

Estates of Tanglewood Lakes Homeowner's Association Board of Directors Meeting
May 19, 2008

The scheduled Board of Directors meeting was held Monday, May 19, 2008. Members present were Dave Weber, Harry Stevens, John Napoli, Jose Ockerman, and Nelly Gordillo of MMI.

- I. Meeting called to order at 7:11pm by David Weber.
- II. Minutes: President asked anyone if they had any questions about the written minutes – there were none. Jose made a motion to accept the minutes as written, John seconded. Motion carried.
- III. Treasurer's Report – Harry present his financial report. Areas of the report included:
 1. Checking contains \$20, 865.29
 2. Reserve balances now match because the deposits caught up.
 3. Lot 52 paid \$1642.89, but still owes \$245.
 4. Has a letter to add another \$2500 to Junes CD.
- IV. Fines Committee: The fines committee did not meet and there was no report.
- V. Architectural Committee: Handwritten report of a meeting held on 4/25/2008 was given to minute's taker. Meeting was called to order at 7:35pm, present were Marjorie, Claire, Dinah and David.
 1. Lot 24 request for paint and driveway, Body trim 6337 spun sugar, trim 6340 baked clay, driveway terra cotta – approved
 2. Lot 25 Hurricane shutters – approved
 3. Meeting adjourned at 7:55 pm
- VI. Old Business:
 1. New Board Member – Darrin Atinsky (Lot 1) expressed interest in being a board member. He was asked if he wanted to be on the fines committee and he accepted.
 2. Collection procedure – Filing of liens and foreclosures – Harry provided the following
 - i. If payment is not received by COB on the 10th the late charge is added to the account and interest start accruing on the outstanding balance, unless the 10th occurs on a Sat/Sun then the late charge should start COB Monday.
 - ii. On the 15th of the month send a certified non-return receipt letters notifying the account is delinquent and has been charged a late fee and interest is accruing at 10% per month.
 - iii. On the 30th of the month if the account if not paid in full (assessment, late fee and interest) that the homeowner will be notified by registered return-receipt that in 45 days, unless payment is made in full, your account will be sent to the associations attorneys for collection and a lien will be placed against the property. The letter needs to explain what the typical attorney fees are so that they know that it will almost double what they owe.
 - iv. On day 45 send a copy of all paper work to lawyers to send a demand letter and place a lien on the property.
 - v. Follow procedures as outlined in 720.3085(1)(b) in application of payments.
 - vi. Foreclose on property after one year delinquency.
 - vii. Made recommendation that we wait until next budget year to implement interest and that they way current late fees are being assessed to continue so that we can provided each homeowner with a copy of the new procedures with the next budget letter.
 - viii. There was much discussion about how interest is to be calculated. Harry recommended 10%, but depending on how the calculations work, the board seemed to be leaning to 18%.
 3. Seal-Coating of Street project and incidents status: Two homeowners Lot 42 and 47 tried to contact the lawyers and did not get any information from the attorney because the attorney was on vacation. No one in the office seemed to know about the letters. The letters had not case number or supporting information to show the homeowner why they were being assessed for the damaged caused to the seal coating. David suggested that we hold off on any seal coating until the lawyers and homeowners had a chance to talk. The board acknowledges that the residents contacted the board within the 30 days in accordance with the letter. Harry made mention that we

should be sending a letter to the lawyers, putting them on notice about the lack of response to the homeowners and the lack of through follow up on issues. MMI to contact lawyers to have a copy of all supporting documentation sent to each homeowner.

4. Landscaping and irrigation issues common areas: Harry explained that he met with Jerry Jarvis to go over the sprinkler system. The zone valve will need to be replaced because on zone pipe is leaking at the connection and cannot be repair, but must be replaced. In addition, there needs to be two more sprinkler heads added to each side on road way nearest the gate. One head will have to be changed from a 90 degree to 180 degree head. There is also one head in front of the gate house that does not work and Mr. Jarvis and Harry believe that it is connected to the drain pipe on the zone valve and will require a lot of digging to replace. Jose made a motion to spend the \$410 to repair the sprinkler system. John seconded. Motion carried.
5. Landscaping cont'd: Mr. Jarvis also reported a white fly infestation that is killing the fichus hedges and proposed two treatments at \$50 ea. Jose motioned that we spend the \$100 for the two treatments. John seconded. Motion carried. The board discussed that Javier, a homeowner in the HOA, did the termite treatment for free and that maybe we could have contracted with him.
6. Letter to Hollybrook: David stated that MMI should have sent at least a notice letter immediately stating that details and pictures to follow. He wants MMI to be more pro-active than re-active. Jose elaborated about the golf balls hitting his house and breaking his new roof tile (\$40K job), breaking his window and hitting his girlfriend in the back as they ate lunch outside. A discussion ensued about why it had taken so long to send the letter. Letter was sent May 12, 2008. Jose stated that Carol Grey (gray??) is the GM for the golf course and that he has contacted at least 3 times and has not received a call back. Nelly stated that Hollybrook is run by an association and does not have a management company. David and Jose both inquired about attending there HOA meeting. Nelly to check.
7. Gate house repair: We have a proposal to repair, insulation and drywall the gatehouse. The board discussed with is the best way to go (drywall, paneling or peg board). Jose discussed that drywall would probably look the best. Harry stated that if we drywall, the cables to the camera system need to be moved from behind the wall. Harry to get Monitech to give a quote to rewire and remove wires from the studs in the wall. Jose to get another quote from his contractor.
8. Lamp replacement in front of marquis: David said Audrey knew a contractor that we could use. There was some discussion about using a contractor suggested by a board member – the consensus was there was not anything wrong with it. There was some discussion about why we want to move the light. Harry stated that vendors and other cars backup or pull up to the front of the marquis and because of where the light is mounted, it gets hit by the vehicle and gets broken. The board discussed using fluorescent versus halogen versus mercury vapor. Harry stated since we have changed over to the fluorescent's the electric bill has gone down. MMI and Jose will get other quotes.
9. Hurricane Plan: Jose is working on it and will get a copy of it to the board soon. Mr. Jarvis was unable to provide an hourly rate because his company's fee is based on the job. When called he will evaluate the job and provide the cost at that time.
10. Violations: no discussion

