

FAQ's:

*Frequently Asked Questions related to the Special Recreational Parcel Designation.
Mariners Landing is an umbrella community that consists of a Master Association and 11 sectional associations.*

Reference of Acronyms related to Mariners Landing Community:

SRP –Special Recreational Parcels

MLCA -Mariners Landing Community Association, Inc. - also known as the “Master Association”

MLDC-Mariners Landing Development Company, LLC - the new developer/declarant

MLCC -Mariners Landing Country Club, LLC - the Mariners Club

MLAG -Mariners Landing Acquisition Group - no longer relevant

MLH -Mariners Landing Hospitality - Mary Lou’s short-term rental company

MLRE -Mary Lou’s real estate brokerage

PMC -Perrow Management Corp. - Waller Perrow’s management company

RLM -Lee Merritt’s company providing CIC management to MLCA and The Pointe

AMS -Maureen Baker’s company providing CIC management to Mariners Village, 10th & 16th Fairways, Mariners Run, and Westcove

CALM - John White’s management company, no longer applicable.

Questions regarding the special assessment:

- ❖ Is the special assessment a one-time thing or permanent? How did the MLCA Board determine the assessment split?
The special assessment is a one-time thing. The obligations that MLCA has for the maintenance and operations of the SRPs will continue. The MLCA board determined a fair and equitable solution to split the assessments based on commensurate usage of the SRPs, this decision for 2020 is final. However, options for the 2021 split will be evaluated between now and the annual meeting of the membership held in October. Positive input from the community is both welcome and desired. All property owners have the unique opportunity to work together to find agreeable solutions that meet the needs and desires of the community.
- ❖ Why did MLDC create MLCC and designate the Special Recreational Parcels?
To create an all-inclusive resort community where all property owners have access to everything the resort has to offer. The SRPs are structured so that if/when the membership votes to acquire them, the transition is seamless and the SRPs are converted to common areas within Mariners Landing.
- ❖ Why do the property owners not own the SRPs?
This is an ongoing concern and has been for many years. MLDC offered the SRPs to MLCA earlier this year. The offer is still on the table and due diligence is presently being conducted.
- ❖ Why was the golf course included?
The golf course faced imminent insolvency. If the course closed, the effects on property values could have collectively been losses in the tens of millions of dollars in equity. Not to mention, it would be near if not total loss for lot owners as the growth potential, especially on the course, would no longer exist.
- ❖ What about the pools?
The White Estate was in probate and insolvent. Due to the complicated nature of the estate and its obligations, there were any number of possibilities of disastrous outcomes for the amenities and the community. It took two years of Matt White and multiple law firms working on the Seller side & Waller, Tom, and multiple other law firms working on the Buyer side to settle the obligations of the estate and obtain clear title to the assets within Mariners Landing.
- ❖ What kind of condition are the SRPs in today?
Much better than they were three months ago. MLDC paid for long overdue repairs and maintenance to the SRPs as well as multiple other beautification projects across campus.
- ❖ Is this designation legal?
Multiple legal opinions were given including MLCA’s counsel. Yes, it is legal and allowed by the language in the governing documents that have existed since the beginning of Mariners Landing.
- ❖ Will we have a restaurant in the future?
Food and Beverage is currently available at the Clubhouse, Recreation Center, and Pointe Pool concessions. A year-round restaurant at the clubhouse is in the planning stage. Heath’s is owned by a 3rd party, MLDC and MLCA have no influence in their operations.

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- ❖ What if I have zero interest in owning property in an all-inclusive resort?
Your property values were not affected by any closures due to the new developers acquiring them and settling the obligations. Sales prices are already ticking up compared to this time last year. Inventory is low and demand is building. It is a perfect opportunity to sell if owning a property in an all-inclusive resort community is not for you.
- ❖ We bought a lot to build a spec house on, is now a good time?
As stated above, inventory is low. Nobody has a crystal ball, it seems that this is as good a time as it has been in well over a decade.

Questions on costs:

