

A Newsletter for the Owners of  
Ocean Forest Colony

Inside this  
issue:

<i>President's Message</i>	1
<i>Defender Realty's Resale Corner</i>	2
<i>General Manager's Corner</i>	2
<i>Alert: Check Dates for Your Week in 2012!</i>	3
<i>2012 Interval Calendar</i>	3
<i>2012 Approved Operating Budget</i>	4
<i>Paying Your Maintenance Fees</i>	5
<i>Some Things You Should Know</i>	6

Ocean Forest Colony  
5900 North Ocean Blvd.  
Myrtle Beach, SC 29577  
843-449-7484



## President's Message



Hello Property Owners,

I hope everyone had a safe summer. Fall is now upon us with cooler temperatures and shorter days of sunlight.

The Board had their fall meeting on Oct 8th. Our finances and the property are in very good shape. I am happy to report that we are having only a very minimal increase in maintenance fees for 2012.

The current Board looks forward to serving you again in 2012.

Sincerely,

Tommy Ervin  
President of OFC Board of Directors

## Board Members for Ocean Forest Colony

Elected Officers for 2011 - 2012

President – Thomas (Tommy) Ervin	Vice President – Horace Porter
Secretary/Treasurer – Samuel (Cortez) Owens	
Director – Erin Wurst	Director—Keith Lawson

You may contact the Board of Directors by email at [ofc@defenderresorts.com](mailto:ofc@defenderresorts.com)  
Or

By addressing a letter to the Board Of Directors  
C/O Defender Resorts, Inc.  
PO Box 3849  
Myrtle Beach, SC 29578

### General Manager's Corner

We have enjoyed seeing all the owners and guests during the summer season, and we look forward to seeing our owners in the fall and winter season.

If you're interested in pre-paying your Maintenance Fees or making payments on future year's fees, just give us a call at The Beach House Front Desk. There are some options available to help assist you with the burden of a one time charge versus spreading the expenses over 12 months with a monthly bank draft.

The best time to check on your Maintenance Fee balance is before they become past due.

There have been calls from other guests inquiring about rentals for the summer months. If you would like to rent your unit, please fill out a rental agreement form and return it to The Beach House. We will do our very best to rent your unit. If you have any questions about renting your unit, please feel free to call The Beach House at (843) 449-7484.

While staying at Ocean Forest Colony, you are invited to participate in the daily activities that The Beach House offers. Activity sheets can be picked up at the Beach House during check-in. We look forward to seeing you again soon, and have a safe trip!

Betty and the Gang

### **DEFENDER REALTY'S RESALE CORNER**

I will start by letting you know that we have a new real estate agent handling resales and answering your questions for Ocean Forest Colony. He has been in member services and sales for a number of years, and we felt he would be a great addition to Ocean Forest Colony. We are excited to introduce you to Mr. Stephen Jackson. He has a great smiling personality and is a native of Myrtle Beach. You will be seeing Stephen at the resort, so stop and introduce yourself and make him feel welcome.

Many of you have taken advantage of the special opportunity to convert your week to RCI Points. This program gives you a tremendous amount of flexibility and greater tradeability. RCI Points plus the Defender Flex® Bonus Nights are now teamed up to offer the best of both worlds. RCI Point members at Defender Resorts now have the opportunity to use the Defender Flex® Bonus Nights at participating resorts if you own a week 1-12 or 39-52. If you own one of these weeks and convert to RCI Points, you become eligible to use up to thirty-two (32) Bonus Nights as well as enjoy the flexibility of the RCI Points program.

Even if you don't own a week that offers the bonus nights, RCI Points is the best solution for great vacations. For a limited time, we are offering a special opportunity to convert your week to points at almost 30% off the regular conversion price, and we will pay for the enrollment and first year in RCI; so, act today. Also, if you own a week that is eligible for Bonus Nights, you truly have a world of great vacations. Call Stephen at (843) 449-7484 Ext. 3393 for complete no obligation details on this expanded program.

Have a great fall, and if we can be of any assistance, please do not hesitate to contact us.

Frank Baker Defender Realty (843) 497-6431 fbaker@defenderresorts.com





**Alert:  
Check Dates  
for Your  
Week in  
2012!!!**

For 2012, the Saturday to Saturday Weeks will start on January 7, 2012.

If you have a question, please be sure to call the front desk at The Beach House.

We look forward to seeing you.



**FREQUENTLY ASKED  
QUESTIONS**

Many of your questions about your timeshare week can be answered by visiting the Defender Resorts website at [www.defenderresorts.com](http://www.defenderresorts.com) and clicking on FAQ's on the Home Page.

