TWIN RIVERS PROPERTY OWNER'S ASSOCIATION WELCOME LETTER

This "Welcome letter" is an orientation for new Twin Rivers property owners and a review reference for more established POA members. It highlights selected information about our community's organization, management, and regulations and provides contact information for key personnel and offices. As an introductory overview, it helps situate you in the Twin Rivers neighborhood and find your way around. (See also the "Key Contacts and "To-Do" Reminders below.)

We recommend you SAVE this letter for future reference.

For complete information, please consult all documents provided directly to you as owners and familiarize yourself with the "Property Owners" pages of the Twin Rivers website *twinriverspoa.com*, including POA By-laws, the Declaration of Restrictions, Construction Criteria Guidelines, and Fishing Regulations. The site also contains comprehensive contact information, interactive maps, a calendar of meetings and activities, weather/road/fishing advisories, and High Country events and attractions. Much of this is essential knowledge that will answer questions and enhance your Twin Rivers experience. How to access the Property Owners section is detailed in a paragraph below.

The Twin Rivers POA Board of Directors (BoD) meets at least quarterly and has an annual Owners Meeting, usually in July. You are encouraged to attend any POA meeting. The POA Board consists of seven property owners who are elected by the POA membership and serve on a pro-bono basis. Volunteering for any of several board committees and other projects is a great way to engage with neighbors and contribute to the neighborhood.

Twin Rivers was established in 1998 as a low-density community in a beautiful High Country setting. Our neighborhood co-exists with nature and allows for plenty of "elbow room." During all four seasons, you will enjoy land and water views, wildlife observations, the background sound of moving water, and the fresh mountain air. The community is spread over almost 400 acres. The 160 planned lots range from ridge tops to shady woods, to shorefronts on tree lined streams. More than 50 completed homes now complement the natural context, with nine built in the past three years and others on the way. Our residents, full time and seasonal, come from all over the country with a harmonious diversity of backgrounds and interests, and a passion for fly fishing heading the list.

Two premium rivers are our namesake, pride, and joy. Tumbling and gliding from Price State Park, dynamic Boone Fork Creek, a classic mountain stream,

has the highest water quality rated by the State of North Carolina. Somewhat wider and part of a broader system, the Watauga River flows through us as something to admire, stroll by, and fish in. We don't have one of the many mountain golf courses, but we do have more than a mile and a half of two of the most pristine and productive trout streams in the eastern United States. Bordered by woodland trails, their boulder-bedecked falls, riffles, runs, and pools offer varying challenges for anglers and changing views for walkers. The rivers are our signature amenity, enhancing the value of everyone's property.

Key Contacts and "To-Do" Reminders

Property Manager (PM), Randy Carter,

twinriverspropertymanagement@gmail.com, phone: (828) 264-8022. Our PM is your point of contact for most of your needs to get fully integrated into our Security system. This includes unique gate codes for each lot and RFID stickers for your vehicles. Additionally, we require that you display a Twin Rivers decal on your front left windshield for easy identification of property owner vehicles.

Our PM will issue you 2, four-digit codes unique to your lot(s). One will be used for "friends and family" (24/7/365). The other code "services" workers and only functions during normal work hours – Mon thru Sat, which helps keep unauthorized people from entering after hours. **DO NOT** lose these codes. We recommend that you put them in your phone contacts list. Additionally, you will need to provide our PM with a cell phone number so that the gate keypad will allow visitors to call you from the gate. After you answer the call, press "9" and the gate will open for guests that don't have your access code.

DO NOT expect to use the previous owner's codes. They will be disabled shortly after the closing on your property.

You will also need to provide a current email address to our PM. We primarily use emails for communications with owners. If you change your email, you MUST contact our PM.

Property Services Manager, Joe Sanders,

MantisManagementNC@gmail.com, (828) 773-5400 (mobile).

Joe and his maintenance team are on property all day Mon-Fri and Joe is your best point of contact for any assistance you may need with your property. Among other things, his company does the landscaping for the Community common areas. They also do many odd jobs for owners on the side. He is a good person to meet and get to know.

Twin Rivers Website, twinriverspoa.com

Our website is full of information that can be useful to you. Try it first before contacting Board members, committee chairs, or either of our 2 managers.

The generic site is open to the public, but the "Property Owners" section has the details you will need. A Password is required to get to the owner's section. Email Randy Carter (our PM) at the email address listed in the PM section of this letter.

Current Board members are Randy Bigum (Pres), John Welfare (VP), Jonathan Rich (Secretary), Bill Ronalter (Treasurer and ARC), Charlie Thompson (Security and Trails), Art Miller (Website Manager), and John Stanley. Contact info for the Board of Directors is available via the web site.

HOA DUES - Current annual HOA dues are \$1700 per lot and are to be paid July 1^{st} each year. You will get a letter and an email telling you that your annual HOA payment is due.

ASSESSMENT – In addition to your annual dues we have an assessment on each lot to repave the community roads. This is a 6-year project that started in 2022. Each lot has been assessed for \$1800 each year. The last payment of \$1800 will be due July 1st, 2028. The repaving project will be ongoing over those same 6 years.

TWIN RIVERS FLY FISHING CLUB PROCEDURES AND RULES

A "Badge" system with 2 badges issued for the 2 Primary Anglers per lot has been developed to help manage the fishing opportunities on our streams. Each day you place your magnetic badge on the "Beat" you wish to fish (AM or PM). Guests must be escorted by one of the Primary Anglers. Our rules stipulate Fly Fishing Only - Catch and Release Only. While fly fishing our streams is available to all owners, almost all owners belong to our Fishing Club. There is a \$750/year minimum contribution to be a member. Membership brings certain specified privileges for fishing. The contributions are used to enhance the fishing experience on our streams. Contact Randy Carter (PM) to make your donation and Joe Sanders to get your badges (both members and non-members require badges). Detailed rules are available on the web site and are summarized on the sign-up board.

We welcome you, your family, and your guests to this remarkable community. We look forward to meeting you and helping, in any way we can, to ensure you fully enjoy your investment in your lot and/or your home.

On behalf of the Board of Directors and all of the property owners of Twin Rivers: Sincerely,

Randy Bigum

President, Twin Rivers BoDs.