

Harbor Cove Timeshare Owners' Association - Annual Message from Your President

October 2022

Dear Fellow Owners,

I am pleased to share with you that our fiscal years 2021 and 2022 to date have been years of progress and continued improvement of our 6 units since I was elected your President. This is due in a large part to you, our loyal owners who support our Harbor Cove timeshare community. Also deserving our thanks, is Northern Michigan Escapes as they have been a key part of the progress we made in improving and maintaining our units during this challenging time period. In this mailing, I will invite you to join our online Zoom annual meeting, provide you with your proxy to vote to elect 5 board members up for reelection/election, along with their BOD applications and provide financial information which is the basis for your 2023 maintenance fees. **We urge you to immediately send in your proxy card (email or snail mail) so we may meet our required quorum.**

As posted on our website, harborcovetimeshare.com, we have newsletters with updates related to improvements to our units and updates related to the Community Center property rebuild. We encourage you to check there often for past and future updates. Over the last two years, we have completed many upgrades in all 6 units from carpeting (stairs & lower-level), vinyl plank flooring (upstairs), twin mattresses (second bedroom), new TV-stands, glass top stoves and all lower-level bathroom renovations will be completed by November 15, 2022. These upgrades were made possible by modest increases in maintenance fees in 2021 and 2022 and maintenance fee recoupment ("rent") on association weeks held.

After years of conservative budgeting, we find that many costs of maintaining our six units have increased due to factors out of our control, such as inflationary pressures related to labor and materials, supply and labor shortages. We also have our share (6 units out of 144 total units) of the new Community Center Property rebuild that will be included in our quarterly dues from Phase I association beginning in 2023. This is estimated at \$30 per week in our 2023 budget. This project is being financed over a 10-year period and will not result in special assessments by CP – Phase I to our timeshare units. They have started the construction project recently and hope to complete the rebuilding of our state-of-the-art Community Center and Pools by early 2024. Details are posted on our website as they become available to your Board of Directors or our management company. **For 2023, your maintenance fees per week will be \$695 (an increase of \$70 per week from \$625).**

In addition, our units are over 40 years old and need critical equipment replacements, such as furnaces, air-conditioning units and water heaters, just to name a few of the priority replacements needed. Therefore, on June 30, 2022, your Board sent notices to all members regarding a 3-year Special assessment for 2023-2024-2025 to replace these critical items to maintain the efficient and safe operation of our units. There was an early payment discount offered and I am pleased to tell you that 41% of our current weeks took advantage of this opportunity. **For those that opted to pay over the 3-year period, the first installment will be billed at \$110 with your annual dues notice which will be payable by 12/31/2022.**

As we look forward to 2023, I would like to encourage you to consider running for our volunteer board or joining as a non-voting Committee member. We are short one BOD application to fill all vacant positions at this time. In the meantime, I hope you will join me in a heart-felt thank you to all board members for their passion, time and ideas to make Harbor Cove the best place to be for our timeshare owners Up North experience.

Very special thanks to our long-term Board members retiring after many years of service to our association, Ken Newbury and Mark Ward. Also leaving our board is Dom Gabrielli, we appreciate your time and efforts.

Hoping to see you at our upcoming Zoom Annual Meeting on Saturday November 12, 2022 at 10 am. Thank you for your continued ownership and support of our timeshare community at Harbor Cove.

