

Spring
2023



VOLUME 45
NUMBER 2

Board Briefs

MARCH 25, 2023

Present at the commencement of the meeting: Thomas Little, Wayne Ford, Matt Allen, Landon Allen, John Farruggio, Jeremy Grogg, Hammad Mehmood, Jeff Reid, Mary Stracener, and Beth Tate. Representing Management: Cherril Dean, Dale Goodman, and Keith Scott (via Zoom). Committee members present: Tom Clemons, Charles and Cheryl Goff, Beverly Stern, John Summer, and Tecia Taylor

The meeting was called to order by the Board President & Executive Committee Chairperson, Thomas Little, at 10:00 A.M. The meeting opened with Keith Scott reviewing MVOA's 2023 financial reports, highlighting that despite challenges with staffing in the housekeeping & maintenance departments, MVOA is off to a good start financially. He stated that TripForth rental revenue had doubled year over year which will help pay down MVOA's bad debt. Matt Allen, MVOA's Treasurer and Budget Committee Chairperson, stated that the revenue generated from TripForth's rental service has helped reduce MVOA's bad debt significantly over the years. Keith

Scott mentioned that MVOA is not seeing a correlating increase in bad debt due to the increasing CEC over the past few years. Mary Stracener motioned to approve the 14 January, 2023 Board of Directors virtual meeting minutes.

The motion was seconded and approved. Matt Allen reviewed the results of MVOA's financial audit for the years ending on 31 December, 2021 and 2022 respectively. Wayne Ford motioned to approve MVOA's financial audit. The motion was seconded and approved.

Thomas Little reviewed the check out procedures with the Board of Directors (BoD) & asked for compliance with the procedures by all directors & committee members during all stays including stays during the weekends of MVOA committee & BoD meetings.

Matt Allen reported that 74.59% of the 2023 CEC has been successfully collected, which is approximately 3.5% higher than last year & is the highest percentage since before the

Continued on next page

OWNERS

Thank you for another successful year at
Mountainside Villas!

We value the feedback you have provided
throughout the year.

MVOA hopes to continue to enhance your
vacation experience for years to come.

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COVID-19 pandemic years. He reported on TripForth rental revenue for the first two months of 2023. March of 2023 rental revenue is predicted to be lower than usual due to the warmer than average weather conditions which have hampered the late ski season at the resort. He also called for a motion to accept the Budget Committee report. The motion was seconded and approved.

Mary Stracener, Membership Committee Chairperson, reported that RCI scores have been solid & MVOA is still rated Silver Crown with an average score of 4.5 over 11 submitted RCI comment cards so far in 2023. Housekeeping averaged 4.4 with an average of 20 MVOA comment cards submitted per week during 2023. She stated that the trends from the MVOA comment cards were regarding the furniture being dated & needing replacing & the interior carpeting of the units needing cleaning. Wayne Ford motioned to accept the Membership Committee's report. The motion was seconded & approved.

Jeremy Grogg, O&M Committee Chairperson, reported that the maintenance department had a 4.4 RCI score in February which he stated was a very good score especially for that time of year. He mentioned that one maintenance technician position is open & complemented Cherril Dean & the management team for a great effort in achieving many of the items on the capital expense plan so far this year. Jeremy Grogg further reported that the kitchen & downstairs shower upgrades make up over 40% of the 2023 capital expense plan and stated that there was one unplanned expense in replacing an old water heater which delivered hot water to the laundry section of the housekeeping department. Wayne Ford motioned to approve the O&M Committee report. The motion was seconded & approved.

Hammad Mehmood, Strategic Planning Committee (SPC) Chairperson, reviewed the strategic goals & initiatives for 2023 through 2025: finalizing the Amend & Restate of MVOA's Governing Documents, upgrading MVOA units with smart thermostats & digital door locks, digitization of MVOA's management's books and surveys, MVOA/MPOA contract negotiations beginning in 2024, weatherproofing of the underside of the upper decks of MVOA units, utilization

of interior & exterior spaces available on MVOA property. Hammad Mehmood motioned that Tecia Taylor become a member of the SPC. The motion was seconded & approved. Hammad Mehmood then made a motion that the BoD accept the SPC's report. The motion was seconded & approved.

Jeff Reid, representing Great Eastern Resort, reported that there had been 109,587 ski admissions to the resort ski area during the 2022-23 skiing season & one season pass holder rode the lifts over 1,000 times. He further highlighted Mid Mountain Grill's (accessible via chairlift ride only) success & the renaming of Encounters Lounge to Elevations Lounge. He informed the BoD that an additional eatery has been opened in the water park named Splash's Bar & Grill & added that frog legs are one of the menu items. He updated the BoD of the GERM sponsored festival schedule: Summer Jam will be on July 3rd, Valley Fest will be on August 26th, and the Fall Fest will be on October 14th.

Beth Tate, Policy Committee Chairperson, addressed the continuing effort to complete the Amend & Restate of MVOA's Governing Documents. Discussion ensued about how to best obtain the needed signatures and associated costs. Thomas Little motioned for the Policy Committee report to be accepted. The motion was seconded & approved.

Thomas Little stated that he and the other committee members reviewed the current application process to become a candidate for director on the MVOA BoD and discussed the addition of a short video for each of the six final candidates uploaded to the MVOA website for review by the membership of the association. Mr. Ford said that this practice by MPOA during the pandemic was very effective and increased participation by its membership. Mary Stracener motioned to accept the Nominating Committee report. The motion was seconded & approved.

Landon Allen, Board Secretary & MPOA Representative, briefed the MVOA BoD that MPOA is having a hard time finding a suitable purpose for its bungee dome located in its Family Entertainment Center (FEC). The dome is rentable, and Landon Allen suggested that MVOA owner awareness be increased through MVOA's quarterly

newsletter. Wayne Ford motioned to accept the MPOA report. The motion was seconded & approved.

