



## Property Management Services, Inc.

Morgan Creek Harbor Association Meeting, Saturday, March 5, 2022, 10:00 AM (check-in begins @ 9:30 AM)  
Sweetgrass Pavilion, Tides Ballroom, 5800 Palmetto Drive, Wild Dunes, Isle of Palms, SC 29451

### Agenda

1. **Call to Order, Proxy/Roll Call**
2. **Approval of the June 22, 2019 Annual Meeting Minutes and the November 8, 2021 Special Meeting Minutes**
3. **President's Report:** Rick DeForest, President MCHA
4. **Financial Review:** Review of Income/Expenses Jan-Dec 2020 Financial Recap Report
5. **Election: Election of Seven Directors Positions.** Four Incumbent Directors that have agreed to run are as follows: Mr. Rick DeForest (MCHA Board President, Morgan's Cove Drive/Board Member and WDYH B Dock/Board Member), Mr. Phil Robinson (MCHA Board Member, Yacht Harbor @ Morgan's Cove F Dock Board President), Mr. Larry Schneider (MCHA Board Member and Morgan Place Board Member) and Ms. Maryalice Morro (MCHA Board Member). Mrs. Ann Sherrill (Morgan's Cove Drive), Mr. Marion Glover and Mr. Keith Hewitt (Waterway Island Drive) will not be running for another term. Dr. Myron Tucker (Morgan Place Drive), Mr. Casey Brock (Yacht Harbor Court and WDYH D Dock), Dr. Jeff Rubin (Waterway Island Drive) and Mr. Ambrose Schwallie (WDYH C Dock) have agreed to run for the open positions. Ballot mailed to membership February 5, 2022, due to management by April 1, 2022.
6. **Marine Wall Repairs/Scheduling/Funding:** Cathodic protection system, coal tar epoxy coating and jet filters.
7. **Old Business:** FBSD Guidelines/Requirements
8. **New Business/Discussion:** Architectural Review Requirements
9. **Morgan Creek Harbor Association Share Breakdown 2022 (same as 2021):**  
Lot (1 Share): Quarterly, \$229.90, Total Annual Amount, \$919.60  
Condo (1 Share): Quarterly, \$229.90, Total Annual Amount, \$919.60  
Marina Docks (1 Share per slip): Quarterly, \$229.90 per slip, Total Annual Amount, \$919.60 per slip  
Lot w/Bulkhead or Dock (2 Shares): Quarterly, \$459.80, Total Annual Amount, \$1,839.20  
House & Lot w/No Dock or Bulkhead (2 Shares): Quarterly, \$459.80, Total Annual Amount, \$1,839.20  
House & Lot w/Dock or Bulkhead: (3 Shares): Quarterly, \$689.70, Total Annual Amount, \$2,758.80  
  
**The Morgan Creek Harbor Association is comprised of the following (733 Shares):**  
Morgan's Cove Homeowners Association (151 Shares)  
Morgan Place Homeowners Association (191 Shares)  
The Moorings Horizontal Property Regime (12 Shares)  
The Yacht Club @ Morgan's Cove, F&G Docks (48 Shares)  
Waterway Island Drive (139 Shares)  
Wild Dunes Yacht Harbor Horizontal Property Regime, A-E Docks (101 Shares)  
Yacht Harbor Court (71 Shares)  
Yacht Harbor Villas Horizontal Property Regime (20 Shares)
10. **Adjournment**

#### **Board of Directors/Management:**

**Mr. Rick DeForest, President: Morgan's Cove & WDYH A-E Docks**  
**Mr. Marion Glover, Treasurer: Waterway Island Drive**  
**Mrs. Ann Sherrill, Secretary: Morgan's Cove Drive**  
**Mr. Phil Robinson, Director: Yacht Club @ Morgan's Cove (F&G Docks)**  
**Mr. Larry Schneider, Director: Morgan Place Drive (MCHA Bulkhead Project Manager)**  
**Ms. Maryalice Morro, Director: Yacht Harbor Court (MCHA Covenants Committee)**  
**Ms. Laurie Schueler, Association Manager: Property Management Services, Inc.**

**Note: The Board of Directors are also soliciting for Committee Members for various future projects (Dredging, Review of Covenants/Restrictions and Bulkhead Project). If you have any questions or are interested in running for the Board or signing up for a committee, please contact the Regime Manager, Laurie Schueler, [laurie@charlestonpms.com](mailto:laurie@charlestonpms.com), no later than February 20, 2022.**

# PROXY

*It is imperative we meet Quorum requirements. If you cannot make the meeting please assign your proxy and forward to management!!!*

## **Morgan Creek Harbor Association Annual Meeting**

Saturday, March 5, 2022, 10:00 AM (check in @ 9:30 AM), Sweetgrass Pavilion, Tides Ballroom  
5800 Palmetto Drive, Wild Dunes, Isle of Palms, SC 29451

I, \_\_\_\_\_ being a voting member of  
Morgan Creek Harbor Association, Wild Dunes, Isle of Palms, South Carolina, hereby constitute  
and appoint:

The Board of Directors      OR     \_\_\_\_\_  
(Print Name)

*Assign the Proxy to the Board, Management or insert the name of a person of your choosing WHO WILL BE PRESENT AT THE MEETING. Please do not assign the Proxy to yourself.*

Agent for me in my name, place and stead, to vote my proxy at the Annual Meeting for Morgan Creek Harbor Association, Inc., Saturday, March 5, 2022, and authorize the said agent to act for me in my name and stead, at the said meeting, as fully as I could if I were present, giving to my said agent full power of substitution and revocation.

Executed By: \_\_\_\_\_ Date: \_\_\_\_\_  
(Please sign)

Wild Dunes Address or Dock Slip #: \_\_\_\_\_ Phone # \_\_\_\_\_

E-mail Address: \_\_\_\_\_

.....  
\_\_\_\_\_: I plan to attend the MCHA Annual Meeting scheduled for March 5, 2022 in person or by Zoom (instructions enclosed).

\_\_\_\_\_: I do not plan to attend the meeting and have assigned my proxy to the Board, Management or an attending person.

Name  
(print): \_\_\_\_\_

Wild Dunes Address or Dock Slip #: \_\_\_\_\_ Phone # \_\_\_\_\_

E-mail Address: \_\_\_\_\_

*Please return the Proxy or acknowledgment of attendance no later than February 28, 2022 to:* E-mailed or faxed proxies are acceptable! Please state your name, Wild Dunes or Dock address and your proxy assignment (**assigned person must attend meeting, please verify prior to sending proxy form to management!**).

Laurie Schueler, Association Manager  
Property Management Services, Inc.  
1340-G Ben Sawyer Blvd., Mt. Pleasant, SC 29464  
Office: (843) 881-5459, Facsimile: (843) 881-5616, E-mail: [laurie@charlestonpms.com](mailto:laurie@charlestonpms.com)



## How to dial in to a ZOOM meeting from your smartphone:

**Topic: MCHA Annual Meeting**

**Date/Time: March 5, 2022 at 10:00 AM, Check-in at 9:30AM**

**Meeting ID: 886 8585 8328**

**Passcode: 957757**

1. Dial in using either one of the ONE TAP MOBILE numbers listed below (either number is fine to use).

	<b><u>One Tap Mobile:</u></b>	
+1-301-715-8592:	88685858328# (meeting ID#)	*957757# (passcode)
	or	
+1-312-626-6799:	88685858328# (meeting ID#)	*957757# (passcode)

2. Dial the toll number using your iPhone or Android. You will be greeted with a message that says, "Welcome to Zoom."

**Enter your Meeting ID: 88685858328#**

3. You will then receive the instructions, "Enter your Participant ID, followed by the pound (#) sign, or just press the pound (#) sign. "Enter a password or follow any other instructions if prompted. If you are a host, you will instead be asked to enter a host key followed by the pound (#) sign before proceeding.

4. Once you have successfully joined, your call will announce that you have joined the meeting. You will appear as a phone symbol on other people's screens.

***NOTE: If you are having difficulty accessing the meeting, please call the AVMS (Audio Visual Representative) @ 843-863-6700 for assistance.***

Morgan Creek Harbor Association is inviting you to a scheduled Zoom meeting.

Topic: MCHA Annual Meeting

Time: Mar 5, 2022 10:00 AM, 9:30 AM Eastern Time for Check-in (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/88685858328?pwd=OE5PdXdSZXNQK3dnSjZOZ3RLQWsyUT09>

Meeting ID: 886 8585 8328

Passcode: 957757

One tap mobile

+13017158592,,88685858328#,,,,\*957757# US (Washington DC)

+13126266799,,88685858328#,,,,\*957757# US (Chicago)

Dial by your location

+1 301 715 8592 US (Washington DC)

+1 312 626 6799 US (Chicago)

+1 929 205 6099 US (New York)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 669 900 6833 US (San Jose)

Meeting ID: 886 8585 8328

Passcode: 957757

Find your local number: <https://us02web.zoom.us/u/kdnMAHJEdJ>



## Property Management Services, Inc.

### **Morgan Creek Harbor Association Annual Meeting**

**Saturday, June 22, 2019**

**9:30 AM**

**Sweetgrass Pavilion**

**Tides Ballroom**

**5800 Palmetto Drive**

**Wild Dunes, Isle of Palms, SC**

### Minutes

#### Call to Order

Mr. Rick DeForest, President of Morgan Creek Harbor Association (MCHA) called the meeting to order. Those Directors present were, Treasurer, Mr. Marion Glover, Directors, Mr. Ken Bozeman, Mr. Charles Cauble and Mr. Phil Robinson. Directors not able to attend were Mrs. Ann Sherrill and Mr. Keith Hewitt. Also present were Mr. Chris Moore, JGT Engineering, Mr. Kevin Sohrabnia, Terracon Engineering (via teleconference), Mr. John Piazza, Southern Cathodic Protection, Mr. Jon Steel and Mr. Chris Ploskunak, Madwell Supplier, Mr. Don Long, Tomerarious Contracting, Mr. Carl Hazenberg, Everlast Synthetic Products, Mr. Jay Adams, Feyn Zylstra Electrical, and Mr. Trent Tinder, Green Carolina. Ms. Laurie Schueler, MCHA Association Manager, was present representing Property Management Services.

Mr. DeForest introduced himself as well as the Board members introduced themselves. Mr. DeForest stated the first portion of the meeting was to address HOA matters and the election of Directors, then moving forward to discuss the proposed marine wall project, including other alternatives for the wall. He asked for those joining by phone to introduce themselves, 4 owners joining via teleconference stated their names and property address, as well as Engineer, Mr. Kevin Sohrabnia, from Terracon Engineering, introduced himself. Mr. DeForest reviewed the Presidents report.

### Morgan Creek Harbor Association

#### PRESIDENT'S REPORT- 2019

June 22, 2019

I am pleased to render this Annual Report to all owners of the Morgan Creek Harbor Association. The Board of Director's have worked diligently over the last few years on your behalf to conduct the business of the Association and formulate a plan to address the marine wall issues. Over the course of 2019, the Board of Director's have held seven Board meetings and corresponded daily conducting business on your behalf.

We are providing you with the *Annual Budget for year ending December 31, 2019*, and detailed *Financial Recap Reports January-December 2018 and January-April 2019*. We presently have \$2,804,369 in the operating and reserve accounts.

- Operating Fund: \$81,140
- Dredging IDC/Reserve Fund: \$966,462
- Marine Wall Reserve Fund: \$1,073,180
- Painting/Welding Reserve Fund: \$572,733
- Capital Reserve Fund: \$110,855

A 10% increase was imposed to the regime fees, beginning 2015 by the Board to address rebuilding the reserves to address the wall repairs and future dredging project. In 2019 the Board voted to not increase the quarterly regime fees due to the upcoming potential assessment to for wall repairs.

