

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION ANNUAL MEETING NOTICE
Feb 8, 2016

Home Owners
Silver Springs Garden Homes
Cottonwood, AZ 86326

Subject: 2016 Annual Meeting

Dear Members,

Silver Springs Garden Homes Homeowners Association is holding its Annual Meeting on Saturday, February 20, 2016 at 2:00 pm in our central park. Please bring a chair and your own beverage. If you cannot attend and wish the Board to vote on your behalf by proxy, please deliver your Proxy Sheet to Len Serdar at 618 Silver Springs Circle or mail it to Silver Springs HOA, 655 Silver Springs Circle, Cottonwood, AZ 86326 by Wednesday, February 17.

We will be holding an election for the secretary's position currently held by Bev Sass. Our Bylaws stipulate nominations may be accepted from the floor at the meeting. Each nominee introduces themselves and articulates their qualifications for the job. Officer's duties are described in Section 7.6 of our Bylaws.

All registered OWNERS of Silver Springs Garden Homes that are current with their Association Dues and Assessments, are eligible to cast one vote at the meeting. Only one vote may be cast for each home regardless of multiple owners for all business conducted that requires a vote.

Again, if you cannot attend the meeting and wish the Board to vote on your behalf, a revocable proxy is attached. (See Para. 3.8 of our bylaws for more detail). It is critical that proxies be returned so that we may have a quorum and conduct the necessary business of the Association.

We will distribute an Agenda, Profit and Loss Statements, a Budget, and Balance Sheets at the meeting and open the floor for discussion after the election. Please be prompt, we have a lot of information to share and business to conduct.

Thank you,

SSHOA Board of Directors
Steve Adelman, President '17
Tammy Spetz, Vice President '18
Bev Sass, Secretary '16

SILVER SPRINGS GARDEN HOMES HOME OWNERS ASSOCIATION

March 3, 2016

2016 Silver Springs HOA Annual Meeting Report

Our Annual Meeting was well attended on Saturday, February 20. Thank you to everyone that took time out of their Saturday to be there.

While reviewing the financial reports, Steve explained the invoice date change that happened at the first of this year that distorted the income figures.

The audit was conducted by Phil Terbell, a long time friend of the HOA with audit experience, who donates his time and experience. Those that assisted were Kim Molton from the CPA firm, Steve Adelsman, Len Serdar, Bev Sass, Carol Rada and Chuck Adelsman. The Audit went well.

Susan Grace (640) asked if anyone else received a notice about being in the flood plain. Her research confirmed that she is not and she is willing to talk to others about the issue at some other time.

Budget: The Budget was explained and no questions were asked.

President's Comments: Steve Adelsman is working on a 'Road Reserve' account projection to insure we have the funds for replacing the road. The Board has not found a simple and enforceable parking rule for visitors. Any suggestions are welcome. Several owners did think the parking situation has improved.

Chuck Adelsman (632) would like to see a paragraph added to the new owner Welcome letter and Renters Guideline explaining that we own the road and we are entirely responsible for maintaining it. Also, to protect the irrigation line that runs along the road, we request that no one park on the gravel.

Architectural Committee Report from Russ Haslow:

- The wall repair on 6th street will be completed soon.
- There is one more tree that may need to be removed but that's all.
- The irrigation system is ok for now but is aging.
- Exterior wall maintenance is need on the walls on the north, east and south sides.
- Gravel is coming is coming next week and the landscapers will be filling in where needed. No one should be taking gravel and using it in their backyards.
- Bud Jenkins added that any changes to the front yards need to be approved by the Arch Com because too much yard art hampers the job of the landscapers.
- If an owner wants more plants in their front yard than there are emitters, they are responsible for watering and maintaining them themselves.

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION ANNUAL MEETING MINUTES
Annual Meeting February 20, 2016

PLEASE NOTE: DRAFT COPY SUBJECT TO APPROVAL AT THE NEXT ANNUAL MEETING

The annual meeting was called to order by President Steve Adelsman at 2:04 pm. The meeting had a quorum with 17 homeowners in attendance and 3 proxies.

Everyone introduced themselves by name, house number and how long they have been the owner.

Last year's annual meeting minutes were read. The motion was made to approve the minutes as read, it was seconded and all voted to approve.

Financial Reports: The reports were reviewed. Steve explained the new invoice date change since it distorts the financial reports. The Wash Reserve requirement was briefly explained for the new owners.

Susan Grace (640) asked if anyone else received a notice about being in the flood plain. Her research confirmed that she is not and others can talk to her about the issue after the meeting.

Budget: The Budget was explained and no questions were asked.

Audit: The audit was conducted by Phil Terbell a long time friend of the HOA with audit experience who does it as a courtesy. Those that participated were Kim Molton from the CPA firm, Steve Adelsman, Len Serdar, Bev Sass, Carol Rada and Chuck Adelsman. The audit went smoothly.

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SSHOA Annual Meeting

February 20, 2016

		Proxy	Attending	Signature
632	ADELSMAN 632-34		X	<i>[Signature]</i>
634	ADELSMAN 634-33		X	
611	AVE 611-16			
600	BARIBEAU 600-01			
602	BEDDALL 602-02		X	<i>Kay Beddall</i>
636	BENITEZ 636-32 [R]			
651	BILLS 651-20		X	<i>Lynn & Lora Bills</i>
622	BROWN 622-39 [R]			
647	BURRIS 647-21			
630	CHIN 630-35 [R]			
606	CROWTHER 606-04			
650	DIROCCO 650-25 [R]			
624	EGGERS 624-38			
652	EMSHWILLER 652-24		X	<i>Bell & Shirley Emshwiller</i>
644	EURKAITIS 644-28		X	<i>[Signature]</i>
640	GRACE 640-30 [R]		X	<i>[Signature]</i>
621	HAGBERG 621-12			
654	HARRY 654-23 [R]			
603	HARWELL 603-18		X	<i>Marge Harwell</i>
608	HASLOW 608-05		X	<i>[Signature]</i>
635	JACOBSON 635-43	X		
639	JENKINS 639-45		✓	<i>[Signature]</i>
631	JOLIVET 631-41 [R]			
648	JURISIN 648-26			
628	LERUM 628-36 [R]			
612	MALIZIA 612-07		X	<i>[Signature]</i>
637	MANNS 637-44		X	<i>[Signature]</i>
615	MANZELLA 615-14			
642	MESTAS 642-29			
629	NORMAN 629-40			
638	PAULSON 638-31	X		
604	PENNINGTON 604-03 [R]			
643	PRESTON 643-22 [R]			
609	RADA 609-17		X	<i>Carol Rada</i>
617	SASS 617-13		X	<i>Beverly Sass</i>
618	SERDAR 618-10		X	<i>[Signature]</i>
646	SPETZ 646-27		X	<i>[Signature]</i>
633	STEGMILLER 633-42 [R]			
620	TAYLOR 620-11			
613	TIGARD 613-15		X	<i>Lynard K + D</i>
626	VAN WINKLE 626-37			
601	VEENIS 601-19	X		
616	VINCI 616-09 [R]			
610	VIOTTI 610-06 [R]			
614	YORK 614-08			

AGENDA
SSHOA Annual Meeting
February 20, 2016

Owner introductions

Approval of the 2015 Annual Meeting minutes

Review of the Financial Reports, Budget and Audit

President's Comments

- Parking Rule discussion

Architectural Committee Report

- Repair of 6th Street Wall Damage
- Tree Removal
- Irrigation system
- Wall repair and painting
- Gravel restoration

Old Business –

- Road maintenance report
- Yard Art discussion

New Business –

- Community Garage Sale Thursday April 28 – Saturday April 30
- Use of our land behind 621 – Community Garden?

Election of new Board of Directors Member

Adjournment

This & Last Year's Water Usage and Costs

Date	Gallons	Cost		Date	Gallons	Cost	Change in Gallons used
1/1/2015	-	\$ 46.33		1/1/2014	10	\$ 46.35	(10)
2/1/2015	-	\$ 46.33		2/1/2014	28,060	\$ 224.51	(28,060)
3/1/2015	-	\$ 48.76		3/1/2014	13,580	\$ 102.18	(13,580)
4/1/2015	16,620	\$ 132.06		4/1/2014	28,170	\$ 225.46	(11,550)
5/1/2015	28,540	\$ 242.06		5/1/2014	34,480	\$ 280.37	(5,940)
6/1/2015	33,820	\$ 290.78		6/1/2014	37,260	\$ 304.57	(3,440)
7/1/2015	42,680	\$ 372.53		7/1/2014	32,450	\$ 262.70	10,230
8/1/2015	29,220	\$ 248.32		8/1/2014	28,580	\$ 255.26	640
9/1/2015	36,710	\$ 317.45		9/1/2014	-	\$ 72.58	36,710
10/1/2015	33,640	\$ 289.12		10/1/2014	-	\$ 72.58	33,640
11/1/2015	19,910	\$ 162.42		11/1/2014	2,340	\$ 50.51	17,570
12/1/2015	30	\$ 48.76		12/1/2014	11,020	\$ 86.49	(10,990)
Total	241,170	2,244.92			215,950	\$ 1,983.56	25,220

SSHOA Budget	2016		Monthly	Annual
INCOME				
	4000	HOA Dues	3375.00	40500.00
	4025	Interest: Reserve Maint. CD		
	4030	Interest: Wash CD		
	4052	Interest: Reserve Savings		
	4055	Interest on Late Payments		
	4080	Misc. Income		
TOTAL INCOME			3375.00	40500.00
EXPENSES				
Maintenance	5000			
	5030	Landscaper	1900.00	22800.00
		Tree Removal	25.00	300.00
		Landscape Misc.	60.00	720.00
		Irrigation Maintenance	20.00	240.00
	5040	Wall Maintenance	15.00	180.00
Mailing/Office/Fees	6000			
	5300	Mailing Costs	2.00	24.00
	6300	Office Supplies	3.00	36.00
	6350	Bank/ACH Fees	32.75	393.00

* Proxy *

PROXY - A person, appointed in the place of another, to represent him.

PROXY - The right of voting at an election of an incorporated company by proxy is not a general right, and the party claiming it must show a special authority for that purpose.

Therefore, because of the following statements from your CC&Rs please sign the Revocable Proxy Statement if you cannot attend the annual meeting described in the enclosed document. This will assign the Silver Springs Home Owners Association the right to cast your vote according to the board's recommendations for election of officers and any other voting issues that are addressed at the annual meeting of February 20, 2016. If you wish to vote with a personal proxy in attendance on any matters that come before the association at this annual meeting, please send your own proxy with a signed proxy statement assigning that person as such. This proxy statement must be presented to the SSHA board prior to the beginning of the meeting, indicating that person's right to vote.

3.8 Proxies (from CC&Rs)

At all meetings of Members, each Member may vote (or register protest to the casting of the vote for Member's Lot by another Owner of the Lot) in person or by proxy. All proxies shall be in writing and filed with the Secretary before the appointed time of each meeting. Every proxy shall be revocable and may be revoked upon actual notice of revocation to the person presiding over the meeting of the Association or upon presentation of a later dated proxy executed by the same Member. A proxy is void if it is not dated or purports to be revocable without notice. A proxy terminates twenty-five (25) months after its date unless it specifies a shorter term. All proxies shall be automatically revoked upon conveyance by the member of his Lot or upon receipt of actual notice by the Secretary of the death or judicially declared incompetence of such Member.



RSVP - Revocable Proxy Statement — to be delivered to Len Sendar at 618 or mailed to Silver Springs HOA, 655 Silver Springs Circle, Cottonwood, AZ 86326, by February 17, 2016.

Name _____

Address _____

Proxy Signature _____

12/12/16 Board Meeting
Agenda

Approval of the last Board meeting minutes

Report from HOA Expo in Phoenix.

Arch Com Projects

Homeowner Maintenance Letter.
Outside Wall maintenance.
Brighter Lights in Central Park.
Status of other projects.
New projects.

Treasurer's Report and Financials

Financial Report.
Reserve fund allocation.
Sterling Financial Agreement.
2017 Budget.

Old Business:

Title transfer from developer for common areas.
Parking violation fines.

New Business:

Date of the Annual Meeting.
Audit scheduled.
Renew agreement with Taylor Waste.
Is three days too long for the Community Garage Sale?
New Wash CD in January.
1099s need to be mailed by January 31 – Is Sterling doing Income Tax?
Date of next Board Meeting.

Report from 2016 FirstService Residential Conference and Exposition
November 18, 2016

Open/Closed Board Meeting Issue:

Any subjects that may lead to legal action, should be in a closed meeting. Includes discussions of delinquent assessments, unpaid fines for violations and associated hearings. The violation hearings can be handled in an open meeting if the homeowner requests it, but it is not up to us to offer that option. They need to know the law.

Violation hearings are conducted for the first violation of each rule only.

Operating and Reserve Funds:

Operating and reserve funds should never be co-mingled.

There should be a 'reserve study' (budget) for the reserve fund. Funds can be moved from the operating fund to the reserve fund but NEVER from the reserve fund to the operation fund. (Haven't found this restriction in the statutes so far.)

It was recommended that the operating fund have 3 months of budgeted expenses in the checking account and the rest be invested in CD, etc.

Voting:

Proxy voting has been prohibited for a number of years. Votes are done by ballot in person, by absentee ballot or on-line. The ballot, envelope and enclosed material must include the name, address and signature of the member. We need to do more research on this before the annual meeting.

All voting material must be kept for at least one year and available for inspection.

By attending we received a very nice handbook of the AZ Statutes plus a one sheet summary sheet. I have a copy of the summary for each Board member and will loan the handbook to anyone who would like to see it. It's only good until July 1, 2017 when new statutes go into effect.

December 1, 2016

Dear Silver Springs Circle Homeowner:

In October of this year the Architectural Committee walked through the neighborhood and did a survey. They found a number of the metal fencing and gates at the sides of our houses that are rusted and in need of re-painting. Also noted were a garage door needing to be repainted and a drive way which needs a professional cleaning.

It is the homeowner's responsibility to maintain the fencing next to their house as well as the gate into their backyard private area. If your house is on the list below it has been identified as one needing some paint repairs. The homeowner can do the re-painting or hire a professional to do it. Please accomplish this as soon as practical.

Russ Haslow has repainted the metal fencing that the HOA is responsible for and found that Rust-Oleum flat white paint matches best to the original color. If you have any questions or concerns regarding products or procedures please contact Russ at 639-4291.

It is in all of our best interests to have our properties maintained at the highest level. The HOA also has a listing of the paint colors for the homes, as well as house trim colors and block wall fence color if these are needed.

Thank you for your cooperation.

