

RECEIVED

Apr 04 2025

SC Court of Appeals

Exhibit B ~~3~~ 3

Payments



Lowe's Business Rewards Card
 HELPING HANDS WORLDWIDE
 TERRY NICOLA
 Closing Date 10/11/21



Detail Continued

				Amount
09/16/21	PROPAY=Association Payment 3936999999 aafspayments@lenderpaymen	8887344567	AZ	\$597.22
09/16/21	PROPAY=Association Payment 3936999999 aafspayments@lenderpaymen	8887344567	AZ	\$597.22
09/19/21	AplPay THE CRAZY * THE CRAZY +18887072469	HILTON HEAD	SC	\$50.14
09/19/21	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$70.00
09/20/21	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$73.83
09/20/21	WALMART.COM W+ 02736 8009666546	8009666546	AR	\$12.95
09/20/21	AMAZON MUSIC*2G76R2MX2 DIGITAL	888-802-3080	WA	\$3.99
09/20/21	AT&T MOBILE RECURRING W 800-331-0500	800-288-2020	TX	\$234.16
09/23/21	AMAZON.COM*2G6NM12I2 MERCHANDISE	AMZN.COM/BILL	WA	\$384.13
09/24/21	AplPay WWW.CSCSW.COM +18556624685	MELVILLE	NY	\$10.00
09/26/21	AT&T *PAYMENT AT&T UVERSE	800-288-2020	FL	\$134.93
09/27/21	AT&T UVERSE PAYMENT AT&T EZC PMT	8002882020	TX	\$142.56
09/27/21	MENARDS MT. PLEASANT MI 000003221 8000000000	MT. PLEASANT	MI	\$137.96
09/28/21	AplPay HOTWIRE Hotwire 866-468-9473	SAN FRANCISCO	CA	\$82.68
09/28/21	SPEEDWAY 9893869581	1-800-643-1948	OH	\$21.60
09/30/21	MI354 QUALITY INN MI354 QUALITY I Arrival Date 09/28/21 Departure Date 09/29/21 00000000 LODGING	CLARE	MI	\$71.74
09/30/21	AplPay GOROLL PAY PURCHASE +18005625374	ORLANDO	FL	\$20.00
09/30/21	AplPay GOROLL PAY PURCHASE +18005625374	ORLANDO	FL	\$20.00
10/01/21	AplPay CKO* GOTOGATE INC 215517 www.gotogate.com/	UPPSALA	UP	\$138.89
10/01/21	AplPay PAY* HOMEADVISOR-OCT01 +18558468730	NEW YORK	NY	\$137.15
10/01/21	HYATT PLACE PITTSBURGH Arrival Date 09/30/21 Departure Date 10/01/21 00000000 LODGING	WASHINGTON	PA	\$115.44
10/01/21	THE WOODLANDS AT ST BARNA 924751299056 THEWOODLANDSATSTBARNABASI	BUTLER	PA	\$3,812.00
10/02/21	COMCAST CABLE SVCS	800-934-6489	MI	\$9.95
10/02/21	STORMING CRAB 0001 330-953-1888	YOUNGSTOWN	OH	\$80.47



Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Mon, Jun 6, 2022 at 6:34 PM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC)/788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME/930**
Property Account Number: **57251**
Transaction Number: **30068494**
Payment Frequency: **Monthly**
Payment Date: **06/06/2022**
Payment Amount: **\$579.83**
Payment Total: **\$579.83**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

Sincerely,

Alliance Association Bank

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Mon, Jun 6, 2022 at 6:36 PM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **30068504**
Payment Frequency: **OneTime**
Payment Date: **06/06/2022**
Payment Total: **\$579.83**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Wed, Jul 6, 2022 at 3:41 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **30625367**
Payment Frequency: **Monthly**
Payment Date: **07/06/2022**
Payment Total: **\$579.83**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Sat, Aug 6, 2022 at 3:23 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **31141948**
Payment Frequency: **Monthly**
Payment Date: **08/06/2022**
Payment Total: **\$579.83**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Tue, Sep 6, 2022 at 3:24 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **31624011**
Payment Frequency: **Monthly**
Payment Date: **09/06/2022**
Payment Total: **\$579.83**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Thu, Oct 6, 2022 at 5:15 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **32200226**
Payment Frequency: **Monthly**
Payment Date: **10/06/2022**
Payment Total: **\$579.83**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Sun, Nov 6, 2022 at 2:32 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **32727316**
Payment Frequency: **Monthly**
Payment Date: **11/06/2022**
Payment Total: **\$579.83**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Fri, Jan 6, 2023 at 3:28 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **33977735**
Payment Frequency: **Monthly**
Payment Date: **01/06/2023**
Payment Total: **\$595.00**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Mon, Feb 6, 2023 at 3:27 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **34674204**
Payment Frequency: **Monthly**
Payment Date: **02/06/2023**
Payment Total: **\$595.00**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Mon, Mar 6, 2023 at 3:27 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **35275338**
Payment Frequency: **Monthly**
Payment Date: **03/06/2023**
Payment Total: **\$595.00**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Thu, Apr 6, 2023 at 3:27 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **35980725**
Payment Frequency: **Monthly**
Payment Date: **04/06/2023**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Sat, May 6, 2023 at 3:26 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **36598127**
Payment Frequency: **Monthly**
Payment Date: **05/06/2023**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Tue, Jun 6, 2023 at 3:27 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **37189314**
Payment Frequency: **Monthly**
Payment Date: **06/06/2023**
Payment Total: **\$595.00**

