

MOUNTAINSIDE AT ASSANUTTEN

Winter 2018 Volume 39 Number 1

Present at the Commencement of the Meeting: Ken Roko, Andy Blaher, Frank Spielman, Mary Stracener, Wayne Ford, Joanne Springer, Beth Tate, Michael Kuzma and Kenny Hess, representing Great Eastern.

Representing Management: Jocelyn Carl and Clinton Wells.

Committee Members: Thomas Little, Bobbie Prees and Lance Tate.

Visitors: Melanie Kite

The meeting was called to order by the Board President, Ken Roko. The meeting opened with a motion to waive the reading and approve the minutes from the September 09, 2017 Board meeting. A motion to amend the minutes from the September 09, 2017 meeting with the following information added. The board held general discussion requesting a Request for Proposal be placed to solicit general opinions for legal advice based on board operations to have for the board on an ongoing basis. The board held a closed session. The board agreed that there is a concurrence that the Chairman of a Committee has the option to schedule the committee meeting when it is convenient for them. The motion was seconded and approved as amended.

Executive Committee

Ken Roko, President reported

BOARD MINUTES

November 10, 2017

that the Executive Committee took action on the following three items between the fall quarterly board meeting and the annual meeting:

Action 1 - MVOA received a political advertisement request for a board candidate be placed in the MVOA Newsletter.

a. The Executive Board decided that it was not in the best interest of MVOA to allow the publication supporting any election or special interest campaigns.

b. The Executive Board recommends that the Policy Committee consider generating a policy where requests for paid advertisements that are related

to political ads or campaigns to include MVOA publications will not be accepted by MVOA.

Action 2 - A request was made to change the ballot formatting for the 2017 election. The Executive Board decided that such a dramatic change so close to elections would; a. Place a risk to the current election process without advance notification to MVOA members for such a change.

b. Adequate instruction to our owners.

c. If received materials were not understood, the risk of not receiving a quorum, may negate any election process.

d. Allow time for peer review by the Board to any proposed changes to such an important process exercised by MVOA owners.

The Executive Committee referred the proposal back to the Nominating Committee for review of its recommendation and if desired, propose changes to the ballot format to the Board for discussion, as well as determining the best method to communicate any change to the MVOA ownership.

Action 3 – The Executive Committee was faced with decision to renew the

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employee health insurance plan based on rates consistent with our FY2018 proposed budget.

- a. The current (2017) health insurance plan was scheduled to terminate November 1, 2017 and requires several weeks processing time to complete renewals.
- b. The Executive Committee renewed the current plan utilizing the same cost sharing percentage with the employees that currently existed.
- c. As standard practice should include GoodManagement's review of our health insurance plan, a board brief should occur in March of any fiscal year with the intent on the Board making decisions in June prior to the plan year end.
- d. MVOA accepts the current twelve month plan which can be cancelled at the end of any month within that period. We should end this plan year on August 31, 2018. Three advantages: 1. we will know our future rates prior to budget approval for the following year. 2. There will be a time allowance for introduction to the benefits of lower premium cost options. 3. Health plan options can make it possible to establish health savings accounts (HAS) whereby they will be able to make pre-tax payroll deductions into their HAS for the purpose of saving for future medical expenses. The Executive committee has returned this responsibility back to the O&M AND Finance Committees for review and analysis to present to the Board recommendations for the next year's renewal options for FY2019.

A motion was made to accept the Executive Committee report. The motion was seconded and approved.

Treasurer's Report

Frank Spielman, Budget Committee Chairperson, stated that October's collected monthly CEC's was at 89.15%, .08% below last year. A new batch of foreclosed units went to auction on November 15th with a second batch at the lawyer's office that will be auctioned in early 2018. The Statement of Operations for September is showing a gain of \$89,000.00 that operations are above budget with refurbishments below, however expecting that to be utilized by the end of the year.

The 2018 proposed budget will be discussed and voted upon at the annual meeting. The Budget Committee is working on renaming some items in the budget reports for better clarification between the reserve fund and the Capital expenditures and will be further discussed at the March BoD meeting.

Discussion was held regarding the \$1,148.33 monthly courier service fee from Great Eastern and all the services that the courier provides to MVOA. The services include three different mail stop locations, banking, permits, supplies from local companies for all departments, etc. Further assessment will be completed to measure the cost effectiveness of continuing to utilize the resort courier versus hiring an MVOA employee with the added cost of a vehicle and insurance.

