April Board Communications

From: Lookout Board (thelookoutboard@gmail.com)

Bcc: degan852@yahoo.com

Date: Friday, April 5, 2024 at 12:25 PM EDT

Dear Owners,

The board understands that there is quite a bit of information in this month's communication. Please take the time to read through and reach out to thelookoutboard@gmail.com with any questions.

Current Status of HCOA Finances
Pipe Burst Committee Report
Windows, Doors and Decks
Repair to Interior Unit Damage
Deck Inspections
Minutes from Emergency Meeting of 2/28/2024
Minutes from 03/02/2024 Board Meeting
Lobby Door will remain locked at all times
Annual Meeting
Insurance renewal information
Internal Controls Review
Agenda for 04/27/2024 Board Meeting
Volunteers
Owner Clean Up Day
Special meeting for new board member

Current Status of HCOA Finances
Please see attached letter from the board regarding our current state of finances

Pipe Burst Committee Report:
The Pipe Burst Committee has completed their report and submitted it to the board. This completes the charter of this special committee and the committee will now dissolve. The board would like to thank Lorraine Ilsley, Dave Degan and Beth Chamberland for their assistance with this committee. Please see the attached report. The board will be reviewing this report and adding any approved recommendations to the 7/1/24-25 fiscal year budget.

Windows, Doors and Decks:
The board has been working with the association's lawyer for several months to determine who is responsible for doors, windows, and decks. Please see the attached letter from our lawyer that explains the HCOA is responsible for maintenance, repair and replacement of doors, windows and decks. Based on this information, the board has come up with a process to determine the priority and financing of the maintenance, repair and replacement of these items going forward, please see the attached document from the Board.

Repair to Interior Unit Damage:
Please see attached document to clarify what HCOA is responsible for and what Owners are responsible for.

Deck Inspections
Please see attached list of each deck and the repairs that will take place. There are no decks that need immediate repair at this time. All repairs have been categorized into a Level 1,2, or 3 to indicate the urgency of the repair. All costs have been categorized into one, two or three $'s to indicate the cost of the repair. The HCOA is covering the cost of all repairs and replacements. Funds will be added to the 7/1/2024-2025 fiscal year budget to cover costs and repairs will begin 10/15/2024.

Minutes from 02/28/2024 emergency meeting attached.

Minutes from 03/02/2024 meeting attached.

The Lobby Door will remain locked at all times
A reminder that a decision was made last year to keep this door closed and locked at all times for security. Please remember to keep your key with you at all times. Owners who rent please advise your guests to keep their key with them at all times.

Annual Meeting
Our annual meeting will be held Sunday May 26, 2024 at 9:00 am in the Garden View Room. Coffee and light refreshments will be available at 8:00 am. This meeting will be available Via Zoom. All meeting dates and Zoom links can be found on the new website. Please RSVP so we have a head count for food and seating:
https://forms.gle/tjVP3JbqPnktU5Qb9

Insurance Renewal Information
Our Master Package Policy, Umbrella and Auto policies will all renew with Liberty Mutual effective 4/1/24 at an increased premium from $100,138 to $111,111, and an increase in Blanket Property Limit from $18,700,000. to $20,300,000. This information came at the very last minute this year, and we are still working out some details in specific building limits for the cottages and main building. We will be following up with a statement of values and updated owners guide to insurance soon.

Internal Controls Report
Please see attached internal control report the board has completed. We will be going over all recommendations and implementing new procedures based on this report.

Agenda for 04/27/2024 Board Meeting attached

Volunteers
Thank you to all the owners that volunteered for the following sub-committees. We could use a few more volunteers, and we are also looking for a 7th board member. If you are interested in any of these positions, please send an email to thelookoutboard@gmail.com
Social - Lorraine Ilsley, Moxie Gray, Marie-Anne Ward and Kim Ahlgren
Capital Improvement-Michele Butler and Tom Tremblay Co-Chair, Barbara Ahlgren, Karen Garvin, and Lorraine Ilsley
Property Manager Apartment Use - Michele Butler Chair, Vinny Zaccardi, Ann Valenchek and Thomas Downs (could use a few more members)
Historical Pergola Replacement - Tom Tremblay Chair, Karen Garvin (could use a few more members)

Owner Clean Up Day
Our first ever Owner Clean Up Day was such a success last fall we are going to try it again in the Spring. We have scheduled Saturday May 18, 2024 for a Spring Clean Up day, with a rain date of Sunday May 19. Please RSVP to kathydeganlookoutboard@gmail.com if you can make it. We will start at 9:00 am and end around noontime with a pizza lunch.

Special Meeting for new board member
The board will hold a special meeting on 04/10/2024 at 7:00 pm to choose a new board member in accordance with our bylaws. This meeting will be held via Zoom. All meeting agendas and zoom links can be found on the website.

Again, please contact thelookoutboard@gmail.com with any questions.

Sincerely,

Kathy Degan-President
Ed Chamberland-Vice President
Tom Tremblay-Treasurer
Michael Abbott-Secretary
Michele Butler
Vinny Zaccardi

Lookout Deck Inspections 03082024.pdf
106.5kB

Internal Controls Review -.pdf
697.5kB

Lawyer Memo Windows Doors and Decks.pdf
132.6kB

02282024 Emergency Board Meeting Minutes.pdf
78kB

03022024 Board Meeting Minutes plus attachments.pdf
840.5kB

Current Status of HCOA Finances.pdf
57kB

Board Memo Windows Doors and Decks.pdf
36.7kB

04272024 BOD Meeting Agenda.pdf
128.1kB

Pipe Burst Mitigation Committee Final Report.pdf
222kB

April 1, 2024

Dear Owners,

We have had our challenges at the Lookout these past few years. Our properties are delicate and need to be managed properly and proactively. Our finances need to allow for the ongoing maintenance and potential discoveries that are common with properties such as ours. When these two things do not occur, it leads to a backlog of projects without the funds to cover the projects or the discoveries. This has created a need for assessments which are painful for all of us. The condo fees did not have much of an increase for a period of 12 years, which was a great benefit to the owners that owned during those years, but also did not allow for a buildup of reserves necessary to handle these discoveries.

The board is now taking an in-depth look at the current state of our finances and our properties to identify the issues we may be facing in the coming months. The following potentially significant costly items are currently being investigated. Owners should be aware these issues have not been budgeted for in the current fiscal year ending 6/30/24 and we have little in reserves to fall back on. The board is working hard to have a clear understanding of each item and the best way to resolve these issues.

- We recently had 3 discoveries during the Cottage 6 rebuild. The main roof has failed due to faulty workmanship performed decades ago. The cost of the new roof is $70,000. We also had an increase in product regarding the cabinets that was not accounted for in the original contractor quote of $23,000, and one of the decks was found to be original to 1980 and in desperate need of replacement at a cost of $24,000.

- During a recent audit of the Fire Suppression System, several deficiencies have been identified and need to be addressed. A pressure test of the complete system is required. Some pressure gauges and equipment apparatus are old and in need of maintenance.

- Sections of the Main Building roof need replacement. This was discovered during the gutter installation in 2023.

- The Main Building Boiler maintenance was recently completed, and it was discovered that 2 of the 4 main burners on the boilers are no longer manufactured and replacement part availability is limited. Replacement of these burners will need to be completed soon.

We do not want to do an assessment at this time. We still have a few more months left in our fiscal year and several outstanding projects to complete. A loan was approved when we started the Cottage 6 rebuild, to help cover any additional expenses that may arise. We have signed for the loan with Bangor Savings in the amount of $100,000, for 7 years at 8.375% interest to have the necessary funds to finish the Cottage 6 rebuild in a timely manner.

We will be working hard on all the above items over the next couple months, but at this time we feel an assessment will most likely be needed by May/June time frame. Our goal is to keep owners informed about important matters involving YOUR property. This board is committed to transparency and honesty, and as hard as it may to hear this news, we feel it is important to share.

Please contact us at thelookoutboard@gmail.com if you have any questions.

Sincerely,

The Lookout Board

Kathy Degan-President

Ed Chamberland-Vice President

Tom Tremblay-Treasurer

Michael Abbott-Secretary

Michelle Butler

Vinny Zaccardi

HCOA Emergency Board Meeting Minutes
Meeting Date February 28, 2024, 7:00 PM

Board Members in attendance Via Zoom: Kathy Degan-President, Ed Chamberland-Vice President, Michael Abbott-Secretary, Tom Tremblay-Treasurer, Michele Butler. Board member Vinny Zaccardi is a Cottage 6 Owner and recused himself from the meeting.

The purpose of the meeting was to discuss how to fund several recent discoveries in the rebuild of Cottage 6

<u>Roof $70,000</u>
Morrison Construction started a remodeling project in the second floor Reitz Unit this past week. During the demolition of the interior ceiling and walls they discovered the ceiling was compromised and sagging in some areas. Further investigation identified the existing roof sections are separating from each other and are failing due to improper structural supports. Poor construction methods were used in the past resulting in this roof failure. The roof and supporting exterior walls will need to be replaced.

<u>Deck $24,000</u>
The second floor Reitz unit deck is the original deck from the 1980 conversion and was rotted out holding water underneath between the roof and the deck. A complete replacement is necessary.

<u>Cabinets $24,000</u>
Due to inflation, one of the unit's cabinet costs has increased over and above what was estimated back in April of 2023. The total cost of the cabinets is $24,000 above what the insurance company is willing to cover. We are still working with the insurance company, but currently they do not agree to cover this additional amount.

There are also several smaller charges, creating a total expected overage of $140,000.

The board held a lengthy discussion to determine the best way to handle this potential overage. The final decision was to sign for the loan in the amount of $100,000 to cover the costs for the next few months. The board has approved the loan with Bangor Savings Bank as the approved lender in the amount of $100,000. The board also approved Kathy Degan as President to sign on behalf of the association.

The board will be paying strict attention to the budget for the next four months, and only completing projects that are necessary. At the end of the fiscal year, 6/30/2024, we will know exactly what the overage or underage is. If there is still a shortage of funds, depending on the amount, we may have to assess the owners for the difference and use those funds to pay off the loan, and start the fiscal year fresh.

Our options were either a third assessment this year, or to use the loan we have already put in place to cover any excess for Cottage 6 rebuild. Our concern with another assessment is that we could possibly have another discovery between now and the end of our fiscal year (06/30/2024), which would lead to a fourth assessment. We could also have excess in the budget from several of the other projects that are in the works which could be applied to this $140,000. It is very difficult to project which way our finances may go when we still have four months left in our fiscal year. We do know the current budget was not adequate to cover all the needs we have been faced with this fiscal year.

Respectfully submitted,
Michael Abbott
Michael Abbott
Secretary

Lookout Deck Inspections

Unit Number	Type	Level	Funding	Owner(s)	
212	Structural	Level 1	$	Shirley Berk	add lag bolts to ledger
216	Structural	Level 1	$	Joann Boczenowski	add structural screws-add screws to railings
301	Structural	Level 1	$	Arthur Molineaux	Needs structural screws
401	Structural	Level 1	$$	David Barton, Cynthia Barton	address ledger
C4U1 C4U2	Hardware/Structural	Level 1	$$	Tom Tremblay, Kathy Tremblay	1. Support Columns The pressure treated 6" X 6" structural column is in good condition. The posts were wrapped with 3/4" pine board not pressure treated and aluminum siding. The pine board is deteriorating and needs to be replaced. Recommendation is to remove pine board and aluminum siding and replace with Azac composite board. 2. Ceiling / Soffit This is a non structural issue. The existing ceiling / soffit is not the proper material to be used on the underneath of the deck. This material limits proper air flow and traps debri and water. Recommendation is to remove this material and install the proper ceiling material for this application. 3. Stairs There are 2 sets of stairs leading up from Locus Grove lane. the set of stairs closest to the Tennis Courts need to be replaced. This set is failing and doesn't meet current code requirements. Recommendation is to replace the stairs. The second set of stairs are located at the opposite end of the deck. This set was in good condition. Recommendation is to add additional hangers to the stair stringers to update to current codes.
314	Structural	Level 1	$$$	David Penzias, Bonnie Penzias	rotted frame
408	Structural	Level 1	$$$	Marianne Mullin	Framing poor condition-needs replacement
410	Structural	Level 1	$$$	PAULE DORE	rail supports-ledger suspect
411	Structural	Level 1	$$$	Brian Poe,Amy Poe	has rot
304	Structural/Hardware	Level 1	$$$	Joy Vacca, Matt Vacca	Framing is suspect-railing supports-gap on railings to large-outlet needs repair
102	Hardware	Level 2	$	Ellen barry	Center rail supports
203	Hardware	Level 2	$	Peter Dutchka,Kim Reiser	post loose
205	Hardware	Level 2	$	Garry Tran, My Chau	hardware and trim, post loose, rail supports
206	Hardware	Level 2	$	Jeffrey Ward, Marie-Anne Ward	rail supports
306	Hardware	Level 2	$	Robert Carey Jr., Jennifer Carey	rail supports
414	Hardware	Level 2	$	Stuart Rubinstein and Randy	railing loose-add rail supports
415	Hardware	Level 2	$	Marko Maarceta	Middle post needs repair
201	Hardware	Level 2	$	Justin Cherny,Christa Cherny,Miriam Boucher	rail supports
208	Hardware	Level 2	$	Patricia Roselli	rail supports
302	Harware	Level 2	$	Linda Ho, Kathleen Sweeney	rail supports
101	Hardware	Level 2	$	Angela Pollino	rail loose, post loose
402	Hardware	Level 2	$	Greg and Barbara Ahlgren	rail supports
104	Hardware/Dry Space	Level 2	$$	Terri Perlini	Has dry space can't see framing-add rail supports
204	Hardware/Dry Space	Level 2	$$	Meir Garon	railing supports-dry space needs to be adjusted-large gap on deck baord(suspect)
217	Hardware/Dry Space	Level 2	$$	Philip Rankin, Melanie Readdean Rankin	remove dry space-remove metal wrap-rail supports-post loose
202	Structural	Level 2	$$	Ann Schumacher	Railing supports possible rot
406	Hardware	Level 2	$$$	Barry D. Rosenberg, Steven S. Rosenberg, Susan B. Scalia	Slider needs work
105	Rebuild	Level 2	$$$	Michael Abbott	Wooden patio
108	Dry Space	Level 3	$	Michael foley	Remove dry space-remove metal wrapping