The Budget reflects the establishment of dedicated reserve accounts to address specific capital projects (marine wall repairs, painting/weld patching maintenance, future dredging and capital improvements/repairs to common areas such as bulkhead easements and dock enclosures).



The dredging reserve is set in place so that it is at least partially or completely funded for future dredging in the next 4-5 years (2012-2013 dredging project was \$1.3 mil. The Dredging Reserve is @ \$966,462 with an additional \$126,000 to be funded by year end 2019). It is difficult to determine projected permitting, surveying, dredging and spoil costs for the future, however, a plan is in place to continue to replenish the Dredging Reserve for this known future project.

**Marine Wall Inspections:**

The annual inspection of the marine wall measurements, anchors and bulkhead easement was performed May 15, 2019 by Engineer, Mr. Kevin Sohrabnia, P.E, Terracon Engineering. There are several types of inspections made each year to ensure the longevity of the seawall. Terracon Engineering monitors and measures the seawall, as well as checks the stability of the wall anchors and flapper valves. Maintenance repairs are addressed based on these inspections. Copies of the complete report may be obtained upon request to management (laurie@charlestonpms.com), as well as posted on the Property Management Services (PMS) Website: [www.charlestonpms.com](http://www.charlestonpms.com).

We would like to remind the membership that permanent fixtures are not allowed in the easement to avoid stress on the anchor lines (per Section. 2, Supplemental Declaration, July 13, 1987.): "No permanent structures, buildings, sheds, pools, utility lines or other improvements shall be placed upon or maintained within the easement area without the prior written consent of the Association and Wild Dunes Associates." Should you require further information or clarification, please contact the Association Manager, Laurie Schueler via E-mail: [laurie@charlestonpms.com](mailto:laurie@charlestonpms.com)

**Marine Wall Study:**

Based on the evidence of rust issues on the wall, the Board agreed to obtain an engineer's study pertaining to the condition and longevity of the wall. JGT Engineering completed the study in May 2015, which has been posted on the management's website since that time. Two recommendations were offered from the engineers report in the study. They consisted of a Cathodic Protection System (CPS), weld patching, additional weep holes and recoating the wall or replacement of the wall. Over the past many years the Board has been investigating options and working with the engineers and marine wall contractors to best put forth options to the membership. Discussion will take place in today's meeting outlining these specific options.

**Floating Boat Storage Devise (FBSD) Permitting:**

The Board finalized the Floating Boat Storage Devise (FBSD) Guidelines October 1, 2017, and the regime received the permits from Ocean Coastal Resource Management (OCRM) and the Army Corp of Engineers that same year for a "blanket permit" to allow FBSD's in the marina slips (WDYH A-E, YC@MC F&G, Morgan's Cove H&J and Morgan Place Mediterranean Slips). The guidelines are specific to the types of FBSD's permitted and require the approval of the Morgan Creek Board and the perspective dock association Boards. As a reminder, all FBSD's must be approved in the Morgan Creek Harbor Association, including private dock owners. The private dock owners are required to obtain MCHA Board approval and obtain a permit directly from OCRM. To date the Board(s) approved 19 FBSD requests that meet the guidelines. Should you wish to obtain approval in one of the marina slips or at a private dock, you will need to contact management with your request.

**Annual Dues:**

Liens and legal proceedings have been imposed to past due accounts. We ask that you stay current with your annual dues and contact management should you have any questions regarding your account. The Board approved guidelines for past due accounts as follows:

- To place a lien on account within 6 months of due date
- To file for foreclosure the last day of the second year of the due date
- Owners are responsible for late fees and legal fees

We look forward to everyone making timely payments and keeping their accounts current.

**Insurance:**

We have renewed the General Liability with NFP. The General Liability Policy renewal provides limits of liability as follows: \$1,000,000 per occurrence, Personal & Advertising Injury Limit (Any One Person/Organization) \$1,000,000, with an aggregate limit of \$2,000,000 for more than one occurrence (premium \$2,067).

The Directors and Officers Insurance has been renewed with Carswell BB&T Insurance Services for \$5,000,000 limit (premium: \$7,422).

**Management Services:**

The MCHA Board of Directors continues their relationship with Property Management Services since November 2007. Should you have any questions or concerns please contact the Association Manager, Ms. Laurie Schueler. Ms. Schueler can be reached at (843) 881-5459 or E-mail: [laurie@charlestonpms.com](mailto:laurie@charlestonpms.com). Both Ms. Schueler and her business partner Ms. Lona Vest opened their doors October 2005, however have managed property collectively over 50 years, and in Wild Dunes since the late 1980's.

**Landscape Services:**

We have been pleased with the present landscape contractor, Stuart Nelson, 3SL Landscape, since they began the contract in 2004. They maintain the bulkhead walkway green space from Morgan's Cove to the Moorings, as well as the easement paths between 22 Morgan's Cove Drive/36 Yacht Harbor Court, 27/28 and 34/35 Morgan's Cove Drive.

**Projects:**

Listed below are maintenance/repair projects and general accomplishments:

**2015-2019 Accomplishments:**

- Met with the engineers and contractors to obtain information and proposals for repairs and replacement of the wall.
- Completed annual inspections of the marine wall measurements, anchors, bulkhead easement.
- Continue monthly inspections of electrical wiring and light heads at each dock enclosure A-J.
- Approved and set up separate reserve accounts dedicated to capital projects as outlined on the 2019 Budget.
- Performed annual pressure washing to dock heads/posts.
- Worked with SCE&G to replace transformers along bulkhead behind Morgan's Cove and Yacht Harbor Court homes.
- Worked with the City of Isle of Palms with regard to improvement to the street drainage system.
- Worked with Engineers to plat all docks in the MCHA harbor for the OCRM/Army Corp permits for FBSD's.
- Formulated the FBSD Guidelines and per the new HOA requirements, recorded with the state of SC.

**In process for the year 2019-2020:**

- Hold additional HOA meetings regarding the solutions to wall repairs or replacement and move forward to address according to vote from HOA members.
- Continue wall monitoring inspections/repairs.
- Pressure wash dock heads/posts (next scheduled for July 2019).
- Continue to work with owners for approvals of FBSD requests.

Enclosed in your packet please find a list of important names and telephone numbers to keep handy as a quick reference. Please feel free to contact Ms. Schueler should you wish to have additional names/numbers added to the reference list.

I would like to take this time to thank the Board for the work they do for the Association. I assure you the Board is ever mindful of its fiduciary responsibility to you and that they are maintaining your property at the highest level possible. It is the desire of this Board to serve each and every one of you and, as always, welcome your comments and thoughts regarding how we can continue to improve our facilities.



Rick DeForest  
President, Morgan Creek Harbor Association  
Cc: Morgan Creek Harbor Association Members

To contact Ms. Laurie Schueler, Morgan Creek Harbor Association Manager:  
E-mail: [laurie@charlestonpms.com](mailto:laurie@charlestonpms.com) \* Office: (843) 881-5459 \* Facsimile: (843) 881-5616  
1340-G Ben Sawyer Blvd., Mt. Pleasant, SC 29464

**Election:**

Mr. DeForest stated that the seven incumbent members have agreed to stay on the Board and two owners have expressed interest to join the Morgan Creek Board, Mr. Gary Lauderdale of 30 Yacht Harbor Court and Ms. Maryalice Morro of 25 Yacht Harbor Court, which would expand the Board again to 9 members. Their Bios were included in the mailed agenda package and today's handouts. He asked if there were any nominations from the floor. Ms. Schueler stated the quorum count was just received and there were 266 shares represented in person and by proxy. The quorum requirements of 427 shares was not met to hold the election. Mr. DeForest stated the homeowners association (HOA) matters would continue as an informational meeting for the membership, the current Board members would continue serving on the Board, and Mr. Lauderdale and Ms. Morro would be appointed by the Board, at the Directors meeting, following the HOA meeting. He added that anyone interested in serving on the Board or a committee to please contact him or Ms. Schueler. An election would be held at the next annual HOA meeting. Mr. Lauderdale and Ms. Morrow introduced themselves to the membership.

**Financial Report:**

Ms. Schueler reviewed the January-December 2018 and January-April 2019 Financial Recap Reports with the membership (see attached). Discussion followed with regard to the reserve accounts in place (Capital Reserve to address common area capital improvements, Dredging Reserve for future dredging project, Paint/Weld Patching Reserve to address wall coating/welding repairs, Marine Wall Reserve to address wall improvements/repairs). An owner questioned how the funds were invested and it was explained the capital accounts were in Money Market Reserve accounts.

**Dewees Permit Update:**

It was reported that no new information had been received at this time regarding the Dewees Dock Expansion Permit. Any new information would be reported.

**Marine Wall Informational Portion of the Meeting:**

Mr. DeForest introduced Mr. Chris Moore with JGT Engineering. Mr. Moore reviewed briefly the synopsis of what the Board and engineers had been working on since the wall condition study in 2015 (posted on Property Management Services Website: [www.charlestonpms.com](http://www.charlestonpms.com)). He discussed the outline of the May 21, 2019 Morgan Creek Cathodic Protection & Re-Coating Project @ \$8 mil. (see attached, prepared for MCHA by JGT Engineering) and the more recent options for wall replacement in a fiberglass composite material or steel (see attached information for composite and steel from Everlast Synthetic Products and Cape Romain).

**Cathodic Protection System, Weep Holes, Weld Patch/Re-Coat Wall:**

Mr. Moore introduced Mr. John Piazza with Southern Cathodic Protection (SCP). Mr. Piazza reviewed with the membership the present condition of the wall and the criteria for corrosion analysis. He explained that the CPS is 100% successful and the only method known to measure corrosion rates in real time analysis. It is not added to new steel wall construction, but rather when a corrosion problem is determined. He added that he had been working with Mr. Moore and the Board over the past 4 years putting a package together to encompass everything it would take to stop the wall corrosion. The package includes adding a cathodic protection system (CPS) along the sheet metal the wall, add weep holes to relieve hydrostatic pressure from behind the wall, remove existing coating, weld patch areas and re-coat the wall in a coal tar epoxy product. The other attendees from the coating manufacturer/contractors also joined in on the conversation to review the process for removal of the coating, weld patching, re-coating the wall.



The group explained the entire project was over a 24 month period, with the CPS install 90-120 days, electrical and landscaping from landside to follow and the coating waterside, which would take the longest to complete. With the CPS, repairs and re-coating, the wall would last another 20 plus years. It would be monitored remotely and maintenance is a minimal cost of approximately \$2,500 per year. All parts are manufactured in the USA and the anodes have a 40 year lifespan before replacement is required. There is a one year warranty on the electronics. He added that if nothing is done to protect the steel wall from corrosion, there will be multi-penetrations to the point that replacement would be necessary.

