA for \$12,500. After the transfer of \$75,032 to Reserves, the Total Operating Revenue through August 31 was \$352,980.
  - c. Total Expenses were \$208,351 and Excess Revenue over Expense was \$144,628.
  - d. A motion was made and 2<sup>nd</sup> to accept the FSR Financial Report. Approved 5-0.
- 4) The Delinquent Assessment report was reviewed to continue to correct this list and collect as much revenue as possible. FSR still needs to add the previous year's delinquent amounts to the report. One impact fee still needs to be collected.
- 5) The 2025 budget form has been received from FSR. Mr. Azor to begin the process in October.
- 6) The FSR Insurance Proposal for the POA has been reviewed and Mr. Azor recommends that the Board approve the proposal when renewed in December. The limits will be increased along with an umbrella policy raising the cost of insurance from \$2,500 to \$8,900. A motion was made and 2<sup>nd</sup>. Approved 5-0.
- 7) A discussion of the golf cart crash last week was held. FSR will submit correspondence to the cart operator to seek repayment of damages. There were two previous carts that had damage and were repaired by Club Car. Payments were received for both carts.
- 8) A discussion on waving late fees for the eight assessments that were paid in full in August. We will waive late fees this year for residents that have paid their assessment to allow residents to become familiar with FSR procedures. A Motion was made and 2<sup>nd</sup>. Approved 5-0.



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- 9) Discussion on political signs on residential property was held. Our current Covenants limit signage but do not specifically limit political signs. We will have to specifically limit political signs during a Covenant revision if we want them to be covered.
- 10) Discussion on the new FSR Vibe vendor fee of \$145 annually was held. It was the sense of the Board that we will pay the fee if included on the vendor invoice.

**b. ARC Report**

- 1) Ms. Beth Hooker provided the ARC report.
- 2) The Jackson Family, Lot 120-A, Home completed, and family has moved in. Landscape plan submittal is still required.
- 3) The Long family, Lot 95A, Stonework continues. Impact fee still not paid. As of this review of the minutes, the fee was paid.
- 4) The Stubbs family, Lot 4G, has moved in. Landscape plan to be completed.
- 5) The Andrews family, Lot 5D, Landscape has begun.
- 6) The Sanford family, Lot 51C, Foundations poured.
- 7) The Hughes family, Lot 58A, Foundations poured.
- 8) The Jett family has purchased Lot 1C. Meeting was held with ARC 8/14/2024. Start in October.
- 9) Tom Norris is in the process of selecting a builder.
- 10) Several other landscape revisions and tree removal projects are in review.
- 11) SmartWeb has been set up and will be used to track the Jett ARC submittals.

**c. Security**

- 1) Mr. Walvoord provided the Security Report.
- 2) All Entrance and Exit gate issues resolved.
- 3) Back gate exit camera not getting power.
- 4) Need to put camera on the walk-in cooler.





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**d. Maintenance**

- 1) Mr. Jim Ackerly provided the Maintenance report.
- 2) The community signs have been replaced.
- 3) Crisp Paving still must complete paving work near the back exit.
- 4) Danny Velazquez has completed trimming the trees overhanging Mountain Harbour Dr and other streets in the community.
- 5) The tree service authorized previously will start the last week in September.
- 6) Mr. Ackerly and Mr. Seymour cleaned the front gate and replaced bulbs on the overhead lights.
- 7) Some of the street corner lights need replacing. Mr. Ackerly to contact Lawns Unlimited.

**e. Social Committee**

- 1) Mr. Azor provided the Social Committee report.
- 2) The Club Championship Golf Tournament was held September 14-15.
- 3) There will be an Italian buffet dinner on October 25. The dinner will be limited to the first 48 people.
- 4) The Men's Association dinner will be held on September 28.
- 5) The Bethal-Guidry Scholarship Tournament will be held on 21. September This tournament is sold out with 84 players.
- 6) The Clay County K-9 charity event will be held Oct 12.
- 7) The Board is still looking for volunteers to assist with the Social Committee.

**f. Legal Matters**

- 1) The Board is still looking for a candidate to fill a vacant board position.
- 2) Moore Foreclosure hearing was continued. Mr. Moore did spend some time cleaning the property, but it still needs more work.