Lookout Deck Inspections

Unit Number	Type	Level	Funding	Owner(s)	
308	Dry Space	Level 3	$	Frank Sarno	remove dry space-remove metal wrap
207	Hardware	Level 3	$	Meir Garon	hardware and trim
211	Hardware	Level 3	$	Michele butler , Jonathan butler	hardware and trim
213	Hardware	Level 3	$	Richard Berry, Robert Hark	hardware and trim
303	Hardware	Level 3	$	Roseann Feldeisen , Barry Stearns	hardware and trim
305	Hardware	Level 3	$	Candice Spock, Denise Rozell	hardware and trim
307	Hardware	Level 3	$	John Wowk, Joy Hom Wowk	hardware and trim
309	Hardware	Level 3	$	Meir Garon	hardware and trim
311	Hardware	Level 3	$	Ty Gagne, Deb Gagne	hardware and trim
403	Hardware	Level 3	$	Michael Coscia, Deborah Coscia	hardware and trim
405	Hardware	Level 3	$	Janet Shansky	hardware and trim
407	Hardware	Level 3	$	Nancy Levy-Konesky	hardware and trim
409	Hardware	Level 3	$	Nancy Levy-Konesky	hardware and trim
C5U1 C5U2	Hardware	Level 3	$	Richard Hallin	Hardware and trim
209	Harware	Level 3	$	Bernard Cornell,Gloria Cornell	hardware and trim
315	Hardware	Level 3	$	Ed Chamberland, Beth Chamberland	remove dry space-remove metal wrap-add structural screws
100	Structural	Level 3	$$	Mark Howe,Ann Howe,Donna Turner	Add center supports to railings-add 6x6 posts up against building
200	Structural	Level 3	$$	Ocean View Trust	Add 8 inch lag bolts-add diagonal brace-add 6x6 railing supports
300	Structural	Level 3	$$	Arthur Molineaux	rail supports-add brace-add 6x6 posts
106	OK	OK	OK	Jim Cullen,Sue Cullen	OK
107	OK	OK	OK	Jill Lapoint, Jodi Mooradian	ALL NEW
214	OK	OK	OK	Lorraine Ilsley, Lloyd Ilsley	ok
215	OK	OK	OK	Gerald Garon, Susan Garon	NEW?
313	OK	OK	OK	Tom Downes, Ann Velenchik	repaired
412	OK	OK	OK	Greg and Barbara Ahlgren	ok
413	OK	OK	OK	Phil Weiner	replaced
C2U1	OK	OK	OK	Olivier & Hande Sakallarios	no action required
C2U2	OK	OK	OK	Olivier Sakellarios, Hande Sakellarios	no action required
C3U1	OK	OK	OK	Anne Gallagher	no action required
C3U2	OK	OK	OK	stefano martini, christina martini	no action required
C1	OK	OK	OK	Karen Garvin	no action required
C6LEFT	OK	OK	OK	Jill LaPoint, Jody Mooradian	NEW 2024
C6RIGHT	OK	OK	OK	Vinny Zaccardi, Sharon Zaccardi	NEW 2020
G1	OK	OK	OK	Kim Ahlgren , Kyle Fox	NONE
G2	OK	OK	OK	Leo Dunn, Maria Gray	NONE
C6TOP	OK	OK	OK	Suzanne Reitz	NEW 2024
103				Patrick Wolfgang,Suzanne Wolfgang	

Lookout Deck Inspections

Unit Number	Type	Level	Funding	Owner(s)	
210				Cheryl Triola, Valerie Triola	no access
310				Kathy Degan, David Degan	no access
312				david degan, kathy degan	Metal on overhead-no access-missing hardware
400				David Barton, Cynthia Barton	no access
404				Thomas J Kerekes, Susan M Kerekes	
	Still need to be inspected				

HORIZON OWNERS CONDOMINIUM ASSOCIATION

RECOMMENDATIONS ON INTERNAL CONTROLS

DECEMBER 31, 2023

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February 13, 2024

The Board of Directors
Horizon Owners Condominium Association
55 Israel's Head Road
Ogunquit, ME 03907

The accompanying report presents our analysis of Horizon Owners Condominium Association's controls over the financial reporting. In performing our analysis and accompanying recommendations, we identified:

- Significant transaction streams within the Organization related to:
  - Cash disbursements
  - Cash receipts
  - Monthly reconciliation and reporting

- Areas in the processing of accounting information where transactions could be lost or processed incorrectly.

- Internal controls that help deal with whether:
  - All recorded transactions are valid.
  - All valid transactions are recorded.
  - Transactions are recorded in the proper period in a timely fashion.
  - Transactions are correctly summarized.

- Places where controls should exist but are missing.

These procedures were accomplished by interviewing the President to determine the flow of accounting information and controls placed in operation. The scope of our engagement did not include testing the operating effectiveness of such controls.

Our analysis was not designed to express an opinion on the operations and controls over the transactions of the Organization taken as a whole, and we do not express such an opinion. As you know, because of inherent limitations of any internal control, errors or fraud may occur and not be prevented or detected by internal controls. Also, projections of any evaluation of the accounting system and controls to future periods are subject to the risk that procedures may become inadequate because of changed conditions.

Cummings, Lamont & McNamee, PLLC

Certified Public Accountants
Kennebunk, Maine

Horizon Owners Condominium Association
Internal Control Recommendations

The recommendations made in this report are in no way meant to disparage the personnel assigned to the various functions. It is clear that everyone involved is very dedicated and wants only the best for the Organization. We have tried to take an objective approach to the various functions and the *positions* assigned to those functions, not specific personnel, and provide ways to strengthen the internal controls.

Duties as Board Members

Board oversight is important in protecting an organization's assets. In order to do this the Board should develop a strategy, monitor performance and ensure financial accountability. To be effective the Board should also have an impact on long-term viability and have a vested interest in how well the Organization implements strategies for achieving its mission.

Organization Board responsibilities can include:

- Strategic planning – developing a strategy to keep the Organization financially healthy.
- Managing performance – monitoring and holding leadership accountable for achieving business results.
- Financial oversight – responsible for stewardship, financial accountability and solvency.
- Ensuring legal compliance – responsible for adhering to laws that govern the Organizations.
- Monitoring conflict-of-interest issues – ensuring there are no conflicts-of-interest and requiring full disclosure of potential conflicts within the Organization or the Board.
- Maintaining supporting documents and Board records – ensuring minutes, mission, vision, values statement, bylaws, articles of incorporation and any policies are kept secure and up to date.
- Board training – ensuring that new Board members have appropriate orientation and training.

Internal Controls, Errors and Fraud

Internal controls are procedures an Organization implements to prevent error, fraud, theft or mismanagement of an Organization's assets. Internal controls may include budgeting procedures, segregation of duties, procedure manuals, dual signature requirements, etc. An active and engaged Board is critical to preventing fraud, theft and errors.

There are three factors that relate to fraud. They are attitude, rationalization and opportunity. As a Board, you have no control over attitude or rationalization. The only thing you can control is opportunity. By designing and implementing controls you can reduce the opportunity for fraud to occur. Once a set of procedures are in place, you can ensure that future employees and future Boards will have sound procedures to follow to safeguard the assets of the Organization.

A fundamental concept in a good system of internal control is the segregation of duties. Segregation of duties is an internal control intended to prevent or decrease the occurrence of innocent errors or intentional fraud. This is done by ensuring that no single individual has control over all phases of a transaction.

There are four general categories of duties: authorization, custody, record keeping and reconciliation and reporting. In an ideal system, different employees perform each of these four major functions. In other words, no one person has control of two or more of these responsibilities. The more negotiable the asset, the greater the need for proper segregation of duties - especially when dealing with cash or negotiable checks.

Separation of duties will only limit problems stemming from incompatible duties. It is possible, though not likely, that collusion will occur, making control procedures ineffective. Management needs to be aware of relationships (family and friends) and be alert to the possibility of collusion.

Also, in a small operation, it is not always possible to have enough staff to properly segregate duties. In those cases, management may need to take a more active role to achieve separation of duties, by checking the work done by others. Sometimes, the knowledge that records will be checked by others is enough to prevent misappropriation of assets.

RECOMMENDATIONS

Improve Segregate of Duties

Internal controls are designed to safeguard assets and help or detect losses from employee error or dishonesty. Although the size of the Organization's accounting staff prohibits complete adherence to this concept, we believe that practices could be implemented to improve existing internal control without impairing efficiency.

Setting up internal controls now will ensure that future Board members adhere to guidelines to insure the protection of Organization assets. The following are suggestions as to where controls can be put in place:

- For the past 12 years the positions of the Board President and Building Manager were occupied by the same person. When one person handles various aspects of the same process there can misappropriation of assets, whether intentional or not, unless there is additional oversight in that process. As of January 2024, the position of Building Manger has been assumed by another person. This will strengthen internal controls over cash receipts and cash disbursements. These recommendations are based on the procedures in place through the end of 2023.

- The Building Manager initiates the bills, receives the mail, opens the mail, approves the bill and provide the bill to the bookkeeper for payment. We recommend that some of these duties be performed by other individuals. For example, the Building Manager could initiate the bill and receive the mail but leave it for the bookkeeper to open and stamp received. Then the Treasurer or Board President would approve the bill and the bookkeeper would write the check. The bookkeeper would present the check and backup to the Board President or Treasurer for signature. If the Treasurer approves the bill then the Board President would sign the check and vice versa. The bookkeeper would then mail the payment.

- The condo fees received by mail are opened by the Building Manager who also prepares the bank deposit, takes it to the bank and provides the receipt to the bookkeeper. We recommend that someone else be involved in this process such as having the bookkeeper open the mail and record the receipts against the homeowners account. The bookkeeper would then provide the checks to the Building Manager who would prepare the deposit slip and bring it to the bank.

- Currently the QB (Quickbooks) program has only one user name and password which is used by anyone who has access to QB. The Bookkeeper, the Board President and the Treasurer all have access to QB. Distinct user names and passwords are the last line of defense for your Organization for protecting sensitive information. We recommend that every user have their own private log-in and password. A password and account management policy is part of a responsible approach to network security with the Organization

- There are several procedures where the Board President or Treasurer perform the task. We recommend that when a process includes both of these positions, that the Board President performs one part of the procedure and the Treasurer perform the other part of the procedure. For example, The Board President or Treasurer approves a bill and also signs the check. We recommend that if the Board President approves then the Treasurer signs and vice versa.

Approved Vendor List

With improved technology and the wide use of QB and other accounting software, it is very easy to create false vendors and invoices which could result in improper disbursements from the Organization's accounts. We recommend that the Organization create an approved vendor list that is reviewed annually. In addition, all new vendors should be approved by the Organization’s Board as they are added, at the board meetings. A designated Board member should randomly compare disbursements to the approved vendor list as an independent verification that disbursements are being made only to preapproved vendors.

Voided checks

When a check is written incorrectly it is destroyed. We recommend that checks be permanently defaced and maintained with the monthly bank statements. Doing so eliminate the possibility of checks being misappropriated and presented to the bank at a later date for payment.

Documentation for Disbursements

Appropriate supporting documents for all expenditures will help to ensure that all expenses paid are being made on behalf of the Organization. This documentation should include an invoice from a vendor or, if the amount being paid is a reimbursement, a receipt from the original purchase. In addition, checks written should match the vendor on the invoice.

Financial Statement Preparation Services

Compiled, reviewed and audited financial statements are the three different levels of financial statement services. The primary purpose of having an accountant or auditor provide financial statement services is to insure that the financial statements are fairly stated and that they are in conformity with generally accepted accounting principles (GAAP). The three different types are as follows:

> Compilation - The objective of a compilation is to assist management in presenting financial information in the form of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements in order for them to be in conformity with GAAP.
>
> Review - A review includes primarily applying analytical procedures to management's financial data and making inquiries of management. These standards require us to perform procedures to obtain limited assurance that there are no material modifications that should be made to the financial statements in order for them to be in conformity with GAAP.
>
> Audit - An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The auditor will provide an opinion that the statements present fairly, in all material respects, the financial position of the Organization in order for them to be in conformity with GAAP.

In all three types of financial statement services noted above, the primary purpose is to provide some level of assurance that the financial statements are fairly stated. They do not necessarily address issues of internal control and may not identify any or all misstatements due to error or fraud.

An Internal Control Review involves reviewing your processes and the personnel performing those tasks in order to help identify weaknesses in internal controls. It further provides recommendations, based on your current employees, to strengthen those weaknesses. This process will provide the Organization with accounting procedures and policies with the goal of providing more protection of the Organization's assets.

The Organization's primary concern is the protection of Organization assets. In order to protect those assets, we recommend that the Organization implement the recommendations in this Internal Control Review document. We also recommend that the Organization update the Internal Control Review every two to three years to ensure that changes to Organization personnel and changes made to processes do not inadvertently put the Organization's assets at risk.

