

HARBOR COVE TIMESHARE OWNERS' ASSOCIATION

Harbor Springs, MI 49740

www.harborcovetimeshare.com

email: schmelzle@scpa.pro

October 2025

Dear Harbor Cove Timeshare Owner:

You are invited to the 2025 Annual Meeting which will take place on Saturday, November 8 at 9:30am ET via Zoom.

If you plan on attending the meeting, return the proxy form enclosed with your email and other contact information as indicated on the proxy form. Our Zoom director, Dan Lipson will send you an email invitation with a link to the meeting.

Please use the enclosed Board of Directors application if you are interested in serving on the board. Two of seven of the board members' terms are up this year or are vacant. Write in nominations are allowable with a completed BOD application enclosed herewith.

Currently running for a 2nd term as Board of Direction:

- Harry Awdey
(incumbant)

If you are unable to attend the Zoom meeting, please complete the attached Proxy form so that we can ensure we have a quorum, and return it to Cheryl Schmelzle, Schmelzle CPA & Associates Inc, 1450 W Long Lake Rd Ste 165, Troy MI before November 7, 2025 or scan/email to Lynn@scpa.pro. Questions call Cheryl at 248-622-9385.

**HARBOR COVE TIMESHARE OWNERS' ASSOCIATION ANNUAL MEETING
NOVEMBER 8, 2025 9:30 am ET**

**PROXY BALLOT
MUST BE RECEIVED BY NOVEMBER 8, 2025 to count**

Zoom Meeting

<https://us06web.zoom.us/j/84578494609?pwd=SUL6k3csdVQ2iPF3CiS6sMu95XCNQh.1>

Meeting ID: 845 7849 4609

Passcode:548876

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 OF CHOICE AND ONLY UP TO 2 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 vote and to serve on the Board.

☐

Harry Awdey (Incumbent)

☐

Write-in _____

☐

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 your email and current phone numbers:

Email: _____

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

Please complete and return this form to on or before November 6, 2025.

Email: Scan & email to lynn@scpa.pro Fax: 248.805.1937

Mail: Harbor Cove Timeshare Owners Association, c/o Schmelzle CPA & Associates
1450 W. Long Lake Road, Suite 165, Troy, MI 48098.

HARBOR COVE ANNUAL OWNERS & BOD ZOOM MEETING

on November 8, 2025 at 9:30 am.

Meeting called by	Cheryl Schmelzle-President	BOD Attendees: CS, RN, DS, NS, HA, DL,
Type of meeting	Annual Owners & BOD	New BOD Applicants:
Facilitator	Dan Lipson-BOD	Invitation email to follow from Dan Lipson
Note taker	Don Scheible-Secy/Treas	All Owners invited,
Timekeeper	Don Scheible	attended _____

Topic	Presenter-Notes	Time allotted
1. <u>Welcome and Call to order by President</u>	Cheryl Schmelzle Quorum?	30 minutes
2. <u>Meet your Board of Directors & Applicants:</u>		
3. <u>Minutes from last annual meeting 11-16-2024</u> – approve	Motion- Discussion-Vote	
4. <u>Key notes from President</u>	Harborcovetimeshare.com PW is HarborCove2018 (case sensitive)	
Refer to our website for quarterly newsletters, updates, weeks for rent or sale, contacts, minutes and much more.		
3 year Special Assessment was final on 12/31/2024 of \$110. Completed in all units: lower bathroom renovations, Furnaces, AC-new type, water heaters, compact washer/dryers & glass surface stoves, new under cabinet microwaves, LR fans, DR light fixture. In process new recliners.	1 st 12/31/2022 2 nd 12/31/2023 3 rd 12/31/2024 Final Board working on plan of action for next projects- your comments are welcome. Contact by email schmelzle@scpa.pro	
Community Center Rebuild opened May 2024. 1st special assessment was \$24,000 (6 units) paid from existing reserves 9/1/23; Final assessment was \$19,800 per unit. HCCP financed this cost for a 10 year term at approx. 7%.	Final cost of project was approx. \$4.7 million. 2026 Budget line item \$67 per active week. Plan to Payoff in 5 years.	

- Vote is required by owners to waive the annual independent audit by a CPA firm; possible cost up to \$5,000.

We employ an independent management company, all current BOD members have served for less than 5 years, our president is an experienced CPA. Transparency with our owners, newsletters and access to our Board of Directors.