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**Old/New Business:**

- a. The Pinnacle Gate and road work was discussed and will be continued until budget planning.
- b. The list of outstanding past issues was reviewed and updated with several items completed.
- c. The next POA Board meeting is scheduled for October 15, 2024, at 2:00 PM in the Falcon Room. Property owners are invited to attend any Board meeting. Please email [chipatse@yahoo.com](mailto:chipatse@yahoo.com) with any item's property owners would like added to the agenda.

**Adjournment:** Meeting adjourned at 3:59 PM.

Submitted:

Approved:

H. E. Seymour

J. Azor

Secretary

President



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i Call to order at 2:00PM, October 24,2023

Board members present:

Jorge Azor, President  
Perry Mustian, Vice President  
Jim Ackerly  
Ed Hooker, Secretary  
Betty Applegarth, Treasurer  
Beth Hooker, ARC  
Excused:  
Chuck Bridger  
John Walvoord  
Allen Horne  
Guests:  
None

1. Pledge of Allegiance led by Betty Applegarth.
2. Motion to approve September 2023 minutes made and 2<sup>nd</sup>. Approved 4-0. Minutes will be posted on the web site.
3. Mountain Harbour Golf LLC Report
  - a. GM report provided by Jorge Azor.
  - b. Motion to approve the August and September financials was made and 2<sup>nd</sup>. Approved 4-0.
  - c. Mr. Azor commented that September was a surprisingly good month for revenue. Further breakdown of the financial status of the golf course was discussed and is illustrated below.
  - d. **Financials:** There were 703 member rounds, an increase of 212 from September 2022. There were 1570 greens fees paid, an increase of 163 from September 2022. A total of 2273 rounds played, an increase of 375 from the same time last year. Green and cart fees resulted in \$57,320.10, memberships resulted in \$11,503.46. Tournaments fees collected this month totaled \$1,400.00. Total cash collected was \$70,223.56. This total is an increase in revenue of \$20,800.38 from last year. The commission from Golf Now was \$2,085.47. Golf Moose deposit refund resulted in



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\$585.00. Food and beverage had 3,655 sales resulting in \$11,895.59. The golf course was closed for 2 days for aerification. The course was cart path only for 0 days. The Pro shop did not supply a sales number. The card room generated \$104.00. There was one event that generated \$180.00.

Below is a summary of sales and income for the grill for the month of September.

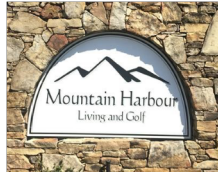
Total Sales: 1,067 Total Income: \$11,006.08

e. Mr. Azor gave a report on the four-year trend of the golf course earnings and losses. In CY 2019 the golf course lost \$258,678.00, in CY 2020 the loss was \$166,520.00. This also considers a \$62,000.00 PPP Loan that was forgiven so our actual loss was \$104,020.00. In 2021 our losses totaled \$96,798.00 for the CY. In 2022 CY we lost a total of \$220,877.00. Although this number looks ominous, \$125,000.00 was from the EIDL (Economic Impact Disaster Loan). This loan was used for severely needed repairs and upgrades to the clubhouse, pump houses, and other needed repairs that had been put on hold for decades. The EIDL will be paid back over thirty years with the interest from a money generating CD. As of September 30, 2023, the course has generated \$905,351.00. As of this date, the course has lost \$8,013. Of the revenue generated this year, \$136,000.00 is from the grill. We have also had major purchases for sod and bridge repairs.

f. In 2019 we had 62 golf memberships in all categories. In 2023 that number is 168.

#### **POA Report & Financials:**

- a. The August and September financial statements were presented and approved by unanimous vote. They will be posted on the POA website.
- b. We still need to pay property tax on all Mountain Harbour owned lots.
- c. First Service Residential has provided a draft collections policy that will be published on our portal. The board anticipates that there will be some "growing pains" associated with our new relationship with FSR.



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**Maintenance:**

1. Mr. Ackerly reported that it would be beneficial to place a reflective sign near the entrance to the development in the front due to there not being a turning lane into the property.

