Entry #: 2 - Michael Keaton **Status:** Submitted **Submitted:** 9/23/2026 10:41 AM

Name

Michael Keaton

Fripp Address

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Permanent Address

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Phone

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Each nominee must complete the nominee form, and include: an affidavit certifying the address that is their primary residence, a copy of their Driver's License, Voter Registration Card, or Federal Tax Return showing their home address to continue in the election process. A copy of a deed, which is obtainable from the Beaufort County Register of Deeds, online, is a clear demonstration of ownership.

If a property is owned by a Trust, the Trustees are the legal owners of the assets unless the Trust, through the Trustee, has deeded the property to the Beneficiaries. Depending on who is claiming membership (the Trustee or a Beneficiary) you either need a copy of the Trust or a Deed issued to the Beneficiary.

If the property is owned by a LLC, partnership, limited partnership, limited liability partnership, corporation or similar legal entity, provide documentation to show: (i) ownership of some or all of the equity, stock, LLC units, partnership units or other units of ownership participation and (ii) the candidate's participation in the management of the entity, whether as a director, executive officer, manager, partner or similar role."

Please note that this election is for 3 Non-Resident positions.

You will submit this nominee form online at the end of these questions. The deadline to submit an application is **October 15, 2026 at 4:30 PM EDT.**

Choose One

Non-Resident (Full Term)

Can you serve the full 36 month term?

Yes

Are you planning to change your FIPOA Resident status? Should you switch residency status during your term, you will be required to resign from your director position. Please answer below.

Please Choose One

I plan to keep my status the same

Please provide a brief resume/synopsis of your skills and experience.

I work full-time, and my current role I serve as the Senior Vice President of Business Development Team for Onity Group — a publicly-traded mortgage and finance company. Prior to joining Onity, I spent 10 years with Shellpoint Mortgage Servicing from 2012 to 2022 as their Chief Servicing Officer and EVP of Operations. Prior to joining Shellpoint, I had several executive-level roles at Resurgent Capital Services between 2002 and 2012, including Senior Vice President of Mortgage Servicing and Loss Recovery.

I began my working career about 32 years ago at Wendover Financial Services, where I spent more than 10 years in various operational leadership roles concluding my tenure there as Vice President of Default Administration.

In particular, with my background I believe I can help us increase timely payment of HOA dues and reduce the costs of communicating with homeowners.

Please provide your volunteer experience relative to this Board position.

We have been homeowners at Fripp since 2020 — initially purchasing a home in the Ocean Cottages, and for the last two years the proud owners of a second home on Veranda Beach Drive.

I have significant amount of relevant work history having been in the mortgage industry since 1992. I understand the needs of homeowners and have a work history that balances the needs of homeowners while at the same time ensuring that assets are managed for top financial performance. If chosen to serve on the FIPOA Board, I will use my background to enhance the experience, lifestyle, and value for homeowners

I currently serve as the business manager for a four-family condo association in Beech Mountain, North Carolina and I previously served on the board of a 36-family condo association in Kure Beach, North Carolina.

I am active in volunteer causes in my hometown of Greenville, South Carolina — everything from teaching Sunday School at Augusta Heights Baptist Church (for middle schoolers) to serving those in need with organizations like Hands on Greenville, Habitat for Humanity, and United Ministries.

You'll see from my work history that I have experience in understanding the needs of homeowners, delivering solutions that add value for homeowners, and doing it in a manner that is fiscally responsible for clients and investors.

Please share how you discovered Fripp and a brief history of your property ownership experience.

We have been homeowners at Fripp since 2020. In mid-2020 we realized our wonderful (but small) condo at Kure Beach wasn't going to work for our growing family. Additionally the Kure Beach / Wilmington area seemed to frequently get hit with hurricanes and the remnants of major storms. We sold our place at Kure and began exploring other areas.

While looking in Hilton Head, our broker suggested we take a look at Fripp. We immediately fell in love with the area and now are proud to own two homes on the island. We will always be part-time residents at Fripp given our family ties to the Greenville SC area. Although, I do hope to be spending at least 50% of my time at Fripp in about 7-9 years (retirement).

Why are you running for the FIPOA Board?

We have a long-term commitment to Fripp as a secondary home. I have professional (work) experience and volunteer experience that can be put to good use as a member of the FIPOA Board.

What are the major issues to be addressed by the FIPOA Board? What specific actions or recommendations are you proposing to address these issues?

There are things about Fripp that are wonderful and should never change. However, I'll start by sharing two examples of areas where we need to improve. We need to make changes to remain attractive to seasonal visitors and continue to appeal to the next (younger) generation of homebuyers. We are a place of peace, we don't want to be Myrtle Beach, but we also need to bring more non-resort amenities to the island as not all homeowners choose to be members of the Resort.

In my experience, I believe at times the FIPOA needs to be more service-focused. I have seen situations where homeowners receive bureaucratic-style treatment, like what you might receive at City Hall. Homeowners provide the funding for the paid positions at Fripp as well as the funding for key infrastructure initiatives. Let's revitalize how we serve.

Are there any committees, in particular, that you would have an interest in?

Appeals Committee

Finance Committee

Strategic Planning Task Force

Please Explain

I would be happy to serve in any capacity, but Appeals, Finance, and Strategic Planning are the areas where I have the most real-world experience to offer in service to the FIPOA.

Additional items to consider before becoming a candidate.

Are you a member in good standing? (all financial obligations paid; Assessments Security, and ARB)

Yes

A good precursor to becoming a director is having a familiarity with the various FIPOA governing documents, particularly the Bylaws, Covenants, 1983 Agreement and 1991 Agreement. They are available in your MyGreenCondo account, under Governing Documents.

Please note that you cannot serve as a Director at the same time as a spouse, a domestic partner, or a co-owner who serves as a Director.

Under current bylaws, directors are required to attend four regular meetings each year, either in person or via video conference.

How much time can you commit to the Association?

You will likely be asked to serve on one or more committees. It is common to devote more than 10 hours per week, even if you are off-island.

How many hours per month will you make yourself available for BOD business?

10+ hours or as needed

Required Documentation

Additional Forms

As part of the nominee form, candidates will be REQUIRED to participate in a Fripp Island Townhall Meeting for a meet-and-greet and a live Q&A session scheduled for November 7, 2026. Additionally, you will be asked to answer all the questions from the Town Hall.

Candidates who do not fulfill the nominee form requirements will be removed from the BOD ballot.

This completed form and documents must be received by the Election Committee by October 15th, 2026, by 4:30 PM EDT. Please press the SUBMIT button below to complete this portion of the nomination process. Your documentation has been attached.

By Signing below, you agree to the terms as stated above as part of the election process.

Signature