- Our management company has terminated their services effective 1/2/2026, as we are unable to agree on fees for Property Management Services.
- HCTSOA weeks rental program handled by PVM with links from our website to PVM online booking is in place through 12/31/2025. For 2026 rental bookings, contact Cheryl at schmelzle@scpa.pro , I am maintaining a wait list until our new management company can get 2026 up and running.

Motion-Discussion-Vote

BOD recommends a yes vote to waive the requirement to have an annual CPA audit for 2025. Will consider this each year, currently getting quotes.

Contract details are in the works with a new Management Team and hope to get BOD approval to start transition by end of November.

Proposal is in line with our 2026 proposed budget for management services.

Management Notes & Proxy Voting/Results

- Report on Proxy Voting
- Board of Directors (BOD) results
- BOD Election of officers will immediately follow this meeting
- We rely on our owners to point out issues and items that need attention.
- Notify our manager if you will not be using your week; owner is liable for their renters and guests. Need name and contact information of occupants emailed to our manager.

Cheryl

10 minutes

Please direct your issues by email to Mary Gowan through 12/31/2025 and only Don Scheible after.

□	<u>Financial Overview by Treasurer</u> • Key notes related to 2026 Proposed Budget and 2025 Projected Financial Position • Special Assessment funds are tracked by week/ unit separately and used for Replacement Reserves. • By-laws require Restricted Reserves of 10% of operating expenses or \$20,800 (currently hold \$25,600 or 12.3%) • Final 2026 budget and 2025 actual results will be published in February 2026 once we have the actual amount of collected maintenance fees for 2026. Published on our website in Owners Resources section.	Don Scheible Final 12/31/2024 Harborcovetimeshare.com HarborCove2018 (case sensitive password)	10 minutes
□	<u>Questions & Answers with Owners:</u>	Open Discussion	15 minutes
	<u>Adjournment.</u>	Motion- Discussion-Vote	
	<u>New Board of Directors meeting after to Elect Officers</u>		10 minutes
		Adjourn meeting	

NOTES AND FOLLOWUP COMMENTS



To Be Approved by owners
@ 11-8-25 meeting

HARBOR COVE TIMESHARE OWNERS' ASSOCIATION – MEETING NOTES

Annual Meeting of the Association of November 16, 2024 at 10:00 am

The following was noted:

In attendance: C. Schmelzle, President, D. Scheible, Secretary/Treasurer, N. Schmelzle, Board Member, H. Awdey, Board Member, R. Nash, Board Member and D. Lipson, Board Member

Excused: P. Beaudette, Vice President

Other owners in attendance: J. Korleski, A. Rowe

Property Management Staff in attendance: C. Dickson, NME and T. Minor, NME

1. With a quorum established, the President called the meeting to order at 11:04am.
2. The Minutes of 2023 Annual Meeting of Association, 11/18/2022, had been distributed to all eligible owners. A motion by A. Rowe, seconded by J. Korleski to approve, as submitted, passed by unanimous vote.
3. C. Schmelzle, gave the President's Report:
 - a. Members are encouraged to visit the Association website for quarterly newsletters, updates, weeks for rent and sale, minutes of meetings and much more are available - harborcoveimeshare.com / password – HarborCove2018 (case sensitive).
 - b. The Board had instituted a 3year Special Assessment to fund the renovation of the lower-level Bathrooms, replace furnaces, hot water heaters, air conditioning and other improvements and upgrades. All projects have been completed. 41% of the owners took advantage of prepaying the entire assessment. The final payment of \$110. was included in the 2025 Fees Invoice sent by Northern Michigan Escapes (NME), for those paying annually, and is due 12/31/2024.
 - c. The Board is in the process of developing a list of much needed projects which have visual impact, including the replacement of the draperies & hardware.
 - d. The Community House and Outdoor Pool project has been completed at a cost of \$4.7 million. The initial assessment of \$4,000/unit was paid from existing reserves. The final assessment of \$19,800/unit was financed by Harbor Cove Community Properties with a 10yr note @ 7% interest. Our Board had planned for this when the annual dues were raised to \$850. Therefore, payments will not require an assessment of our owners and the Board is exploring paying our total share within 5 yrs as the interest can be better used to fund our ongoing projects.
 - e. The Michigan Condominium laws require an annual independent audit, unless waived by a vote of the members. Historically, at the annual meetings, the members have voted to waive an audit. C. Schmelzle, a CPA herself, advised that she and D. Scheible, the Secretary/Treasurer, review financial reports, prepared by NME using Quickbooks software, on a monthly basis and a fee of \$5,000, or more, could be anticipated. Further, CPA fees would be better applied to an increase in attorney fees, facilitating title searches and gaining control of delinquent weeks. D. Scheible advised that 6 area CPA firms have been contacted but none have been interested. The search will continue. A motion to waive an independent audit in 2025 was made by J. Korleski, seconded by R. Nash. By a vote of 7-1, the motion passed.
 - f. Northern Michigan Escapes, our Management Company for the past 8 years, has advised it does not wish to renew for 2025. C. Schmelzle and D. Scheible identified several Property Management companies in the area and 4 initially expressed interest. However, Pure Property Management (PPM), a division of Gowan and Sons Custom Builders, a Harbor Springs company (gowanandsons.com), is the only candidate which submitted a Proposal. The firm has a good reputation and the fees are consistent with current costs and those budgeted for 2025. A contract is being developed and will be presented to the Board within a week or two. C. Dickson has agreed to serve as a resource during the transition.



