

HIGH TIDE

ASSOCIATES

Real Estate Services • Brokerage • Regime & Association Property Management

MARINERS COVE CLUB **Horizontal Property Regime**

Welcome to Mariners Cove Club. Please take a moment to relax and review the helpful and essential information provided. Be certain to visit our Website at <https://hightideassociates.com> for all Governing Documents (i.e., Master Deed, Bylaws, Rules and Regulations, etc.) and carefully review all documents in full. If you have any questions, please do not hesitate to contact the Regime Management Company.

Regime Management Company:

High Tide Associates

Ted Coords

Community Property Manager

Ted@hightideassociates.com

843-686-2241, Ext. 104

HIGH TIDE ASSOCIATES

P.O Box 7665

Hilton Head Island, SC 29938

55 New Orleans Rd. Suite 211

Hilton Head Island, SC 29928

Office: 843-686-2241

Fax: 843-686-2204

www.htausa.com

Resident information:

To assist in delivering the utmost service, including consistent communications, and to be able to reach you in the event of emergency, it is very important to complete and return the enclosed **CONTACT INFORMATION SHEET**. *Please be sure to list an emergency contact in the event that we cannot reach you directly

Amenities:

As a resident of Mariners Cove Club, you have access to the on-site pool and tennis courts for the exclusive use of Mariners Cove owners and guests only.

Unit Keys:

It is very important for us to have a key to your condominium. Please be assured that we have a key control policy in place. It is required that TWO keys of your unit be on file with High Tide Associates IN CASE OF A MAINTENANCE EMERGENCY and to provide scheduled pest control.

Pest Control:

Service by Orkin is on the 4th Monday of each month.

Refuse:

Please dispose of your properly bagged household garbage in the cans located in your courtyard. Serviced on Tuesdays and Fridays.

Pets:

Please use Doggie Stations posted on the common areas. As common courtesy, please curb your pet(s). The law requires that all pets be on a leash when outside the unit. Please be aware of the town CODE OF ORDINANCES. A pet walking area is located alongside the tennis courts.

Unit Leaks:

Report all leaks to High Tide Associates immediately!

Rules & Regulations:

Rules and regulations are developed to assist in the upkeep of a safe and enjoyable community. Please read the Rules and Regulations of the community. Any questions or concerns please contact High Tide Associates.

Helpful Numbers:

1. HHI PSD I (Water) 843-681-5525.
2. Palmetto Electric (Electric) 843-681-5551.
3. Time Warner (Cable, telephone and internet) Toll Free: 866-913-7989, Account # 001 390 086036101
4. SparksLight 843-686-5000.
5. Beaufort County Sheriff's Office 843-785-3618.
6. Bluffton Fire Department 843-757-2800
7. Hilton Head Hospital 843-681-6122.
8. Beaufort Animal Control 843-846-3904.
9. After-hours emergencies concerning your unit 843-683-0968

Hurricane Preparedness:

Please visit the Town of Hilton Head website www.hiltonheadislandsc.gov or Beaufort County website www.bcgov.net.

Insurance:

The regime insurance company is Coastal Plains Insurance of The Low Country. For certificates of insurance, please call 706-3006. The regime insurance is for catastrophic conditions, which is included in your monthly regime fee. Owners are responsible for obtaining contents insurance, known as an HO6 policy. Please see the attached for additional information. It is highly advisable that owners require their renters to obtain their own renters insurance! (Note that only long-term rentals are allowed)

Revised 2021

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Condominium / Regime

INSURANCE INFORMATION

The Master Insurance Policy is for the association and the building, for wind & hail, flood, fire, etc. This policy should be considered for use in catastrophic conditions. Owners are responsible for obtaining contents policy known as an **HO6 policy**, for damages to personal contents and for personal liability.