Cheryl Schmelzle – President of your Harbor Cove Timeshare Owners' Association

TIMESHARE DATES - FRIDAY ARRIVAL

2023	
Week 1	1/6/23
Week 2	1/13/23
Week 3	1/20/23
Week 4	1/27/23
Week 5	2/3/23
Week 6	2/10/23
Week 7	2/17/23
Week 8	2/24/23
Week 9	3/3/23
Week 10	3/10/23
Week 11	3/17/23
Week 12	3/24/23
Week 13	3/31/23
Week 14	4/7/23
Week 15	4/14/23
Week 16	4/21/23
Week 17	4/28/23
Week 18	5/5/23
Week 19	5/12/23
Week 20	5/19/23
Week 21	5/26/23
Week 22	6/2/23
Week 23	6/9/23
Week 24	6/16/23
Week 25	6/23/23
Week 26	6/30/23
Week 27	7/7/23
Week 28	7/14/23
Week 29	7/21/23
Week 30	7/28/23
Week 31	8/4/23
Week 32	8/11/23
Week 33	8/18/23
Week 34	8/25/23
Week 35	9/1/23
Week 36	9/8/23
Week 37	9/15/23
Week 38	9/22/23
Week 39	9/29/23
Week 40	10/6/23
Week 41	10/13/23
Week 42	10/20/23
Week 43	10/27/23
Week 44	11/3/23
Week 45	11/10/23
Week 46	11/17/23
Week 47	11/24/23
Week 48	12/1/23
Week 49	12/8/23
Week 50	12/15/23
Week 51	12/22/23
Week 52	12/29/23
Week 53	n/a

2024	
Week 1	1/5/24
Week 2	1/12/24
Week 3	1/19/24
Week 4	1/26/24
Week 5	2/2/24
Week 6	2/9/24
Week 7	2/16/24
Week 8	2/23/24
Week 9	3/1/24
Week 10	3/8/24
Week 11	3/15/24
Week 12	3/22/24
Week 13	3/29/24
Week 14	4/5/24
Week 15	4/12/24
Week 16	4/19/24
Week 17	4/26/24
Week 18	5/3/24
Week 19	5/10/24
Week 20	5/17/24
Week 21	5/24/24
Week 22	5/31/24
Week 23	6/7/24
Week 24	6/14/24
Week 25	6/21/24
Week 26	6/28/24
Week 27	7/5/24
Week 28	7/12/24
Week 29	7/19/24
Week 30	7/26/24
Week 31	8/2/24
Week 32	8/9/24
Week 33	8/16/24
Week 34	8/23/24
Week 35	8/30/24
Week 36	9/6/24
Week 37	9/13/24
Week 38	9/20/24
Week 39	9/27/24
Week 40	10/4/24
Week 41	10/11/24
Week 42	10/18/24
Week 43	10/25/24
Week 44	11/1/24
Week 45	11/8/24
Week 46	11/15/24
Week 47	11/22/24
Week 48	11/29/24
Week 49	12/6/24
Week 50	12/13/24
Week 51	12/20/24
Week 52	12/27/24
Week 53	n/a

2025	
Week 1	1/3/25
Week 2	1/10/25
Week 3	1/17/25
Week 4	1/24/25
Week 5	1/31/25
Week 6	2/7/25
Week 7	2/14/25
Week 8	2/21/25
Week 9	2/28/25
Week 10	3/7/25
Week 11	3/14/25
Week 12	3/21/25
Week 13	3/28/25
Week 14	4/4/25
Week 15	4/11/25
Week 16	4/18/25
Week 17	4/25/25
Week 18	5/2/25
Week 19	5/9/25
Week 20	5/16/25
Week 21	5/23/25
Week 22	5/30/25
Week 23	6/6/25
Week 24	6/13/25
Week 25	6/20/25
Week 26	6/27/25
Week 27	7/4/25
Week 28	7/11/25
Week 29	7/18/25
Week 30	7/25/25
Week 31	8/1/25
Week 32	8/8/25
Week 33	8/15/25
Week 34	8/22/25
Week 35	8/29/25
Week 36	9/5/25
Week 37	9/12/25
Week 38	9/19/25
Week 39	9/26/25
Week 40	10/3/25
Week 41	10/10/25
Week 42	10/17/25
Week 43	10/24/25
Week 44	10/31/25
Week 45	11/7/25
Week 46	11/14/25
Week 47	11/21/25
Week 48	11/28/25
Week 49	12/5/25
Week 50	12/12/25
Week 51	12/19/25
Week 52	12/26/25
Week 53	n/a

Harbor Cove Timeshare Owners' Association
2022 Annual Financial Report (revised to reflect 240 current owner weeks)

