

Mariners Landing Community Association, Inc.
Community Association for Resort Expenses (CARE)

Annual Meeting – October 18, 2008

Blackwater Room, The Pointe at Mariners Landing – 10:30 am

Developed and undeveloped lots represented in person:

1st Fairway: #26 (Baldwin); #47 (Vail); #27 (M&J Developers, Inc.)
6th Fairway: #112 (Honaker); #114 (Vaden); #118 (Fanelli); #1, 2 (Craddock Oaks); 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 14 (M&J Developers, Inc.)
8th Fairway: #1 (Jordan); #2 (Martin); #5 (Burdett); #17 (Moll); #21 (Yarbrough); #26 (Doyle); #7, 8 (M&J Developers, Inc.)
10th Fairway: #5, 6 (Vaden)
16th Fairway: #6 (JW Holdings, Inc.)
Mariners Run: #1-3, 6-21, 24-135 (M&J Developers, Inc.)
Mariners Village: #21 (Cake); #23 (Larson); #37 (Moldenke)
Section 1: #30 (Osantowski); #32 (Gruber); #34 (Jones); #36, 37 (JW Holdings, Inc.)
Section 2: #41 (Carroll); #43 (Ferguson); #49 (Miller); #52 (Capozzi); #42 (M&J Developers, Inc.)
The Cove, Sec.1: #1 (Mathis); #8 (Lindell); #17, 18, 19, 20, 21 (M&J Developers, Inc.)
The Cove, Sec.2: None
The Cove, Sec.3: #2 (Craghead); #1 (M&J Developers, Inc.)
West Cove: #9 (Vail); #2, 3, 4, 6, 7, 14, 15, 16, 18, 19, 20, 21, 22, 23 (M&J Developers, Inc.)
The Pointe: #122 (Cake); #151 (McCray); #165 (McDonald); #232 (Nichols); #2401, 3401 (Koepenick); #312 (DeHaven); #345 (Soper); #236, 334, 336 (Jay White); #2102, 2201, 2301, 238/2304, 2402, 3102, 314, 3202, 322, 327, 328/3204, 3301, 331/3300, 3302, 332, 338/3304, 341/3400, 3403 (JW Holdings, Inc.); #208, 218/2104, 2101, 2103, 221/2200, 2303, 248/2404, 301, 302, 303, 304, 3101, 311/3100, 3103, 313, 315, 3201, 3203, 323, 324, 3303, 3402, 348, 6 commercial units (M&J Developers, Inc.)
Cog Hill: 1-32 (JW Holdings, Inc.)
Undeveloped lots: 4,197± (JW Holdings, Inc.)

Lots represented by valid proxy:

1st Fairway: #30 (Burks); #37 (Roberti), #44 (Gilbert); #46 (Gong)
6th Fairway: #18 (Carrington Properties/Taylor); #120 (Kiley)
8th Fairway: #3 (Rosensteel); #15 (Aoyagi); #16 (Starkey); #20 (Warf); #22 (McDonald); #24 (Hall); #27 (Mignona)
10th Fairway: #3 (Mello); #20 (Anderson); #49 (Ferguson)
16th Fairway: None
Mariners Run: None
Mariners Village: #1 (Thomson); #3 (McCurnin); #5 (Swann); #6 (Deibler); #14 (Posid); #30 (Burns); #31 (Woolley); #32 (Shaffer); #57 (Mahan); #59 (McClure); #61 (Scopel); #62 (Thiel); #66 (Arbogast); #67 (Pominski)
Section 1: #8 (Reynolds); #13 (Hutslar); #29 (Turner)
Section 2: #51 (Gietl)
The Cove, Sec.1: #2 (Craighead); #4 (Starkey); #5 (DeLong); #7 (Wachter); #13 (Wilhelmi)
The Cove, Sec.2: #2 (Hall); #4 (Miller)
The Cove, Sec.3: None
West Cove: #10 (Gulliford)
The Pointe: #118 (Pizzala); #132 (Gioeli); #133 (Mayer); #155 (Smith & Pullen, LLC); #161 (Splawn); #204 (Manion); #211/2100 (Gowen); #223 (Houston); #233, 246, 247 (Kirkpatrick & Blaker Assoc. Ltd.); #234 (Reynolds); #235 (Davis)

In addition, the proxy for The Cove #10 was invalid (assigned to an owner who wasn't present at the meeting).