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1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Thu, Jul 6, 2023 at 3:29 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **37902792**
Payment Frequency: **Monthly**
Payment Date: **07/06/2023**
Payment Total: **\$595.00**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

Sincerely,

Alliance Association Bank

This email communication is provided by Alliance Association Bank, a division of Western Alliance Bank, Member FDIC. Western Alliance Bank is the primary wholly-owned subsidiary of Western Alliance Bancorporation. This email and any attached documents contain privileged and confidential information intended solely for the named recipient. If you are not the intended recipient, you are hereby notified that any retention, dissemination or copying of this email and any attachments is strictly prohibited. If you received this email in error, please contact us at payments@allianceassociationbank.com and immediately delete the email and any attachments from your computer and/or network systems. Please note that Alliance Association Bank accepts no responsibility for computer viruses or malware associated with the transmission of this communication and it is your responsibility to scan this email and any attachments to it.



Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Sun, Aug 6, 2023 at 3:27 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **38553353**
Payment Frequency: **Monthly**
Payment Date: **08/06/2023**
Payment Total: **\$595.00**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Wed, Sep 6, 2023 at 3:26 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **39177073**
Payment Frequency: **Monthly**
Payment Date: **09/06/2023**
Payment Total: **\$595.00**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Fri, Oct 6, 2023 at 3:29 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **39943369**
Payment Frequency: **Monthly**
Payment Date: **10/06/2023**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Mon, Nov 6, 2023 at 3:23 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **40625521**
Payment Frequency: **Monthly**
Payment Date: **11/06/2023**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Wed, Dec 6, 2023 at 3:27 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **41271619**
Payment Frequency: **Monthly**
Payment Date: **12/06/2023**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Sat, Jan 6, 2024 at 3:26 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **42214208**
Payment Frequency: **Monthly**
Payment Date: **01/06/2024**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Tue, Feb 6, 2024 at 3:24 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **43087045**
Payment Frequency: **Monthly**
Payment Date: **02/06/2024**
Payment Total: **\$595.00**

Looking for an upgraded mortgage? Start exploring your better financing options today at AmeriHome Mortgage with a Free Mortgage Checkup. Lower your monthly payment, take cash out for a large purchase, pay off your loan sooner, or buy a new home. Bonus! Get \$500 off your closing costs!*** Get started at amerihome.com/hiltonhead, or give us a call at 877.352.0131 and mention promo code - IMC Hilton Head HOA. Imagine the possibilities with a better home loan designed just for you! For disclaimer information click here. NMLS #135776, Equal Housing Lender.

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Wed, Mar 6, 2024 at 3:27 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **43818992**
Payment Frequency: **Monthly**
Payment Date: **03/06/2024**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Sat, Apr 6, 2024 at 3:28 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **44718437**
Payment Frequency: **Monthly**
Payment Date: **04/06/2024**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Mon, May 6, 2024 at 3:27 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **45478687**
Payment Frequency: **Monthly**
Payment Date: **05/06/2024**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Thu, Jun 6, 2024 at 3:24 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **46199056**
Payment Frequency: **Monthly**
Payment Date: **06/06/2024**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Sat, Jul 6, 2024 at 3:27 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **47106303**
Payment Frequency: **Monthly**
Payment Date: **07/06/2024**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Payment Unsuccessful - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Tue, Aug 6, 2024 at 3:19 AM

Dear Jacqueline Ard,

This is a courtesy notice to inform you we were unable to process a payment on your behalf. If you wish to cancel this recurring payment schedule and discontinue all future payment attempts, please click [here](#). The information regarding the failed payment is below.

Management	
Company Name:	IMC Resort Services (SC) / 788
Association Name:	THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930
Property Account	
Number:	57251
Transaction	
Number:	47886974
Payment Date:	08/06/2024
Payment Amount:	\$595.00
Fee:	\$0.00
Payment Total:	\$595.00
Reason for Failed	
Transaction:	AccountOnHold

If you have any questions or concerns, please contact Alliance Association Bank at (844)739-2331 from 7:00 am until 5:00 pm Pacific Standard Time, Monday through Friday.

Sincerely,

Alliance Association Bank



Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Fri, Sep 6, 2024 at 3:24 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **48604568**
Payment Frequency: **Monthly**
Payment Date: **09/06/2024**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>
To: jacquelineard25@gmail.com

Sun, Oct 6, 2024 at 3:25 AM

Dear Jacqueline Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **49497969**
Payment Frequency: **Monthly**
Payment Date: **10/06/2024**
Payment Total: **\$595.00**

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Jean Ard <jacquelineard25@gmail.com>

Confirmation of Payment - THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME

1 message

Alliance Association Bank <noreply@allianceassociationbank.com>

Sun, Oct 31, 2021 at 11:30 PM

To: jacquelineard25@gmail.com

Dear Jacqueline E. Ard,

This notice confirms that we are processing a payment on your behalf. Please allow several days for your association to update their records.

Management Company Name: **IMC Resort Services (SC) / 788**
Association Name: **THE SPA ON PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME / 930**
Property Account Number: **57251**
Transaction Number: **26360126**
Payment Frequency: **OneTime**
Payment Date: **11/01/2021**
Payment Total: **\$579.83**

If you have any questions or concerns, please contact Alliance Association Bank at (844)739-2331 from 7:00 am until 5:00 pm Pacific Standard Time, Monday through Friday.