Horizon Owners Condominium Association
Detail invoice review
January 1, 2022 through December 31, 2023

✓ Backup is appropriate
A Hand written information on plain paper - same handwriting - no further detail - John Foster is a subcontractor for Frank Sarno
B Generic hand written receipt from Tri-State Cleaning - check written to individual
C Loan repayment - observed original loan document
D No backup provided
E Generic hand written receipt - no vendor identified

Category	Type	Date	Name	Memo	Debit	
Main building maintenance	check	1/5/2022	commercial bulbs		428.45	✓
Main building maintenance	bill	2/13/2022	John Foster		2,600.00	A
Main building maintenance	bill	4/13/2022	Reeds Ferry		8,493.80	✓
Main building maintenance	bill	6/1/2022	Kevin Demarco		1,850.00	B
Main building maintenance	bill	7/1/2022	Frank Sarno	rear deck & rails	6,000.00	A
Main building maintenance	bill	1/26/2023	Arthur Molineaux	transfer for loan pmt	13,500.00	C
Main building maintenance	bill	2/25/2023	Mike Foley	furniture 2/3/23	6,140.07	✓
Main building maintenance	bill	4/21/2023	Frank Sarno		7,700.00	A
Main building maintenance	bill	6/22/2023	Frank Sarno		16,460.00	A
Cottages maintenance	bill	5/23/2023	Ann Gallagher		477.00	✓
Supplies	check	2/13/2023	ebay		24.73	D
Maintenance - other	bill	7/13/2023	J Carnes		22,778.00	✓
Plumbing and mechanical	bill	9/14/2023	Garrett Pillsbury		2,640.55	✓
Plumbing and mechanical	bill	10/24/2023	Garrett Pillsbury		2,640.55	✓
Insurance	bill	5/1/2022	Liberty Mutual		6,269.02	✓
Insurance	bill	5/1/2022	Liberty Mutual		14,768.70	✓
heating - pool	bill	6/22/2023	Eastern Propane		1,251.19	✓
Pool - other	bill	6/8/2022	Jeffrey Manson		3,075.00	E
Electric	bill	10/27/2023	Central ME power	2195-596	64.99	✓
Electric	bill	10/27/2023	Central ME power	2147-191	77.91	✓
Electric	bill	10/27/2023	Central ME power	2195-265	97.06	✓
fuel oil	bill	3/1/2022	Dead River		2,988.18	✓
fuel oil	bill	3/10/2022	Dead River		3,131.48	✓
utilities	bill	3/23/2023	Spectrum		4,004.96	✓
utilities	bill	4/12/2023	Spectrum		4,070.61	✓
office/general supplies	check	12/6/2022	CVS		106.95	D
office/general supplies	check	12/6/2022	CVS		106.95	D
office/general supplies	check	12/6/2022	CVS		106.95	D
Meetings	bill	6/1/2022	Coast2coast		4,070.00	✓
Postage	bill	3/1/2023	Arthur Molineaux	PO Box 2457	234.00	✓

HORIZON OWNERS CONDOMINIUM ASSOCIATION
Summary of Expense Testing
January 1, 2022 through December 31, 2023

Procedure: Exported expense detail for the years 2022 and 2023 from Quickbooks to Excel. Randomly selected expenses based on payee, expense amount and variances in standard monthly amounts. Thirty items were selected for testing.

Summary of Results:

- 20 items had the appropriate backup
- There were 4 items that had hand-written information. There was no additional backup. All handwriting was the same for both vendors as follows:
  - 1 item was for John Foster.
  - 3 items were for Frank Sarno.
- There was 1 generic receipt from Tri-State Cleaning. No detail was provided. Check was written to an individual rather than the company.
- There were 4 items with no backup.
- There was 1 item with a generic receipt, no vendor noted on the receipt.

Pipe Burst Mitigation Committee

This committee was formed to mitigate the occurrence of pipe bursts in the Lookout properties. We have performed the following steps to date:

- Most units along with common areas were inspected by Frank Sarno and Dave Degan in November 2023. Frank and Dave checked all windows and doors to be sure they closed and locked properly, heating, and thermostat controls. Any issues were brought to the board's attention and repairs have been ongoing.
- Owners were surveyed to determine the history of their unit with any pipe bursts and any renovation improvements such as insulation that have been done to the unit.
- Developed Owner, Property Manager, and Board Responsibilities (See attached)
- Created signage for the lobby to notify occupants of a freeze alert. (See attached)

The committee will dissolve after the issuance of this document. All parties have their suggested recommendations.

Committee Members:

Kathy Degan, Lorraine Isley, Tom Tremblay, Frank Sarno and Dave Degan

Special thank you to Beth Chamberland for assisting with the survey.

Recommendations

Owners Responsibilities

All owners of units that are not occupied as a primary residence are encouraged to purchase water sensors and heat sensors and activate them when they are not occupying their unit.

Adhere to the Freeze Alert requirements when notified by the property manager of a freeze alert.

Owners who rent must inform the Property Manager that they are renting and provide the Property Manager with the name of the renter and contact information.

Owners who rent must inform the tenant of any communications received from the Board or property manager that involves the unit.

Inform the Property Manager of the winter status of your unit every October by completing the survey.

Property Manager Responsibilities

When temperatures drop below 10, notify owners of a freeze alert and place sign in lobby.

Inspect property regularly during freeze alerts.

Track unit vacancy and tenant information during the winter.

Make sure all shut off valves are labeled and working properly.

Work with the Board to create emergency leak kits on each floor for immediate prevention of water damage.

Board Responsibilities

Create a priority list of windows and doors that need to be repaired or replaced and develop a line item in the budget to cover costs.

Install Moen Flo Valves in all cottages.

Assist Property Manager with tracking vacancies and tenant information every October by creating a survey.

Hire help for the Property Manager to perform more frequent inspections during a freeze alert.

Assign a board member to be in the building during freeze alerts to assist Property Manager and tenants who may not have Property Manager contact information.

Work with the Property Manager to create emergency leak kits on each floor for immediate prevention of water damage.

<u>Responsibility of Exterior Windows, Doors, and Decks</u>

<u>Windows and Doors are the HCOA responsibility</u>. Windows and Doors are an integral part of the "outside walls" and "perimeter walls" of a unit and are therefore considered "common areas" (Declaration, Section 6). Both the Declaration and Bylaws indicate that the HCOA is responsible for the maintenance and repair of common areas, using a capital reserve fund as allocated through the budget process and funded by HCOA dues. Maintenance, repair and replacement of exterior doors and windows, except those caused by the negligence, misuse, or neglect of a unit owner, therefore, will be covered by the HCOA. The board will create a line item in the next fiscal year's budget to cover any necessary replacement costs of windows and doors. The board will also have all units' doors and windows inspected each year and create a prioritized list of windows and doors that need replacement and work our way down the list. Every year, a standard sliding glass door and window will be priced out and that is what the HCOA will cover. If an owner would like to upgrade that standard door or window, they may pay the difference. If an owner needs a replacement door or window due to remodeling their unit, the HCOA will not cover the cost of the new door and/or windows.

<u>Decks are the HCOA responsibility</u>. Decks are on the exterior of the units, but the "exclusive use" is "reserved as an appurtenance to a particular unit or...units" and therefore are considered "limited common areas" (Declaration, Section 5). Owners may have covered the cost of their decks in the past, due to either adding or expanding their decks. However, that does not eliminate the standing of decks as limited common areas, in which all owners have an ownership interest.

The HCOA will be having our survey redrawn to show the layout of all decks as they stand today, and this is what HCOA will be responsible for moving forward. Any additions or extensions after this date will need to be approved by the board and will be the financial responsibility of the owner, though will remain a limited common area for purposes of ownership interest. A document will be drawn up and registered to tie to the unit owner's deed so that there is no question about who is responsible for what. Any new owner that purchases that unit will be aware that a portion of the deck is the owner's responsibility. The HCOA has historically paid for maintenance and repair of all decks so this should not be a drastic change. Any decks that are deemed in need of replacement or repair will be covered by the HCOA. The same conditions apply as with windows and doors, any maintenance, repair, and replacement caused by the negligence, misuse or neglect of an owner will be the responsibility of that owner.

Note: Windows and Doors do not include any screens, screen doors or storm doors. These are owner responsibility.

3/2/2024

M E M O R A N D U M

TO: Board of Directors, Horizons Condominium Owners Association

FROM: Rebecca D. Shiland, Esq., Jensen Baird

RE: Responsibility for Windows, Doors & Decks

DATE: March 19, 2024

This law firm represents the Board of Trustees in its capacity as the governing body of the Horizon Condominium Owners Association (the "Association"). The Board requested that I provide this Memorandum for distribution to the unit owners outlining responsibility for maintenance to windows, doors and decks at the Condominium.

Generally, the Association bears responsibility for regular maintenance and repair of windows and exterior doors on the units. The reason for this is that the windows and doors are part of the common area and not part of the units. Specifically, the recorded plat and plans for the Condominium, recorded in File 15, Page 1 of the York County Registry of Deeds (the "Plat and Plans"), provide on the first page, under the General Notes section, Note 3, that " *the boundaries of each living unit are the interior surfaces of the ceilings, floors, windows, doors and perimeter walls thereof*". That means that everything outside of those boundaries is common area. The Association's Amended and Restated Bylaws (the "Bylaws"), recorded with the Amended and Restated Declaration (the "Declaration") in Book 16118, Page 100 of the York County Registry of Deeds, provide at Section 7.14 that the Association is responsible for maintenance, repair and replacements of the common areas and facilities as a common expense, except those caused by the negligence, misuse or neglect of a unit owner. As the windows and exterior doors are common areas, the Association would thus be responsible for needed maintenance, repair and replacement of windows and doors.

The decks shown on the Plat and Plans assigned to units by Schedule B of the original Declaration, recorded in Book 2620, Page 191 of the Registry of Deeds are limited common areas to the units to which they are assigned. Thus, as limited common areas, such decks are also generally maintenance responsibility of the Association.

The Association's maintenance responsibility for the windows, doors and decks is to perform maintenance, repair and replacement on these items as necessary to keep them in good condition, order and repair as they were originally constructed. The Association's Board of Directors determines when there is a need for maintenance, repair or replacement to a window, door or deck and the schedule for performing such maintenance, repair or replacement. The Association is not responsible for paying for replacement of windows, doors or decks prompted or necessitated by an owner's remodeling/renovation of their unit, as in such case the reason for replacing the window, door or deck does not stem from a need for maintenance or repair to the window, door or deck as decided by the Board, but rather is part of an owner's remodeling or renovation project. An owner must obtain the approval of the Board of Directors prior to making any changes to the common or limited common areas, including but not limited to any windows, doors or decks.

Similarly, the Association does not bear responsibility for the costs of maintaining, repair or replacing owner-added improvements to the common or limited common areas. That is because the Association's responsibility only extends to the common areas and limited common areas as originally constructed. So, to the extent that owners add improvements or enlargements to their decks or other common areas, the owners of the unit benefitted by the improvement will be responsible for paying for all costs of maintenance, repair and replacement thereof incurred by the Association.

Regarding decks in particular, since the original construction of the Condominium, owners have added new decks and many existing decks have been expanded in size. A copy of the recorded Plat and Plans showing the original decks has been sent to you with this memorandum. Any decks not shown on the Plats and Plans, or larger than the ones shown on the Plat and Plans, were either added or enlarged by owners after the Condominium's development. While there is an argument that the owner of a unit with a deck not shown on the Plat and Plans is entirely responsible for the costs incurred by the Association in its maintenance and repair, neither the Association's Declaration or Bylaws explicitly allocate maintenance responsibility for such improvements so the decision as to how to allocate maintenance responsibility rests with the Board of Trustees. Given the length of time that has passed since many of the decks were expanded, and that the Association playing a role in facilitating the expansion of many of the decks as part of a project spear-headed by the Board of Trustees, as well as the difficulty in properly splitting costs between the Owner and Association for a single deck, the Board has determined that it is in the best interest of the Association that the Association maintain the entirety of all decks existing as of the date of this memorandum as a common expense. Unless otherwise agreed in writing by the Board prior to its construction, any future enlargements or improvements of decks or other limited common elements will be the responsibility of the unit owner to maintain at his/her expense.

Finally, per Section 7.14 of the Association's Bylaws and Section 9.7 of the Declaration, a unit owner is liable for the expense of any maintenance, repair or replacement rendered necessary by such unit owner's act, neglect or carelessness or by that of any member of such unit owner's family, or such unit owner's guests, employees, agents or lessees, to the extent that such expense is not paid by the Association's insurance. That means if a window, door, deck or any other part of the common or limited common areas is damaged by an owner or anyone for whom the owner is responsible, then the responsible owner is liable for the expense of repairing such damage.

This memorandum is intended to provide general information only and does not represent legal advice to any individual unit owner, nor does it create an attorney-client relationship between this firm and any individual unit owner. If any unit owner has questions about his or her legal rights and responsibilities with regard to the Condominium, he or she should consult his or her individual legal counsel.

<u>Responsibility of Repair to Interior Unit from Damage</u>

We will follow section 8.5 of our bylaws regarding any repairs needed to the interior of a unit:

Section 8.5. In the event of damage to or destruction of the Property as a result of fire or *other casualty* (unless there is substantially total destruction of the Property and seventy-five percent (75%) or more of the unit owners in common interest duly and promptly resolve not to proceed with repair or restoration), the Board of Trustees shall, to the extent that insurance proceeds shall be available, arrange for the prompt repair and restoration of the Property (including any damaged units but *not including any wall, ceiling or floor decorations or coverings* or other furniture, furnishings, fixtures or equipment installed by unit owners in the units), and the Board of Trustees or the Insurance Trustee, as the case may be, shall disburse the proceeds of all insurance policies to the contractors engaged in such repair and restoration in appropriate progress payments.