A motion was made to accept the Treasurer's report. The motion was seconded and approved.

Membership Committee

Mary Stracener, Membership Committee Chairperson, reported that the committee continues to work on the Living Room replacement furniture. They have looked at furniture design and eight fabrics from three companies for the sectional and chair. The one fabric selected for the furniture was outside the budget yet offered the most durability for the price. The Board discussed all options weighing the benefits of each with a motion was placed to accept the chosen fabric with the additional budget cost of \$13,000.00 placed for motion on the floor for a vote it was seconded and approved.

Our staffing needs in Housekeeping are 14 full and part-time position available with the other departments are fully staffed. RCI scores on guest comment cards as of October 31 are Maintenance at 4.5, the Front Desk at 4.8 and Housekeeping at 4.5.

A motion was made to accept the Membership Committee report. The motion was seconded and approved.

O & M Committee

Andy Blaher, O & M Chairperson, reported that units 29 & 34 have been found to have some extensive repair work, that will require work done on the beams and joists with the units being out of service until the work is complete. When the units were built a moisture barrier was not placed into the crawl spaces which has resulted in the need for repairs. The funds to be utilized for this project shall not exceed \$60,000.00 to get the units back in service. The 10 year capital reserve fund which has been built back up to a nine-year program after borrowing funds for deck replacements placed it into an eight year program. The scheduled annual replenishment to rebuild to the 10 year program may be not be able to replenish as quick as desired from the repair costs of these two units.

A motion was made to accept The O&M Committee report. The motion was seconded and approved.

Policy Committee

Beth Tate, Policy Committee Chairperson, reported that the committee continues to work on an MVOA Contracting Policy. The committee suggested to the BoD that until



an independent legal opinion is obtained on the current contracting procedure that the BoD approve a temporary policy. The temporary policy would require that all board members would be informed about all capital expenses above \$10,000. This would include the amount of the contract, to whom it is issued, and a justification for the decision to issue the contract. A motion was placed, seconded and approved by the BoD for the temporary policy. A motion was also placed and seconded to accept the committee's changes to the ballot for use in the annual election. The BoD also approved issuance of legal RFP.

A motion was made to accept the Policy Committee report. The motion was seconded and approved.

Great Eastern

Kenny Hess, reporting for Great Eastern, stated that the recently held Customer Service Training went well. Five MVOA employees were able to join them for the RCI hosted "Golden Service Together" training. The roadwork for the upgrade process to increase snowmaking capabilities is mostly complete. MPOA will soon begin the guardrail replacement to complete the project. The Waterpark will be closed for major maintenance through December 7th. Comment was made about the resort recently upgraded and expanded signage to help guests easily locate resort amenities and a request that they continue to consider a resort shuttle service.

A motion was made to accept the Great Eastern Report. The motion was seconded and approved.

Nominating Committee

Michael Kuzma, Nominating Committee Chairperson reported that everything was set for the BoD election and ready to calculate votes and announce the winners.

A motion was made to accept the Nominating Committee report. The motion was seconded and approved.

MPOA Representative

Wayne Ford, MPOA representative, reported with the street repair mostly completed and the required settling has happened that MPOA is starting the railing replacement along the road way. The Firewise Committee has been active with the fire department offering individual homes to have their property assessed for fire safety goals to keep all who live on and visit Massanutten safe.

A motion was made to accept the MPOA report. The motion was seconded and approved.

Management Report

Clinton Wells of GOODMANmanagement reported that Lorri Phelps and Frank Spielman have been working on the reserve study of the financials. Nicole and Jocelyn continue

to work on the collections process for accounts in arrears with Nicole diligently reporting to the board treasurer monthly the progress of the process. While working to keep the collections accounts to a minimum. To help with budgeting the employee health insurance a change of effective policy renewal dates remains a moving target as the broker and the management team work to accomplish the goals to accommodate efficient budget planning. On a daily basis in general there are four to five employees handling MVOA business processes.

A motion was made to accept the Management Report from GOODMANmanagement. The motion was seconded and approved.

Unit Disposition

Ken Roko, Unit Disposition Chairperson reported at this time with the development of the agreement between Great Eastern and MVOA that there is no need for an active Disposition committee chair or committee. If and when that need may arise, the BoD will reactivate the committee at that time.