The members requested the following information:

- The placement of the CPS boxes, which it was explained that there were approximately 30 to be installed, with consideration to place between the lot lines along the bulkhead, with proper screening in hardscape and plantings. It was also possible where the dock heads were, to incorporate screening the boxes with the existing dock head screening as much as possible. In Morgan Place and Waterway Island along the sheet metal wall, it would require some type of enclosure and plantings between the homes. The electrical would be bored underground. The CPS would have drilled well points and removal of earth from each well point, and access along the Morgan Creek easement. Discussion took place if the disruption in the MCHA easement would be similar to when the wall was replaced in the late 90's/2000. It was explained that the entire easement would not be disrupted as the wells are approximately 200 feet apart, and the points would be drilled in strategic places along the wall. Some areas of the MCHA easement (40 ft. on the east side and 30 ft. on the west side) would be affected more than others, depending on access to get to the easement between homes and the amount that has been planted in the MCHA easements. It was explained that the proposal for the landscaping is at the maximum amount to restore all landscaping/screening on the east and west side of the wall. It was difficult to determine a cost per area as it depends on individual restoration necessary per access/well point.
- The members asked if boats would be required to relocate during the repair/coating process. The coating contractors stated they would be working in sections at a time, and approximately 4-6 boats/jet dock floats in the marina docks and individual boats/jet dock floats would need to be relocated in those sections to protect from sandblasting/cleaning/coating. The Board stated it would be a similar process to relocate boats/jet dock floats like when the dredging project took place in 2012/2013. Management would again coordinate the process and a captain could be available to relocate boats /floats at a minimal charge to the owners.
- Several members discussed contributions from the Wild Dunes Community Association (WDCA) and the resort. The Board reminded the membership there are legal requirements to manage the Morgan Creek Harbor Association and what the recorded documents charge the association to maintain.
- A question was asked if the CPS boxes were water proof and what would be the cost to replace them if lost in a storm. Mr. Piazza stated the boxes were water proof and they were approximately \$1,000 each to replace if lost in a storm.
- Discussion took place regarding the oil that was utilized to cool the CPS and the dimensions. Mr. Piazza explained it was linseed oil that was stored above ground and environmentally safe. The dimensions were 55x30. Samples of landscape screen is available in the package.
- The question was asked if the HOA could get 20 plus years out of the current bulkhead with the CPS system. Mr. Glover stated there is no guarantee that the wall will last 20 plus years, however they know the rust is the problem and something must be done, either the CPS or other wall replacement products, which will also be discussed. The annual report was just completed and posted on the PMS website, however there is no indication the wall is failing. Mr. Sohrabnia joined the conversation and reiterated that the wall is inspected annually for any deflection of movement or any issues with the flapper valves/anchors from the waterside. Also checked is any subsidence from the landside and recommendation for repairs are made if necessary. It is performing well with minimal movement and only a few anchors were necessary to replace since installed in late 90's/2000. The HOA has done well is addressing repairs. The only issues continually noted is the ongoing corrosion that can be seen from the waterside, but has not been seen on the backside. Discussion took place with regard to the CPS system designed to stop the corrosion and give the wall the 20 plus more years.



- A member asked about the safety of the CPS boxes. It was explained that the boxes are enclosed and locked.
- The question was asked, at what timeframe something would need to be done to either repair or replace the wall. Mr. DeForest stated the wall study was done in 2015 and was proposed that something would need to be done in the next 5 years of either the CPS or wall replacement, which the Board was in consensus.  
The Board is presenting options to the membership for discussion, with a possible survey to the membership to see how they would like to move forward with either an \$8 mil. CPS/repair project or \$20 plus mil. replacement project to address the wall. The Board will call a special meeting and the membership can vote.
- Mr. Lauderdale stated that since we don't really know what is going on behind the wall, that should heighten the concern, and the longer you wait, the more uncertain it is. He added that if the CPS is installed correctly it would work to protect from corrosion and do the job necessary. He suggested to not spend any more funds and time on wall replacement options, as that appears to be a complicated design and would take up additional water space in the creek.
- Discussion took place with regard to funding the CPS, repair, coating project. Mr. DeForest explained that the project is approximately \$8 mil. and the HOA has \$1 mil from reserves with a \$600,000 contingency. It will be proposed to the members for assessment or a long term loan with possibly an option to pay all assessments billed in total, and to not be assessed with an interest rate if the loan option is preferred by the membership.

Wall Replacement Option:

Mr. DeForest introduced Mr. Carl Hazenberg, Partner & Chief Engineer with Everlast Synthetic Products. Mr. Hazenberg reviewed with the members via overhead projector of what was handed out in their packets (see attached). He also presented a sample of the composite fiberglass wall he was proposing. He added that a few Board members sought information with regard to another option to the CPS. He presented the companies background and his experience with Everlast Synthetic Products, and explained they make sheet piles for bulkheads out of fiber enforced synthetic materials that will not corrode. There is little to no maintenance to their product and composites are taking over as a more viable option to steel. They can make from 14 ft. to 42 ft. sheets as necessary for application and the plant is located just outside of Columbia SC. He explained the details of various locations that their product was utilized. He then moved on to the recommended options for the MCHA wall (see attached options #1 and #2). He added that he inspected various areas of the MCHA wall and from his observation something needs to be done to the wall, which the longer you wait the more it will cost and more issues the HOA will be dealing with. He reviewed his summation regarding the MCHA corrosion issues and explained costs are determined by sheet pile lengths, equipment, barges, anchoring, access near the docks, etc.

Option #1: As a different way of CPS, by driving new sheets in front of existing wall at 38-40 ft., fastening to existing steel wall, filling in between old wall and new wall with fill or sand, effectively cutting off the oxygen in front by encapsulating, add weep drains and adding a new concrete cap over the old wall/new wall. In a sense you are strengthening the sheet metal wall and sealing off the oxygen below the waterline. He suggested inspecting some of the anchors to support this option. The benefits are a more structural addition to the existing wall, more aesthetically pleasing than steel, can go back at a later date to shore it up even more with additional anchors. Cost estimates have been obtained from Cape Romain and Custom Design, which are not inclusive of additional costs in the scope of work. There is some question as to whether the docks need to be moved out from the existing wall or not. Custom Design believes they do not need to be moved, which Cape Romain does. Custom Design does not have a Bond, however can obtain a bond if required.

Option #2: Preferred, but requires additional increase to the cost and scope of work. Same process and sheet piles, etc. as Option #1, however, can add all new anchors to support the entire wall or investigate the existing anchors to understand the capacity for load and utilize those.

Mr. Hazenberg suggested to add 500 ft. sections at a time and tackle the areas with most corrosion first. Depending on the resin base, it is a polyurethane marine product and has a 25-50 yr. warranty, depending on the base chosen. Estimated costs for Option #1 and Option #2 in composite material and steel (not inclusive of all additional costs required and dock/utility relocation) range from \$10.5 mil to \$19.5 mil.



Discussion followed with regard to the difference in pricing, which Mr. Hazenberg stated Custom Design was a small contractor out of Myrtle Beach and had smaller equipment, Mr. Moore added that Cape Romain was a larger Marine Contractor that was local to the area. The Cape Romain estimate is included in the package. The Board added that for the members to keep in mind the numbers were not inclusive and only estimated to show replacement vs. the CPS to the membership, and so they were aware of all options the Board was looking at.

- The question was asked about the disturbance to replace the wall. Mr. Moore stated there would be quite a bit of disturbance on the land and water side in either scenario noted in wall replacement.
- The question was asked about how long the composite sheet piles have existed, which Mr. Hazenberg stated since the early 90's.
- An owner asked if the Board could bring recommend low, mid and high price options to the owners.
- The Board reviewed possible assessment options for a future project and stated information is forthcoming regarding assessments or a possible loan option.
- One owner asked if the Board considered going out for bid on the management contract. Which it was stated the Board was satisfied with Property Management Services. One owner stated that she appreciated the continuity of the same manager managing many of the properties in Wild Dunes and also those in Morgan Creek. The history of the properties was valuable to the communities.

Mr. Glover stated that the Board was ready to propose the CPS and coating project and recently began investigating the composite product to bring an additional option to the members. Mr. DeForest added that after all information is gathered from the engineers/contractors, the Board would like to mail out a survey to the members to get an idea of the direction they would like to take to move forward.

Mr. DeForest thanked the members for attending and stated they would hear something from the Board in the near future regarding the project.

There being no further business to discuss, the meeting was adjourned.

Respectfully Submitted,

Laurie Schueler  
MCHA Association Manager, Acting Secretary  
Property Management Services

Ls19-068MCHA



Property Management Services, Inc.

Morgan Creek Harbor Association Special Meeting

**Monday, November 8, 2021, 6:00 PM**

**Via Zoom**

Board members present in person or by Zoom conducting the meeting were, President, Mr. Rick DeForest, Treasurer, Mr. Marion Glover, Directors, Mr. Larry Schneider, Ms. Maryalice Morro, Mrs. Ann Sherrill, Mr. Phil Robinson and Mr. Keith Hewitt. Attorney, Mr. Shawn Willis, Nelson Mullins was also in attendance. Ms. Laurie Schueler, HOA Manager and Ms. Margaret Southerly Assistant were also present representing Property Management Services.

The Special Meeting was called to order by Mr. Rick DeForest, MCHA Board President.

Mr. Larry Schneider, MCHA Director, shared the screen with the members, for a power point presentation on the Marine Wall Repair/Replacement Options 1, 2, & 3.

Option (1): There are 3 parts to the proposed solution to stabilize and arrest corrosion of the current wall:

Estimate: \$8M, Project Duration: 1 year, Estimated Life: 20 years

1. Strip the water side of the wall and recoat with a Coal Tar Epoxy
2. Install 750, 4-inch Jet Filters to reduce land side water pressure
3. Install an impressed current cathodic protection system (30 Anodes and transformers, 15 each per side)

Option (2): Install New Steel wall and Cathodic Protection System

Estimate: \$26M, Project Duration: 2 years, Estimated Life: 50 years

1. Install new steel sheet piles over existing wall
2. Install Cathodic Protection System same as option 1

Option (3): Install New Composite Fiberglass (FRP) wall over existing wall (Cathodic System not required)

Estimate: \$22M, Project Duration: 2 Years, Estimated Life: 50 Years

Mr. Marion Glover, MCHA Treasurer, reviewed the Pros/Cons for Repairs/Replacement & Funding Options:

Option (1): Cathodic Anode System/Repairs/Weep holes/Coating

Option (2): New Wall (Composite or Steel/Cathodic Protection System)

Financing: Option (1): 8M, 10 yrs., Option (2 & 3): 22M/26M, 15 yrs.

Attorney, Mr. Shawn Willis reviewed the Amendment to Declaration of Covenants & Restrictions.



Section 15. Special Reserve Fund Assessment Upon Resale.

(a) In order to fund in whole or in part the construction, reconstruction, repair or replacement of capital improvements of or to the Common Properties, and also for dredging, upon the Resale of any of the Properties, including, but not limited to, Boating Units, Commercial Units, Condominium Boating Units, and Dwelling Units (each being a “Resale Unit” for purposes of this Section 15) a Special Reserve Fund Assessment equal to one-half of one percent (0.5%) of the gross sales price of or consideration given for said Resale Unit or interest therein shall be paid to the Association at the closing of the transaction.

The Board addressed owner’s questions in the Zoom chat (see attached). They explained a new Ballot with the corrected shares and quorum requirements is forthcoming.

There being no further business to discuss, the meeting was adjourned.

Respectfully Submitted,

Laurie Schueler  
Acting Secretary & Association Manager

Ls22-013MCHA

MCHA Zoom Chat Questions: November 8, 2021

**Q: What are the details of moving of the docks and ramps for the wall replacement?**

A: There may be the need to possibly relocate docks 2 at a time in the marina area.

**Q: Is the repair option for \$8M an actual bid or just an estimate?**

A: Actual proposal were received for the \$8M project, however, the price can fluctuate once final amount of shares is calculated.

**Q: Why are numbers from slide 11 different than what was showed in mailing?  
Specifically the assessments by share.**

A: There is a correction to the Ballot regarding the shares and assessment amounts that will be mailed out in the near future.

**Q: If you just own a slip is that considered one share?**

A: One share for a lot, two for a house and lot, three shares for house, lot and bulkhead, and one share for a slip.

