



Americano Beach Lodge Resort Condominium Association, Inc.

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**SPECIAL UPDATE LETTER: Please understand that this information letter is based on good faith estimations of the Association's building experts and other professional reports and opinions. Exact costs are subject to change as more information is obtained during the restoration process, and final costs and time for restoration will fluctuate and can only be estimated at this time.**

**There is a lot of information contained in this letter. Please take the time to read it carefully as your full understanding of the process ongoing at theAmericano will help you to make the best decision for you.**

February 20, 2018

DearAmericano Owner,

2018 is going to be an important year at theAmericano Beach Resort, and your participation is vital. You own an interest in the property, and your opinion about how the project should proceed is important. It is our goal to keep you as informed as possible about the ongoing developments at the property, and although most decisions will be made by your Board of Directors in accordance with the Declaration and Florida law, we appreciate your thoughts and opinions in determining the future direction of the resort.

*Why is it taking so long to reopen the resort?*

As described more fully below, the resort suffered considerable damage during Hurricane Irma on September 11, 2017. Water entered the building through damage to the roof and windows, saturating the first, eighth and ninth floors and causing significant water damage throughout the facility. Though power was out to the facility for the next ten days, crews were already at work removing water, carpeting, and other damaged elements from the rooms and common areas.

It took approximately three months to replace the roof, temporarily seal the windows, remove and catalog contents, and stabilize the building environment. During that time and since, engineering firms representing (separately) the Association, four of the insurance companies that provide coverage to the Association, the Association's public adjuster, and some of the contractors providing construction, remediation and repair services to the resort inspected the property, contents, and work being performed. Repairs to the rest of the building could not begin until the insurance companies acknowledged that they had the data relating to the storm and damage that they required.

Many walls, ceilings and floors must be removed from the building, with some materials possibly contaminated due to water intrusion. An engineering firm with expertise in this area performed a study and provided the remediation protocols and specifications against which bids could be obtained. Seven firms received a Request for Proposal ("RFP"). Work on the interior damage remediation is expected to begin in March.

Before interior damage can be repaired, the windows, which were severely damaged as a result of Hurricane Matthew, and the building exterior must be repaired to prevent any further water intrusion. Windows were removed from test units on February 12 so that the exterior concrete and window fenestrations could be examined. A structural engineer is drafting the specifications for bids to repair and



reseal the building exterior, and a contractor will be selected in March. All windows in the facility must be replaced and brought up to code due to the wind damage. It is expected that the window replacement and concrete repairs will take 4 to 5 months to complete. Interior work will proceed during the window & exterior repairs.

In summary, due to the extent of the damage and the ongoing efforts to settle the insurance claims for both Hurricanes Matthew and Irma, the process of obtaining the required engineering reports, preparing bid specifications and RFP's, permitting, scheduling and performing the required work is a lengthy process. We all want the property to be opened as soon as it may be operated in a safe and hospitable manner, but the process of reconstructing a large facility like theAmericano requires time, diligence, and patience.

We continue to accumulate information on the work and materials required to reopen the resort, and the availability of the money needed to pay for those things. This letter is intended to update you on the work being done at the property and the ongoing negotiations with your insurance companies. It is a notice to you that a special assessment of all theAmericano owners is required to pay for the work and materials required, and that a special meeting of the Board of Directors will be held in March to discuss that assessment. It is an overview of the Association's status, the operations of the resort, and an accounting of the sources and expected uses of funds related to the repair and operation of the property. Also enclosed is a non-binding questionnaire to help your Board of Directors to understand how the majority of owners would like the timeshare program at theAmericano to move forward. There are options.

**Please take the time to read the materials carefully and respond to the questionnaire, either by mail or on-line as described on the survey form, as soon as possible.**

It is important that you understand that you own an interest in a real estate project, that your rights and interests are protected under the laws of the State of Florida, and that the Association must proceed as required under the Association's Articles of Incorporation, Declaration of Condominium, and Bylaws, all of which were recorded in Volusia County and which are available on the Association's website, [www.americanobeach.com](http://www.americanobeach.com). The Florida Department of Business & Professional Regulation, Division of Condominiums, Timeshares & Motor Homes, and the City of Daytona Beach have been fully updated on the status of the property and the Board's actions and will continue to monitor the property and the Association while the building repairs and Association financing continue. Like you, the City and State are anxious to see the property updated and reopened as soon as possible, and operated in the best interests of a majority of the timeshare owners.