John Farruggio, Communications and Planning Committee Chairperson, reviewed the membership of the Technology Committee and reported that in the last 90 days, MVOA has had approximately 16,000 visits to its website. He gave a summary to the BoD regarding the most viewed forms & submissions. Cherril Dean updated the BoD that 22 USB outlets have been installed. Discussion ensued regarding the placement and visibility of the USB outlet to maximize usage and convenience. John Farruggio mentioned the current phone system used within units and offices. Discussion took place regarding the importance of a landline being available to each unit. He stated that a meeting is being scheduled with Comcast in order to set a baseline and move forward. Thomas Little mentioned that bids would be collected for a phone system serving all units and offices, as well as bids for an office only phone system. There was a motion to approve the Technology report. The motion was seconded and approved.

Cherril Dean, MVOA General Manager, reported that the Governing Documents signatures had recently

increased to 29.06%. She informed the BoD that internal programs were gaining popularity & provided comparisons from 2022 versus 2023. She informed the BoD that the state of Virginia is requiring all hotel properties to receive human trafficking training. She stated that MVOA will be welcoming J-1 students to the staff for the first time this summer. These students will hopefully provide relief from the ongoing staffing shortage. A motion was made to approve the Management report. The motion was seconded & approved.

Landon Allen brought up an owner's suggestion from the annual meeting regarding increasing the unit amenities supplied by MVOA. After discussion, it was determined that MVOA already provides more amenities in the units than most of its peers

Landon Allen made a motion to adjourn the March 25th, 2023 MVOA Board of Directors meeting. The motion was seconded & approved. Thomas Little adjourned the meeting at approximately 4 P.M.

The President's Corner

Welcome Spring and a couple of favors

In my neighborhood when the need arises we ask one another for a favor, neighbor to neighbor.

We have two very important items that we would like you, the owners of Mountainside Villas to help us with.

As you are aware we are updating / amending our governing documents. Your Board of Directors have spent considerable time and effort to bring them up to date and to put them in agreement with the Virginia Timeshare Act and our MVOA By Laws. We need you to read the documents found on our website and sign the declaration page.

The other item of equal or more importance is, we want you to come and enjoy your time at Mountainside Villas this year. My bride and I bought here because we saw something that we liked and wanted to experience year after year. We

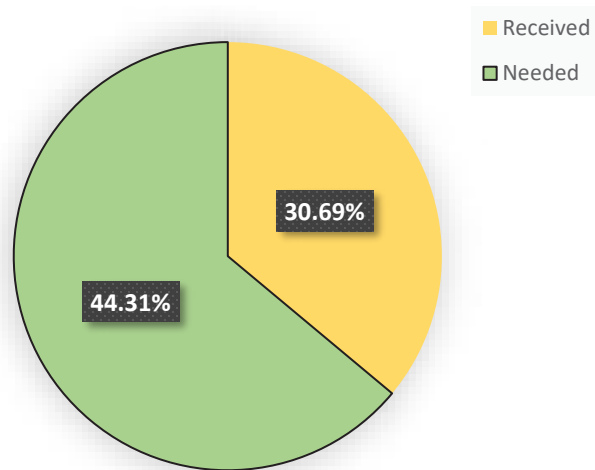
come each year to spend a couple of weeks and celebrate our anniversary. We have bought and upgraded timeshare properties for years. The one property that we will never sell or trade is Mountainside Villas. You may not have the same amount of love for this spot as we do but, hopefully you bought at Mountainside Villas because you saw something that you liked as well. We, the employees and Board of Directors, are working and want to make your experience at Mountainside Villas the best that we can. I grew up in the North Carolina mountains and one of the things that we told everyone who came to visit was to sit back and relax and enjoy the mountains. Let the altitude effect your attitude!

Thomas G. Little
President

MVOA NEEDS YOUR SIGNATURE TO CONTINUE

6694 REQUIRED, 2739 RECEIVED

SIGNATURE REQUIRED TO AMEND MVOA
GOVERNING DOCUMENTS



We need to receive signatures from 75% of MVOA owners to move ahead with amending the Governing Documents. The Association would like to receive these signatures as soon as possible to avoid incurring additional costs associated with mailings, etc.

ALL OWNERS, regardless of your account status, can complete the signature form. Unlike the yearly proxy, the signature forms are accepted and considered valid for all accounts (paid or unpaid).

SIGN ELECTRONICALLY NOW

- Go to www.mountainside-villas.com
- At the very top of the home page, click on "Learn More".
- Scroll down & click on "Click Here to Sign Online (opens in a new window)".
- Fill out your name & email address. This will then send a link of the form to your email address.
- Open your email from noreply@signaturely.com and click on "Review & Sign".

The main reason for amending the Governing Documents is to have them align with current VA timeshare law and to reflect current operations at MVOA. For more details, please visit the MVOA website.

HOW TO END EMAIL REMINDERS

- Click "Unsubscribe" within the email reminder if you have already completed the form.

Time Period Exchange and Time Period Pick-up Program (TPX/TPP)

Many owners have already benefited from these programs.

Please review the programs to see if they can benefit you & your family!

These programs are available for all MVOA owners in good standing.

TPX Program allows you more flexibility by letting you submit a request to exchange your owned unit/week for a different unit/week at MVOA. The staff will inquire with owners on your behalf for the week you have requested to see if anyone is interested in exchange. If another owner is interested in swapping time periods, then both parties would each pay a \$75 service fee to complete the exchange.

TPP Program provides MVOA owners weeks to purchase at a greatly reduced cost. This is a one-time purchase of a usage week (much like a rental). This is not the purchase of ownership. The cost for one of these available weeks will be \$500 + tax. MVOA's TPP Program aims to provide additional units for owners looking to visit MVOA more often at a reduced rate. These units will be provided by MVOA for purchase based on availability.

TPP listings for 2023

Check www.mountainside-villas.com for additional weeks as they are added.