2023 Projected Budget based on 235 owner weeks paying

Schmelzle & Ward Final 9/28/2022

	2022 YTD as of 8/31/2022	Project Sept-Dec 22 2022 Year End	Final Approved 2022 Budget-240 wks	Projected 2023 Budget-235 wks
Revenue-Operations & Reserves				
Maintenance Fees-Operating	\$153,524	\$153,524	\$150,000	\$163,325
RCI Admin Fee Income (moved from Reserve to operations)	586	586	1,000	1,200
Late Fee Income	676	676		
Additions to Reserve:				
SPECIAL ASSESSMENT EARLY (3 yrs) PAID - RESERVE	16,610	19,910		
Maintenance Fee Recoup-HCTSA rentals	1,925	1,925	11,000	
Interest Income on Restricted reserves	5	5	0	0
Total Additions to Reserve	18,540	21,840	11,000	0
TOTAL REVENUE	173,326	176,626	162,000	164,525
Operating Expenses				
Association dues to Phase I & Community Properties	\$24,894	\$33,194	\$33,628	\$36,028
Association dues - Community Ctr rebuild (10 yr pmt plan)				\$7,050
Bank & Credit Card fees	\$44	\$44		\$60
Cleaning - Carpet	0		1,300	1,300
Cleaning (weekly units)	10,720	14,920	20,465	18,955
Cleaning - Furniture		1,200	800	1,200
Cleaning - Maintenance Week special cleaning projects	1,320	2,420	1,500	2,880
Electric & Water	3,351	5,751	5,640	6,000
Gas	4,591	5,885	6,050	6,000
Internet - Cable - Phone	9,911	15,011	14,632	15,800
Insurance	3,369	3,369	3,296	3,600
Laundry	4,320	5,620	7,290	7,520
Legal & Collection fees		1,000	1,600	2,000
Replacements - reoccurring	4,329	4,329	6,050	6,000
Maintenance & repairs	7,294	10,094	9,733	8,862
Management Fees	14,160	21,466	21,466	22,200
Printing-Mailing-Miscellaneous	410	1,110	900	1,000
Professional fees - CPA	50	50		50
Property Tax expense	14,034	14,034	13,650	15,000

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Schmelzle & Ward Final 9/28/2022

	<u>Project Sept-Dec 22</u>	<u>Final Approved</u>	<u>Projected</u>
	<u>2022 YTD as of 8/31/2022</u>	<u>2022 Budget-240 wks</u>	<u>2023 Budget-235 wks</u>
Taxes - Income & Filing Fees			20
Unit Supplies	1,473	3,000	3,000
Estimated Expenses from 9/1-12/31 to be paid	38,000		
TOTAL OPERATING EXPENSES	142,270	151,000	164,525
Total Revenue less Operating expenses	\$31,056	\$11,000	\$0
Less additions to Reserve for Replacement-above	(18,540)	(11,000)	0
Excess Operating revenue over operating expenses****	\$12,516	\$0	\$0

	<u>As of 8/31/2022</u>	<u>Projected 12/31/2022</u>	<u>Proof of cash balance</u>
Analysis of Reserve for Replacement			<u>8/31/2022</u>
Carryover Balance as of 12/31/2021 *	\$26,665	\$26,665	\$88,915
Replacements/improvements incurred during the period **	(21,081)	(41,081)	(14,280)
Additions during the period including SA early pay	18,540	21,840	
Excess during the period to carryover-above	12,516	12,516	(38,000)
Less interest to restricted reserve noted below	(5)	(5)	\$36,635
Cash Balance in Replacement Reserve (RR)	36,635	19,935	
Restricted Reserve Balance***	31,006	31,006	

* Reserve for Replacement/Painting carryover balance as of 12/31/2021 was \$26,665 per 2021 Annual Financial Report represents accumulation of funds for replacements & improvements planned that were not completed in this period.

**Major improvements : Lower level bathroom renovations completed in Units 2 & 5, Units 8 & 11 set up for Fall 2022 Maintenance period

***Bylaws require a minimum of 10% of annual budget to be held in restricted reserves.

****Any excess funds at year end will be used for future year capital improvements and added to the Reserves for Replacement/Painting.

Amount paid for property taxes for each week current (240) in 2022= \$58.48

Note: Report is based upon actual 8 month results and best estimate of final 2022 numbers.