**SOCIAL COMMITTEE:**

1. Octoberfest was relatively successful.
2. There is a Yellowstone themed steak night scheduled for November. Seating is limited and as of now all seats have sold out. There are 12 on the waiting list. If these events are this successful, we may look at having one major dining event per month depending on the chef's availability and cost.

**ARC Review:**

1. The Perry and Strickland homes landscaping are a work in progress.
2. The Sylvester home is dried in, and the outside is painted. The white color really pops in the fall colors and enhances the stonework of the clubhouse from the golf course.
3. The Andrews family has met with the ARC and their plans are tentatively approved.
4. The Stubbs family has foundation walls poured.
5. The ARC has met with Mr. Sanford of 51C and his builder. They are hoping to break ground by March of 2024.
6. Mr. Meldram has resigned from the ARC. His years of faithful service are much appreciated. Mr. Perry, who has built two homes in Mountain Harbour will replace Mr. Meldram.

**SECURITY:**

1. The post protecting the front gate has been knocked down twice in the last month. Please remind landscapers and construction workers to use the Peckerwood gate near the clubhouse.

**NEW BUSINESS:**



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1. None.

**Adjourn:** Meeting adjourned at 3:15PM. The next POA Board meeting is tentatively scheduled for November 21, 2023, at 2:00PM. The meeting will be held in the Falcon Room. As a reminder, owners can attend these meetings. Please email [efhooker@me.com](mailto:efhooker@me.com) with any items you would like added to the agenda.

Submitted:

Approved:

E. F. Hooker

J. Azor

Secretary

President



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**Zoom Meeting Call to order at 2:11 PM, November 26, 2024**

**Board members present:**

Jorge Azor, President  
Ed Hooker, Vice-President  
Chip Seymour Secretary  
Nanci Hayward  
John Walvoord  
Jim Ackerly

**Others:**

First Residential Services (FSR): Rayleen Dugas

ARC: Beth Hooker

FOMH: Bill Hickok

Bill Wheeler, Diana Azor

**Status Update on the Fire Sprinkler System and Roof Insulation Project.** Bill Wheeler was recognized to present an update on the fire sprinkler inspection and attic project. The fire sprinkler modifications have been completed and the Fire Marshal has signed off on the system. Cold weather is forecast for next week and Mr. Wheeler indicated we need to notify our insurance company and the Fire Marshal if we are going to dump the water from the system to prevent freezing. There is no date yet for the foam roof installation. Mr. Wheeler indicated we could tape up the soffit vents to reduce air flow. Mr. Hickok is working on this approach.

**Pledge of Allegiance** led by Jorge Azor

1. **Approval of Minutes:** A motion was made and 2<sup>nd</sup> to approve the October 2024 minutes Approved 6-0. Minutes will be posted on the web site.



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**2. Mountain Harbour Golf LLC Report and Financials:**

- a. Mr. Jorge Azor provided the golf GM report.
- b. A review of golf course related activity comparing October 2024 to October 2023 shows member rounds were 756 in 2024 vs 617 in 2023. Total rounds in October were 3,227 compared to 2,964 in 2023, an increase of about 250 rounds. Revenue from golf was approximately \$83,000 vs \$69,000 in 2023.
- c. Total Revenue YTD through October 2024 was \$1,179,000 vs \$1,007,000 in October 2023. This was an increase of approximately \$171,957. Cash in the bank at the end of October was \$133,969 as opposed to 112,341 in 2023. Cash flow is \$20,000 better than last year. As is always the case in the winter months, we need to monitor cash closely for November-March due to the cold weather drop in revenue.
- d. The Grill and Food and Beverage generated approximately \$25,000 vs \$8,000 in 2023.
- e. We cannot approve the golf course financials because we only have an interim financial report from our accountant. The interim report indicates total revenue of \$116,000 for October with an \$18,000 loss. YTD net income was \$36,000 vs a loss of \$5,495 for 2023 or \$40,000 ahead of 2023. Approval of the October financials will be deferred to December.
- f. Ed Hooker questioned how we can keep people from driving in unsafe areas now that the GPS systems have been deactivated due to cold weather. Cart path only was discussed as well as more signage and roped off areas.

