

July 31, 2020

RE: Notice of Annual Meeting  
Legends Edge Condominium Association, Inc.

Dear Marriott's Legends Edge Owner:

The 2020 Annual Meeting of Legends Edge Condominium Association, Inc., will be held at 1:00 p.m., Central time, on September 29, 2020, at Marriott's Legends Edge, Bay Point Community Association Board Room, 4000 Marriott Drive, Panama City Beach, Florida 32411.

The purpose of the meeting is to review the operations of the Association, conduct any other business which may be presented at the meeting and to consider the following:

- Election of two (2) Members to the Board of Directors, each to serve a three-year term
- Waiving or Reduction of Fully Funded Reserves

The following Annual Meeting materials are enclosed for your review:

- **Agenda** for the meeting
- **Proposals** to be considered
- **Candidate Profiles** of candidates for election to the Board of Directors
- **Limited Proxy Submission Methods**
- **Limited Proxy**

If you are unable to attend in person, you may submit your Limited Proxy electronically through the internet at [proxyvoting.com/MVCI](http://proxyvoting.com/MVCI) by 11:59 p.m., Eastern time, on September 22, 2020. The internet procedures are designed to authenticate your electronic submission by use of a personal control number found on your Limited Proxy. Or submit your Limited Proxy by marking, signing, and dating your Limited Proxy and returning it in the prepaid envelope to: Proxy Services Corporation, P.O. Box 9001, Brentwood, New York 11717-9804 by September 29, 2020. If you submit your Limited Proxy on the internet, please do not also mail your Limited Proxy.

In connection with updating your records, a **Certificate of Voting** form is included. **If you previously completed and returned a Certificate of Voting form, you do not need to complete the form again unless you wish to designate a new voting member.** If completing the form, please designate one (1) voting member by writing their name on the enclosed form, sign, date and return with your Limited Proxy in the business return envelope provided. Or, you may complete the form electronically by entering the name of your designated voting member, signing and submitting online. Single, individual Owners do not need to complete a form. Please note, completing the Certificate of Voting is different from appointing a proxy holder. See your Limited Proxy for specific instructions on appointing a proxy holder if you are unable to attend the Annual Meeting.

If you have any questions regarding submitting your Limited Proxy electronically, please contact Morrow Sodali by email at [mvci.info@morrowssodali.com](mailto:mvci.info@morrowssodali.com).

If you have any questions about your Limited Proxy or the information enclosed, please contact Kevin Lynn, General Manager, by phone at 850-236-4231 or by email at [Kevin.Lynn@vacationclub.com](mailto:Kevin.Lynn@vacationclub.com).

Whether or not you plan to attend the Annual Meeting, I encourage you to submit your Limited Proxy promptly. If the quorum requirement is not met, the Association will incur an additional expense to re-notice Owners in order to obtain the votes required to hold the Annual Meeting. Your vote and participation are important to the Association.

Sincerely,

*James Coffey*

Secretary/Treasurer

Legends Edge Condominium Association, Inc.

**Legends Edge Condominium Association, Inc.  
2020 Annual Meeting**

September 29, 2020 at 1:00 p.m., Central Time

Marriott's Legends Edge  
Bay Point Community Association Board Room  
4000 Marriott Drive  
Panama City Beach, Florida 32411

**Agenda**

- Call to Order
- Establishment of Quorum, Roll Call
- Appointment of Recording Secretary
- Proof of Notice of Annual Meeting
- Approval of Agenda
- Approval of the 2019 Annual Meeting Minutes
- Appointment of Inspector of Election
  - Nominations from Floor
  - Tabulation of Votes
- Board of Directors Report
- Financial Report
- Resort Operations Report
- Voting Results
  - Election of Two (2) Members to the Board of Directors
  - Waiving of Fully Funded Reserves
- New Business
  - Announcement of 2021 Annual Meeting Date
- Adjournment

**Legends Edge Condominium Association, Inc.**  
**2020 Annual Meeting**

**Proposals**

---

**1. Election of Two (2) Members to the Board of Directors** (Item 2A on your Limited Proxy)

Two (2) members will be elected to the Board of Directors each to serve a three-year term. See the Candidate Profiles for a summary of the candidates.

