



# Inside Oceanside

Volume 1

January 2023



We would like to wish everyone a Happy New Year and hope a great holiday season was had by all! By now, everyone should have received their 2023 Oceanside Village homeowner's packets. Inside the packet you will find the forms required for obtaining your car and golf cart passes. The **pertinent information** and **next of kin form** needs to be completely filled out. This important form provides us information needed for contacting you in case of an emergency should the need arise. Please keep in mind that only individuals listed on the sublease are entitled to receive homeowner's passes.

One major change taking place beginning early in 2023, is the implementation of our new check-in procedure for overnight guests, family members and renters. This new system is based on the information you provide. Therefore, if you plan on having overnight guests, family members or if you rent your property, all information for everyone listed on the sublease must be up to date and accurate. You will not be able to access the check-in system without the correct information. So please complete all your forms, even if you think we should already have it.

Please fill out the forms and send them in by mail or drop them off at the OSV management office. Homeowners may request their passes/stickers be mailed to them, or they can be held at the office to be picked up. Please mark your paperwork accordingly. This year golf cart passes **must be** picked up at the OSV management office. In order for someone other than the homeowner to pick up passes, they need to bring in written permission from the homeowner. Passes will be ready for distribution on January 9, 2023. The 2022 passes will expire on Tuesday, February 28th.

# 2ND ANNUAL OKTOBERFEST

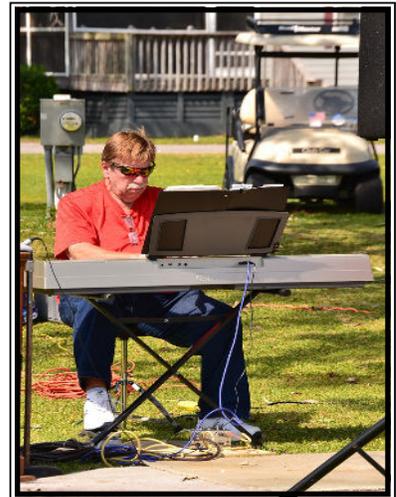


It was a beautiful day to come out and enjoy the 2nd annual Oktoberfest. This year the event was moved over to the ballfield for more space and accessibility. There was a variety of refreshment vendors for those in the mood for snacks, a mexican treat, delicious ice cream or adult beverages.





**Fun for the kids with inflatable bounce house, water slide, skee ball, and DIY tie-dye.**



**Entertainment provided by The Garage Band of Melody Gardens Drive. Members Bob Marines, Jeff Mack, Donna Marines, Bob Rollins and Peter Skwiers.**



# SEPTEMBER HOME & YARD OF THE MONTH



Congratulations to Thomas & Karen Venditti  
1939 Avocet



## IF YOU SEE SOMETHING, SAY SOMETHING...



During this time of year, homes inside Oceanside Village may not have as much occupancy as in other times. The weather is cooler and there are people that may be looking for a place to get out of the cold. Please keep an eye out on homes around you that may not have anyone staying in them. If you see someone you think may not be a visitor, or living in the village, around or in one of a home, please contact security at once. It's better to be safe than sorry.

Providing as much information as possible about the person(s) is always helpful. When you call, if you can provide a description of the individual(s), include a description of the clothes they are wearing, or a photo, this will help security in their efforts to locate the individual. In many cases someone may be looking for more than just a place to stay. Be a good neighbor, if you see something, say something.

~Mike Lowder



### NEW YEARS' APPETIZER DEEP DISH PIZZA DIP

- 1/2 c. mini pepperoni
- 2 8-oz. blocks cream cheese, softened
- 1 1/2 c. grated parmesan, divided
- 1 tbsp. dried Italian seasoning
- 1 c. marinara sauce, divided
- 2 c. grated mozzarella, divided
- 1/4 c. sliced black olives, divided
- 1/4 c. diced green bell pepper, divided
- 1/4 c. diced red onion, divided

Preheat the oven to 375°. Place the pepperoni on a paper towel lined plate. Microwave on high for 45 seconds. Blot the tops of pepperoni with a paper towel to remove excess oil. Set aside.

Stir to combine the cream cheese, 1/2 cup parmesan, and Italian seasoning in a medium mixing bowl. Spread the mixture in an even layer in a 9-inch-deep dish pie plate.

Add 1/2 cup marinara and spread evenly over the cheese mixture. Sprinkle with 1 cup mozzarella, 1/2 cup parmesan, and 2 tablespoons each of pepperoni, black olives, bell pepper, and red onion. Repeat with the remaining marinara, mozzarella, parmesan, pepperoni, olives, bell pepper, and red onion.

Bake until the cheese is bubbling and beginning to brown, about 30 minutes.

Increase the oven to broil and bake 2 minutes more. Let cool for 10 to 15 minutes before serving. Serve with toasted baguette slices.

# ANNUAL TOWN MEETING

The annual Oceanside Village town meeting was held at the community center on Saturday, October 22, 2022. It was a very good meeting that included a lot of updates and information. Dennis Permenter announced the Spectrum bulk plan for next year that will give homeowners cost savings for cable and internet. Look for more details in the coming months. Ron Cristaldi gave special project updates on the indoor pool, and other projects planned for next year, including the pool and beach bathroom remodel. Our new Security Supervisor, Mike Lowder announced the new guest/renter check in system that will be implemented early 2023.