Sincerely,

Alliance Association Bank

This email communication is provided by Alliance Association Bank, a division of Western Alliance Bank, Member FDIC. Western Alliance Bank is the primary wholly-owned subsidiary of Western Alliance Bancorporation. This email and any attached documents contain privileged and confidential information intended solely for the named recipient. If you are not the intended recipient, you are hereby notified that any retention, dissemination or copying of this email and any attachments is strictly prohibited. If you received this email in error, please contact us at payments@allianceassociationbank.com and immediately delete the email and any attachments from your computer and/or network systems. Please note that Alliance Association Bank accepts no responsibility for computer viruses or malware associated with the transmission of this communication and it is your responsibility to scan this email and any attachments to it.

Exhibit C

Coastal Investigative Services
A Subsidiary of Coastal Security Services, Inc.



ELECTRONICALLY FILED - 2024 Apr 30 8:10 AM - BEAUFORT - COMMON PLEAS - CASE#2023CP0701818

STATE OF SOUTH CAROLINA)
)
COUNTY OF BEAUFORT)
)
Spa on Port Royal Sound Horizontal)
Property Regime, Inc. v.)
Jacqueline Ard)
Docket No.: 2023-CP-07-01818)

AFFIDAVIT OF SERVICE

I, Janny Stidham, a Licensed Private Investigator, swear that the following documents:

- 1. Lis Pendens
- 2. Summons
- 3. Complaint (Non-Jury Matter)
- 4. Exhibit A
- 5. Exhibit B
- 6. Exhibit C
- 7. Exhibit D

Were personally served to: Jacqueline Ard on: 4/28/2024 @ 11:50 PM at: 663 William Hilton Parkway, #4408., Hilton Head, SC 29928. The documents were served by: Janny Stidham.

Sworn to and Subscribed before me this)
29th day of April, 2024)
Margal Thornton)
Notary Public for South Carolina)
My Commission expires: 3-14-2034)


Signature of Affiant

SC USA
South Carolina

DRIVER'S LICENSE



4d DL#: [REDACTED]
1 ARD
2 JACQUELINE ELIZABETH
8 239 BEACH CITY RD APT 3218
HILTON HEAD ISLAND SC 29926
3 DOB: [REDACTED]
4a Issued: 09/21/2023
4b Expires: 09/21/2031
15 Sex: F 16 Hgt: 4'-09"
17 Wgt: 115 lb 18 Eyes: BRO
9 Class: D 9a End: None
12 Restrictions: A



5 DO [REDACTED]

[Signature]
Governor

STATE OF SOUTH CAROLINA

) IN THE COURT OF COMMON PLEAS
) FOR THE 14TH JUDICIAL CIRCUIT
) CIVIL ACTION #: 2023-CP-07-01818

COUNTY OF BEAUFORT

Spa on Port Royal Sound Horizontal
Property Regime, Inc.,

Plaintiff,

Certificate of Service

vs.

Jacqueline E. Ard,

Defendant.

I, Tracy L. Thornton, hereby certify that I have, this date, served one (1) proposed copy of the the following:

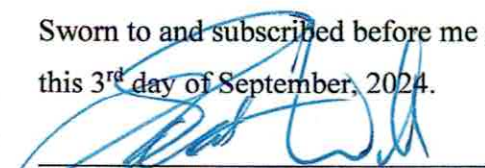
1. Affidavit of Debt
2. Special Referre's Decree of Foreclosure, Sale and Judgment
3. Affidavit of Attorney Fees
4. Notice of Foreclosure Sale

in the above-referenced matter by depositing the same at the United States Post Office, Hilton Head Island, South Carolina, with first class postage prepaid to:

Jacqueline E. Ard
663 William Hilton Pkwy #4408
Hilton Head Island, SC 29928

Respectfully submitted this 3rd day of September, 2024, in the Town of Hilton Head Island, Beaufort County, South Carolina.

Sworn to and subscribed before me on this 3rd day of September, 2024.



Notary Public for South Carolina

My Commission Expires: 02/08/2028

LAW OFFICE OF SCOTT M. WILD, L.L.C.

By: 

Tracy L. Thornton, Legal Assistant
Post Office Box 6867
Hilton Head Island, SC 29938
(843) 785-9453

tracy@wildlawfirm.com

Attorneys for Plaintiff

Exhibit D



NOTICE OF FORECLOSURE SALE

[Please Note that Sale not Conducted at Courthouse]

BY VIRTUE OF A DECREE by Special Referee Jannine M. Mutterer, Esq., heretofore issued in the Court of Common Pleas in the case of Spa on Port Royal Sound Horizontal Property Regime, Inc. v. Jacqueline E. Ard, Civil Action No.: 2023-CP-07-01818, the undersigned will sell on **April 7, 2025 at 1 p.m., in the Law Office of Jannine Mutterer, located at 5 Red Cedar Street, Suite 102, Bluffton, South Carolina 29910, the following real property (hereinafter referred as to the "Property") to the highest bidder:**

ALL that certain condominium unit situate, lying and being on Hilton Head Island, Beaufort County, South Carolina, known as APARTMENT #3218, THE SPA on PORT ROYAL SOUND HORIZONTAL PROPERTY REGIME, a Horizontal Property Regime established pursuant to the South Carolina Horizontal Property Act, Title 27, Chapter 31, Code of Laws of South Carolina (1976), and submitted by Master Deed dated August 22, 1983, and recorded August 30, 1984, in the Office of the Register of Deeds for Beaufort County, South Carolina in Deed Book 402 at Page 629, and the First Amendment to the Master Deed of the Spa on Port Royal Sound Horizontal Property Regime dated September 25, 1985 and recorded September 26, 1985, in Deed Book 430 at Page 1570 in said Office of the Register of Deeds for Beaufort County, South Carolina, as further amended thereafter.