For example, a roof leak that caused water damage to the interior wall of a unit: HCOA is responsible for the repair of the leak and damage up to the sheet rock, Owner is responsible for paint or wallpaper.

3/2/2024

HORIZONS CONDOMINIUM

SURVEY, BUILDING & FLOOR PLANS

in

OGUNQUIT, MAINE

L. JOHN DAVIDSON ASSOCIATES

PLAN INDEX

22977M - 93 - 01	SITE & SURVEY PLAN
22977M - 93 - 02	FIRST FLOOR & TERRACE LEVEL
22977M - 93 - 03	SECOND FLOOR
22977M - 93 - 04	THIRD FLOOR
22977M - 93 - 05	FOURTH FLOOR
18178 M - 93 - 06	GUEST COTTAGES

Prepared By:

moulton engineering co.
KITTERY - MAINE

GENERAL NOTES:

1 Survey, Building & Floor Plans consisting of 7 sheets for Declaration of Horizons Condominium dated Feb 12 1980 recorded in York County Registry of Deeds Book 2620 Page 191 dated

2 Unit numbers shown as thus (103)

3 The boundaries of each living unit are the interior surfaces of the ceilings, floors, windows, doors and perimeter walls thereof. All land and structures shown on these plans outside of any living unit is either common area or limited common areas.

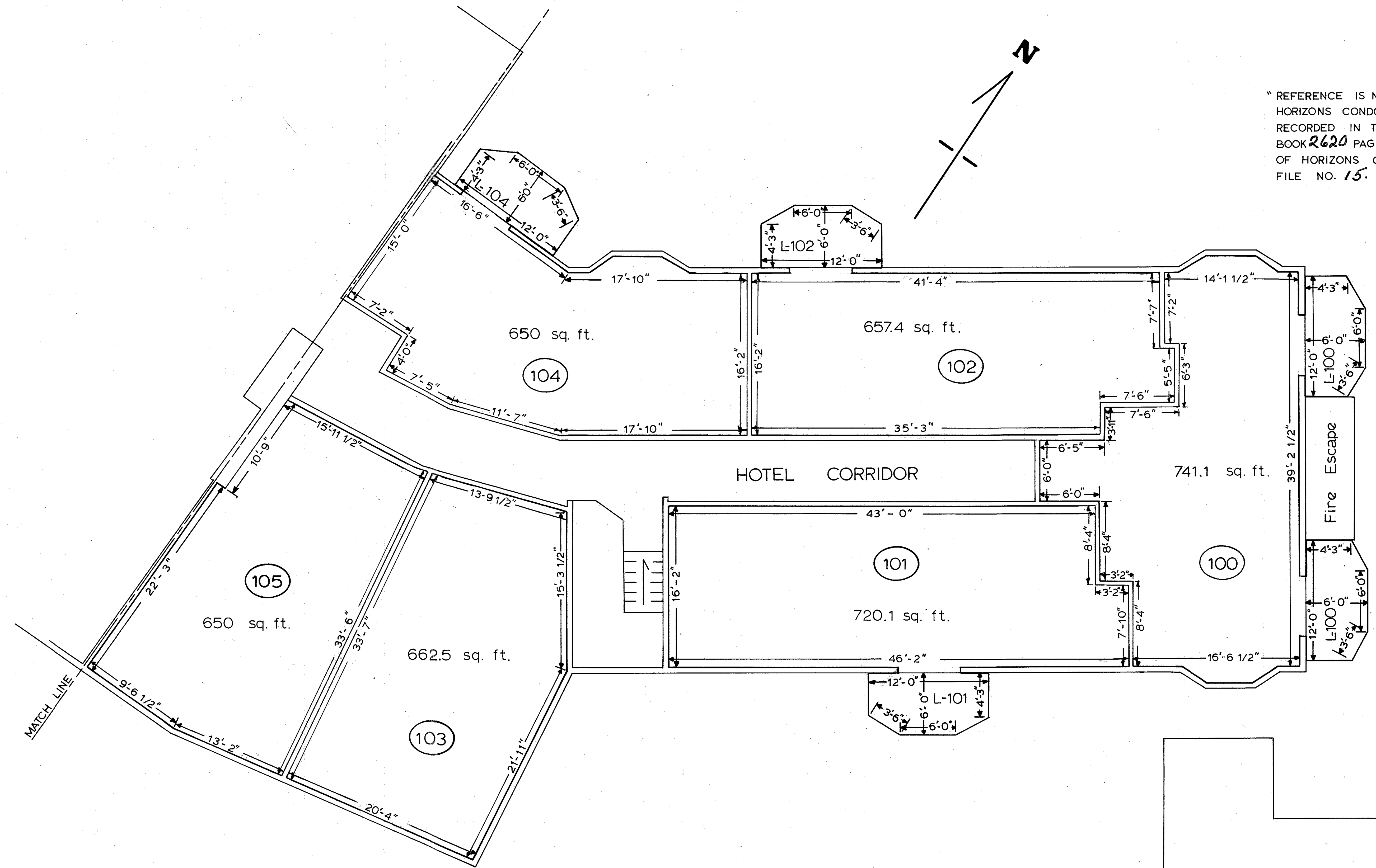
YORK, ss. REGISTRY OF DEEDS
Received FEB 13 1980
at 4 h 25 m P M, and
Filed in ~~Plan Book~~ File 15 Page 1
ATTEST: Phyllis F. Deschambeault
Register

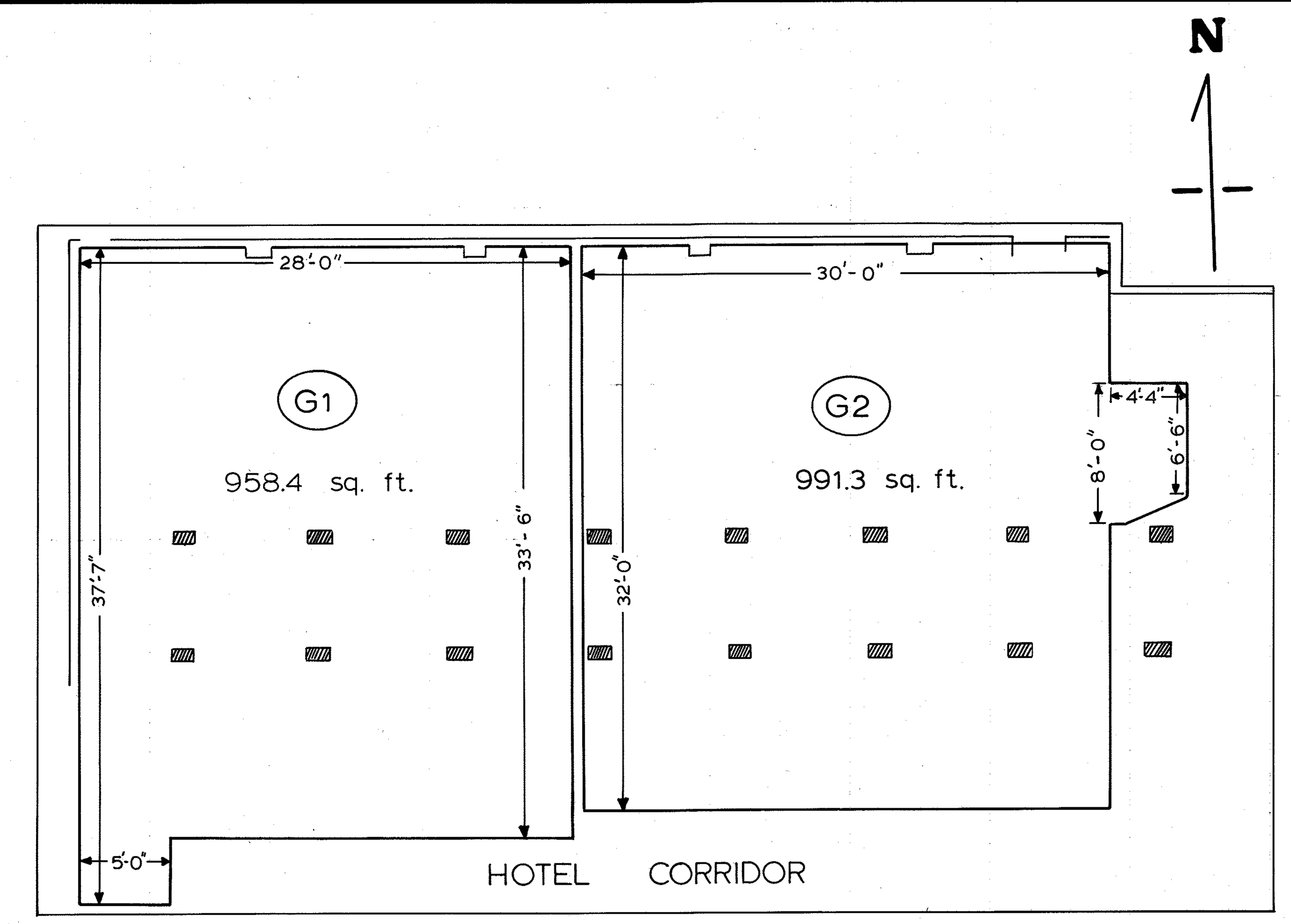
SEE
BOOK 5390
PAGE 234

70.00 Pd.

N
MAG. 1977
ONTIO HILL CEMETARY
N/F S. JEAN GRANTHAM BK 2131 / PG 196
N/F FLORENCE W. HOOPER BK 1959 / PG 512
N/F MICHAEL LENOCI BK 1978 / PG 255
N/F HL MERRILL HOTEL CO BK 1316 / PG 119
N/F WILBERT E. SHERBURNE BK 1538 / PG 273
Curve Data Δ = 43°-13'-45.3" R = 20.00' L = 15.09' T = 7.92
MARGINAL WAY (20' WIDE) (3)
existing granite monuments (marginal way)
Parking Area
MARGINAL WAY (3)
10' R.O.W.
LOT #1 AREA: 7,900.1 SF
Shuffle Board Courts
Cottage #1
Cottage #2
Cottage #3
Cottage #4
Cottage #5
Cottage #6
Privacy Easement
N/F LOUESA M. & MARTIN T. MACE
N/F MARTIN T. & LOUESA M. MACE
LINE "A" (4)
40' UNNAMED STREET (1) UNDEVELOPED
N/F ANN SHARPLES MERRILL
LOT #2 AREA: 153,341.7 SF 3.520 ACRES
Existing Tennis Court
HORIZONS HOTEL
Porte Cochere (no stairs)
Proposed Private Decks shown thus
ISRAEL HEAD ROAD
ONTIO HILL ROAD
N/F MARTIN T. & LOUESA M. MACE BK 1662 / PG 42
Existing Pool
Parking Area
Bath House
CHERRY LANE
N/F JOHN D. BASSETTE BK 1301 / PG 387
N/F CHARLES L. SEAMAN BK 1455 / PG 435
LOT #3 AREA: 29,470.2 SF
LOT #4 AREA: 3,581.0 SF
N/F MARGARET E. MALONEY BK 1301 / PG 528
LEDGE ROAD
10' R.O.W.
Location Map no scale
ATLANTIC OCEAN
Graphic Scale
FEET 0 5 10 15 20 30 40 50 75 100 150 180
METRES 0 5 10 15 20 30 40 50
to obtain metres, multiply feet by 0.3040
FIELD SURVEY BY MOULTON ENGINEERING ON DECEMBER 1977 WITH 2ND ORDER CLOSED CONTROL TRAVERSE BY JAMES BECKERT ME. R.L.S. #399.
OLIVETTI P652 COMPUTER CALCULATIONS WITH COORDINATE PLOT.
FB 79 / PG 58 & FB 82 / PG 114
NOTES:
(1) LOT NUMBER AS SHOWN ON PLAN OF JOSIAH CHASES ISRAEL HEAD PROPERTY, JULY 27, 92 RECORDED IN PLAN BOOK 3 PAGE 33
(2) LOT NUMBER AS SHOWN ON PLAN OF ISRAELS FIELDS, AUGUST, 1899 RECORDED IN PLAN BOOK 4 PAGE 33
(3) PLAN OF MARGINAL WAY NOVEMBER, 1925 PLAN BOOK 10 PAGE 45
(4) DEED REFERENCE: H.L. MERRILL HOTEL CO TO L. JOHN DAVIDSON ASSOCIATES DATED DECEMBER 16, 1977 BOOK 2296 PAGE 72.
I, hereby certify that to the best of my knowledge and belief this survey is correct and that the buildings are located as shown.
REGISTERED LAND SURVEYOR
STATE OF MAINE PAUL A. HENRY 420 REGISTERED LAND SURVEYOR
YORK, ss. REGISTRY OF DEEDS
Received at 4 h 25 m P M., and Filed in File 15 Page 2
Phyllis F. Deschambeault Register
SEE BOOK 5390 PAGE 234
LAND OF L. JOHN DAVIDSON ASSOCIATES
SITE & SURVEY PLAN of HORIZONS CONDOMINIUM
OGUNQUIT ~ MAINE
moulton engineering co. DIVISION OF DES ROBERTS AND HENRY, INC. LAND SURVEYORS / ENGINEERS KITTERY / BIDDEFORD MAINE
SCALE 1"=30' DRAWN ram CHECKED R.W.H. DATE 1/78 PLAN NO. 22977M-93-01 REV D