This report is a Treasurer & President's summary of the official books kept by our property manager, Northern Michigan Escapes



HARBOR COVE TIMESHARE OWNERS' ASSOCIATION
BOARD OF DIRECTORS
PO Box 581
Harbor Springs, Michigan 49740
Phone: (231) 242-8093
Our Website <https://harborcovetimeshare.com>

3-YEAR SPECIAL ASSESSMENT NOTICE

Greetings fellow Owners at Harbor Cove Phase I timeshares from your volunteer board of directors! We have been hard at work improving your condominium property.

Our Harbor Cove home is a very popular "Up North" destination. The Board is committed to the making the timeshare experience the very best it can be within a reasonable annual cost to owners. You probably have noticed some of the major improvements that have been made to the units, especially in the last couple of years. Our units have all new flooring, new electric glass top stoves, new twin bed mattresses and frames and lower-level bathroom renovations in units 2-5-14-19.

We need additional funding to continue with major critical replacements & improvements to our 40+ year old timeshare units, including but not limited to our top priorities:

- Complete lower-level bathroom renovations in units 8-11,
- Replacement of furnaces and air-conditioning units including air cleaners,
- New Water heaters for units that are over 15 years old,
- Entry way improvements (Phase I BOD replacing entry way doors over next 3 years),
- Refurbish the wood walls in our units to improve the overall appearance.

This is a list of the critical improvements necessary for efficient, safe operation of the units. We also hope to improve the worn out, outdated appearance of the wood that is over 40 years old, especially where it is stained in the entry way, making our first impression for owners and guests less than ideal.

Your Board has approved a 3-year special assessment to accomplish these critical improvements in the amount of \$110 per week for the next three years. It will be billed to owners with the normal annual maintenance fees. The Special Assessment of \$110 per week owned will be due each year on 12/31/2022-12/31/2023-12/31/2024. The sooner we get the funding, the faster we can get started on the first item, completion of the lower-level bathrooms in units 8-11. Therefore, we are offering an Early Pay discount if you pay in full by October 1, 2022, the full 3-year discounted amount of \$300 per week owned. We hope you will take advantage of the Early Pay discount per week owned, however you have the 3-year annual payment option also.

As we look into the future, there are other projects that will need to be done such as renovation of the upper level bathroom; move microwave above the stove to free up counter space; re-painting the units, replacement of furnishings and appliances but these are not critical at this time and will be funded over time by rentals/sales of our delinquent weeks and a new replacement reserve line item of \$25/week in the operating budget beginning 2023.

We welcome your suggestions and recommendations, please feel free to direct your comments to Cheryl Schmelzle, your President at schmelzle@scpa.pro.

Sincerely, Your Harbor Cove Timeshare Owner's Association Board of Directors

AVAILABLE WEEKS FOR RENT AS OF 10/21/2022

For available weeks and links to online booking through NME, please [visit our website](#). You may also call Northern Michigan Escapes reservations at 231-459-4257 ext. 0.

2022					
Arrival-Departure Date	Week #	Unit #	Arrival-Departure Date	Week #	Unit #
Oct 28 - Nov 4	43	14-19	Dec 2 - Dec 9	48	11-14-19
Nov 11 - Nov 18	45	5	Dec 9 - Dec 16	49	5-8-11
Nov 18 - Nov 25	46	5-19	Dec 16-23	50	5-8-14-19
Nov 25 - Dec 2	47	5-8	Dec 30-Jan 6, 2023	52	2
2023					
Arrival-Departure Date	Week #	Unit #	Arrival-Departure Date	Week #	Unit #
Jan 13 - Jan 20	2	8-19	May 19 - May 26	20	11
Jan 20 - Jan 27	3	2	Aug 18 - Aug 25	33	8
Jan 27 - Feb 3	4	5	Sep 8 - Sep 15	36	8
Feb 17 - Feb 24	7	11-14	Sep 15 - Sep 22	37	8-11
Feb 24 - Mar 3	8	11	Sep 29 - Oct 6	39	8-11
Mar 3 - Mar 10	9	5-14-19	Oct 6 - Oct 13	40	5-8
Mar 10 - Mar 17	10	8-11	Oct 20 - Oct 27	42	2
Mar 17 - Mar 24	11	5	Oct 27 - Nov 3	43	14-19
Mar 24 - Mar 31	12	5-8-14-19	Nov 10 - Nov 17	45	5-11-14-19
Mar 31 - Apr 7	13	8-11-14-19	Nov 17 - Nov 24	46	5-8-19
Apr 14 - Apr 21	15	2-8-14-19	Nov 24 - Dec 1	47	5-8
Apr 21 - Apr 28	16	5-8	Dec 1 - Dec 8	48	5-11-14-19
Apr 28 - May 5	17	5-8	Dec 8 - Dec 15	49	5-8-11
May 5 - May 12	18	8-14	Dec 15 - Dec 22	50	5-8-14-19
May 12 - May 19	19	14	Dec 29 - Jan 5, 2024	52	2