There has been a great deal of work going on behind the scenes since Hurricane Matthew in 2016 to obtain the insurance proceeds that were claimed by the Association in the wake of that storm. As we had reached an impasse with the insurance companies, in May of 2017, your Association retained the law firm of Berger Singerman to represent you in pursuing these claims. Last September, Hurricane Irma inflicted significant additional damage to the property, and both claims are now being pursued together.

In addition to legal representation by Berger Singerman, your board continues to be represented by a Daytona law firm with extensive experience in timeshare governance and project development. An architectural firm has been retained to assist and review the work performed on the property to repair hurricane damage. Additionally, a structural Engineering firm has been retained by the Association to assist in drafting bid specifications and to review work in progress and upon completion. A public adjuster



with specific expertise in timeshare properties and Florida hurricane events was retained after Hurricane Matthew to assist the resort in pursuing its claims for wind damage and the damage to the building interior and contents that resulted from the damage to the window and roof, flood claims, and lost income/extra expense claims.

The new roof was completed on December 18. The City of Daytona Beach inspected the roof work three times during the installation process and performed its final inspection on the 18<sup>th</sup>. The materials, plan, and work were reviewed by engineering firms retained by the Association's insurance company as well as by independent roofing experts representing the Association and the contractors. A final inspection by the Association's architect occurred on February 25. It is the consensus of many who have examined the roof since Hurricane Irma that the cause of its failure was wind-driven sharp debris, possibly a piece of sheet metal, which sliced open the rubber membrane allowing wind to upheave the subsurface materials. That investigation continues, but the Association's insurer has determined that its replacement is a covered claim.

In December a report was received from the building experts retained for the Association, Advanced Building Forensics, outlining the scope of work and protocols to be followed to repair the building interiors damaged by Hurricane Irma. That document was sent to seven qualified general contractors to obtain bids to complete the required work, and these bids are reviewed by your Board, management company, attorneys, engineers and architect before any contracts are awarded.

Additional bids are being sought; the work to be done falls into five categories:

Windows. Replacement of all windows in the resort, a requirement for re-opening the property in 2018. This project will also require the concrete on the exterior of the building and around the windows to be repaired as necessary, re-sealing and painting of the building exterior, and electrical and plumbing work associated with the air-conditioning units that are in each of the condominiums. Once this project is complete, the building "envelope" including the roof, windows and exterior walls will be up to code, providing a modern, safe and efficient building. Renderings of the completed building will be posted on your association website ([www.americanobeach.com](http://www.americanobeach.com)) and displayed at future owner meetings. The cost of this project is projected to be \$4.2 – 5 million.

HVAC System. Replacement of the heating, ventilation and air-conditioning system that serves the lobby and common areas. This system, which consisted of two chillers in the resort basement and the cooling tower in the parking lot, was also damaged during Hurricane Matthew and has not operated since. The building has been cooled by a temporary generator and cooling system leased by the Association and installed near the parking lot entry door. The new system will be much more efficient - and even more so because the windows and building exterior will have been replaced. The cost of this project estimated to be \$700,000 – 800,000 and will include an upgrade of the related plumbing in the building's basement.

Flood Clean-up. Sand and other debris from the Irma storm surge are to be removed from the lower parking lot, engineering area and tiki bar, and the wooden walls in the area below the swimming pool deck are to be removed. (The removal of the walls and repair of the building components were part of the Hurricane Matthew claim, which remains unresolved. A law suit was filed on behalf of the Association in October 2017, to pursue these unresolved claims.)



Remediation. During Irma, water affected all floors within the resort, though damage was greatest on floors 7, 8 and 9 and in the basement including the 6 patio units. Though there was no power to the building for 10 days, all of the carpeting in the hallways and 47 rooms was removed and the building was dried as much as possible. When power was restored, heavy-duty drying units were deployed throughout the facility. Testing for contaminants and water damage was conducted throughout. The walls and ceilings on the top floors and basement areas will need to be demolished. Portions of the walls and ceilings in the remaining floors and common areas will need to be removed and repaired. All furnishings have been separated into two categories: those which can be cleaned and retained, and those to be disposed of. The cost of this work will be approximately \$1,150,000.