The meeting was called to order by John White, President.

Attendance was taken and proxies were accounted for. A quorum was present for the purpose of doing business.

The minutes of the 2007 annual meeting were reviewed. Ed Moldenke motioned that they be accepted as stated. Ed Koepenick seconded the motion. All voted in favor.

Board actions from the past year were listed on the agenda and reviewed (see attached). There were no questions.

The treasurer's report was presented. Current account balances were listed on the agenda (see attached). The final report for 2007, 2008 year-to-date, anticipated balance of the year, and proposed budget for 2009 were presented.

- Even though Deer Trail and Lake Retreat Road are in the State system, VDOT only mows twice per year, so we keep it to a higher standard (roadside maintenance cost is shared with the Mariners Landing golf course). In addition to routine mowing and weedeating, roadside trash/litter is picked up daily.
- Two reserves were deleted this year. Lake Retreat Road (Mariners Way to Graves Harbor Trail) will be handed off to VDOT with upgrades by the developer, so reserve is no longer necessary. Pedestrian path maintenance was previously included in the budget for reserves as the developer intended to transfer the property to CARE. Instead the developer decided this property would be added to the amenities and the cost included with the amenities dues. Reserves will move back to operating.
- The fountains in the ponds on the golf course are owned by the golf course. M&J pays for maintenance and CARE pays 50% of the electric bill. The golf course is supposed to have the big fountain pond dredged this week. There are issues with the big fountain creating too much spray on golfers when the wind blows. Jim Ferguson motioned that the MLCA/CARE board should look into replacing the big fountain with two smaller fountains. Wendy Capozzi seconded the motion. The motion was approved.
- Roberta Gruber motioned that the 2009 budget be accepted as stated. Pete Baldwin seconded the motion. All voted in favor.

Landscaping at The Pointe looks nice, but the grass is mostly clover and needs to be upgraded. The Pointe POA has had irrigation problems, switched landscapers several times, and will continue to work on the problem. The low-voltage lights along the Pointe sidewalks also need to be reviewed.

The planner's report was presented (see attached).

Craddock Oaks owners will be part of CARE. There will be two separate communities, two separate golf courses, but one master association. Amenities will be shared until need dictates otherwise.

Amenities (primarily the pools) need a *much* more diligent effort by users and staff to keep the doors/gates locked. A spring closer will be investigated for the Pointe pool. We need to cultivate a "community watch" mentality to protect everyone's best interests.

Facilities need to be cleaned up and ready for active use by Memorial Day weekend.

Magnets with general contact info. will be printed and distributed in the CARE invoice mailing in November.

Streetlights are owned and maintained by Southside Electric, and CARE pays the monthly electric bill. Streetlights that are out should be reported to Matt Doyle (540-297-9393 or matt@tpsmanagement.com), and he will follow up with Southside to get them repaired. The pole number is required to notify Southside Electric.

The company that insures the amenities mandated the removal of the slides. Options will be explored before the 2009 season, and we hope to be able to have the slides re-installed. Another water amenity will also be looked into (possibly a lazy river or repair of the existing hot tubs if interest justifies it).

The possibility of dredging the Cove continues to be explored.

A landscaping survey was emailed to owners, and feedback was very positive and helpful. A similar survey will be sent out for maintenance and other related topics. Owner feedback is important to help guide the community as it continues to grow...your opinions can't be counted unless they are heard!! *Thank you* to those of you who offer ongoing comments.