AVAILABLE WEEKS FOR SALE AS OF 10/21/2022

Please contact Penny Cash at pennyjcash@gmail.com or 231-838-6072 if you are interested in purchasing a week. You can review the Harbor Cove Timeshare Owners Association [website](#) for further details and contact information for owners' weeks that are for sale.

Week #	Unit #	2023 Dates
2	8	Jan 13 - Jan 20
10	8	Mar 10 - Mar 17
12	5,14	Mar 24 - Mar 31
13	8,11	Mar 31 - Apr 7
15	8,14,19	Apr 14 - Apr 21
16	8	Apr 21 - Apr 28
17	5	Apr 28 - May 5
18	8	May 5 - May 12
19	14	May 12 - May 19
39	8,11	Sep 29 - Oct 6
46	19	Nov 17 - Nov24
48	11,19	Dec 1 - Dec 8
49	5,8,11	Dec 8 - Dec 15
50	19	Dec 15 - Dec 22

**HARBOR COVE TIMESHARE OWNERS' ASSOCIATION ANNUAL MEETING
NOVEMBER 12, 2022 PROXY BALLOT**

MUST BE RECEIVED BY FRIDAY, NOVEMBER 11, 2022

Zoom Meeting

<https://us06web.zoom.us/j/86490477720?pwd=MXpkYlhiWXlPeDJ3a0FWWE5UkpaUT09>

Meeting ID: 864 9047 7720

Passcode: 657518

This information is also on website - <https://www.harborcovetimeshare.com/owner-resources/>

This Proxy is solicited on behalf of the Board of Directors. The undersigned hereby appoints Cheryl Schmelzle, President of the Board of Directors, as Proxy with the power to appoint her substitute, and hereby authorizes her to represent and to vote, as designated hereafter, all votes which the undersigned is entitled to vote at the Annual meeting of the Harbor Cove Timeshare Owners' Association.

ELECTION OF DIRECTORS: VOTE BY CHECKING THE BOX NEXT TO UP TO 5 NAMES.

Candidates' applications are attached. If you select the "write-in" option, you must write in a valid name of a current owner for that vote to count. Only owners in good standing (paid maintenance fees) are eligible to serve on the Board.

_____ **Phil Beaudette**

_____ **Don Scheible**

_____ **Cheryl Schmelzle**

_____ **Norm Schmelzle**

_____ **Write-in** _____

Signature of Designed Representative

Printed Name of Designated Representative

Week(s) / Unit(s) Owned

Date

_____ **Yes, I will be attending the meeting via ZOOM**

_____ **No, I will not be attending**

Please help us update our records by providing you email and current phone numbers:

Email: _____

Cell Phone: _____ **Home Phone:** _____

Please complete and return this form to on or before November 11, 2022.

Email: Scan & email to cindy@nmescares.com

Fax: 231-344-5924

Mail: Harbor Cove Timeshare Owners Association, PO Box 581, Harbor Springs, MI 49740

HARBOR COVE TIMESHARE OWNERS ASSOCIATION (HCTOA)

BOARD OF DIRECTORS - CANDIDATE FORM

November 2022 Annual Elections Must be submitted by XX/XX/2022

Instructions: Complete this form only if you are running for a board position. Once completed, return the form to the association using the directions at the bottom of this page. This form will be printed as is and must not exceed a one page-single sided 8.5 by 11 inch information sheet. Do not send this form with your Annual Proxy form or your maintenance fee payment.