The Architectural Committee
Silver Springs Homeowner's Association
655 Silver Springs Circle
Cottonwood, AZ 86326

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Dec 12, 2016

The meeting was called to order by Steve Adelsman at 2:01 pm. In attendance were Bev Sass, Tammy Spetz, Russ Haslow, Bud Jenkins, Bill Emshwiller, Carol Rada and members Shirley Emshwiller, Chuck Adelsman, Loma Jenkins, Evelyn Jacobson and Bev Malizia.

The minutes from the Nov 7 Board meeting were reviewed. It was decided to pull the parking violation and oil mess discussion from the open meeting minutes and handle those as closed meeting items. With those changes, Russ made the motion to approve the minutes and Tammy seconded and the minutes were approved.

A discussion followed regarding the regulation on 'Closed Meetings'. It is at the Board's discretion to call a meeting closed or not. Any time Rule or CC&R violations are being discussed or any item that could lead to legal action is discussed, it should be a closed meeting.

Bev gave a short report on the HOA Expo that she attended in Phoenix. The items reviewed were the Open/Closed meeting issue, setup of reserve accounts, the management of the funds and the change from proxy voting to absentee voting. It will be decided in the budget meeting if an additional savings account should be opened for the operating reserve account.

The Arch Com (Russ) reported that:

- There is some new information about paint for the fencing that Russ wants to add to the 'maintenance' letter that Carol had written before the letter is sent.
- Steve and Chuck have a painter that could do the fence painting and want to pass that information on to the homeowners in the maintenance letter.
- Russ knows an electrician that he will consult about brighter lights in Central Park.
- The exterior walls need attention before they deteriorate any more. Russ will get estimates hopefully before the budget meeting.
- The Landscapers will be spreading gravel about the area in January and will do the trimming in February.
- Evelyn didn't think her yard looked maintained when she returned in June, but Russ said that the rosebushes should not be trimmed until February.
- The Landscaping water has been turned off until January. Next year when we turn off the water, we will put a note in the next meeting notice that it has happened.
- The Cottonwood Public Works should be called if we find any large leaks along the road.

Financial Reports

The Treasurer report showed the following balances: Checking \$3,184.27 and Savings \$21,492.62 totaling \$24,676.89. The \$2,000 transferred from savings to checking will be left there until after the first of the year.

**Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Nov 7, 2016**

The meeting was called to order by Steve Adelsman at 2:01 pm. In attendance were Bev Sass, Len Serdar, Russ Haslow, Bud Jenkins, Bill Emshwiller, Carol Rada and members Shirley Emshwiller, Chuck Adelsman, Loma Jenkins and Roy Manns.

The minutes from the Oct 10 Board meeting were reviewed. Russ made the motion to approve the minutes and Steve seconded.

A discussion followed regarding the regulation on 'Closed Meetings'. Refer to the minutes from the Dec 12, 2016 meeting for clarification on Closed Meetings.

The Arch Com (Russ) reported that:

- Russ made the repair to the exterior wall behind 622.
- The Committee did a walk around and identified the side gates that need painting. Bud, Carol and Chuck will work on a letter to send to the owners with recommendations on what paint to use, etc.
- The exterior walls need attention before they deteriorate any more. Russ will get estimates when he returns and present the information at the annual meeting.

The Treasurer report showed the following balances: Checking \$3,333.70 and Savings \$20,742.62 totaling \$24,076.32. The Wash CD has \$15,022.54. The \$2,000 transferred from savings to checking will be left there until after the first of the year.

Russ will contact Bob Backus about the common area title transfer after he returns at the end of the month.

The next Board meeting will be Monday, Dec 12 at 2 pm. We will schedule the annual meeting in March at that meeting.

Loma Jenkins (639) felt the community sale should be less than 3 days. This will be put on the agenda for the Dec 12 meeting.

Roy Manns (637) would like to see brighter lights in Central Park. The Arch Com will research.

Bev made the motion to adjourn the meeting and Len seconded. The meeting adjourned at 4:06 pm.

Respectfully submitted,
Bev Sass, Secretary, Silver Springs HOA
Nov 7, 2016

**Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Nov 7, 2016**

Closed Meeting Portion of Nov 7, 2016 Board Meeting

The meeting was called to order by Steve Adelsman at 2:01 pm. In attendance were Bev Sass, Len Serdar, Russ Haslow, Bud Jenkins, Bill Emshwiller, Carol Rada and members Shirley Emshwiller, Chuck Adelsman, Loma Jenkins and Roy Manns.

A discussion followed regarding the regulation on 'Closed Meetings'. Refer to the Dec 12, 2016 minutes.

There are three Parking violations at 650 with fines totaling \$75. In August, the renter called Steve and said she would pay when she received her next paycheck. Nothing has been received. Steve called the owner and left a message. The owner returned his call and he will pay the fines for the renter. Also, there is oil damage done to the driveway at 650. A letter needs to be sent to the owner regarding cleanup of the driveway and removal of the truck causing the damage. All to be done by November 20.

There are four Parking violations at 647 with fines totaling \$175. We need to send a letter offering a hearing for the owner to contest the fines. The meeting should be scheduled at 1 pm on Dec 12, before the next Board meeting. We need to hold that meeting and record the fact if the owner does not show.

The issue of the damage to the irrigation box at the entrance was discussed again. Since no one witnessed the actual event we cannot know who actually caused the damage.

Respectfully submitted,
Bev Sass,
Secretary, Silver Springs HOA
Nov 7, 2016

Nov 7, 2016

HOA Board Meetings must be open meetings except for the following reasons:

1. The Board is receiving legal advice from an attorney.
2. There is pending or the Board is considering litigation.
3. Personal, health or financial information about an individual member needs to be discussed.
4. Any discussion relating to job performance.
5. Review of a member's appeal of a violation.

10/10/16 Board Meeting
Agenda

Approval of the last Board meeting

Arch Com Projects

All of the delivered gravel has been used, do we need more?

Exterior Wall maintenance will be done when Russ returns.

Next Committee projects.

Treasurer's Report and Financials

Financial Report.

Property Taxes have been paid.

Old Business:

Status of Parking Issues.

Title transfer from developer for common areas has not been done as of June 1.

Community Sale – Evelyn should be back Oct 19.

New Business:

Dates for the Fall Pot Luck.

Date of next Board Meeting. In Ramada?

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Oct 10, 2016

The meeting was called to order by Steve Adelsman at 4:00 pm. In attendance were Tammy Spetz, Bev Sass, Len Serdar, Russ Haslow, Bill Emshwiller and members Shirley Emshwiller and Aldon and Beverly Thielke.

The minutes from the Aug 9 Board meeting were reviewed. Tammy made the motion to approve the minutes with changes and Steve seconded.

The Arch Com (Russ) reported that:

- More gravel is needed for the yards. The Randy and Jan would like to pick up two tons of gravel in their trailer and distribute it directly from there. It may take 3 loads to complete the work. The Board approved the purchase of the gravel.
- Russ will make the repair of the exterior wall behind 622 that needs attention.
- The Committee will do a walk around and identify any side gates that need painting.
- The Committee will survey the exterior walls and make a recommendation.

The Treasurer report showed the following balances: Checking \$1,697.54 and Savings \$21,992.62 totaling \$23,690.16. The Wash CD has \$15,020.07. The checking account balance is decreasing each month as the dues that are paid yearly are deducted.

Since we have not received money for the parking fines from 647 and 650, Tammy and Bev will send a second letter.

Russ contacted Bob Backus about the common area title transfer. Bob said he has given everything needed to the Title Company. If we don't hear something from them in 3 weeks, we should let Bob know.

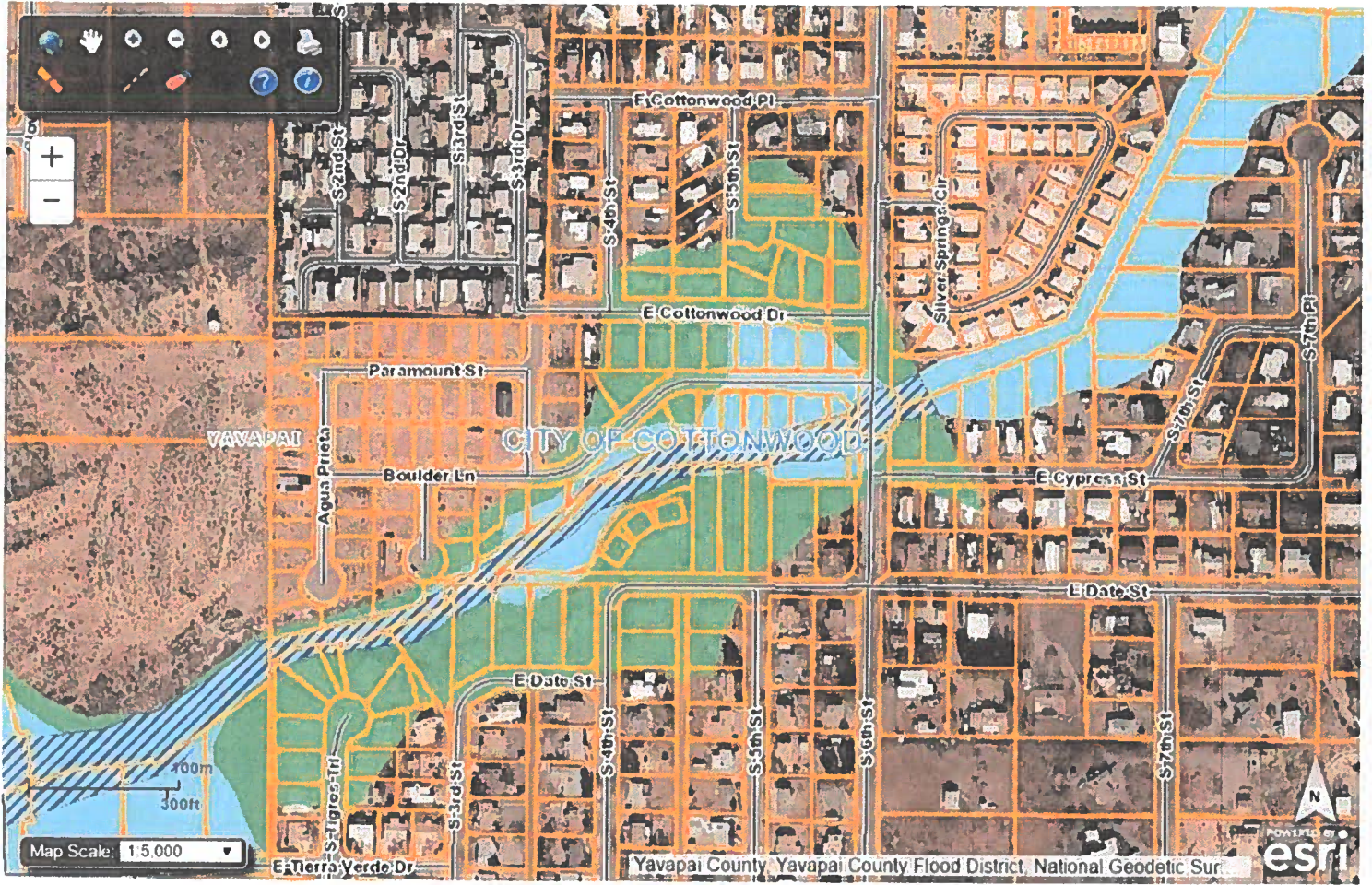
Evelyn (635) will be returning Oct 19, so the Community Sale will be held Oct 27 – 29.

The Community Pot Luck will be scheduled for Nov 5 at 4 pm.

The next Board meeting will be Monday, Dec 12 at 2 pm in the Ramada, weather permitting.

Len made the motion to adjourn the meeting and Tammy seconded. The meeting adjourned at 4:32 pm.

Respectfully submitted,
Bev Sass,
Secretary, Silver Springs HOA
Oct 10, 2016



11/7/16 Board Meeting
Agenda

- ✓ Approval of the last Board meeting minutes
- ✓ Discussion of Closed Meeting Rules
- ✓ Review and approval of additions to Aug 9 meeting minutes
- ✓ Review of 650 Parking Violations. \$75 outstanding fines. Update from Steve
- ✓ Review of 647 Parking Violations
- ✓ Arch Com Projects
 - Status of projects.
 - New Committee projects.
- ✓ Treasurer's Report and Financials.
 - Financial Report.
 - \$2000 transfer from Savings to Checking
- ✓ Old Business:
 - Title transfer from developer for common areas.
- New Business:
 - ✓ FEMA meeting and Flood Map
 - Requests for fund raising events (Keep Sedona Beautiful)
 - Date for the Annual Meeting and Budget Review.
 - Date of next Board Meeting.

11/7/16 Steve

Silver Springs Garden Homes
Homeowner's Association
Work Session – June 9, 2016

The meeting was called to order by Steve Adelsman at 1 pm. In attendance were Tammy Spetz, Bev Sass, Bill Emshwiller and Carol Rada.

The minutes from the May 27 work session were reviewed and the motion was made to approve them by Tammy and seconded by Steve.

The closing has completed for 631. They are having Jan and Randy water their backyard until they return after the sale of their other house.

We received two invoices, as requested, for the irrigation system repair at the entrance in May. We will forward the invoice for TJ Ricketts' services only to 647 with a cover letter to the owner of 647. Jan and Randy Ricketts' time will be included with their regular landscaping charges.

A check was received today from Bob Dirocco (650) for \$75. It was not noted if it was for the violation fees or his dues for June. We are assuming at this point it is for the fees and will watch for his dues payment. (Len thinks this is a dues payment and we received a letter from Lisa Powers).

The purpose of the meeting was to discuss a business being run out of 647. Steve wants to avoid amending the CC&Rs. Section 6.9 Nuisances seems to address the issue without modification. Bev will make an initial draft of a letter stating Section 6.9 and listing the violations. Bev will send the draft to Steve to modify and everyone will review it for additional comments.

Tammy still is going to write an email to be sent to Raylene inviting her to discuss the 'roaming cat' issue.

The next Board meeting is scheduled for June 14 at 2 pm.

Meeting adjourned at 2 pm.

Respectfully submitted,
Bev Sass
Secretary, Silver Springs HOA
June 9, 2016

6/14/16 Board Meeting
Agenda

Approval of the last Board meeting and work session minutes

Arch Com Projects

Water leak repaired

All delivered gravel has been used

Exterior Wall maintenance will be done when Russ returns

Other Committee projects

Treasurer's Report and Financials

✓Financial Report

Old Business:

✓Insurance quotes from State Farm

✓Status of Parking Rule issues and revision

✓Title transfer from developer for common areas has not been done as of June 1.

✓Back-flow testing done

Cat Issues

New Business:

Cottonwood Ranch will not be having a garage sale in Oct so our dates are good (Marge Harwell)

Order for copies

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – June 14, 2016

The meeting was called to order by Steve Adelsman at 2:08 pm. In attendance were Tammy Spetz, Bev Sass, Len Serdar, Bill Emshwiller and Carol Rada.