TMS # : R510-005-000-008B-3218

Address: 239 Beach City Road, Apt. 3218

Hilton Head Island, SC 29926

TERMS OF SALE: For cash. Other than the Plaintiff in this matter, Spa on Port Royal Sound Horizontal Property Regime, Inc. (hereinafter, the "Association"), the successful bidder will deposit with the said undersigned's Special Referee's office, at the conclusion of the bidding, five percent (5%) of the bid, in cash or equivalent, as evidence of good faith, the same to be applied to the purchase price in case of compliance, but to be forfeited and applied first to costs and then to the debt owed the Association in the case of non-compliance. Should the last and highest bidder fail or refuse to make the required deposit at the time of bid or comply with the other terms of the bid within thirty (30) days, then said undersigned Special Referee may resell the Property on the same terms and conditions on some subsequent Sale Day (at risk of the said highest bidder). Eleven and one-half per cent (11.5%) annual interest shall be paid on the bid balance until the date of compliance, or the then-prevailing statutory judgment interest rate.

THE ASSOCIATION HAS WAIVED ITS RIGHT TO OBTAIN A DEFICIENCY JUDGMENT, AND

THE SALE SHALL BECOME FINAL ON THE SALE DATE PURSUANT TO THE TERMS OF SALE SET OUT ABOVE.

Purchaser to pay for preparation of the Special Referee's Deed, documentary stamps on the deed and recording of the deed.

Said sale will not be held unless the Association or its attorney is present at said sale.


SAID PROPERTY TO BE SOLD SUBJECT TO ANY LIENS OF RECORD NOT RELEASED BY VIRTUE OF THE ABOVE-REFERENCED FORECLOSURE, INCLUDING ANY MORTGAGE OF RECORD, AND NEITHER THE ASSOCIATION NOR THE UNDERSIGNED WARRANT TITLE UPON PURCHASE. ANY BIDDER IS RESPONSIBLE FOR CONDUCTING THEIR OWN TITLE SEARCH AND EXAMINATION.

Jannine M. Mutterer, Esq., Special Referee
for Beaufort County, South Carolina

Bluffton, South Carolina,
This 6th day of March, 2025.

LAW OFFICE OF SCOTT M. WILD, LLC
SCOTT M. WILD, ESQUIRE
P.O. Box 6867
HiltonHead Island, SC 29938
Attorney for the Plaintiff
IPL0223482
Mar 21,28, Apr 4 2025

Post Date: 03/21 12:00 AM

Refcode: #IPL0223482 iPrint 

Similar Listings



STATE OF SOUTH CAROLINA; COUNTY OF BEAUFORT FOURTEENTH JUDICIAL CIRCUIT IN
THE COURT OF COMMON PLEAS; CIVIL ACTION NO.: 2024CP0701407

ESTATE AT WESTBURY OWNERS ASSOCIATION, INC.,
Plaintiff,

v.

JACQ... Show more »

SECTION 15-39-700.Place of sales.

The place of sheriff's sales, as to real estate, shall be at the courthouse of the county. Personalty may be sold at the place whereon it may be found by the sheriff upon levy or such other more convenient place as may be selected.

Exhibit E

MUTTERER
—LAW FIRM, LLC—

Jannine M. Mutterer*
*Also Member California Bar

June 14, 2022

Via First Class & Certified Mail
9415 5118 9956 2405 6161 59

Via Email: jacquelineard25@gmail.com

Jacqueline E. Ard
100 Kensington Blvd. Unit 1006
Bluffton, SC 29910

Re: Estate at Westbury Owners Association, Inc.
100 Kensington Blvd. Unit 1006, Bluffton, South Carolina
Final Notice, Response Required by June 17, 2022, 5:00p.m.

Dear Mrs. Ard:

Please be advised this firm represents Estate at Westbury Owners Association, Inc. (the "Association"). Despite six (6) prior notices, you have failed to provide a copy of your homeowners insurance policy and as a result fines have been assessed against you. **The total owed at this time is \$1,377.80.**¹ A current statement is enclosed.

You are required to provide the insurance policy pursuant to section 8.4 of the Master Deed of the Estate at Westbury Horizontal Regime and Section 27 of the of the Rules and Regulations of the Estate at Westbury Horizontal Property Regime. Specifically, "Each Unit Owner is required by the Master Deed to carry liability insurance on their unit..." Fines are assessed for non-compliance as provided within the Rules and Regulations.

In an effort to resolve the matter to the mutual satisfaction of both parties, the Association will reduce the amount due by \$407.80 should you agree to provide the required policy and pay the remaining amount due of \$930.00. **This offer is only valid until 5:00 p.m. Friday June 19, 2022.** Upon your agreement the Association will provide access for online payment.

Should you refuse to tender payment and provide a copy of the insurance policy, the offer will be revoked and my office has been directed to proceed with enforcement as provided in the Master Deed, This may include the filing of a lien against the property, a lawsuit for a money judgment and/or foreclosure of the property.

¹ This amount includes Regime dues owed and all attorney fees/costs only through June 14, 2022. Additional legal fees may be incurred for assessments or other valid charges. You are encouraged to contact this firm to confirm the amount due prior to payment.

Page 2

You will continue to be held responsible for all collection costs including but not limited to attorney fees pursuant to the Master Deed you are obliged under.

Should you have any questions, please do not hesitate to call, or have your attorney contact me as soon as possible. A notice of your rights under the Fair Debt Collection Practices Act is attached hereto in accordance with federal and state law. This firm is a debt collector and any information obtained will be used for that purpose.