We encourage all applicants to use this form which will be posted on our website as a pdf or contact Cheryl Schmelzle by email at schmelzle@scpa.pro for an excel or pdf version or paper copy.

I, Philip Beaudette hereby place my name in nomination as a candidate for the Board of Directors of the HCTOA. I understand that I am responsible for the accuracy of the information submitted herewith.

NAME: Philip Beaudette CONTACT PHONE: 770-363-5894

ADDRESS: 3120 Paces Mill Road, S.E., Atlanta, GA 30339
STREET CITY STATE ZIP

PREFERRED EMAIL: pbbeau@bellsouth.net RETIRED??: Yes OCCUPATION: Banking

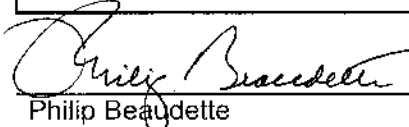
UNIT/WEEKS OWNED Unit 5, Week 32; Unit 14, Week 51

PAST BOD MEMBER FOR HCTOA? If so, provide dates served and position held: No.

HOW HAVE YOU USED YOUR WEEKS?
 In the last year? Personality - Summer week; Family - winter week
 In the last 3 years? Personality - Summer weeks, Family / friends winter week
 Last time you personally occupied any of your weeks? 2022

YOUR 1ST WEEK? WHAT YEAR DID YOU ACQUIRE 2000 MOST RECENT WEEK? _____

ABOUT YOURSELF:	<u>Former commercial banking executive (retired 2017). Was president of HOA while in Brentwood (Nashville), TN</u>
Experience	<u>Managed commercial real estate function for a multi-state super regional bank; managed multi-family portfolio of > 200 properties in SE US.</u>
Special Skills	<u>Completed "Great Loop" in 2019 in our 43' Tiara express cruiser.</u>
Interests-Hobbies	<u>Experienced in fiscal management, commercial real estate and property management.</u>
Benefits of your service as a BOD member	<u>Management and credit skills</u>
Occupational skills	<u>Married to Barbara (43 years). Originally from Detroit area; moved south in 1987. Currently live in Atlanta, GA</u>
About your family	

SIGNATURE: 
 PRINT NAME HERE: Philip Beaudette

DATE: 27 July 2022

COMPLETED FORM TO: Cheryl Schmelzle - President
 Email: schmelzle@scpa.pro
 OR
 Mail: Harbor Cove Timeshare Owners Association
 Attn: Cindy Dickson
 P O Box 581
 Harbor Springs MI 49740

HARBOR COVE TIMESHARE OWNERS ASSOCIATION (HCTOA)
BOARD OF DIRECTORS - CANDIDATE FORM
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I, Don Scheible hereby place my name in nomination as a candidate for the Board of Directors of the HCTOA. I understand that I am responsible for the accuracy of the information submitted herewith.

NAME: Don Scheible, AIA, NCARB CONTACT PHONE: (248) 797-9890

ADDRESS: 46 Kensington Blvd. Pleasant Ridge MI 48069-1218
STREET CITY STATE ZIP

PREFERRED EMAIL: scheibleassociates@sbcglobal.net RETIRED??: No OCCUPATION: Architect / Consultant

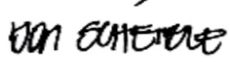
UNIT/WEEKS OWNED Unit #2 / Week Nos. - 4, 5, 32, 33 & 34

PAST BOD MEMBER FOR HCTOA ? If so, provide dates served and position held: see below
No

HOW HAVE YOU USED YOUR WEEKS? In the last year? Personal / Pleasure & Business
 In the last 3 years? Purchased and stayed weeks 32, 33 & 34 - 2021 Purchased week 5 - 2022
 Last time you personally occupied any of your weeks? Weeks 4 & 5 - 2022

WHAT YEAR DID YOU ACQUIRE YOUR 1ST WEEK? 2021 MOST RECENT WEEK? 2022

ABOUT YOURSELF:	I'm an Architect and continue to practice, on a consulting basis.
Experience	Served on the Main Street Centre Condominium Board (Royal Oak, MI), for more than 15
Special Skills	yrs. (2004-2020), both as Treasurer and, for more than a decade, as its President.
Interests-Hobbies	Was directly involved in the development of numerous Condo policies, bidding and contract
Benefits of your service as a BOD member	award for maintenance and capital improvements. Primary Board contact for Management Company (Kramer-Triad Management Group) and Condo legal counsel.
Occupational skills	
About your family	Mary and I have vacationed in Harbor Springs and Harbor Cove for nearly 50 years. We have 2 adult children and 3 grandsons.