The minutes from the May 11th Board meeting were reviewed. Steve made the motion to approve, Tammy seconded and the Board approved the minutes as read. Then the minutes from the June 9th work session were reviewed. Tammy made the motion to approve, Steve seconded and the Board approved the minutes as read.

The Arch Com reported that the leak at the entrance has been fixed. The letter written during the June 9 work session to Lisa Burris about the water leak was approved and will be sent with a copy of the invoice.

The Treasurer report showed the following balances: Checking \$2,941.90 and Savings \$18,987.64 totaling \$21,929.54. The Wash CD has \$15,009.95. There is still the invoice for the water leak to be paid which is \$429.67.

The insurance quotes from Neil Rosenow (State Farm) were read. Tammy made the motion to increase the coverage to \$5,000 with a premium of \$520 per year. Steve seconded and the Board approved the increase. Bev will call Neil and make the adjustment.

Revisions to Rule 2 – 15 Parking were made as follows:

#3 A second violation will result in a fine of \$25.

#4 For each additional violation the fine will double. And after 4 violations the vehicle may be towed (at the owner's expense) at the Board's discretion.

A draft will be sent to the Board for approval before Steve has the rule recorded. Blank Check #3653 was given to Steve to pay the recording fee. Once the revised rule is recorded, Bev will distribute it to the homeowners, property managers and renters.

The letter was received from Lisa Powers (650) concerning the parking violations she has received. Steve will send her an email inviting her to meet with us to discuss the issues. Tammy will give Steve times when she is available to attend so he can offer times to meet. Bob Dirocco, the owner of 650, called and will be sending a check to pay the \$75 fine. Steve asked Len to notify him when Bob's check arrives.

After reviewing the complaint of a roaming cat from Raylene Taylor (620) in March it was decided that we had addressed the issue well enough with our emails.

Russ had discussed the transfer of the title for the common areas with Bob Backus but as of June 1 the change has not been made. Tammy will talk to Bob the next time she sees him.

It was decided at the work session that a letter addressing the CC&R violations at 647 was needed. Bev drafted a skeleton letter and Steve made additions. The Board reviewed the letter and made some changes. The letter will be sent after the revisions are made.

8/9/16 Board Meeting
Agenda

Approval of the last Board meeting

Arch Com Projects

All delivered gravel has been used

Exterior Wall maintenance will be done when Russ returns

Next Committee projects

Treasurer's Report and Financials

Financial Report

Richard Cranmer, CPA was bought by Sterling Financial, LLC

Old Business:

Insurance updated and paid 7/20/16

Status of Parking Rule issues and revision

Title transfer from developer for common areas has not been done as of June 1.

New Business:

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Aug 9, 2016

The meeting was called to order by Steve Adelsman at 2:10 pm. In attendance were Tammy Spetz, Bev Sass, Russ Haslow, Bill and Shirley Emshwiller and Carol Rada.

The minutes from the June 14 Board meeting were reviewed. Steve made the motion to approve, Russ seconded and the Board approved the minutes as read.

The Arch Com (Russ) reported that:

- The exterior wall behind 622 needs attention.
- They will do a walk around and identify any side gates that need painting and then send a letter to the homeowner. If the gate is not painted, the Arch Com would like to do the painting and send a bill to the homeowner.
- Ants have been reported in the east side of Central Park. Bill will take care of it.
- Termites have been reported in Central Park. The Arch Com will investigate how to handle this.
- The owner of 637 would like the Plum Tree trimmed to allow for better sun exposure to his solar panels. The question was raised, should this be an HOA expense?
- An oil mess was left in the street at 650. The Arch Com will spread sand or kitty litter on top to clean it up.

The Treasurer report showed the following balances: Checking \$1,920.50 and Savings \$20,489.98 totaling \$22,410.48. The Wash CD has \$15,014.97. The checking account balance needs to be watched so we don't over draw our account.

Automatic bill pay has been setup for the new CPA firm, Sterling Financial.

The additional insurance payment was made to increase our coverage to \$5,000 with State Farm.

The Revised Parking Rule was recorded and distributed to all homeowners and renters.

Russ will talk to Bud about the HOA towing vehicles.

Bill will talk to the owners at 651 about parking in the driveway during the day because they are right at the entrance.

A truck at 650 was parked on the street all day Friday, Aug 5 and overnight. Since it was broken down, Steve had given permission to park on the street overnight on Friday. Saturday the truck was parked there all day and overnight again and Bev put a tag on it Sunday morning. The renter called Steve and said it would be towed away Monday if not started and moved. Monday night the truck was parked in the driveway. A violation letter will be sent for the Saturday night violation.

3/17/16 Board Meeting
Agenda

Approval of the last Board meeting minutes

Status of Parking Rule issues
2nd Notice Letter

Arch Com Projects

Central Park Improvements

Gravel

Exterior Wall maintenance

Security lights and camera at Mail Boxes

Other Committee projects

Treasurer's Report and Financials
Financial Report

New Business:

Approve updated Welcome letter

AZ Corp Com Annual Report submitted

Review/renew liability insurance due in April

2016 Landscaping contract

Neighbor checks

Complaint of 'roaming cat'

Phil was Thankful.

Old Business:

Title transfer from developer for common areas

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Mar 17, 2016

The meeting was called to order by Steve Adelsman at 2:00 pm. In attendance were Tammy Spetz, Bev Sass, Len Serdar, Russ Haslow, Bill Emshwiller, Carol Rada and homeowners Loma Jenkins, Shirley Emshwiller and Evelyn Jacobson.

The minutes from the Mar 2 Board meeting were reviewed. The date of the next meeting needed to be changed to today. Then Tammy made the motion to approve, Steve seconded and the Board approved the minutes with that one change.

The Parking Rule 2nd notice letter was read. Steve made the motion to approve as read, Tammy seconded and the Board approved the letter.

At 647 the car has been on the street all day starting at 9:30 am. So everyone agreed that the car should be tagged with a first notice violation.

There had been a car parked on the south side of the circle. No one knew who it belonged to but the police were called. The police said it was not reported as stolen and later it disappeared. Tammy has the license number if it appears again.

Russ reported that Central Park was being worked on at the present time. The gravel that we have for the front yards will be distributed as the landscapers have time. The exterior wall behind 624 will be reinforced to stabilize it. Loren Bills (651) installed solar, motion activated lights on his house to test them. It appears that they work fine. The invoice for the lights will be coming from Loren. A new 'private property' sign was installed at the entrance. Russ has sprayed the vegetation all around the exterior wall. Two trees were replaced in two of the front yards.

The two young girls that have been walking in here are still coming after the sign was installed. Anyone who sees them should not be shy about nicely asking them to leave.

Any owner who wants to install motion activated lights on their house does not need prior approval from the Arch Com.

The Treasurer report showed the following balances: Checking \$8,653.36, Savings \$17,485.57 totaling \$26,138.93. The Wash CD has \$15,004.93.

The revised new owner Welcome letter and Renter's Guidelines were reviewed. Steve would like the letters to say that we get one month of trash pickup free if we pay for an entire year at once. Tammy wanted the fact that we own the road to be added as the reason why we want to minimize the impact on the road. We also wanted to replace the word 'resident' with homeowners and renters. Tammy will revise the letters and we will approve them at the next meeting.

Bev explained the new requirement for the AZ Corporation Commission report and will continue to check if it's accepted.

**5/11/16 Board Meeting
Agenda**

Review of Insurance with Neil Rosenow

Approval of the last Board meeting minutes

Status of Parking Rule issues

Last violation issued March 23.

Arch Com Projects

Central Park Improvements

Gravel

Exterior Wall maintenance

Security lights and camera at Mail Boxes

Other Committee projects

Treasurer's Report and Financials

Financial Report

Old Business:

Response to Raylene Taylor's complaint

Title transfer from developer for common areas

Approve updated Welcome letter and Renter's guidelines

AZ Corp Com Annual Report completed

Landscaper Contract signed

New Business:

Back-flow testing

Community News via Email or on Board or community email list

Pot Luck date

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – May 11, 2016

The meeting was called to order by Steve Adelsman at 1:58 pm. In attendance were Tammy Spetz, Bev Sass, Len Serdar, Bill Emshwiller, Carol Rada and homeowners Shirley Emshwiller and Evelyn Jacobson.

Neil Rosenow from State Farm joined us to review our insurance coverage. The HOA is insured for:

\$1200 damage of any structure (walls, Ramada or light poles) with \$1000 deduct/claim
\$1200 business property (office equipment, tools, etc.) with \$1000 deduct/claim
\$1,000,000 each occurrence - Liability for bodily injury and property and \$2,000,000 each year
\$500,000 medical payments for any injury
\$1,000,000 director and officer Liability (protects the Board)
\$481/yr premium - \$1000 deduct/claim Paid 4/18/16

This does not cover anyone who is paid by us.

Does not cover earthquake or flood damage. A second policy is needed for flood damage usually in the hundreds (\$350).

Neil will send us quotes for \$5000, \$8000, \$10000 and \$12000. Neil left at 2:15 pm.

Steve apologized to Len about assumptions he had made about the cat issue at the last meeting, which Len accepted.

The minutes from the Mar 17th Board meeting were reviewed and minor changes made. Then Tammy made the motion to approve, Steve seconded and the Board approved the minutes with that one change.

There are several issues with the homes in the area of 647 – 654. The issues are parking on the street, running a business out of the home and leaving a mess on the road. These will be addressed in a to be scheduled work session.

Carol Rada reported for the Arch Com.

- The Central Park project was completed and OK'd by the Committee.
- All of the gravel that we had for yards has been distributed. Evelyn (635) commented that she still had bare spots in her yard. Additional gravel may be ordered when Russ returns.
- Russ will work on the exterior wall behind 624 to stabilize it when he returns.
- The dog poop in the park seems to have stopped since Bill put a sign on the bulletin board.
- The bushes that were against the wall in front the 631 that is for sale have been trimmed as requested.
- The landscaper's contract was signed in April for another year.

The Treasurer report showed the following balances: Checking \$3,386.71, Savings \$18,237.64 totaling \$21,624.35. The Wash CD has \$15,007.48.

Silver Springs Garden Homes
Homeowner's Association
Work Session – May 27, 2016

The meeting was called to order by Steve Adelsman at 10 am. In attendance were Tammy Spetz, Bev Sass, Bill Emshwiller and Bud Jenkins on speaker phone.

The purpose of the meeting was to discuss the parking issues at 650. On May 26 a 3rd notice was issued to 650 for parking on the street. There was reckless behavior in response to the violation notice. Tammy witnessed it and asked if we could or should take action on that. Bud's response was that the Police could issue a misdemeanor if a citizen files a complaint. Our street being private would not affect that. It was decided to not pursue that.

Bud stated that other HOAs double the fine with each offence and then do a lien at some point with the filing fee and interest included. Also towing should be considered. The Parking Rule would need to be updated and the subject will be added to the agenda for the next Board Meeting.

It was decided that a 3rd notice letter should be sent to the renter, Lisa Powers, and to the owner, Bob Dirocco, certified mail with return. The letter should include 'if we do not receive full payment by June 10th, the Board will file a lien against the property'. Steve will call Bob and discuss the issue. (When Steve talked to Bob he was able to get a new address for Bob and that is where the letter was sent, regular mail. The notice was also emailed to both parties.)

The next Work Session is scheduled for June 9 at 1 pm.

Meeting adjourned at about 11 am.

Respectfully submitted,
Bev Sass, Secretary, Silver Springs HOA
May 27, 2016

6/9/16 Work Session & 6/14/16 Board Meeting
Agendas

Work Session Agenda:

New owners at 631 and backyard water
Water Leak Invoice for 647
Parking Issue at 650 and Lien
Business activity at 647
Cat Issue?

Board Meeting Agenda:

Approval of the last Board meeting minutes

Arch Com Projects

All delivered gravel has been used
Exterior Wall maintenance will be done when Russ returns
Other Committee projects

Treasurer's Report and Financials

Financial Report

Old Business:

Insurance quotes from State Farm
Status of Parking Rule issues and revision
Complaint of 'roaming cat'
Title transfer from developer for common areas has not been done as of
June 1.
Back-flow testing

New Business:

Cottonwood Ranch will not be having a garage sale in Oct so our dates are
good (Marge Harwell)

**2/6/16 Board Meeting
Agenda**

Approval of the last Board meeting minutes

Status of Parking Rule issues

Cancel First Notice for 654 and 650?

Arch Com Projects

Status of Wall Damage at 602

Central Park Improvements

Gravel

Other Committee projects

Treasurer's Report and Financials

Financial Report

Road Fund increase

New Business:

Approve Spring Garage Sale for Thursday April 28 – Saturday April 30

Plan 2016 Annual Meeting

2015 Audit

Review agenda

Old Business on Hold:

Report from meeting with John Osselaer at 604

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Feb 6, 2016

The meeting was called to order by Steve Adelsman at 2:00 pm. In attendance were Tammy Spetz, Bev Sass, Bud Jenkins, Carol Rada, Bill Emshwiller and homeowners Loma Jenkins, Shirley Emshwiller, Evelyn Jacobson, Bev Malizia and Chuck Adelsman.

The minutes from the last meeting were approved with one minor change.

The parking violation issued at 654 was reviewed. Since it was not clear in the rule just how long a visitor could be parked on the street, it was decided that the 1st notice should be cancelled for 654. Bev made the motion, Tammy seconded and all approved. Bev will send an email to the owner and renter stating that the violation was cancelled.

Bud reported that: the wall that was damaged behind 602 has been repaired and they will get bids for painting after the wall cures for a few weeks. Additional gravel for the yards will not be ordered until we are ready to use it. There are repairs needed on the outside walls. And any requests that the homeowners have for the landscapers needs to be given to someone on the Arch Com and they will talk to the landscapers. Bev will include this in one of the emails to owners.

Bud presented a written summary of proposals for repairing Central Park. A work session is needed to decide how that cost will fit into the budget. The work can be done any time the ground is dry.

At one time we had discussed installing solar panels for all the association street lights. One of the homeowners present suggested that we could add an additional shade structure in Central Park with solar panels on the top. We will not be going ahead with this idea at this time.

The Treasurer report showed the following balances: Checking \$11,846.20, Savings 16,135.57, CD \$15,000 for a total of \$42,981.77.

The Spring Garage Sale is proposed for Thursday, April 28 thru Saturday, April 30. Bev moved to approve the dates, Steve seconded and all approved.

Steve talked with Phil Terbell and he agreed to do the audit for us again this year. Loma Jenkins and Chuck Adelsman offered to help at the last meeting. Steve will get dates from Phil.

