

Mariner Pass Condominium
27405 Polaris Drive
Orange Beach, AL 36561

The Building

Mariner Pass was developed by The Southern Group I, L.L.C., an Alabama limited liability company and completed in June of 2005.

Mariner Pass encompasses:

Five (5) Stories
Fifty-nine (59) condominiums; Twelve (12) Floor Plans
Thirty-six (36) boat slips; 3 different sizes
Fifty-nine (59) Storage Units
Seventy nine outside parking spaces
Private outdoor pool
Private indoor pool
Private fitness center

Attached you will find copies of the floor plan along with a boat slip grid and a garage layout.

Parking

One (1) parking space is available to each unit owner. Covered parking spaces are assigned to certain units as you will see in the attached "Exhibit E" below.

Pool Code: C1445

Management Company

The management company can be reached:

Best Coast Management
28783 Perdido Beach Blvd
Orange Beach, AL 36561
251-923-4321
www.bestcoastmanagement.com

Fees and Dues

Fees are due the 1st of each month and are late the 15th. Payments received after the 15th you will incur a 1.5% finance charge and a late fee. Monthly fees include:

Reserve Funds	Water/Sewer
Common Area Maintenance	Trash
Recreational Facilities	Pest control
Basic cable	Association Management
Common Area Taxes	

There has been a yearly assessment the last few years to cover insurance and building repairs.
Please see letter attached.

Please direct questions regarding monthly dues to:

Peggy Pugh
Pugh's Bookkeeping Service
1544 W 2nd St. #109
Gulf Shores, AL 36542
251-967-3313

Pet Policy

Owners at Mariner Pass may have pets. There are some restrictions, please check with the management company.

Rent Restrictions

Owners may lease their units provided; no individual room(s) may be rented, and tenant(s) are subject to the Rules and Regulations provided by the Association.

Building Insurance

The building is insured by Wells Fargo in Birmingham, AL.

Wells Fargo Insurance Services of Alabama

420 20th Street North
Birmingham, AL 35203
www.wellsfargo.com

Utilities

Power

Baldwin EMC is the electricity provider for Mariner Pass. An account may be set up remotely by contacting Baldwin EMC at and requesting an application via fax. Alternately an application can be downloaded from their website and either faxed or scanned and emailed as directed.

Baldwin County EMC

(800) 837-3374 or (251) 989-6247
7:00 a.m. to 6:00 p.m. Monday through Friday
www.baldwinemc.com

Cable/Internet

Mediacom is the cable and internet provider and both are included in the monthly dues. The package includes expanded cable channels with a digital/HD box for (1) TV, more channels, which includes a channel guide, 54 HD channels, Sports and Information Digital Pak, Kids & variety Digital Pak, Movies & Music Digital Pak, Digital Premium HBO Group, Digital Music & Video on Demand. However, owners may use any provider they wish at their own expense.

Mediacom

2320 E 2nd St
Gulf Shores, AL 36542
800-239-8411
www.mediacomcable.com

Condominium Documents

You may view or print a complete set of the COA's Condominium Documents, rules and other regulations online anytime by accessing the Baldwin County records website

www.baldwincountyal.gov

- From the Baldwin County homepage Click on the Probate tab in the top center
- Click on Search Deeds and records on the Left side of the screen
- Click "Here" at the Deed and records page
- Search at the bottom of the page using the following instrument numbers

Instrument Numbers: 0902486, 1122490, 1248743, 902484, 1089737, 0000187



The information included in this letter is deemed reliable, but not guaranteed. Detailed contact information is included so that should an erroneous error be listed, you may reach the appropriate party for correct information.