This years *Lifetime of Service* award was presented to Carol Botkins of 458 Meadowlark. Carol's enthusiastic approach and commitment to being involved in her community is without equal. Dennis Permenter presented Carol with a plaque and \$1,000 award given by Rose Real Estate.



The *Volunteer of the Year* award was presented to Pat McCormick of 1627 Mason Circle. Pat is most seen at the gatehouse during the summer, but also volunteers on Neighborhood Patrol, and serves as an Advisory Board member. Dennis Permenter presented Pat with a plaque and \$2,000 sponsored by the Hunsberger family.

## DOOR PRIZE RECIPIENTS

Denise Tasker, 135 George's Bay Rd  
\$25 Home Depot gift card

Dan Jabonaski, 209 Melody Gardens Dr  
\$25 Kohls gift card

Jan Rosskamm, 391 Oceanside Dr  
\$25 Food Lion gift card

Jean Zanoni, 1729 Sanddollar  
\$25 Firehouse Subs gift card

Ron Thornton, 483 Sandpebble  
\$50 Amazon gift card

Nancy Grebur, 505 Sandpebble  
\$25 Walmart gift card

Paul Cerkez, 510 Meadowlark  
\$42 Movie night basket

Linda Nannon, 447 Meadowlark  
\$110 Brookgreen Gardens membership

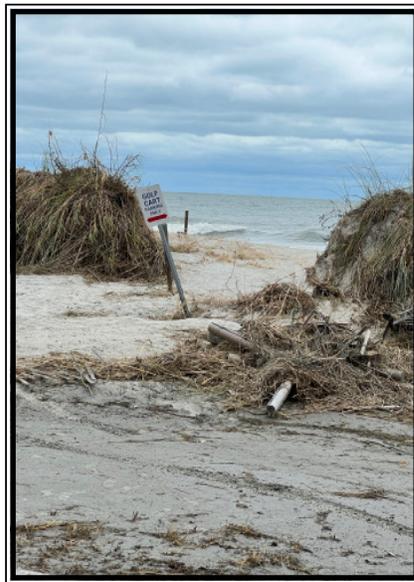
Richard Charlebois, 1758 Falcon  
\$271 Amazon Echo Show

# HURRICANE IAN - A STORM BLOWS THROUGH

Friday September 30, 2002 Hurricane Ian began to make landfall along the South Carolina coast. By midafternoon, Oceanside Village was feeling the effects as the tide rose and wind gusts increased. The storm made landfall as a Category 1 hurricane with sustained winds of 75 mph. News stations continued to emphasize the dangers of the impending storm surge reported to be the biggest concern as we watched the flooding in Florida.

The beachfront sustained the most damage, the dunes and seagrass were decimated, the walkway beside the conch was destroyed, and tons of sand was deposited into the parking areas. There was some flooding inside the village, as well as broken tree limbs. One section of the enclosure of the indoor pool was damaged, and a lightpole was knocked over at the tennis courts.

Thanks to our maintenance staff for their tireless work of picking up the pieces and getting the neighborhood back to normal in such a timely manner. ~Terri Barley





## WINTER IS UPON US...

Winter has arrived in Oceanside Village. This means we can have days in the 60's and 70's but also nights well below freezing. Last winter in February there were a couple of nights in the teens.

The result of this was several outside faucets and showers that had frozen and broke causing a significant water leak when they thawed. If not done by now these areas should be shut off and drained. Underpinnings should be examined for openings that could allow for wind to drive the cold air under a house causing freezing and breakage of exposed water lines as well.

In the event of an ice storm or freezing rain it would not be a bad idea to have some ice melt on hand. Be sure to research the type of product you purchase and use it as directed. The chemicals in ice melt can be very corrosive to concrete.

Older HVAC units should be checked particularly if they have an AUX/EM heat box in them as those units draw a great deal more electricity than the regular heat system. If the house is to be unoccupied it would be best to set the thermostat low to avoid as much as possible the HVAC having to switch to the emergency heat setting.

Spring will be here in just a few short weeks.

~ Carl Robertson



## SAY HELLO TO OUR NEW STAFF MEMBERS

Originally from Maryland, Kathy Campbell moved here with her husband in 2005. She worked at Rose Real Estate for nearly nine years in their rental department, but is glad to be back again, working in the OSV office handling Lease and Amenities. In addition, she manages all events for both the community center and activities center, as well as creating the Monthly Updates. Kathy enjoys the outdoors whether it's riding her bicycle or walking in her neighborhood.

Jeannette Stanton, our new Customer Service Representative, was born and raised in the Washington DC area. She and her husband permanently moved to Oceanside Village in late December of last year after retiring from working twenty plus years as a Human Resources Program Manager with the Federal Government. She looks forward to assisting our homeowners as well as our guests.

# HALLOWEEN FUN AT TRUNK OR TREAT

In the spirit of trying something new, this year we had Trunk or Treat in lieu of a Halloween party. Residents dressed up and decorated their golf carts, trucks, and cars all outfitted with delicious goodies. It was amazing to see the creativity.

The ballfield was filled with over thirty-five families all lined up ready for little people to come trick or treat. In addition to the abundance of candy available, they could also have hot dogs and s'mores around the fire pit.