A motion was made to accept the Unit Disposition Report and reserve the need to reactivate the committee in the future. The motion was seconded and approved.

Old Business

Ken Roko, President reported that our Mountainside Villas ADA plan to accommodate guests requesting a full ADA compliant unit will be to; team with Great Eastern on a space available basis and IF they have a unit available, they will rent it to MVOA for an exchange fee currently set at \$229.00. We will also continue to follow the process that has been in place to accommodate our owners/guests as best as possible those that have ADA needs.

Discussion of the laundry room re-use is still in process with further review happening. The BoD is working to find a cost effective solution and will revisit suggestions at the March 2018 BoD meeting. The BoD also discussed vending/candy machine placement and profits with further research being accomplished.

Ken Roko, President read two letters addressed to the BoD from owners the concerns they had for their units requesting that they be addressed. The MVOA management team with guidance from the BoD has addressed the owners concerns.

A motion was made to accept the Old Business report. The motion was seconded and approved.

No additional business was brought before the Board. The Mountainside Villas Owners Association Board of Directors meeting adjourned at 6:25 p.m.



**MINUTES OF THE ANNUAL MEETING
OF MEMBERSHIP
OF MOUNTAINSIDE VILLAS
OWNERS ASSOCIATION
NOVEMBER 11, 2017**

The Annual Meeting of Membership of the Mountainside Villas Owners Association, Inc. was called to order by MVOA President Ken Roko at 11:00 a.m. on November 11, 2017 in the Mountain Cruisers building. Mr. Roko welcomed everyone to the meeting and asked the board members to introduce themselves to the membership. Present at the meeting were Ken Roko, Andy Blaher, Frank Spielman, Mary Stracener, Mike Kuzma, Beth Tate, Wayne Ford, Joanne Springer and Matthias Smith.

Mr. Roko called for proof of notice of the meeting. Jocelyn Carl, General Manager, certified that formal notice of the meeting had been sent to all owners of record by first class mail on October 6, 2017. Members in attendance verified that they received the notice. The letter was accepted and recorded by the secretary as proof of the notice, a copy of which is attached to and made part of these minutes

Mr. Roko asked Mary Stracener to certify that the meeting was called to order with 10.6% of the total membership being represented in person or by proxy and that a quorum was present in accordance with the by-law requirement for participation of more than 10% of the aggregate voting interest.

Mr. Roko motioned to waive the reading of the minutes from the November 12, 2016 Annual Membership Meeting and approve them as written. The motion was seconded and approved.

The eight candidates were presented for the four seats available on the Board of Directors. Three candidates were current board members running for re-election. Mr. Roko reviewed the candidate selection processes. In accordance with MVOA by-laws, only two candidates may be nominated per open board position. The Nominating Committee’s recommended eight candidates were approved by the board in the September BoD meeting. The eight candidates were placed on the Ballot that was mailed to each owner. No nominations were requested nor accepted from the floor. A motion was made to declare the nominations closed. Nominations were declared closed. Stacy Fulcher and Pamela Bell, MVOA owners, volunteered to be inspectors of the election. A motion was made to accept the inspectors by acclamation. The motion was seconded and approved.

The chairman presented the established rules of order to ensure a smooth, efficient and democratic conduct of the

meeting. Among the rules, only bona fide owners and a valid proxy holder are allowed to vote and participate in any discussion. Anyone appearing on the ballot can withdraw his/her nomination.

The inspectors, assisted by Mary Stracener, counted the ballots. While the ballots were being tabulated, Mr. Roko asked the committee chairpersons to present reports to the membership.

Treasurer’s Report

Frank Spielman, Budget Committee Chairperson, thanked Jocelyn Carl along with the staff and the GOODMANagement team for their dedicated support throughout the year. MVOA is a 4.5 million dollar operation and currently in a sound financial position. CEC Collections to date are over 89.20%, with delinquencies at 10.8%. Projecting to be less than 10% by the end of the year as typically see an approximate monthly reduction of 1%. Year-to-date operating expenses are above budget. Capital expenditures are currently under budget, but these funds will be used by the end of the year for planned capital improvements. The emergency reserve fund is approximately 1.35 million dollars, invested in U.S.-backed securities normally laddered in a ten year program, and primarily reserved for capital emergencies. As reported over the last four years, however, the board approved borrowing from the fund to pay for deck improvements in 2013/14 the sum of 270 thousand dollars. Consequently, the emergency reserve fund had been reduced to an eight year program. Returning 135 thousand annually we are currently back up to 9 investment years. The 2018 budget continues to allow for the replenishment of these funds.