**2012-2013  
WINTER  
VACATION  
CALENDAR**

Week	2012 Ocean Forest Colony Saturday to Saturday	
1	01/07/12	01/14/12
2	01/14/12	01/21/12
3	01/21/12	01/28/12
4	01/28/12	02/04/12
5	02/04/12	02/11/12
6	02/11/12	02/18/12
7	02/18/12	02/25/12
8	02/25/12	03/03/12
9	03/03/12	03/10/12
10	03/10/12	03/17/12
11	03/17/12	03/24/12
12	03/24/12	03/31/12
13	03/31/12	04/07/12
14	04/07/12	04/14/12
15	04/14/12	04/21/12
16	04/21/12	04/28/12
17	04/28/12	05/05/12
18	05/05/12	05/12/12
19	05/12/12	05/19/12
20	05/19/12	05/26/12
21	05/26/12	06/02/12
22	06/02/12	06/09/12
23	06/09/12	06/16/12
24	06/16/12	06/23/12
25	06/23/12	06/30/12
26	06/30/12	07/07/12
27	07/07/12	07/14/12
28	07/14/12	07/21/12
29	07/21/12	07/28/12
30	07/28/12	08/04/12
31	08/04/12	08/11/12
32	08/11/12	08/18/12
33	08/18/12	08/25/12
34	08/25/12	09/01/12
35	09/01/12	09/08/12
36	09/08/12	09/15/12
37	09/15/12	09/22/12
38	09/22/12	09/29/12
39	09/29/12	10/06/12
40	10/06/12	10/13/12
41	10/13/12	10/20/12
42	10/20/12	10/27/12
43	10/27/12	11/03/12
44	11/03/12	11/10/12
45	11/10/12	11/17/12
46	11/17/12	11/24/12
47	11/24/12	12/01/12
48	12/01/12	12/08/12
49	12/08/12	12/15/12
50	12/15/12	12/22/12
51	12/22/12	12/29/12
52	12/29/12	01/05/13

## OCEAN FOREST COLONY 2012 APPROVED BUDGET

	<i>Total 2012 Budget</i>
<b>Operating Revenue</b>	
Current Year Maintenance Fee Billing	\$ 345,658
Allowance for Uncollectable Fees	\$ (66,367)
Maintenance Fees - Prior Years	\$ 2,000
Late Charge on Delinquent Fees	\$ 2,500
Interest Charge on Delinquent Fees	\$ 800
Rental Commission/HOA Rentals	\$ 300
Sale of Association-Owned Weeks	\$ 700
Rental of Association-Owned Weeks	\$ 1,700
Dissolution Fee Income	\$ 1,150
Vending Income	\$ 300
Bank Interest	\$ 100
Miscellaneous	\$ 150
<b>Gross Operating Revenue</b>	<b>\$ 288,991</b>
Transfer Funding to Reserve	\$ 51,000
<b>Total Deductions from Gross</b>	<b>\$ 51,000</b>
<b>Net Operating Revenue</b>	<b>\$ 237,991</b>
<b>Utility Expense</b>	
Electricity - Units	\$ 14,118
Electricity - Laundry	\$ 2,193
Telephone	\$ 7,439
Water & Sewer	\$ 4,710
Internet Service	\$ 1,284
Cable TV	\$ 3,379
<b>Total Utility Expense</b>	<b>\$ 33,123</b>
<b>Housekeeping Expense</b>	
Contract Laundry Service	\$ 10,403
Linen Purchases	\$ 1,950
Room Purchases	\$ 3,100
Contract Housekeeping Service	\$ 34,505
<b>Total Housekeeping Expense</b>	<b>\$ 49,958</b>
<b>Maintenance Expenses</b>	
Pool Maintenance & Repair	\$ 3,500
Pool Supplies	\$ 2,600
Building Maintenance	\$ 15,800
Contract Maintenance/ Bellman	\$ 18,334
Yards & Grounds Maintenance	\$ 1,680
<b>Total Maintenance Expenses</b>	<b>\$ 41,914</b>

	<i>Total 2012 Budget</i>
<b>Administration and General Expenses</b>	
Management Fees	\$ 27,659
Accounting	\$ 4,343
Data Processing	\$ 4,314
Outside Accounting/Audit	\$ 2,500
Board of Directors/Annual Expense	\$ 600
Newsletter	\$ 500
Postage	\$ 1,500
Bank Charges	\$ 350
Office Supplies	\$ 500
Legal Fees	\$ 1,000
Printing	\$ 800
Taxes and Licenses	\$ 400
Lockbox Charges	\$ 360
Dues and Subscriptions	\$ 155
Administrative Services (Beach House)	\$ 4,734
Mileage Costs	\$ 150
Miscellaneous	\$ 200
<b>Total Administrative Expense</b>	<b>\$ 50,065</b>
<b>Leases and Contracts</b>	
Exterminating	\$ 920
Refuse Collection	\$ 1,959
Property Taxes - Real Estate	\$ 22,598
General Insurance	\$ 36,904
Federal & State Income Tax	\$ 550
<b>Total Leases and Contracts</b>	<b>\$ 62,931</b>
<b>Total Operating Expense</b>	<b>\$ 237,991</b>
<b>Net Operating Income</b>	<b>\$ -</b>