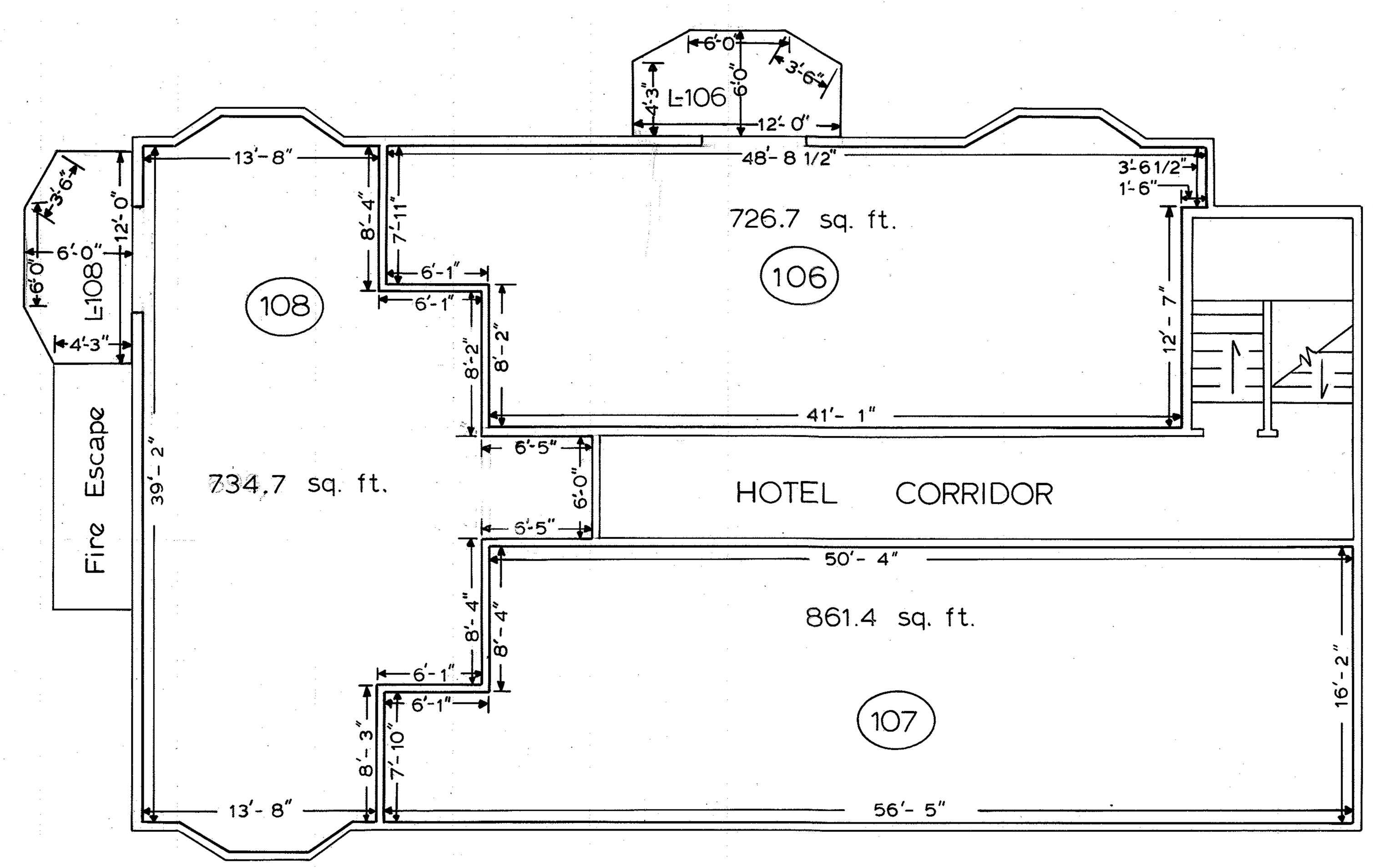
"REFERENCE IS MADE TO THE DECLARATION OF CONDOMINIUM, HORIZONS CONDOMINIUM, DATED Feb 12 1980 AND RECORDED IN THE YORK COUNTY REGISTRY OF DEEDS IN BOOK 2620 PAGE 191 . SURVEY, BUILDING & FLOORPLANS OF HORIZONS CONDOMINIUM FILED IN UNIT OWNERSHIP FILE NO. 15. "

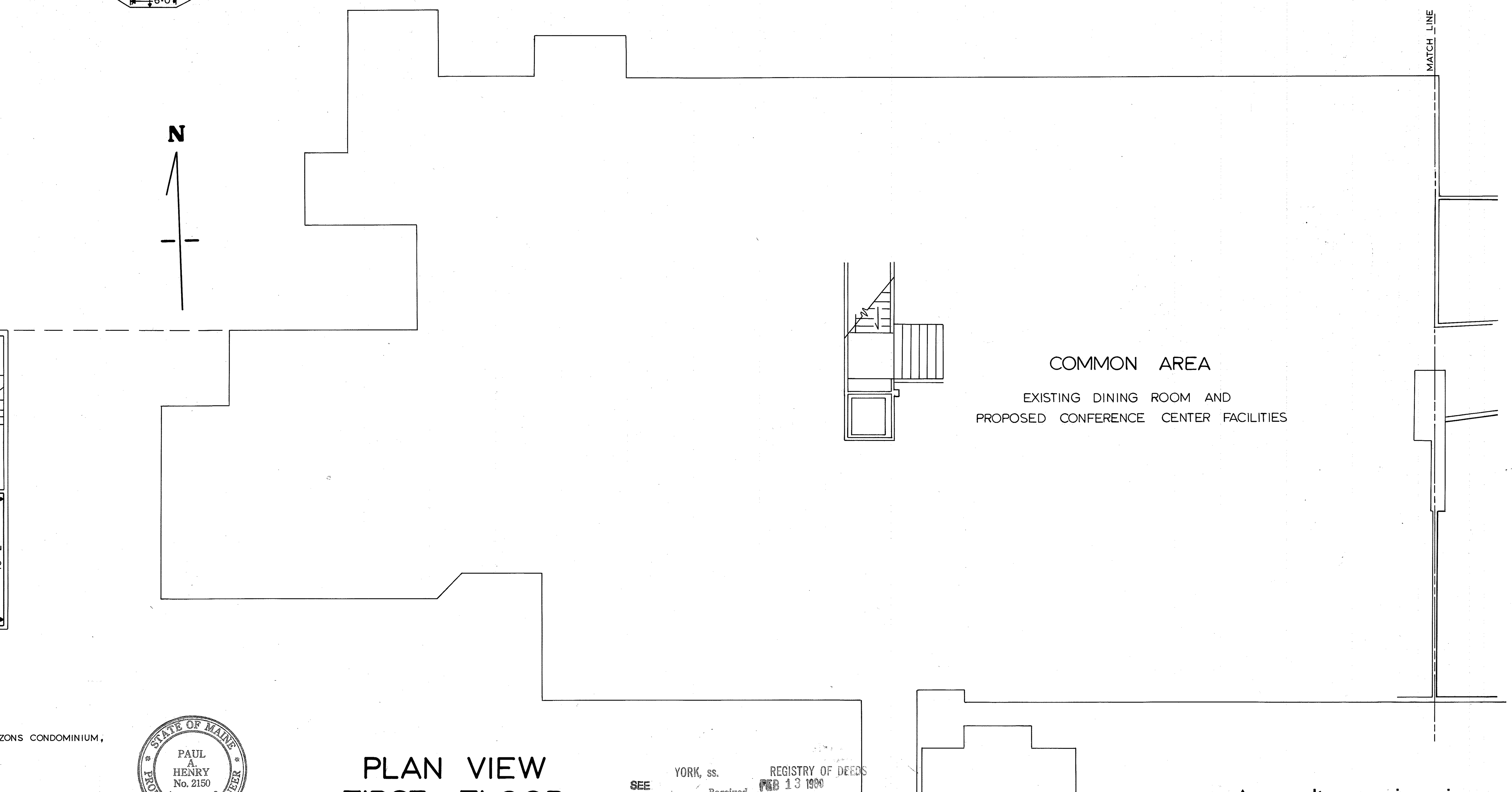




PLAN VIEW TERRACE LEVEL GARDEN SUITES

SCALE: 1/8"=1'-0"





"I CERTIFY THAT THE FLOORPLANS DELINEATED IN THESE "HORIZONS CONDOMINIUM, SURVEY, BUILDING, AND FLOOR PLANS" ARE ACCURATE COPIES OF THE FLOORPLANS OF THE BUILDINGS DEPICTED AS FILED WITH AND APPROVED BY THE CODE ENFORCEMENT OFFICER OF THE OGUNQUIT VILLAGE CORPORATION, MAINE."

Paul A. Henry

REGISTERED PROFESSIONAL ENGINEER

STATE OF MAINE
PAUL A. HENRY
No. 2150
REGISTERED PROFESSIONAL ENGINEER

PLAN VIEW FIRST FLOOR

SCALE: 1/8" = 1'-0"

HORIZONS RESORT HOTEL

SEE
BOOK 5390
PAGE 234

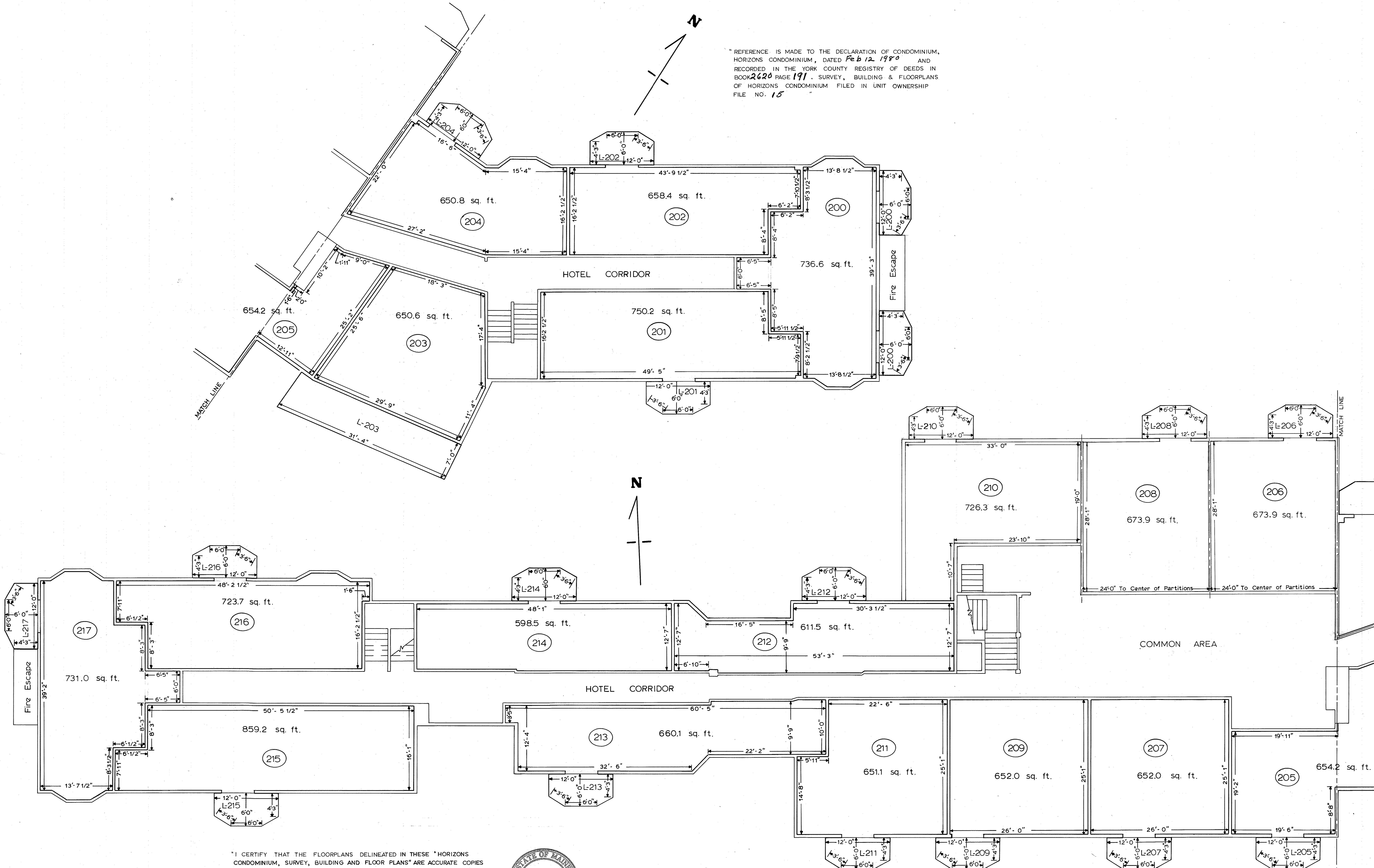
YORK, ss. REGISTRY OF DEEDS
Received FEB 13 1980
at 4 h 25 m P M., and
Filed in ~~Plan Book~~ File 15 Page 3
ATTEST: Phyllis F Deschambeault
Register

EXHIBIT A-1

moulton engineering co.
DIVISION OF DES ROBERTS AND HENRY, INC.
LAND SURVEYORS / ENGINEERS
KITTERY / BIDDEFORD MAINE

SCALE	DRAWN	CHECKED	DATE	PLAN NO.	REV.
AS SHOWN	ram	R.White	1/79	22977M-93-02	F

" REFERENCE IS MADE TO THE DECLARATION OF CONDOMINIUM, HORIZONS CONDOMINIUM, DATED *Feb 12 1980* AND RECORDED IN THE YORK COUNTY REGISTRY OF DEEDS IN BOOK *2620* PAGE *191*. SURVEY, BUILDING & FLOORPLANS OF HORIZONS CONDOMINIUM FILED IN UNIT OWNERSHIP FILE NO. *15* "