- ❖ Why is the income from the SRPs not reflected?
The income will be used to offset the projected expenses. The intent of not reflecting the income was to create a slush fund to act as a reserve fund. The use of these funds will be determined by the board and discussed at the annual meeting of the membership.
- ❖ What is the difference between MLDC and MLCA ownership of the SRPs?
The primary difference between MLDC and MLCA ownership of the SRPs is control of the budget. Currently MLDC has the authority to operate the SRPs at its sole discretion. Although there is no requirement for MLDC to share the financials with MLCA, MLDC is sharing the financials with MLCA monthly in the spirit of transparency and to assist MLCA with its due diligence. If there is a MLCA vote to acquire the SRPs in the future, MLCA will have the authority to operate the SRPs at the membership's sole discretion and property owners will control the future of the SRPs.
- ❖ Why are we not getting a refund for my Amenities or Golf membership in April and May?
MLDC and MLCC did not control drafts or expenses prior to May 1. You are being credited for amenities in May. If you paid, the prorated balance has already been credited to your house account. Golf was open, so golf members were charged for May.
- ❖ When exactly will I receive my refund?
Your Club house account has been credited and you are welcome to keep your credit balance and use it for snacks, cart rentals, etc. However, if you desire a refund, the Club will cut checks on/after the 13th of July. If you prefer the check, please let Curt know at your earliest convenience and/or please feel free to stop by the office at 100 Retreat Lane.
- ❖ What if I am selling my property?
The special assessment will be prorated at closing. The period for the special assessment is June 1st - December 31st for 2020. The buyer is responsible for the period that is from the date of closing to the end of the year. You are responsible for June 1st until your closing date.
- ❖ What about sectional association fees?
Sectional association fees will remain the same. In the future, the hope is that the community will take advantage of the economies of scale and consolidate services that are big ticket items within sectional budgets. A few examples are mowing and landscaping fees, insurance fees, and professional management fees. If all sectional associations were to utilize the same vendors there can be considerable savings in the sectional association budgets. There are preliminary discussions within several of the like-kind sectionals regarding consolidation currently underway. The MLCA board will seek representation from each sectional for exploration and strategic planning sessions soon.
- ❖ What if I have less than four people in my family?
You will receive "extension" badges which are also entitled to having accompanied guests.
- ❖ What if I have more than four people in my family?
Your temporary access card allows your entire family and accompanied guests access to all Mariners Club venues. When the conversion to Photo ID badges is complete, you will be given 1 (undeveloped lot), 2 (Efficiency condo), or 4 (Condo/Home) badges based on your property for access.
- ❖ How many guests can I bring?
You can bring your commensurate number of accompanied guests to all venues.
- ❖ Are kids free? What ages?
Usage for all venues is included in property ownership (current in assessments) and their guests; however, children under 16 will not be issued a Photo ID and must be accompanied by an adult for access.

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- ❖ How high could assessments potentially get next year and in the future?
MLDC is doing their best job possible keeping a balance of maintaining the property at a level the owners can be proud of and enjoy, while keeping expenses to an absolute minimum. There are no significant increases anticipated should the MLCA membership vote to acquire them.
- ❖ How do I stay informed? How do I receive information? How can I get involved?
As MLDC, MLCC, and MLCA all get real and accurate data, everyone will have more information. Please ensure that you are on the email distribution lists of MLDC, MLCC and RLM. Also, please visit www.marinerslanding.com and www.mariners.club. The annual budget is adopted in October. You are encouraged to get involved with the community and its governance. MLCA board meetings are held every 2nd Thursday of the month at 5pm (no July meeting) in one of The Pointe conference spaces and open to all property owners. There are multiple opportunities to get involved, and you are encouraged to do so.
- ❖ How much is a non-owner membership? Is it annual (prorated) or calendar? Can I pay monthly, or do I have to pay for the full year?
For this year, MLCC offers non-owner memberships at a rate of \$1,800 for the remainder of 2020. When a non-owner joins, they will be required to pay in full whether they join in July or October. MLDC and the MLCA board will discuss rates for 2021 prior to the annual meeting of the membership,
- ❖ I do not golf or use the pools, why do I have to pay for them?
Everyone shares in the benefits and expenses of the SRPs. The SRPs are available for you and your guests to use and usage is encouraged. If you choose not to, they still exist and need to be supported by the community for their continued operations to protect property values and excite potential future property owners.
- ❖ What happens if I do not pay my assessments (or another owner does not)?
The obligation to pay assessments in a planned community is absolute. For those that do not pay, Mariners Landing Community Association, Inc. has a collection policy that it will adhere to. It is no different than not paying any other POA assessment. Also, MLCC can deny access to owners not current in their assessments at the MLCA board's direction.

Questions on short-term rentals:

- ❖ If I am renting my condo, can I give the renters my temporary access card?
If the unit is in the ML Hospitality program, they have access with their room key. MLDC and MLCA are quickly working towards a system for transients and some form of a user tax is likely.