**3. Property Owners Association Reports:**

- a. Uploaded September 2024 Board meeting minutes and financials into Connect.
  - b. Updated the Delinquent Assessment report to include all prior balances.
- 2) The FSR Financial Report ending October 31, 2024, was presented.
- a. Total cash operating assets were \$276,535 and total cash reserve assets were \$510,452 for a total cash asset balance of \$786,987. The United Bank CD and savings accounts were closed in October and the balance has been forwarded to FSR to invest in higher yield investments. Total operating assets are \$2,838,226 and total reserve assets are \$510,452 with total assets of \$3,348,687.
  - b. The Income and Expense report indicates an operating loss of \$8,299 in October however YTD we are \$73,912 ahead of budget due to \$33,000 lots





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sold and \$38,000 in residential assessments collected over the yearly budget amount. Administrative expenses are under budget by \$880 for October and \$23,505 for the year. Landscape expenses were overbudget by \$9,606 due to \$11,400 in tree removal but were under budget by \$27,064. Repairs and Maintenance for the year was overbudget by \$47,962 due to the major clubhouse expenses earlier in the year. Security and Safety had no expenses for October and were in line with budget for the year. Utilities were in line with budget for the month and slightly over budget by \$591 for the year. Taxes were over budget for the year by \$3,765. Total revenue vs expenses for the month was negative by \$41,551 but YTD was favorable by \$72,421.

- c. Mr. Seymour pointed out that the large unfavorable monthly revenue balance is caused by budgeting expected revenue collections in the later months when most revenue is collected in the beginning months of the year. Next year we will front load the revenue budget to the first 6 months of the year.
  - d. A motion was made and 2<sup>nd</sup> to accept the FSR Financial Report. Accepted 6-0.
- 3) Other Items:
- a. Ms. Dugas discussed the Delinquent Summary report and noted that past prior balances have been added to the report. The 2025 assessment bill will have the 2025 assessment amount due as well as the full amount due from any previous year not paid plus fees and interest.
  - b. Ms. Dugas brought up the 2025 budget. Mr. Azor discussed the process that was followed with input from Mr. Hooker and Mr. Seymour. The budget that was developed will hold dues steady at \$1,500 with budgeted revenues of a little over \$400,000. This amount will come from Residential Assessments and Lot Sales. We also plan to set aside \$125,000 in Reserves Funds. In 2020, the POA had \$158,000 in Total Cash. Since that time, the Board has continued to improve our financial picture and now has a little under \$800,000 in cash & reserves. Our big expenses are the FSR management fee and the landscaping contract. We have additional insurance coverage expenses as recommended by FSR, social committee expenses, roads, and tree trimming expenses. Rayleen pointed out that for 2025 we have increased revenues slightly and decreased expenses as



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compared to 2024. Mr. Seymour pointed out that this budget has 5 lot sales for \$62,500. Mr. Azor expressed his confidence that we will be able to reach this number. He indicated we have been working with real estate professionals and developers to sell the approximately 40 lots that we have in inventory. Mr. Hooker pointed out that there was no item for the Pinnacle gate in the budget. Mr. Azor pointed out that if we were to approve a gate or other Capital item, we would be able to use Reserve funds for these types of Capital expenses. Ms. Dugas pointed out the letter and budget attachment will be mailed to all property owners once the budget is approved. A motion was made and 2<sup>nd</sup> to approve the 2025 budget. Approved 6-0.

- c. Ms. Dugas discussed the next step in the collection process for serious delinquent accounts is to send out the 15-day Notice to Lien. This letter will cost the POA \$35.00 per owner plus postage and handling or a little over \$2,065 for the 59 owners that are seriously past due. A motion was made and 2<sup>nd</sup> to approve sending the letter and the funds to pay for the letters. Approved 6-0.
- d. The Board reviewed the Delinquent Summary Report and noted that some property owners have paid 2024 dues but not the full balance due.
- e. Mr. Hooker requested an update on the house next to the Nerney residence. He indicated that our previous letters have not corrected the situation. Ms. Dugas noted the next step will be a notice to fine. Mr. Hooker will provide updated photos of the situation and Ms. Dugas will send the letter.
- f. Mr. Azor reported that the Moore foreclosure has concluded and the POA should receive a little over \$10,700 once all costs and fees have been deducted. He indicated that NC law limits attorney's fees to \$1,250 even though our actual fees were over \$4,000.