Pure Vacation Management, a division of Gowan and Sons, is interested in taking over our rental program. A separate proposal is being developed and, in the interim, C. Schmelzle is handling the rental program.

- g. Owners have requested an opportunity to communicate with one another – to trade weeks and other ways to share ideas. A private Facebook Group – Harbor Cove Timeshare Owners' Association – has been formed and 26 members have joined.

Northern Michigan Escapes Report

C. Dickson reported:

- a. Each member in good standing received a ballot, via first-class mail, in the Agenda packet. 106 proxies and ballots were returned with 105 needed for a quorum.
- b. C. Schmelzle, D. Scheible, N. Schmelzle, R. Nash and D. Lipson were unanimously elected to the Board of Directors. P. Beaudette did not stand for reelection and H. Awdey's term won't expire until 2025. There is one vacancy and the Board is seeking interested candidates.
- c. Owners are reminded to bring problems to NME's attention, as soon as possible, following check-in. Contact T. Minor (terri@northernmichiganescapes.com) through the end of the year.

Treasurer's Report

D. Scheible, Treasurer reported:

- a. Although our Association has and continues to operate on tight budgets, the fiscal year will end (December 31, 2024) with a small surplus.
- b. The Association's bank, PNC, like other financial institutions, has increased its interest offerings. The Association has 3 accounts – Checking, Money Market and Reserve Acct. with the last 2 earning 4%/annum. As a result, annual interest income will become significant.
- c. The Association's 2025 Operating Budget, approved by the Board of Directors, maintains the current \$850./week in Fees. The 2025 Operating Budget is based on August 2024 Actual Income & Expenses. It will be finalized in February, based on the final 2024 financial reports. This is the same process used for several years and hasn't resulted in a revision of the annual fees.

Discussion & Questions

- 1. The Association currently owns 21 weeks and works aggressively to promote sales. In order to do so, it may be necessary to clear title. The Association's attorney assists in this process and several weeks have been or are in the process of selling.

There being no further business, J. Korleski moved to adjourn, D. Scheible seconded and the motion passed unanimously. Meeting adjourned at 11:18am.

D. Scheible, Secretary/Treasurer



HARBOR COVE TIMESHARE OWNER'S ASSOCIATION

REPORT OF THE TREASURER OCTOBER 2025

On behalf of your Board of Directors, I'm pleased to share that the finances of our Association continue to be strong and we're on track to complete fiscal year 2025 with another balanced budget.

Your volunteer Board is focused on the interests of all the owners. And while we must analyze and project annual operating costs, it's equally essential that our condominium units be properly maintained. In that regard, due to the age of the infrastructure and its obsolescence, an assessment was instituted 3 years ago which funded new furnaces, new water heaters, new air conditioning, new wi-fi based thermostats and the complete renovation of the Lower Level Bathrooms, all of which were completed in 2024.

To fund additional needed improvements, the annual dues were increased by \$155/week in 2024. This permitted the completion of several more projects this year, which included – repainting the Upper Levels, new light/fan units in the Living Area, new light fixtures in the Dining Room, new Microwaves, new Upper and Lower Level TVs and new recliners. Although the horrific ice storm of March 2025 delayed implementation, all the projects will be completed in the next few weeks.

Despite increased operating costs, the Board kept the dues in 2025 at \$850.00/week. We anticipate increases in operating costs to continue and have been informed of an increase in dues from both from Harbor Cove Phase I and Harbor Cove Community Properties. As a result, the attached operating budget for 2026 is balanced and includes a \$50/week increase in dues, to \$900/week.