There are supplemental coverages that are available to make your regime and personal insurance more thorough. Be sure to ask your insurance agent about supplemental insurance to cover deductibles. Below are some of the supplemental coverages that are available and these should be discussed with your personal insurance agent:

1. Additions & Alterations: Code HO-31: This coverage would be beneficial in the event that you made interior improvements or upgrades on the inside of your unit and would insure you for the improvement values you have made to your unit. Example: wallpaper, upgrades to cabinets, upgrades to countertops, upgrades in floorcovering, etc.
2. Rental: Code HO-33: In the event that you do rent your unit, you should be certain that this endorsement is part of your insurance policy. Coverages include certain forms of theft and liability for personal injury.
3. Loss Assessment: Code HO-35: This coverage is intended to reimburse you in the event that the association assesses the owners for an insurance related concern. An assessment from the association could be for the large association policy deductibles. In such cases, you may be eligible for reimbursement of deductibles from your HO-35 rider. This also applies if the assessments are due to a shortfall in coverage. In both cases, these are only paid if the claim by the regime is in the area which you insure against in your HO-6 program. ***This is a complicated cause and you should discuss it carefully with your agent.***

In accordance with the association covenants, owners are responsible for obtaining insurance coverage for loss or damages to any furniture, appliances, plumbing fixtures, furnishing, carpet, floor, ceiling and wall coverings, personal affects and other personal property. Owners can be held responsible for the cost of repairs & damages caused to another unit. Regardless of what the cause of damage, whether from a leak of another unit or fire from another building, a rider for personal furnishings is the best way to ensure a reimbursement.

****Owners may be held responsible for the insurance deductibles for damages incurred that result in filing insurance claims.***

****If you have your unit on a long-term rental plan, make sure that the tenant(s) have renters insurance.***

**Mariners Cove Club
Rules and Regulations
September, 2020**

The following is a partial listing of the rules and regulations for the common areas of the Mariners Cove Club Property Regime. For a complete listing, please refer to your Master Deed and By-Laws of the Association. If you are a renter, you may request a copy of the By-Laws and Master Deed from your landlord.

Failure to comply with any of these rules will result in a written notice or violation ticket and owners will have 30 days to correct the infraction. A \$75 fine will be charged to the owner's regime fee on a monthly basis until the incident is corrected or resolved.

PARKING REGULATIONS

1. Each unit is entitled to one assigned parking space, marked with the unit number on the curbing. All visitor spaces are available on a first-come, first-serve basis. Visitor spaces are not assigned to individual units. Please check with your visitors to ensure that they have not parked in an assigned space.
2. Vehicles that are illegally parked in an assigned space or taking up two spaces by parking outside the designated lines, will be towed by order of the unit occupant, the BOD or property manager at the cost of the vehicle owner. Painting over existing spaces or numbers is not allowed and will result in fines and the cost to repaint the spaces will be billed to the owner.
3. Vehicles that are illegally parked in no parking areas (around the fountain and in front of mailboxes) are subject to towing. These areas have been designated as fire lanes by the Fire Marshall. Over flow spaces are located on the ground at the left side just before you exit the property.
4. Vehicles that do not have current tags and inspection stickers are subject to towing. Vehicles that are parked and not moved for a period of one month are considered abandoned vehicles and will be towed. If you will be away and leaving your vehicles for more than one month, please contact the management company to inform them so unnecessary towing will not occur. Your vehicle should be parked in your assigned space if this is the case. If you own more than one vehicle and will gone for one month or longer, the extra vehicles should be parked in the overflow parking and not in visitor parking spaces.
5. Boat trailers, campers, over-sized commercial vehicles, and any other type of over-sized vehicles are to be parked (not stored) in the over flow parking areas and may not be parked in the common parking lot.
6. If you are allowing a family member or friend to park their car in a guest spot for an extended period of time, and they are not living with you or visiting you, the BOD has the right to run tags for identification purposes and will have the vehicle towed.
7. Golf Carts are not allowed on Mariner's Cove Club property.
8. Recreational Vehicles are not allowed on Mariner's Cove Club Property, but visitors can park in a designated space, according to size, for a short period of time. Contact the Property Manager to make arrangements ahead of the visit or fines may occur.

PETS

Failure to comply with any of these rules will result in a written notice, a \$75 fine charged to the owner's regime fee on a monthly basis until corrective measures have been taken, and under South Carolina Law, removal of the pet from the premises could occur.