**Q: If I vote for option 1, what is the assessment that I am approving?**

A: cathodic protection and coating and re poles

**Q: Any consideration in making the wall higher if in 50 years it is projected to not be high enough?**

A: There has not been a design looked at for this yet but it is something that we can further analyze and consider.

**Q: How much money is the assessment on sales expected to raise annually and what is its purpose?**

A: Half a percent on a \$2M home is \$10,000, we are still working on getting how many properties have sold in the last year to get a better idea.

**Q: If the vote is in favor of option 1 will there be any ongoing expenses after the project is completed? Same question for the other options.**

A: Ongoing expenses would include maintenance for monitoring the protection system. 15k-30k per year and power for the system which is nominal. Options 2 and 3 there would be some type of maintenance whether or not we do the wall monitoring report on an annual basis but none of those are high cost driving factors.

**Q: Where will boats be moved to while construction is going on?**

A: This is to be determined. During dredging some were taken out some were moved to other slips.

**Q: Would the more invasive options require moving of wooden docks and would that create a risk/need to replace the docks?**

A: This has not been included in the price.

**Q: Have there been discussions with Lowes or the WDCA about kicking any money like they do for the beach re-nourishments?**

A: We have had discussions before, there is no obligation by the resort or the WDCA to put in any money towards the project, the Wild Dunes Owners would have to vote similar to the beach re-nourishment project.



**Q: Do the engineers recommend that we have to do something now or can we wait 5 years for the possibility of new technology?**

A: We can expect loss to the wall at a rate of 3% decay annually, it is not advised to wait. We don't know what new technology will come out. The cathodic system has been used on pipelines since the 30's and has been proven to be efficient.

**Q: Does the board have a recommendation?**

A: it is recommended to choose one of the options and not wait.

**Q: Has anyone looked backward at the sale of homes to get some kind of idea how much the .5% fee could/would generate? Suppose we did this 5 years ago, how much would have been generated?**

A: The analysis is being looked at.

**Q: The cathodic units would be on the bulk head easement, correct?**

A: Yes, however closer towards the bulkhead within 5-10ft. Anodes would be about 10ft. back. Rectifiers could be moved to be more aesthetically pleasing areas.

**Q: Option 2 vs. 3 advantages?**

A: It comes to personal opinion, which option 2 has cathodic protection, steel bulkhead is commonly used in this area.

**Q: Would option 2 or 3 disrupt access to our boats/boating?**

A: Yes, however, the project would most likely be completed in sections

**Q: Will docks remain accessible and usable during construction or will boats have to move?**

A: At some points they'll have to move but any disruption will try and be minimized.

**Q: Is the wall below the visual water line corroding like above the water line, or does the growth below the water line keep the wall more structurally sound?**

A: It is at different levels of corrosion.

**Q: What is the maximum number of shares if all the homes were built out?**

A: We can calculate this number but don't currently have it.

**Q: Are there any discussions entertaining dredging as well?**

A: The Board will start looking at this in the future. The last dredging project was completed in 2013.

**Q: Will the proposed amendment be discussed and explained?**

A: Yes. Referring to the transfer fee about putting a .5% transaction fee when someone sells their home/dock or condo. The funds would be used for any maintenance, improvements or dredging.

**Q: Can you send each owner their personal assessment amounts?**

A: Yes that can be provided. Based on our final calculation of total shares and the option chosen.

**Q: How big is the transformer for cathodic system?**

A: The dimensions for the rectifiers are approximately 52x31x55 inches and the junction boxes are 18x6x12 inches.

**Q: Why isn't vote remediate vs. new wall, then vote later on wall options if necessary?**

A: ATM report went through 9 options and we narrowed down to 2 and looking for membership vote on project. If we don't obtain greater than 50% on the vote then we would go for another.

**Q: Are any of the current reserves going to be used to fund this project regardless of options?**

A: Yes, there is a wall reserve for painting and maintenance @ \$2.4M, which would reduce the assessment. Some funds will be held for contingency.

**Q: Would the proposed amendment of the .05% be applied directly to the balance due for those shares or would it be applied to the general fund?**

A: No, it would be applied to general fund for future.

**Q: Why is the composite option only a 50 year lifespan (same as the new steel wall)? Why would it fail?**

A: It is merely a projection, more of a design goal. Depends on different environments.

**Q: Will there be a lien recorded on each property to cover the loan?**

A: Usually financing for association loans the lender does not put a lien on individual units but not completely sure. Should be association's responsibility to collect the payments.

**Q: What is warranty work regarding option 1?**

A: On the coating option, 5 years on coating itself. Typically 1 year on materials and labor on cathodic option but can be increased. We will have a maintenance contract, which is a fairly simple system and not much should go wrong.

**Q: On slide 7, option 1 says project is estimated at \$8M, back page says the budget has \$2.4M in reserves. Please explain the math, if we have \$2.4M in reserves for this project, shouldn't option 1 cost be \$5.6M?**

A: Reserves would go towards the project, however final numbers need to be run. It would be lower but exact amounts haven't been produced yet.

**Q: I own a property with the communal dock attached. Why should I pay the same assessment as a property on Morgan Place that has 2 docks?**

A: The covenants are clear and based on the bulkhead on not on the docks. It would take three quarters of membership to change this.

**Q: We own a home right on Morgan Creek. We do not own a slip. Why are we responsible for the 3 shares?**

A: It is based on the bulkhead not the slip.

Q: Why have fee of the .05% not going directly to the wall to fix? Hypothetically, none of the fee would be applied to the wall fix. Specifically if each share is still responsible for that portion of the wall fix cost. Simply we are taxing ourselves, but that tax is not tied to specific share liability?

A: It will offset future costs, paid by the buyer and will benefit everyone as a whole. Similar to the beach nourishment fee that we currently pay. We want to start saving for the future so there isn't a special assessment down the road.