SIGNATURE:  DATE: 29 June 2022
 PRINT NAME HERE: Don Scheible

COMPLETED FORM TO: Cheryl Schmelzle - President
 Email: schmelzle@scpa.pro
 Mail: Harbor Cove Timeshare Owners Association
 Attn: Cindy Dickson
 OR P O Box 581
 Harbor Springs MI 49740

**HARBOR COVE TIMESHARE OWNERS ASSOCIATION (HCTOA)
BOARD OF DIRECTORS - CANDIDATE FORM**

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I, CHERYL A. SCHMELZLE hereby place my name in nomination as a candidate for the Board of Directors of the HCTOA. I understand that I am responsible for the accuracy of the information submitted herewith.

NAME: CHERYL A SCHMELZLE **CONTACT PHONE:** 248-622-9385

ADDRESS: 4338 GAYLORD DR TROY MI 48098
STREET CITY STATE ZIP

PREFERRED EMAIL: Schmelzle@scpa.pro **RETIRED??:** NO **OCCUPATION :** CPA - TAX ACCOUNTANT

UNIT/WEEKS OWNED UNIT 2, WK 23 & 48; UNIT 19, WK 52 & 1; UNIT 14, WK 33

PAST BOD MEMBER FOR HCTOA ? if so, provide dates served and position held: CURRENT PRESIDENT ELECTED 11/2020
INCUMBENT RUNNING FOR SECOND TERM

HOW HAVE YOU USED YOUR WEEKS? In the last year? OUR FAMILY USED ALL WEEKS, EXCEPT TRADED ON RCI WK 48
In the last 3 years? SAME FOR LAST THREE YEARS EXCEPT SOMETIMES TRADE WK 1 & 48
Last time you personally occupied any of your weeks? AUGUST 2022

YOUR 1ST WEEK? 1981 **WHAT YEAR DID YOU ACQUIRE** **MOST RECENT WEEK?** WEEK 33,ACQUIRED MARCH 2022

ABOUT YOURSELF:	I was elected to the Board in November 2020 and have served as the President for most of this time.
Experience	I have been involved in every aspect of oversight and management of our timeshares and assisted Mark
Special Skills	Ward, the Treasurer with improving our financial reports and preparing our income tax return. I sign
Interests-Hobbies	the return as a Paid Preparer and charge the association \$50 for this service. I own a small business
Benefits of your service as a BOD member	CPA firm with my partner of 35 years, Peter Koretz. We service mainly small businesses with accounting and tax compliance/planning and I service a significant amount of trust and individual clients at all levels
Occupational skills	of wealth for tax, accounting and administrative support. I am dedicated to making improvements in
About your family	our 40 year old condominiums to offer a safe, modern, clean and comfortable vacation experience within our budget projections. I have two adult sons, Norman (also running for the BOD) and Marc. I have three adult grandchildren and a great granddaughter who is 6 years old. We all go to our HC weeks every year and are very committed to getting into the details of what needs to be done.

SIGNATURE:  **DATE:** 10.20.2022

PRINT NAME HERE: Cheryl A. Schmelzle

COMPLETED FORM TO: Cheryl Schmelzle - President
Email: schmelzle@scpa.pro

Mail: Harbor Cove Timeshare Owners Association
Attn: Cindy Dickson
P O Box 581
Harbor Springs MI 49740

OR

**HARBOR COVE TIMESHARE OWNERS ASSOCIATION (HCTOA)
BOARD OF DIRECTORS - CANDIDATE FORM
November 2022 Annual Elections Must be submitted by XX/XX/2022**

Instructions: Complete this form only if you are running for a board position. Once completed, return the form to the association using the directions at the bottom of this page. This form will be printed as is and must not exceed a one page-single sided 8.5 by 11 inch information sheet. Do not send this form with your Annual Proxy form or your maintenance fee payment.