2023 TPP WEEKS	
Week #	Check in/Check out dates
43	October 28 - November 4, 2023
44	November 4 -November 11, 2023
48	December 1 - December 8, 2023
48	December 3 – December 10, 2023
49	December 10 – December 17, 2023
50	December 16 – December 23, 2023

TPP SUBJECT TO \$150 CANCELLATION FEE.

TPP & TPX RESERVATIONS ARE NOT ELIGIBLE FOR BANKING OR RENTING.

Do you need extra space for your family during vacation? Would you like to visit the resort for an additional week during the year?

If so, take advantage of the TPP units listed above to see if any of the available dates could work for you and your family.

FUTURE BOARD MEETING DATES

The board meeting dates for the remainder of the year are as follows:

Regular Meetings:

Saturday June 3, 2023 10:00 a.m.

Saturday September 9, 2023 10:00 a.m.

Friday November 10, 2023 5:00 p.m.

Annual Meetings:

Saturday November 11, 2023 11:00 a.m.

All regular meetings will be held in the MVOA Conference Room at the MVOA Welcome Center. Committee Meetings in June and September are scheduled the Friday evening preceding the Board Meetings. Your attendance is welcome.

Any issue you wish to have brought before the Board must be submitted in writing a minimum of two weeks before the meeting to allow adequate time to research the issue for discussion purposes.

BOARD/COMMITTEE APPLICANTS ACCEPTED YEAR ROUND

The election of Board Members occurs each year in November, but owners can apply year-round for the upcoming election. Owners interested in serving on a committee can also reach out year-round.

Applications for Board Members are available at www.mountainside-villas.com and MVOA Front Desk. Owners interested in being in a committee can contact Cherril Dean, General Manager, by phone (540) 236-3591, email cdean@mountainside-villas.com OR Wayne Ford, Nominating Chairperson, by mail at PO Box 1351 Harrisonburg, VA 22803.

We look forward to your participation and new ideas!



Will your week go unused?
Explore **RENTING!**

888-811-7850
www.tripforth.com

2023 MVOA Resort Calendar

Week	Friday Units 1 - 38		Saturday Units 76 - 140		Sunday Units 39 - 75 & 141 - 175	
	Check-In	Check-Out	Check-In	Check-Out	Check-In	Check-Out
1	01/06/23	01/13/23	01/07/23	01/14/23	01/08/23	01/15/23
2	01/13/23	01/20/23	01/14/23	01/21/23	01/15/23	01/22/23
3	01/20/23	01/27/23	01/21/23	01/28/23	01/22/23	01/29/23
4	01/27/23	02/03/23	01/28/23	02/04/23	01/29/23	02/05/23
5	02/03/23	02/10/23	02/04/23	02/11/23	02/05/23	02/12/23
6	02/10/23	02/17/23	02/11/23	02/18/23	02/12/23	02/19/23
7	02/17/23	02/24/23	02/18/23	02/25/23	02/19/23	02/26/23
8	02/24/23	03/03/23	02/25/23	03/04/23	02/26/23	03/05/23
9	03/03/23	03/10/23	03/04/23	03/11/23	03/05/23	03/12/23
10	03/10/23	03/17/23	03/11/23	03/18/23	03/12/23	03/19/23
11	03/17/23	03/24/23	03/18/23	03/25/23	03/19/23	03/26/23
12	03/24/23	03/31/23	03/25/23	04/01/23	03/26/23	04/02/23
13	03/31/23	04/07/23	04/01/23	04/08/23	04/02/23	04/09/23
14	04/07/23	04/14/23	04/08/23	04/15/23	04/09/23	04/16/23
15	04/14/23	04/21/23	04/15/23	04/22/23	04/16/23	04/23/23
16	04/21/23	04/28/23	04/22/23	04/29/23	04/23/23	04/30/23
17	04/28/23	05/05/23	04/29/23	05/06/23	04/30/23	05/07/23
18	05/05/23	05/12/23	05/06/23	05/13/23	05/07/23	05/14/23
19	05/12/23	05/19/23	05/13/23	05/20/23	05/14/23	05/21/23
20	05/19/23	05/26/23	05/20/23	05/27/23	05/21/23	05/28/23
21	05/26/23	06/02/23	05/27/23	06/03/23	05/28/23	06/04/23
22	06/02/23	06/09/23	06/03/23	06/10/23	06/04/23	06/11/23
23	06/09/23	06/16/23	06/10/23	06/17/23	06/11/23	06/18/23
24	06/16/23	06/23/23	06/17/23	06/24/23	06/18/23	06/25/23
25	06/23/23	06/30/23	06/24/23	07/01/23	06/25/23	07/02/23
26	06/30/23	07/07/23	07/01/23	07/08/23	07/02/23	07/09/23
27	07/07/23	07/14/23	07/08/23	07/15/23	07/09/23	07/16/23
28	07/14/23	07/21/23	07/15/23	07/22/23	07/16/23	07/23/23
29	07/21/23	07/28/23	07/22/23	07/29/23	07/23/23	07/30/23
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33	08/18/23	08/25/23	08/19/23	08/26/23	08/20/23	08/27/23
34	08/25/23	09/01/23	08/26/23	09/02/23	08/27/23	09/03/23
35	09/01/23	09/08/23	09/02/23	09/09/23	09/03/23	09/10/23
36	09/08/23	09/15/23	09/09/23	09/16/23	09/10/23	09/17/23
37	09/15/23	09/22/23	09/16/23	09/23/23	09/17/23	09/24/23
38	09/22/23	09/29/23	09/23/23	09/30/23	09/24/23	10/01/23
39	09/29/23	10/06/23	09/30/23	10/07/23	10/01/23	10/08/23
40	10/06/23	10/13/23	10/07/23	10/14/23	10/08/23	10/15/23
41	10/13/23	10/20/23	10/14/23	10/21/23	10/15/23	10/22/23
42	10/20/23	10/27/23	10/21/23	10/28/23	10/22/23	10/29/23
43	10/27/23	11/03/23	10/28/23	11/04/23	10/29/23	11/05/23
44	11/03/23	11/10/23	11/04/23	11/11/23	11/05/23	11/12/23
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47	11/24/23	12/01/23	11/25/23	12/02/23	11/26/23	12/03/23
48	12/01/23	12/08/23	12/02/23	12/09/23	12/03/23	12/10/23
49	12/08/23	12/15/23	12/09/23	12/16/23	12/10/23	12/17/23
50	12/15/23	12/22/23	12/16/23	12/23/23	12/17/23	12/24/23
51	12/22/23	12/29/23	12/23/23	12/30/23	12/24/23	12/31/23
52	12/29/23	01/05/24	12/30/23	01/06/24	12/31/23	01/07/24

START YOUR VACATION OFF ON THE RIGHT FOOT....AND THE RIGHT DAY!