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Paul A. Henry

REGISTERED PROFESSIONAL ENGINEER

STATE OF MAINE — PAUL A. HENRY No. 2150 — REGISTERED PROFESSIONAL ENGINEER

PLAN VIEW SECOND FLOOR

SCALE: 1/8"=1'-0"

HORIZONS RESORT HOTEL

YORK, ss. REGISTRY OF DEEDS
Received FEB 13 1980
at *4* h *25* m *P* M., and
Filed in ~~Plan Book~~ *File 15* Page *4*
ATTEST: *Phyllis F. Deschambeault*
Register

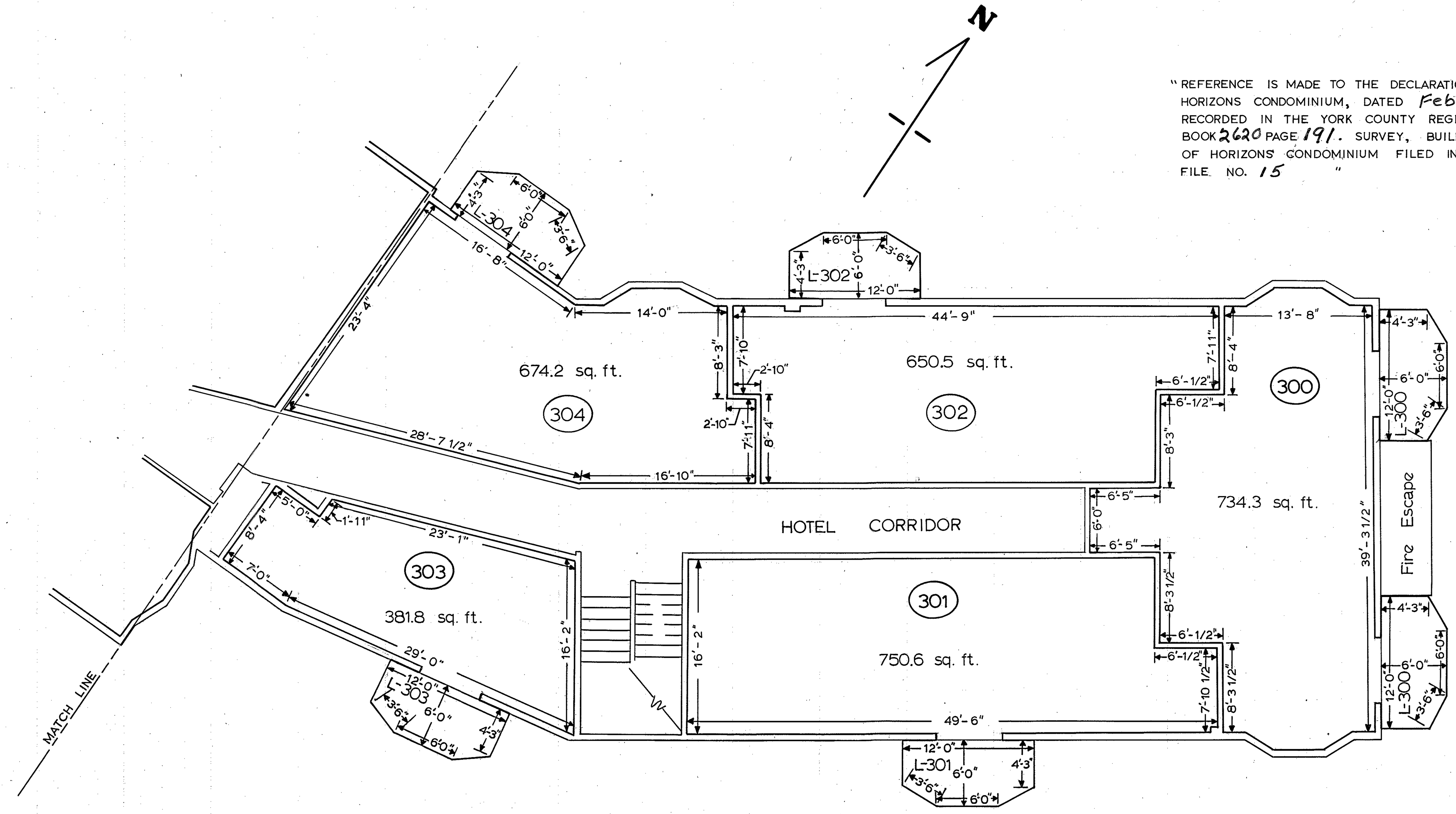
SEE BOOK *5390* PAGE *234*

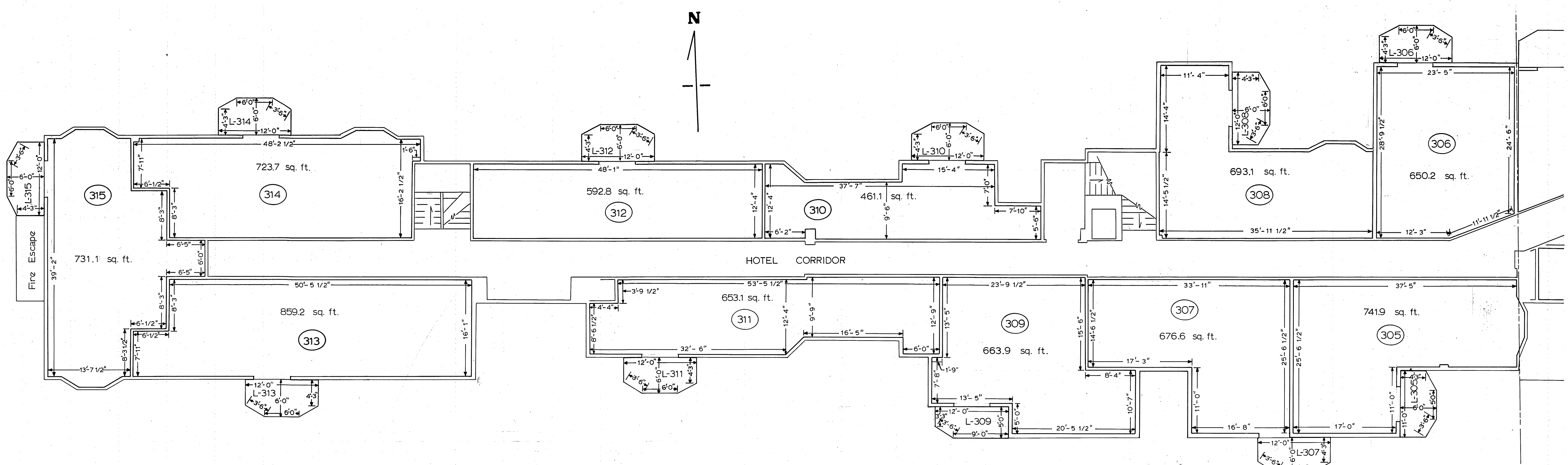
EXHIBIT A-1

moulton engineering co.
DIVISION OF DES ROBERTS AND HENRY, INC.
LAND SURVEYORS / ENGINEERS
KITTERY / BIDDEFORD MAINE

SCALE	DRAWN	CHECKED	DATE	PLAN NO.	REV.
AS SHOWN	ram	*R. White*	1/79	22977M-93-03	G

"REFERENCE IS MADE TO THE DECLARATION OF CONDOMINIUM, HORIZONS CONDOMINIUM, DATED Feb 12 1980 AND RECORDED IN THE YORK COUNTY REGISTRY OF DEEDS IN BOOK 2620 PAGE 191. SURVEY, BUILDING & FLOORPLANS OF HORIZONS CONDOMINIUM FILED IN UNIT OWNERSHIP FILE NO. 15 "





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Paul A. Henry
REGISTERED PROFESSIONAL ENGINEER

STATE OF MAINE
PAUL A. HENRY
No. 2150
REGISTERED
PROFESSIONAL ENGINEER

PLAN VIEW
THIRD FLOOR

SCALE: 1/8"= 1'-0"

HORIZONS RESORT HOTEL

YORK, ss. REGISTRY OF DEEDS
Received FEB 13 1980
at 4 h 25 m P M and
Filed in Plan Book File 15 Page 5
ATTEST: Phyllis F Deschambeault
Register

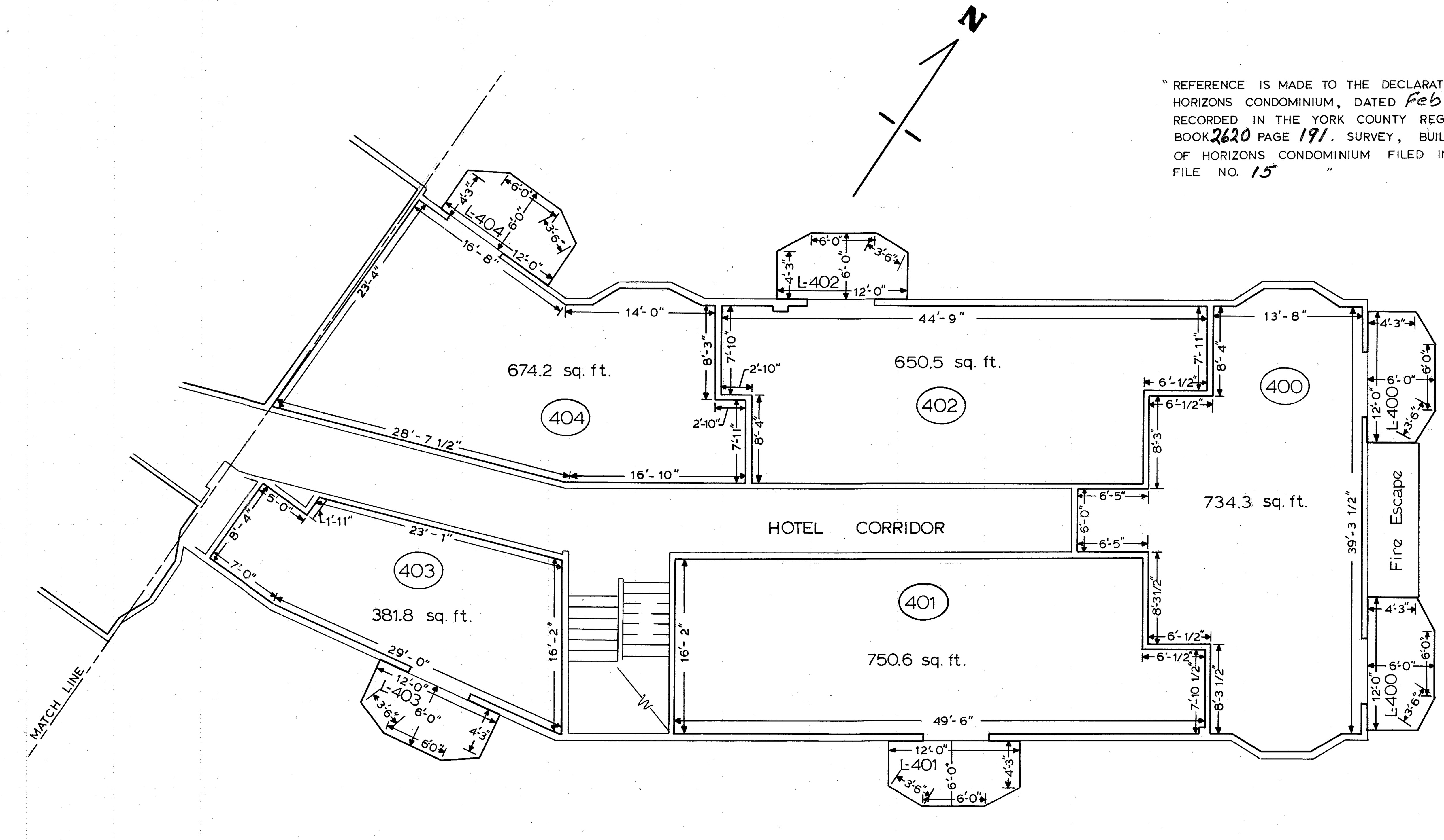
SEE BOOK 5390 PAGE 234

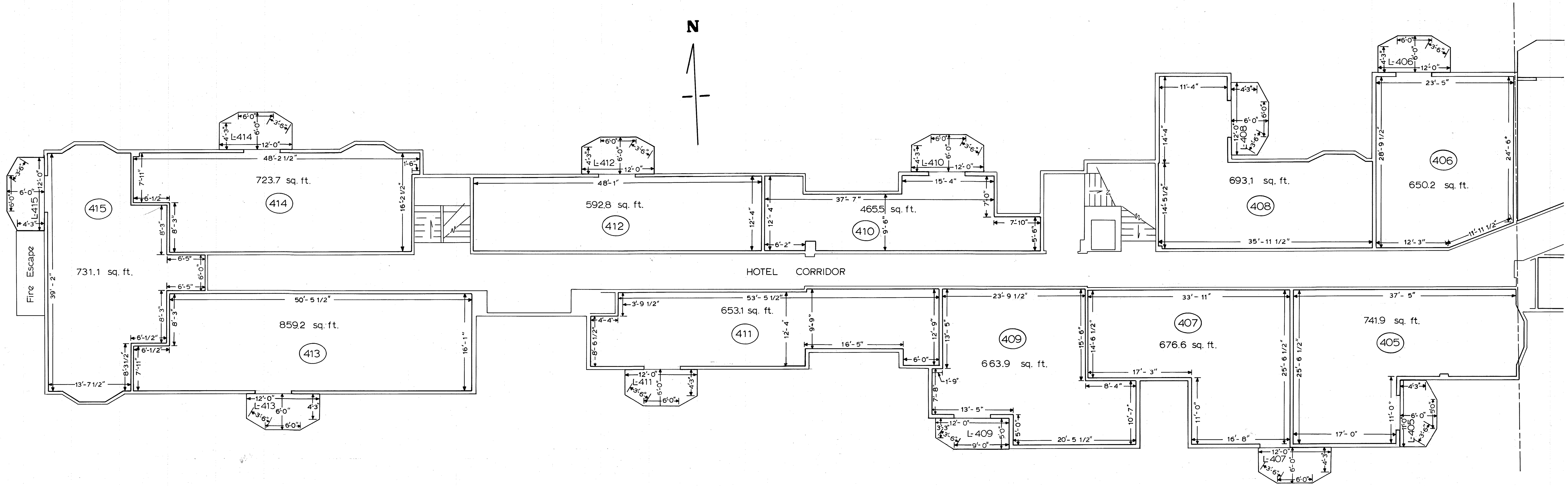
EXHIBIT A-1

moulton engineering co.
DIVISION OF DES ROBERTS AND HENRY, INC.
LAND SURVEYORS / ENGINEERS
KITTERY / BIDDEFORD MAINE