We appreciate all the volunteers who came out and helped with set up and break down. A big thank you to our maintenance staff for helping and providing wood for the fire pit. We are also thankful to those who were kind enough to donate extra candy to the office and during the event.

~Sue Kelly



Ghouls just want to have fun!



# MELODY GARDENS DRIVE FALL STREET PARTY & PICNIC

Saturday, October 15<sup>th</sup> was a beautiful, sunny day for the festivities of our 8th annual street party, and 3<sup>rd</sup> outdoor picnic in the cul-de-sac. Residents with their picnic dinners arrived on their golf carts for an afternoon of games, listening to great music and hanging out with friends. Monte Layman officially welcomed everyone and made several announcements, followed with a prayer given by Rick Phaler.

In addition to the famous Melody Gardens seahorse races, a third set of corn hole boards, two sets of giant outdoor Jenga and a “senior badminton” set were all added for everyone’s enjoyment. A big thank you to the Melody Gardens Garage Band for providing the music.

Both Monte and I, co-chairs of the Street Party Committee, would like to thank committee members, Robin Atkins, Dan & Cheryl Bovat, Carol Glovine, Pat Jabonaski, Bob & Donna Marines, Rick & Elizabeth Phaler and Bob Rollins for helping make this another successful event.

~Clara Layman



## ADVISORY BOARD ELECTIONS

Advisory Board elections have been held for the 2023 – 2025 term. District 6 was initially a tie, so a run-off ballot was sent out and will be counted to determine the winner. We have two districts that are without a representative, District 7 Alice Lewis who has requested to step down and not run, and District 8; for those who aren't aware, Joe Barilaro passed away the week of Thanksgiving. If anyone is interested in filling those spots, you can contact Miriam at the OSV office.

## OSV UPCOMING EVENTS

- January 14<sup>th</sup> – Annual OSV Prom
- February 3<sup>rd</sup> – Big Band
- February 14<sup>th</sup> – Valentine's Dinner Dance
- March 17<sup>th</sup> – St. Patrick's Day Celebration
- March 18<sup>th</sup> – Craft Sale
- March 25<sup>th</sup> – Sock Hop

## RULES & REGULATIONS & PERMITS... OH MY!

Looking at building permits as a nuisance or inconvenience should be a thing of the past. OSV requires a building permit for any improvements or changes to the exterior of the home and property as a means to protect the homeowners from unscrupulous contractors, ensure safety, and aesthetic value of the village. Some projects are governed by local jurisdictions, so we must abide by their criteria. When you submit a permit with OSV, it helps ensure project criteria are met as well as make the process quicker and easier for all parties involved.

Many positive and advantageous things come from established guidelines. When selling your home, potential buyers like to know improvements that you've made. How old is your roof, how old is your HVAC and how old are your gutters? All of these improvements can increase your homes' value making it more desirable, thereby helping to sell your home quicker.

Building permits help prevent accidents and ensures safety for homeowners as well as contractors. No one wants to accidentally dig up power or water lines.

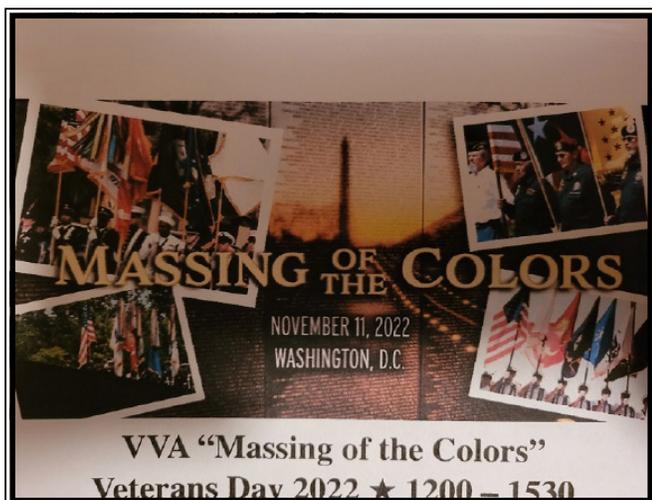
The Building & Grounds Committee is here to help. Feel free to call us or use our website: [www.oceansidevillage.com](http://www.oceansidevillage.com) to retrieve building permit application and guidelines. ~Ron Cristaldi



## The 40th Anniversary of the Vietnam Wall



On November 10, 2022, Ron Thornton, myself and two other members of Vietnam Veteran Association Chapter 925, Honor Guard, departed for a weekend in our Nation's capital. Our chapter was selected to represent the state of South Carolina in a ceremony at what is referred to as the 'Wall' in Washington D.C. on Veterans Day. The common thread that held so many of our brothers and sisters together fifty plus years ago was, once again, in the forefront and, although we hailed from four different states, and each with different life experiences, together as one preparing ourselves to meet veterans from across the country. We knew this was going to be an historic moment in our Nation's history. The morning of 11th of November 2022, in Washington D.C., was cloudy, dark and skies filled with threatening rain the entire day. Initially, the event planners considered canceling the event for weather reasons as it appeared no break in the rain was likely. Although, initially the idea was to change the events by not having the 'massing of colors', as time drew nearer the weather unexpectedly changed from a constant downpour to waves of rain interspersed by a clearing sky. Thankfully the organizers decided to hold the ceremony as planned.



