



WINSTON TOWERS 100 ASSOCIATION, INC.

250 174th Street
Sunny Isles Beach,
Florida, 33160-3332

Phone: (305) 932-0850
Fax: (305) 792-5329
office@winstontowers100.net

RE: Proposed 2024 Budget Explanation Letter

Dear Owners:

Enclosed for your review, we have provided the Proposed 2024 Operating Budget and Maintenance fees. Pursuant to Rule 61B-22.003 of the Rules of the Florida Division of Condominiums, the estimation of common expenses or expenditures for the budget has been reviewed. The 2024 budget is required to be adjusted in order to provide for the current costs providing the applicable increases which will be necessary to address each unit owner's share of assessments. The estimated expenses and expenditures for 2024 are included in this communication. According to the attached 2024 budget, the total annual basic maintenance fees will be raised to \$3,424,280. Unfortunately, the 2023 per unit total combined maintenance fees failed to account for the total 2023 expenses due to uncertainty with insurance market tendencies. As the market stabilized in 2023, we have more information about upcoming insurance premiums. The two thirds of the budget increase is due to the insurance premium, the remaining one third is combined of other budget line items such as, but not limited to, repair and maintenance, payroll, utilities, legal and such.

This upcoming year is the last year we are legally permitted to waive the reserves. Please read ahead to educate yourself about upcoming mandatory reserves starting December 31, 2024. Please rest assured that the association is working around the clock to meet all the requirements of the current legislation.

There are two budget options to consider:

Option A proposes an operating budget with NO RESERVE funding and lower maintenance fees.

Option B proposes an operating budget WITH RESERVE funding and higher maintenance fees.

The Board is recommending Budget Option A with no reserve funding in order to keep the maintenance fees lower for the coming year. In order to successfully waive reserve funding, a majority of the membership (i.e., 51% of unit owners) must vote against funding the statutory reserves otherwise we are required by Florida Statutes to fully fund. If unit owners do not submit their vote, all owners will be forced to pay a higher monthly maintenance fee.

Enclosed in this package you will find a Limited Proxy to cast your vote. A vote "AGAINST" reserve funding means lower maintenance fees as listed in Budget Option A. A vote "FOR" reserve funding increases the maintenance fees as listed in Budget Option B.

Please plan on attending the Budget meeting to be held on Thursday, December 14th, 2023 at 6:30 p.m. at Winston Towers 100 Auditorium. If you cannot attend the meeting, we will still have Zoom connected, however, for listening purposes only. Please vote on the Limited Proxy and mail, email or hand deliver the completed proxy to the office prior to the commencement of the meeting, or vote online at:

<https://winstontowers100.myhoast.com/logon>. If you have any questions, call the office at (305) 932-0850.

By Order of the Board of Winston Towers 100 Association, Inc.