BEFORE MAKING YOUR VACATION PLANS, PLEASE BE SURE TO CONFIRM YOUR CHECK-IN/CHECK-OUT DATES by calling our front desk office at (540) 289-6003 or visit our website at www.mountainside-villas.com to view the Mountainside Villas 2023 calendar.

Mountainside Villas offers Friday, Saturday and Sunday check-ins. Because of this arrangement, week 1 at Mountainside Villas will **always** begin on the first **Friday** of the year.

Please note: All resort calendars vary (including Massanutten & RCI's calendar). Please refer ONLY to your Mountainside Villas calendar for check-in dates!

OWNERS,

Your feedback and concerns are very important to the management team and staff here at MVOA. Please do not hesitate to reach out to us.

When filling out your MVOA comment card, please give as much information as possible.

If you are an MVOA owner and are coming in through RCI, we are striving to be a "5" and need your help to make this happen. When we receive high RCI scores this helps MVOA keep our Silver Crown status and maintains your trading power.

LARGE BILLS CAN BE STRESSFUL!

Start paying toward your 2024 CEC's now to reduce the stress of paying an annual CEC bill in full each January.

MAKE PRE-PAYMENTS TO AVOID A LARGE ANNUAL BILL.

- ✦ Send a pre-payment anytime via check or bill pay.
- ✦ Set up reoccurring pre-payments on Zego.

Call Owner Services at (540) 236-3597 for assistance or more information.

REMEMBER! These are **PRE-PAYMENTS** for your future CEC fees. Due dates for CEC fees each year will remain as January 1st with a cutoff date of January 31st.

Many owners have already utilized Zego during the 2023 billing period with great success. If you have not yet set up an account with Zego we encourage you to do so. All you need is your **CONTRACT** number to make a one-time payment or schedule payments. If you do schedule payments, please keep the CEC annual billing due dates in mind.

WHAT IS PROVIDED THROUGH ZEGO?

- ✦ One time OR reoccurring payments by ACH or card payments. Please keep in mind that Zego does have fees for each transaction. \$2.99 per transaction fee for ACH payments. \$2.99 per transaction fee + 3.6% convenience fee for all credit card payments.

Go to: https://www.paylease.com/index_out.php?pm_id=91423156

Your community needs you!

**DEADLINE FOR CANDIDATE
PROFILES DUE BY AUGUST 25, 2023**

**WE ENCOURAGE YOU TO
THINK ABOUT BECOMING A
CANDIDATE FOR THE MVOA
BOARD OF DIRECTORS**

**ANNUAL ELECTIONS TO BE
HELD IN NOVEMBER 2023**

There will be seats up for election at this year's Annual Meeting in November for the MVOA Board of Directors. The Nominating Committee has the responsibility of reviewing and recommending candidates whose names will be on the ballot sent to each MVOA owner. Interested individuals are urged to step forward and become a candidate for the upcoming elections.

This is an opportunity for you to play an active role in decisions concerning MVOA, we encourage those that have expertise to participate with Board and/or Committee membership for the betterment of MVOA. Owners in good standing may request to serve on the membership of one of the board committees along with elected board members. Board and committee members do not get paid. The job is strictly voluntary, although reasonable travel expenses are reimbursed (\$350.00 cap). Those serving do so out of a strong commitment to seeing that MVOA is the best it can be within the financial constraints imposed upon it. A key requisite of all board and committee members is the recognized ability to get along with team mates! Every board has to make tough decisions in difficult economic times. The ability to work through tough issues with grace and diplomacy is a key ingredient of MVOA board and committee participation.

The term for a board member is three years. The candidates must be prepared to attend quarterly Board meetings and committee meetings often held on the Friday afternoon preceding the Saturday morning Board meeting.

Please let Wayne Ford, MVOA Board Vice-President and Nominating Committee Chairperson, or Cherril Dean, General Manager, at (540) 236-3591, cdean@mountainside-villas.com know of your interest to obtain additional information.

The application forms for MVOA Board Membership are available on our website at www.mountainside-villas.com under the owners menu, then click on Elections.

*Applications available at Front Desk also.

Please send your application and 80 word Biography to:

MVOA

ATTN: NOMINATING COMMITTEE

P.O. BOX 1351

HARRISONBURG, VA 22803

OR BY EMAIL:

CDEAN@MOUNTAINSIDE-VILLAS.COM



HAVE YOU HEARD FROM US RECENTLY?

If not, you may be missing out on updates, courtesy calls, billing and statements, newsletters, and helpful information regarding your week at Mountainside Villas.

Please, keep your information up to date by contacting MVOA's front desk staff at 540-289-6003 or send an email to frontdesk@mountainside-villas.com. You may also update account information from your Owner Portal so that we may have the best connection with you as possible..