New ideas include a community garden, greenhouse, garden club, bocce and/or croquet court, sports bar or other dining accommodations at the Cabana, small general store, playground upgrades, etc. Please let us know what interests you (Matt Doyle 540-297-9393 or matt@tpsmanagement.com).

The entrance signs continue to be a concern, as visitors drive past without noticing the monoliths. Possibilities were researched for eight months after last year's meeting without finding a good solution. The quest continues.

The Pointe Restaurant is currently moving to a more casual atmosphere for dining, including lower price points and more special events. Come visit the “friends zone” near the bar. The Shack was also added this summer at The Pointe pool to serve grilled burgers and drinks.

Monthly owner socials will continue. Karaoke may make a comeback. Send suggestions to Jay White (804-380-5581 or feedback@marinerslanding.com).

Upcoming events include Halloween Party (Oct. 31), Fall Craft Show (Nov. 15), Thanksgiving...visit www.marinerslanding.com for details.

All owners are encouraged to “self-monitor” the community and report problems immediately (Front Desk 540-297-4900; Security 540-400-4304)

The meeting was adjourned at 12:20 pm.

AGENDA

Annual Meeting of
Mariners Landing Community Association
October 18, 2008 • 10:30 a.m.
The Pointe at Mariners Landing

Order of Business:

- Call to order
- Roll call and presentation and examination of proxies
- Review of previous year's business
 - Minutes of the 2007 meeting
- Reports of Officers and Committees
 - Board actions
 - Kanett (mowing/landscaping) was fired in January for lack of performance. Several quotes were reviewed. M&J was hired.
 - A sign was approved in February for installation at the community dumpster to encourage recycling (glass, plastic, etc.) at a nearby recycling facility.
 - A dumpster for cardboard recycling was added in February.
 - Enforced a For Sale sign violation (per Rules & Regulations).
 - As CD's matured, money was moved to new banks to maximize interest rates.
 - Ken Moll (8th Fairway POA president) was appointed to the board to replace Dave Vaden (outgoing 6th Fairway POA president)
 - Approved the installation of approximately 14 additional trees along Deer Trail between the Sales Office and 16th Fairway. Should take place this fall.
 - Delayed the election of new board until January so The Cove POA can hold their election in December. Current board: Bob Lindell (The Cove POA), Paul McDonald (The Pointe POA), Ken Moll (8th Fairway POA), Matt White (10th Fairway POA, 16th Fairway POA, Mariners Run POA, West Cove POA), John White, Jeff Burdett, Rebecca Carroll.
 - Treasurer's report
 - \$50,461.61 in the bank as of 10/17/08
 - First Bank checking account: \$100.17 as of 10/17/08
 - First Bank savings account: \$10,017.50 as of 10/17/08 [\$7,000 reserve; \$3,017.50 general savings]; currently earning 2.75% interest
 - StellarOne Bank checking account: \$343.94 as of 10/17/08
 - StellarOne Bank 8-month CD: \$15,500.00; 3.75% yield; matures 11/5/08
 - StellarOne Bank 11-month CD: \$24,500; 3.5% yield; matures 8/22/09
 - 2007 actual and 2008 to-date and anticipated Profit & Loss Budget vs. Actual report
 - 2009 Proposed Budget
 - Dues increase 5.0% (capped, CPI is 5.4%) from \$135/year (2008) to \$141.75/year (2009)
 - Planner's report
- Unfinished business
- New business
 - Matt Doyle – greenhouse, community garden, Cabana sports bar/general store
 - Jeff Craghead – hospitality/restaurant
 - Jay White – community functions (CALM and social)
- Adjournment