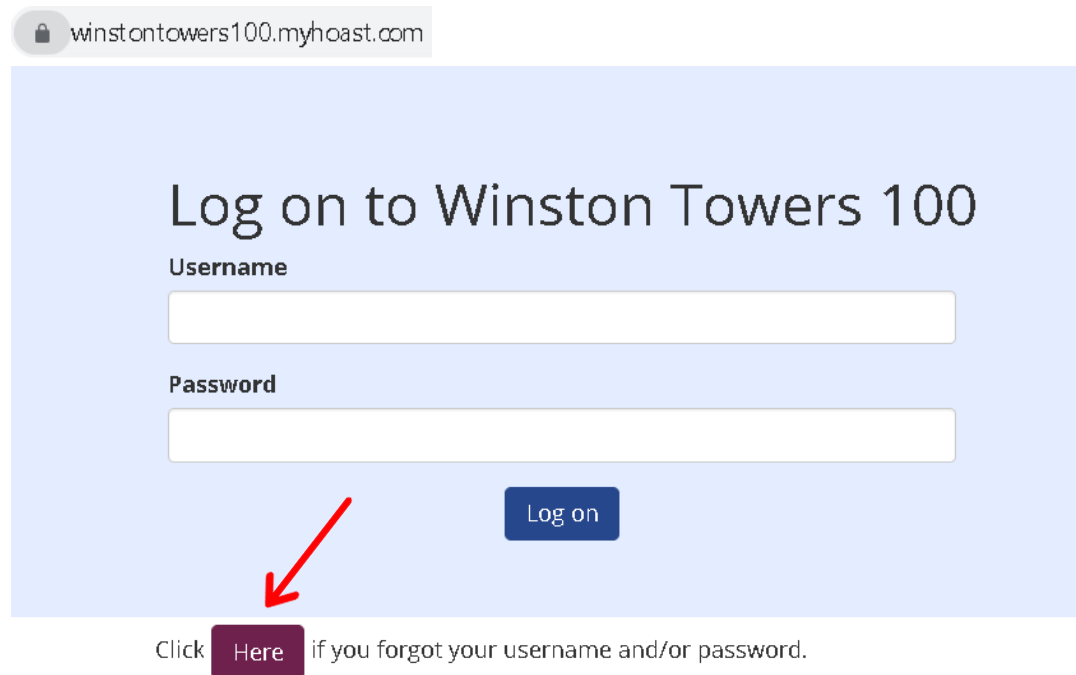
Norman Peselev, President

Date: 11/29/2023

LOGON INSTRUCTIONS for Winston Towers 100
(first time users without email and those that forgot their credentials)

1. Go to winstontowers100.myhoast.com (do not enter “www”)
2. Select “Logon” at the top right or bottom center

This is the correct site:



winstontowers100.myhoast.com

Log on to Winston Towers 100

Username

Password

Log on

Click [Here](#) if you forgot your username and/or password.

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3. Select the “Here” button (see picture above)
4. Fill out the form, check the box at the bottom, and select “Submit.” If you receive an error (match does not occur), try again or select “I Need More Help.”
5. A temporary username and password will be emailed to you.



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In the following article USA Insurance agents are addressing Insurance concerns for 2024 Budget:

PREPARING YOUR ANNUAL BUDGET

As many associations are finalizing their 2024 budget, we have received numerous request on how to best plan for your upcoming insurance premiums. We anticipate the upcoming year to continue to be impacted by the hardening of the property market, which is largely driven by the insurance company's cost for insurance known as reinsurance. Many insurance companies have pulled back their ability to offer renewals. Our team has put together the following forecasts for various insurance carriers and programs, which represent a large portion of the condominium association properties throughout South Florida.

QBE Insurance

- Represents approximately 275 high-rise condominium towers mainly in the Tri-County area
- Non-renewing several accounts as a result of new underwriting guidelines, along with carrier's ability to buy adequate reinsurance
- Renewal rates anticipated to be increasing no less than 30%
- One of the few carriers that still offer a 3% Hurricane Deductible

Steadfast/Zurich

- Stable but looking at property details, including claims history and age of roof
- Renewal rates anticipated to be increasing no less than 20%
- Wind deductible changed last year to 7.5% for tri-county properties

Citizens Insurance Company

- Individual buildings over \$10million in property values, rates will increase on average up to 28.99%
- Individual buildings under \$10million in property values, rates will increase on average 9.6%
- We have seen increases as high as 40%
- Associations located outside of the wind pool, typically west of I-95, rates will increase on average 24%

Surplus Lines/Layered Program

- Multiple changes to programs over the last 18-24 months
- Changes in the ability to provide quotes to non-renewal accounts or reduced limits requests
- Some of these carriers and/or programs include:
 - Ace/Westchester
 - AMRISC
 - Arrowhead
 - Catalytic
 - Everest
 - JEM
 - ICAT
 - RLI
 - SRU
 - Velocity
 - Ventus



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MITIGATING INCREASES

There are some steps your association can take to try and mitigate increases to your property insurance renewal.

- **Complete Your 40-year and/or 10-year Certifications**

Many carriers will not provide quotes for properties located in Dade or Broward counties if certification is not completed by the due date.

- **Maintain an Outline of Pending Items**

If you have signed a contract for updated certifications, engineering reports, repairs, create a timeline of all items that are in progress to be completed.

- **Know Your Roof**

Many carriers are focusing on roof replacements or putting an Actual Cash Value clause on older roofs. Citizens' guidelines for roofs:

Flat Deck = 15 years old

Pitched = 20+ years old

Shingle = 20+ years old

Metal = 30+ years old

Tile = 50+ years old

Some carriers are wanting to see new roofs, not overlays or sealants. We recommend having a roof inspection completed if your roof is older and in good condition.



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Governor Signs New Condominium Legislation Requiring Inspections and Reserves

May 31, 2022

By: Jeffrey R. Margolis

Senate Bill 4D, which requires regular building inspections and requires condominium associations to maintain reserves, unanimously passed both the Florida House and Florida Senate on May 24th and 25th respectively. Governor DeSantis signed the bill on May 26th.