Tammy Spetz, who was appointed interim Vice President, Oct 14, 2015, has agreed to finish the term ending 2018. Bev Sass has agreed to be nominee for Secretary for another 3 year term, with the understanding that will be the last. Bev will include in the 'next Board meeting' email, a request for additional nominees.

The annual meeting has been tentatively scheduled for February 20 at 2 pm in Central Park.

The next Board meeting is scheduled for Wednesday, March 2 at 1 pm if Russ Haslow is available.

3/2/16 Board Meeting
Agenda

Approval of the last Board meeting minutes, Annual meeting minutes and Annual meeting ~~notice~~. *Report*.

Status of Parking Rule issues

first Last notice at 654

Arch Com Projects

Status of Wall Damage at 602

Central Park Improvements

Gravel

Exterior Wall maintenance

Security lights and camera at Mail Boxes – email from Lynn

Other Committee projects

Treasurer's Report and Financials

Financial Report

New Business:

Discussion of Annual meeting items:

Update Welcome letter

AZ Corp Com Annual Report submitted

Review/renew liability insurance due in April

Old Business:

Title transfer from developer for common areas

~~Report from meeting with John Osselaer at 604~~

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Mar 2, 2016

The meeting was called to order by Steve Adelsman at 1:00 pm. In attendance were Tammy Spetz, Bev Sass, Len Serdar, Bud Jenkins, Carol Rada and homeowners Loma Jenkins, Bev Malizia and Chuck Adelsman.

The minutes from the Feb 6 Board meeting were reviewed. Steve made the motion to approve, Tammy seconded and the Board approved.

The annual meeting minutes were reviewed and some changes were made. The same changes will be made to the annual meeting report that will be emailed to all owners.

The parking violation issued at 654 was reviewed. This will be their first notice and any more will include a fine. Bev will draft a 2nd notice letter to be reviewed by the rest.

Bud reported for the Arch Com the following: the wall that was damaged behind 602 has been repaired. The additional gravel for the yards will be delivered tomorrow. The Landscapers and Russ will discuss how to distribute it. The Arch Com recommends doing the Central Park improvements by Lockhart Landscaping Inc with a bid of \$5595.51. The motion was made by Tammy to approve the expenditure, Bev seconded and the Board approved. Bud will make the contact and proceed. The exterior wall maintenance has been put on hold for now.

The new lighting in Central Park will be done this weekend by Loren Bills after meeting with the Arch Com. The power for the lights should come from the HOA's electrical line not their house electrical power. Loren Bills needs to be reimbursed for the cost of the lights.

The Treasurer report showed the following balances: Checking \$11,264.89, Savings 16,810.57, CD \$15,002 for a total of \$43,077.46.

Bev needs to update the new owner Welcome letter and Renter's Guidelines for approval at the next Board meeting.

Our insurance renewal notice was received with a premium amount of \$481. Bud suggested we increase the amount of coverage of the other structures since it is only \$1200. Tammy will work with Neil Rosenow on making the change.

Steve felt we should do some kind of appreciation for Phil Terbell for all the years he has assisted with the audit. After some discussion we decided the HOA should send him a Visa gift card for \$200. The Board agreed that if we hired someone it would cost much more for just one year's audit. Chuck Adelsman will purchase the card and we will reimburse Chuck.

We will ask Russ to contact Bob Backus about the title transfer.

We agreed to delete the meeting with John Osselaer (604) since he isn't here much and it's been a year since he offered to meet.

**1/12/16 Board Meeting
Agenda**

Approval of the last Board meeting minutes

Parking Rule 'work session' report

Arch Com Projects –

Status of Wall Damage at 602

Gravel

Tree removal at 630 & 633

Other Committee projects

Treasurer's Report and Financials

Financial Reports

Change of invoice date in QuickBooks

Budget review

New Business:

Taylor Waste agreement for 2016

Who should be paid?

Removal of HOA box

Letter to the City about the wash flooding

Discount for going ACH or paying yearly

Income tax update – 1099s needed

2015 dues statements for landlords

Schedule 2015 Audit

Schedule 2016 Annual Meeting

Old Business on Hold:

Report from meeting with John Osselaer at 604

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Jan 12, 2016

The meeting was called to order by Steve Adelsman at 1:05 pm. In attendance were Tammy Spetz, Bev Sass, Russ Haslow, Carol Rada and homeowners Loma Jenkins and Chuck Adelsman.

The minutes from the last meeting were approved with minor changes.

The approved estate sale at 640 that was scheduled for Jan 15 – 17 has been postponed. That will be included in the next meeting announcement.

Russ reported that: the wall that was damaged behind 602 has been repaired and will be painted once it has cured in a few weeks, additional gravel for the yards will not be ordered until we are ready to use it, maybe in February and that the trees at 630 and 633 have been removed.

The results of the Parking Rule work session were discussed. A red violation notice will be placed on vehicles in violation of the rule. A report form will be filled out by the person placing the notice and the completed form will be given to the Secretary to be logged and filed. A 1st violation letter will be sent to the owner of the home and the renter if there is one. If more than one violation is recorded for a home a second letter will be sent charging the fine. If the fine is not paid a lien will be placed on the home. Towing of vehicles in violation will be considered. The email draft was approved to be sent to both owners and renters.

The Treasurer reported the following balances: Checking \$8,082.17, Savings 15,430.54, CD \$15,027.48 for a total of \$38,540.19.

Steve renewed the Wash CD for 2016.

Steve met with Chris at Taylor Waste to renew our agreement and confirmed that if a resident pays for the entire year, they will receive one month free. That will be shared with the residents in an email.

It was discussed that if there is maintenance work needed and we have residents in the community that are capable of doing the work, we would consider hiring them for the job. A bid must be submitted like any other provider to be considered.

Removing the HOA box was discussed. Tammy moved that it goes, Steve seconded and the Board approved. We will ask all owners to send any checks or correspondence through the US mail. The address is 655 Silver Springs Circle.

The Board discussed offering homeowners an incentive for using ACH to pay their monthly dues or paying the whole year in one payment. The idea was dismissed.

Steve will request 1099's for the landscapers from Chrystie and statements for the landlords for their income tax. These will be emailed to Bev to be emailed to the landlords.

SILVER SPRINGS GARDEN HOMES HOME OWNERS ASSOCIATION

July 7, 2015

2015 Annual Meeting Report

We had a warm morning for our Annual Meeting on June 27 in Central Park but it was well attended. Thank you to everyone that took time out of their Saturday to be there in the warm weather.

While reviewing the financial reports it was asked if the Ricketts Brothers, our landscapers, were licensed, bonded and insured. They are. That was a requirement when we took bids from the landscape contractors. John Osselaer (604) offered to help with the insurance policy at the first of the year since he has HOA experience.

The audit was conducted by Phil Terbell, a long time friend of the HOA with audit experience, who donates his time and talent. Steve Adelsman, Len Serdar and Kitty Lord assisted.

The financial changes this year were: moved our accounts from Wells Fargo to Country Bank; appointed Len Serdar as treasurer (and he has agreed to be again this year); set up ACH (auto-pay) for our dues and increased the monthly dues to \$75. We will be reducing the bookkeeper expense now that we have the ACH (auto pay) in place. The Board plans to do a 5 and 10 year plan for the HOA and does not expect to increase the dues for some time.

Max Brown, Architectural Committee Chairman, commended Bud Jenkins for the excellent job on the road maintenance. Max wants any oil on the new road surface to be reported to him so it can be cleaned up with sand, kitty litter, etc. Someone suggested we have sand available to use on the oil. Max and the Arch Com will address this issue. Also it was reported that the trees in the Wash are sprouting again. Max will address that when Russ returns.

Parking Rule: We, as an HOA, have a huge liability when vehicles are parked blocking the road and emergency vehicles cannot pass through. We need to develop a better parking arrangement. Steve asked everyone to park mindfully and to pass on any suggestions they have. Lu Senger (611) asked about company that won't fit in your driveway that runs past 11 pm. It was suggested that they park in a neighbor's driveway that isn't going to be leaving that night. A cover letter to the rule would encourage this and express openness. Susan Brown suggested talking to the police and fire departments about emergency vehicles. Others wanted to park on one side of the street or the other in alternate years. A sign would be needed at the entrance saying which side to park on that year. We will do another draft of the parking rule and send it to everyone.

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION ANNUAL MEETING MINUTES
Annual Meeting June 27, 2015

PLEASE NOTE: DRAFT COPY SUBJECT TO APPROVAL AT THE NEXT ANNUAL MEETING

The annual meeting was called to order by President Steve Adelsman at 9:09 am. The meeting had a quorum with 13 homeowners in attendance and 9 proxies.

We started with everyone introducing themselves by name, house number and how long they have been the owner.

The minutes from last year's annual meeting were read and approved as read.

Financial Reports: Kitty Lord, the bookkeeper, could not attend the meeting because of her work schedule. The amount questioned in the Misc account is really the amount of the backflow testing required by the City.

Budget: The budget spans parts of two years because the annual meeting was in the fall last year. Next year the budget will be for just the following calendar year. It was asked if Ricketts Brothers, our landscapers, were licensed, bonded and insured. They are. That was a requirement when we took bids from the landscape contractors. The tree removal, which was a big expense, was quickly explained for the new owners. We are reducing the bookkeeper expense because we are now using ACH for dues payment. John Osselaer from 604 offered to help with the insurance policy at the first of the year because he has HOA experience. Real Estate taxes are paid by the HOA on the common property. The title for the common property did not successfully transfer to the HOA. The Board needs to contact the developer.

Audit: The audit was conducted by Phil Terbell a long time friend of the HOA with audit experience who does it as a courtesy. Steve Adelsman, Len Serdar and Kitty Lord assisted.

This year we moved our accounts from Wells Fargo to Country Bank and are happy with their service, etc. Last year Len Serdar agreed to be the Treasurer which greatly helped the work load and has agreed to continue this year. This year we have set up ACH for payment of dues. And we increased the monthly dues to \$75 on Jan 1st. The Board plans to do a 5 and 10 year plan for the HOA and does not expect to increase the dues for some time.

Architectural Committee Report: Max Brown does not see any problems with any of the trees at this time. The irrigation system is aging and we are making repairs as needed. Wall repair and painting was not reported on since Russ Haslow was not present. The Wash was cleaned out last year and Russ Haslow continues to spray herbicide on the vegetation once a year. Also gravel is coming to fill in where needed.

Max commended Bud Jenkins for the excellent job with the road maintenance. Max wants any oil on the new road surface to be reported to him so it can be cleaned up with sand, kitty litter, etc. Someone suggested we have sand available to use on the oil. Max and the Arch Com will address how to clean up the oil. Also it was reported that the trees in the Wash are sprouting again. Max will address that when Russ returns.

Steve also thanked Bud Jenkins for an excellent job on the road project.

- **Garage Sales:** It was recommended that only 3 garage sales, excluding the two community sales, should be allowed by any one homeowner. Both Tammy Spetz and Susan Brown have contacted the City and there is no ordinance limiting the number of garage sales by one homeowner. It was moved to limit garage sales to three a year, excluding the two community sales. This motion was seconded and approved unanimously! We may need to do an amendment to the CC&Rs or Bylaws with notice of the amendment to the homeowners.

The election for a member of the Board of Directors was conducted. Steve Adelsman received 12 votes and there were no write-in votes.

The meeting was adjourned at 11:57 am.

Respectfully submitted,
Bev Sass
SSHOA Secretary
October 11, 2014

**Silver Springs Garden Homes
Homeowner's Association
Board Meeting – July 6, 2015**

The meeting was called to order by Steve Adelsman at 2:00 pm. In attendance were Steve Adelsman, Susan Grace, Bev Sass, Max Brown and Bill and Shirley Emshwiller.

We welcomed Susan and thanked her for stepping in as Vice President.

Architectural Committee projects:

- We still want to get a load of gravel to use in yards as needed. Max will ask Randy what to get and where we need to put it.
- Max has a container to put sand in for cleaning up oil spills. It will be put in Central Park and labeled 'Sand for Oil'.

Parking Rule:

Steve wanted to make a rule allowing the Board to make temporary rules but both Susan and Bev thought that was unnecessary.

Steve wants to make a 'temporary' rule and evaluate it after sometime instead of a rule that is permanent and recorded with the county, in case it's not working for us. So after much discussion we decided to revise the rule to address parking AND the flow of traffic. Traffic will be one way counter clockwise (turning right at the entry), owners will park in their garages and drives, visitors can park briefly on the right side of the street only and the garbage trucks will turn left with the garbage cans always on the inside of the street. Steve will write a cover letter to go out with the revised rule stating that it will start August 1 and be in effect until December 31 on a trial basis. Of course the letter will ask for input from the residents. The motion was made and seconded that we accept the rule. The motion was also made that we change it from 'owners' to 'residents' to apply to renters also.

Someone was wondered if cars can be parked on the left side of the street if they are headed to the right. Since this is not a city street there is no restriction.

Garage Sale Rule:

The rule number will be changed to Rule 1 since it will be the first rule recorded with the county. A third item was added stating that the resident holding the sale is responsible for insuring that the street parking rules are followed. A motion was made to accept the rule by Susan and seconded by Steve. Permission to hold an estate sale or moving sale is required by the Board 14 days prior to the sale. A notice will be put on the bulletin board stating that the sale was authorized by the Board.

Max, Bill and Shirley left the meeting about 3:30 since the discussion on the new rules was over.

Susan needs to be added as a signer on our bank accounts. Steve and Susan will go to Country Bank on Wednesday to get that done.

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION ANNUAL MEETING MINUTES
Annual Meeting June 27, 2015

PLEASE NOTE: DRAFT COPY SUBJECT TO APPROVAL AT THE NEXT ANNUAL MEETING

The annual meeting was called to order by President Steve Adelsman at 9:09 am. The meeting had a quorum with 13 homeowners in attendance and 9 proxies.

We started with everyone introducing themselves by name, house number and how long they have been the owner.

The minutes from last year's annual meeting were read and approved as read.

Financial Reports: Kitty Lord, the bookkeeper, could not attend the meeting because of her work schedule. The amount questioned in the Misc account is really the amount of the backflow testing required by the City.

Budget: The budget spans parts of two years because the annual meeting was in the fall last year. Next year the budget will be for just the following calendar year.

It was asked if Ricketts Brothers, our landscapers, were licensed, bonded and insured. They are. That was a requirement when we took bids from the landscape contractors.

The tree removal, which was a big expense, was quickly explained for the new owners.

We are reducing the bookkeeper expense because we are now using ACH for dues payment.

John Osselaer from 604 offered to help with the insurance policy at the first of the year because he has HOA experience.