SCALE	DRAWN	CHECKED	DATE	PLAN NO.	REV.
AS SHOWN	ram	R.W.H.	1/79	22977M-93-04	E

"REFERENCE IS MADE TO THE DECLARATION OF CONDOMINIUM, HORIZONS CONDOMINIUM, DATED Feb 12 1980 AND RECORDED IN THE YORK COUNTY REGISTRY OF DEEDS IN BOOK 2620 PAGE 191. SURVEY, BUILDING & FLOORPLANS OF HORIZONS CONDOMINIUM FILED IN UNIT OWNERSHIP FILE NO. 15"





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Paul A. Henry

REGISTERED PROFESSIONAL ENGINEER

STATE OF MAINE
PAUL A. HENRY
No. 2150
REGISTERED
PROFESSIONAL ENGINEER

PLAN VIEW
FOURTH FLOOR

SCALE: 1/8"=1'-0"

HORIZONS RESORT HOTEL

YORK, ss. REGISTRY OF DEEDS
Received FEB 13 1980
at 4 h 25 m P M. and
Filed in File 15 Page 6
ATTEST: Phyllis F. Deschambeault
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SEE
BOOK 5390
PAGE 234

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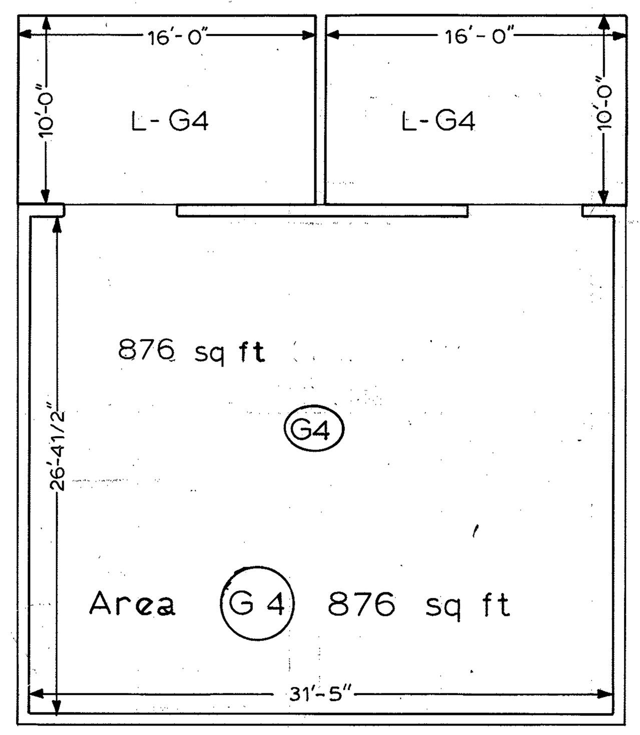
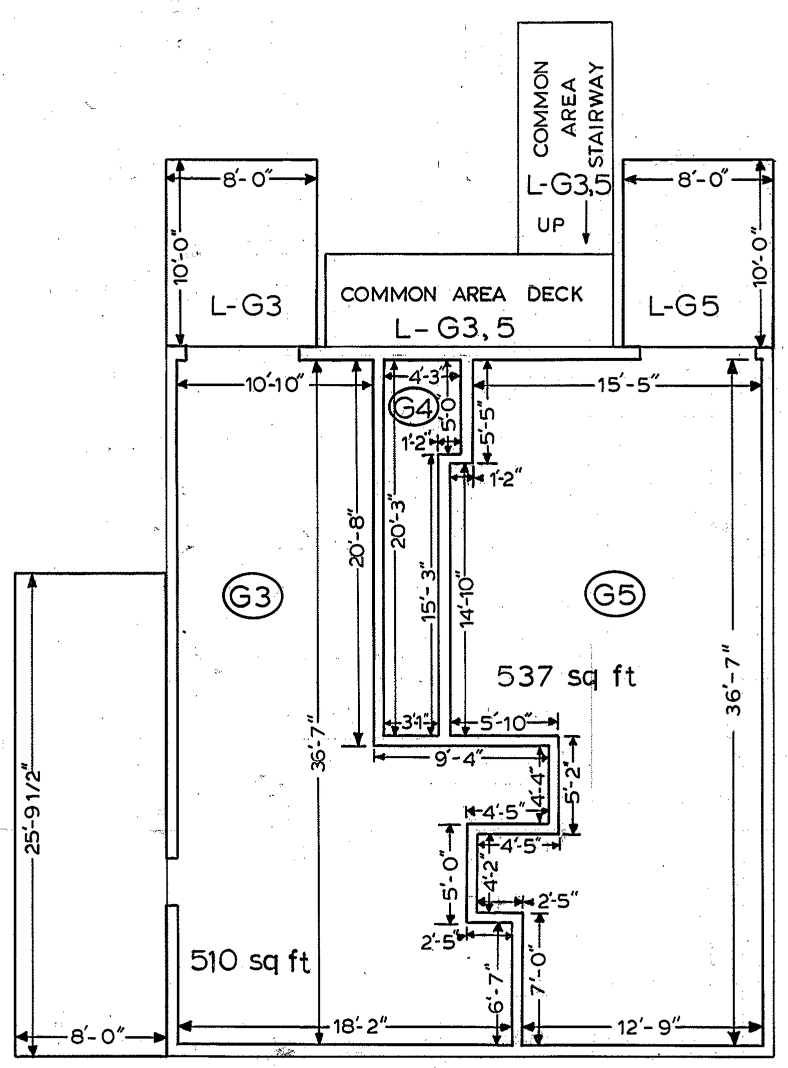
moulton engineering co.
DIVISION OF DES ROBERTS AND HENRY, INC.
LAND SURVEYORS / ENGINEERS
KITTERY / BIDDEFORD MAINE

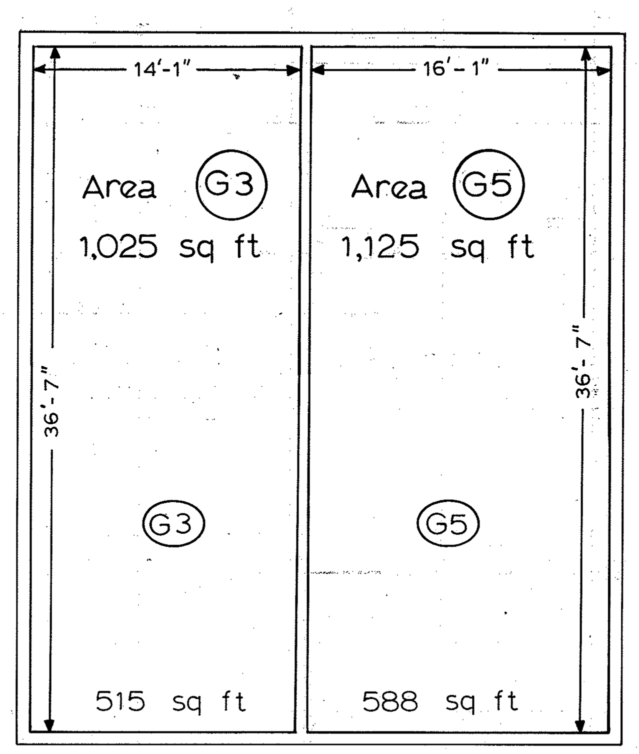
SCALE	DRAWN	CHECKED	DATE	PLAN NO.	REV.
AS SHOWN	ram	R.W.L.	1/79	22977M-93-05	E



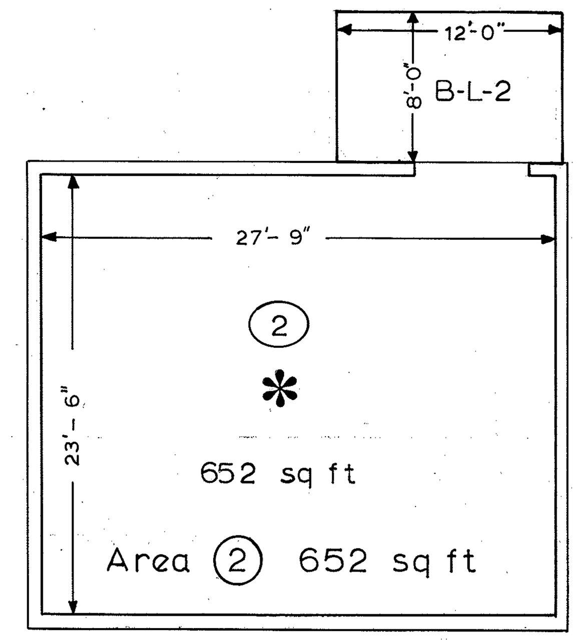
PLAN VIEW COTTAGE #6
THIRD FLOOR



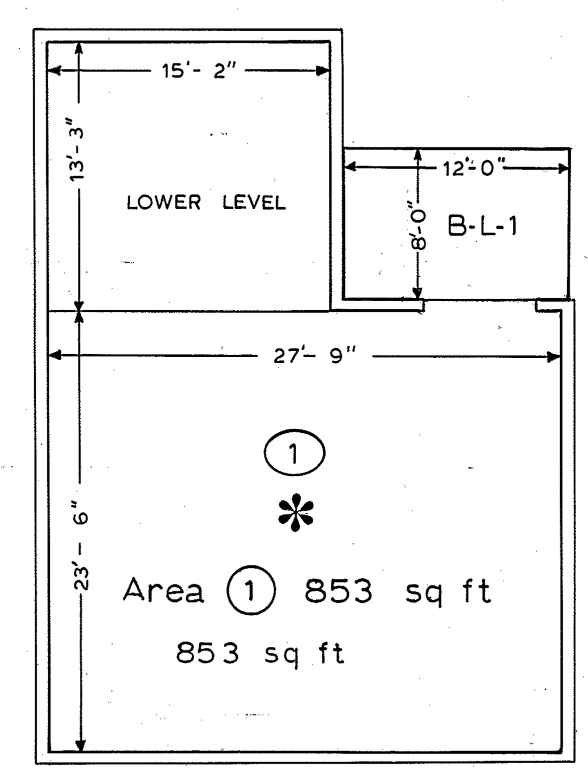
PLAN VIEW COTTAGE #6
SECOND FLOOR



PLAN VIEW COTTAGE #6
FIRST FLOOR



PLAN VIEW COTTAGE #5
SECOND FLOOR

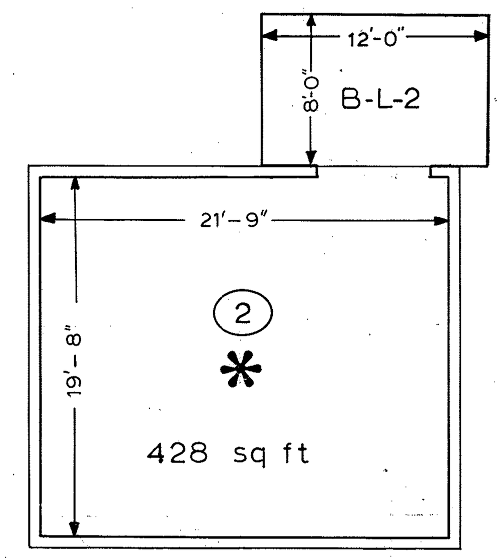


PLAN VIEW COTTAGE #5
FIRST FLOOR

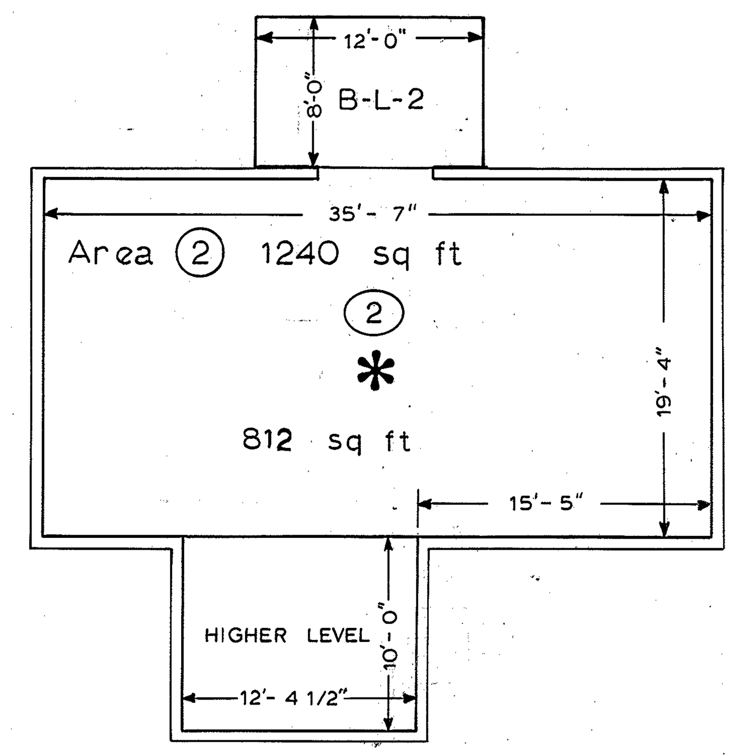
"I CERTIFY THAT THE FLOORPLANS DELINEATED IN THESE "HORIZONS CONDOMINIUM, SURVEY, BUILDING, AND FLOOR PLANS" ARE ACCURATE COPIES OF THE FLOORPLANS OF THE BUILDINGS DEPICTED AS FILED WITH AND APPROVED BY THE CODE ENFORCEMENT OFFICER OF THE OGUNQUIT VILLAGE CORPORATION, MAINE."