PAYMENT METHODS

- ✦ Payment coupons may be returned to: MVOA
 - ✦ Pay by check/money order
 - ✦ PO Box 12967 Newport News, VA 23612
 - ✦ Pay via Zego with CONTRACT ID
 - ✦ www.mountianside-villas.com, select "Owners" and choose "Pay Online with Zego"
 - ✦ Credit/Debit Card or ACH payments accepted (transaction fees apply)
 - ✦ Pay online
 - ✦ www.mountainside-villas.com, select "Owners" and choose "Online Payments"
 - ✦ Credit/Debit Cards only (transaction fees apply)
 - ✦ Automatic bill payment/Bill Pay through your online banking service (if available).
-

SUMMER CHECK-IN CONFIRMATION

We appreciate any help that you can provide by assisting our housekeeping and maintenance staff plan during this busy summer season. Please call our Front Desk staff at (540) 289-6003 ext. 0 or email at frontdesk@mountainside-villas.com and let them know if you will NOT be checking in on your scheduled check in day or arriving later in the week.

NEW OPTION FOR OWNERS SEARCHING FOR A SPECIFIC MVOA UNIT TO PURCHASE?

You can now place an ad in the MVOA newsletter to **SEARCH** for a specific unit or time period. Many owners looking to sell have advertised in the classified ads. However, if you do not see what you are looking for in the classifieds section, you can place an ad in the NEW "Looking to Purchase" section.

We have added this option to try and further connect owners with the properties they are looking for. If you would like to place a "Looking to Purchase" ad for \$45, please contact Deena Vest with Owner Services at drion@mountainside-villas.com.

Mountainside Villas Owners' Association, Inc.
McGaheysville, Virginia

Report on Examination

**As of and for the Years Ended
December 31, 2022 and 2021**

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Advantage Accounting & Tax Solutions, Inc.

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Members
American Institute of
Certified Public Accountants
Virginia Society of
Certified Public Accountants

March 9, 2023

INDEPENDENT AUDITORS' REPORT

To the Board of Directors
Mountainside Villas Owners' Association, Inc.
McGaheysville, Virginia

Opinion

We have audited the accompanying financial statements of Mountainside Villas Owners' Association, Inc., a Virginia corporation, which comprise the statements of assets, liabilities and fund balances as of December 31, 2022 and 2021, and the related statements of revenues, expenditures, changes in fund balances and cash flows, for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the statements of assets, liabilities and fund balances as of December 31, 2022 and 2021, and its revenues, expenditures, changes in fund balances and cash flows for the years then ended in conformity with generally accepted accounting principles of the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Mountainside Villas Owners' Association, Inc. and to meet our ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibility of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America and for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Mountainside Villas Owners' Association, Inc.'s ability to continue as a going concern one year after the date that the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Mountainside Villas Owners' Association, Inc.'s internal control. Accordingly, no opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Mountainside Villas Owners' Association, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Respectfully Submitted,

Advantage Accounting & Tax Solutions, Inc.

Mountainside Villas Owners' Association, Inc.
Statements of Assets, Liabilities and Fund Balances
As of December 31, 2022 and 2021

2

		2022		2021
	Operating Fund	Replacement Fund (Note 3)	Total	Total
<u>ASSETS</u>				
Cash and equivalents	\$ 2,351,526	\$ -	\$2,351,526	\$ 2,051,727
Investments: estimated market value \$1,000,649	-	1,191,343	1,191,343	1,300,728
Due to/(from) operating fund	(393,932)	393,932	-	-
Assessments receivable (Note 5)	42,977	-	42,977	9,610
Prepaid supplies and expense	422,818	-	422,818	406,049
Property and equipment - net	202,211	-	202,211	216,427
Total Assets	<u>\$ 2,625,600</u>	<u>\$1,585,275</u>	<u>\$4,210,875</u>	<u>\$ 3,984,541</u>
<u>LIABILITIES AND FUND BALANCES</u>				
Accounts payable - trade	\$ 63,836	\$ -	\$ 63,836	\$ 186,178
Unearned assessment income	1,922,172	-	1,922,172	1,464,941
Accrued expenses	36,800	-	36,800	34,465
Total Liabilities	<u>\$ 2,022,808</u>	<u>\$ -</u>	<u>\$2,022,808</u>	<u>\$ 1,685,584</u>
Fund Balances	<u>602,792</u>	<u>1,585,275</u>	<u>2,188,067</u>	<u>2,298,957</u>
Total Liabilities and Fund Balances	<u>\$ 2,625,600</u>	<u>\$1,585,275</u>	<u>\$4,210,875</u>	<u>\$ 3,984,541</u>

The accompanying notes are an integral part of these financial statements.

Mountainside Villas Owners' Association, Inc.
Statements of Revenues, Expenditures and Changes in Fund Balances
For the Years Ended December 31, 2022 and 2021

3

		2022		2021
	Operating Fund	Replacement Fund	Total	Total
REVENUES				
CEC	\$ 4,168,177	\$ 901,693	\$ 5,069,870	\$ 4,998,000
Interest income	28,351	-	28,351	39,002
Finance charges and late fees	55,035	-	55,035	75,050
Miscellaneous revenues	201,457	-	201,457	228,152
Total Revenues	\$ 4,453,020	\$ 901,693	\$ 5,354,713	\$ 5,340,204
EXPENDITURES				
Administrative wages and benefits	\$ 245,012	\$ -	\$ 245,012	\$ 258,897
Maintenance wages and benefits	354,481	-	354,481	347,841
Other wages and benefits	932,700	-	932,700	866,985
Insurance	140,635	-	140,635	127,134
Real estate tax	266,684	-	266,684	220,385
Management fees	144,000	-	144,000	144,000
MPOA dues	151,375	-	151,375	159,262
Other professional expenses	85,350	-	85,350	85,309
Depreciation	35,210	-	35,210	32,314
Activities and recreation	548,444	-	548,444	517,385
Bad debts	80,749	20,187	100,936	348,805
Other administrative expenses	246,266	-	246,266	264,454
Maintenance and replacements	233,259	-	233,259	192,147
Housekeeping	150,803	-	150,803	159,893
Utilities and telephone - net	676,259	-	676,259	670,569
Total Expenditures	\$ 4,291,227	\$ 20,187	\$ 4,311,414	\$ 4,395,380
EXCESS REVENUES (EXPENSES)	\$ 161,793	\$ 881,506	\$ 1,043,299	\$ 944,824
PPP LOAN FORGIVENESS	-	-	-	276,283
REPLACEMENT COSTS	-	(1,154,189)	(1,154,189)	(607,414)
NET EXCESS (DEFICIT)	\$ 161,793	\$ (272,683)	\$ (110,890)	\$ 613,693
FUND BALANCES AT JANUARY 1	440,999	1,857,958	2,298,957	1,685,264
FUND BALANCES AT DECEMBER 31	\$ 602,792	\$ 1,585,275	\$ 2,188,067	\$ 2,298,957

The accompanying notes are an integral part of these financial statements.