Mr. Spielman presented Industry Financial Metrics with a comparison of 100 Florida resorts based on audits and budget reports for years 2003-2015 based upon 2 bedroom units in resorts our size. The comparison being the industry standard versus MVOA.

	INDUSTRY	MVOA
• Bad Debt Expense	10%	8.6%
• Intervals owned by developers	10%	2.5%
• Intervals owned by the association	4%	1.8%
• Maintenance Fees (2015) (93% over \$500.00)	average \$738.00	\$455.00
• Historical Fee percentage increase	4%	3%
• 2018 Fee Projection (avg. +4% over 3 years)	\$830.00	\$520.00



Mr. Spielman presented the 2018 budget to the membership. With 125 Budget line items aggregated to 17 line items. The total budget is approximately 4.5 million dollars and includes an annual maintenance fee increase of \$25 to \$520 per week.

Budget Summary	2017 Budget	2018 Budget	Delta
Increase			
• Total Budget	\$4,366,713	\$4,608,659	\$241,945
• Capital Replacement Allocation	\$892,664	\$919,414	\$26,780
• Operating Allocation	\$3,474,050	\$3,689,215	\$215,165
Category	\$ Increase	CEC Increase	%CEC
Increase			
• Activities/Recreation	\$89,250	\$10.00	25%
• Water & Sewer	\$39,506	\$4.40	23%
• Wages & Benefits	\$55,502	\$6.20	4%
• Capital Replacements	\$26,780	\$3.00	3%
• Miscellaneous	\$31,208	\$1.40	1%

Mr. Spielman motioned to approve the 2018 proposed budget as submitted to the board and presented to the membership in the fall newsletter. After discussion, the motion was seconded and approved.

O & M Committee

Andy Blaher, O & M Chairperson, thanked the other O & M committee members and the Membership committee for their participation throughout the year. Mr. Blaher reported that the maintenance department is fully-staffed. We have four full-time and eight part-time housekeeping positions and three part-time inspecting positions in the housekeeping department open. Mr. Blaher reported, that the Jenn-Air grills are no longer being manufactured and the committee members are looking at replacement options. Group discussion ensued regarding unit amenities and RCI Service level differences. Comment was made that we here at MVOA have comfort, accommodations and views that are difficult to match or beat. The retaining wall replacement at units 141-145 was our biggest challenge with footing damage found while in the replacement process that doubled the original estimate and required that the units be out of service for nine months. Units 29 & 34 are currently having some flooring and crawl space mediation work done.

Membership Committee

Mary Stracener, Membership Chairperson, reported that RCI in-bound trades tend to have critical reviews which are often regarding things we cannot change (i.e., a master suite bathroom). Ms. Stracener stated that she and the staff regularly review scores for each unit to ensure high scores are retained. Group discussion was again held regarding MVOA unit trading power and the value of MVOA to the ownership.

Great Eastern

Matthias Smith, Vice-President and General Manager of Great Eastern. Reported for Great Eastern while providing a slide show stated that Great Eastern is continuing to offer resort amenities with Massanutten being a four season resort and over 1 million visitors annually. In 1902 the resort was exclaiming to visit for the fresh air and good food. Today an often used tag line being used: "Breathe the mountain air". The resort is becoming known as the mid-Atlantic adventure resort.

Election Results

Mary Stracener received the vote counts and announced the results of the election. The certification of election, signed by each inspector, is attached to the original minutes and made part hereof. The following results were announced:

Candidate	Annual Meeting	Total
Ken Roko	11	719
Frank Spielman	10	770
Joanne Springer	10	774
Thomas Little	09	497
Jeffrey Bryant	00	133
Kimberly Leonard	01	325
Edmund Price	00	223
Paul Wolverton	02	148

Based upon the vote certified by the election inspectors Ken Roko, Frank Spielman and Joanne Springer were re-elected. Thomas Little was elected to fill the open term with one year remaining.

No additional business was brought before the Board. The Chairman declared the 2017 Annual Membership Meeting adjourned at 12:17 p.m. Mr. Roko stated the board members would return to announce the 2018 Board Officers following a short organizational meeting and door prize distribution.