Sincerely,

MUTTERER LAW FIRM, LLC



Jannine M. Mutterer

Encls. as stated

MUTTERER
— LAW FIRM, LLC —

**NOTICE REQUIRED BY THE FAIR DEBT
COLLECTION PRACTICES ACT, (The Act)
15 U.S.C. §§ 1692(e)(11), (g) and 6801, et seq., as Amended**

1. The amount of the Debt is stated in the letter to which this notice is attached.
2. **Estate at Westbury Owners Association, Inc.** is the Creditor to whom the Debt is owed. We are attempting to collect a Debt, and any information obtained will be used for that purpose.
3. The Debt is described in the letter attached hereto, and will be assumed to be valid by the Creditor's law firm, unless the Debtors, within thirty (30) days after the receipt of this Notice, dispute, in writing, the validity of the Debt or some portion thereof.
4. If the Debtors notify the creditor's law firm in writing within thirty (30) days of the receipt of this Notice that the Debt, or any portion thereof, is disputed, the Creditor's law firm will obtain a verification of the Debt and a copy of the verification will be mailed to the Debtors by the Creditor's law firm.
5. If the Creditor named in this notice is not the original Creditor, and if you make a request to the Creditor's law firm within thirty (30) days from the receipt of this Notice, the name and address of the original Creditor will be mailed to you by the Creditor's law firm.
6. Written requests should be addressed to Mutterer Law Firm, LLC, PO Box 29, Bluffton, SC 29910.
7. This notice should not be construed as a thirty (30) day grace period. Creditor may pursue collection efforts immediately and not wait thirty (30) days.
8. This firm is a debt collector and any information obtained will be used for that purpose.

THIS FIRM IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR HAVE PREVIOUSLY RECEIVED A DISCHARGE OF THIS DEBT IN BANKRUPTCY, THIS LETTER IS NOT AND SHOULD NOT BE CONSTRUED AS AN ATTEMPT TO COLLECT A DEBT, BUT AS AN ATTEMPT TO ENFORCE A LIEN.

Exhibit F



Absolute Primary Care-UPMC
20630 ROUTE 19
SUITE 101
CRANBERRY TWP PA
16066-6021
724-779-2273

March 25, 2025

Re: Terry F Nicola
DOB: 11/30/1957

To Whom It May Concern:

This is a letter regarding Mr. Terry Nicola who has been a patient of mine for over 25 years. I am Terry's primary care provider.

Terry has a past medical history of advanced Parkinson's disease, ambulatory dysfunction, arthritis of the lumbar spine, Charcot foot arthropathy, chronic low back pain, degenerative joint disease of both ankles and feet, impaired coordination, arthritis of the left shoulder joint, impaired dexterity, impaired hearing, speech difficulties secondary to Parkinson's, and high risk of falls.

This letter is to request that the Home Owners Association grant Terry a reasonable accommodation under the Americans with Disabilities Act to workout a payment arrangement so that he may remain in his home. Terry receives a fixed disability and pension payment, and in the past year he and his wife have experienced financial difficulties due to a reduction in their monthly income. The financial stress caused Terry's condition to worsen and as a result he required more personalized care. Remaining in his home and having a stable living environment is essential to his health, mobility and safety.

Also, please allow the installation of a monitoring alert system, a medical support animal to alleviate the symptoms of Parkinson's, grant 24-hour access to any medical personnel, home healthcare aid, physical/occupational therapist or any other medical provider that may be needed. Allow him to upgrade any electrical outlets that may be needed for his medical equipment. Lastly, please provide him with an appropriate designated handicap parking space as close to the entrance as reasonably possible to accommodate a wheelchair van.

I do appreciate your consideration with these requests that are medically necessary to help Terry obtain a safer living environment.

Sincerely,

Philip F. Iozzi, DO

This document has been electronically signed.

Recipients:
No Recipients



Jean Ard <jacquelineard25@gmail.com>

Re: The Spa 3218

1 message

Jacqueline Ard <jacquelineard25@gmail.com>

Thu, Dec 15, 2022 at 8:51 PM

To: "Amber N. Cole" <Amber@imchhi.com>

Cc: Maryanne Stephenson <maryanne@thespaonportroyalsound.com>

Bcc: tricola1@zoominternet.net

Thank you Amber for sending this email with an attempt to address the concern of the leak and damage that has occurred in my unit. Let me start by address some of your points in your email.

First, I am the owner of unit 3218, I am currently away handling a medical emergency with my husband. Pablo who is a relative and the caregiver and medical assistant is staying in my unit during my absence. As the owner I have the right to allow anyone that I choose to stay in my Villa. Pablo is not renting he is my personal guest and assistant and he lives wherever me and my husband lives to assist us with the things that we need. I will not be registering him as a long term guest. I continue to call him in a pass so that he can continue providing the care and assistance we need.

Secondly, I have an electronic lock that cost 500.00 to be installed. I do not give you authorization to change or alter my lock in ANY way. There is no key to provide to the office. The lock has an access code and can be unlocked by me remotely in case of ANY emergency. The Bylaws state that the office needs to have access in case of an emergency. I am not denying that access but with my husband medical condition and per his doctors instructions NO ONE is allowed in my unit without prior authorization or an escort. Pablo is always present at the home so if maintenance needs to get in for emergency purposes he can let them in. If there is a situation where he is not available, I can electronically unlock the door at anytime. THEREFORE, DO NOT SEND ANYONE TO MY UNIT TO ALTER MY LOCKS! I WILL CONTACT THE POLICE AND FILE BREAKING AND ENTERING CHARGES AGAINST ANYONE THAT DOES.