What a sight we beheld when we drove up to the Lincoln Memorial as men and women from thirty-two states and Puerto Rico began to assemble to begin the short walk that formed a semi-circle in front of the Vietnam Wall. We had some time to talk among each other and make new friends. It was nothing short of amazing. Some were in wheelchairs, others bearing the physical scars of battle from this terrible conflict but still proud to carry our nations', and each state flag with incredible pride.

The 'Massing of Colors' and presentation of flags had three to five members from each state marching in unison creating a kaleidoscope of colors. This gathering of prior Vietnam service members, over 170 strong, stepped off to the applause and adoration of over 1,500 spectators. Our steps were crisp, backs erect and chests straight out, a tear of two in some eyes, as we realized how fortunate and privileged we were to be part of this extraordinary event. When we all marched in and observed the view of all the unfurled flags and faces of our brothers and sisters it was nothing less than moving and amazing! It was appropriate and timely; this day of celebration and reflection was here. We were honored and humbled to be a part of it as we stood proudly in front of the 58,281 men and 8 women whose names are etched in the black granite stone on the Vietnam Wall. One of the most amazing things happened when the skies held back the rain for exactly two and half hours, the length of the ceremony, during speeches from representatives of the Department of Defense, Veterans Administration, and a native American woman representing all the brave and heroic women who provided care and comfort to our wounded and spent the last few moments holding the hand or listen to those who passed during their final moments.

We left and continued to celebrate the 40<sup>th</sup> Anniversary of the commemoration of the Vietnam Wall with a renewed spirit of hope and commitment to the principles of our constitution and appreciation of sacrifices made on behalf of everyone. In addition to our event in Washington D.C., Gary McCormick, a member of the Vietnam Veteran Chapter 925, led a ceremony right here in Oceanside Village to commemorate the day. It was well attended by those in the Village and, as expected, flawlessly and reverently executed. Oceanside Village truly rocks in ceremonies that honor and remember our many veterans within the community and we are so thankful for the support from each of you. Truly, this Veterans Day reminded us of the motto that endured time and more challenges than you can count, yet still stands proudly for who we are collectively: 'E Pluribus Unum' one from many. God Bless this United States of America.

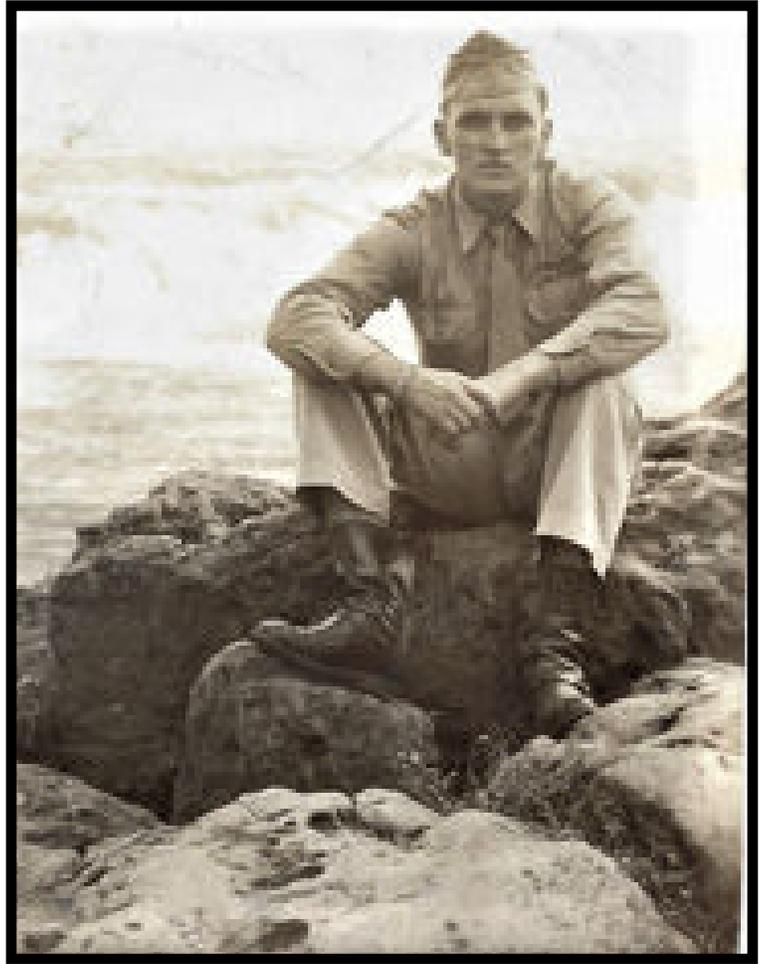
~Rick Power

*THANK YOU  
TO OUR  
VIETNAM  
VETERANS*



# Matthew Zawlocki Veteran & Family Man

Getting to  
know  
one of  
Oceanside  
Village's  
centenarians



There's no doubt that family is a priority in Matt's life. As I drove up to the ballfield to take pictures for an OSV birthday drive by for Matt, I was overwhelmed from the site of family support that had arrived for his 100th birthday celebration. Family had come in from all over the country (and Hawaii) to celebrate. Over twenty family members stood waiting to enjoy the parade of local Horry County Sheriff deputies, Fire department trucks and OSV neighbors paying tribute with lights flashing and sirens blaring through the streets led by Sheriff Bill Hadden with our own Miriam Gaskins riding shotgun. The smile on his face, and joy in his eyes shown bright as he waved at each and every vehicle that drove past. An amazing celebration of a life well lived, and a person so well loved.