Real Estate taxes are paid by the HOA on the common property. The title for the common property did not successfully transfer to the HOA. The Board needs to contact the developer.

Audit: The audit was conducted by Phil Terbell a long time friend of the HOA with audit experience who does it as a courtesy. Steve Adelsman, Len Serdar and Kitty Lord assisted.

This year we moved our accounts from Wells Fargo to Country Bank and are happy with their service, etc. Last year Len Serdar agreed to be the Treasurer which greatly helped the work load and has agreed to continue this year. This year we have set up ACH for payment of dues. And we increased the monthly dues to \$75 on Jan 1st. The Board plans to do a 5 and 10 year plan for the HOA and does not expect to increase the dues for some time.

Architectural Committee Report: Max Brown does not see any problems with any of the trees at this time.

The irrigation system is aging and we are making repairs as needed.

Wall repair and painting was not reported on since Russ Haslow was not present.

The Wash was cleaned out last year and Russ Haslow continues to spray herbicide on the vegetation once a year.

Also gravel is coming to fill in where needed.

Max commended Bud Jenkins for the excellent job with the road maintenance. Max wants any oil on the new road surface to be reported to him so it can be cleaned up with sand, kitty litter, etc. Someone suggested we have sand available to use on the oil. Max and the Arch Com will address how to clean up the oil. Also it was reported that the trees in the Wash are sprouting again. Max will address that when Russ returns.

Steve also thanked Bud Jenkins for an excellent job on the road project.

**Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Feb 17, 2015**

The meeting was called to order by Steve Adelsman at 1:03 pm. In attendance were Steve Adelsman, Bud Jenkins, Bev Sass and Len Serdar. No one from the Arch Com was able to attend.

Everyone is happy with the new wall at 651 but it's unclear if we owe money to anyone. Bud will speak with Russ and Gary and resolve the issue.

Bev will contact Loren Bills about the amount of the monthly dues. They paid only \$62. Bev will contact Susan Grace that we received only \$65 for February.

The contract with the Ricketts Brothers needs to be reviewed by the Arch Comm. Bud will discuss it with the Arch Com and get their OK to renew.

The email about a replacement on the Arch Com for Gary was reviewed. The Board member contact information needs to be added at the end along with some other minor changes.

The question about coal tar in the road sealant was discussed. Bud had asked Arizona Sealant about coal tar in the material that will be used on the road. There is some but not more than the industry standard.

The question about the Arch Com chairman being a member of the Board was clarified by Bud. That is only necessary during the building stage of a development.

Steve Paulson, the owner of 638, has had the overhanging trees in the backyard trimmed.

The wall damaging root in Joan Bennett's backyard has been removed.

Bud will handle moving the last of the money in Wells Fargo into the Country Bank account.

The Wash inspection has been done and the invoice and report should be coming soon.

Bev has contacted all of the title companies with our new HOA Gmail account and made sure they all have copies of the CC&Rs and Bylaws. All of the property managers have a copy of the Renters Guidelines.

The minutes from the last Board meeting were approved with minor changes.

The checking account has \$13,968.78. The savings account has \$1,850.02. The Wells Fargo account has \$7,893.89. The Wash CD has \$15,002.55. This makes a total of \$38,715.24.

Under the income tax section of the Operations Manual, it should say that a W-9 and 1099 is required for anyone that does work for us during the year totaling more than \$600 who is not registered with the Corporation Commission.

Silver Springs Garden Homes
Homeowner's Association
Special Board Meeting – Feb 20, 2015

A special Board meeting was called to discuss the ACH implementation. The meeting was called to order by Steve Adelsman at 3:54 pm. In attendance were Steve Adelsman, Bud Jenkins, Bev Sass and Len Serdar.

Bud and Bev want to delay the implementation of the ACH program. They felt we need to think the process through and have a complete plan.

Like how will we handle the members who feel they can't have the payment drawn automatically? Bev is uncomfortable with placing a lien on a member's property. That action should be used only when absolutely necessary. Steve pointed out that lien take approval by the Board.

Steve thinks there are several ways to handle it. First, Steve wants to contact those members and discuss the benefits with them. Or, we can have a three month grace period to get on board. In some cases members could be exempt but that would only be known by the Board. Or, there was the idea of giving those members deposit slips and have them deposit their own check. That idea need more thought.

Bud and Bev vote for delaying the implementation until June 1. Steve will be back in May to help implement the program and maybe we want to have a member's meeting before we go ahead. But Steve votes to move ahead now and sees no reason to delay the program.

Bud is going to draft a letter to send out with the tentative implementation date of June 1.

Steve will contact Bernadette from NPS with an update.

The next meeting is scheduled for Wednesday, May 6 at 2 pm.

Meeting was adjourned at 4:20 pm.

Respectfully submitted,
Bev Sass, Secretary
Silver Springs HOA
Feb 20, 2015

**Silver Springs Garden Homes
Homeowner's Association
Board Meeting – May 6, 2015**

The meeting was called to order by Steve Adelsman at 2:00 pm. In attendance were Steve Adelsman, Bud Jenkins, Bev Sass, Len Serdar and Max Brown from the Arch Com.

The road work will be done when the road repair company can get to it. They have had problems with their equipment. Bud will give the road repair company the HOA Gmail account to contact us.

We still need to replace Gary on the Arch Com. Bev will give Steve a list of potential candidates.

The 'Parking Rule' is on hold.

Bud will give Amflo the OK to do the Backflow inspection again this year.

The issue of Yard Art needs to be on the agenda for the next annual meeting.

Max has tried to contact Kristy at 604 about adding flagstone in front and along the side of the house. Max is waiting for their return call. Bev is selecting a new shrub for 613 where the old one has died.

A few other minor landscaping issues were discussed and Bev will talk to the Ricketts about them.

The minutes from the Feb 17 Board meeting were approved with minor changes. The minutes from the Feb 20 Board meeting were approved without corrections.

Treasurers Report –

The checking account has \$7,914.09, the savings account has \$13,200.41 and the Wash CD has \$15,000.00 for a total of \$36,114.50.

A report of the dues in arrears was give to Bev to contact the owners and resolve.

The ACH process was discussed. Bev will send an email requesting the members checking account information to be delivered to one of the Board members and directing questions to Steve. We do not want to send that information via email or put it in the HOA box. Steve will design the form or maybe get one from Bernadette at NPS and write the 'Rules and Restrictions' page with ACH rule being the first item. We'll ask the homeowners to put the page with their CC&Rs.

Tammy Spetz thinks that by paying dues through Bill Pay that a check is not generated. Len will make a copy of the next check that we receive from her account.

Steve will change the Ricketts's check to be sent auto on the 15th of each month. If an adjustment is needed, we need to make that once we receive the invoice.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – May 12, 2015

The meeting was called to order by Steve Adelsman at 1:52 pm. In attendance were Steve Adelsman, Bev Sass and Len Serdar.

The minutes from the May 6 Board meeting were approved with minor changes.

The ACH process was discussed. Steve will get an authorization form from Bernadette. Bev will modify it and send an email requesting the member's checking account information to be returned to her but directing questions to Steve. We do not want the information sent via email or put it in the HOA box. There will be an explanation email with the PDF form attached. Anyone that can't print it can request a copy from Bev.

Annual Meeting –

The annual meeting is scheduled for June 27 at 9 am in Central Park. Bev needs to send an email and distribute a notice. Steve will schedule an audit with Phil Terbell for June 9. Steve, Kitty and Len will attend the audit. We need to elect a new board member to replace Bud Jenkins and then elect a vice president at the next Board meeting afterwards.

Bev will send the notice about the annual meeting with a proxy form attached so members can return the proxy with the ACH approval form at the same time.

Bud reported his finding on the open meeting requirement for HOAs. We must notify the owners of Board meetings. So we will email the notice and put a notice on the bulletin board and not hand deliver the notice to owners without email.

Bev will send out the ACH email and PDF form, the annual meeting notice with proxy form and a notice about the next Board meeting which is scheduled for Tuesday, May 12 at 2 pm.

Meeting was adjourned at 3:00 pm.

Respectfully submitted,
Bev Sass, Secretary
Silver Springs HOA
May 12, 2015

Assignments:

Bud – will give the road repair company our HOA Gmail account name.

Bev - will give Steve a list of owner names that could be replacements for Gary on the Arch Com.

Bud - will give Amflo the OK to do the Backflow inspection again this year.

Bev – resolve dues in arrears.

Steve – will create an ACH form and the 'Rules and Regs' page for ACH.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Jan 27, 2015

The meeting was called to order by Steve Adelsman at 12:57 pm. In attendance were Steve Adelsman, Bud Jenkins, Bev Sass and Len Serdar.

Phase I of the road was completed and their payment has been sent. Bud has asked Arizona Sealcoating for estimates of future work for budgeting purposes. Steve mentioned that he is concerned about the use of 'coal tar' in the coating for the road. Bud will inquire as to what material will be used for the seal coating.

The new wall at 651 is being worked on currently. Steve and Russ have wall paint that we can use to paint it when completed. The unused portion of the wall money will need to be returned to Lana Webber.

Gary Jacobson has resigned from the Arch Com. The Board has accepted Gary's resignation with regret. Steve will notify Gary and thank him for his work. Bev will email the rest of the Arch Com about a replacement for Gary and ask if they would like an email sent to all owners asking for volunteers for the committee.

Bev emailed Steve Paulson the phone number for TJ Ricketts to remove the overhanging bush along the south wall. Bev emailed a second time and has not had a response.

The Wells Fargo accounts are ready to be closed. Robert Harry has cashed his check. Len wrote a check to Marjorie Peterson for \$65, that Bev will send. The Lerums and Susan Grace have paid the \$10 that they owed for their January dues.

The minutes from the Jan 6 Board meeting were approved with minor changes.

Bud will follow up on the Wash inspection. He understood that Pender was scheduled to do it soon, but we don't always get a copy of the report.

The yearly audit needs to be done before June 25. The Arizona law requires it be done no longer than 180 days after the fiscal year-end.

The issue of the title transfer for the common areas is still on the To-do List.

Treasurer's Report:

The Wells Fargo checking account has \$7,893.89. Len will write a check to move it to Country Bank. Steve will then close the account.

The Country Bank accounts have the following balances: checking \$12,736.51, savings \$1175.02, Wash CD \$15,000 giving a total of \$28,911.53. We will be adding the Wells Fargo balance of \$7,893.89 for a new total of \$36,805.42.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Jan 6, 2015

The meeting was called to order by Steve Adelsman at 10:01 am. In attendance were Steve Adelsman, Bud Jenkins, Bev Sass, Len Serdar, Max Brown, Russ Haslow and Gary Jacobson.

The wall at 651 has been torn down and removed. A check was received from the escrow account on 651. Gary will follow up on who is replacing the fence. We're hoping we do it so we can monitor the quality of the work. When done we will need to return the unused portion of the money. There is still the issue of the old stump needing to be removed from the front yard. We have a bid for the job from TJ Ricketts for \$1,397.40. The Board gave its approval to have the work done.

The repair work in the front yard at 602 has been completed with a tree planted. The homeowner, Kay Beddall, and the Arch Committee are satisfied with the work they did.

There has been an offer made on 615 (Joan Bennett's house). Len will fill out the HOA request form and forward a copy to Bev.

Regarding the overhanging bush along the south wall, Steve Paulson (638) requested the phone number for the Ricketts. Bev has emailed them on the status but has not received a response.

The back wall along the wash needs some repair of cracks and eventually needs to be painted.

The cracks in the road needs to be filled but not until the road has dried.

Gary Jacobson shared with the Board that he and Marywave will be selling their home and moving. Gary will stay on the Arch Com until March or April when they put their house on the market.

The un-cashed checks were returned to Robert Harry along with a refund check for \$65 that has not been cashed. Bev will send a note to them asking them to cash it since we are closing the account.

The minutes from the Dec 5 Board meeting were approved with minor changes.

The Board reviewed the notes from the HOA presentation in Prescott in October. One issue that we want to confirm is a new state statute requiring that the Arch Com Chairperson needs to be one of the Board members. The copy that Bev made some time ago is not readable and she can't find it again on the State website. Bud is going to look for it. The ARS number is 33-1817. Also there is a new law requiring the County to send one bill for all of the common property for property tax purposes.

It is still on the To-do List that the title to the common areas did not transfer to the association.

Treasurer's Report:

**Silver Springs Garden Homes
Homeowner's Association
Board Meeting – June 2, 2015**

The meeting was called to order by Steve Adelsman at 2:00 pm. In attendance were Steve Adelsman, Bud Jenkins, Bev Sass, Len Serdar, Loma Jenkins and Carol Rada.

Bud gave us an update on the sealcoating project. Arizona Sealcoating was ok with the information that we want to send to the residents. The dates and the quoted price are still good for the project. Max and Bud will be out of town when the work is done. Steve and Len will be here for questions and problems. We decided to pass out the information hardcopy to make sure everyone got the word. Steve and Bud offered to help Bev distribute them that night and Bev will post one on the bulletin board.

The New Parking Rule that Bud had written was discussed. Some small changes were made and then it was decided to have copies of the Rule at the annual meeting for discussion. We decided to have the violation slip be a half page on red paper so they are visible to the owner and other owners. A second half sheet on white with information we collect at the time would be filed by Bev for follow-up.

The letter from Evelyn Jacobson in 635 was reviewed and discussed. She felt the landscapers were not doing a good job and being paid too much. She didn't know that Kent billed for extra work so was getting more than she realized. The landscapers do extra work for us like checking all the irrigation in the spring, monitor the water usage weekly and pay the dump fees from their salary. The Board doesn't feel that what we pay them is out of line. She stated that she was promised a replacement tree for the one removed. Max is going to check that. She complained that the lights in Central Park were out, Max is also going to check into that also. The problem of the school bus going too fast was tabled until fall since school is out now. Steve will call Evelyn and discuss these with her.

The Backflow test results were returned from the City with a 'passed' status.

A replacement for Gary is still needed. Steve has a list of owners to contact. We also need a replacement for the Vice President since Bud will not run again. Hopefully we can find someone who may want to be President at some time.

The Architectural Request form from Geri in 615 was given to Max. He will talk to her and return the form to Bev to file.

Kay Beddall in 602 reported a brown dog running without an owner. Bev will tell her to call Cottonwood Animal Control to report it next time.

The Architectural Committee issues were finished and Max left the meeting.

The minutes from the May 12 Board meeting were approved as read.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Aug 4, 2015

The meeting was called to order by Steve Adelsman at 1:02 pm. In attendance were Steve Adelsman, Susan Grace, Bev Sass, Russ Haslow, Tammy Spetz, Larry and Pat Eurkaitis and Shirley Emshwiller.