1. Waste: Persons who walk pets are responsible for immediately cleaning up after them and discarding securely bagged pet waste in the provided pet stations on the property. Two doggie stations are available with pet relief bags. Courtyards, balconies and decks are not to be used for pet waste and if this occurs should be immediately disposed of and sanitized. If this occurs and becomes a public health hazard, management will step in and the owner will be charged for the cleaning expense. Always pick up any excrement before hosing the area off, as it will wash into the common areas and your neighbor's yard, causing an odor and a health hazard.
2. Pets must be leashed at all times when outside a Unit, pursuant to Beaufort County Ordinances. If extendable leashes are used, dog caregivers must remain close enough to the dog to keep the dog under firm control. You MUST always have your dog under control.
3. Do not leave your pet unattended on patios, balconies or courtyards.
4. Pets must not be allowed to roam free or be tethered in common areas. Cats are not allowed to run loose.
5. South Carolina Law forbids pets in the swimming pool and within fenced in area. Pets are not allowed in the tennis court area with the exception of certified service dogs. If numerous complaints occur and no corrective measures have been taken by the owner of the offending pet, under South Carolina Law, the management retains its right to remove the pet from the premises.
6. Noise/Nuisance: no pet shall be allowed to become a nuisance or create any unreasonable disturbance. Pets whose unruly behavior causes personal injury or property damage, or who make noise continuously and incessantly will be fined. First a written warning, then a \$75 fine with potential removal of pet if warranted; county or police may be called to notify owner and also impose a fine.
7. Use designated pet areas to walk dogs whenever possible – refer to map on guard shack bulletin board.
8. If possible, pet owners should display a pet (i.e.: one dog & one cat) sticker on the bottom of the outside door indicating pets inside in case of emergency.
9. Pets are limited to two per unit, dogs not to exceed 75 pounds. Owners and Renters are to register their pets with the property management company – *Please find the form on our web site regarding breed, weight, etc.*

COURTYARDS, PATIOS, BALCONIES, AND LIMITED COMMON AREAS

1. Each resident is responsible for the upkeep of their dry yards, gutters and courtyards.
2. Satellite dishes are not permitted on roofs, balconies, decks, courtyards or limited common areas.
3. Bird feeders, except for humming bird feeders, are not allowed – they attract rodents and critters.
4. Firewood and kindling is not to be stockpiled in courtyards, patios, decks or anywhere on common grounds. Purchase and use firewood within a reasonable amount of time or purchase Enviro or Duraflame logs. Wood piles attract snakes, termites, bugs and critters defeating the purpose of having an exterminator.
5. Individualized irrigation systems must be maintained - Any damage created by said systems are the responsibility of the unit owner.

6. No overgrown shrubs or vines of any kind is allowed
7. Shrubbery, plantings and other areas of the grounds are not to be damaged, pulled or trampled
8. Trees, plants, shrubs should be cut away from the building, walls, patios, balconies and railings
9. No Trees or large branches from trees will be cut without the permission of the BOD and Property Manager and all landscape plans must be submitted to the property manager and BOD before planting.
10. Gates to courtyards, storm and screen doors must be kept closed at all times to prevent warping and tearing from hinges during storms as well as the importance of uniform appearance to the complex.
11. No one is allowed to alter/modify or tamper with MCC property
12. No one is allowed to alter/modify the fountain or it's settings
13. Wading in the fountain is strictly prohibited
14. Residents, Visitors and Children are not allowed to climb on trees, fences or walls.
15. Towels, rugs, clothing, etc. are not allowed to be hung on balconies, privacy fences or anywhere they can be seen from the common areas.
16. Unsightly articles are not allowed to be stored on balconies or displayed from windows.
17. No bicycles, scooters, skateboards, etc. are to be left outside courtyard areas, sidewalks or parking spaces.
18. Skateboarding is not allowed anywhere on the property of Mariners Cove Club. Bicycling, roller skating, or roller blading are not allowed in the pool area, walkways or tennis courts.
19. Children under the age of 12 are not allowed on the dock without adult supervision.
20. No clutter or storage in courtyards or decks...to include old wood, building materials, doors, windows, furniture or excessive garbage. The Board of Directors and/or the Property Manager has the right to enter and inspect or evaluate courtyards and decks, especially if complaints have been reported.
21. Arbors cannot be installed in courtyards. Preexisting arbors must be maintained & routinely manicured or the board will have them removed.