Matt was born and raised in Little Falls NY by first generation immigrants from Poland, Frank, and Sophia along with his older brother Stephen. He looked up to Stephen, whom he considered his greatest mentor. Becoming an electrician like his big brother was a goal of his. But while that goal did not come to fruition, he went on to work at the local papermill where he was introduced to his future bride, Mabel. They were married in 1943 and went on to live a long and happy life together raising their children, Wayne, Allan and Carol.

That year was a busy one for Matt and his new family, for it was also the same year he entered the military. After training in California, Texas, and Florida he went on to become an Aircraft Crew Engineer. His first assignment was to a B-17 crew that was deployed to Africa and Italy for two years. Within three days of his unit heading to the South Pacific, the war with Japan was declared over. Matt left the military in 1945, and returned to central New York where he remained there until 2012 when he and Mabel moved to OSV to live with their daughter Sharon and her husband Skip. After 69 years of marriage, Matt said goodbye to his loving wife later that year.



The annual town meeting fell on Matt's big day, so what better time than to have a birthday parade for him. Everyone was invited to join in on their golf carts or whatever they wished. In addition to the golf carts, Mike Lowder volunteered to ask Horry County deputies if they would be willing to join to help make it a big hooray. By the time it was time to line up and get rolling, there were seven Horry County police vehicles and a Horry County Fire Department truck had arrived ready to do their part. As they drove down Oceanside with sirens and lights Matt stood up from his luxurious seat in his golf cart to wave at each one as they drove down Bittern in salute. Before anyone had a chance to leave, the family got the call to stay put as they were circling back. There they came back down Oceanside with a final Happy Birthday greeting Horry County style. A big thank you to Miriam Gaskins and Mike Lowder for arranging such a wonderful salute.

Matt still enjoys life, going to happy hours, a little dancing and rumor has it he is pretty good at Karaoke. He looks forward to bike week where he can be found enjoying the festivities in Murrells Inlet. He is still going strong and looks forward to the next 100 years.

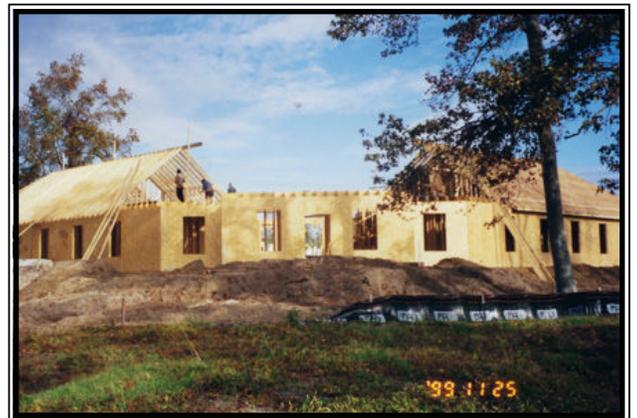
~Terri Barley

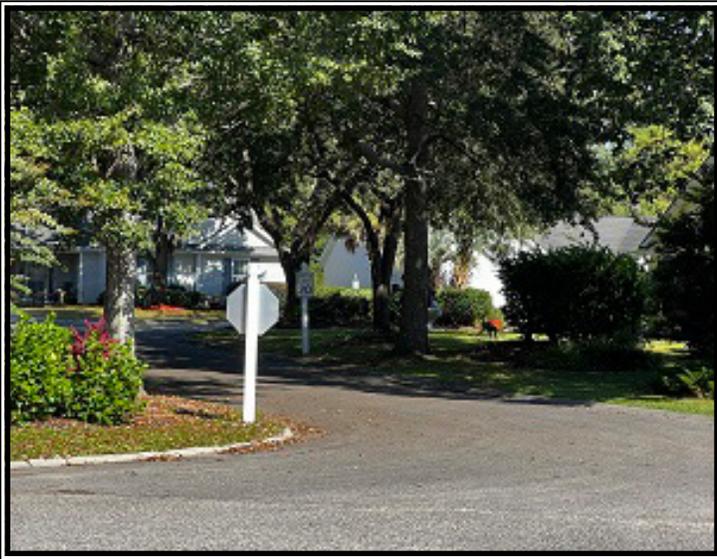


**Matt's advice  
to young folks,  
"Love your wife  
and do things  
together"**

# REMEMBERING WHERE WE BEGAN: NOW & THEN

We continue with our look into the pictorial history of Oceanside Village. Some that have been with us since the early days may have seen these improvements happen for yourself. But for those that are newer to the village, here are a few more blasts from the past.





1999 was an active time of development in Oceanside Village. The construction of the Rose Real Estate building in November, and the beginning of the villages' second frame built homes on Meloday Gardens Drive, both of which have increased the value and aesthetic of the neighborhood. So many changes and improvements over the years, yet we continue to grow and improve as time passes by.

