

TO: All Shareholders.

10 November 2020

I am taking this opportunity to let you, the shareholders, know of the many volunteer hours that have been expended over the last many months of 2019 and 2020. As the coronavirus has affected your normal life and ability to get projects completed so has Palm Worth experienced this very frustrating situation!

Florida has experienced a record rainfall this past 6 months and the just recent ETA Tropical Storm with excessive wind and rainfall has more than challenged our porch windows. I have frequently through Board Meetings and letters outlined the Window Committee's efforts through visual inspections by them, as well as with a contractor, to work up a schedule for this year and next year for porch window replacements where needed and the repair of others. The number of hours that Gary Hower has spent constantly on the contractor to meet the contract schedule for units this year cannot be measured! AND, Scot Northrup made the effort to come back to Palm Worth in September to be on the property during the Window contract work to assist Nicole with supervising the work. Little did he know he would not only be mopping up all the water intrusion on porches during this latest storm but also asked to meet along with Kevin and the roofing contractor on the newly discovered roofing problem on Tier 12. The roofing contractor will get us the estimate and put us on their schedule which is running 3 weeks behind. With the repair we will be able to determine whether the roof problem is causing the increased water intrusion in the units in Tier 12.

I could go on forever on the amount of problems/crisis that arise almost on a daily basis at Palm Worth and are dealt with by me, the Board, our capable Manager, Nichole, our maintenance man, Kevin, and those volunteers that are so important to Palm Worth. Please remember there are many volunteer hours spent and required in an effort to keep Palm Worth functioning as this gem on the ocean.

Thank you to those volunteers mentioned and to all that see the need to assist by volunteering.

Juanita Leary
Pres., Palm Worth
Board of Directors