The legislation includes the following:

Building inspections for all condominium buildings are required when a building reaches 30 years old and every 10 years thereafter. Condominium Buildings within 3 miles of the coastline are required to be inspected when the building reaches 25 years old and every 10 years thereafter.

Mandatory structural integrity reserve study every 10 years to determine the amount of reserves required for future repairs and replacements

Required reserve funding for structural integrity components (building, floors, windows, plumbing, electrical, etc.) based on the reserve study.

Removal of the right of condominium association to waive the funding of reserves for structural integrity components.

Mandatory transparency—providing all owners and residents access to building safety information.

The inspection required by the legislation, referred to as a “milestone inspection,” is a structural inspection by a licensed architect or engineer of a building, including an inspection of load-bearing walls and primary structural systems. The milestone inspection consists of two phases. The first phase includes a visual examination of habitable and non-habitable areas of the building. If no signs of substantial structural deterioration are found in the first phase, phase two of the milestone inspection is not required. If structural deterioration is detected, a phase two inspection is required to determine if the building is structurally sound and safe and to recommend a program for fully assessing and repairing distressed and damaged portions of the building. Condominiums for which a certificate of occupancy was issued on or before July 1, 1992 must conduct a milestone inspection by **December 31, 2024**. Upon completion of phase one or phase two of the milestone inspection, the architect or engineer must prepare an inspection report and a summary providing an assessment of the structural conditions of the building and including the information set forth in the statute.

In addition to the milestone inspection, the legislation requires condominium associations to have a structural integrity reserve study completed every 10 years. Such study must include a study of various components of the building including the roof, load-bearing walls and other primary structural systems, floors, foundation, fireproofing and fire protection systems, plumbing, electrical systems, waterproofing and exterior painting, and windows, and for each component include the estimated remaining useful life and estimated replacement cost or deferred maintenance expense, and provide a recommended annual reserve amount that produces the

Date: 11/29/2023



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estimated replacement cost or deferred maintenance expense of each component by the end of the estimated remaining useful life of each component. **Beginning December 31, 2024**, all condominium unit-owner controlled associations will be prohibited from waiving the reserve requirements for items listed in the structural integrity reserve study.

References:

<https://www.bergersingerman.com/news-insights/governor-signs-new-condominium-legislation-requiring-inspections-and-reserves>

Date: 11/29/2023



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Notice is hereby given that a Budget Meeting for the year of 2024 will be held on:

Date: Thursday, December 14th, 2023

Time: 6:30 P.M.

Location: WT100 Auditorium

AGENDA

1. Roll Call of the Board & Establish Quorum
2. Review and Approval of Prior Meeting Minutes
3. Proof of Notice for Budget Meeting
4. New Business
 - a. Vote on Waiving Reserve Funding
 - b. Total Appliances Increase
 - c. Insurance Increase
 - d. Mandatory Reserves starting 12.31.2024
 - d. Review of 2024 Budget
5. Unfinished Business
 - a. Construction Update
 - b. Financial Update
6. Adjournment

Date: 11/29/2023



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Re: Total Appliances Increase

Dear Residents,

The charges for Total Appliances have been increasing every year. This coming year of 2024 the charges are increasing as follows:

Service	Current Charge 2023	NEW Charge Starting Jan. 1, 2024
Total	\$16	\$33.75

YOUR TOTAL MAINTENANCE WILL INCREASE STARTING JAN. 1, 2024.

Sincerely,

Board of Directors

Winston Towers 100 Assoc., Inc.

Date: 11/29/2023



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Winston Towers 100 is inviting you to a scheduled Zoom meeting.

Topic: Budget 2024 Meeting

Time: Dec 14, 2023 06:30 PM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/81396177192?pwd=Y3FaQTJTZlc2UGRRekxSZTFiMitqZz09>

Date: 11/29/2023

Winston Towers 100 Association Inc.
Annual Operating Budget
January 1, 2024 through December 31, 2024