YARD CUTTINGS AND DEBRIS LOCATIONS

1. Yard debris drop off and pick up is on the right side of the MCC exit behind the wall and a large trash can for owners use is by the pool fence. Anyone witnessed dumping cuttings other than the designated location will be fined. Our lawn care company will pick up small amounts of cuttings but we will be charged for larger debris. Trash and debris is not allowed to accumulate in undesignated areas. Do not dispose of household garbage bags with the landscape debris. If a complaint is issued, the management company will remove the offending trash and the owner of the unit will be charged for the cost of the clean-up. Typically, Monday is pick-up day
2. Christmas Trees are to be disposed of by the occupant of the unit. Do not throw used trees on the common property of the regime.
3. Absolutely NO dumping of any kind in the Marsh

REGIME FEES AND PAYMENTS

1. Default of payment for 90 days or more will result in having to pay the entire 12 month amount, plus past due assessments

RENOVATIONS, MODIFICATIONS, ALTERATIONS, ADDITIONS

1. Any of these that affect the common and limited common areas must be approved by the MCC BOD, such as extension of decks, modification of balconies, addition of gutters, hardscapes, fencing and landscaping outside of owners gated area which is MCC property (*to name a few*)
2. Exterior building paint colors must be uniform for doors, trim, gutters and newly installed sliders. Acceptable Slider replacement for the importance of uniform appearance to the complex: Bronze only for visible sliders that face the parking lot and either white or bronze for sliders facing the water.
3. Extensions of decks must not go beyond the privacy fences and consideration of erosion to the property and access for maintenance to perform services will be considered in these decisions.
4. These projects must comply with the building codes and laws of Beaufort County and permits submitted to the Property Management Company.
5. All projects must be submitted prior to the beginning of the said projects! **THE BOARD WILL HALT OR REMOVE UNAPPROVED PROJECTS**

TENNIS COURTS, POOL and AMENITIES REGULATIONS

1. The Pool, Dock, and Tennis Courts to be used by owners, renters and their guests only. Guests are to be accompanied to the pool by the residents and guests using the tennis courts must identify themselves by unit number and owner. Offenders will be asked to leave
2. Tennis courts are reserved exclusively for playing tennis or pickle ball. Children are not allowed on the tennis courts for any type of play other than tennis or pickle ball and must be supervised by an adult.
3. Tennis court gate to be locked at all times/ask a board member for a key if you are a frequent user.
4. Children under the age of 13 are not allowed in the pool area unless accompanied by an adult.
5. The pool area is open at 8AM and closed at 10 PM, hours may be adjusted due to daylight savings time
6. Glass containers are not allowed in the pool area
7. The life rings, hook and rope at the pool and dock are to be used for emergency purposes only.
8. Pool furniture is to be left in the pool area and not removed for any purpose
9. Showering is suggested before entering the pool. Suntan oils, lotions and body oils disrupt the chemical balance in the pool and can cause the pool to be closed until the proper balance is achieved
10. No excessive noise, horse play or running is allowed in the pool area.

KAYAKS, BOATS AND TRAILERS

1. A copy of boat registration and current tax receipt must be on file with the Property Management Company
2. No vessels over 26 feet (class1) moored at MCC Dock due to the size and structure of the dock.

3. Boats must be in good running condition and used on a regular basis, otherwise they will be asked to store off sight.
4. In case of mandatory hurricane evacuation, all boats must be removed from MCC dock, whether the owner chooses to stay or leave. Damage to MCC Dock due to this violation will be the responsibility of the owner.
5. Only boats belonging to owners or tenants are allowed to be docked at MCC dock. Visitors may tie up for a short period of time. Unidentified or improperly documented boats will incur fines and then be removed from the dock at the owner's expense.
6. Trailers must be identified by owner and unit. One trailer for each unit. No commercial size trailers or box trailers allowed on MCC property. Unidentified trailers will be towed.
7. All kayaks must have their unit number clearly visible while stored in the communal rack or will be removed from the rack. Kayaks are to be registered with your unit number and reported to a board member
8. One kayak per unit unless space permits.
9. Rack is for owners and renters who are active Kayak users
10. Children are not allowed to play on boats or kayaks.