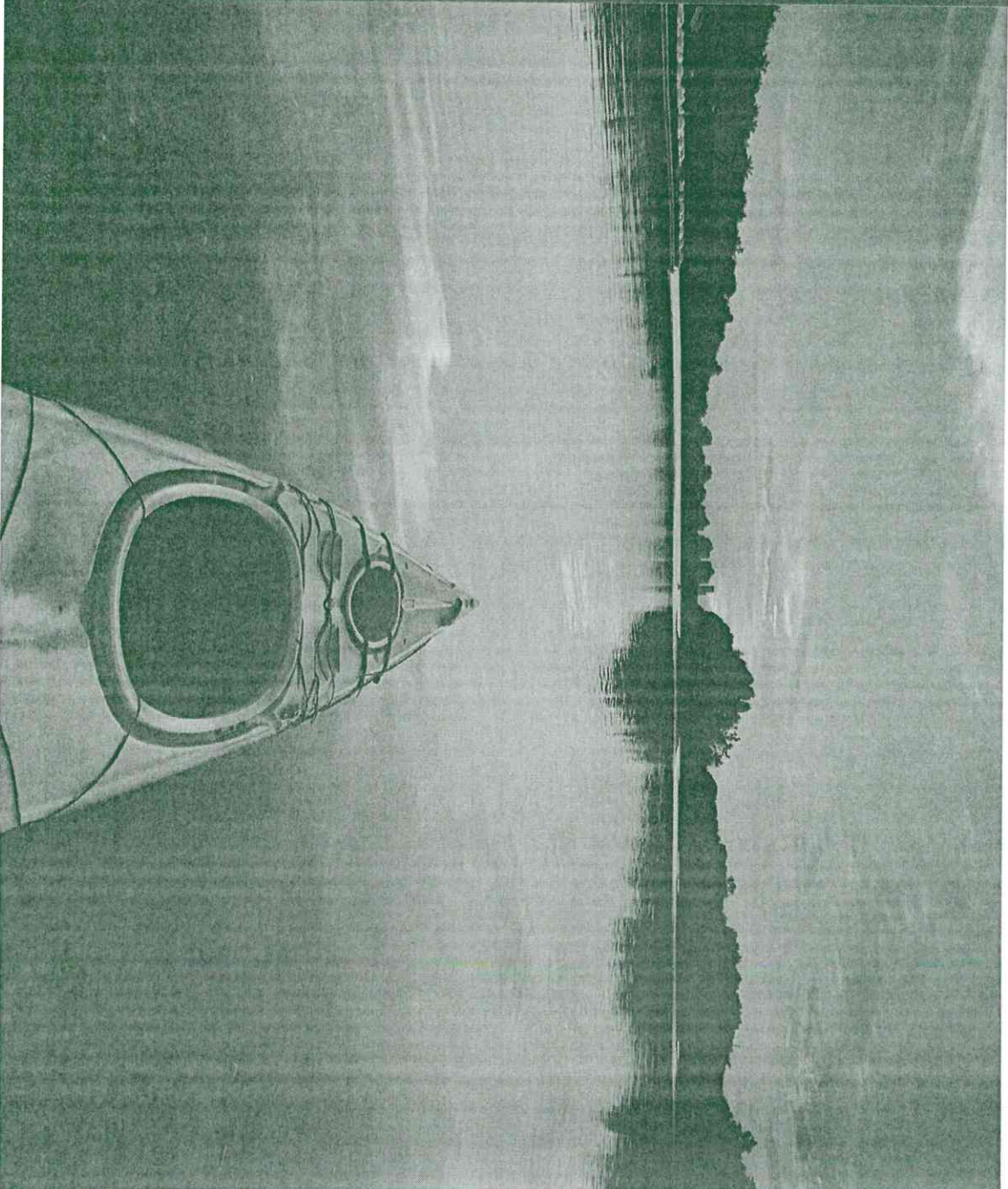


Sixhead Options

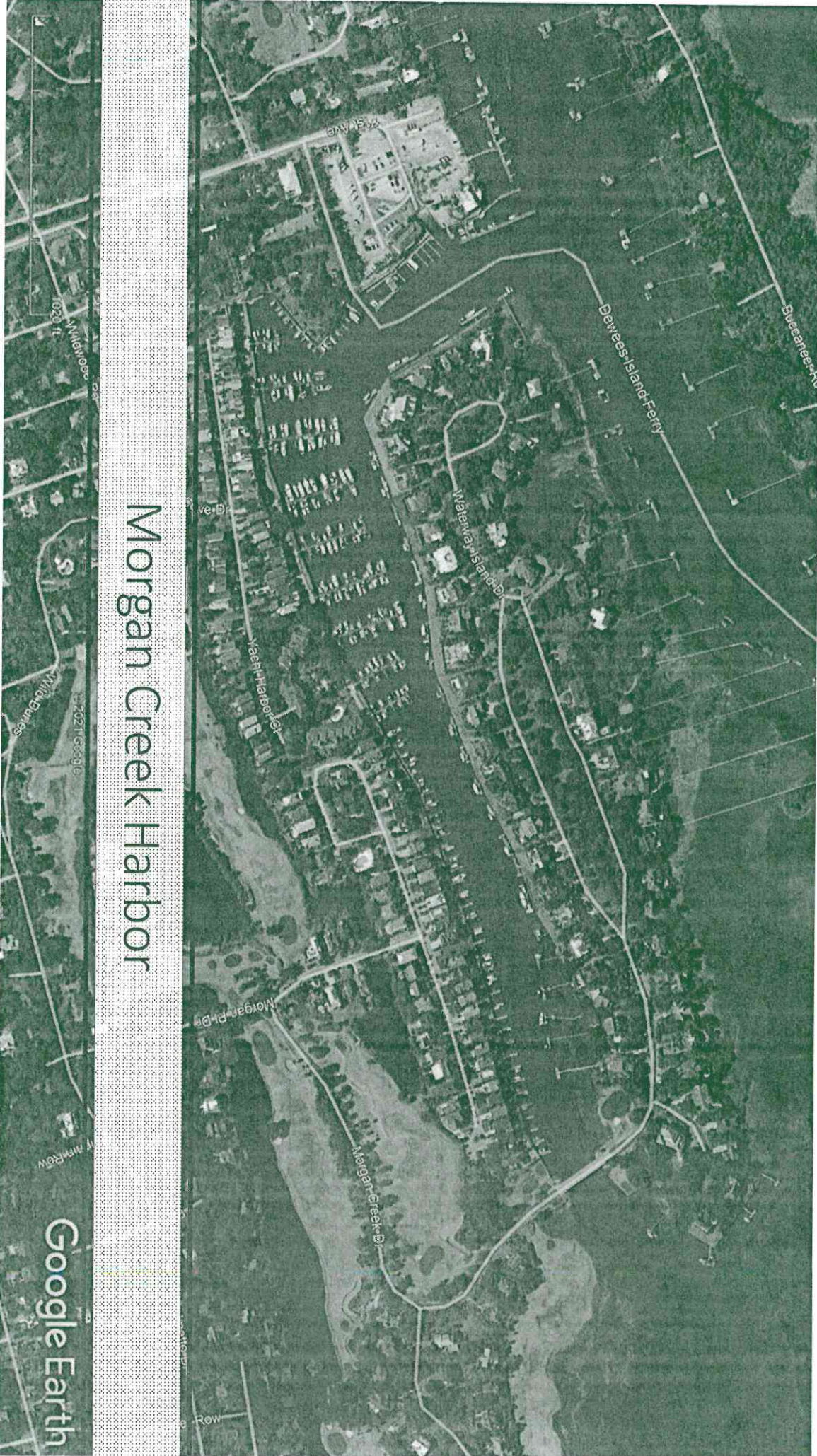
Morgan

Creek Harbor

Association



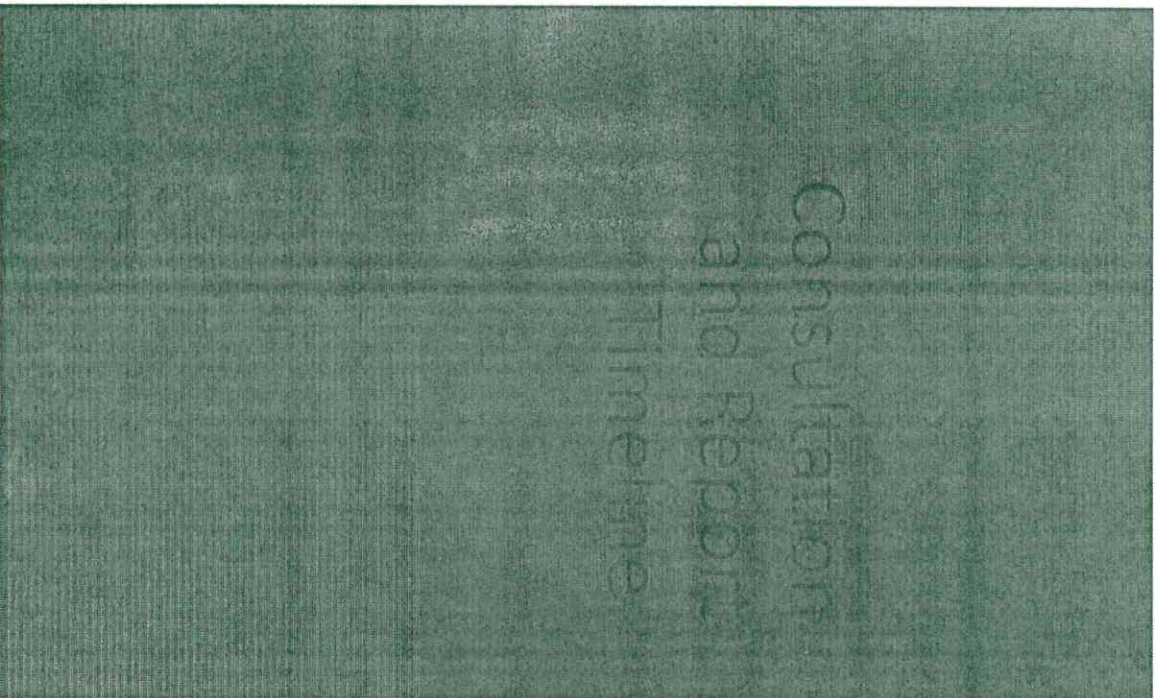




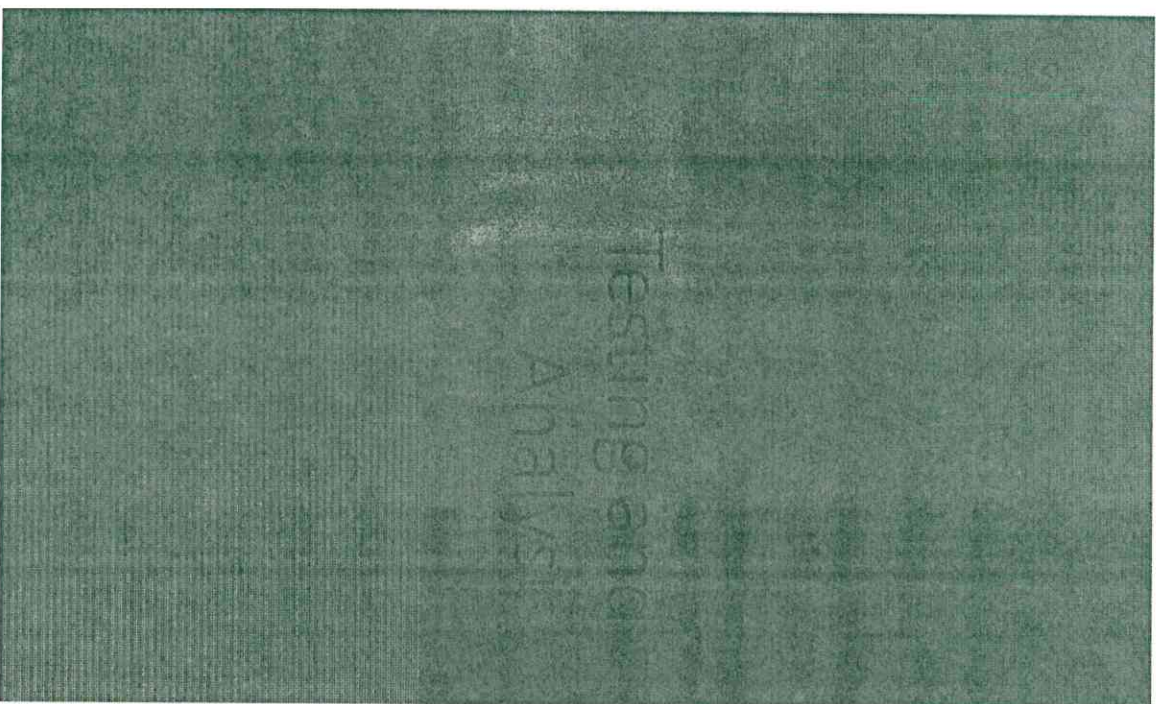
Morgan Creek Harbor

Google Earth



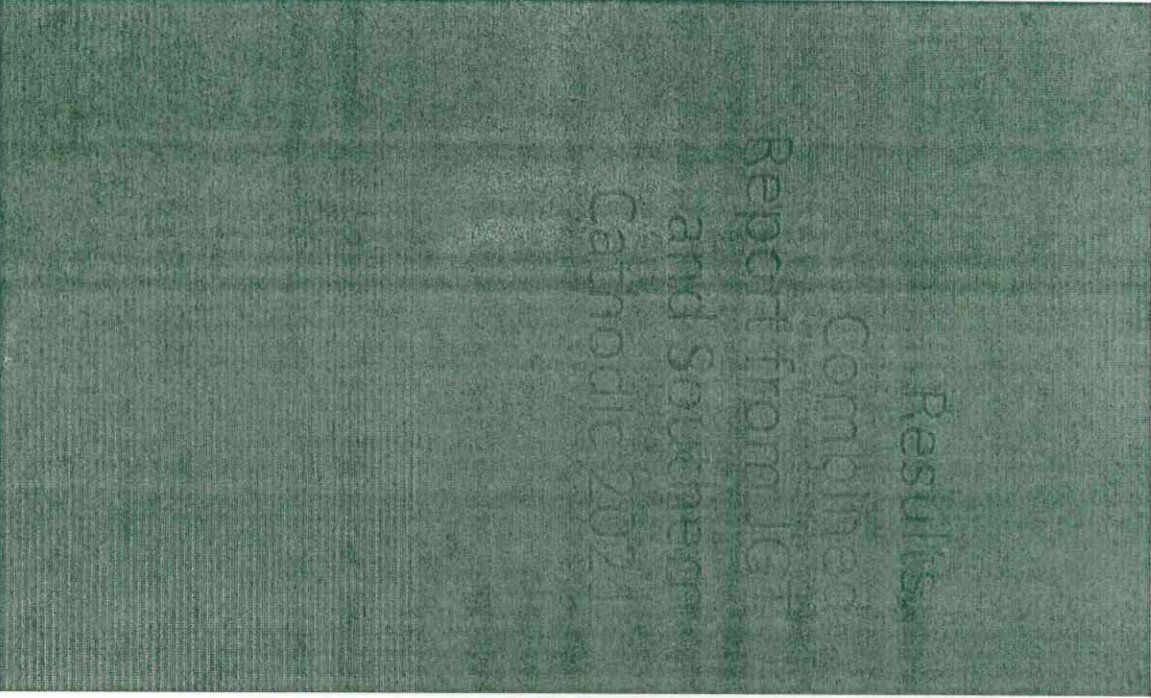


- Terracon Consultants – Wall Monitoring Report 2014 and 2019 Tieback report
- Jon Guerry Taylor & Associates - Multiple Reports 2015-2021 (Long History with Creek)
- Everlast Synthetic Protection (ESP) – Composite wall Preliminary Design and Quote 2019
- ATM Design Engineering – Wall Options Financial Analysis 2020
- Southern Cathodic Protection Company Corrosion report 2021
- Lee Composites – Composite Wall Design Consultation and ROM Estimate 2021
- Cape Romain Contractors – Steel and Composite Wall Cost Estimate 2021