We encourage all applicants to use this form which will be posted on our website as a pdf or contact Cheryl Schmelzle by email at schmelzle@scpa.pro for an excel or pdf version or paper copy.

I, Norman Schmelzle hereby place my name in nomination as a candidate for the Board of Directors of the HCTOA. I understand that I am responsible for the accuracy of the information submitted herewith.

NAME: Norman Schmelzle CONTACT PHONE: (586) 713-3796

ADDRESS: 8459 Samantha Ln Fair Haven MI 48023
STREET CITY STATE ZIP

PREFERRED EMAIL: NSchmelzle@comcast.net RETIRED??: OCCUPATION : Mechanical Design Manager

UNIT/WEEKS OWNED Unit#5 WK#52 and Unit#19 WK#41

PAST BOD MEMBER FOR HCTOA ? If so, provide dates served and position held: ELECTED TO BOD 6/10/2022
REPLACED RESIGNING MEMBER, COMMITTEE MEMBER SINCE 2021.

HOW HAVE YOU USED YOUR WEEKS? In the last year? With friends and family
In the last 3 years? Used Unit#5 the past three year at Harbor Cove. Unit#19 was purchased in 2020.
Last time you personally occupied any of your weeks? 2021

WHAT YEAR DID YOU ACQUIRE

YOUR 1ST WEEK? Unit#5 WK#52 (Purchase 2016) MOST RECENT WEEK? Unit#19 WK#41 (Purchase 2020)

ABOUT YOURSELF:	Currently Mechanical Design Manager
Experience	I have been working in engineering field for the past 33 years.
Special Skills	Very detail orientated
Interests-Hobbies	Cars, hockey, golf, tennis, travel, great food & family
Benefits of your service as a BOD member	Currently have been acting as a committee member for the past 18 months. Supporting the board members with projects (carpet, bathroom remodel and quotes for future projects)
Occupational skills	Oversee all aspects of Mechanical Design including department goals, labor forecasts, schedule and project budgets, creates research and development, capital expenditure and manpower budgets for each year. Create and nurtures a teamwork environment.
About your family	The Schmelzle family have been vacationing in Harbor Cove for the past 43 years.

SIGNATURE: *Norm Schmelzle* DATE: 29 June 2022
PRINT NAME HERE: Norman Schmelzle

COMPLETED FORM TO: Cheryl Schmelzle - President Mail: Harbor Cove Timeshare Owners Association
Email: schmelzle@scpa.pro Attn: Cindy Dickson
OR P O Box 581
Harbor Springs MI 49740

Harbor Cove Timeshare Owners' Association Collection Policy

Pursuant to Articles V(D) and XII of the Declaration of Covenants for Use of Condominium Interest, if your maintenance fee is unpaid by the annual due date, you will not be entitled to occupy the unit during your period of use or at any other time, or authorize any other person to do so while any amounts remain unpaid. The only exception is if you have made special arrangements with our property managers for delayed payments. In all cases, your fees must be paid in full before using the Harbor Cove facilities.

The following additional actions will also occur if your maintenance fees remain unpaid:

- RCI will be notified of the delinquent status of the owner's timeshare fees and the RCI exchange privileges will be suspended until all delinquent amounts are paid in full.
- For maintenance fees more than 30 days overdue, a \$100 late fee for each week owned will be assessed to your account in addition to any amounts you owe the Association. This amount is not refundable and is applied each year that an account is delinquent.
- The Association has the right to, and will, attempt to rent the unit during your use period.
- A lien will be placed on the property for the amount due the Association. This will prevent you from selling the property or changing ownership until the lien has been removed when full payment is made.
- When maintenance fees have not been paid for an extended period, the Association will seek a judgement through small claims court for the delinquent dues and associated fees.
- The Association also has the right to foreclose on the property which can affect your credit rating.

The Board of Directors has an obligation to assure the continued financial health of the Harbor Cove Timeshare Owners Association and will take the necessary steps to do so. Our collection policy is attached for your information. If you have questions on the maintenance fees, or need to work out alternate payment plans, please contact our property manager.