Thirdly, you speak of damage to the unit beneath mine. As an experienced property manager, I'm sure you are capable of assessing damage. The pictures you took clearly displayed that the leak was from the unit above mine. All of the damage has occurred in my ceiling and on my drywall. In order for the unit beneath mine to be damaged, the damage would have had to penetrate my drywall and continue on the floor to the unit beneath. Clearly the pictures show that the damage stopped in my ceiling in the bathroom. And instead of making threatening comments that I may be responsible for any damage to the unit beneath mine, I expect for you to address the issue of damage that occurred in my unit and get it corrected. As the association it is your responsibility to stop the leak from the unit above and make all repairs to replace and correct the damage that I experienced in my newly undated bathroom. I am including my second request for reasonable accommodations and the disability letter from my doctor to support my request. If you have any further questions you can contact me at 313-770-7051. My expectations of the Association and the Board of directors is to immediately correct and cure the existing plumbing problems originating from the unit above mine.

I will await a response by email with details of how the damage to my unit will be handled and repaired in a timely manner. I also would like confirmation that the Association will abide by the request in my letter and comply with laws outlined in the Fair Housing Act that prohibits discrimination, harassment, or mistreatment of a person with a qualified disability disorder under the American with Disabilities Act, the Fair Housing Act, and The South Carolina Fair Housing Act, and refrain from any further harassing communication threatening acts, and the remove all penalties and fines assessed associated with my reasonable request for accommodations of a disabled occupant.

Sincerely,
Jacqueline Ard
Terry Nicola

Sent from my iPhone

On Dec 15, 2022, at 3:31 PM, Amber N. Cole <Amber@imchhi.com> wrote:

Jacqueline,

A man named Pablo came to the office today indicating a leak in your unit.

The office has several concerns. You have been sent over a dozen emails attempting to obtain a key for emergency access. That has not been provided by you. As a result, a locksmith will be notified to make a key for your unit for pest control and emergency access; you will be sent the bill once completed. Pablo made mention that this leak started on Friday 12/9/22—the office, nor security, nor IMC afterhours were notified. If there is any damages to other units you may be held responsible for the negligent notification.

Secondly, the Pablo is being listed as a relative. He indicated he is a nephew—per the Spa family members are considered same South Carolina tax code: immediate family members (child, stepchild, grandchild, parent, stepparent, grandparent, spouse, siblings, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, including adoptive relationships). Pablo has been called passes totaling over 89 days (since 10/3/22 thru 1/31/22). He will need to register as a long term tenant and pay the fee accordingly, as well as provide lease.

Finally, the office will keep you updated on any actions you will need to take as the owner of the villa.

Best,

Amber N. Cole, CMCA®, AMS®

IMC Resort Services, Inc., AAMC

Hilton Head Island, SC 29928

843-689-7500

Fax: 843-785-3901

Amber@IMCHHI.com | www.IMCHHI.com

Submit **Invoices** to: imchhiinvoices@payableslockbox.com

Submit **Insurance certificates** to: Certificate@IMCHHI.com

Obtain a **New Vendor Packet**: <https://www.imchhi.com/vendors>

To convert a physical document to PDF: **Free PDF/Scan App**: <https://www.camscanner.com/>

This e-mail transmission contains privileged and confidential information intended only for the use of the addressee(s) named above. If you are not the intended recipient of this e-mail or an employee or agent responsible for delivering it to the intended recipient, you are hereby notified that the dissemination or copy of this email or the viewing of any attachments hereto is strictly prohibited. If you have received this e-mail in error, please immediately notify me by reply hereto and delete e-mail thereafter. Thank you.

 **accommodatn ltr spa.pdf**
1257K

 **Long Term Tenant Form.pdf**
59K



Absolute Primary Care
20630 ROUTE 19
SUITE 101
CRANBERRY TWP PA
16066-6021
724-779-2273

April 13, 2021

Disability Accommodations

Re: Terry F Nicola
DOB: 11/30/1957

To Whom It May Concern,

This is a letter regarding Terry Nicola who has been a patient of mine for several years. Terry has been diagnosed with advanced Parkinson's disease. He experiences subsequent limitations due to his medical condition.

Mr. Nicola requires reasonable housing accommodations to enable him an equal opportunity to live and enjoy his home. I am prescribing the following modifications in an effort to alleviate the difficulties he faces and help enhance his quality of life.

The following reasonable accommodations are required:

- Use of an assistance animal
- Use of a mobility scooter
- Motion enabled fixtures (interior and exterior)
- Indoor and outdoor video monitoring for medical emergencies
- Keyless or electronic door access
- Grab bars and handrails (interior and exterior)
- Designated parking space near the entrance of his home
- Personal assistant or private aid to assist with daily functions
- Designate his wife Jacqueline Ard, POA to speak on his behalf and handle all of his affairs

The above requests are medically required and justified due to his underlying medical condition.

Sincerely,

Philip F. Iozzi, DO

This document has been electronically signed.

REQUEST FOR REASONABLE ACCOMMODATIONS

June 1, 2021

The Spa on Port Royal Sound Horizontal Property Regime
Mark Benson, General Manager
Amber Cole, Onsite Manager
239 Beach City Rd
Hilton Head Island, SC 29926

Re: Reasonable Accommodation Request Dear Mr. Landlord:

Dear Mark Benson and Amber Cole:

My name is Terry Nicola, I live at 239 Beach City Rd unit 3218. I am a person with a disability as defined under the Americans with Disabilities Act, the Fair Housing Act, and the South Carolina Fair Housing Act. I have a physical and mental impairment which substantially limits my major life activities. I experience multiple difficulties in my day-to-day operations such as freezing and negatively reacting to unknown sounds, noises, or situations that cause sudden shock.