As in the past, we encourage all our owners to help with our finances and unit renovations by promoting the rental and sale of our timeshare units to their family, friends and co-workers. Go to our website – www.harborcovetimeshare.com – look in the For Sale and Rent tab, for additional information.

Your Board will continue striving to make your visits more enjoyable as well as more marketable for renters and owners, should you decide to rent/sell your week(s).

Sincerely,

Harbor Cove Timeshare Owners' Association

Don Scheible, Secretary/Treasurer

HARBOR COVE TIMESHARE OWNERS ASSOCIATION (HCTSOA)

BOARD OF DIRECTORS - CANDIDATE FORM

November 8, 2025 Annual Elections

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

CONTACT PHONE: _____

ADDRESS: _____
STREET CITY STATE ZIP

PREFERRED EMAIL: _____ OCCUPATION OR RETIRED: _____

UNIT/WEEKS OWNED _____

PAST BOD MEMBER If so, provide dates served and position held: _____

FOR HCTOA ? _____

HOW HAVE YOU _____

USED YOUR WEEKS? In the last 3 years? _____
Last time you personally occupied any of your weeks? _____

WHAT YEAR DID YOU ACQUIRE FIRST WEEK _____

_____ MOST RECENT WEEK

ABOUT YOURSELF:

Experience

Special Skills

Interests-Hobbies

Benefits of your service
as a BOD member

Occupational skills

About you and your family

Wish list for HCTS units

SIGNATURE: _____

DATE SUBMITTED _____

COMPLETED FORM TO:

Cheryl Schmelzle - President
Email: schmelzle@scpa.pro

Mail: Harbor Cove Timeshare Owners Association
Attn: Cheryl Schmelzle
1450 W Long Lake Rd Suite 165
Troy MI 48098

Harbor Cove Timeshare Owners' Association
2025 Annual Projected Operating Financial Report (239 current owner weeks)
2026 Projected Operating Budget based on 236 owner weeks paying

	<i>Net Cash Flow</i>	<i>Projected Operating</i>
	2025 YE PROJECTED (1)	2026 Budget-236 wks
Revenue-Operations	Note 1.	PRELIMINARY
Maintenance Fees-Operating (\$815/wk)	\$185,067	\$192,340
Maintenance Fees-CP SA loan repayment (\$67/wk)	\$15,828	\$15,812
Maintenance Fees-add to Reserve for Replacements (\$18)	\$5,322	\$4,248
Late Fee Income	\$900	
RCI Admin Fee Income	160	0
Miscellaneous operating income	115	
Special Assessment income collected final 3 of 3 years	14,854	
Maintenance fee recoupment - net rentals as of 8/31/2025	0	
Foreclosure reimbursements received	3,900	
Interest income as of 8/31/2024	4,258	
Less Non-Operating Revenue to Reserve for Replacements	(23,012)	
Less Reserve for Replacement & Capital Improvements	(5,322)	(4,248)
TOTAL REVENUE- OPERATIONS	202,070	208,152
Operating Expenses		
Association dues to Phase I & Community Properties TREE SA	\$39,270	\$42,800
Loan payments for CP rebuild paid to HCCP	\$15,828	\$15,827
Bank & QB online & Zoom Charges	\$950	\$1,000
Cleaning - Carpet	5,540	5,600
Cleaning (weekly units)	32,400	33,000
Cleaning - Furniture	0	3,600
Cleaning - Maintenance Weeks special cleaning projects	0	3,000
Credit Card Fees	367	400
Electric & Water	5,946	6,100
Gas	6,255	6,500
Internet - Cable - Phone	18,591	14,000
Insurance	4,060	4,300
Laundry (part of cleaning after 2/25)	2,379	0
Legal & Collection fees (estimate \$2,500 due from JRT)	3,747	1,050
Replacements - reoccurring	159	2,000
Maintenance & repairs	3,727	4,000
Management Fees	22,000	36,000
Management Fees- banking, bookkeeping & ASC matters		10,000
Owners fines & late fees by HCCP	160	0
Printing-Mailing-Miscellaneous	1,109	1,200
Professional fees - CPA tax services & Filing fees	215	175
Property Tax expense	15,879	16,700
Taxes - Income & Filing Fees	0	0
Unit Supplies	0	900
TOTAL OPERATING EXPENSES	178,582	208,152
Total Operating Revenue less Operating expenses	\$23,488	\$0

Harbor Cove Timeshare Owners' Association
2025 Annual Projected Operating Financial Report (239 current owner weeks)
2026 Projected Operating Budget based on 236 owner weeks paying