The Annual Meeting was called back into session after the organizational meeting. In the organizational meeting it was decided by acclamation the 2018

Board Officers will be Ken Roko, President; Andy Blaher, Vice President; Frank Spielman, Treasurer; and Mary Stracener and Joanne Springer, Secretary. The Board Meeting dates for 2018 were announced. The 2018 BoD meeting dates are attached.

The Annual Meeting was then opened for comments and questions from the floor. Comments and questions were addressed and no follow up actions are required by the MVOA board or management.

The Annual Meeting of the MVOA was formally adjourned



at 12:53 pm by a motion made and approved.

FROM THE PRESIDENT’S CORNER

I want to thank everyone for participating in the election of officers and not because you chose to have me continue as one of your representatives on the Board (and to the Board, who chose to ask me to continue as President). It is your vote, voice, feedback and participation that makes a difference and forms the character of MVOA.

We welcome you to Massanutten and encourage you to come to the mountain to enjoy the activities and out-of-the-routine experience. The staff awaits your arrival and assist you in any way that they can.

During the coming year, your Board will continue to meet the challenges before us. We also look for ways to ensure that our actions are always in the best interests of the association.

Suggestions are always welcomed. That said, we are still analyzing our options for use of the old laundry room. Please keep your ideas coming.

We hope that our MVOA family celebrated this Holiday Season safely and joyously, and welcomed the New Year with hopes and dreams of things to come.

Respectfully,
Kenneth Roko, President
Board Member

SUMMARY OF BOARD’S ORGANIZATIONAL MEETING

The following were elected to serve for 2018:

- Kenneth Roko – President
- Andy Blaher – Vice President
- Frank Spielman – Treasurer
- Mary Stracener & Joanne Springer – Secretary

A schedule for the 2018 Board of Director meetings and Annual Meeting was approved.

- Saturday March 24, 2018 – 10:00 a.m.
- Saturday June 09, 2018 – 10:00 a.m.
- Saturday September 08, 2018 – 10:00 a.m.
- Friday November 09, 2018 – 5:00 p.m.

ANNUAL MEETING
Saturday November 10, 2018

PROXY WINNERS

Congratulations!

Thank you to all owners who participated in the recent Board member election! We would like to congratulate the two (2) winners in our random proxy drawing. The winners are Sharon Talmadge of Millers, MD and Melvin & Amanda Cobb of Clinton, MD. Both have won a free week at Mountainside Villas.

MVOA BOARD MEMBERS – 2018

Kenneth Roko – President, Andy Blaher – Vice-president, Frank Spielman – Treasurer, Mary Stracener & Joanne Springer – Secretary, Thomas Little - Board Member, Wayne Ford – Board Member, Beth Tate – Board Member, Michael Kuzma – Board Member and Developer Representative, Jeff Reid

If you would like to contact a board member, please forward correspondence to:

MVOA
Attn: (Board Member’s Name)
PO Box 1351
Harrisonburg, VA 22803

Your correspondence will then be forwarded to the appropriate board member.

2017 REAL ESTATE TAX AND PERSONAL PROPERTY TAX PER UNIT/WEEK OWNED \$23.91

CHECK-IN DATES AT MOUNTAINSIDE VILLAS

The 2018 calendar starts on Friday January 5, Saturday January 6 and Sunday January 7, 2018. A NEW CALENDAR YEAR at MVOA will always begin on the first Friday of the year.

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 referring to your Mountainside Villas Owners Association Annual Occupancy Calendar for the scheduled dates. The calendar is also available on our website mountainside-villas.com.

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



ANNUAL BILLINGS

The annual courtesy CEC statements were mailed in November. If you have not received your 2017 statement, please call (866) 875-1383 to request a copy. Even if you did not receive a statement, you are still responsible for the CEC payment and for late fees that will be assessed on January 31, 2018. Notice of address change is the responsibility of the owner. Below is the billing schedule for 2018 CEC's:

January 1, 2018	CEC due
January 31, 2018	Late fee assessed on unpaid accounts (Statements will be mailed)
March 1, 2018	Statements mailed on unpaid accounts
March 31, 2018	Unpaid accounts sent to third party collection agent. Interest at 1% per month on the unpaid balance will be assessed.
September 1, 2018	Certified letter mailed giving notice of 'intent to lien'. To avoid foreclosure, the Owner can elect to either pay the amount due or sign the deed of ownership over to Mountainside Villas Owners Association.
October 1, 2018	Unpaid accounts turned over to the Association's attorney to begin foreclosure process.