Acct	Description	2024 Annual Budget - NO RESERVES OPTION - A	2023 Actual Budget	2024 Annual Budget - FULL RESERVES OPTION - B
REVENUES				
4050	Maintenance Income	\$ 3,424,280	\$ 2,299,310	\$ 3,619,553
4052	Cable TV & Internet Assmnt	276,000	250,000	276,000
4056	Parking Space Assessment	222,840	226,380	222,840
4057	HVAC In Unit Owner Assessment	164,835	78,144	164,835
4058	Laundry / Tokens	24,000	24,000	24,000
4059	Gate/Key/Garage Cards	6,000	6,000	6,000
4060	Screening Fees	10,000	10,000	10,000
4065	Moving Processing Fees	4,000	4,800	4,000
4070	Valet Income	36,000	36,000	36,000
	TOTAL REVENUE	<u>\$ 4,167,955</u>	<u>\$ 2,934,634</u>	<u>\$ 4,363,228</u>
EXPENSES				
GENERAL & ADMINISTRATIVE				
7001	Account / Audit Fees	35,500	35,304	35,500
7003	Legal Fees	50,000	10,000	50,000
7004	Bad Debt	5,000	5,000	5,000
7005	Licenses, Taxes, Fees	7,500	7,500	7,500
7007	Postage	2,000	2,000	2,000
7008	Office Supplies	24,000	11,000	24,000
7011	WT Complex Dues/Fees	5,400	5,400	5,400
7012	Real Estate Tax - Assoc. Property	4,000	2,000	4,000
7013	Appraisal	650	650	650
7014	Printing	3,600	1,500	3,600
7015	Bank Charges	2,400	2,400	2,400
7016	Computer Services & Software	9,000	9,000	9,000
7017	Background Check	3,000	3,000	3,000
	GENERAL & ADMINISTRATIVE	<u>152,050</u>	<u>94,754</u>	<u>152,050</u>
INSURANCE				
7110	Insurance	1,496,000	707,900	1,496,000
	INSURANCE	<u>1,496,000</u>	<u>707,900</u>	<u>1,496,000</u>
PAYROLL				
7201	Payroll - Administrative	447,200	330,000	447,200
7206	Casual Labor 1099	52,000	2,000	52,000
7210	Employee Insurance	60,000	-	60,000
7215	Workers Compensation	1,250	-	1,250

7220 Payroll Taxes	44,720	33,000	44,720
7225 Payroll Fees	2,400	2,400	2,400
PAYROLL	607,570	367,400	607,570

CONTRACT SERVICES

7301 Security Services	230,000	325,000	230,000
7302 HVAC In Unit	164,835	75,000	164,835
7303 Elevator	30,000	34,800	30,000
7304 Trash Removal	37,200	36,000	37,200
7305 Cable & Internet	276,000	250,000	276,000
7306 Water Treatment	6,000	6,000	6,000
7307 Generator	4,000	4,000	4,000
7311 Landscape Maintenance	10,800	-	10,800
7314 Pest Control	33,000	28,800	33,000
7315 Janitorial Service	174,000	204,000	174,000
7316 Trash Odor Control	2,400	5,280	2,400
7318 Mats/Carpets Service	2,400	-	2,400
CONTRACT SERVICES	970,635	968,880	970,635

UTILITIES

7401 Electricity	220,000	206,000	220,000
7402 Water & Sewer	432,000	409,000	432,000
7403 Telephone/Common Area Cable	8,000	6,000	8,000
7404 Gas / Fuel	42,000	42,000	42,000
UTILITIES	702,000	663,000	702,000

REPAIR & MAINTENANCE

7502 Plumbing	2,500	2,500	2,500
7503 Repair Supplies & Maintenance	100,000	50,000	100,000
7504 Painting	3,600	-	3,600
7505 Building Repairs	75,000	25,000	75,000
7509 HVAC System	10,000	10,000	10,000
7512 Landscape Extras	2,000	2,000	2,000
7514 Elevator	13,600	13,600	13,600
7516 Gym / Fitness Equipment	9,000	-	9,000
7518 Miscellaneous	-	6,600	-
7519 Fire Equip/Alarm Sys	20,000	20,000	20,000
7520 Fire Pump System	4,000	3,000	4,000
REPAIR & MAINTENANCE	239,700	132,700	239,700

RESERVES

7901 Reserves Transfer	-	-	195,273
RESERVES	-	-	195,273

TOTAL OPERATING & RESERVE

Current Year Net Income (Loss)

TOTAL OPERATING & RESERVE	\$ 4,167,955	\$ 2,934,634	\$ 4,363,228
Current Year Net Income (Loss)	\$ -	\$ -	\$ -

