

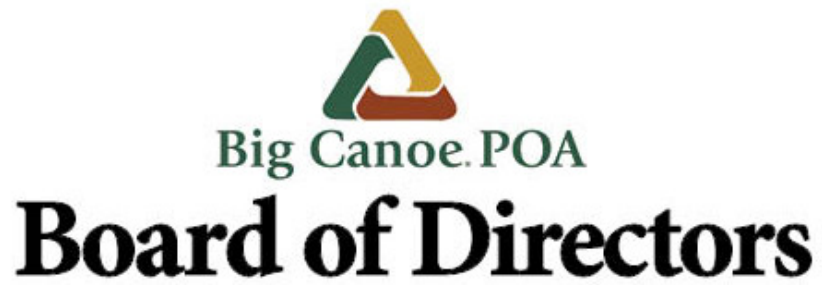
From: Big Canoe POA Board <enews@bigcanoePOA.org>

To: David Hopkins <themtnsvoice@aol.com>

Subject: A Memo to the Big Canoe Community from the POA Board and Management

Date: Wed, Nov 27, 2019 3:00 pm

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A Memo from Big Canoe Board of Directors and Management to correct misinformation from Focus on Big Canoe

In a recent post on Focus on Big Canoe, there was an abundance of incorrect information we would like to correct.

Statement: On Wednesday night, November 20, 2019 the POA Board met in private session to pass a \$25/month Assessment increase on all improved Properties within Big Canoe.

This is False! The Board never met on November 20th. The Board met publicly on 11/14 at the work session, which is recorded and at that time the \$25 capital increase (not to be used for operations) was discussed. It was discussed again on 11/16 at the Community Coffee presenting the budget and was discussed finally on 11/21 at the board meeting where the budget, including the assessment fee that will be restricted to capital, was approved. Prior to these dates, this increase was also discussed at the November 2, Master Plan presentation. All recorded and available online. This is a completely false allegation and should be retracted. The \$25 increase will begin with the 12/31 statement, reflecting January assessments.

Statement: On other news, it has been confirmed that the final draft of the proposed changes to the \$2,500 lot/\$5,000 per home Capital Contribution Fee.

The Capital Contribution Fee Covenant change has been finalized and ballots went out on 11/27, which includes the covenant change, FAQ, ballot and letter from the President. It is true the developer is using their veto rights to be excluded from the \$2,500 fee.

Statement: Lastly, talk of litigation against the POA if they continue with the POA Vote is heating up. 323 Properties (and approximately 570 Individuals) have been denied the Vote in what is becoming Crystal Clear is a violation of the Covenants and By-Laws.

This is a false statement. The voting rules are being followed. Each property has a vote, not individuals, so stating we are denying 570 individuals is misleading. We are following the same practices we have followed for years. Nothing is different.

The section of the Covenants dated March 26, 1988: Article VI, Section 7: Date of Commencement and Proration of Annual Assessments Due Date. The annual assessment shall be fixed on a calendar year basis and shall be due and payable monthly in advance commencing January first of each year. Owner shall commence payment of the assessment on the first day of the month following the date of closing. Payment of the assessment shall be past due thirty (30) days after the date of billing.

In addition, the 2006 By-Laws state in Section 2.7 Suspension of Rights: If a property is shown on the POA's books and records to be more than thirty (30) days past due in any assessment or charge, if any Member or Occupant of the property is in violation of the POA's Legal Instruments, or if the voting rights for such property have been suspended, neither the Member nor the Member's spouse shall be eligible to: (i) vote, either in person or by proxy; (ii) act as proxy for any other Member; (iii) be issued a written ballot or proxy; (iv) be elected to the Board of Directors; (v) vote as a Director (if serving on the Board of Directors); or (vi) use the Common Properties. In establishing the total number of eligible votes for a quorum, a majority, or any other purposes, such property shall not be counted as an eligible vote.

For this current vote, any homeowner whose payment was not received by the close of business 10/31 was considered late. In theory, it should have been 10/30 since the previous billing date was 9/30/19, but we gave a grace day. On 11/1/19 morning, we pulled the list of who was ineligible.

Statement: Why do they always try and sneak all this through during the Holidays?! The community should be preparing to enjoy family and friends. Instead, we are forced to protect our rights.

This statement is false and ridiculous. Nothing done in this process was "sneaky". The Board has been transparent and the recordings are available for all to see. There are no secrets, and no rights have been violated. The Board

of Directors are residents too and insinuating they would try to take away rights, which they have too, is ludicrous.

Please keep in mind that our fiscal year ends in December and all changes, budgets and governance needs to be prepared and completed by January 1.



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