Less additions to Reserves to breakeven	(23,488)	0
Excess Operating revenue over operating expenses****	\$0	\$0

<u>Analysis of Reserve for Replacement</u>	<u>Projected 12/31/2025</u>
Carryover Balance as of 12/31/2024 *	\$41,330
Replacements/improvements incurred during the period **	(43,078)
2025 Projected Addition to breakeven from operations above	23,488
2024 Additions during 2025 from SA installment 3 (last)	14,854
2025 Additions from 2025 maintenance fees	5,322
2025 Additions collected for interest, foreclosure reimb	8,158
2025 Approved Budget expenses for Recliners & Art work	(15,000)
Projected Balance in SA - Replacemt Reserve (RR)	35,074
Restricted Reserve Cash Balance***	25,593
	Restricted Reserves - savngs

* Reserve for Replacement carryover balance as of 12/31/2024 per 2024 Annual Financial Report

2024 Special assessment installment #3 (last) was collected in 2025, reported on cash basis.

**Major improvements : all units upper level painted, all units new microwaves moved over stove,

all units new 55" TVs mounted on fireplace wall; new DR & LR light & fan fixtures,

replaced all Smoke/CO2 detectors 3 in each unit, Replaced shower heads on upper level shower.

More coming Fall 2025

***Bylaws require a minimum of 10% of annual operating budget to be held in restricted r Currently at 14%

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

Amount paid for property taxes for each week current (238) in 2025= \$66.44 per week

Note 1: Report was based upon actual 8 month results and best estimate of final 2025 numbers.

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

Pure Property Management.

FALL NEWS

The Newsletter for the Harbor Cove Timeshare Owners Association

Weeks for Rent and Purchase

There are opportunities to rent or purchase weeks at Harbor Cove. There are some great bargains. Check out our web site to see availability

www.harborcovetimeshare.com/

New Community Center

As a reminder, the new community center opened in May 2024. It is a beautiful facility.

Seeking New Board Member

The association bylaws suggest that we have seven board members. At this time your board has six. If you are interested in serving on the board please contact Cheryl Schmelzle. Her contact info is below.

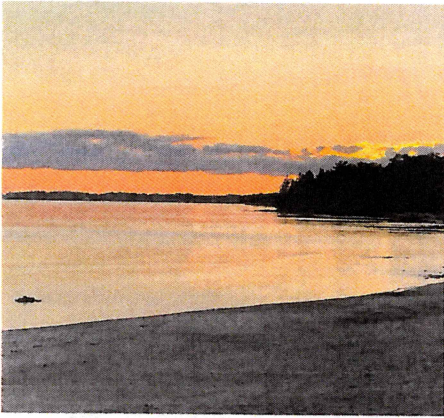


Unit Improvements

There are several unit improvements underway or that have been completed this year. First of all, units have been painted which is brightening up the look and feel. New ceiling fans and TV's have been ordered. The TV's will now be mounted above the fireplace. Next, new microwaves will be installed above the range opening up some additional counter space. Finally, new art work and recliner chairs will be provided.

New Property Management Company, Part 2

For a variety of reasons, and mutual agreement, Pure Property Management will not be our property managers in the new year. Your board has a few options for book keeping and property management support. The Board of Directors is actively engaged in discussions with potential new providers. We expect to announce our new relationships at the annual meeting in November.



*Sunset at Harbor Cove
in August*

Our Web Site and Facebook

Our web site is packed with helpful information and various owner resources. You can check it out at:

<https://www.harborcovetimeshare.com>

A goal for 2026 will be to update our site with rental and purchase options for you, family and friends who would like enjoying spending time, or more time, at Harbor Cove

We hope to make it easier to find available rental and purchase weeks. More to come in 2026.

Facebook - Join our community to connect with other owners.

Posts are typically about renting or purchasing weeks. Ask to join and Harry will approve. In Groups, search for Harbor Cove Timeshare Owners Association.

<https://www.facebook.com/groups/542079691540773>

Board of Directors and Property Management Contacts

Name	Role	Email	Phone
Cheryl Schmelzle	President	schmelzle@scpa.pro	248-622-9385
Bob Nash	Vice President	rnash216@comcast.net	847-687-5452
Don Scheible	Treasurer	dscheible@scheibleassociates.com	248-797-9890
Norm Schmelzle	Director	nschmelzle88@gmail.com	586-713-3796
Harry Awdey	Director	hawdey@gmail.com	586-453-4677
Dan Lipson	Director	danlipson59@gmail.com	312-371-6495
Mary Gowan	Pure Property Mgmt	hctscove@gmail.com	231-838-3333

9-26-2025

To Harbor Cove Phase 1 owners

From Harbor Cove Phase 1 Board of Directors

The Harbor Cove Phase 1 Board of Directors would like to provide an informational update to all Phase 1 owners. The intent is to communicate what we have accomplished so far this year and what is coming up this fall.