Winston Towers 100 Assoc., Inc.
Proposed Reserves 2024

RESERVE COMPONENT	ESTIMATED USEFUL LIFE	ESTIMATED REMAINING LIFE	ESTIMATED	
			REPLACEMENT COST	ANNUAL FULL FUNDING
Fencing 6-ft. (Chain Link) Replace	30	10	\$ 15,900	\$ 1,590
Garage Gates, doors - Replace	25	5	47,541	\$ 9,508
Sign/Monument - Refurbish/Replace	20	20	18,000	\$ 900
Utility Doors - Partial Replace	10	0	30,000	\$ 30,000
Entrance West and East doors	10	10	20,000	\$ 2,000
Gate Operators - Partial Replace	4	0	14,000	\$ 14,000
Traction Elevators - Modernize	25	25	1,750,000	\$ -
HVAC (1st Floor Areas) - Replace	10	0	45,300	\$ 45,300
HVAC (Elevator Rooms) - Replace	10	0	19,350	\$ 19,350
HVAC Auditorium	10	8	21,000	\$ 2,625
HVAC Corridors	15	4	280,000	\$ 70,000
Exhaust Fans - Repair/Replace	5	3	42,000	\$ 14,000
Cooling Towers - Replace	25	13	360,000	\$ 27,692
HVAC Pumps (50HP) - Repair/Replace	14	3	18,000	\$ 6,000
Trash Compactors - Replace	15	0	20,000	\$ 20,000
Fire Sprinkler Pump/Controls - Repl	40	0	160,000	\$ 160,000
Interior Surfaces - Repaint	10	8	290,000	\$ 36,250
Stucco repair	10	8	480,000	\$ 60,000
Carpeting - Replace	10	0	326,500	\$ 326,500
Mailboxes - Replace	30	24	39,050	\$ 1,627
Fitness Room - Remodel	15	4	41,900	\$ 10,475
Fitness Eqpmt - Replace	10	3	60,000	\$ 20,000
Kitchen - Remodel	20	0	17,900	\$ 17,900
Bathrooms (Lobby) - Remodel	20	20	58,780	\$ 2,939
Billiard Room - Remodel	20	0	27,175	\$ 27,175
Saunas	20	0	124,000	\$ 124,000
Game Room - Remodel	20	0	12,500	\$ 12,500
Office - Remodel	20	0	17,900	\$ 17,900
Lobby - Remodel	20	20	450,000	\$ 22,500
Auditorium/Theater Room - Remodel	20	0	112,600	\$ 112,600
Pool Heater - Replace	10	10	19,000	\$ 1,900
			<u>\$ 4,938,396</u>	<u>\$ 195,273</u>

Footnote: [a] Calculations based on Board's estimates of the remaining useful lives and the current replacement costs based on historical trends

DISCLAIMER: WAIVING OF RESERVES, IN WHOLE OR IN PART, OR ALLOWING ALTERNATIVE USES OF EXISTING RESERVES MAY RESULT IN UNIT OWNER LIABILITY FOR PAYMENT OF UNANTICIPATED SPECIAL ASSESSMENTS REGARDING THOSE ITEMS.

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Dear Residents of Winston Towers 100,

Please be advised that per a directive from the Miami Dade Fire Department, all units must inspect their smoke detectors to verify that they are in working condition.

It is important to note that unit owners/tenants are responsible for inspecting and testing the smoke detectors in their home annually to verify and certify that they are working properly. Failure to complete the inspection and provide the test report to the Winston Towers 100 management office may result in a fine levied in the amount of up to \$4,200 and a lien placed on the Association by the Miami Dade County Fire Department.

Attached you will find the ANNUAL SMOKE ALARM INSPECTION/TEST REPORT. Please fill out the attached form and return it to the Management Office no later than December 29th, 2023.

Thank you kindly for your cooperation!

Should you have further questions or need additional information, feel free to contact our office at the numbers above and thank you in advance for your interest in the affairs of your Condominium and Community.

Angelina Saar, LCAM

Winston Towers 100 Association Inc.

11/29/2023



SMOKE ALARM INSPECTION AND TEST ANNUAL VERIFICATION REPORT

I CERTIFY THAT [CHECK ALL THAT APPLY]:

- ALL BEDROOM[S] HAVE AT LEAST A BATTERY OPERATED SMOKE ALARM INSIDE.
- AN ELECTRICALLY WIRED SMOKE ALARM IS OUTSIDE EACH BEDROOM.
- ALL OF THE ABOVE NOTED SMOKE ALARMS HAVE BEEN TESTED AND ARE IN WORKING CONDITION.
- ALL SMOKE ALARMS ARE LESS THAN 10 YEARS OLD.