<b>2012 Maintenance Fee Per Week</b>	<b>\$ 565.00</b>
--------------------------------------	------------------

## Website Information

The following Owner Information is available at [www.oceanforestcolony.com](http://www.oceanforestcolony.com):

- You can fill out a rental agreement. You may download and print the owner rental agreement or use the online rental agreement to put your unit/week into the rental pool.
- You may pay your maintenance fees monthly automatically from your checking account by downloading and printing the auto draft application.
- You may also pay your maintenance fees online. You need a user name and password located on your statement. If you do not have an online account, you will need to call the resort to have it activated at 843-449-7484.
- Property Tax Information by Unit/Week.
- Newsletters, Interval Calendar.
- Board & Annual Meeting Dates.
- An owner in good standing can make flex bonus time reservations or discounted rental reservations online. Before proceeding, you will need to have a user name and password located on your statement. You can contact the resort for your user ID and password.
- Board of Directors Nomination Forms may be downloaded on the website.

### **PAYING MAINTENANCE FEES**

#### **By Check**

- 1) Mail your check with the billing stub in the envelope addressed to Charlotte, NC to the BB&T Lockbox processing center. BB&T will only process one check with one billing stub – any other payment is not processed and will be sent to Myrtle Beach for processing and deposit.
- 2) Mail your check to Ocean Forest Colony C/O The Beach House 6800 N. Ocean Blvd, Myrtle Beach, 29572 Make the check payable to Ocean Forest Colony and note your account number or unit/week.
- 3) Mail your check to Defender Resorts, P.O. Box 3849, Myrtle Beach, SC 29578-3849. Make the check payable to your resort and note your account number or unit/week.
- 4) Go online to your bank and have them process an "online bill payment". Make sure that these payments are NOT sent to Charlotte, NC in the envelope provided, because they will not process this check without a billing stub. Please give the resort or Defender Resorts' address to your bank for mailing.

#### **Sign up for the Monthly Bank Draft (ACH)**

- 1) Fill out the form sent with your billing or go to the resort website to get a form. Fill out the form, attach a voided check and return it to Ocean Forest Colony C/O The Beach House 6800 N. Ocean Blvd, Myrtle Beach, 29572 or Defender Resorts, P.O. Box 3849, Myrtle Beach, SC 29578-3849.

#### **By Credit Card (an additional convenience fee will be charged)**

- 1) Go to your resort website and pay online with Visa, MasterCard or Discover.
- 2) Call The Beach House Front Desk and pay over the telephone with Visa, MasterCard or Discover.



# Some Things You Should Know



## URGENT: OWNER ALERT

***OWNER BE AWARE*** of unscrupulous companies that make offers to sell or otherwise take possession of your deeded week interval for a fee. During the past few years while our Country has been in recession, numerous "suspect" Transfer Companies have mushroomed whereby offering owners, for a fee (which in many cases is several thousands of dollars), the opportunity to sell or transfer their ownership.

**PLEASE DON'T LET THIS HAPPEN TO YOU.  
CALL The Beach House Front Desk at  
843.449.7484  
BEFORE ACTING ON ANY OFFER.**



## Find us on Facebook!

Ocean Forest Colony continues to move into the modern era and to that extent, we now have a facebook page! In order to get to the Ocean Forest Colony facebook page go to:

[www.defenderresorts.com](http://www.defenderresorts.com)

Scroll to the bottom of the page, and click on the facebook icon. A drop down list will show Ocean Forest Colony. Click on the name and you will be forwarded to the Ocean Forest Colony page. Make sure to "like" the page.

Then, feel free to share your fun vacation memories and pictures.



## **ARDA ROC– (American Resort Development Association/Resort Owners Coalition)**

is a coalition comprised of hundreds of thousands of timeshare owners across the country who voluntarily contributes \$3.00 per year to promote a legislative agenda at the local, state and federal level which is beneficial to timeshare owners.

Having Defender CEO, Ken McKelvey, as the Chairman of ARDA-ROC has helped make sure Defender is fully aware of any and all legislative issues that might affect our timeshare industry, thus affecting your Association. We invite you to be a part of this coalition of timeshare owners by contributing \$3.00 per year to support those who fight for your timeshare rights. ARDA represents you.

Learn more about ARDA and how they work on your behalf at [www.arda.org](http://www.arda.org).