**“Every now and then one paints a picture that seems to have opened a door and serves as a stepping stone to other things.”**  
~Pablo Picasso

# HUNSBERGER SCHOLARSHIP AWARDS

Each year the Hunsberger family awards two scholarships to eligible children of Oceanside Village homeowners to help with their college expenses. They each receive a \$3,000 check. Oceanside Village and its residents sincerely thank the Hunsberger family for their support in funding the annual scholarships in order to help with the education of the many fine young people over the years. Investing in our youth sets the stage for everyone's tomorrows.

## **The 2022 Hunsberger Scholarship recipients are: Ashley Wood and Logan Campbell**



Logan is the son of Jeff and Tammy Coffey who live at 501 Sandpebble. He is currently a senior at James River High School. He will be attending Ferrum College in Ferrum Virginia.

“My passion is to become a coach and mentor to young children. I watched some of my coaches really make a difference in their lives and set them on a path of success. I hope to do the same after I graduate. I believe that today more than ever, that sports are important to molding our youth into successful men and women. I will work hard during my time in college to make a difference. I hope that I can continue the tradition of being a good man, husband, father, friend and neighbor that I see in my own family, and carry that through to my future”



Ashley is the daughter of Wylie and Melissa Wood who live at 1781 Sunrise. She attends Winthrop University pursuing a degree in Biology with a minor in chemistry.

“My goal is to become a veterinarian and eventually own my own practice. I have obtained a summer internship with a local vet and am in the process of applying to four universities in the southeast for the veterinarian program. This education is essential to accomplish my career goal.”

## **Best of luck Ashley & Logan!**

# VETERANS DAY CELEBRATION



Veterans Day, formerly known as Armistice Day, originally set as a U.S. legal holiday to honor the end of World War. In 1938, November 11 was dedicated to the cause of world peace and to be hereafter celebrated and known as 'Armistice Day honoring World War I veterans, later changing to Veterans Day in 1954 to honor all American veterans.

To celebrate Veterans Day, Oceanside Village held its annual celebration. This year, due to forecasted bad weather, the entire ceremony was held inside at the community center. With pride and joy homeowners joined together to pay tribute to friends, family members and loved ones that have served this great country.

We honored our service members with patriotic songs, a candle lighting ceremony, the playing of Taps by Gary McCormick, and the rose petal remembrance tradition. This year, our own Dick Palmer read a Veteran's Creed specifically written for OSV veterans. Concluding the ceremony, after singing and acknowledging each branch with their theme song, Gary McCormick and accompanied by Jeff Mack, sang Lee Greenwood's 'God Bless the USA'.

The annual group photo was taken and will join previous years along the hallways of the community center. This year, Russell Scarff presented both Clarence Tompkins and Matt Zawlocki, our centenarian veterans, with a beautiful Betsy Ross flag honoring their service.

A wonderful soup and sandwich luncheon was provided by ladies of OSV after the ceremony concluded.



# Oceanside Village Advisory Board Members 2021-2023

Districts 1&2	Jeff Wood	843-333-8212	ewood@sc.rr.com
Districts 3&4	Marie Power	937-829-9952	mspanner47@aol.com
District 5	John Williams	843-650-2287	johnnyuga@yahoo.com
District 6	Danny Faulk	843-957-1456	oreo2502@yahoo.com
District 7			
District 8			
District 9	Jeff Summerlin	252-903-1071	jeffsummerlin@arcosa.com
District 10	Pat McCormick	843-651-4995	pmccorm435@aol.com
District 11	Monte Layman	540-742-3908	montelayman@gmail.com
District 12	Gary Kniskern	843-655-7139	garykniskern@gmail.com
Member at Large	Sue Kelly	502-320-9233	suedkelly50@hotmail.com

## IMPORTANT NUMBERS

OSV Office	843-650-4440
OSV Maint.	843-650-6000
OSV Security	843-650-8600
Rose Real Estate	843-650-9272
Fire/Police	911
Non-emergency/Fire	843-651-5143
Non-emergency/Police	843-444-1520
Emergency	
Preparedness	843-918-2319

A big thank you to Sue Kelly and Laura Davison for updating all the announcement boards in the village. They look great!



OSV Web Site:  
[www.oceansidevillage.com](http://www.oceansidevillage.com)  
 E-mail: [oceanside843@gmail.com](mailto:oceanside843@gmail.com)  
 or [osvpermissionslip@gmail.com](mailto:osvpermissionslip@gmail.com)  
 Newsletter Submissions:  
[terribarley@gmail.com](mailto:terribarley@gmail.com)  
 Oceanside Village  
 Office Hours  
 Monday-Friday  
 8:30 am - 5:00 pm  
 Saturday  
 9:00 am - 5:00 pm  
 With Limited Service

## OSV Maintenance Yard Hours of Operation

Monday- Saturday  
 7:30am -12:00pm  
 1:00pm - 4:00pm

**CLOSED SUNDAY**

**We do not accept:**  
 paint cans, tires  
 household trash  
 batteries

Please "like" and "follow" us on our new Facebook page.

[Oceanside Village Garden City](#)

Our mission is to provide our homeowners with up-to-date information and notifications regarding our community from the Oceanside Village Management Office



## Oceanside Village Homeowners

For 2023 we are performing a review of our homeowner database to ensure that we have correct information regarding long-term renters and non-homeowner residents. This is a serious issue in Oceanside as we must know who is occupying a home within the village when a homeowner is not present.