NAME AND ADDRESS OF BUILDING: _____
[ONE FORM PER BUILDING]

SMOKE ALARMS INSPECTED BY: OWNER MANAGER CONTRACTOR

NAME AND MAILING ADDRESS: _____

TELEPHONE: _____

DATE OF INSPECTION/TEST

SIGNATURE

RETURN COMPLETED FORM TO: MIAMI-DADE FIRE-RESCUE DEPARTMENT
FIRE PREVENTION DIVISION

ATTENTION: _____

FAX: _____

E-MAIL: _____



WINSTON TOWERS 100 ASSOCIATION, INC.
250 174TH STREET, OFFICE
SUNNY ISLES BEACH, FL 33160
PHONE: (305) 932 – 0850

DEAR RESIDENTS AND UNIT OWNERS,

THE CELEBRATION OF CHRISTMAS AND CHANUKAH IS APPROACHING SOON. IT IS THE TIME OF THE YEAR TO EXPRESS APPRECIATION AND GRATITUDE TO OUR EMPLOYEES AND SERVICE PERSONNEL.

WE TRUST THAT YOU WILL CONTRIBUTE TO THE HOLIDAY FUND, AS YOU HAVE IN THE PAST. FOR THOSE OF YOU WHO ARE NEW TO WINSTON TOWERS 100 ASSOCIATION, WE HOPE YOU WILL HELP TO CONTINUE THIS TRADITION IN THE SAME MANNER.

ALTHOUGH THIS IS A VOLUNTARY GESTURE OF GOOD WILL, WE REQUEST THAT EACH UNIT CONTRIBUTE \$45.00 AND UP TO THIS FUND, IN ORDER TO ADEQUATELY REWARD OUR EMPLOYEES AND SERVICE PERSONNEL FOR THE DILIGENCE RENDERED TO US THROUGHOUT THE YEAR.

WE REQUEST THAT YOU COMPLETE THE FORM BELOW AND BRING IT TO THE OFFICE, OR, MAIL IT WITH YOUR CHECK TO THE ADDRESS ON THE LETTER HEAD.

YOUR PROMPT CONSIDERATION AND COOPERATION WILL BE GREATLY APPRECIATED IN ORDER FOR ALL DONATIONS TO BE DISTRIBUTED IN TIME FOR THE HOLIDAYS.



For your convenience, we also have a [PayPal](https://www.paypal.com) account. Please make your contribution to:
wt100holidayfund@gmail.com.

Make sure to note your unit number and make sure to add at least 3% on top of your donation to cover the transaction expense.

NAME: _____ UNIT: _____

I WANT TO DONATE:

\$45.00 _____

\$80.00 _____

OTHER _____

\$55.00 _____

\$110.00 _____

THANK YOU!
WE WISH YOU HAPPY HOLIDAY SEASON.



VOTING CERTIFICATE

To: Winston Towers 100 Association Inc (“the Association”)

THIS IS TO CERTIFY that the undersigned, consisting of the record unitowner(s) of **Unit No. _____** has/have designated:

(Print the Name of **only one** Voting Representative, who must be a Co-owner of the unit)

as the representative to cast all votes and to express all approvals that such owner(s) may be entitled to cast or express at all meetings of the membership of the Association and for all other purposes provided by the Declaration of the Condominium and the Articles and By-Laws of the Association.

The following examples illustrate the proper use of this Voting Certificate:

- A. Unit owned by John Doe and his brother Jim Doe. Voting Certificate required designating either John or Jim as the sole Voting Representative (not a third-party individual).**
- B. Unit owned by one individual. No voting certificate required.**

This Certificate is made pursuant to the Declaration of Condominium and the By-Laws and shall revoke all prior Voting Certificates and be valid until revoked by a subsequent Voting Certificate.

DATED this _____ day of _____, 20 _____

Unit Owner Name(s)

Signature of Owner or Designated Voter

Unit Owner Name(s)

Signature of Owner or Designated Voter

Unit Owner Name(s)

Signature of Owner or Designated Voter

Unit Owner Name(s)

Signature of Owner or Designated Voter

NOTE: This form is not a proxy and should not be used as such. Please be sure to designate one of the joint owners of the unit as the Voting Representative, not a third person.

In the event the Voting Representative will not attend the meeting, please return both the completed Voting Certificate and the Proxy form.