

Hello to All 93 Marina Cay Condo Owners,

Marina Cay continues to be a special place for each of us, and we all have our unique reasons for owning here. There are so many strengths to our development, as well as the Bigfork community and the Flathead Valley at large, that make Marina Cay a truly remarkable place

The Marina Cay Homeowners Association Board held our annual fall meeting on October 23rd. It was a productive session, with plenty of brainstorming and a few operational updates. We're happy to report that we were able to grow our reserve fund over the past year. Sonder Management has been proactive in fine-tuning our HOA expenses and identifying small but effective ways to increase our revenue.

Our property itself remains beautiful, and improvements to the landscaping—including the trees, shrubs, and flowerbeds—are ongoing. Sonder's partnerships with local service providers have been a valuable asset with these updates. With HOA costs rising, just as they are in our own lives, building our reserve fund has required careful management. Fortunately, we've avoided any major or unexpected expenses, so there will not be an increase in HOA dues this year. Again, we are happy to share we are able to keep HOA dues at same rate as 2024.

Upcoming capital improvements will include resurfacing building walkways, updating landscaping, and making various repairs in our common areas.

A few friendly reminders: Please check the age of your hot water tank and replace it if it's nearing the end of its lifespan. This helps reduce the risk of flooding, which can cause significant damage to your unit and those around it. Also, remember that you are responsible for the behavior of your guests, including following the HOA hot tub posted hours and respecting the no-pets rule. Fines may apply for any rule violations or damage to common areas caused by you or your guests, and owners are responsible for any fines or repair costs incurred by their guests.

We hope you continue to enjoy all that Marina Cay has to offer. Thank you for helping keep our community a welcoming, beautiful, and enjoyable place to be.

Sincerely,

Robert Graham, President

Matt Kaiser, Vice President

Joni Kemp, Secretary/Treasurer

Directors:

Matt Durin, Ken Wheeler, Dre Boriello