As it has been some time since these records have been updated, we must request that our homeowners provide us with the current contact details of anyone occupying their home in Oceanside Village to avoid being out of sublease compliance. This information should include vehicle(s) identification as well as names and contact numbers, all of which needs to be sent to the management office. Please include this with your annual packet for 2023.

If you have any questions, you may contact Jeannette at the management office (843)-650-4440.

Sincerely,

Oceanside Village Management



## NEW CHECK-IN SYTEM

Beginning this year 2023, the new check-in system for overnight guests and renters will be online. This system is for anyone that will have guests, family members or renters staying overnight in the village. **Everyone** will be required to use this system if they wish their guests/family member/renters allowed on property. The old procedure of calling people in, or filling out cards will be obsolete and will not be accepted.

It Is imperative that you fill out all the information on the forms enclosed as this is the information that will be used to set up homeowners in the new system. If we do not have your correct information, you will not be able to access it. Please fill it out even if you think we already have it.

There will be multiple instructional meetings scheduled in small groups for those who wish to have directions on how to access the website and what they need to do. Dates and times will be announced later.

If you have any questions or concerns you can contact the OSV office at (843) 650-4440 and speak to Mike Lowder, Ron Cristaldi or Terri Barley.



Dear Oceanside Village Homeowners,

Today, we have an estate planning checklist that I think you will find beneficial related to your homeownership in Oceanside Village. Every year we have homeowners that experience a death in the family and later plan to sell their home, only to find that proper estate planning did not take place. Certainly, we're not trying to dispense legal advice and would always suggest that you have an estate attorney prepare a will or other type of estate planning documents. After you've had a chance to read the attached checklist, we would be happy to assist with any questions you may have. Sincerely,

Dennis Permenter  
Oceanside Village Management  
[www.oceansidevillage.com](http://www.oceansidevillage.com)  
843-650-4440



# Estate Planning Checklist in Oceanside

## Important Questions & Documents You Need to Review

### 1. Make a list of your assets and debts

This includes everything that contributes to your net worth. Vehicles, retirement and investment accounts, your home and other properties, bank accounts, stocks and bonds, businesses you own, insurance, and any other valuable property should all be accounted for.

### 2. Gather important supporting documents

Next, gather any documents associated with your estate. This includes marriage certificates, divorce papers, insurance policies, business agreements, deeds, vehicle titles, and bank account information. Usernames or passwords associated with these assets are helpful as well. Place these important documents in a safety deposit box. Make sure that your Personal Representative knows where they are stored!

- Locate and review a copy of the **title** and your **Sublease** of your Residence in Oceanside, as well as documentation of each asset.
- If your Residence is owned by **two or more** persons, is it **jointly owned** with a right of survivorship? Typically, if owners' names are separated by the word "**OR**"—instead of "and"—it is a joint tenancy with a right of survivorship. If not, at death, title to the Residence will pass under your Will, which requires that someone administer your estate in Probate Court—a process that can be expensive and time consuming.
- As to other assets, also determine if ownership is joint with survivorship rights.

### 3. Choose your power of attorney and/or Personal Representative

Select your medical, health care, and financial powers of attorney, a personal representative of your will, and trustees of any trusts. Remember the powers of attorney terminate and are not valid after death.

### 4. Contact an attorney to draft the will, trust or other estate planning documents

In South Carolina, if a person dies **without** a will, unless the property is joint tenancy or in a trust, the State determines who inherits your property. For example, if you have a surviving spouse and children, one half passes to your spouse and the other half is divided among your surviving children. The problem, however, is that a **probate proceeding** is required. Just as you would go to your doctor when you are sick, for wills and estate planning, you should hire an attorney. For senior adults who have multiple beneficiaries, many assets, and one or more businesses, hiring a professional to organize your affairs and draft the necessary documents will be worth the investment. Probate proceedings can be a drawn-out process, sometimes taking a year or two, even if you have a will. But, as of 2022, you'll only have to pay **estate taxes** if your estate is worth \$12.06 million or more, which number goes up in 2023.

### 5. Talk with your family

Informing your family who will be impacted by your estate ahead of time is very beneficial. It prevents surprises, family stress, and clarifies any questions while you're still here to answer them. Make sure you inform the personal representative you are appointing in your will.

### 6. Plan to review your documents regularly

Life happens, and things change! **Ashley Melton, Attorney**, recommends revisiting your estate plan "every 3 to 5 years or after a significant life event—such as, loss of a spouse, child, sale of a business, significant income generation, creation of a trust)." If you sell your house, business, or vehicle, you'll want to revise your estate plans accordingly. A divorce, marriage, death of a spouse, or a diagnosis of a life-threatening condition can all be reasons to review and revise your estate plans.

[SEE REVERSE SIDE]

## QUICK REVIEW SHEET OF THE TITLE TO YOUR RESIDENCE:

IF YOU HAVE A LOAN ON YOUR HOME, YOUR TITLE MAY BE HELD BY YOUR LENDER. YOU CAN OBTAIN A COPY FROM THE LENDER. HOWEVER, IF YOU DO NOT HAVE A LOAN ON YOUR HOME, YOU MAY ORDER A DUPLICATE TITLE FROM THE S.C. DEPARTMENT OF MOTOR VEHICLES. OUR OFFICE CAN ASSIST YOU WITH THIS.