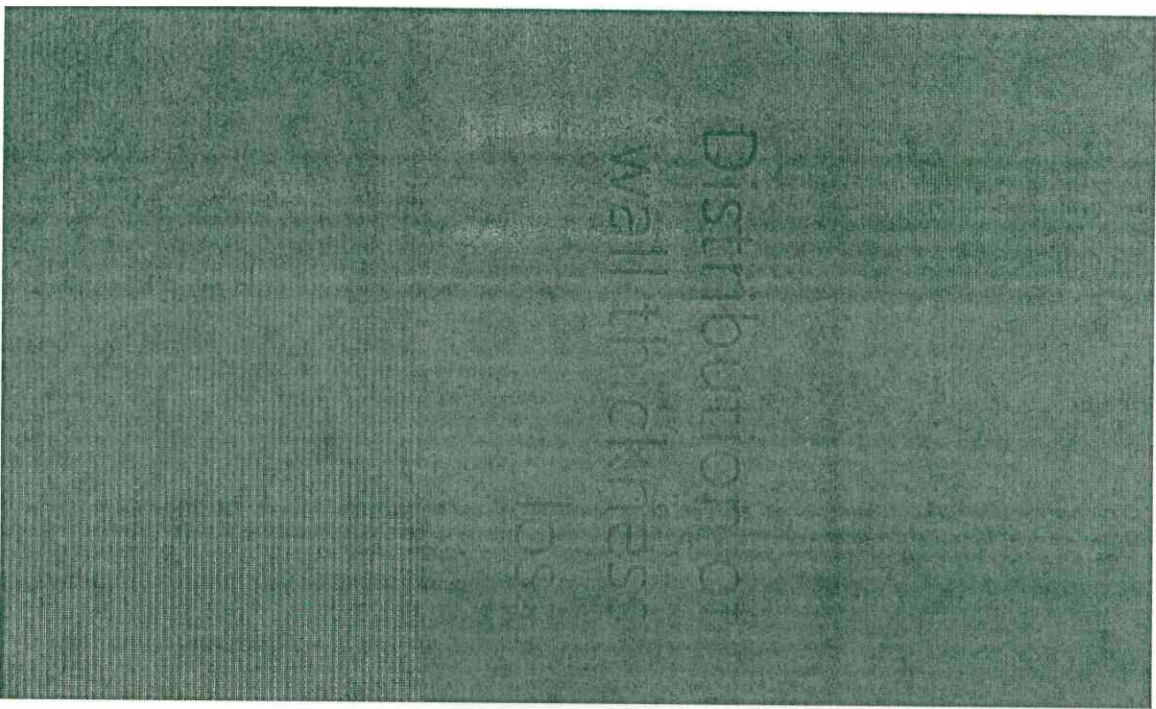


- Visual Inspection
- Stray Current Testing
- Ultrasonic Thickness measurements of steel and coating (100 locations)
- Chemical and Destructive Testing to verify ultrasonic measurements and residual strength (6 locations)
  - Terracon 2019
- Structural Testing of the steel Tiebacks for residual strength
- Water and Soil sample testing
- Galvanic Corrosion Testing
- Electrical Continuity Testing
- Statistical Corrosion Probability analysis
- Remaining Life analysis





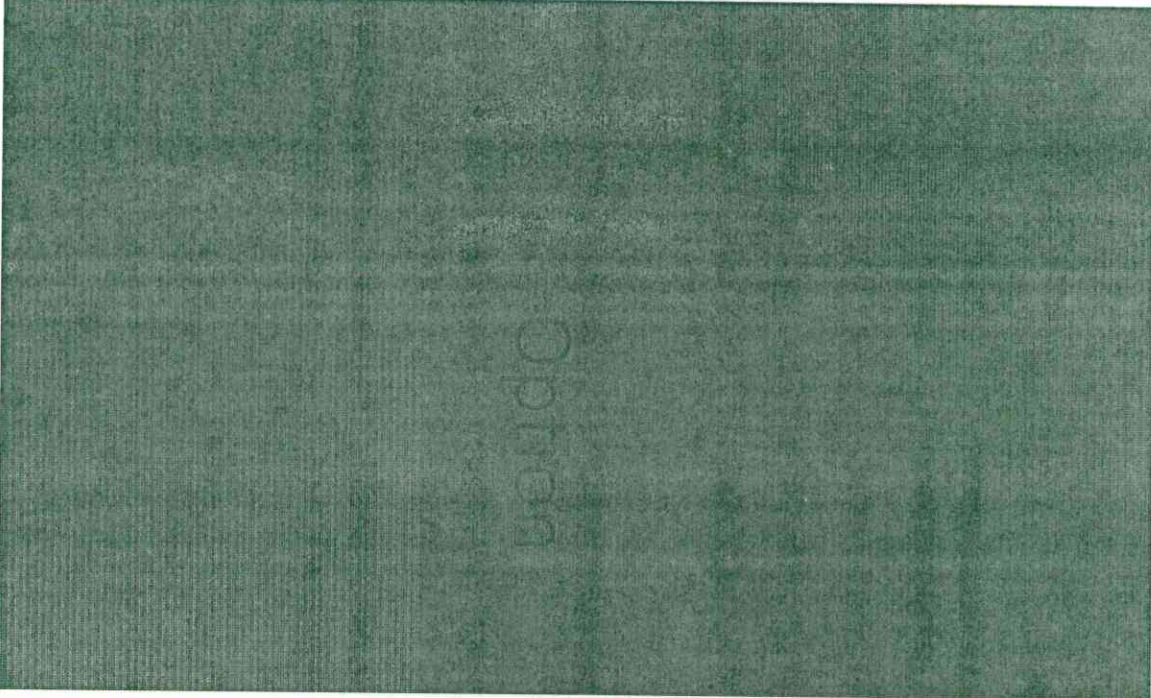
- The steel wall has experienced up to 2/3 loss in thickness in some of the worse areas
- The rate of decay is 3% per year over 24 years.
- The wall will experience a structural failure at the current wall corrosion rate of 3% per year in 8-10 years if we take no action to stop the rate of decay.
- The land side corrosion is the result of uncoated steel and the water side corrosion is driven by the salt environment and lack of preventive maintenance of the coating system.
- No stray currents were detected.
- The structural analysis with the current wall thickness shows the wall is structurally stable.



- 10% wall loss or more: 53.5% of measurements
- |    |      |
|----|------|
| 20 | 35.7 |
| 30 | 23.2 |
| 40 | 7.1  |
| 50 | 3.6  |
| 60 | 1.8  |
| 70 | 1.8  |
| 80 | 0    |

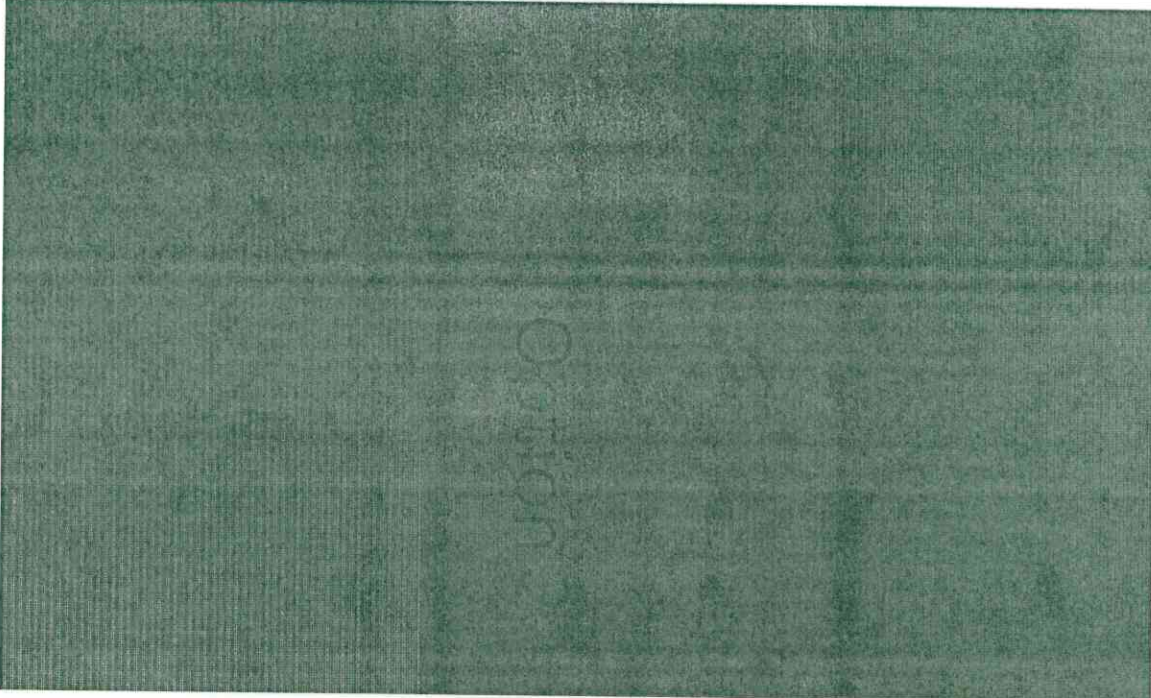
Another way to read this is, "1.8% of all measurements had at least 60% wall loss."





There are 3 parts to the proposed solution to stabilize and arrest corrosion of the current wall:

- Estimate: \$8M
- Project Duration: 1 year
- Estimated Life: 20 years
- Strip the water side of the wall and recoat with a Coal Tar Epoxy
- Install 750, 4-inch Jet Filters to reduce land side water pressure
- Install an impressed current cathodic protection system (30 Anodes and transformers, 15 each per side)



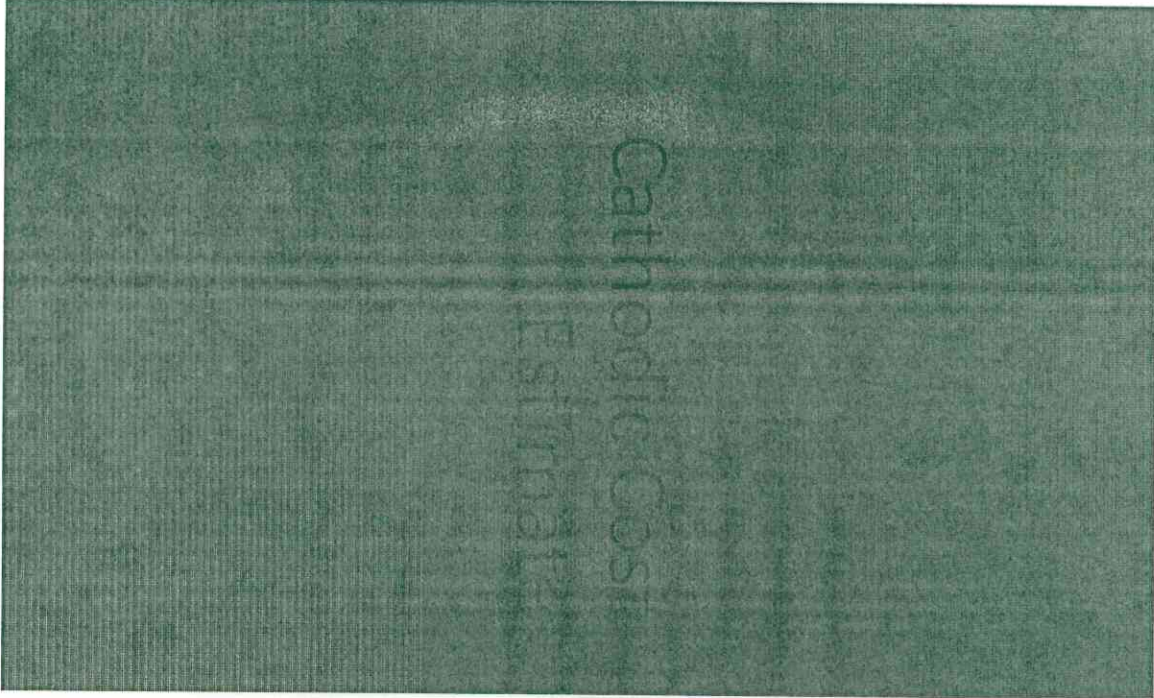
Install New Steel wall and Cathodic Protection System

- Estimate: \$26M
- Project Duration: 2 years
- Estimated Life: 50 years
- Install new steel sheet piles over existing wall
- Install Cathodic Protection system same as option 1



Option (3) Install New Composite Fiberglass (FRP) wall over existing wall without Cathodic System

- Estimate: \$22M
- Project Duration: 2 Years
- Estimated Life: 50 Years



- Cathodic System and Engineering: ..... \$1,588,700.00
- Weep Drain System: ..... \$750,000.00
- New Coating: ..... \$3,141,500.00
- Electrical Design and Installation:..... \$589,700.00
- SCDHEC/OCRM Permitting: ..... \$23,000.00
- Landscape Restoration and Screening (estimated):..... \$1,181,500.00
- Additional Engineering & Oversight Costs (JGT & Terracon, estimated):... \$180,000.00
- Total: ..... \$7,454,400.00
- Contingency (10%):..... \$745,440.00
- Total Project Costs: ..... \$8,199,840.00