Repairs and Refurnishing. The current operating plan is to reopen floors 1 through 6 when the windows are complete, the hallways have been re-carpeted and repainted, and the rooms have been refurnished with the best remaining furniture, supplemented as needed. Some rooms will require more extensive repairs. The repair costs are being divided into two categories: Phase 1 Re-opening Plan: those needed to reopen the facility, which includes only a minor upgrade of floors one through six; and, Phase 2 Additional Plan: the additional work needed in the basement, floors 7, 8 and 9, and in the common areas. These items are still being evaluated, and no estimate of the final costs are available yet. All items will be required to meet current building and ADA (Americans with Disabilities Act) codes. There is a possibility of a Phase 3 Plan if the owners desire to fully upgrade the Units on all Floors and it is anticipated that Phase 2 and Phase 3 will be put into a 5-year plan.

*How will the repairs and restoration work be paid for?*

Insurance Proceeds. As noted above, there remain some unresolved insurance claims arising from the 2016 Hurricane that are still being pursued. Since Irma, the costs of replacing the roof and securing and drying the building have totaled approximately \$1.4 million. With the costs to repair the tower roof and building interiors and to replace furniture, fixtures and equipment damaged by the intruding water, the Irma claim will be approximately \$5 million. Since Irma, the Association has received \$200,000 from its wind deductible buy-down policy (which reduced the Association's deductible from 3% of building value, or approximately \$722,148 to \$100,000) toward the roof replacement, and \$21,000 from the flood insurer. We have been notified that we will receive the balance of the policy coverage under the wind deductible buy-down policy, or \$422,148, and \$1.1 million from the Business Income & Extra Expense rider on the wind policy. Our insurance counsel believes that the insurer will fight the remainder of the claim, linking the losses to the disputed Matthew claim as described below.

It is the Association's position that all of the damage sustained from the two hurricanes, including the windows, roof, interiors, and furnishings, are covered claims for which the Association should be compensated under its property and flood policies. The Association's claims for damages caused by Hurricane Matthew totaled approximately \$8 million. The Association received approximately \$1.5 million, which was distributed directly from the insurance companies to the companies who performed clean-up and repairs. The Association is therefore claiming approximately \$6.5 million dollars remains due under covered claims from Hurricane Matthew. The insurance companies have taken a different stance. An initial effort to settle the claims occurred on January 29<sup>th</sup>, 2018 during an early mediation conference. No agreement was reached regarding payments due under Hurricane Matthew. The Association will continue to seek all available remedies for resolution of its claims.



Loans. Last summer, the Association started discussions with lending institutions regarding financing of the work to be completed on the building. This was anticipated in the 2018 operating budget which increased the reserve assessment to repay such a loan. Because the building was rendered un-occupiable by Hurricane Irma, the Association applied for a disaster recovery loan through a program sponsored by FEMA and the Small Business Association (SBA.) On February 6, the SBA approved a loan to the Association in the amount of \$242,900, to be repaid over 30 years at a 2.5% fixed annual interest rate. The SBA program provides for loans up to \$2 million, and the Association has applied for that amount.

Assessments. You, the members of the Americano Beach Lodge Resort Condominium Association, own the building that contains the condominium units, lobby and common areas, and like your home or car, you're responsible for the cost of repairs and maintenance of the facility. Every effort is being made to obtain the funds to reopen the building from other sources, but until they are obtained the assessments levied by the Association of all the timeshare owners are the only additional source of funds at this time.

The Association's Reserve funds are for the purpose of repairing and replacing major items like furniture, electrical and plumbing systems and common areas. Those funds are being used now for the ongoing repairs, though they will need to be replaced at some time in the future. When those funds are exhausted, operating funds may be used for emergency repairs, but those funds will have to be replaced if sufficient funds to operate the property are unavailable. When there is a shortfall of funds to allow the Association to properly maintain and repair the property, that shortfall is required to be assessed to all the owners in the form of a "special assessment" of the owners. The money raised by a special assessment are used to replace reserve and operating funds that have been used for emergency repairs and to provide the necessary funds to properly maintain, operate, and to complete the casualty repairs if insurance or loan proceeds aren't available.