### SEE SPECIMEN TITLE →

#### 1 Check names of Owners on title:

- ❖ IS IT “OR” OR “AND”
- ❖ IF “OR” THEN AT DEATH, TITLE PASSES TO SURVIVOR AUTOMATICALLY
- ❖ IF “AND” THEN AT DEATH, TITLE PASSES UNDER WILL WITH PROBATE

#### 2 Check for Lienholder:

- ❖ IF A LIEN IS SHOWN, HAS THE LIEN BEEN RELEASED/CANCELED ON THE TITLE?



## QUICK REVIEW SHEET OF THE SUBLEASE FOR YOUR RESIDENCE:

IN SOUTH CAROLINA, A SUBLEASE OF LAND IS TYPICALLY CONSIDERED AS “PERSONAL PROPERTY.” IT’S RECOMMENDED THAT YOU CHECK THE NAMES ON YOUR SUBLEASE IN ORDER TO BE AWARE OF THE EXACT OWNERS.

#### 1 Check exact names of Owners on Sublease:

- ❖ IS IT “OR” OR “AND”
- ❖ IF “OR” THEN AT DEATH, TITLE PASSES TO SURVIVOR AUTOMATICALLY
- ❖ IF “AND” THEN AT DEATH, TITLE PASSES UNDER WILL WITH PROBATE



### AGREEMENT OF SUBLEASE

THIS AGREEMENT OF SUBLEASE is entered into on JANUARY 1, 2003, by and between OCEANSIDE VILLAGE, LLC, a North Carolina limited liability company authorized to do business in South Carolina, hereinafter called the "Landlord," and

1 JOHN DOE OR MARY DOE

hereinafter collectively called the "Resident."

*BACKGROUND STATEMENT*

The LANDLORD is the holder of long-term master leases covering certain lands, as they may be increased from time to time, located near Surfside Beach in Socastee Township, Horry County, South Carolina, and the Lot described below is included in the leased properties. RESIDENT desires to sublease the described Lot from LANDLORD, and LANDLORD has agreed to sublease the Lot to RESIDENT upon certain terms and conditions, as set forth in this Sublease Agreement, hereinafter called the "Sublease."

NOW, THEREFORE, the Landlord, for and in consideration of the covenants and agreements herein set forth to be kept and performed by the Resident, demises and subleases unto the Tenant and the Tenant does hereby hire, rent, and sublease from the Landlord the premises hereinafter described, for the period, at the rental, and upon the terms and conditions hereinafter specifically set forth.

1. Subleased Premises. LANDLORD hereby rents, demises, and subleases to RESIDENT, and RESIDENT hires, rents, and subleases from LANDLORD, "as is where is," that certain unimproved lot of land located within Oceanside Village, Socastee Township, Horry County, South Carolina (called the "Village"), described as follows:

LOT ADDRESS: 1234 OCEANSIDE DRIVE

(called the "LOT", which is approximately .056 acre), together with a non-exclusive right to use the roadways, walkways, parking areas and other amenities which may from time to time be provided for use of RESIDENT by LANDLORD (collectively called the "PREMISES"), subject to all Rules and Regulations applying to the VILLAGE which exist, or as may be added, modified, or deleted by LANDLORD from time to time in its

REV. JAN 2003
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## SPECTRUM BULK PACKAGE

### WHAT YOU NEED TO KNOW

#### THE BASICS

Oceanside Village bulk package includes the Spectrum TV Bronze (which also includes Spectrum TV Select channels) for a total of 205 channels, plus high-speed internet 500mbps, 3 set top boxes, modem & router.

Add-ons, extra packages (i.e., HBO, Showtime, Sports pkgs etc.) will be extra that you will be billed for directly from Spectrum. The base payment will be included in your amenity's payment

The new bulk service will begin after the last individual billing cycle that occurs on 12-28-2022. You can set up your account any time after that if you do not currently have one.

#### CURRENT SPECTRUM ACCOUNT HOLDERS

If you already have a Spectrum account, you do **NOT** need to cancel your current account or turn in your equipment. The change will happen automatically. You will no longer receive a bill from Spectrum unless you choose to have premium channels added.

If you do not currently have 3 set top boxes total, and would like to get your additional ones, they can be picked up at the Spectrum Retail store either in Murrells Inlet or on Dick Pond Road. (Addresses listed below)

#### NEW SPECTRUM ACCOUNTS

If you **DO NOT** currently have service with Spectrum, follow the steps below to begin the process:

1. Call Spectrum at **833-224-6603** to set up your account.
2. You'll have the option to pay to have Spectrum professionally install your equipment for \$49.95, **or** you can go to the Spectrum Retail store at **12150 Hwy 17 Bypass N Suite C, Murrells Inlet, SC 29576** or **3068 Dick Pond Rd, Myrtle Beach, SC 29575** to pick up your equipment (up to 3 set top boxes & router/modem) and install yourself. If you are not local and need assistance picking up and installing your equipment, or have any questions in general, please contact Terri Barley at the Oceanside Village office for assistance. Her direct cell is (843-575-9434), or you can email her at [complianceosv@aol.com](mailto:complianceosv@aol.com).