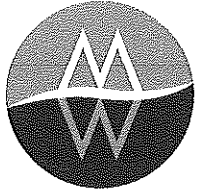


MISTY  WATERS

June 12, 2020

To Whom it May Concern

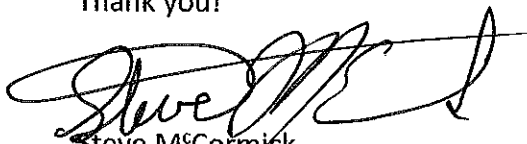
If damage occurred to the Seawall, most likely an assessment for the repairs would be sent out to ALL lot owners at Misty Waters as well as to the company leasing the Marina (currently River City Sport & Marine). The assessment would be to all as everyone benefits from the Seawall.

If for any reason, the owners of Lots 3, 5, 6, 7, 8, 83, 84 Block 1, Lot 40 Block 3 OR the company leasing the Marina, did something personally to damage the seawall, most likely that lot owner (or the lessee of the Marina) would then be responsible for the repairs of the damage that owner or lessee personally did to the Seawall.

The Misty Waters HOA section 13 b "Waterfront Bank Stabilization and Maintenance" states .."each residential Water Lot Owner is and shall be solely responsible for the subsequent maintenance and repair of the waterfront directly adjacent to such Water Lot. The stabilization, maintenance and repair required of each residential Water Lot owner shall include, but not limited to, supplying panels, rock and fabric for the stabilization of the bank and the maintenance and repair of the stabilized bank. The type, size and quantity of panels, material(s) and/or rock necessary to stabilize, repair and maintain the bank shall be determined and established in the sole and absolute discretion of the Owners' Association. Each individual Lot Owner shall be obligated to seek and obtain necessary permits from the Corp. of Engineers before commencing any repair or maintenance procedures. The Misty Waters Owner's Association shall have sole and absolute authority to determine if and when maintenance of the waterfront is necessary.."

Misty Waters HOA President should be contacted with any questions and/or permission needed to address sea wall concerns.

Thank you!



Steve McCormick  
Owner, Misty Waters LLC