USE OF WATER ON PROPERTY

1. Common faucets by the guard shack and the center courtyard are for owners use only. A lock may be installed if abused and owners will be given a code as requested.
2. Faucets are not to be used by construction and maintenance crews or guests to wash cars and boats.

PROPANE TANKS

1. Only portable, exchangeable propane tanks, the size of those available in local stores, will be allowed. Failure to comply will result in removal of the oversized tank by property management
2. Propane delivery trucks are NOT permitted on the property.

GUARD SHACK STORAGE

1. Bikes may be stored inside the guard shack, two bikes per unit and must be labeled. First come First Serve basis. Ask a board member about a key for entry.
2. The guard shack is not to be used for personal storage, such as Christmas décor, etc. Only MCC Christmas décor is stored inside the guard shack. Fines will apply.

RENTERS, RENTAL DOCUMENTATION AND LEASES

1. Owners must submit rental documentation/ leases, contracts, and must show proof of renters insurance to the Property Management Company - \$75 fines will accumulate on a monthly basis for non-compliance

2. Renters shall fill out an emergency information sheet to be submitted to the Board and the Property Management Company. The Board needs to be made aware of who is staying on the property during a hurricane or in case of evacuation or emergencies. *Please find the form on our web site.*
3. Renters will report maintenance needs to the owners who in turn will get in touch with The Property Management Company.
4. BOD and the Property Management Company will only deal with owners to resolve issues and renters are to comply with those decisions.

COMMERCIAL BUSINESS ACTIVITY / SERVICE PERSONEL

1. No one shall operate a commercial business out of Mariners Cove Club, or be allowed to store such equipment on the property that is for commercial use. \$75 fines will accumulate on a monthly basis for non-compliance and the IRS will be informed of such practices.
2. Interfering with service personal while preforming their jobs on MCC property is prohibited. Inappropriate or rude behavior reported or witnessed to our service people will not be tolerated and subject to fines.

MARINERS COVE CLUB BY LAWS/RULES AND REGULATIONS

1. Owners are responsible for reading and understanding the MCC By-Laws and the Rules and Regulations.
2. Owners are responsible for supplying copies of the Rules and Regulations and By-Laws to their renters.
3. The MCC BOD reserves the right to address issues not covered in this document subject to, but not limited to, the safely, health, environmental issues and endangerment of all residents of the Mariners Cove Club Community. It is understood that the BOD and The Property Management Company will inforce these policies in the best interest of MCC at all times.

To be used as a tab on the website, not as a part of the rules and regulations

SUGGESTIONS FOR OWNER PREVENTATIVE MAINTENANCE

HVAC

- Change filter every three months
- Clean dirt/dust around furnace/condensing units
- Clear drain lines every 3-6 months. Use algae tablet to prevent buildup
- Clean exterior/interior coils
- Arrange for professional service twice a year
- Check Coastal Area life span for your unit

WASHING MACHINES

- Use only flexible hoses

- Lube moving parts especially transmission
- Check all hoses and supply lines frequently
- Empty line trap twice a year

DRYERS

- Clean filters and dryer vents
- Un – crimp dryer duct work

TOILETS

- Replace seals if loose and wobbly
- Call a plumber for any leaking/running water issues
- Check all hoses and supply lines frequently

DISPOSALS

- Run cold water when disposal is on (30-60 seconds after matter is cleared)
- Don't use hot water as it can melt fat which will re-solidify and block drain

LEAKY FAUCETS

- Check all hoses and supply lines. Call a plumber immediately when you discover leaks

SHOWERS

- Check for secure fixtures
- Caulk tiles as needed

DOORS AND WINDOWS

- Check trim for decay/rot. Check glass for loose putty
- Inspect for broken glass and damaged screens
- Check weather stripping for damage and tightness
- Caulk joints and areas as needed

HOT WATER HEATERS

- Make sure there is a pan underneath
- Check drain lines
- In coastal areas, life span is usually 10 years
- Check with Palmetto Electric for energy saving water heaters

SMOKE DETECTORS

- Replace batteries when you set your clocks ahead and back twice a year

WATER VALVE SHUT OFF

- Contact High Tide Associates if your water valve does not shut off properly or you are unable to access it. It is the owner's responsibility to remove any hard scape in order to expose the water valve in case of an emergency.