PLANNER'S REPORT

2008

HIGHLIGHTS OF YEAR

1. 2008 Contract for Landscaping Maintenance of various areas within Mariners Landing awarded to M&J Developers Maintenance. According to survey results, community is generally pleased with development's appearance. Subdivision and various identification signs' landscaping maintenance now under CARE (were mulched / edged at start of season, weeds pulled at least once a month). **Signs scheduled to get additional mulch / additional plants (such as Nandinas, Lamb's Ears, or Mazus for some color) / removal & replacement of dead & dying existing plants in the next couple of weeks. M&J Developers has volunteered to maintain maintenance of the new subdivision signs for Mariners Run, WestCove, and 16th Fairway until more homes are sold in each of them so as to minimize the cost impact on CARE.** New street trees installed in area between front islands and sales office and behind front entrance signs. Additional "street trees" (approximately 14 Ash Trees) to be installed along Deer Trail (sales office to 16th Fairway) to enhance visual appearance.
2. Many dead trees along various roads removed and others limbed up. Stumps to be ground down this winter.
3. Mariners Run Phase 2 approved and recorded. (36 townhomes, 72 lots). Extension of water and sewer lines into this section is underway. Main road (Parkhall Drive) is to have stone applied in next 2 weeks.
4. Mariners Run Phase 1 has approximately 11 homes either completed or under construction.
5. Lake Retreat Road (from Deer Trail to Our Cove Road) and Our Cove Road (from Lake Retreat to WestCove Drive) are now in the State Secondary Road System.
6. Public Fishing Piers (as required by AEP and FERC) have been built in the Cove area behind Mariners Village and down at The Pointe. Access for non-CARE members is by a permit obtained from the Sales Office. Hours are Sunrise to Sunset.
7. Application submitted to TLAC for No-Wake and Swim Area buoys at Pointe. TLAC recommended against all, VDGIF has recommended approval of Swim Area buoys (with adjacent NO BOAT buoys) but not the No-Wake buoys to the US Coast Guard. Coast Guard has said they will follow VDGIF recommendation and approve. No-Wake buoys for the Cove area (submitted by Pine Ridge and adjacent property owner) on hold until final action by Coast Guard at Pointe.
8. Hole #13 pond – fountain pump has had new impaler installed but still not working properly. Golf course has removed pump to see if it can be repaired. Golf course is beginning process to dredge materials from pond bottom and to remove materials on the surface. Dredging work should be complete within the next 30 days. They are looking at possible additional chemicals to place in pond to keep down future algae blooms.
9. Section 7 (known as Cog Hill) adjacent to Holes #2 and 3 underway. 20 lots and 12 townhomes (2 6-unit buildings). Area has been logged, grubbed and cleared. Road has been graded. Sleeve pipes for water / sewer / electrical have been installed. Stone for road surface to be installed in next 2 weeks.
10. Craddock Oaks underway:
 - 1) Phase 1 (approx. 212 lots and/or townhomes) has been logged, grubbed, and cleared. Runs from intersection of Pointe O Woods / Whitetail Drive down along rear of holes # 18 and 9 and then to opposite side of Cove area. Road has been graded. Installation of sleeve pipes for future water / sewer / electrical lines and application of stone for road surface to begin in very near future.
 - 2) Golf course has been designed by Bob Moore of JMP Golf Design of Chapel Hill, NC and California. Course has been laid out, flagged, and walked to determine trees to be

preserved. Logging of golf holes is well underway (approximately 33% complete), with grubbing and clearing of course scheduled to begin shortly.

FUTURE PLANS

1. New docks at The Pointe – 2 22-slip covered boathouses with lifts, 16-slip floater. Are currently obtaining bids from potential contractors for them.
2. Increased efforts (aeration, additional topsoil, seeding, liming, etc) to get grass to grow in bare areas along main roads. Will be done this Fall.
3. Additional sewer system capacity – Working with DEQ for reuse of treated effluent water (so as to minimize need for additional drainfields) yet increase sewer plant capacity.
4. Planning underway for new section of development for area at corner of Deer Trail and Lake Retreat and bounded by Holes # 2&3.
5. Investigating possibility of surface treating part of gravel road from Whitetail / Pointe O Woods intersection to maintenance pole barn to reduce dust impact.