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**b. ARC Report**

- 1) Ms. Beth Hooker provided the ARC report.
- 2) The Long Home, Lot 95A, Completed.
- 3) The Sanford Home, Lot 51C, Framing has begun.
- 4) The Hughes Home, Lot 58A on Lick Log Circle is progressing.
- 5) The Jett Home, Lot 1C, Foundation work is in progress.
- 6) The Tim Burch property on the Pinnacle side has been given conditional approval and has begun lot grading but we are still waiting for his plan submittal for final approval.
- 7) Tom Norris has submitted his \$1,500 check for construction. He still needs to submit his plans through the SmartWeb system.

**c. Security**

- 1) Mr. Walvoord provided the Security Report.
- 2) All Entrance and Exit gate issues resolved.
- 3) A new Pinnacle gate proposal has been received. Mr. Azor reported that we are still not ready to begin this process.
- 4) Mr. Seymour requested the process to get the resident phone number in the gate software updated. Marsha Christy is the point of contact for this update.
- 5) Mr. Azor reported on the problems with commercial vehicles using the main gate for entrance and knocking down the safety pole. He requested that all owners add special instructions to delivery orders to use the back gate off Cold Branch for access.
- 6) Mr. Azor also asked Mr. Walvoord if a camera could be added covering the entrance to the fitness center from outside and Mr. Walvoord indicated he would work on this issue.

**d. Maintenance**

- 1) Mr. Jim Ackerly provided the Maintenance report.
- 2) Mr. Ackerly noted the safety pole needs to be reset. Mr. Azor reported that a new sign proposal has been received that will address directing Commercial Vehicle to the back gate.
- 3) Mr. Ackerly also requested some additional rip rap to complete the rip rap project and will contact Mr. Hickok on this work
- 4) A discussion was held on an RFP for Landscape Services. The RFP for services has been developed and should be available in December.



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**e. Social Committee**

- 1) Ms. Nanci Hayward provided the Social Committee report.
- 2) The number one item continues to be preparations to enter the Hayesville Christmas Parade with a theme of Come Down to Jingle Town. The committee has been developing a downtown scene with the Beal Center to add to the float. Becky Davis has been instrumental in producing this scene.
- 3) The Christmas decorations committee will start next week.
- 4) The New Years Eve dinner plan has been moved to Surf and Turf dinner on January 24 to better accommodate our Chef Louis and Bethanny.
- 5) A discussion was held on closing the bar on the Friday after Thanksgiving. The consensus was for it to be closed.

**f. Legal Matters**

- 1) The Covenants package has been sent to our attorney, Jeff Stahl, for review and discussion. Mr. Azor reviewed the process to get the Covenants ready for a vote. Ms. Hayward has volunteered to develop a summary of the Convents to assist in the review.

**4. Old/New Business:**

- a. Mr. Dave Davis has indicated an interest in filling the vacant position for the Board. A motion was made and 2<sup>nd</sup> to appoint Mr. Davis to the Board to fill the vacancy until the Annual Meeting in April. Approved 6-0.
- b. The next POA Board meeting is scheduled for December 17, 2024, at 2:00 PM in the Falcon Room. Property owners are invited to attend any Board meeting. Please email [chipatse@yahoo.com](mailto:chipatse@yahoo.com) with any item property owners would like added to the agenda.

**Adjournment:** Meeting adjourned at 4:02 PM.

Submitted:

H. E. Seymour  
Secretary

Approved:

A handwritten signature in black ink, appearing to read "J. Azor", written over a horizontal line.

J. Azor  
President



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**Meeting Call to order at 2:00 PM, December 17, 2024**

**Board members present:**

Jorge Azor, President  
Ed Hooker, Vice-President  
Chip Seymour Secretary  
John Walvoord  
Jim Ackerly  
Dave Davis

**Board members Excused:**

Nanci Hayward

**Others:**

First Residential Services (FSR): Rayleen Dugas

ARC: Beth Hooker

Diana Azor

**Pledge of Allegiance** led by John Walvoord

1. **Approval of Minutes:** A motion was made and 2<sup>nd</sup> to approve the November 2024 minutes. Approved 6-0. Minutes will be posted on the web site.
2. **Mountain Harbour Golf LLC Report and Financials:**
  - a. Mr. Jorge Azor provided the golf GM report.
  - b. November was a difficult month due to colder and rainy weather conditions compared to last year. A review of golf course related activity comparing November 2024 to November 2023 shows member rounds were down to 387 in 2024 vs 449 in 2023. Total rounds in November were down to 1,436 compared to 1,578 in 2023. Revenue from golf was down approximately \$3,000 from 2023. We were closed for 5 days and cart path only 4 days.



