

Mariners Village Condominium Unit Owners' Association, Inc.
Board of Directors Meeting
November 21, 2004

A scheduled meeting of the Board of Directors (BOD) for the Mariners Village Condominium Unit Owners' Association, Inc. was held on November 21, 2004 at Mariners Landing Golf and Country Club. The meeting was called to order at 10:15 AM. Board members present: Hugh Shaffer, Mary Jane Mullin, Skip Lowman and Mike
Absent: Auburn Perkins. Also present: Unit owners Cinda and Larry Curfiss and Larry Sedell (Resident Manager).

OPEN MEETING:

- Reading and Approval of Minutes- Minutes from the previous two meetings (October 24, and September 4, 2004) were not read but were approved unanimously as circulated with the exception of a minor typographical error which will be corrected by Hugh Shaffer and posted on website by Mike Kirkbride.
- Treasurer's Report-
 - Draft of the annual budget was distributed by Skip Lowman, who noted that it was cost neutral, resulting in no need to increase UOA dues for the coming year. Discussion ensued regarding the annual cost of the master insurance policy, which should be \$11,931 vs. \$11,000. Several new line items appear on the 2005 budget (Legal retainer fee, Legal miscellaneous fee, and Miscellaneous repairs). The Board agreed that the Mulch expense line item would be expanded to include landscaping: pruning, thinning of shrubs and trees, etc. It was agreed that the draft budget would be revised and redistributed to the Board for final approval pending outside agent review of the reserves allocation. Follow Up: Skip Lowman.
 - Back-up Signature for the checking account will be coordinated between Mike Kirkbride and Skip Lowman to include Mr. Kirkbride on the account in case of an emergency, such as Mr. Lowman becoming incapacitated or unavailable for an extended period of time. Follow Up: Skip Lowman and Mike Kirkbride.
- Resident Manager's Report
 - No outstanding work orders were reported.
 - Sprinkler winterization and adjustment is still outstanding as maintenance person for system has been a no show several times. Follow Up: Larry Sedell.
 - DirecTV- The DirecTV system in each of the six buildings has been recently upgraded to permit subscription to all current DirecTV services (including local channels). Hugh Shaffer has developed a one page information sheet that will be posted on the Association web site (<http://marinerscondoassociation.com/index.html>), enclosed in the quarterly dues statements to owners, added to the quarterly newsletter, and given to the

rental program manager. It was noted that it is extremely important when requesting service from DirecTV that a unit owner call 1(800)-347-3288 and indicate that their system is a MUD (multiple user dwelling) and provide a complete address. Unit owners are advised not to call Audiotronics, as they are not authorized by DirecTV to service this MUD system. Special thanks to Bob Gasparo and Larry Sedell for working through this issue at no cost to unit owners or the Association. Follow Up: Mike Kirkbride (posting on website and newsletter); Skip Lowman (adding to UOA quarterly statements); Hugh Shaffer (notifying Rental Program manager).

- Undermining of steps to boat slips between Buildings 2 and 3 has been repaired by a subcontractor for M&J Development but needs to be inspected to ensure adequate repairs of this area. Follow Up: Larry Sedell.
- Unit Owners Comment Period- No comments were made by owners present other than those noted below regarding the radon mitigation issue.
- Radon Testing and Mitigation- Cinda and Larry Curfiss, owners of Unit 45 were present to discuss the elevated radon levels in their unit, review mitigation plans with the Board, and determine next steps. After much discussion and a visit to the site by all Board members to determine the easiest and least disruptive access for venting, the following was decided:
 - Mitigation for Unit 45 was authorized unanimously by the Board. The Board would also like the contractor (Dale Phelps of DP Enterprises, Forest, VA) who did the original surveys and mitigation cost estimate to determine the feasibility of access through the flue chase behind fireplace.
 - Also to find out what slabs are interrupted by footers to determine if the storage closet area can be used for drilling through the slab
 - Once Phelps has made recommendations of possible options for routing the venting (outside vent or inside utility chase of the building) and venting material (PVC or downspout material), the Board will vote via email (or other remote mechanism) for final approval on the mitigation method, acknowledging that this approved method would become the model for future radon mitigation in all other units within the Condominium.
 - The cost of radon mitigation for Unit 45 has been held in escrow with M&J, so it's cost will not impact the unit owner or the Association.
 - Any radon mitigation in additional units will be put out for bid, and financial responsibility for the cost of fixing additional units is being investigated by the Association legal counsel. Financial responsibility for this cost has not been identified at this time.
 - The above was voted upon and unanimously approved as a summary for the radon mitigation issue in Unit 45 and planning for additional units. Follow up: Hugh Shaffer and Board members.
- Master Casualty Insurance Policy- The move to Nationwide Insurance will be effective December 15, 2004 and Erie Casualty will be dropped. This

will result in broader coverage and a savings for the Association. Skip Lowman will coordinate getting our quarterly premium check back from Erie and paying the new premium to Nationwide. Additionally, it was noted that we can anticipate getting many inquiries from unit owners and mortgage companies once they receive notification that we have cancelled Erie. Nationwide has assured us they will be sending notices to unit owners and mortgage companies to advise them of the new coverage. Once we receive the insurance certificate, it will be posted on our website. Follow up: Skip Lowman, Mike Kirkbride, and Hugh Shaffer.

- Website and Newsletter- It was discussed that the website is an excellent way to communicate with the unit owners and other entities (i.e., mortgage companies) but we need to broadly announce the existence of the website and its URL to Association members. The Board agreed that Skip Lowman should include this information in the next quarterly dues statement to unit owners. It was also decided that Mike Kirkbride will determine the feasibility for capturing email addresses of unit owners logging into website for inclusion into our master unit owners spreadsheet for internal use only. This information will not be posted on the website but used to help communicate with unit owners when needed. Mike Kirkbride has informed the board that the newsletter would not be ready until January 2005. Follow Up: Mike Kirkbride
- Landscaping- The Board unanimously agreed to authorize acquiring an estimate for pruning of shrubs and trees on Association common elements. Follow Up: Hugh Shaffer.
- The next meeting of the Board of Directors was left open at this point and will be decided via email amongst the board members for sometime in January or February 2005.

Meeting was adjourned at 12:15 PM.

Respectfully submitted,

Mike Kirkbride
Vice-President and Secretary