Parking Rule Discussion:

Steve had verified again with Morgan Scott at the City that we really own the street. He verified that we do and can make rules for its use. Steve also talked with the Cottonwood Fire Marshall Rick Contreras, and Police Commander John Makuch and both were fine with changing the street to one way.

We read the comments submitted by Bud Jenkins. Russ pointed out also that we would be putting more wear and tear on the road and all agreed. Rumors are that some residents are not going to honor the one way street. The Board agreed to cancel the one way street idea. An email will be sent to the residents informing them of the decision. Susan would still like to see parking on just one side of the street to make it easier for emergency vehicles. Russ is going to look at which side has the most room. The Board agreed that residents need to park in their driveway or garage and only visitors on the street. A sign will be needed to let visitors know that they need to park on one side and with the flow of traffic. Susan has designed parking permits and a tracking sheet. Their review will be on the agenda for the next meeting. Steve will notify Rick Contreras and John Makuch of our decision to cancel the one way street idea.

Shirley would like to see the traffic move slower around the circle. The Board agreed that this is an ongoing issue.

Architectural Committee Changes and Projects:

- Max Brown has resigned from the Architectural Committee. We want to thank him for his good work for so many years. Russ Haslow has agreed to be the new Architectural Committee Chairman.
- The lights in the park are very dim. Russ said that the fact that it's a 12-volt system makes it that way. The whole line would have to be replaced and is expensive. Solar lights are going to be explored as an alternate.
- Evelyn Jacobson in 635 was told that her tree would be replaced. Russ will talk to her when she returns in October.
- At 637 there are lots of plums on the ground and Steve asked Russ to ask the landscapers if there is any way they can be cleaned up since the house is for sale.
- Susan said new trees are growing in the wash behind 640.
- Larry and Pat were given the OK to add window film to their house for sun protection.

Steve mentioned that there were some solicitors in Silver Springs and reminded everyone that they should feel comfortable telling them to leave since we already have a sign at the entrance.

Steve reminded everyone that there is a container of sand by the mailboxes to be used for oil drip clean-up in the street.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Oct 22, 2015

The meeting was called to order by Steve Adelsman (via Skype) at 4:05 pm. In attendance were Tammy Spetz, Bev Sass, Russ Haslow, Carol Rada, Bill and Shirley Emshwiller and homeowners Pat Eurkaitis, Vicky Mestas, Evelyn Jacobson, Chuck Adelsman, Bud and Loma Jenkins.

On Oct 16th, a car on 6th street ran off the road into the block wall behind 602, destroying a section of the wall. Russ and Bud are requesting estimates and have received one estimate so far. They expect the cost to be about \$3000. The driver had insurance with State Farm and they will wait for us to give them estimates.

Bernadette Meyers from NPS, which handles our ACH payments, said the email from Forte will only require more security so it may take more time to login because we will have to verify our computer, etc.

We confirmed that both Hellen's estate sale and the community sale are happening on the same date, Oct 29 through Oct 31. Evelyn said she had her one way signs that we can use.

Everyone agreed that the parking situation is much better. The Arch Com is meeting soon and will discuss the parking situation and parking permits.

The pot luck was very successful and everyone was hoping we have another in the spring.

The water usage report was not passed on to the new Bookkeeper or to the secretary when the previous bookkeeper left. Bev has entered all the data and will ask Judy Haslow for help printing it.

Randy Ricketts, the landscaper, is recovering nicely from his heart attack and was back working yesterday on little duty. They said they would make up for the day they missed at a later time.

Russ will talk with Evelyn about the tree in her yard. She has only just gotten back.

The load of gravel for the yards will be delivered Tuesday, Oct 27, at 10:30 and the invoice was given to Bev to pay after it's here. The Arch Com will work with the landscapers to determine where the gravel should go. The Arch Com is going to do a walk around to look for other issues that need to be addressed.

Steve asked about other leaking roofs in Silver Springs. He is going to write an email asking other homeowners who have had roof issues to contact him when he returns.

A couple of people said that people are speeding around the circle. We asked for suggestions but nothing was offered.

There is more dog poop in the park area. No one had any ideas of what we can do.

The next meeting is scheduled for Wednesday, Dec 2 at 2 pm.

Silver Springs Garden Homes
Homeowner's Association
Special Board Meeting – Oct 14, 2015

The meeting was called to order by Steve Adelsman (via Skype) at 3:51pm. In attendance were Tammy Spetz and Bev Sass.

This was a special meeting called to appoint Tammy Spetz as interim Vice President. All Board members voted to approve the appointment.

Cindy Holcombe at Country Bank was contacted about adding Tammy as a signer on the accounts. Two signers are needed to add Tammy so we will wait until Steve returns in November.

The next Board meeting date was changed to Thursday, October 22 at 4 pm so Tammy can attend.

The meeting was adjourned at 4:08 pm.

Respectfully submitted,
Bev Sass, Secretary, Silver Springs HOA
Oct 14, 2015

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Aug 10, 2015

The meeting was called to order by Steve Adelsman at 1:00 pm. In attendance were Steve Adelsman, Bev Sass, Russ Haslow, plus homeowners Tammy Spetz, Larry and Pat Eurkaitis.

We have a new Architectural Committee headed by Russ Haslow as Chairman. The other members are Bud Jenkins, Bill Emshwiller and Carol Rada. We want to thank them for agreeing to work on the committee.

Parking Rule Discussion:

After discussing the idea of parking on only side of the street, it was decided we would not add that to the Parking Rule at this time. Some minor changes were made to the Parking Rule. This new version will be emailed to all off-site owners and distributed at all residents before we record the rule with the County.

The Arch Com is going to look into marking the curb by the fire hydrants and the entrance to restrict parking in those areas.

The Garage Sale Rule also needs to be recorded with the County.

Architectural Committee Changes and Projects:

- The Committee has replaced a burned out bulb in Central Park and thinks there is enough light to keep anyone from tripping, etc. So there is no need to replace the lighting there.
- Evelyn Jacobson in 635 inquired about having her tree replaced. Russ will talk to her when she returns in October.
- The company that cleared the brush from the wash is going to re-do it at no additional cost.

Treasurer's Report:

There was no report since the Treasurer is out of town.

Steve received a fair offer for bookkeeping services to replace Kitty Lord. Steve and Bev will meet with them to work out the details before Steve leaves on his trip.

Minutes from the Aug 4 board meeting were approved with minor changes and will be sent to those members requesting them.

There has been no reply from John Osselaer about meeting.

Steve intends to setup a spread sheet to track the road reserve fund soon.

Operations Manual was put on hold until Bev's work load goes back to normal.

Steve will be gone from August 18 until November 24.

The next Board meeting will be Thursday Sept 3 at 4:30 pm via Skype provided Susan Grace is available.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Dec 2, 2015

The meeting was called to order by Steve Adelsman at 2:07 pm. In attendance were Tammy Spetz, Len Serdar, Bev Sass, Russ Haslow, Carol Rada, Bud and Loma Jenkins, Bill and Shirley Emshwiller and homeowners Evelyn Jacobson and Chuck Adelsman.

The minutes from the last four meetings were reviewed before the meeting started. Tammy made the motion to approve the minutes with minor changes, Bev seconded and all approved.

A request was made for an estate sale at 640 on Jan 15 – 17. Bev moved to approve, Tammy seconded and all approved.

A work session is needed to work on the parking enforcement. Russ will call the meeting sometime in January.

Russ is working on getting the damaged wall repaired. The insurance company said to go ahead and make the repairs. The estimate from Percission Structural Concrete is \$2000 plus the charge for cleanup. Painting will be \$575. All of the painters said they will wait 4 weeks before painting. The owner of 602 said they can use her water for the repair.

The wrong gravel was delivered for the yards so the Arch Com spread the gravel in the entrance to Central Park. A second load of gravel is needed for the yards. Steve moved we approve another load of gravel, Bev seconded and all approved.

When the Arch Com did their walk around, they found that some of the fencing and gates are in need of paint. Steve would like a general notice to go out to all home owners that everyone is responsible for keeping up their fencing. Russ said the easiest way to do it is to wash the fencing with Liquid Sandpaper then paint with RustOleum flat white paint. This suggestion should be in the email. (It was discovered after the meeting that the Liquid Sandpaper is no longer available.)

The landscapers were given a list of trimming that needs to be done. They are almost done with the list. There are two trees that need to be removed which may be too big a job for them. Russ will let us know.

Russ has replaced the sign at the entrance. Everyone likes it.

The irrigation water has been turned off for the winter.

The Treasurer reported the following balances: Checking \$4970.31, Savings 14,753.71, CD \$15025.01 for a total of \$34,749.03.

The invoicing date change was discussed and Bev moved to change the date starting Jan 1, Steve seconded and all approved. Steve will request it from Chrystie when he gives her a list of the reports that we need.

The next meeting we will review the current budget and the new budget.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Oct 1, 2015

The meeting was called to order by Steve Adelsman (via Skype) at 4:11 pm. In attendance were Len Serdar, Bev Sass, Russ Haslow, plus homeowners Bill and Shirley Emshwiller, Larry and Pat Eurkaitis, Carol Rada and Roy Manns.

Bev will write an email about replacing Susan Grace as Vice President. Susan Grace has agreed to remain a signer on the checking account in case a large check needs to be written.

Everyone present thought the parking situation was better lately and that no farther action was necessary at this time. The Arch Com is going to discuss how they might handle the parking permits and monitor the parking.

The Estate Sale at Hellen Cassidy's house (612) on Oct 15 – 17 was approved. We want the traffic to flow in a one way for both this sale and the Community Sale, Oct 29 – Oct 31. Russ will handle the signs. Bev will post a notice of the 'approved sale' on the bulletin board.

A Pot Luck has been planned for Oct 17 at 4 pm. Len and Julie Serdar and Pat and Larry Eurkaitis are organizing it. Carol Rada offered to help also. The date was approved and Bev will send out the email written by Julie.

Architectural Committee Projects:

- Russ has received an estimate of \$315 for a load of gravel. The Board approved the expenditure.
- Evelyn Jacobson in 635 inquired about having her tree replaced. Russ will talk to her when she returns in October.
- The company that cleared the brush from the wash has re-sprayed the plants and will cut them back if that doesn't take care of it.

Treasurer's Report:

Len gave a report of the bank account balances. The financial reports for the previous month will not be available until the 15th of the next month.

We received our usual 6 property tax bills and will write checks to pay them. Russ is going to see Bob Backus next week and will give him copies to show him that the property was never transferred to the HOA. Bev will get copies to Russ.

The review of the budget and set up of the road reserve fund will be done in December after Steve returns.

Some owners would like to limit the number of rentals in the HOA. But there are problems both ways. John Osselaer may have some input on that when Steve meets with him. That item is on hold for now.

As new business, Steve asked if anyone else has had trouble with their roofs leaking. Several have and Steve is going to send an email asking for input from owners.

SILVER SPRINGS GARDEN HOMES HOME OWNERS ASSOCIATION

October 23, 2014

2014 Annual Meeting Report

We had a beautiful day for our Annual Meeting on October 11 in Central Park and it was well attended. Thank you to everyone that took time out of their Saturday to be there. Even our bookkeeper, Kitty Lord, took time away from her work day to attend. It was nice for everyone to meet Kitty and to have her available for financial questions.

After looking at our financial reports it was obvious that we need to increase our monthly dues this year since we are not covering our expenses and not preparing for some large expenditures that we know are coming. An increase of \$15/month was proposed, but many felt that was too much. So a \$10/month increase was agreed upon and approved unanimously to start January 1, 2015.

Our previous president, Pam Van Winkle, was unable to finish the last year of her term due to health reasons. Steve Adelsman was appointed by the previous Board to complete her term as President. So now it was time to elect a new Board member. Steve Adelsman was elected unanimously to a three year term on the Board of Directors and will serve as President.

The idea of adding a Treasurer to our Board was discussed. Len Serdar (618) volunteered to be Treasurer. Since this is new for our HOA, it was decided it should be limited to one year on a trial basis.

The on-going issue of limiting garage sales was addressed again. There was unanimous support for limiting the number of garage sales at any one house to no more than three a year, excluding the two community sales.

We need committees formed to work on two issues. First is the on-going issue of parking on the street. We need clear rules and a way to enforce them. The second is 'Yard Art' in our front yards. It's a difficult issue but one that needs to be addressed. Anyone interested in working on these projects please contact Bev Sass.

The Community Garage Sale is coming up Thursday October 22 to Saturday 25. And our Community Pot Luck is Saturday October 25 at 4 pm in the Central Park Area.

If you have any questions about the meeting please contact any of the Board Members or Architectural Committee Members.

SSHOA Board of Directors

Steve Adelsman, President '17 928-451-9417
Bud Jenkins, Vice President '15 928-301-7456
Bev Sass, Secretary '16 928-639-9587

SSHOA Architectural Committee

Max Brown, Chairman 928-639-2840
Russ Haslow, Member 928-639-4291
Gary Jacobson, Member 928-634-5746

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION ANNUAL MEETING MINUTES
Annual Meeting October 11, 2014

PLEASE NOTE: DRAFT COPY SUBJECT TO APPROVAL AT THE NEXT ANNUAL MEETING

The annual meeting was called to order by President Steve Adelsman at 10:06 am. The meeting had a quorum, 15 homeowners in attendance and 9 proxies.

Kitty Lord, our bookkeeper, took time off work to attend the meeting and reviewed the financial reports. It is clear that revenue is not sufficient to cover our expenses. This was discussed later.

The minutes from last year's annual meeting were read and approved as read.

Steve acknowledged the work of previous board members: Susan Grace, Pam Van Winkle, Susan Brown and Judy Haslow (the bookkeeper for many years who far exceeded her duties as bookkeeper). Russ Haslow was recognized for all his work on the Arch Com and so much more. Max Brown was recognized for his work on the Arch Com and for stepping in as acting Vice President last year when needed.

Some of the projects and issues that were handled last year were:

- Tree removal – Steve explained the tree issue for the new owners and commended the Arch Com for a job well done.
- The new Board collected dues that were in arrears.
- A Community Pot Luck in April was organized and was well received.
- The first Community Meeting in the Park was useful for communications with the Board.

We'd like to do more work days like we once did - an example is the Central Park project.

Architectural Committee Report from Max Brown:

- The accomplishments for the year were; the removal of the big trees, the replacement of the broken stop-sign and the hiring of new landscapers.
- Road: the rain this year has really damaged the road so crack sealing and top sealing are needed earlier than planned.
- Central Park: damage was done by the rain. Additional gravel and repair are needed.
- The Wash: some of the trees and brush in the cement slab are getting too big and need to be removed.
- Yards: two lots need additional work since the tree removal project (602 and 651) and some yards need additional gravel.
- Walls: more walls need to be painted but that will be put off for now.
- Max reminded owners that the HOA will replace dead plants but if an owner wants a live plant replaced it's done at the owner's expense with approval from the Arch Com.