Mountainside Villas Owners' Association, Inc.
Statements of Cash Flows
For the Years Ended December 31, 2022 and 2021

4

	<u>2022</u>	<u>2021</u>
CASH FLOWS FROM OPERATING ACTIVITIES		
Excess of revenues over (under) expenditures	\$ (110,890)	\$ 613,693
Adjustments to reconcile excess revenues (expenditures) to net cash provided (used) by operating activities:		
Depreciation	35,210	32,314
Amortization of interest income	(25,615)	(38,777)
(Increase) decrease in assessment receivables	(33,367)	6,527
(Increase) decrease in prepaid assets	(16,769)	(8,214)
Increase (decrease) in accounts payable	(122,342)	(4,522)
Increase (decrease) in unearned assessments	457,231	(202,786)
Increase (decrease) in accrued expenses	2,335	(5,816)
Net Cash Provided (Used) by Operating Activities	<u>\$ 185,793</u>	<u>\$ 392,419</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets	\$ (20,994)	\$ (29,031)
Purchase of investments	-	(358,509)
Redemption of investments	135,000	135,000
Net Cash Provided (Used) by Investing Activities	<u>\$ 114,006</u>	<u>\$ (252,540)</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
SBA PPP loan proceeds/(recognized income)	\$ -	\$ (276,283)
Net Cash Provided (Used) by Financing Activities	<u>\$ -</u>	<u>\$ (276,283)</u>
NET INCREASE (DECREASE) IN CASH	\$ 299,799	\$ (136,404)
CASH AT BEGINNING OF YEAR	<u>2,051,727</u>	<u>2,188,131</u>
CASH AT END OF YEAR	<u><u>\$ 2,351,526</u></u>	<u><u>\$ 2,051,727</u></u>
Supplemental disclosure:		
Cash Flow for Income Taxes	\$ -	\$ 12,000

The accompanying notes are an integral part of these financial statements.

Mountainside Villas Owners' Association, Inc.
Notes to Financial Statements
As of and for the Years Ended December 31, 2022 and 2021

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Organization – Mountainside Villas Owners' Association, Inc., was organized in July, 1978, under the Laws of the Commonwealth of Virginia, as a not-for-profit corporation for the benefit of time period owners in timeshared ownership in Mountainside Villas on property located in Massanutten Village at McGaheysville, Virginia. Owners are diversely located throughout the country. The Company is exposed to various risks of loss related to torts; theft of, damage to and destruction of assets; errors and omissions and natural disasters for which the company carries commercial insurance.

Basis of Accounting – The accompanying financial statements are prepared on the accrual basis of accounting in the United States of America.

Revenue Recognition – Revenue recognition of the assessment for annual common expense charges is deferred until the year during which the related timeshare week falls. Amounts paid prior to the recognition date are recorded as deferred unearned assessments.

Cash Balances – At times during the year the Company maintains cash balances in excess for the balances insured by the FDIC.

Assessments and Late Charges Receivable – Assessments receivable are reported at the gross amount due the Association for common expense charges billed but not collected from timesharing unit owners. Accounts determined to be uncollectible are charged off during the year in which they are determined to be uncollectible. The Association accrues interest on accounts receivable that are thirty days past due.

Prepaid Supplies – Prepaid supplies are stated at cost on a first-in, first-out basis. Prepaid supplies on hand are determined by physical count at December 31.

Income Taxes – The Association elected to file its tax return as a regular C corporation for 2022 and 2021. In the past the Association has had net operating losses resulting in no income tax liability for that year (see note 6). The Association may elect to be taxed as a Home Owners Association. As a Home Owners Association, the Association would be subject to special tax treatment provided by Sub Chapter H of the Internal Revenue Code. Under these provisions, the Association is tax exempt on exempt function income, which includes membership, dues, fees, and assessments received from persons who own residential units and are members of the Association. The election is annual, allowing the Association to determine its tax status each year. The Association tax years 2019, 2020, 2021 and 2022 remain open for examination by the Internal Revenue Service and the Virginia Department of Taxation.

Property and Equipment – Property and equipment, which does not include timeshare units, are carried at cost less accumulated depreciation. Major additions and improvements are charged to the property accounts while maintenance and repairs which do not improve or extend the life of the respective assets are expensed when incurred. When retired or otherwise disposed of, the related carrying value and accumulated depreciation of property and equipment are cleared from the respective accounts and the net difference, less any amount realized from disposition is reflected in earnings.

Depreciation is provided for on the straight-line method over the estimated useful life of the assets.

Estimates – The preparation of financial statements in conformity with the accrual basis of accounting requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Actual results could differ from those estimates

Mountainside Villas Owners' Association, Inc.
Notes to Financial Statements (continued)
As of and for the Years Ended December 31, 2022 and 2021

Compensated Absences – Other than the accrual of vacation pay which is based on earned time off, the company does not accrue compensated absences since they are accounted for as used.

2. INVESTMENTS

Investments are generally carried at cost adjusted for amortization of premium or discount where applicable, which approximates the market value at December 31, 2022 and 2021.

3. REPLACEMENT FUND

The Association's governing documents require that funds be accumulated for future major repairs and replacements. Accumulated replacement funds are in temporary investment accounts. Accumulated replacement funds are not available for expenditures for normal operations.