High Tide Associates

55 New Orleans Road Suite 211 Hilton Head, SC 29928

Ted Coords, Association Manager, 843-816-6482

Ted@hightideassociates.com

PET REGISTRATION FORM

Your Association Bylaws require registration with the Association of all pets. Please complete a Pet registration Form for each pet being registered.

- Please complete the entire Pet Registration form, sign and date.
- Attach a recent photo of your pet and a copy of the pet license (if applicable).
- Mail entire packet to Property Management at the address listed above.

Type of Pet: _____ Pet Name: _____
Color: _____ Weight: _____
Breed: _____ Distinctive Markings: _____

Please be aware that all dogs 4 months and older are required by South Carolina State Law to be vaccinated for rabies. Please attach a copy of your pet's current vaccinations.

Is your pet licensed? Yes No Not Applicable

Is your pet vaccinated for rabies? Yes No Not Applicable

I have read and agree to keep my pet in full compliance with the Association Bylaws, Rules and Regulations. I understand that, for sanitary reasons, I am responsible for the IMMEDIATE collection and proper disposal of all fecal matter deposited by my pet any place in the Commons area. The Association may charge a reasonable additional assessment as permitted in the By-laws if fecal matter is not properly cleaned-up. I will notify the Association in the event of any change in this registration.

Owner/Renter Name: _____

Address: _____ City: _____ Zip Code: _____

Unit #: _____ Home Phone: _____ Office/Cell Phone: _____

Email Address: _____

Signature: _____ Date: _____

HIGH TIDE

ASSOCIATES

Real Estate Services • Brokerage • Regime & Association Property Management

MARINERS COVE CLUB OWNER

Contact Information Sheet

If you have already done so, thank you. If you need to update, or if you have not sent your information to our office, please take a few moments and fill out the information requested below. This information is for regime business only should we need to reach you in the event of an emergency. You may return by mail, fax or email.

Villa #: _____

Name: _____

E-mail 1 _____ E-mail 2 _____

Mail address: _____

City: _____ State _____ Zip _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Fax: _____

Emergency contact name: _____

Emergency contact number: _____

Who will be living in your unit if not the owner? _____

Is your unit a rental? _____ Yes _____ No

Rental Company: _____

Phone number: _____ Email: _____

Other Comments: _____

*****For your privacy, protection & security, we do not provide any owner contact information to any other party unless the individual owner provides written consent.***

Ted Coords
Association Manager / Mariners Cove Club HPR
Ted@hightideassociates.com
Office 843-368-8663 Office Fax 843 686-2204

HIGH TIDE

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THIS FORM IS FOR MARINERS COVE CLUB

Association Dues

AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBITS)

ALL DIRECT DRAFT TRANSFERS WILL BE DRAWN ON OR AROUND THE 10TH OF THE MONTH OF WHICH IT IS DUE.

I (we) hereby authorize High Tide Associates (HTA), hereinafter called **COMPANY**, to initiate debit entries to my (our) checking or savings account indicated below at the depository financial institution named below, hereafter called **DEPOSITORY**, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Your Banking information:

Depository Name: _____
(Bank Name)

Branch: _____
(Location)

City: _____

State: _____

Routing Number: _____

Account Number: _____

Checking Account _____

Savings Account _____

This authorization is to remain in full force and effect until **COMPANY** has received written notification from me (or either of us) of its termination in such time and in such manner as to afford **COMPANY** and **DEPOSITORY** a reasonable opportunity to act on it.

If you wish to stop direct draft you must notify High Tide Associates in writing, including the date you would like the services to be discontinued.

Your Personal information: (Please Print)

Account Number (Example: ABC1234): _____

Name(s): _____

Phone Number: _____ day _____ evening

Signature: _____ Date: _____

Signature: _____ Date: _____

PLEASE ATTACH A VOIDED CHECK TO THE BOTTOM OF THIS AUTHORIZATION FORM

Unit Keys:

It is very important for us to have a key to your condominium. Please be assured that we have a key control policy in place. It is required that TWO keys of your unit be on file with High Tide Associates IN CASE OF A MAINTENANCE EMERGENCY and to provide scheduled pest control.

Please bring or mail two keys to:

*High Tide Associates
55 New Orleans Rd, Suite 211
Hilton Head Island, SC 29928*