**2. Waiver or Reduction of Reserve Funding** (Item 2B on your Limited Proxy)

The State of Florida requires condominium associations to include in their annual budgets reserves for capital improvements and deferred maintenance. Under Florida law, the amount to be reserved must be computed using a formula based upon the estimated useful life and estimated replacement cost of each item. However, the State permits the annual waiver or reduction of the statutory reserve contribution with an affirmative vote by the majority of those Owners voting by proxy or in person at a duly called meeting of the association. Without such a majority Owner vote for waiver or reduction of reserve funding the statutory formula will be followed, which may result in a higher total maintenance fee assessment than if a majority Owner vote is obtained.

**Your Board of Directors recommends a vote “FOR” waiver or reduction of the required reserve contribution.**

**Legends Edge Condominium Association, Inc.**  
**2020 Annual Meeting**

**Candidate Profiles**

Candidates are listed in alphabetical order

---

Name: Ron Firmin  
Home: Destin, Florida  
Occupation: Financial Consultant / President Skye Cap Holdings, LLC  
Comments: “A recognized Business Leader known for crafting the strategic vision to achieve business goals, Ron Firmin offers a unique blend of executive acumen, global team- building and solutions development credited with strong ROI and operational improvement developed over the last 35 years. He has an impressive background in real estate development, consulting, financial services and business with roots deeply imbedded in the banking and real estate industry. Over the years, Mr. Firmin has developed multiple projects ranging from residential to commercial real estate. Providing outstanding and consistent returns for projects of SCH clients. Mr. Firmin and SCH have developed a strategic network of attorneys, accountants, and other industry professionals who look to SCH to assist in structuring strategic finance alternatives for a variety of transactions for clients specializing in hospitality, real estate and development projects. SCH focuses on strategic solutions analysis. SCH currently manages multi-million dollar funding projects with clients from all over the globe. Mr. Firmin’s experience, performing audits and surveys of manufacturing plants throughout China, has provided him first hand insight into many factors affecting the global economy. In addition, he has developed strong relationships with industrialists and other business leaders in India that provide him good access to potential investors and equity partners. SCH is also working with hotel developers seeking funding in emerging countries in Africa. The company is governed by a strict ethics code. It maintains it’s strong value system by keeping and delivering on promises, adhering to the “Golden Rule”, and measures its success by the results achieved with all of the stakeholders; team members, customers, vendors and the companies it is fortunate to represent; At SkyeCap Holdings, LLC, team members passionately listen to the client’s needs, cultivating each relationship with respect, care, and understanding, and is proactive in problem solving, and setting clear concise goals with both team members and clients Mr. Firmin is an active member in his congregation and his community, as well as sitting on various boards and volunteering where he is needed.”

---

Name: Kevin Richardson  
Home: Madison, Alabama  
Occupation: Government Contractor  
Comments: “Having been a proud owner of a week at Legends Edge for nearly two decades, I want to do my part to help it grow into the future. My family and I have years of happy memories spent at the resort, and my goal is to do what I can to ensure that our children and grandchildren will be making similar memories for many years to come. As an Army Engineer, Project Manager, and Deputy Director, I have demonstrated my ability to work as part of a team of to resolve difficult problems with limited budget and schedule, to find the optimal solution. An experienced problem solver, I work well with others and pursue Win-Win solutions wherever possible. Having visited several similar resorts throughout Florida and the Caribbean, I know what makes for an exceptional resort experience. I am committed to keeping Legends Edge an industry leader in vacation enjoyment. If elected to the Board of Directors, I will do my best to fulfill this mission for the owners and visitors, ensuring that others have the same wonderful vacations that my family have had.”

---

Name: Glen J. Stewart  
Home: Nashville, Tennessee  
Occupation: Retired, Regional Minister of the Christian Church (Disciples of Christ)  
Comments: “Born in Northern Ohio, I was the first in my family to graduate from college earning a B.A. at University of Toledo, and a Masters and Doctorate from Vanderbilt University. I have been a church pastor and denomination leader of the Christian Church (Disciples of Christ). I am now retired. I seek re-election to the Board because of my love for Legends Edge. I desire to keep it a great place, and affordable for all, especially families.”

---