The audit will be done this coming week and the report will be available to any homeowner by request.

Everyone introduced themselves by name, which house they own and how long they have owned it.

Old Business:

- Road maintenance: The road will be sealed within the next year and chip sealed within a few years.
- A tree survey was done which lead to some trees being removed and now others are being monitored for removal.
- The irrigation system is close to the road so we ask that no one drive or park on the gravel. The system is old and we are hoping we will not have problems this year. One option for consideration

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Mar 10, 2014

The meeting was called to order by Steve Adelsman at 1:56 am. In attendance were Steve Adelsman, Bud Jenkins, Russ Haslow, Gary Jacobson and Bev Sass.

The current landscaper, Kent Backus, has informed us that he will be leaving at the end of April. Marta Adelsman is going to organize a pot luck between Apr 15 through 22, while Steve is between trips. We want to invite Kent Backus and his wife Audra as a thank you for all Kent has done through the years. It now is urgent that we update the landscaper's contract before we hire the next landscaper. Bev will email a copy of the current contract to Max, Russ and Gary along with the suggestions that Bud had made. Bev will update the contract once all the changes are in. Several contacts were given to Russ and Gary for a new landscaper and they will contact them.

Russ was told we should leave the stumps from the tree cutting for three weeks before we cut them so the poison is absorbed. We then need some gravel to cover the stumps. The Board approved the expenditure for gravel when needed. Russ also needs poison to treat the weeds on the outside of the walls along the wash. Bud or Bev will go with him and take the debit card for the expenditure.

There has been some vandalism in our area. We need someone to log these incidents. Once the email system is setup we will ask everyone to report problems. Bud Jenkins offered to be the contact.

Max needs to get estimates on road repairs. If he doesn't get it soon, Russ and Gary will go ahead with it. Also Russ and Gary are going to ask Kent to review things around the area and get the irrigation setup before Kent is gone.

Russ and Gary left about 2:45 pm.

The minutes from the March 7 meeting were approved with the Gmail paragraph revised.

Steve has the names of two engineers to give to Bud to do the Wash Inspection.

When making copies of the CC&Rs, the latest one should have an amendment for the garbage pickup arrangement.

The new owner Welcome letter and Renter's Guidelines were approved with some changes.

Some deposit information was requested from Wells Fargo that created fees. Steve will investigate who did it.

The bill for the officer insurance policy came from Auto Owners Insurance for \$1106. Steve will look for less expensive insurance.

Dues in arrears are Lana, two months, Benitez, 1 month, Koster, 2 months and the lien on Tom Joseph's.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Apr 17, 2014

The meeting was called to order by Steve Adelsman at 1:00 pm. In attendance were Steve Adelsman, Bud Jenkins, Russ Haslow, Gary Jacobson and Bev Sass.

The Ricketts Brothers were the landscape service that Russ and Gary recommended. They a little more expensive but the quality of their work is evident after seeing their current work. The Board decided to hire them for a year and re-evaluate then. Bud will set up a meeting on Monday April 21 with the landscape service, Russ Haslow and the Board to agree on a contract. We will ask if there is any room to lower the price.

Russ and Gary left about 1:20 pm.

The minutes from the March 10 meeting were approved as read.

The new budget will be reviewed in May.

Road repairs were put on hold. Bud got an estimate on crack sealing. But we need to know when we will need to do more and what that will cost. Bev is still finding out who did the road work at Cottonwood Ranch.

Robert Harry, the son of Dorothy Haskett at 654, is still sending checks for the HOA dues. Bud sent him a letter and we are waiting for him to respond. We are holding any checks that come from him plus we cashed one so we will need to refund that money.

We agreed to go with a new liability insurance policy with State Farm. The premium has been paid and the other insurance companies have been notified, all done by Bud.

We have Kent's resignation letter and it will be filed.

Steve will be gone until May 7 and Bud will be here until Steve returns to cover any new issues and collect the mail and checks. Bev will be gone May 2 – 5 but will pick up the mail and checks until May 10 giving Steve time to recover from his trip. Bud will pass the checks to Kitty starting this week.

The renters in 631 (Chris's house) have been parking on the street. She has a broken leg and it's hard for her to get in and out of her car when it's parked next to his. Bev will talk to them and see if they are able to park in the drive now.

The email about electing a President and Treasurer will be sent after the Pot Luck. We will also send an email about reporting suspicious behavior to Bud who will keep a log for now. We may do a more formal Block Watch later.

The Renter Guidelines and New Owner letters were approved with the addition of the HOA email address added.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – May 20, 2014

The meeting was called to order by Steve Adelsman at 1:53 pm. In attendance were Steve Adelsman, Bud Jenkins and Bev Sass.

The minutes from the April 21 meeting were approved with minor changes. It should be noted that the Rickettes were willing to lower their price to \$1900/month.

The email about the new President and adding a Treasurer was sent. The only reply we have received is from Max and Susan Brown questioning the addition of the Treasurer. We realized that we didn't make it clear that the Treasurer would not be a voting officer. So in the next email about the annual meeting date we will make that clear. Also Steve and Bev will meet with Max and Susan Brown to discuss the issue.

At the last meeting it was questioned if there were any offers on 609. Phil Terbell said there is an offer that is contingent on another offer. He thought he may have another offer coming in. The first offer expires June 20.

The 'Yard Art' issue is to be handled by the Architectural Committee and therefore the letter should come from the Committee only. The letter to the Serdars in response to their request was reviewed and should be delivered to them personally. Steve will be glad to accompany Gary or Max to do that. (Note: Max had already talked with Len about his yard art, so the letter was not sent.)

Summer schedules were discussed. Bev will be gone June 29 to July 20. Steve is now working at Briar Patch three days, Wednesday through Friday. The times will be noted on the emergency phone list. Bud will be in Show Low until November but back on June 23 for another meeting. He is also gone on a trip September 4 through the 14th.

The backflow invoice was given to Kitty to pay. We should be receiving a copy after the report is given to the City of Cottonwood.

An email needs to be sent giving the tentative annual meeting date as September 20. It should also make it clear that the Treasurer will not be a director and not have voting powers. Steve and Bev will meet with Max and Susan Brown to clear up the issue.

What we see the Treasurer doing is:

- Get the checks from the HOA box until auto pay is set up.
- Keep the check book and write checks to be signed.
- Attend the meetings with an update on financial status.
- Research interest rates at CD renewal time.
- Pay the taxes.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – June 9, 2014

The meeting was called to order by Steve Adelsman at 1:02 pm. In attendance were Steve Adelsman and Bev Sass. This was a short meeting to address some current issues.

We received a check for \$65 for June from Robert Harry (654) that was filed with the rest that we are holding.

A change of address for Wilfredo Benitez was received and the letter filed and the update made.

Steve suggested that we have an 'open meeting' with any homeowners who are interested to discuss the future financial plans for the HOA. Monday June 16 was selected at 7 pm in Central Park. It should be cool enough. But Steve will check on a meeting room at the Bank and Bev will check on a room at the Rec Center. Steve will write the announcement and he will email it to Bud and Bev for their approval.

Steve spoke with Morgan Scott at the City of Cottonwood about roads. Morgan said chip sealing can last 7 to 12 years and coating (like we usually do) lasts 1 – 3 years. Steve thought we should consider chip sealing even if it uses all of our reserve because it would buy us 12 years before we need to address it again.

Steve would like to see all the information on the Wash Issue that we have. Bev will get it together. He would like us to go to the City and ask if the inspections could be done at longer intervals, like a minimum of 2 years and maybe longer.

The Annual Meeting will need to be changed to some Saturday in October. Steve is unable to attend on September 20.

The next meeting will be Monday, June 23 at 2 pm.

Meeting was adjourned at 1:48 pm.

Respectfully submitted,
Bev Sass
June 9, 2014

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Feb 24, 2014

The meeting was called to order by Steve Adelsman at 1:56 pm. In attendance were Steve Adelsman, Bud Jenkins and Bev Sass.

Receipts for AZ Com Report, Certified Mail of Tree Letter and labels from Wal-mart were signed and given to Steve to pass on to Kitty.

The minutes from the Feb 3 board meeting were reviewed. 'Century Bank' was corrected to 'Country Bank'. The paragraph about the Profit and Loss statement was changed to say 'we estimated' not 'we determined'. These minutes were approved.

The minutes from the Feb 17 board meeting were reviewed. The paragraph about Steve absence was changed from 'Steve will be gone' to 'Steve plans to be gone' and then approved.

Bud reported that the Cottonwood Tree Service is incorporated, so a 1099 is not needed from them.

Kent's contract was signed by Max Brown and will be given to him tomorrow. Kent is checking on this insurance confirmation.

The Renter's Guidelines will be reviewed at the next meeting. We want to pass these on to new renters, not let the Property Managers do it.

Bev will confirm that Russ will notify all the renters of the tree project. Bev will follow up on 'delivery confirmations'. We are hoping to have this done before the next meeting on March 10.

Bud researched why the developer's name is on the tax assessment notices. The property titles were never transferred. Bud will talk to Bob Backus about why and how to remedy it.

On the Title Docs for properties, Steve will request that we get a copy of the deed so we know when a property has closed.

The draft of the Welcome Letter for new owners was approved.

Bev will update the email addresses for owners so we can email the annual meeting notices instead of hand delivering. Bev will also draft an email about adding a Treasurer to the Board and nominating a new President for the next meeting.

Steve will ask Kitty for an expense report for March 2013 through Feb 2014. This is a priority for the next meeting.

While Steve is gone, Kitty will pass the paperwork to Bud. He needs to sign Kitty's and Kent's checks and pass the financial flash drive back to Kitty. Bud will also check the HOA box for checks and pickup the mail for 655. We will continue this until Steve returns from his second trip. Kent needs to give his April invoice to Bud.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Mar 7, 2014

The meeting was called to order by Steve Adelsman at 9:56 am. In attendance were Steve Adelsman, Bud Jenkins and Bev Sass. The next meeting was scheduled for March 10, but because of the workload and Steve's absence coming up, we scheduled this additional meeting.

The receipt for the toner cartridge for the copier was signed by Steve and Bud. Bev will pass it on to Kitty.

The AZ Corporation Commission annual report is complete.

The Arch Com will meet with us at the March 10 meeting at 2 pm to discuss Kent's leaving and replacement, the landscaper's contract and the next step after the tree removal.

The minutes from the Feb 24 board meeting were reviewed. One spelling error was corrected and with that correction, the minutes were approved.

The property at 654, Dorothy Haskett was discussed. We think as long as the dues are paid, we do not need proof of ownership. We are expecting checks from both sons for the dues.

We are going to set up a Gmail account for the HOA. We reviewed the content of the first email; 1) announcing the email plan, 2) issuing the invitation for candidates for a President and Treasurer. Both were revised and will be sent to Steve and Bud for approval before they are sent out.

We need copies of the Landscaper's contract for the March 10 meeting. We feel the duties need to be very clear. We would like the Arch Com to finalize this.

Bud spoke with the City of Cottonwood and Tom Pender about the last Wash Inspection which was done in March of 2010. We have an agreement with the City that an inspection be done every year and a report filed. If we change the bank where the Wash CD resides, we need to notify the City. Steve and Bud will meet with the City after Steve's trip in May. We would like to do the inspection every 5 years or after a flood event rather than every year. We also want to find a cheaper contractor to do the inspection.

Bev will get a list of Property Managers for the rentals from the property owners.

The Renter's Guidelines were reviewed and changes made. We want to request the email address of renters so we can include them in notices. The revised Guidelines will be emailed to Steve and Bud for their approval. In the process we also changed some of the Welcome letter for the new owners to match. Both need to be approved.

The next meeting is March 10 at 2 pm.

Meeting ended at 12 pm.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Apr 21, 2014

The meeting was called to order by Steve Adelsman at 1:05 pm. In attendance were Steve Adelsman, Bud Jenkins, Russ Haslow, Bev Sass and Jan and Randy Ricketts.

We reviewed our contract with Jan and Randy. It was agreed that one load of debris a week should be enough and the wording of the contract was not changed. They charge \$25 a load for extras. The dump fee is \$10. The expense of any weed killer will be added to the invoice submitted for the month. Workman's comp insurance is not needed unless they hire someone to help. They do not vacuum, so we agreed that as long as the debris is removed we are ok with them blowing and removing. They would probably work here on Thursdays. Steve explained that they work for the Association and not the individual homeowners. So they need to refer any questions/requests to us.

Jan and Randy will review lowering the price and return about 2 pm Tuesday with their decision. On Wednesday they will meet with Russ and Kent to review the watering system. Russ will make the arrangement with Kent.

At 1:50 pm, Russ and the Ricketts left the meeting.

The minutes from the April 17 meeting were approved with minor changes.

We discussed the annual meeting and the only Saturday that we could have it in September would be the 20th. We will not include a date in the officer email at this time. We did add the Block Watch information. The email will be sent soon.

Bev will call Phil Terbell and ask if a contract is pending on 609.

The next meeting will be Tuesday, May 20 at 2 pm.

Meeting was adjourned at 2:44 pm.

Respectfully submitted,
Bev Sass
April 21, 2014

Assignments:

Steve – needs to get verification on NBA auto pay and look into moving our accounts there.

Bud – talk to Bob Backus about Common Area property titles.

Steve & Bud – meet with the City about the Wash Inspection.

**Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Nov 12, 2014**

The meeting was called to order by Steve Adelsman at 9:57 am. In attendance were Steve Adelsman, Bud Jenkins, Bev Sass, Max Brown and Gary Jacobson.

Arch Com issues were addressed first. The work in the front yard at 602 (Kay Beddall's), needs to be done. One more bid is coming in for the job. It was agreed that we would go with whichever bid was lower.

The broken fence at 651, which is for sale, needs to be repaired before the sale. Bev will talk to Lana first to see if work is scheduled. We will put a lien on the property if it looks like nothing is being done by Nov 28. Gary will get bids so we know the amount of the lien.

The brush in the Wash needs to be cleaned up next. After we receive another bid for this, we will try to negotiate with Ricketts to do both 602 and the Wash cleanup. If the new bid is lower we will go with that. Max will schedule the work and let us know when so we can ask Tammy to have her dogs in that day.

The email was sent to the South Wall owners and renters about cutting back brush that hangs over their back walls. Steve says the backyard at 630 is clean and Max will check the wall behind Marge Peterson's. Steve Paulson requested the phone number for the Ricketts.

The street repair bid information provided by Bud was reviewed. We decided to not use Alliance because the bid was high. We all thought Arizona Sealcoating would be good because we know them and the work they do and the bid was reasonable. Bud will check when to do each of the repairs. We will need to have everyone stay out that day for a period of time.