My disability limits:

- My intellectual ability to process information quickly and verbally communicate
- My ability to walk and maintain a stable balance
- My coordination and motor skills
- My ability to control my physical movements

In order to ensure that I have an equal opportunity to use and enjoy my home, I am requesting the following reasonable accommodations:

- Use of an assistance animal
- Grab bars, rails, or handles in bathrooms, on stairwell, and throughout my condo
- Video monitoring aids on the interior and exterior of my condo
- Designated parking space for easy access to my condo
- Use of a personal assistant, nurse, or relative to handle any day to day functioning that I need
- Use of a motorized scooter, walker, or wheelchair
- No admittance of unknown, unauthorized, or unannounced person in unit
- Additional time to respond and make appearances when necessary
- POA, Jacqueline Ard to represent me and speak on my behalf for all matters

My doctor has prescribed these accommodations for my disability which will enable me to have an equal opportunity to live in and enjoy my residence. I am attaching a letter of verification from my healthcare provider. Please let me know if you have any further questions. You may contact my POA and wife Jacqueline Ard at 313-770-7051.

Under the Fair Housing Amendments Act, it is unlawful discrimination to deny a person with a disability a reasonable accommodation of an existing building rule or policy if such accommodation may be necessary to afford such person full enjoyment of the premises.

REQUEST FOR REASONABLE ACCOMMODATIONS

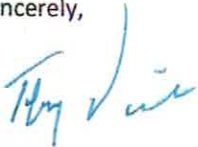
The Fair Housing Act prohibits discrimination in housing based on various protected classes, including disability. Discrimination includes refusing "to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person [with a disability] equal opportunity to use and enjoy a dwelling.

Please send your confirmation and response by emailing me at jacquelineard25@gmail.com or regular mail at 143 Boardman-Canfield Rd #225, Boardman, Ohio 44512

Please keep this request for accommodation confidential, as required by federal law.

I look forward to your response within the next 10 days. I appreciate your attention to this matter.

Sincerely,



Terry Nicola
1006 Laurel Oak Dr
Valencia, PA 16059
Phone 313-770-7051
Email jacquelineard25@gmail.com and tnicola1@zoominternet.net

Enclosure

The Spa on Port Royal Sound

c/o IMC Resort Services, Inc
2 Corpus Christi, Suite 302
Hilton Head Island, SC 29928

Fine Notification

Date: 6/1/2021 11:14:23 AM

Jacqueline E. Ard
21215 Dartmouth Drive
Southfield MI 48076

Property: 239 Beach City Road 3218
Re: Violation: *Rules and Regulations - Pets
Location: On Property

Dear Jacqueline E. Ard:

The Spa on Port Royal Sound prides itself as an exceptional place to own a villa. To help maintain the Community's splendor, the Association is responsible for ensuring that members comply with the Master Deed and Rules and Regulations that the Owners agreed to abide by at the time they purchased their villa which is essential to maintain the quality and appeal of the Community. The following was noticed at the home which needs to be addressed:

- ***Rules and Regulations - Pets (On Property)**

Per the Rules and Regulations, no pets are allowed on property. If you have a Service Animal please contact the HOA office for assistance. If you have a guest in your villa, you are responsible for your guests actions or inactions.

Enforcement of the Master Deed as well as the Rules and Regulations are essential to maintain the quality and appeal of the community. A **\$400.00** fine in accordance with the adopted fine schedule has been placed on your account for non-compliance. If you have any questions or feel this letter has reached you in error, please contact Amber Cole at or by e-mail to amber@imchhi.com. The Spa on Port Royal Sound values you as a member and is confident of your support in this matter. On behalf of the Community, thank you for your assistance in helping to keep The Spa on Port Royal Sound a safe, attractive, and enjoyable place to live.

Kindest regards,

The Spa on Port Royal Sound

If you rent your villa, please inform your tenants of the above in order to rectify it in a timely manner. Please note, owners are legally responsible for the villa.

You may have the right to appeal based on your governing documents. Your governing documents are available online at www.imchhi.com/spa.

*****ESTE DOCUMENTO ES MUY IMPORTANTE. SI USTED NO PUEDE LEER INGLES, POR FAVOR CONSIGA A ALGUIEN PARA QUE LE TRADUZCA ESTE DOCUMENTO*****

The Spa on Port Royal Sound

2 Corpus Christi, Suite #302
Hilton Head Island, SC 29928

July 27, 2021

Jacqueline E. Ard
21215 Dartmouth Drive
Southfield, MI 48076

Property Address: 239 Beach City Road 3218

Subject: First Notice

Dear Owner:

This is a friendly reminder that your account with **The Spa on Port Royal Sound** appears to be past due in the amount of **\$440.00**. If you have already sent us your payment, thank you, and you may disregard this letter. We understand that oversights happen, but would appreciate prompt payment of **\$440.00** payable to **The Spa on Port Royal Sound , P. O. Box 95187, Las Vegas, NV 89193-5187**. Please be sure to put your account number on your check: **57251**. You can also find online payment options for your convenience at www.JMCResortServices.com.

If you believe there is a discrepancy with your account balance, please email ARDept@imchhi.com or if you are having difficulty making your payment by logging in or forgot the password, please contact Alliance Bank Customer Service at 844.739.2331. Payment plan options may be available.