Let me start by introducing the new board of directors with their duties:

Steve Sandor – unit 3 – President of Harbor Cove Phase 1 board and treasurer of Community Property board

Mike McBrien – unit 40 – Vice President

Joe Seitz – unit 21 – Treasurer

Jeff Cook – unit 41 – Secretary

Jay Edwards – unit 37 – Maintenance focal point for HCP1

Several of us on the board are learning new roles with the retirement of Paul Merline from the board and his role as president. Paul has served our Phase 1 board for more than 22 years, 15 years as president. Paul has done a great job of keeping our association well managed. **Thank you**, Paul for all you have done for all of us in Phase 1.

The board would also like to thank Joyce Schomer for organizing the end of summer get together at the beach house a couple of weeks ago. It was fun to get together and share some good food and good conversation before everyone headed out to their alternate homes.

Last but not least is a thank you to Lora Backus, our property manager, for all the great work she does to keep Harbor Cove running smoothly.

This summer season has gone by quickly. Cleanup efforts from the ice storm at the end of March were significant. Lora, Phillips Maintenance, and many of our owners were

instrumental in having the initial cleanup accomplished prior to most owners returning this spring. We also used Timber Tree Service to remove several trees from condos and hanging branches high in trees. The cost year to date for the cleanup effort is more than \$27,000 for Phase 1. We have also identified approximately 20 additional trees which will be removed this fall to prevent further damage from damaged trees coming down in future snow/ice events. As a result of these unplanned expenses, the board has approved an additional assessment of \$1000/unit which will be billed in October for November payment. This assessment will be above the current quarterly assessments. The funds collected will be earmarked for storm cleanup and tree removal only.

The board is also anticipating that there will be a quarterly dues increase necessary in 2026 due to increased expenses in a number of areas including:

- 1) Community property dues increase of approximately \$35/unit/month because of costs associated with our new community building facilities and increases in property management costs. This is the first increase in community property dues since 2016. There is a separate notification that is being sent out with more details about the need to increase Community Property dues.
- 2) The need to budget additional funds next year for some continued tree maintenance.
- 3) Higher costs for trash disposal with our switch to Waste Management as our disposal company.

The board will send out a copy of the budget for 2026 with the dues increase prior to the dues billing going out in December.

We have a long list of maintenance remaining to be completed this fall, including tree removal, roof repairs from storm damage, drywall repairs from water leaks, building siding repairs, several new windows and doors to be installed, and repairs to one unit for a sagging floor.

All of our board members are working to address issues in Phase 1. If you have questions, please feel free to contact any of our board members or Lora. We welcome your questions and comments.

HARBOR COVE TIMESHARE OWNERS ASSOCIATION BOARD OF DIRECTORS and PROPERTY MANAGER

Name and Address	Title/Term Expires	Phone and Email
Cheryl Schmelzle 4338 Gaylord Dr Troy, MI 48098	President 2026	Work: (248) 265-2779 ext 2 Cell: (248) 622-9385 Email: schmelzle@scpa.pro
Bob Nash 216 Cirle Dr Tower Lakes, IL 60010	Vice President Website Updates 2026	Cell: (847) 687-5452 Email: rrnash216@comcast.net
Don Scheible 173 Allenhurst Ave Royal Oak, MI 48067	Secretary/Treasurer Records/Financial 2026	Phone: (248) 797-9890 Email: dscheible@scheibleassociates.com
Norm Schmelzle 8459 Samantha Ira, MI 48023	Director Project Coordinator 2026	Phone: (586) 713-3796 Email: nschmelzle@comcast.net
Harry Awdey 1633 Graefield Rd Birmingham, MI 48009	Director Facebook Group Manager 2025	Cell: (586) 453-4677 Email: hawdey@gmail.com
Dan Lipson 2903 Harrison St Evanston, IL 60201	Director Newsletters-Zoom Host 2026	Cell: (312) 371-6495 Email: danlipson59@gmail.com
HCTSOA PROPERTY MANAGER (through 1-2-26)		
Pure Property Management Pure Vacation Management Main Office 8460 M-119 Harbor Springs, MI 49740 Phone: (231) 412-6051 Office Assistant-Crystal Evans	Property Managers Check in / Check out Maintenance Fee Collection Mary Gowan (231) 838-3333 Administrative Assistant hctscove@gmail.com	Operations Manager Matthew Austin (231) 445-1860 (cell) (231) 412-6051 (office) Email: maustin@pureproman.com
Unit Addresses & Phone Numbers		
#2: (231) 526-6506 277 Harbor Dr East	#5: (231) 526-6497 277 Harbor Dr. East	#8: (231) 526-5989 235 Harbor Dr East
#11: (231) 526-6477 235 Harbor Dr East	#14: (231) 526-6124 175 Harbor Dr. East	#19: (231) 526-6136 178 Harbor Dr. East
Mailing address for HCTSOA Harbor Cove Timeshare Owners Asn PO BOX 581 Harbor Springs, MI 49740	Community Building (231) 526-5766 357 Ridgewood Dr. Harbor Springs MI 49740	