**It has been determined that a special assessment is required as provided for in Florida Statutes in the amount of \$4,054,105, allocated among unit types as shown below. The sources and uses of funds that indicate the amount required to repair, maintain, operate and re-open the Americano in 2018 under the Phase 1 Re-opening Plan are presented on pages 7 & 8, below.**

	Funds Required: \$ 4,348,109				
Percentage Allocation per Declaration	21.0%	24.0%	13.0%	10.0%	32.0%
Unit Type	SEABREEZE	ATLANTIC	FLORIDIAN	HALIFAX	TOMOKA
Number of intervals in project	2,392	2,392	1,040	832	1,820
Number of intervals paying, including ARC	1,286	1,274	406	579	834
% of payors	29.4%	29.1%	9.3%	13.2%	19.0%
Total Assessment for unit type	983,061	1,108,407	433,955	598,307	1,224,380
Bad Debt, %	20%	20%	20%	20%	20%
Indicated Special Assessment Per Interval	\$ 955.25	\$ 1,087.14	\$ 1,336.35	\$ 1,291.62	\$ 1,834.63

It's important to note that there is no guarantee that the special assessment set forth above will be all that is required to restore the building and it is possible that there will be additional assessments required in the future, though it is the expectation and goal of the Board of Directors that such will not be necessary.



Issues that could require additional assessments include:

- More owners refuse to pay the assessment than is anticipated
- The SBA loan may not be obtained in the maximum permissible amount
- Costs of construction increase due to conditions that are not presently known
- The costs of future improvements, such as the rebuilding of floors 1, 8 & 9, are not paid for by a third party. (See *What are our options?* on Page 9.)

It's also possible that more money will be obtained from the insurance claims, though such is considered by the Association's legal advisers to be unlikely until litigation proceeds which may take two years or more. If any additional insurance proceeds are obtained, they will be deposited in the Association's Reserve Account to defray future costs of refurbishments and repairs at the property.

**A special meeting of the Americana Beach Lodge Resort Condominium Association Board of Directors will be held on Tuesday, March 20, at 10:00 AM at the Dickerson Community Center, 308 South Dr. Martin Luther King Blvd, Daytona Beach Florida 32114. All owners are invited and encouraged to attend.**

**Separate Notice of Special Assessment Notice and Agenda enclosed.**

Meeting information, Association documents, and periodic updates are available online at [www.americanobeach.com](http://www.americanobeach.com).

*Since the resort is closed, what happens to my 2018 week?*

Until there is a certain date that the resort can be reopened and the number of units available for occupancy is determined, reservations can't be accepted. It's also not possible for the Association to commit to replace lost weeks for owners in future years until the number of weeks to be replaced and the inventory available at the resort to do so is known with certainty.

The Board of Directors truly appreciates the frustration many owners feel resulting from this uncertainty. The Board's obligation is to offer solutions that can be delivered with certainty, that are fair and equitable to all owners, and that are in the best long-term interests of the majority of Association Members.

The Board has directed the management company to seek options for owners wishing to make vacation plans for 2018 before the plans for reopening the resort and accepting reservations are determined with certainty.

Though each of the following have additional costs, each provides the potential opportunity for a vacation option within resort-style inventory at a discount from rates available to the general public.

- ✓ Exchange Companies: If you are a current member of one of the major exchange companies like RCI or II, you have vacation specials and discounted resort available to you through that membership. Contact your exchange provider for details. If you wish to join RCI or II, please call (855) 371-7554 or email [member.services@arcresorts.com](mailto:member.services@arcresorts.com).
- ✓ ARC Resorts, the management company, owns some intervals at four other resorts in Florida which it uses for rental and marketing purposes. ARC will offer available intervals at a discounted rental rate. Availability is limited, and requests will be accepted by email only. To inquire, send an email to [member.services@arcresorts.com](mailto:member.services@arcresorts.com) and include:



- Your name and telephone number
- The number of people travelling
- The dates desired – please provide options; reservations will be for a full week only.

Resort destinations include Kissimmee, Daytona Beach Shores, Ft. Walton Beach and Palm Beach. You may request other destinations, and a customer service agent will see if options are available.

Management is working with the exchange companies and other travel providers to offer additional options and discounts to Americano owners. As these become available, they'll be posted to [www.americanobeach.com](http://www.americanobeach.com). Please visit the website regularly for updates.

Note: Of course, each option above is subject to availability, and the costs, terms and conditions associated with each option may vary and may be withdrawn at any time. Since the Association does not control the third-party providers, it will in no way be responsible for any claims or problems that may arise in connection with the use thereof.