Payments may be sent to:
MVOA
PO Box 12967
Newport News, VA 23612

To avoid having unpaid account balances sent to collections, contact the office at (866) 875-1383 for further assistance. Please be advised that delinquent accounts incur a \$25 late fee and a 33% administrative fee.

AUTOMATIC PRE-PAYMENT MAINTENANCE FEE PLAN

Please visit our website at www.mountainside-villas.com to find detailed information about our pre-payment plan for 2019. The plan allows you to pre-pay your maintenance fee in monthly installments. To enroll, complete the required authorization agreement form found on our website.

Capital Goals for 2018 & Completions for 2017

The following will give you a synopsis of capital improvements at Mountainside Villas for the year.

Capital Completion for 2017

Project	Goal	Completed
Exterior Entry Steps	45 units	45 units
Exterior Steps from Parking Lot	1 set	1 set
Handrails for Concrete Steps	14 sets	3 sets
Exterior Lighting for Concrete Steps	14 sets	3 sets
Dining Room Counter Stools	45 units	50 units
Heat Pumps	15 units	8 units
Roof Replacement	3 buildings	3 buildings
First Floor Vinyl Flooring	10 units	9 units
Dishwashers	35 units	35 units
Electric Ranges	73 units	73 units
Jenn Air Grills	20 units	0 units
Microwaves	50 units	50 units
Refrigerators	10 units	5 units
Living Room Fireplaces	20 units	21 units
Master & Queen Bedroom Fans	54 units	54 units
Living Room Fans	15 units	15 units
Sliding Glass Doors	18 units	18 units
Queen Mattress Sets	95 units	96 units
Upstairs Bathrooms	20 units	20 units
Sauna Floor Replacement	25 units	28 units
Picture Windows	10 units	10 units
Golf Cart Replacement	1	1
Wall Replacement	1	1
Washer & Dryer Installation	57 units	57 units

Capital Goals for 2018

Project	Goal
Exterior Trex Deck Replacement	3 units
Handrails for Concrete Steps	6 sets
Exterior Lighting	20 stairways
Heat Pumps	10 units
Roof Replacement	2 buildings
First Floor Vinyl Flooring	15 units
Dining Room Table & Chairs	10 units
Electric Ranges	35 units
Microwaves	20 units
Living Room Fireplaces	20 units
Living Room Upholstered Furniture	44 units
Living Room Window Drapes	30 units
Living Room Television	10 units
Living Room Fans	36 units
Master King Mattress Sets	45 units
Queen Mattress Sets	79 units
Atrium Doors	25 units
Upstairs Bathrooms	30 units
Sauna Floor Replacement	25 units
Picture Windows	5 units
Golf Cart Replacement	2 golf carts

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Phone: 540-289-6003
Fax: 540-289-9072

PRESORT
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PERMIT 75

CLASSIFIED ADS › WINTER 2018

Unit 131 Week 27

Nancy Stettmeier
Day & Evening (410) 259-1023
kandikay@comcast.net
\$4,500 negotiable

Unit 162 Week 07

Ross Hasson
Day & Evening (434) 361-9431
gailhasson@aol.com
\$2,000 negotiable

Unit 065 Week 35

Lynwood Dunn
Day & Evening (804) 695-4438
bsdunn@cox.net
\$1,200 or best offer

Unit 041 Week 04

Gudrun Tucker
Day (512) 930-4603 Evening (512)
917-1240
gudrun.tucker@me.com
\$3,000 negotiable

Unit 110 Week 27

Joshua Hanna
Day & Evening (304) 651-3755
jedwardh555@gmail.com
\$2,000

Unit 047 Week 03

David Kolman
Day & Evening (410) 960-3600
caboverkolman@comcast.net
\$1,104 or best offer

Unit 121 Week 44

Joseph Higgins, Sr
Day (410) 638-0457 or (443) 613-9100
\$2,999 negotiable

Unit 078 Week 06

Michael & Marina Kotch
Day (239) 689-8957 or (703) 967-9617
ciaomondo@aol.com
\$1,900 negotiable