The Board of Directors commissioned a study in 1992 which is reviewed and updated annually to estimate the remaining useful lives and the replacement costs of the components of common property. The estimates were obtained from studies conducted by the property manager. The table included in the unaudited supplementary information on Future Major Repairs and Replacements is based on the study.

The Board of Directors has included in the 2022 budget 100% of the cost projected by the study to be incurred in 2022. Because actual expenditures may vary from estimated future expenditures and the variations may be material, amounts accumulated in the replacement fund may not be adequate to meet all future needs for major repairs and replacements. If additional funds are needed, the Association has the right to increase regular assessments, pass special assessments or delay major repairs and replacements until funds are available.

The Association used \$1,154,189 in 2022 and \$607,414 in 2021 from the replacement fund for the purpose intended during these years.

4. PROPERTY AND EQUIPMENT

Cost of property and equipment is summarized as follows:

	<u>2022</u>	<u>2021</u>
Land and improvements	\$ 84,013	\$ 84,013
Telephone system	2,095	2,095
Computer system	69,469	69,469
Exhaust fans	26,572	26,572
Buildings	1,589,081	1,589,081
Furnishings	307,179	286,185
Vehicles	133,196	133,196
	<u>2,211,605</u>	<u>2,190,611</u>
Less: Accumulated depreciation	<u>(2,009,394)</u>	<u>(1,974,184)</u>
Book Value	<u>\$ 202,211</u>	<u>\$ 216,427</u>

Mountainside Villas Owners' Association, Inc.
Notes to Financial Statements (continued)
As of and for the Years Ended December 31, 2022 and 2021

5. ACCOUNTS RECEIVABLE

The Association established an allowance for uncollectible accounts receivable in the budget for 2022 and 2021. The balance in this account is based on actual accounts considered by the board to be uncollectible. Future collections of the receivables written off will be treated as bad debt recovery income. Accounts receivable are reported on the statement of assets, liabilities and fund balances net of the allowance as follows:

	<u>2022</u>	<u>2021</u>
Total accounts receivable	\$ 1,649,133	\$ 1,479,284
Less allowances for uncollectible accounts	<u>(1,605,956)</u>	<u>(1,469,674)</u>
Net Accounts Receivable	<u>\$ 42,977</u>	<u>\$ 9,670</u>

6. NET OPERATING LOSS

At the end of 2022 the Association has \$110,890, \$21,098, \$84,483 and \$54,677 of net operating loss carryovers from the 2022, 2018, 2014, and 2013 tax years, respectively. These losses are carried forward to offset future income. Operating losses have a 20 year carry forward period.

7. INVESTMENTS AND FAIR VALUE MEASUREMENTS

The Association follows an investments program whereby they have established a ladder of separate deposits in US Treasuries maturing one in each calendar year over future periods. These investments are classified as held to maturity and range in annual amount from \$10,000 to \$135,000. Investments are summarized in five year intervals as follows:

5 years	\$ 445,000
10 years	<u>770,000</u>
Total face maturities	<u>\$1,215,000</u>

The fair market value of the Investments at December 31, 2022 is \$1,000,649 which is \$190,694 below book value. Management believes the book value is more indicative of the value of the investments in the current economy.

Fair value, as defined under generally accepted accounting principles, is an exit price, representing the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Generally accepted accounting principles establishes a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value. These tiers include:

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Company has the ability to access. All investments fall in this level.

Mountainside Villas Owners' Association, Inc.
Notes to Financial Statements (continued)
As of and for the Years Ended December 31, 2022 and 2021

7. INVESTMENTS AND FAIR VALUE MEASUREMENTS (continued)

Level 2 Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level with the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques are used to maximize the use of observable inputs and minimize the use of unobservable inputs.

8. SUBSEQUENT EVENTS

Financial accounting standards require the disclosure of the date through which an entity has evaluated subsequent and the basis for that date; that is, whether that date represents the date the financial statements were issued or were available to be issued. Management has evaluated subsequent events for potential recognition and/ or disclosure in the December 31, 2022 financial statements through March 9, 2023, the date the financial statements were available to be issued.

9. FORGIVABLE LOANS RECEIVED UNDER THE SMALL BUSINESS ADMINISTRATION PAYCHECK PROTECTION PROGRAM

In response to the coronavirus (COVID-19) outbreak in 2020, the U.S. Federal Government enacted the Coronavirus Aid, Relief, and Economic Security Act that, among other economic stimulus measures, established the Paycheck Protection Program (PPP) to provide small business loans. On June 4, 2020, the Company obtained a PPP loan for \$276,283, which is included in the Company's loan payable balance at December 31, 2020. The note matures in June 2022 and bears interest at a fixed annual rate of 1%, with the first six months of interest deferred. The Company believes it used all of the proceeds from the note for qualifying expenses and received approval of its application for the loan to be forgiven on March 22, 2021, at which time the Company recognized a gain on forgiveness of the loan.

Mountainside Villas Owners' Association, Inc.
Information on Future Major Repairs and Replacements
As of December 31, 2022

The Company uses a software package to estimate the remaining useful lives and the replacement costs of the components of common property annually. The estimates were obtained from studies conducted by the property manager. The following chart is based on the study and indicates the estimated annual expenditures:

YEAR	AMOUNT
2023	928,752
2024	956,615
2025	985,313
	<u>\$ 2,870,680</u>

See independent auditors' report on supplemental information.
The accompanying notes are an integral part of these financial statements.