**Sources & Uses of Funds for Phase 1 Re-opening Plan.** One of the biggest challenges the Americano has faced for many years is a declining owner base. There are 163 condominium units in the property, providing for 8,476 annual timeshare interests. In early 2016, The American Resort Coalition, Inc. (ARC) acquired 1,972 intervals; as of January 2018, it owned 1,445 and pays assessments on those intervals like other owners. In 2016, there were only approximately 4,000 intervals owned by other assessment-paying owners. The remainder are owned by the Association or by owners in default and subject to foreclosure.

As of February 15, only 2,892 individual owners have paid the 2018 annual assessment. This scenario, unfortunately, is not uncommon among older independent resorts like the Americano. Owners who don't pay are subject to late fees, interests, collection programs and fees, and foreclosure, but many are unwilling or unable to pay due to health and financial reasons.

With fewer owners, the Association must rely on other sources of income like rentals and must spread costs of resort maintenance and operation over a smaller group of owners. ARC's goal was to sell the non-performing intervals to new purchasers to restore the property to financial stability, but those efforts have been suspended by the closure of the resort.

The Association currently has approximately \$1.1 million in cash in its bank accounts. Efforts continue to collect 2018 assessments from those owners who have not yet paid, and management estimates that approximately \$262,000 is potentially recoverable. As noted previously, the Association expects to receive \$1,522,148 in additional insurance proceeds related to Hurricane Irma.

The current funding plan anticipates obtaining the maximum SBA Loan of \$2 million, though only \$242,900 has been approved so far. Management will submit additional documentation relating to the hurricane repairs in pursuit of that additional funding, but there is no guarantee that such additional funds will be obtained. For purposes of the Source of Funds chart on the next page, the assumption currently is that the Association will obtain the additional SBA funds, although that is not guaranteed.



Assuming the property can be reopened in 2018 with six floors renovated sufficiently to accommodate guests, some rental revenue will be generated; Management estimated that to be as much as \$100,000. These projected sources of funds total \$5,046,348.

Sources of Funds	
Cash on Hand	1,162,000
Potential bad debt recovery, estimate	262,200
Insurance, Wind deductible buy-down	422,148
Insurance, Business Income & Extra Expense	1,100,000
SBA Loan, maximum limit* (See "Loans," Pg. 5)	2,000,000
Rentals, estimate Sep - Dec 2018	100,000
	\$ 5,046,348

While the resort is closed, there are six employees are working at the property: three in administration and three in maintenance and housekeeping. The six employees are performing minor repairs, cleaning the facilities, cataloging and storing furniture, and addressing ownership and payment issues with Association members. When fully operational, the resort's monthly expenses for people, supplies, utilities, insurance, etc. is \$406,600 per month. At its reduced operating profile, the monthly costs average \$121,800.

As previously noted, the current Phase 1 Re-opening Plan is to reopen the resort with occupancy in floors one through six after the windows, building exterior, interior remediation and lobby air conditioning projects have been completed, and the hallways and suites on floors one through six have been painted and re-carpeted as necessary. Bedding, most of the sleeper-sofas, some appliances, cabinetry and other furnishings will also have to be replaced. It's possible the work could be completed during the summer, but for this analysis, a September 2018 Phase 1 Re-reopening is anticipated. A firm date for reopening will not be announced until bids for all required work have been received, the funds for completion are confirmed, and the work has been scheduled.

Re-opening Budget - Uses of Funds	Quantity	Unit Cost	Total
Windows & Exteriors, Estimate			4,200,000
Lobby & Common Area Air Conditioning			700,000
Hallways - Paint, carpet, ceilings & lighting	6	15,000	90,000
Unit upgrades, floors 1-6	103	2,000	206,000
PTACs			170,000
Remediation & removal of damaged elements			1,150,000
Rebuild of damaged units	49	4,000	196,000
Lobby/Landscape/Basement repairs, est.			50,000
FF&E, Misc			120,000
Pre-opening monthly operating costs	6	121,802	730,812
Professional fees - Audit, Legal, Adjuster			103,620
Insurance			330,670
Post opening monthly operating costs	3	300,000	900,000
Provision for general conditions	5.0%		447,355
			\$ 9,394,457

In total, the repairs and materials required to re-open the facility under the Phase 1 Re-opening Plan, plus the cost of operating the facility through December 2018, total \$9,394,457.