VII. New Business:

1. David brought up the gate incident with the party truck. Nelly and David have been in contact with the company and they are refusing to pay. The board asked if we had video of the incident, Harry stated that he believes he has the video. Nelly will file a police report and Harry will provide a copy of the video.
2. David pointed out that raccoons are living in the attic in Lot 21. We need to send the homeowner a letter letting them know and try and have them removed.
3. David again brought up about gate dividers. He contacted Gate Systems and they will send a technician (free of charge), on a date of our choosing, to see if the system is capable of doing what the board wants to do. David also stated that they can install those plastic dividers for \$100 ea. John asked about replacement cost. David did not know.

4. David also brought up that several homeowners want their mailboxes replaced. The board discussed options (partial repair, no repair, scheduled repair). Since the homeowners do not own the mailboxes it makes it difficult for them to demand repair. Harry pointed out funding issues that could complicate the replacement of all mailboxes if we start to repair them.
5. Lot 17 Foreclosure: Randall Rogers (lawyers) notified the association that we should proceed with the foreclosure sale, since the mortgagor foreclosure was dismissed – meaning the mortgage is now current. The mortgage was \$224K. Randall Rogers is also asking for a \$300 retainer or start billing for services. Harry made a motion to pay the retainer, John seconded. Motion carried. Harry made a motion that we move forward with the foreclosure sale, John seconded. Motion carried.
6. Harry brought up the subject about late fees and interest for the board to consider as we move to adopt new procedures. That late fees or interest could be used as a negotiation point to get/help homeowners current with their assessments. One but not both could be waived or reduced.
7. David asked Nelly about the pit bull letter. Nelly stated letter has been sent and the city has been notified.
8. David inquired about the fine for Lot 32 and letter for motorcycle. David also pointed out lot 47 Lot 47, \$1000 fine has not been paid, landscaping has not been corrected, etc. In general, the homeowner does nothing requested of them to keep up their house.
9. David stated that the landscaper for lot 79 did not do a good job and Nelly should contact the mortgage company. Harry asked if we had sent them a demand letter for back assessments. Nelly stated that we have.
10. Harry brought up a point for the board to consider. He would like the board to consider moving some money into Bond/Municipals/Government Securities funds once each CD reaches \$20K. The board seemed to think this was a good idea. Harry will have a couple of brokers come to our meetings to give a presentation once we get to that point. With the Fed Fund rate at 2%, our CD will not be making near as much, but is a lot better than the .10 we get on savings and checking.

VIII. Open Forum: David opened the meeting to the homeowners.

1. Lot 42 – complained about Lot 39 constantly barking dog. David recommended that they call code enforcement, animal control and if necessary 911. Under the nuisance article of the bylaws, MMI will send a letter to Lot 39 homeowner.
2. Lot 81 – Sydney Poitier – asked what contingency plans the association has in place to help the homeowners because of unemployment. Nelly discussed what she can do to help the homeowners and the board understands that these are trying economic times and will try to work with the homeowner, but the association has bills to pay. The board pointed out several situations where we are working with several homeowners, but the homeowners have each defaulted on their payments. So the homeowner also has to work with the association.
 - i. He then asked the board for some consideration for his white trim. He stated that he repainted the house because the board required him to. There was discussion between the board and Mr. Poitier about the timeline of events and why the board took the hard line. The board stated the Mr. Poitier had no ask for nor received approval for any work and only asked after the fact, in violation of the bylaws. The board stated that it was the principal of the matter and not the white trim. David stated that he pleased that a homeowner came to the meeting to plead their case and thanked him for doing so. David said the board would take his request under advisement, discuss it and render a ruling soon.
3. Lot 43 – asked about the seal coating letter from the lawyers and how in bad taste he thought the tone of the letter was. He was upset by the verbiage the lawyer used. He then complained about how poor the seal coat job was because it rained. David explained all the evidence we had against him and that we would ensure that he got a copy of it. Homeowner got very loud and was asked to keep a civil tone or he would be asked to leave. Homeowner complied.

4. Board discussed Poitier's house trim. John made a motion to send a letter that current trim is approved, but include wording that any future work needs ARC and HOA will enforce procedures. Jose seconded. Motion carried. Letter to go via certified mail.
- IX. Adjournment: Jose made a motion to adjourn, John seconded. Motion carried. Meeting adjourned at 9:56 PM

The next meeting is scheduled for June 16, 2008 at 7:00 pm at the Florida Bible School

Respectfully submitted,
Harry Stevens, Treasurer
Estates of Tanglewood Lakes
May 20, 2008