Resort Condominium International (RCI): Deposits and Trades: 1-800-338-7777

TIMESHARE DATES - FRIDAY ARRIVAL

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

2026	
Week 1	1/2/2026
Week 2	1/9/2026
Week 3	1/16/2026
Week 4	1/23/2026
Week 5	1/30/2026
Week 6	2/6/2026
Week 7	2/13/2026
Week 8	2/20/2026
Week 9	2/27/2026
Week 10	3/6/2026
Week 11	3/13/2026
Week 12	3/20/2026
Week 13	3/27/2026
Week 14	4/3/2026
Week 15	4/10/2026
Week 16	4/17/2026
Week 17	4/24/2026
Week 18	5/1/2026
Week 19	5/8/2026
Week 20	5/15/2026
Week 21	5/22/2026
Week 22	5/29/2026
Week 23	6/5/2026
Week 24	6/12/2026
Week 25	6/19/2026
Week 26	6/26/2026
Week 27	7/3/2026
Week 28	7/10/2026
Week 29	7/17/2026
Week 30	7/24/2026
Week 31	7/31/2026
Week 32	8/7/2026
Week 33	8/14/2026
Week 34	8/21/2026
Week 35	8/28/2026
Week 36	9/4/2026
Week 37	9/11/2026
Week 38	9/18/2026
Week 39	9/25/2026
Week 40	10/2/2026
Week 41	10/9/2026
Week 42	10/16/2026
Week 43	10/23/2026
Week 44	10/30/2026
Week 45	11/6/2026
Week 46	11/13/2026
Week 47	11/20/2026
Week 48	11/27/2026
Week 49	12/4/2026
Week 50	12/11/2026
Week 51	12/18/2026
Week 52	12/25/2026
Week 53	n/a

2027	
Week 1	1/1/2027
Week 2	1/8/2027
Week 3	1/15/2027
Week 4	1/22/2027
Week 5	1/29/2027
Week 6	2/5/2027
Week 7	2/12/2027
Week 8	2/19/2027
Week 9	2/26/2027
Week 10	3/5/2027
Week 11	3/12/2027
Week 12	3/19/2027
Week 13	3/26/2027
Week 14	4/2/2027
Week 15	4/9/2027
Week 16	4/16/2027
Week 17	4/23/2027
Week 18	4/30/2027
Week 19	5/7/2027
Week 20	5/14/2027
Week 21	5/21/2027
Week 22	5/28/2027
Week 23	6/4/2027
Week 24	6/11/2027
Week 25	6/18/2027
Week 26	6/25/2027
Week 27	7/2/2027
Week 28	7/9/2027
Week 29	7/16/2027
Week 30	7/23/2027
Week 31	7/30/2027
Week 32	8/6/2027
Week 33	8/13/2027
Week 34	8/20/2027
Week 35	8/27/2027
Week 36	9/3/2027
Week 37	9/10/2027
Week 38	9/17/2027
Week 39	9/24/2027
Week 40	10/1/2027
Week 41	10/8/2027
Week 42	10/15/2027
Week 43	10/22/2027
Week 44	10/29/2027
Week 45	11/5/2027
Week 46	11/12/2027
Week 47	11/19/2027
Week 48	11/26/2027
Week 49	12/3/2027
Week 50	12/10/2027
Week 51	12/17/2027
Week 52	12/24/2027
Week 53	12/31/2027



**HARBOR COVE TIMESHARE OWNERS' ASSOCIATION
BOARD OF DIRECTORS**

PO Box 581
Harbor Springs, Michigan 49740

<https://harborcovetimeshare.com>

Marketing Your Timeshare at Harbor Cove

Harbor Cove Timeshare Owners' Association is a non-profit Michigan corporation directed by a volunteer Board of Directors. The members of the Board of Directors are all Harbor Cove Timeshare owners and receive no compensation for their services. The Board operates under a specific set of by-laws, and is bound to follow those rules. Annual operating budgets are developed on a breakeven basis based upon all owners paying their maintenance fees.