The difference between the expected Source of Funds for the Phase 1 Re-opening Plan totaling \$5,046,348 and the funds required for repairs and operations through December 2018 totaling \$9,394,457, is the amount to be raised through a special assessment of **\$4,348,109 as detailed above per unit week type on page 5**. For purposes of estimating the per-unit assessment shown on page 5, it is assumed that ARC will pay the assessment on 1,445 intervals, and 80% of the owners who have made payments in 2017 or 2018 pay the assessment as well.

### **What are our options?**

TheAmericano Association is a governing body per Florida Statutes created to operate and maintain the condominium regime and timeshare plan property. The rules for operating the plan are spelled out in the Association's governing documents – the Articles of Incorporation, Declaration, and Bylaws – and in Florida Statutes 718 and 721 which pertain to condominiums and timeshare programs. Both statutes apply to theAmericano as it was developed first as a phased condominium, and then as a timeshare program.

Basically, the options are to continue the plan under the existing terms and conditions, change the plan, or terminate the timeshare program. Each has its unique challenges, costs, and potential benefits, as summarized below.

To help us understand the right business option for the Association, it would be helpful if you would assist us by giving your comments in the attached survey. It's extremely important and helpful that you complete and return the survey enclosed as soon as possible. While we appreciate your important comments, please understand the Association Board will have to consider all factors before any final determination is made.

You may either fill out the enclosed form and return it in the envelope provided, or you can complete it online by visiting the Association's website, [www.americano beach.com](http://www.americano beach.com), and clicking the link labeled "Owner Survey" on the "Association" page of the website.

Ultimately, the success of any plan for theAmericano depends on the number of owners who remain committed to the resort, and it is the Board's sincere hope that everyone reading this and, particularly, you as anAmericano owner will remain committed to theAmericano and the future of the resort.

### **Option 1: Continue with the existing conditions.**

After completion of the Phase 1 Re-opening Plan, and the property re-opens, ARC will resume its sales program and the remaining owners will be responsible for all costs associated with the operation, maintenance and restoration of the property. The Phase 1 Re-opening Plan proposed above includes only a minor upgrade of floors one through six, and no restoration of the basement floor (where the six patio units are located) or floors 7, 8 and 9. The Phase 2 Additional Plan of the restoration of the basement floor and 6 patio units, and floors 7,8, and 9 has a very rough, preliminary estimate of the costs of those additional repairs is \$3 million. There is a possibility of Phase 3 Plan to update the bathrooms and other facilities in floors one through six ranging from \$1.1 million to \$2.7 million, based on the level of upgrades desired by the Association members.

These costs of Phase 2 and Phase 3 are anticipated to be incorporated into a 5-year plan for the resort. Financing would be pursued to help the Association spread the costs of the work over a longer period of time, but it's certain that annual assessments would have to be increased significantly in the early years



until more intervals are sold to other purchasers. Mounting a successful sales program while the resort undergoes this process is especially challenging.

Option 2: Restructure the Resort & Association

The timeshare program could be reduced in size, and the rest of the building restructured as a hotel or condo-hotel. The resort would remain a vacation facility.

With the exception of the basement and first floor, each of the floors at the American are nearly identical and consist of 18 units. If the timeshare program was reduced to three floors, it would accommodate 2,808 timeshare intervals, very close to the number of individuals who have paid their 2018 assessments. More floors or fewer could be included in the timeshare program, based on the number of people interested in this option. This option will require legal compliance, time, and costs in addition to the special assessment to meet Florida law.

Option 3: Terminate theAmericano Timeshare Program

This is a possibility, but per advice of our legal counsel, this alternative can be problematic, time consuming and costly, and may not only require the termination of the timeshare program but also the underlying condominium regime under specific statutory and governing documents. We will continue legal discussions with our legal counsel and advisors to determine if this or other options are viable.

\* \* \* \*

There are many risks, uncertainties, and potential rewards with any of these scenarios. Please complete the survey so that your Board and its many advisors may continue pursuing the options that will best serve the members of theAmericano Beach Lodge Resort Condominium Association.

Respectfully Submitted

TheAmericano Beach Lodge Resort Condominium Association Board of Directors

R. Scott MacGregor, President

Gerald Midman, Vice President

Ruth Degaglia, Secretary-Treasurer