Financing Options and Assessments									
Option 1			Option 2			Option 3			
CCW Remediation			Steel New Wall			Composite New Wall			
Total Borrowing \$8 million			Total Borrowing \$26 Million			Total Borrowing \$22 Million			
Time Period		Loan 10 Years		Loan 15 Years		Loan 15 Years			
Interest %		3.75%		3.75%		3.75%			
Quarterly Payment		\$240,147		\$567,234		\$479,967			
Annual Payment		\$960,588		\$2,268,934		\$1,919,867			
Total Payments		\$9,606,474		\$34,038,860		\$28,802,113			
<u>Assessments</u>	<u>Annual Payment/Share</u>	<u>Total Payments</u>	<u>Single Payment</u>	<u>Annual Payment/Share</u>	<u>Total Payments</u>	<u>Single Payment</u>	<u>Annual Payment/Share</u>	<u>Total Payments</u>	<u>Single Payment</u>
1 Share	\$1,332.30	\$13,322.99	\$9,411.76	\$3,146.93	\$47,203.90 \$	30,588.24	\$2,662.78	\$39,941.76 \$	25,882.35
2 Shares	\$2,664.60	\$26,645.99	\$18,823.53	\$6,293.85	\$94,407.80 \$	61,176.47	\$5,325.57	\$79,883.52 \$	51,764.71
3 Shares	\$3,996.90	\$39,968.98	\$28,235.29	\$9,440.78	\$141,611.70 \$	91,764.71	\$7,988.35	\$119,825.28 \$	77,647.06
# Shares	721								

Note: This illustrates proposals from several banks that have expressed an interest in financing either remediation (Option 1) or a new wall (Options 2 or 3).

The interest rate is likely to be 3.5-3.85% when we formalize an application.

The total costs of a new wall (whether steel or composite) have not been competitively bidden.

# MORGAN CREEK HARBOR ASSOCIATION

## Budget Explanation Sheet - January - December 2021

INCOME	Y-T-D Actual	Y-T-D Budget	Variance	Ann Budget	
41100 Association Fees	655,689	654,770	919	654,770	*
41103 Special Assessments	0	0	0	0	
41170 Late Fees	1,150	0	1,150	0	*
44100 Interest income	5,684	6,000	(316)	6,000	*
49200 Misc. Income	40	0	40	0	*
<b>TOTAL</b>	<b>662,563</b>	<b>660,770</b>	<b>1,793</b>	<b>660,770</b>	
<b>EXPENSES:</b>					
52310 Supplies/Printing	4,393	4,600	207	4,600	
52320 Postage	1,178	2,430	1,252	2,430	
52830 Insurance	9,867	9,957	90	9,957	
52460 Management Fees	34,584	34,584	0	34,584	
52470 Audit/Tax Prep	330	375	45	375	
52710 Federal Taxes	2,781	2,500	(281)	2,500	*
52721 State Taxes	458	500	42	500	
52480 Legal Fees	12,220	12,000	(220)	12,000	*
52725 County Tax	4	80	76	80	
52920 Misc.	3,868	6,875	3,007	6,875	*
62210 Water- (irrigation)	5,291	2,255	(3,036)	2,255	*
62230 Electricity	1,200	1,200	0	1,200	
62522 Maintenance	10,181	7,500	(2,681)	7,500	*
65027 Engineering Wall Inspect/Repair	5,350	7,250	1,900	7,250	
65025 Engineering Dredging/Survey	0	600	600	600	
65003 Engineering Painting	0	600	600	600	
72420 Landscape Contract	11,844	11,844	0	11,844	
72545 Pine straw/Landscape Misc.	1,805	2,700	895	2,700	
81720 Capital Rsv Transfer	12,000	12,000	0	12,000	
81805 Paint/Weld Rsv Transfer	129,920	129,920	0	129,920	
81806 Marine Wall Reserve	243,000	243,000	0	243,000	
81700 Dredging Reserve Transfer	168,000	168,000	0	168,000	
<b>TOTAL</b>	<b>658,274</b>	<b>660,770</b>	<b>2,496</b>	<b>660,770</b>	
<b>CAPITAL EXPENSE:</b>					
85027 Engineer Study/Exp. Marine Wall	53,376	0	(53,376)	0	*
<b>TOTAL</b>	<b>53,376</b>	<b>0</b>	<b>-53,376</b>	<b>0</b>	
<b>TOTAL EXPENSE</b>	<b>711,650 (includes capital resv expense)</b>				
<b>TOTAL INCOME</b>	<b>662,563</b>				
<b>TOTAL OPERATING/RESERVE EXPENSE</b>	<b>711,650</b>				
<b>VARIANCE</b>	<b>-49,087</b>				



**(\*) Income Variance Explanations:**

**Regime Fees:** Accrual Accounting. Higher income due to new home obtaining CO's (pro-rated billing).

**Late Fees:** Booked late fees on owners accounts.

**Interest Income:** Interest from Dredging, Painting, Marine Wall, Capital MM & ICD accounts.  
Income reported quarterly.

**Misc:** Booked legal fees on owners accounts (reimbursed to HOA).

**(\*) Operating Variance Explanations :**

**Federal/State Tax:** Higher than budgeted due to higher reserve interest for 2020.

**Legal Fees:** Y-T-D expenses related to owner collections (billed back to owner), HOA matters.

**Misc:** Under budget Y-T-D due to delay of HOA/Special Meeting.

**Water:** Higher than budgeted due to irrigation backflow leak. Working with IOP Water for credit.

**Maintenance:** Y-T-D expenses: pressure washing dock enclosures/posts, lighting fixtures/repairs, new posts for easements to bulkhead, signage for bulkhead, new post to deter driving on bulkhead, rope/hooks for posts along bulkhead, backflow repair.

**Capital Expense Explanations (see above):**

**Engineering Marine Wall Expense:** Engineering costs related testing and full report from JGT Engineering. Additional engineering cost for the wood wall at 2, 3 and 32 Waterway Island.

**Balances as of 12/31/21**

**Operating: \$34,169** (Southern First Operating Account)

**Cap Rsv: \$133,572** (Southern First IDC Account)

**\* Painting/Welding Rsv: \$934,926** (Southern First IDC Account)

**Dredging Rsv: \$1,436,528** (Southern First IDC Account)

**\* Marine Wall Rsv: \$1,638,417** (Southern First IDC Account)

**Total Account Balances: \$4,177,612 (\* \$2,573,343 for upcoming wall project to date)**

Wild Dunes Address or Dock Slip Number:

**\*\*Please Print!\*\***

NAME: \_\_\_\_\_

**\*\*Please Print!\*\***

Votes (shares): \_\_\_\_\_ (Management will fill in shares)

**Morgan Creek Harbor Association (MCHA)**  
**Board of Director's Ballot/Proxy Appointment**  
**March 5, 2022 Annual Meeting**

There are eight (8) members running for the Board of Directors positions for seven (7) open seats.  
**PLEASE VOTE FOR SEVEN (7) SEATS TOTAL!**

**Incumbent:**

Rick DeForest  
35 Morgan's Cove Drive  
WDYH Slip B-7

**Incumbent:**

Mr. Phil Robinson  
Yacht Club @ Morgan Cove Slip F-19

**Incumbent:**

Mr. Larry Schneider  
33 Morgan Place Drive

**Incumbent:**

Ms. Maryalice Morro  
25 Yacht Harbor Court

**Running:**

Dr. Myron Tucker  
8 Morgan Place Drive  
Med-Dock Slip 15

**Running:**

Mr. Ambrose Schwallie  
WDYH Slip C-2

**Running:**

Mr. Casey Brock  
35 Yacht Harbor Court  
WDYH Slip D-6

**Running:**

Dr. Jeff Rubin  
25 Waterway Island Drive:

The Morgan Creek Harbor Association Annual Meeting will be held in person and via Zoom. The Ballot to elect Directors is being mailed to the membership with results to be announced on April 4, 2022.

- Mailed, E-mailed (laurie@charlestonpms.com) or facsimile (843-881-5616) Ballots will need to be returned to management no later than April 1, 2022.
- If you are attending the meeting in person or assigning your proxy to an attending person, please give your Ballot to management, or to the attending person on your behalf to give to management.
- If you do not attend the meeting and do not appoint someone else as your proxy, then by signing this form you appoint the association's president as your proxy to cast your vote(s) at the meeting as you indicate on this form.
- If you are attending the meeting via Zoom, please mail your Ballot with the enclosed envelope to Property Management Services, facsimile (843-881-5616) or E-mail (laurie@charlestonpms.com).



## **Richard DeForest, P.E.**

35 Morgan's Cove Drive, WDYH slip owner (B-dock)

Full-time island resident at current address since 1995

Morgan's Cove HOA: 1993 – present (President: 1997 – 2014)

Wild Dunes Yacht Harbor (WDYH) Council of Co-Owners: ~2006 – present

Morgan Creek Harbor Association (MCHA): 2004 - present (President: 2011 – present)

Bachelors of Science in Electrical Engineering - Clemson University

Masters of Engineering in Computer Engineering – University of South Carolina

I have served on the Morgan's Cove HOA, MCHA, and WDYH boards for several years in an effort to be part of the process ensuring our neighborhood and amenities are properly maintained for all to enjoy while positively affecting our property values. Early on as part of the Morgan's Cove HOA board I worked with WDCA to get the sidewalk/bike path installed along Morgan's Cove Drive from sundial circle to the stop sign at the intersection of Morgan's Cove Drive and Yacht Harbor Court. This greatly improved the safety for pedestrians walking along the blind curve by the Morgan's Cove pool.

I also proactively engaged with the previous MCHA board to ensure the boardwalk along marina docks A through J was replaced with an aesthetically and functionally comparable boardwalk to what was removed by MCHA in 1993 also allowing for golf cart parking. MCHA initially intended to install a narrower plain 10-foot wide sidewalk along the docks A through J.

I have been involved with several MCHA efforts as a board member over the years such as the bulkhead wall painting and repair (2010-2012), marina dredging (2012-2013), floating boat storage device guidelines/permitting (2017), negotiation with the Dewees Island to minimize the impact of their proposed [and Office of Ocean and Coastal Resource Management approved] dock expansion on the overall marina (2019-2020), and the recently approved wall remediation project (study initiated in 2014).

I am currently employed at Naval Information Warfare Center Atlantic (formerly SPAWAR/NAVELEX). As a federal government employee, I have worked as a project engineer, supervisor, and manager for over 35 years. I am responsible for managing cost, schedule, and performance of a division comprised of ~ 160 full time equivalents with an annual operating authority ~ \$120M. We provide cradle-to-grave systems engineering, acquisition, and operational support for a myriad of [primarily] Naval/Marine Corps aviation command and control programs and projects worldwide. I support programs with the Department of Defense, National Science Foundation, and Federal Aviation Administration.

I have been married to my wife, Michelle (also an engineer and truly the better half) for over 30 years and have two grown children, Evan who is a computer engineer, and Elise who will be attending medical school later this year. I enjoy boating, biking, and sampling craft beers.

I have agreed to serve another term on the board if reelected as it is my desire to see this wall remediation project through its implementation phase after spending the last several years to get to this point of approval by the MCHA membership.

**Mr. Philip Robinson (Incumbent)**  
**Yacht Club @ Morgan's Cove F&G Docks**

Phil received his PhD in synthetic organic chemistry from UNC-Chapel Hill in 1985. Phil retired in 2020 after 35 years of industrial R&D.

Phil and Katy moved to Isle of Palms in 1987. Except for a short period after Hurricane Hugo, they have kept their boat in Wild Dunes Marina.