Thank you very much for your attention to this matter

Sincerely,

The Spa on Port Royal Sound

Enclosure: Statement of Account

The Spa on Port Royal Sound

c/o IMC Resort Services, Inc
2 Corpus Christi, Suite 302
Hilton Head Island, SC 29928

Fine Notification

Date: 8/2/2021 4:01:33 PM

Jacqueline E. Ard
21215 Dartmouth Drive
Southfield MI 48076

Property: 239 Beach City Road 3218
Re: Violation: *Rules and Regulations - Updated Assistance/Service Animal Documentation
Location: On Property

Dear Jacqueline E. Ard:

The Spa on Port Royal Sound prides itself as an exceptional place to own a villa. To help maintain the Community's splendor, the Association is responsible for ensuring that members comply with the Master Deed and Rules and Regulations that the Owners agreed to abide by at the time they purchased their villa which is essential to maintain the quality and appeal of the Community. The following was noticed at the home which needs to be addressed:

- ***Rules and Regulations - Updated Assistance/Service Animal Documentation (On Property)**

Failure to properly provide updated assistance/service animal documentation as requested. Provide assistance animal request form, health care professionals letter, updated vaccination records.

Enforcement of the Master Deed as well as the Rules and Regulations are essential to maintain the quality and appeal of the community. A **\$100.00** fine in accordance with the adopted fine schedule has been placed on your account for non-compliance. If you have any questions or feel this letter has reached you in error, please contact Amber Cole at or by e-mail to amber@imchhi.com. The Spa on Port Royal Sound values you as a member and is confident of your support in this matter. On behalf of the Community, thank you for your assistance in helping to keep The Spa on Port Royal Sound a safe, attractive, and enjoyable place to live.

Kindest regards,

The Spa on Port Royal Sound

If you rent your villa, please inform your tenants of the above in order to rectify it in a timely manner. Please note, owners are legally responsible for the villa.

You may have the right to appeal based on your governing documents. Your governing documents are available online at www.imchhi.com/spa.

*****ESTE DOCUMENTO ES MUY IMPORTANTE. SI USTED NO PUEDE LEER INGLES, POR FAVOR CONSIGA A ALGUIEN PARA QUE LE TRADUZCA ESTE DOCUMENTO*****

Exhibit G

STATE OF SOUTH CAROLINA)
)
COUNTY OF BEAUFORT)

AFFIDAVIT TO RECORD

IN RE: The Spa on Port Royal Sound Horizontal Property Regime

The attached documents are being recorded to comply with the South Carolina Homeowners Association Act, Title 27, Chapter 30, Section 110, et. seq., South Carolina Code of Laws (1976), as amended.

- Rules and Regulations (Revised March 10, 2023)

Spa on Port Royal Sound Horizontal Property Regime

By: William B. Mullie

William B. Mullie
(Printed Name)

Its: President of The Spa on Port Royal Sound

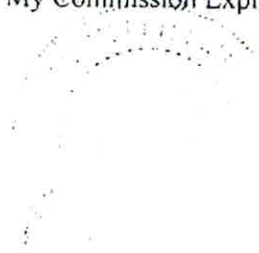
SWORN TO BEFORE ME

On this 1 day of August, 2023.

Kathleen Smith

Notary Public for South Carolina

My Commission Expires:



KATHLEEN SMITH
Notary Public, State of South Carolina
My Commission Expires 10/20/2027

Beaufort County Register of Deeds

Party Name: spa on port royal sound Document Type: CAR

Total Number of Records: 17

Search Time: 04/03/2025, 11:18:29 PM

Verified as of 03/26/2025

Search results include verified documents only

Name	Cross Party	Date	Type	Instr#	Book	Page	Legal	Consideration
SPA ON PORT * ROYAL SOUND HPR		08/02/2023	CAR	2023036639	4263	2423	SPA ON PORT ROYAL SOUND RULES & REGULATION	\$0.00
SPA ON PORT * ROYAL SOUND HPR	SPA ON PORT ROYAL SOUND HPR	08/22/2022	CAR	2022047767	4175	1165	GATE PASS PROCEDURE	\$0.00
SPA ON PORT ROYAL SOUND HPR	SPA ON PORT ROYAL SOUND HPR	08/22/2022	CAR	2022047767	4175	1165	GATE PASS PROCEDURE	\$0.00
SPA ON PORT * ROYAL SOUND HPR	SPA ON PORT ROYAL SOUND HPR	08/22/2022	CAR	2022047768	4175	1167	ALTERATION PERMIT POLICY	\$0.00
SPA ON PORT ROYAL SOUND HPR	SPA ON PORT ROYAL SOUND HPR	08/22/2022	CAR	2022047768	4175	1167	ALTERATION PERMIT POLICY	\$0.00
SPA ON PORT * ROYAL SOUND HPR	SPA ON PORT ROYAL SOUND HPR	08/22/2022	CAR	2022047769	4175	1170	RULES & REGULATIONS	\$0.00
SPA ON PORT ROYAL SOUND HPR	SPA ON PORT ROYAL SOUND HPR	08/22/2022	CAR	2022047769	4175	1170	RULES & REGULATIONS	\$0.00
SPA ON PORT * ROYAL SOUND HPR		06/21/2021	CAR	2021044741	4026	2803	SPA ON PORT ROYAL SOUND	\$0.00
* SPA ON PORT ROYAL		03/10/2021	CAR	2021017385	3982	253	THE SPA ON PORT ROYAL SOUND	\$0.00