Paul A. Henry
REGISTERED PROFESSIONAL ENGINEER

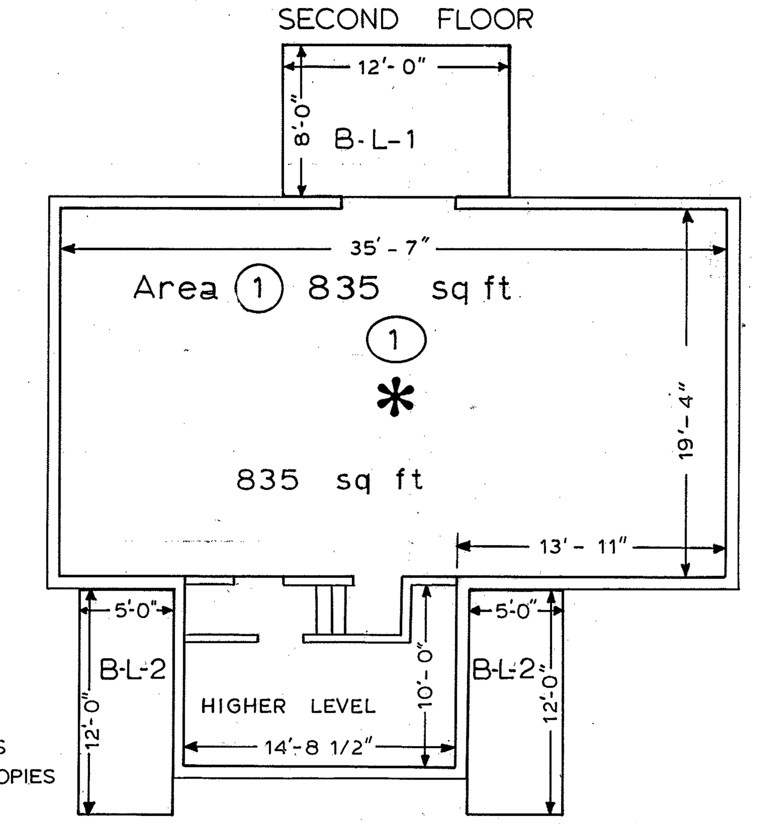
STATE OF MAINE
PAUL A. HENRY
No. 2150
REGISTERED PROFESSIONAL ENGINEER



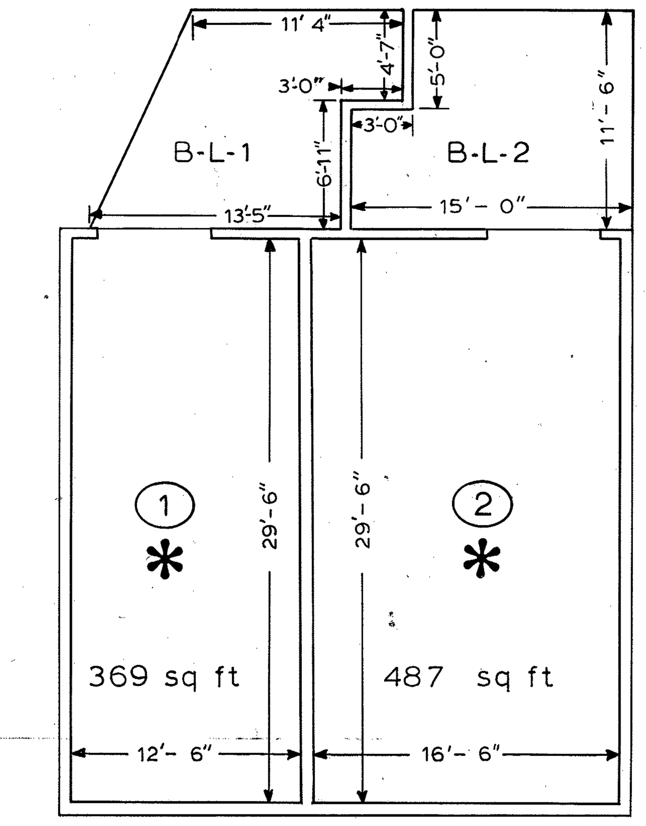
PLAN VIEW COTTAGE #4
THIRD FLOOR



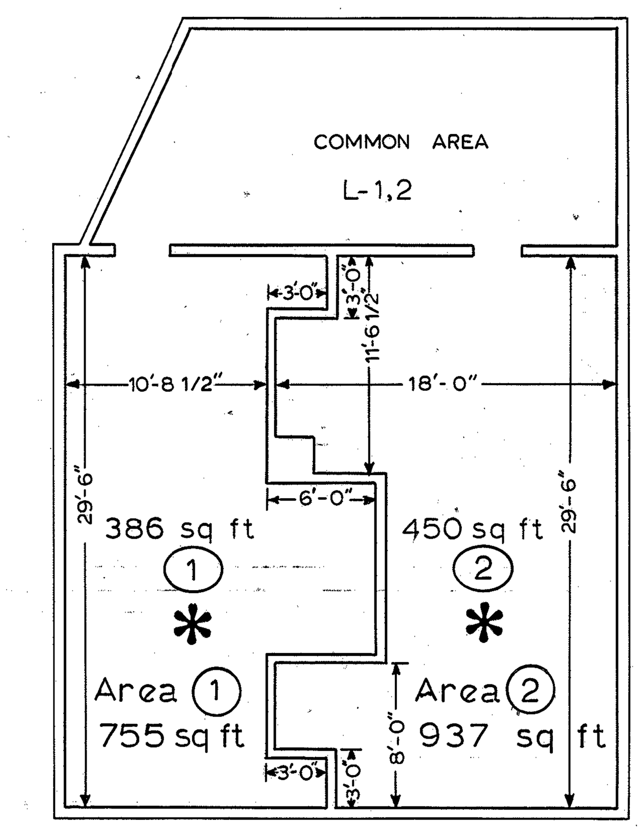
PLAN VIEW COTTAGE #4
SECOND FLOOR



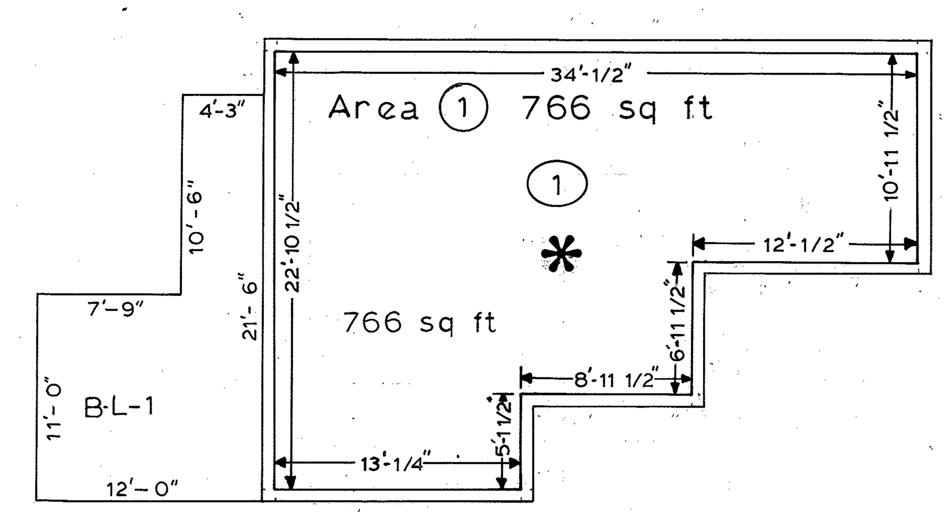
PLAN VIEW COTTAGE #4
FIRST FLOOR



PLAN VIEW COTTAGE #3
SECOND FLOOR



PLAN VIEW COTTAGE #3
FIRST FLOOR

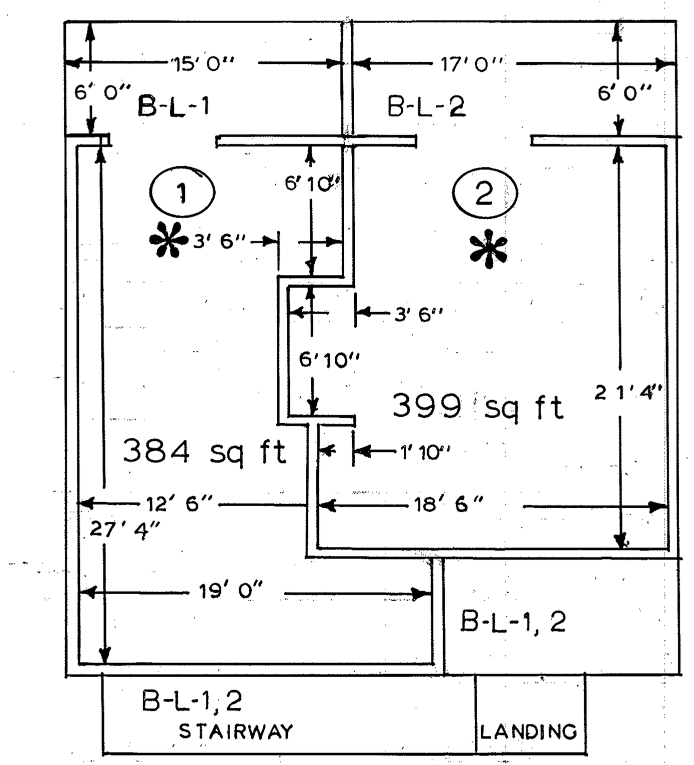


COTTAGE #1

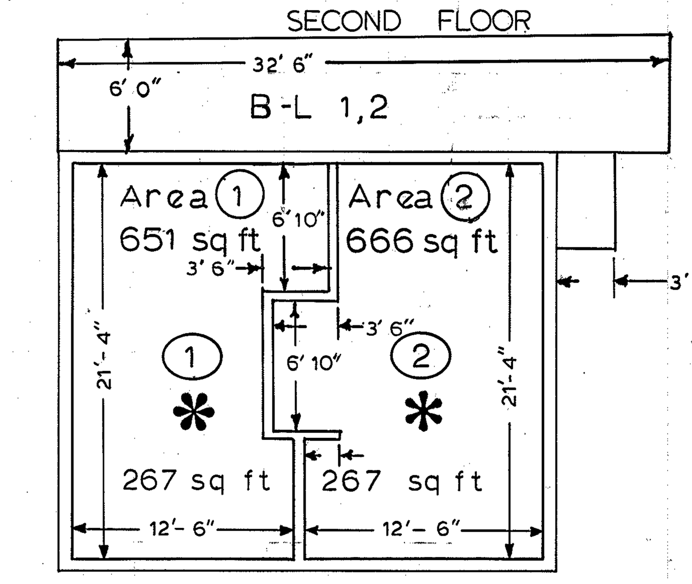
PLAN VIEWS
GUEST COTTAGES

SCALE: 1/8" = 1'-0"

" REFERENCE IS MADE TO THE DECLARATION OF CONDOMINIUM, HORIZONS CONDOMINIUM, DATED Feb 12 1980 AND RECORDED IN THE YORK COUNTY REGISTRY OF DEEDS IN BOOK 2620 PAGE 191. SURVEY, BUILDING & FLOORPLANS OF HORIZONS CONDOMINIUM FILED IN UNIT OWNERSHIP FILE NO. 15 "



PLAN VIEW COTTAGE #2
SECOND FLOOR



PLAN VIEW COTTAGE #2
FIRST FLOOR

REFERENCE IS MADE TO SAID DECLARATION OF HORIZONS CONDOMINIUM SECTION 2.2.1. UNITS MARKED WITH ASTERISK (*) ARE SUBMITTED TO THE TERMS AND CONDITIONS OF THE UNIT OWNERSHIP ACT, 33 M.R.S. # 560-587 BUT SHALL BE COMPLETED BY THE PURCHASERS THEREOF IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF SAID SECTION 2.2.1 AND THE CONTRACTS DESCRIBED HEREIN.

YORK, ss. REGISTRY OF DEEDS
FEB 13 1980
Received at 4 h 25 m P M., and Filed in File 15 Page 7
ATTEST: Phyllis T. Deschambeault Register

SEE BOOK 5390 PAGE 284

moulton engineering co.
DIVISION OF DES ROBERTS AND HENRY, INC.
LAND SURVEYORS / ENGINEERS
KITTERY / BIDDEFORD
MAINE

SCALE	DRAWN	CHECKED	DATE	PLAN NO.	REV
AS SHOWN	ram	R.W.	11/78	18178M-93-06	F