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- c. Total Revenue YTD through November 2024 was \$1,220,000 vs \$1,0530,000 in November 2023. Revenue has increased \$166,000 from last year. Cash in the bank at the end of November was \$122,000 as opposed to 55,000 in 2023. Cash flow is \$67,000 better than last year. We are hopeful that we will be able to finish the year without any cash infusion from the POA.
  - d. The Grill and Food and Beverage generated approximately \$11,000 vs \$14,000 in 2023.
  - e. The November Financials indicate that we had a loss of \$ 11,000 for the month. However, our year-to-date net income is \$25,000. Coupled with a non-cash item of \$26,000 in depreciation, we are in a decent cash flow position to end the year at breaking even.
  - f. Ed Hooker asked how much we will need to budget for a General Manager position in the future when Mr. Azor retires from the position. Mr. Azor responded that we will need to plan for both a GM and an Assistant GM. He pointed out that Diana Azor has been functioning in the Assistant GM position. He estimated that this would require at least \$120,000. Mr. Seymour asked if some of the duties of the GM and the Assistant were related to POA activities that should be covered by the POA and Mr. Azor agreed this could be the case.
  - g. We still cannot approve the golf course financials because of some miscellaneous income that is not properly accounted for in our POS system. This includes payment for golf cart damage and damage to bathroom facilities. There are no missing funds, and we should be able to reconcile this soon. Approval of the October and November financials will be deferred to January.
3. **Property Owners Association Reports:**
- a. **The FSR Management Report was presented.**
    - 1) Uploaded October 2024 Board meeting minutes and financials into Connect.
    - 2) 2025 Annual Assessment invoices were mailed on December 11, 2024.
    - 3) Provided update on the Corporate Transparency requirements that have been halted by court hearing.
    - 4) Sent Landscaping RFP to interested parties.
    - 5) Sent notice to one resident on lawn maintenance issues. Rayleen will call to see if there is some issue about this part of their property.



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- 6) The FSR Financial Report ending November 30, 2024, was presented.
- a. Total cash operating assets were \$248,865 and total cash reserve assets were \$527,456 for a total cash asset balance of \$776,321.
  - b. A discussion was held on the POA keeping a cash account with a local bank. Currently the POA has approximately \$125,000 in Nantahala Bank as an operating account and approximately \$154,000 in a supersaver account. A motion was made and 2<sup>nd</sup> to retain our local bank operating account and move the \$154,000 supersaver account to FSR. Approved 6-0.
  - c. Mr. Seymour asked if we had opened a P-Card account and Mr. Azor responded that we now have a P-Card account to also help with operating needs.
  - d. The Income and Expense report indicates the only revenue for the month was \$1,500 from a Construction Fee collection. Year to Date revenue is favorable by \$39,357 from Lot Sales and Construction Fees. Administrative expenses were favorable by \$24,765 for the year to date. Mr. Azor noted that we had paid FSR over \$30,000. Ms. Dugas indicated this was because notices, lien fees and other variable expenses were lumped with management fees. Next year they will be separated. Landscape expenses were favorable by \$32,000. Repairs and Maintenance were unfavorable by \$48,000 due to the major clubhouse expenses previously discussed. Security and Safety unfavorable by \$958 for the year. Utilities were unfavorable by \$615 for the year. Taxes were unfavorable for the year by \$1,592. Total revenue vs expenses for the month was negative by \$27,465 but YTD was favorable by \$44,911. Year to date revenue is positive at \$45,360. Mr. Azor noted that we have transferred \$103,000 to reserve funds. Mr. Hooker asked if we have received the funds from the Moore foreclosure and Mr. Azor responded yes, we received almost \$11,000 which will show in the December financials.
  - e. A motion was made and 2<sup>nd</sup> to accept the FSR Financial Report. Accepted 6-0.
- 7) Other Items:
- a. Ms. Dugas has been in contact with Mr. Ashe and is working to resolve the issues to combine his lots.
  - b. The Board reviewed the Delinquent Summary Report and noted that some property owners have paid 2024 dues but not the full balance due. There was continuing discussion concerning several property owners.