Classified Ads

SPRING 2023

Unit 93 Week 25

Edward Kuhn
Day: (908) 917-9599
edkuhn@me.com
Asking Price: \$1,500 (negotiable)

Unit 147 Week 52

John Arcure
Day: (304) 363-2802/Evening: (304) 777-3915
JohnArcure@hotmail.com
Asking Price: \$4,000.00

Unit 52 Week 27

Judith Impellizzeri
Day & Evening: (703) 201-0758
Jimpellizz@hotmail.com
Asking Price: \$2,000 (negotiable)

Unit 74 Week 28

Tina Flanagan
Evening: (804) 690-2551
mitchell001@protonmail.com (preferred contact)
Asking Price: \$1,200 + fees (negotiable)

Unit 20 Week 41

Joan & Dale Thompson
Day & Evening (until 7pm): 316-214-9767
JoanFaye@hotmail.com
Asking Price: Attorney/transfer fees

Unit 165 Week 28

Joseph & Mary Howard
Day & Evening: (301) 807-9892
MaryHoward@verizon.net
Asking Price: \$1,000

Unit 1 Week 9

Thomas Francisco Guardia
Day: (507) 6616-8866 (Panama City)
Evening: (302) 397-3724 (local phone app)
Thomas.Guardia@agenciascoffery.com
Asking Price: \$0 (seller pays transfer fees)

Unit 128 Week 25

Carter & Diane Ritchie
Day: (540) 810-5549 (Diane)
Evening: (540) 810-0987 (Carter)
Ritchie581@aol.com
Asking Price: transfer/attorney fees

Unit 23 Week 7

Barbara Elsner
Day & Evening: (386) 333-2580
BCE5803@gmail.com
Asking Price: \$3,000 + fees

Unit 37 Week 21

Charles & Nancy Wicke
Day: (601) 770-1579
Wicke@bellsouth.net
Asking Price: \$1,000 (negotiable)

Unit 51 Week 6 (Usually Valentines week)

Walter Glen Byrd
Day: (304) 456-4543
Asking price: Attorney Fees only

Unit 134 Week 13

Pamela Caloway
Day: (510) 2244211
Pscalloway@gmail.com
Asking Price: \$2,000 (negotiable)

Unit 89 Week 44

Robert Brant & Cathy Oliver
Day & Evening (443) 642-0306
ccorjb@comcast.net
Asking Price: Seller pays transfer/recording fees

Unit 89 Week 45

Robert Brant & Cathy Oliver
Day & Evening (443) 642-0306
ccorjb@comcast.net
Asking Price: Seller pays transfer/recording fees

Unit 102 Week 20

Sharon Noonan
Day: (631) 368-7545 or cell: (631) 487-4709
Evening: (631) 368-7545
Snoonie2@verizon.net
Asking Price: \$2500 (negotiable)

Unit 127 Week 19

Linda Joyce Rogers
Day: (703) 346-4325
Linda050298@yahoo.com
Asking Price: \$5,000 (negotiable)

Unit 71 Week 39

Michael Hurd
Day & Evening: (410) 379-1052 (leave message)
Mphurd@outlook.com
Asking Price: Transfer fees only

Unit 167 Week 25

Arthur Mowbray
Day & Evening: (757) 777-7626
Ibsportsfan@yahoo.com
Asking Price: \$4,000.00 + closing costs

Spring 2023 Classified Ads, continued from previous page

Unit 15 Week 30

Michael & Kelly Snyder
Day & Evening: (610) 914-2932 or (610) 780-6357
Corgi0168@aol.com
Asking Price: \$2,500

Unit 143 Week 33

Boyce & Christine Spinelli
Day & Evening: (401) 824-6051 or (401) 829-2036
boycespinelli65@gmail.com
Asking Price: Free--attorney/transfer fee

Unit 67 Week 26

Shirley Irby
Day & Evening: (239) 250-6417
HeyTodd17@gmail.com
Asking Price \$1,195 (negotiable)

Unit 75 Week 43

Norm Campbell
Day & Evening: (828) 556-9005
Avon814@gmail.com
Asking Price: Attorney/Transfer fees

Unit 166 Week 28

Joseph & Mary Howard
Day & Evening: (301) 807-9892
MarryHoward@verizon.net
Asking Price : \$1,000

Unit 97 Week 31

Eric Mackintosh
Day & Evening: (209) 480-7638
Mack041338@gmail.com
Asking Price: \$0 + \$500 paid to buyer/assumer

Unit 132 Week 26

Amy Zieman
Day & Evening: (757) 725-3753
Amyascott@cox.net
Asking Price: \$1200+ attorney fees (2023 usage)
* negotiable (without 2023 usage)

Unit 25 Week 18

Michael Nettles
Day: (240) 743-6053
Evening: (301) 2202408
Mwnettles@yahoo.com
Asking Price: \$7,500 (negotiable)

Unit 57 Week 13

William & Patricia Parkent
Day & Evening: (410) 652-3696
Pparkent3@gmail.com
Asking Price: Attorney/transfer fees only

Unit 23 Week 44

Elaine Rogers & Brendan Hayes
Day & Evening: (804) 972-4279
Hayesrogers@verizon.net
Asking Price: Transfer/Attorney Fees

Unit 25 Week 29

Gerald Gerber
Day: (717) 514-3276
GERGLO70@verizon.net
Asking Price: \$2,000 + attorney fees

Unit 140 Week 47 (Thanksgiving)

Alissa Hudson
Day: (703) 368-5423
Hudson101@verizon.net
Asking Price: Transfer fees only

Unit 122 Week 27

Courtney Renaux
Day & Evening (843) 368-7534
PS3114@Proton.com
Asking Price: \$1,200

Unit 113 Week 12

Donald & Gladys Anna
Day (410) 647-2702
Cluster620@aol.com
Asking Price: \$1,000+fees

Unit 90 Week 4

Richard Sayles
Day: (517) 896-5891
LiasophiaLsayles@yahoo.com
Asking Price: Transfer fees only

Unit 160 Week 2

Stacy Parker
Day & Evening: (804) 335-5622
Stacy-Strauser@yahoo.com
Asking Price: closing/attorney fees only

Unit 71 Week 20

Michael Hurd
Day & Evening: (410) 379-1052 (leave message)
Mphurd@outlook.com
Asking Price: Transfer fees only

Unit 22 Week 12

Lisa Milam
Day & Evening (540) 820-9632
LTM1113@aol.com
Asking Price: \$30.00 (negotiable)