

Date: Mar 5, 2011 8:06 AM

Greetings!

I want to start this letter by introducing myself for those who do not know me. I am the new president of BDFCA, Andrew Colton. I am a 20 year old Hospitality student at the University of South Carolina. I have lived in Ballentine area since my family moved here in 2002. Upon completing high school at Dutch Fork I moved into a house located in New Friarsgate, and very happy to still be living in the area. If anyone has any direct questions for me, email is the fastest, my email address is AndrewKColton412@yahoo.com. I do have a very sensitive spam filter, so please subject messages BDFCA or something along those lines. I am truly looking forward to this opportunity.

Now down to business.

Our general membership meeting of the Ballentine-Dutch Fork Civic Association will be held on Monday, March 7th at 6:30pm at the Community Center at Ballentine Park.

New program: FREE art classes to be held beginning February 28th and run each Monday through March 28th. Mark your calendars: February 28th, March 7th, March 14th, March 21st and March 28th Time is 1:30 to 3:00 pm. Call 781-2031 for more information. She will cover any type of medium including: scrapbooking, watercolors, knitting, etc. You can start at the beginning to learn, or if you have a project you are working on and need assistance, bring that with you and she will help. Or, if you just want to work on a project and be with other people, that is fine also.

Don't forget, Zumba classes are being held Tuesdays and Thursdays at 9:15 to 10:15 am and 6:00 pm to 7:00 pm.

Ceramics classes are also being held (call 781-2031 for times), as well as the Arthritis exercise class, which is Tuesdays and Thursdays 10:00 am to 11:00 am.

Bingo – the first Tuesday of each month 11:30-12:30 \$1.00 per card

We are in the middle of the first cooking class by Chef Marion, which has been so much fun. If you are interested in a future class, please contact Laura at 781-2031 to get more information.

Keep in touch with Laura Colton, Director at 781-2031 to find out all the exciting things that will be happening in the future at OUR Ballentine Community Center.

The Lake Murray United States Coast Guard Auxiliary Flotilla 12-3 will be offering a Boating Safety Class on March 12. Everyone who owns/operates a boat is encouraged to attend one of these classes in an on going effort to reduce the number of tragic boating accidents on the lake and other waterways. This is a great idea for the whole family.

Everyone needs to know how to have a fun AND safe time on the water.

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If anyone is interested in keeping up with some fun local event visit the Chamber website, <http://www.greaterirmochamber.com>, and subscribe to their free "E-Blast". They do a lot of fun thing each month from lake events, to grand openings. It is a great way for people to Network in the community.

I hope everyone is enjoying this beautiful weather we are having. I think am developing a heavy case of spring fever! I hope to see many familiar and NEW faces at the community meetings.

"Pull the string, and it will follow wherever you wish. Push it, and it will go nowhere at all." - Dwight D. Eisenhower

Take care neighbors,

Andrew K. Colton, President

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Below is information which was compiled by one of our Civic Association members who wanted everyone to be aware of what was happening. Thank you for taking the time to read this information.

Please be aware of the enclosed information regarding the proposed Marina Bay Apartments to be built on the site of the Lake Murray Marina. Since they have applied for an FHA "no recourse" loan, and if this project fails, it will be our money in the developer's pockets. They never have to repay the loan! Also, what happens if it only partially gets built and sits in ruins? We are concerned that a need has not be established for these apartments, since there are still apartments not rented at the complex near the dam

- Re: Marina Bay Apartments **Your help is needed!** If these apartments come to fruition it will forever change the complexion of our area and Lake Murray.
- Once those construction trucks start turning into the Marina you can put your pen & paper away—**It will be too late!**

Below you will find a summary of what has been going on in regards to these apartments & the names & phone numbers of the local HUD employees involved with this loan. Please make the time to contact them today with your concerns about this project.

We have raised many issues regarding the negative impact on the community that the construction of the Marina Bay Apartments & other proposed businesses would have if they were built at the present sight of Lake Murray Marina. The developers are applying & at any

minute going to possibly be approved for an FHA loan for this project. It will consist of the following to coexist on 11.85 acres:

216 apartments

200+ boat slip marina adjoining the apartments

A ship store

A new restaurant/bar with banquet facilities

Rental Offices

Tour boat offices (The Patriot & The Spirit of Lake Murray)

Boat Rental Office

Basically the local government agencies have approved the project. It is now ready to be approved at the Federal level. Many of us question if the loan application itself consists of totally valid information. It is our understanding that the developer, Arnold Companies, has had research conducted to prove that the project meets all guidelines & regulations to be approved. If this happens all the apartments will be built at the same time. Our understanding is that there are no checks and balances as to the validity of this information.

If we want to see the loan application we would have to apply through the "Freedom of Information Act" which is a project that would take allot longer than the time for loan approval.

Many of us have written letters to some of the local FHA officials and made phone calls. We are voicing our concerns & questions to these people. Hopefully they will check into the issues we have made known to them.

Most of us feel that this project is totally inappropriate to be put in the middle of a resort area with low density residential zoning. We want whatever that is built there to succeed & fit into the environment. In this project's current form it can not be viable & is completely wrong in every respect for what they are trying to cram into this little space. The current restaurant recently had a "Going out of Business" party which filled up the entire 11.85 acres with cars!

I am sure that there are many of you with serious concerns about this project. In particular at this time we question:

1 Whether the project could appraise in its current form which we understand is that the Marina itself is no longer a part of the project.

2. Whether there is a need for it. The Haven at Lake Murray upscale apartments by the dam has a high rate of vacancies. The land adjoining it which was part of the original development plans is now up for sale.

The Marina Bay Apartments project is supposed to have "upscale" apartments which means expensive. Our concern is where do you find and how long would it take to get 216 residents to rent these apartments? The other upscale apartment complex by the dam stays 10-20% vacant. How long would it take before this project would have to be foreclosed on and then sold to a

developer who would in turn offer lower rents to maintain occupancy? This would bring property values way down for all homes off of Marina Rd.

The folks at FHA are not asking us for input at this time. However, it is important for us to contact them and make them aware of our concerns. In talking with some of them we have found out that there were some important things of which they were not aware because it did not fit into the questions asked on the loan application.

Please take the time to contact the following people by phone or letter. Both of them are working on different pieces of this loan.

Mr. Larry Knightner Phone: 253-3878, Field Office Director, Columbia Field Office

U.S. Dept. of Housing & Urban Development, 1835 Assembly St., Columbia, SC 29201

Mr. Wayne Wells Phone: 253-3017, U.S. Dept. of Housing & Urban Development, 1835 Assembly St., Columbia, SC 29201

These people are not involved or interested in issues concerning increased crime, traffic, noise, pollution, parking, trash etc. They are only interested in whether this project will be a success. Please let them know what you think.