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- c. Mr. Hooker asked for the status on Lot 18M. Mr. Azor indicated that it is still under lawyer review.
- d. Reviewed the Pinnacle Gate design and cost.
- e. Reviewed the marketing piece in Lake Chatuge Living.
- f. Reviewed Vision Statement for goals completed and goals for the future.

**b. ARC Report**

- 1) Ms. Beth Hooker provided the ARC report.
- 2) The Long Home, Lot 95A, Completed.
- 3) The Sanford Home, Lot 51C, Framing has begun.
- 4) The Hughes Home, Lot 58A on Lick Log Circle is progressing.
- 5) The Jett Home, Lot 1C, Foundation work is in progress.
- 6) The Tim Burch property on the Pinnacle side has been given conditional approval and his plan submittal were submitted for final approval.
- 7) Tom Norris has submitted his plans for final approval.
- 8) Ms. Hooker and Mr. Perry have not been notified that plans were submitted.
- 9) Two lots were recently sold. Need to determine the new owner's plans.
- 10) Mr. Seymour noted that we are down one member on the ARC. Mr. Hooker indicated we are looking for a new member.

**c. Security**

- 1) Mr. Walvoord provided the Security Report.
- 2) The front gate is oscillating. Mr. Walvoord and Mr. Seymour will check the gate after the meeting.
- 3) The Back gate is working well. Mr. Azor asked when the back gate is scheduled to close. Mr. Walvoord will research and inform the Board.
- 4) A discussion on locating a camera to cover the entrance to the fitness center from outside continued. Mr. Walvoord indicated he would work on this issue.





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**d. Maintenance**

- 1) Mr. Jim Ackerly provided the Maintenance report.
- 2) Mr. Ackerly reported that the lights at the front gate that shine up into the trees have been repaired.
- 3) The sprinkler repair and 5-year inspection repairs have been completed. The foam work is supposed to start this week.
- 4) Mr. Ackerly is still requesting some additional rip rap to complete the rip rap project and will contact Mr. Hickok on this work.
- 5) Mr. Azor provided an update on the Signage Project. A discussion on the entrance sign community name was held. The sense of the Board was the name should be Mountain Harbour, and the letters should be reflective on this one sign. A discussion was also held on the conflict with the entrance sign with the business next to our main gate.

**e. Social Committee**

- 1) Mr. Azor provided the Social Committee report.
- 2) The New Years dinner has been added back into the social agenda and is sold out.
- 3) The Christmas Parade float won the Mayor's Choice Award. Thanks to all that participated, particularly Becky Davis who was instrumental in producing the float.
- 4) The Surf and Turf dinner on January 24 has also been sold out.

**f. Legal Matters**

- 1) There were no legal issues to discuss.



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4. **Old/New Business:**

- a. Ms. Azor noted that the Clubhouse will be closed from Jan 12-24. All the carpets and tile will be cleaned. Ms. Azor requested volunteers to assist in the cleaning.
- b. Mr. Davis requested information on insurance requirements for our contractors. FSR requires that contractors have at least a million dollars in coverage. We allow some of our small contractors to have less and provide a waiver to allow for lower coverage.
- c. Mr. Davis asked if we have written job requirements for staff. A discussion on this issue was held.
- d. The next POA Board meeting is scheduled for January 21, 2024, at 2:00 PM in the Falcon Room. Property owners are invited to attend any Board meeting. Please email [chipatse@yahoo.com](mailto:chipatse@yahoo.com) with any item property owners would like added to the agenda.

**Adjournment:** Meeting adjourned at 3:51 PM.

Submitted:

H. E. Seymour  
Secretary

Approved:

A handwritten signature in black ink, appearing to read "J. Azor".

J. Azor  
President