General Questions:

- ❖ What if I lose my temporary access card or Photo ID Badge?
You can drop by the office for a replacement. There will be a \$10 fee for this, and the previous card/badge will be deactivated.
- ❖ Can kids go to the pools unattended? What ages? What ages can use the fitness center (with or without an adult)?
Children under 16 will need to be accompanied by an adult at the pools and the same applies to youths under 18 at the fitness center.
- ❖ Can I send guests that are visiting to the amenities without me?
Your temporary access card may be used by your guests. Please call the office to provide their names. Once you have your member photo ID, please call the Mariners Club to let us know you are sending someone with your member photo ID badge.
- ❖ How much are venue rentals, group rates?
If you would like to bring a group to a venue for an event, please give Curt a call for a quote – 540-894-7653.
- ❖ What should I do if I see a member using an amenity inappropriately?
If there is a concern on the property: as an owner, please feel free to handle it, call the office, or if the severity warrants it – call the BCSD. Any feedback about operations can go directly to the Mariners Club office, and those with immediate concerns can call 911 or reach out to Curt directly on his cell phone @ 540-894-7653.
- ❖ Where and when do I pick up my temporary access card, when do I get my owner/member photo ID badges? How do you know who to make the cards/badges for in my family?
Please stop at the NEW Mariners Club office at the Recreation Center's main entrance. The Mariners Club office is open 8-5 daily. The photo ID badges will be made soon.
- ❖ Until I get my owner/member photo ID badge, can I get as many people in as needed with just my one temporary access card?
Your temporary access card will get your family and guests into all the venues. The golf course can check you in with your personal ID, verifying it with the owner directory.

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Boat dock/ramp questions:

- ❖ If I use the boat ramp, where can I put my trailer for the day?
The front desk at the Pointe offers daily passes for P4 parking lot beside the Pointe. They can assist with storing your boat overnight as well. Long term storage can be handled by docks and data services at 540-297-9393 #3.
- ❖ How can I ensure I have access to the boat launch when I need to use it? If I come in early or late, will you notify me if the code changes? Is there a 24/7 number to call?
Owners and members are welcome to use the boat launch and are expected to put the cable back up after use. Renters will be required to get the code from the front desk at the Pointe. The code will be sent to all owners/members via email. When it is changed, it will be e-blasted. If someone misses the email, it is available by calling the Mariners Club office. The code will change periodically, as this is the most effective way to keep infringers out of the community. It is a small inconvenience; however, it is making a drastic impact on the privacy of our community and common area parking.
- ❖ Where can I keep my kayak?
There is an area on the left side of the MV beach you may use. You are responsible for the security of your vessel. MLDC & MLCC will also do their best to keep an eye all owners personal property. MLDC is working on a solution for storage racks in the future at The Pointe and Mariners Village.
- ❖ Why do non-owners have boat slips when owners cannot get a slip?
This is another issue that was inherited. In the future, owners will have priority (and pay less than non-owners in 2021) for slips as they become available.

Pool and Golf Questions:

- ❖ Can I bring my own golf cart to play golf?
Absolutely. You are encouraged to use your golf cart at the Mariners Club. Carts used on the golf course must have turf tires!
- ❖ Can non-owner guests join me on the golf course? What fees do they have to pay?
Absolutely. While using the temporary access cards, the same number of guests at the pools applies to the golf course. You are responsible for cart fees (If you do not own a cart with turf tires).
- ❖ Will owners get preference over members at the pool during COVID or with golf tee times?
MLDC and MLCC do not currently have a system to give preference to owners over members. Should the MLCA membership vote to acquire the SRPs, the membership can determine the extent of preference the community desires.
- ❖ We have use of the walking trails now. Can we use the golf course trails too?
The golf course is not a safe place to walk or ride carts unless you are playing. You can interrupt play, get struck by a ball, etc. Golfers are on the course from sunrise to sunset. The course is not lit, so travel after sunset is also unsafe with the terrain, and you can cause damage to the course should you travel off the path.
- ❖ How much are day passes?
Day passes are not required while using your temporary access card. Once owner/member photo ID badges are issued, you will only require a day pass for guests beyond the guests allowed with your owner/member photo ID badges. Day passes will no longer be available to the general public.
- ❖ Should I carry my temporary access card and/or owner/member photo ID badge with me while on campus?
During the transition, everyone is working towards reducing unauthorized access to our beautiful campus. Having these on hand will help ensure the safety and privacy of all property owners. The team at the Mariners Club also has an owner/member list to help cross-reference and ensure owners can utilize all venues.

Security Questions

- ❖ Have we increased security?
Yes! MLDC, MLCC and MLCA are all working closely with the Bedford County Sheriff's Department and the Virginia State Police to increase visible patrols. A Neighborhood Watch program is underway, the initial meeting is Saturday, July 11th at 10:00 AM in the Blackwater Room. Courtesy Patrols, which consist primarily of law enforcement retirees, began patrolling on July 1st. A request for off-duty uniformed deputies to work the weekends on-campus has been submitted.

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