Phil and Katy purchased their slip on F dock in 1992. Phil has been on the Board of Yacht Club at Morgan's Cove since 1994, and he has been the President of that Association since 1998. During that period, many major improvements have been made.

Having lived on the island with a boat in the marina before and after Hugo, Phil has experienced the subsequent replacement of the original bulkhead. This process also included backfilling between the new and old walls, sidewalk repairs, dredging, etc. He also arranged and assisted in boat relocation for the dredging project in 2013, as well as other ongoing bulkhead maintenance and repairs.

Phil has been on the Board of Morgan Creek Harbor Association for the last six years. He has been a strong proponent of addressing the bulkhead corrosion issues. He would like to remain on this board through the completion of the bulkhead project and to begin planning for the next dredging scheduling when necessary.



Boeing Commercial Airplanes  
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Seattle, Washington 98124-2207  
www.boeing.com



## Larry Schneider

**Retired Vice President – Chief Program Engineer  
NMA Program  
Boeing Commercial Airplanes**

Larry Schneider was named vice president and Chief Program Engineer for the NMA Program in October of 2017 until he retired in October 2019. His role focuses on technical excellence including performance, safety and product integrity of the NMA and extends into the production system to further ensure that design and build requirements are met.

Previously, Schneider was vice president and chief project engineer for the 777 Program. He was responsible for the safety and integrity of the 777, including design, configuration control and certification.

Prior, Schneider was vice president of Commercial Airplanes Product Development, where he led the preliminary design of new and derivative airplanes and systems, environmental performance and advanced technology development. He also managed the overall Research and Development and Internal Application Development plans across Commercial Airplanes.

Prior, Schneider was chief project engineer for the 787 Derivatives Program (-9,-10), responsible for assuring the technical integrity and quality of engineering design, certification and safety for all 787 derivatives. He led configuration development and was responsible for the technical performance of the derivative airplanes.

Before joining Boeing, he worked at the McDonnell Douglas Corporation and at Grumman Aerospace.

Schneider graduated from the Georgia Institute of Technology in 1985 with a bachelor's degree in aerospace engineering. He is an Associate Fellow of the American Institute of Aeronautics and Astronautics (AIAA) and a member of the Georgia Tech Distinguished Engineering Alumni. Schneider served as Boeing's Executive Focal for the Georgia Institute of Technology 2010-2019 and served on the College of Engineering Advisory Board 2013-2018. He served on the board of directors of HRL Laboratories from 2013-2019.



**MARYALICE MORRO, DNP, RN, NEA-BC**

President

**Maryalice Morro LLC**

Healthcare Executive/Consultant

Strategy – Joint Ventures – Partnerships

**BOARD EXPERIENCE**

**Villanova University**

Fitzpatrick College of Nursing – Board of Consultors

Anne W. McNulty Women's Leadership Institute Advisory Board

Alumni Association Board of Directors

**Our Lady of Mercy Community Outreach Services**

Governance, Development Committees

**Dublin/Laurens County Chamber of Commerce**

Board Member 2015-2018

**Maryalice Morro** combines her energy and relentless enthusiasm to motivate and build high-performing teams. She is a visionary leader recognized for strategic planning, innovation, financial stewardship and talent management. She delivers quality outcomes while meeting project and financial goals. She recognizes the strengths in others and inspires them to achieve and surpass their goals by mentoring, supporting and creating the vision for their success.

Maryalice is currently a consultant and works with growth-minded business owners and executives through formal and informal coaching and mentoring. She is adjunct faculty for the Citadel's undergraduate nursing program, and several of Villanova University's certificate programs. She is the Program Coordinator for the Anne W. McNulty Institute's Women's Leadership Development Certificate Program and led the multidisciplinary team in creating this program. She was recently appointed as teaching faculty for University of Pennsylvania's inaugural Doctor of Nursing Practice, Executive Leadership track.

Previously, Maryalice spent 35 years in government, with 29 years on active duty in the United States Navy, serving around the world in support of peacetime, humanitarian, and wartime missions. She was the Commanding Officer (CEO) of the Pensacola Naval Hospital and Chief of Staff for Navy Medicine East, serving 15 medical commands in the United States and abroad. She was appointed to the Senior Executive Service and was selected to serve as Director (CEO) for the Carl Vinson VA Medical Center in Dublin, GA, transforming an underperforming medical center into a vibrant healthcare center to meet the veterans' 21<sup>st</sup> century needs.

Maryalice holds a Doctor of Nursing Practice degree from Villanova University, MSN from the Catholic University of America, MS from the Industrial College of the Armed Forces and BSN from Villanova University. She is Board Certified by AACN as a Nurse Executive – Advanced.



Brief Bio of Dr. Myron Tucker  
8 Morgan Place Dr.  
Isle of Palms, SC 29451

Expressing interest in serving on the Morgan Creek Harbor Association Board

I did my surgical residency here at MUSC from 1978-1982 and have been spending time, on and off, in Wild Dunes since that time. After completing my residency I was head of the maxillofacial surgery program at the University of North Carolina for 10 years. I then became the senior managing partner in a surgical practice in Charlotte, NC. I participated in the expansion of the practice from two doctors, 12 employees and one office to 21 doctors, 164 employees and eight offices in two states.

I purchased my lot here in Wild Dunes (Morgan Place with a deeded boat slip) in 1994 when the seawall was the old, treated wood structure. A few years later I paid my first assessment to try to repair that wall. When it was apparent that was not sufficient the new steel and concrete wall was constructed with another large assessment. Due to improper construction the wall buckled and failed in several areas requiring the installation of weep holes, anchored tie backs and another huge assessment. Corrosion due to improper coating has been a problem since the initial installation. I have done extensive research on the options currently proposed as remedies and have consulted a well-known engineer who specializes in marina construction and has inspected marinas all over the world.

I am extremely interested in becoming involved in all things related to the marina which is one of the absolute gems on this island. I would like to be considered for a position on the MCHA board.

Myron Tucker



## **E. Casey Brock, II**

Casey Brock, president of Brock Development Group, Inc. has been actively developing commercial real estate projects for over 30 years. He recently has relocated his company from Charlotte to Charleston. Casey and his wife, Wesley have been homeowners on Yacht Harbor Court Wild Dunes since 2014 and owner at the WDYH D Dock. They have two grown children, Chanler and Case.

Casey obtained a Bachelor of Science in Mechanical Engineering from the University of Alabama. His first job at Hayes International entailed working as a facility engineer working on military aircraft modifications and maintenance.

In 1986, Casey enrolled in the University of Alabama School of Law. Upon graduation, he worked for the law firm of Neely and Player in Atlanta, Ga. As an attorney, he focused on commercial products liability litigation and various forms of contractual negotiations and disputes.

Casey was offered an opportunity to join Consolidated Theatres, Inc. in 1994 developing and operating multiplex cinemas throughout the southeast. He became co-founder and chief operating officer when a partnership with Abry Partners was formed. His responsibilities included site selection, board and site presentations, pro formas, building design, construction management, debt compliance, lease and contract negotiations and operations. One of the first theatres, he developed was the Palmetto Grande at Mount Pleasant Towne Centre.

In 2008, Consolidated Theatres was sold to Regal Entertainment Group. At the time, it had become one of the ten largest theatre companies growing from 2 theatres to 33 multi-plex cinemas in 8 states.

Casey then formed Brock Development Group, Inc., developing commercial real estate projects. The group has developed climate controlled storage facilities, apartment projects and townhome projects.

Casey enjoys traveling with his family, fresh and salt water fly fishing, boating and just being on the water.



Jeffrey R Rubin, MD FACS

Education: Bachelor of Arts, Tulane University, 1974

Doctor of Medicine, Northwestern University School of Medicine, 1978

Residency in General Surgery, Northwestern University School of Medicine, 1983

Fellowship in Vascular Surgery, University of Arizona, 1985

After completing my training, I became an Assistant Professor of Surgery at Case Western Reserve University School of Medicine and Chief of Vascular Surgery at the Cleveland VA Medical Center. One year later I became Chief of Vascular Surgery at Case Western University Hospital including the four Hospital Program. I founded and was the Director of a Fellowship in Vascular Surgery. I was then appointed to Associate Professor of Surgery, three years later and became Tenured one year later. I was then named Professor of Surgery, with tenure and Chairman of the Department of Surgery at Western Reserve Healthcare. After an opportunity to help start a "Mayo Clinic Clone", in Spartanburg, ran its course I was recruited to Wayne State University as Professor of Surgery and Chief of the Division of Vascular and Endovascular Surgery, at Wayne State. I was concomitantly Professor of Surgery at Michigan State University and I remained in these positions until retirement.

During my Professional career I oversaw 10 – 15 Vascular Surgeons, as Section and Division Chief and was responsible for over 150 surgeons as Chairman. I was the Director of noninvasive Vascular Laboratories in multiple institutions and was the recipient of numerous (over 30) peer reviewed federal and institutional Research grants, including VA Merit Review and NIH. I have authored over 70 peer reviewed journal articles and book chapters. I served on over 40 hospital committees, and was in a leadership role in over twenty. I have been a member of over thirty local, regional, national and international surgical societies and was elected to leadership positions, including President of the Cleveland Vascular Society, Treasurer and Board member of the Midwest Vascular Society and President of the Vascular and Endovascular Society (VESS). I have served on the Editorial Board of three Journals. In addition, I served on the National Medipro Advisory Group, District 13, for the VA, on the Board of Medical Examiners, in Vascular Surgery, sat on the start-up and permanent Boards of both QualChoice and PrideCare PHO's. I have received over twenty teaching and leadership awards. Lastly, I served on several local and regional service to the community Boards including the Mill Creek Park, Fellows Gardens and the Board for Health Care Enhancement for Minorities.

My wife Jan and I have lived at Wild Dunes off and on for over 20 years and moved here permanently three years ago. We are golfers, fish and travel and Jan is an accomplished Bridge Life Master. We have 5 grandchildren in Cleveland, Miami and New Orleans and love when they all find time to visit the old grandparents. We live on Waterway Island Drive and have a boat slip at the Marina. This is our primary and only residence and feel that we should be involved in our community. I was encouraged to serve on the Morgan Creek Harbor Association Board and would be honored to do so.

Thank you , Jeff Rubin

**Ambrose Schwallie Bio**  
**WDYH Slip C-2**

Education: Bachelor of Science in Mechanical Engineering, The Ohio State University  
Master of Science Mechanical Engineering, The Ohio State University  
Honorary Doctor of Business Administration, University of South Carolina

Experience: 37 years R&D, engineering/construction, environmental remediation

- Nuclear Technology R&D
- Plant Design, Construction and Operations
- Domestic and International
- C-suite Leadership
- Corporate and Association Boards Service

9 years technology commercialization and technology based startup funding

Positions Held: EVP South Carolina Research Authority

- Early Stage Technology Startup Company Funding
- President and CEO Distributed Energy Systems Corporation
- Distributed Alternative Energy Projects to supplement grid power
- President Washington Group International Defense Systems
- Nuclear, Chemical, Biological, WMD Threat Reduction
- President and CEO of Westinghouse Savannah River Company
- \$2B Department of Energy Complex(Aiken, SC)

Hobbies: Reading, Fishing/Boating, Wood and Glass Working, Golf

Residence: IOP part time 2002-2018. IOP fulltime 2018-present. WDYH slip C-2.

Why serve? I've always wanted to play the game rather than watch the game. I'm a boat and slip owner and am aware that our marine infrastructure needs appropriate and timely upgrades and maintenance. I am pleased with the progress of the current board and would consider it an honor to represent the members to continue the execution of the board's operational and financial responsibilities.