Site Plan

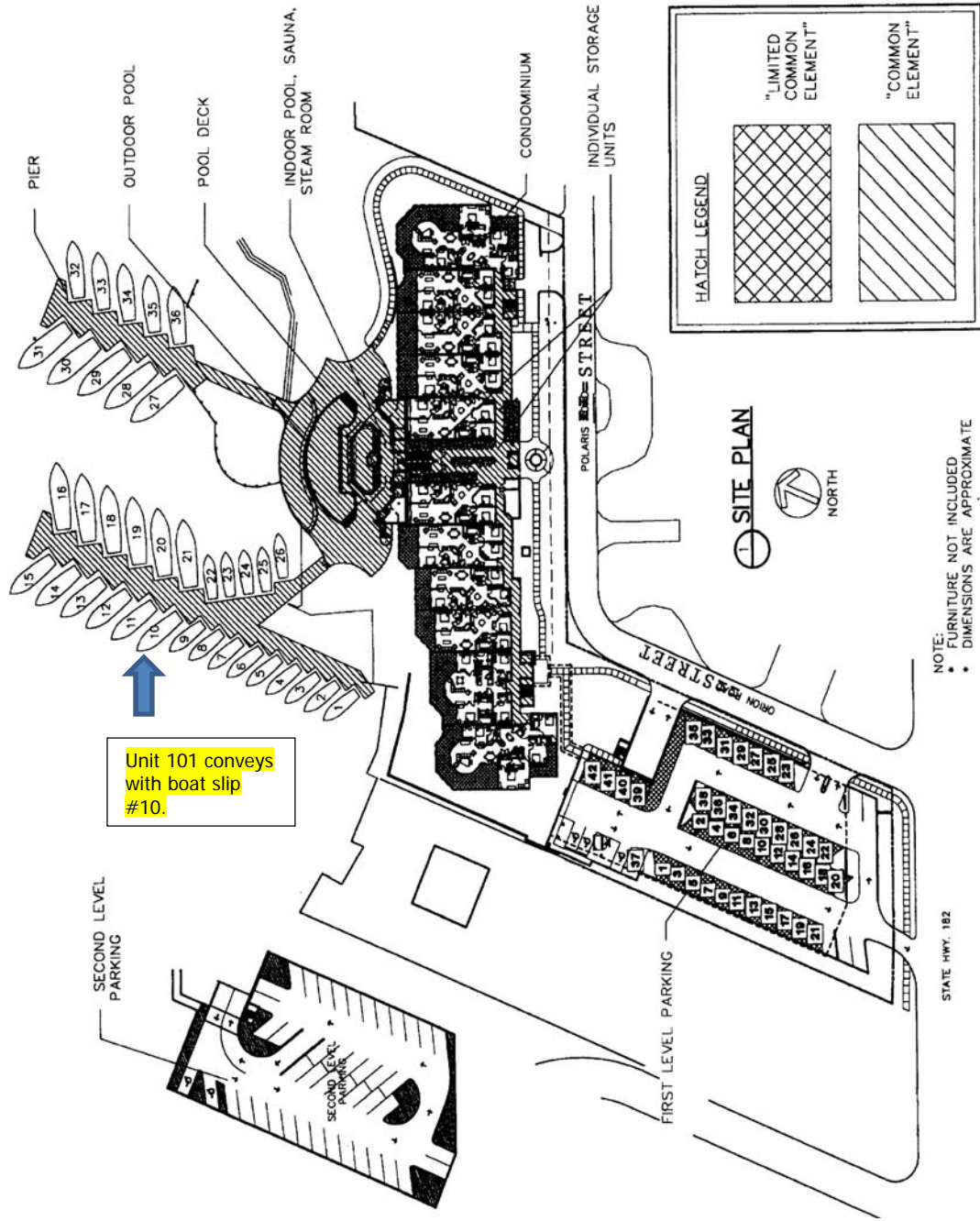
EXHIBIT "A"

Martiner Pass
Orange Beach, Alabama
Investment 990186 Page 19/191

FORREST DANIELL & ASSOCIATES, P.C.
Architects & Planners
FD&A
147 Williams Park Center
Mobile, AL 36689
(251) 944-8900
(251) 944-8921 fax
www.fdaa.com

DATE: 5-9-2005
SHEET NO.:
SHEET TOTAL:
REVISION:

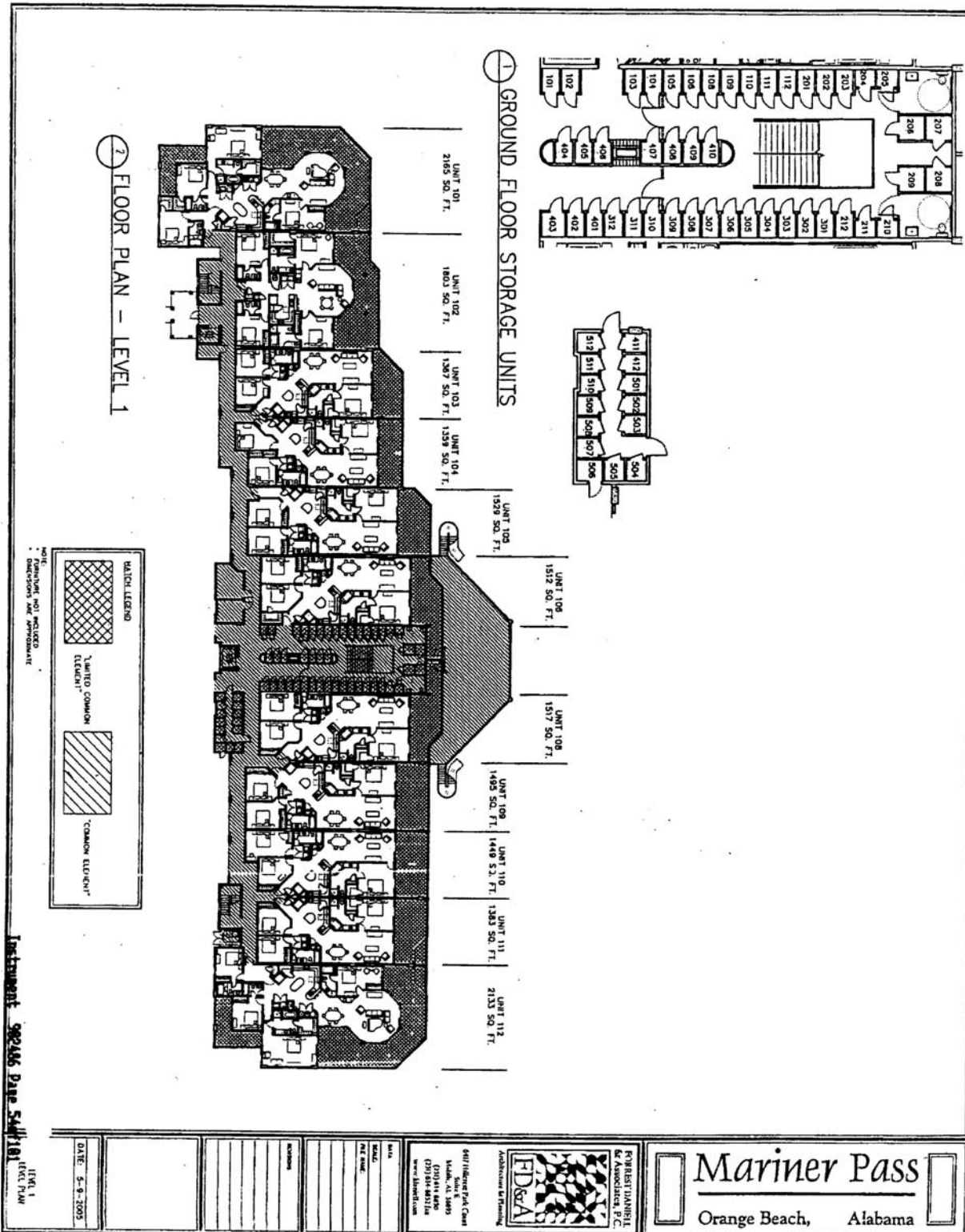
SITE PLAN



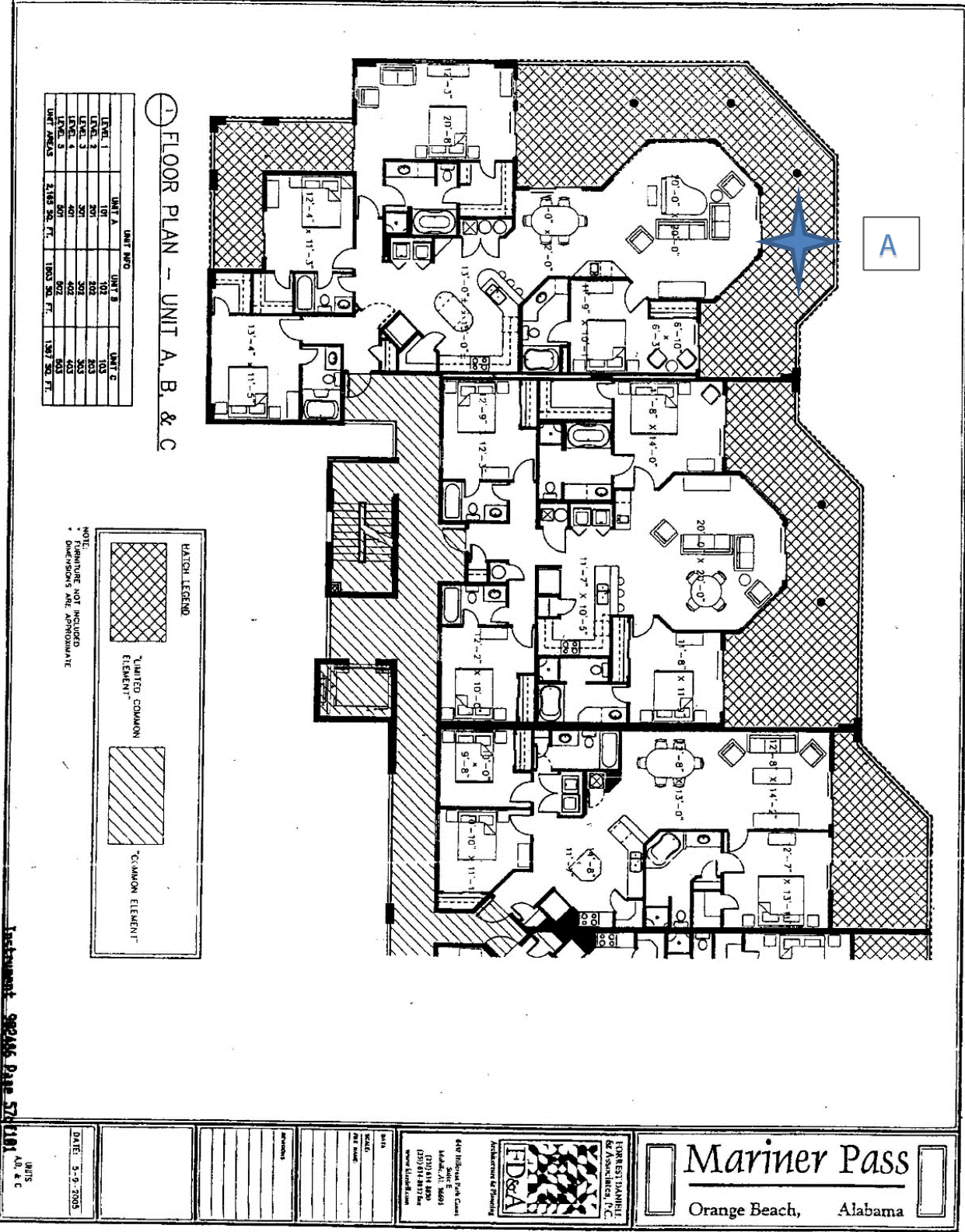
NOTE:
 * FURNITURE NOT INCLUDED
 • DIMENSIONS ARE APPROXIMATE

STATE HWY. 182

Floor Plan Level 1



Unit #101 Floor Plan (A)