Occasionally there are questions from owners as to the best methods to sell or better utilize their timeshare weeks. Timeshare ownership is bound by the legal process in Michigan concerning deeds, the same as home ownership. Except in rare cases, the Association itself is not involved in the sales process, as this is between an individual seller and buyer involving the issuance and acceptance of either warranty or quit claim deeds.

The Association also is not in a position to "take back" deeds from owners who no longer wish to possess their timeshare at Harbor Cove. It is solely the responsibility of the owner to market their property while maintaining "good standing" with the Association, by keeping all maintenance fees current and up to date.

It is in the best interest of all members of the Association to ensure that marketing ideas are presented to owners that wish to sell or better utilize their property. The purpose of this memo is to provide some of those ideas.

IF YOU'D LIKE TO MAINTAIN YOUR OWNERSHIP BUT EXPAND YOUR VACATION OPPORTUNITIES ELSEWHERE . . . YOU MUST BE CURRENT ON YOUR ACCOUNT.

-JOIN A TIMESHARE EXCHANGE ORGANIZATION, SUCH AS RCI, AND EXCHANGE your time at Harbor Cove for a resort in alternate location and / or time. The RCI exchange program offers access to over 4,000 different resorts in locations all over the world. Many Harbor Cove owners are members of RCI and heavily utilize their exchange privileges to travel to many great places. Membership information for RCI can be found at the internet at RCI.COM.

-RENT YOUR PROPERTY, PERHAPS AT A PREMIUM FOR YOU. There are a few different avenues that owners often take in identifying people who may want to rent their weeks. Some of those methods include:

- Asking a friend or relative if they are interested
- Post ads on websites such as Craig's List or Ebay or Facebook Marketplace
- Contract with our managers to enroll in their rental program (must renew each year)
- Join a 3rd party rental service such as redweek.com (low listing fees) DIY or full service.
- Contact your President to post a listing on the Association website:

<http://www.harborcovetimeshare.com>

IF YOU'D REALLY LIKE TO SELL . . .

-THE ASSOCIATION HAS CREATED SOME PROGRAMS THAT MAY HELP YOU

- For sale ads are posted on the Timeshare website. Contact your President for how to do this.
- A complete "For Sale" listing is included in the unit binder for visitors at Harbor Cove, if you have requested a listing on our website.
- The website is maintained with a complete description of the Harbor Cove experience, as well as many pictures. Refer people to our website at www.harborcovetimeshare.com.
- The Association has recently created a Facebook page. You can contact a Board member to get added to our private Facebook page.

-SOME METHODS YOU MAY WISH TO TRY

- Talk to a Harbor Springs real estate agent and potentially list your week(s) with them.
- Place an online ad on Craig's List, Ebay, or redweek.com.
- Utilize services created by the Association.
- Place a Facebook posting (or similar social media) on your personal page as to what you have to offer.
- If you have a unique week, such as high ski season or deer hunting season, contact local focus clubs in your area (such as a local ski club or conservation club) and post with them.
- Consider donating or selling your property to a family member.
- Consider donating your property to a charity organization (check first to make sure they can accept it).
- Make sure you contact our property managers, sometimes they hear of people wishing to buy.
- Consider placing an ad in your local newspaper or office publications.
- Consider renting your property until you can find a buyer. Remember that most people make their vacation plans several months in advance. You should not wait until the last minute if you are to be successful in renting your timeshare.

BEWARE - before purchasing a timeshare week directly from an owner, check with your President to make sure the seller is an owner in good standing with the association. If an owner is delinquent on maintenance fees or special assessments, they are not in good standing therefore they can not sell, rent or exchange the week without settling with the association. They also will not be able to trade the week in RCI.

**NORTHERN MICHIGAN VACATION EXPERIENCES ARE IN HIGH DEMAND.
WITH A LOT OF PERSISTENCE, YOU WILL BE SUCCESSFUL IN MEETING YOUR GOAL.**