Initial Assignment of Limited Common Elements

Unit Number	Parking Space	Dock
101	N/A	10
102	7*	14
103	4	N/A
104	6	16
105	N/A	N/A
106	34	N/A
108	N/A	8
109	N/A	19
110	N/A	21
111	N/A	N/A
112	N/A	35
201	40	34
202	28	N/A
203	N/A	23
204	N/A	26
205	N/A	N/A
206	N/A	N/A
207	N/A	N/A
208	N/A	33
209	N/A	N/A
210	N/A	N/A
211	N/A	N/A
212	41	11
301	N/A	13
302	35	15
303	32	12
304	38	2
305	30	5
306	34	1
307	12	N/A
308	N/A	N/A
309	N/A	20
310	N/A	24
311	N/A	9
312	42	32
401	33	25
402	36	N/A
403	N/A	22

Initial Assignment of Limited Common Elements

Unit Number	Parking Space	Dock
404	1	27
405	N/A	30
406	26	N/A
407	N/A	N/A
408	N/A	N/A
409	N/A	N/A
410	8, 10	4
411	2	28
412	39	7
501	N/A	N/A
502	3	N/A
503	N/A	29
504	N/A	N/A
505	N/A	36
506	N/A	N/A
507	N/A	3
508	5	17
509	37	18
510	N/A	31
511	9	N/A
512	N/A	6

* Assignee purchase of.

Attention Mariner Pass Condo Owners:

If your unit falls between:

- 101 - 501 - Stack 1 - your assessment will be \$2862.50
- 202 - 502 - Stack 2 - your assessment will be \$2387.50
- 303 - 503 - Stack 3 - your assessment will be \$1812.50
- 104 - 504 - Stack 4 - your assessment will be \$1800.00
- 105 - 505 - Stack 5 - your assessment will be \$2025.00
- 106 - 506 - Stack 6 - your assessment will be \$2000.00
- 107 - 507 - Stack 7 - your assessment will be \$1987.50
- 108 - 508 - Stack 8 - your assessment will be \$2000.00
- 109 - 509 - Stack 9 - your assessment will be \$1975.00
- 110 - 510 - Stack 10 - your assessment will be \$1912.50
- 111 - 511 - Stack 11 - your assessment will be \$1825.00
- 112 - 512 - Stack 12 - your assessment will be \$2825.00

Mariner Pass Owners Insurance Assessment

This policy term is from July 1, 2014 to June 30, 2015. The association paid this premium in full when it came due and also the Federal Flood policy premium that was due. It was necessary to borrow \$10,000.00 from our reserve account to replenish our operating account so that we could continue paying our bills. The amount of the assessment to cover these expenses is \$125,000.00. You will be sent a bill notifying you of your portion that is due to be paid. We are asking that this assessment be paid in full at or before your October dues payment.

The Mariner Pass Association has always had a policy of holding our dues steady and assessing for insurance. We were fortunate in some of the previous years to have a surplus in our funds collected, which allowed us to pay for portions of the insurance from that surplus. This surplus was due to the fact that the building was new enough that very few repairs were needed and also that we had several units the association was collecting rent on and applying the surplus to our operating account.

Our situation has changed over the last 2 years. The building has reached the age that it needed some repairs which have been funded by the operating account, depleting the balance. We have lost the rental units as an income source due to the banks finally foreclosing. Finally, the dues have remained at the same level for many years while the operating costs have continued to rise.

The Board is charged with keeping the Association on a good financial footing and now the owners are our only revenue source. Our plan is that in the future we will assess for the insurance in full each year. We will keep a strong enough balance that we can pay for the insurance from the operating account and then assess the owners for the cost of the insurance each year. The dues will be used to cover regular operations and fund the reserves as mandated by law.

The Board is currently reviewing the monthly dues versus operating costs and the minimum balance that should be in the reserve account.

Mariner Pass Homeowners Association
Jack Showacre
Best Coast Association Management
www.bestcoastmanagement.com
251-923-4321