The minutes from the October 20, 2014 Board meeting were approved with minor changes.

Steve's latest work schedule is Wednesday 11 am to close and Thursday 7:30 am to 9 pm.

We have not received a check from Robert Harry for October and November. So, Bev needs to send a letter to him to confirm his address. In the letter we need to say 'that we have money due him and that we need to hear from you in 30 days or we will consider the issue closed' and enclose a self addressed and stamped envelope for his response. Then send him the uncashed checks and a refund check for \$65 via certified mail.

Bud hasn't heard from the City Engineer so he will contact her again. The Wash CD money is in the savings account because we weren't sure that the CD could be in a bank out of town. Len will research interest rates for the CD.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Dec 5, 2014

The meeting was called to order by Steve Adelsman at 9:59 am. In attendance were Steve Adelsman, Bud Jenkins, Bev Sass, Len Serdar and Gary Jacobson.

The lien issue for the broken fence at 651 was discussed. A bid was received for replacing the fence for \$853. That does not include the tear down and removal of the old block wall. The gate can be reused so the bid does not include the price of a new gate. It was estimated by the Board that the tear down and cleanup would cost about \$1000. Also the dues are in arrears 3 months, 3 X \$65 = \$195. A HOA information form was received from the title company because there is now a sales contract on the home. Gary will complete the form and talk to the title company. We are hoping this can be resolved without using the lien process.

Bud asked about the Wash cleanup project. It is scheduled to be done within the next two weeks along with the repair work in Kay's (602) front yard. One more bid was coming but was never received. It was decided we could have Travis Ricketts do the work. We will try to notify Tammy when we know what day the work will be done so she can have her dogs inside.

Regarding the overhanging bush along the south wall, Steve Paulson (638) requested the phone number for the Ricketts. Nothing has been done, so Bev will email them asking the status of the work. Gary thought he and Russ Haslow could do the work from the outside if they do not have it done.

The annual meeting minutes were approved by the Board with minor changes.

The minutes from the Nov 12 Board meeting were also approved with minor changes.

The certified letter sent to Robert Harry was received but the return envelope was not. Bev will send a refund check for \$65 and the un-cashed checks certified mail if not received by Dec 20.

Bud still hasn't heard from the City Engineer so he will contact her again. The Wash inspection will not be done until after the wash cleanup. Bud will buy a CD with Wash money and we will continue to hold the rest of the money in the savings account.

Steve talked to Judy Haslow about the fiscal year being the calendar and it always has been. So if we move the annual meeting to the spring, it will be closer to the end of the year.

Bev will report on the HOA meeting in Prescott at the next meeting.

Bud said nothing had been done on the parking issues.

We reviewed with Len what should be in the Treasurer's Report and reviewed the balances on the reports from Kitty.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Oct 20, 2014.

The meeting was called to order by Steve Adelsman at 9:06 am. In attendance were Steve Adelsman, Bud Jenkins, Bev Sass and Russ Haslow with an update.

Russ reported that the trees at Bill Emshwiller's (652) and Dino Viotti's (610) have both been removed at no charge to the HOA.

Steve had the estimates from Russ for the 4 projects from Ricketts. The total amount was \$14,242. We think we need to do the work in the Wash first at \$2,560.

Bud had followed up with the City Engineer about the Wash but she has not been able to talk to the City Attorney. Bud will call her again in a month.

The minutes from the October 6, 2014 Board meeting were approved with minor changes.

The minutes from the Annual Meeting were reviewed and several changes were made to make it more accurate.

The Board agreed to send an email report from the Annual Meeting. The email draft was review and made clearer. Steve and Bud will approve the email after they receive an updated draft.

Steve shared his latest work schedule: Mon – Wed 12:15 pm to 9 pm, Thurs 7:30 am to 8:30 pm and Fri 7:30 am to 1 pm.

Bud will be gone November 9th and 10th.

The trailer parked at 643 belongs to the last renter and will be moved in a couple of days.

The Audit was reviewed and a thank you note is needed for Phil Terbell.

Bev will email Wilfredo Benitez about being 3 months in arrears.

It was confirmed that we are a non-profit. Bev will check with the tax people to be sure we need to be paying taxes on interest.

Bud moved that Steve should be appointed President and Bev seconded. Steve moved to appoint Len Serdar as Treasurer. Bud seconded. Steve and one other will meet with Len to hand over the information to Len on Wed Oct 22 at 9 am. Steve needs to meet with Len and Kitty to review their duties.

At some point we want to have Gary Jacobson review the CC&Rs for the Treasurer position. For now Bud will do it.

On the garage sale issue we need some kind of penalty. Bud will talk to Gary.

**Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Oct 6, 2014**

The meeting was called to order by Steve Adelsman at 1:56 pm. In attendance were Steve Adelsman, Bud Jenkins and Bev Sass.

The minutes from the September 29, 2014 were approved as written.

Bud will move the CD money on Wednesday into the savings account and get the balances of all of our accounts for the Annual Meeting.

Bev will try to finish the garage sale research before the Annual Meeting.

Steve has a new work schedule temporarily starting Oct 13, Mon & Tues noon to 9 pm, Wed – Thur 6:30 am to 9 pm. Bev will pick up dues checks from the HOA box and the mail on these days.

Our scheduled out-of-town absences are as follows:

Steve – Dec 21 thru Jan 2 and March 5 thru May 1 in 2015

Bud – Nov 17 thru Nov 22

Bev – Dec 23 thru Dec 29

Steve and Bud met with Cindy Smith, the City Engineer, to discuss the Wash agreement. Cindy wants to talk to the City Attorney and get back to us. Bud will follow up with her later at 634-8033 X20.

Bev will RSVP for the October 21 HOA talk in Prescott for her and Bud.

It was decided that the HOA phone list will stay as a printed sheet and not emailed. The three board members will always have an updated copy but we will not distribute a new list every time a number changes.

Steve talked with Kitty about the Treasurer position to prevent her hearing about it via the grapevine. She was good with it and thought \$150/mo would be appropriate for just the bookkeeping work.

Judy Haslow was given a copy of the proposed Treasurer duties to review and suggest changes.

Bev should reschedule the audit meeting for next week. Call Phil at 634-5544 or cell 300-2252, Judy, Kitty, Susan Grace and Len.

Max and Russ arrived at 3:30 pm.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – July 28, 2014

The meeting was called to order by Steve Adelsman at 1 pm. In attendance were Steve Adelsman, Bud Jenkins and Bev Sass.

The minutes from the June 23 meeting were approved without changes.

The invoice for the stop sign replacement from Ed Ave was given to Steve to authorize and pass on to Kitty for payment.

Bev will try writing directly on the HOA box the words 'no outgoing US mail'.

The warranty deeds for 609 and 616 were given to Bev and copies made for Kitty.

Steve shared some bank ads for the CD rate research.

A letter was received from Henry Vincent, our tax preparer, that he is retiring. We agreed to transfer our income tax data to Arnet Accounting who is taking over his clients.

A check was received from Robert Harry for the July dues for 654. It was added to the others. If another check is received we will contact the bank to have the check voided and refund one month's dues to him.

The latest copy of the budget was printed and given to Bud and Bev.

Bev will talk to Russ about how the landscape water is set. Did they up the watering times, etc.?

Steve will set up a meeting with NBA to discuss how our banking would work in preparation for the annual meeting.

The annual meeting is tentatively scheduled for Oct 11 at 10 am. And the pot luck is scheduled for Saturday, Oct 25, the same weekend as the community garage sale. Bev will send an email about the tentative dates.

The Board To-Do list was reviewed and updated.

The road maintenance was discussed and it was decided to crack seal and seal the road this year and hold off on the chip sealing. Bud has a bid from Brewer Bros for \$5448. Bud will get two more bids, one from Mulcaire. Steve would like to see an example of their work. Then we will schedule the work for this fall.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Sept 2, 2014

The meeting was called to order by Steve Adelsman at 1 pm. In attendance were Steve Adelsman, Bud Jenkins and Bev Sass.

The minutes from the July 28 meeting were approved with a name correction made.

We received another check from Robert Harry for 654. We decided to hold the checks for a little while longer.

Steve and Bud want to meet with Max and Russ to review the road condition. Mike Mulcaire thinks we need to crack seal and top seal this winter. And then chip seal in 4 to 5 years. Mike Mulcaire says that the more of the current seal that is worn off, the better. We'll wait until Jan to get new bids for the job.

Steve and Bev will meet with Ed and Lu about the security gate suggestion. Bev will arrange to meet with them.

We need to re visit the 'no soliciting' sign issue.

Kitty can make the annual meeting on Oct 10.

Cindy Smith, City of Cottonwood engineer, will meet with Morgan Scott and Steve September 29 about the Wash inspection.

Steve talked to Alicia Townsend at NBA about auto pay of dues. There are two ways to do it. Either set up a portal or email an invoice to all owners asking them to set up auto pay for each month. There is a bank fee of \$40 a month plus a small fee for each transaction. The fee would be offset by the reduction on the bookkeeper's salary. Owner's can do the monthly auto pay or pay for the year at one time. There is a question where we would need to amend the CC&Rs for this. Steve plans to present the idea at the annual meeting.

Steve will work on the idea of a Treasurer and we may or may not present it at the annual meeting.

The email about the annual meeting was reviewed and changed. Bev will send this week.

Judy Haslow has agreed to help with the audit that needs to be done before the annual meeting. Steve will contact Phil Terbell about helping. And Kitty, of course, will need to be there.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Sept 29, 2014

The meeting was called to order by Steve Adelsman at 1:36 pm. In attendance were Steve Adelsman, Bud Jenkins and Bev Sass.

The receipt from postage stamp purchase was given to Steve for approval and to be passed on to Kitty.

The Warranty deed for 648 was given to Bev and a copy made for Kitty.

It was noted that the property taxes had been paid in September.

The minutes from the September 2 board meeting were approved with the date of the meeting with the City changed to September 29.

Reducing the bookkeeper pay hinges on finding someone to be the Treasurer. No one has expressed an interest.

We can move the Wash CD to AmTrust Bank in Sedona and get 1.05% interest. No change can be made until the CDs mature on October 7. Both the Reserve CD and Wash CD will be moved to the Savings account until after the annual meeting. Bud will work with the Wells Fargo to get this done.

The Annual Meeting Notice was changed to allow the off-site owners until Oct 9 to return the proxies. The ballot for the election should say 'Board of Director Member' not 'President'. The packets of information will be handed out at the meeting. If anyone not attending wants the information they can request it.

The phone list will be distributed with the Annual Meeting Notice insure that everyone get a copy since there are so many new owners since last year.

Steve will try to get the audit done before the annual meeting.

Bev will see if Max and Russ can attend our next meeting on Oct 6 at 2 pm.

Bev will call again about garage sale limit now that she has more information from Susan Grace.

The next meeting will be Monday, October 6 at 2 pm.

Meeting was adjourned about 2:45 pm.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – June 23, 2014

The meeting was called to order by Steve Adelsman at 2 pm. In attendance were Steve Adelsman, Bud Jenkins and Bev Sass.

The minutes from the May 20 meeting were approved with minor changes.

The minutes from the June 9 meeting were approved without changes.

The minutes from the June 16 Open Meeting were approved with changes. The Open Meeting Report to be emailed and distributed was reviewed and changes made.

The Board needs to meet with the Arch Com before the annual meeting to talk about the Yard Art issue and other things.

Bud will ask Brewer Bros what they think about doing a crack seal of the street this year and chip seal next year.

The sale of 621 (Kirkpatrick's) is complete and new owner has moved in and been given the new owner information.

When Steve was talking to Morgan Scott about the street, he asked who to talk to about the Wash issue. It's Cindy Smith, the city engineer.

Steve and Bud want to do a wash inspection with Russ and Gary after the weather cools down.

Steve will talk to Judy about scheduling an audit.

Steve presented his ideas for a next year's budget. If we can get an additional \$700 interest on the CDs and reduce the bookkeeping fees, we would not have a deficient.

The numerous Garage sales at 642 (Lisa's) is an issue for the Arch Com. Bev will check if there is a limit on how many a house can have in a year in the City of Cottonwood.

Steve would like to have another Pot Luck in October, separate from the annual meeting.

Bev needs to get a flash drive with Secretary info on it to Steve before she leaves for 3 weeks.

The next meeting will be Monday, July 28 at 1 pm.

Meeting was adjourned at 4:17 pm.

Silver Springs Garden Homes
Homeowner's Association
Open Meeting in Central Park – June 16, 2014

The meeting was called to order by Steve Adelsman at 7 pm. In attendance were Steve and Marta Adelsman, Max and Susan Brown, Kay Beddall, Marge Harwell, Bill and Shirley Emshwiller, Pam Van Winkle, Helen Cassidy, Raylene Taylor and Bev Sass.

This meeting was to discuss financial issues for the HOA. Steve started by explaining that we anticipate expenses beyond our normal pattern. So we need to either increase income and/or lower our expenses. The expenses we anticipate are:

1. Road maintenance
2. Wall maintenance
3. Additional tree removal
4. Irrigation system repair or replacement

Currently we have \$22,558 in checking, savings and the reserve account. The new landscapers are getting \$150/mo more than the previous landscaper, so that's an additional expense.

Addressing the road issue, Steve shared information from a conversation with Morgan Scott at the City of Cottonwood. Chip seal typically lasts 7 – 12 years and the sealing we have been doing lasts 1 - 3 years, which is what we are getting. Steve suggested we could do the chip sealing now so it would buy us some time. Max suggested we do crack repair this year and chip seal when needed. We have a current estimate on chip sealing of \$17,000 which would use all our reserve money.

As far as wall maintenance, we still need to paint the 6th Street wall between the stucco ends. Plus other maintenance will be required.

Marge and Raylene were for increasing the dues \$5 or \$10 and earmarking it for roads only. Raylene thought we should have a 5 year budget done.

Raylene also thought we should be a not-for-profit which would give us some breaks. Steve suggested she look into that. She also suggested we meet with other HOAs, which Steve would like to do.

Susan wondered if we should have a small business loan in place instead of a dues increase. Max thinks we should vote on increasing the dues at the next annual meeting.

Ways the Board has thought of to decrease the expenses were:

1. Better interest rates on the CD's. If we move the Wash CD, we would have to notify the City of Cottonwood and FEMA.
2. Less expensive insurance.
3. Have the Wash Inspections done less often.

Steve asked that any suggestions be emailed to the Board for our next Board Meeting June 23. The meeting was adjourned at about 8 pm.

Respectfully submitted,
Bev Sass
June 16, 2014

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Jan 6, 2014

The meeting was called to order by Steve Adelsman at 2:03 pm. In attendance were Bud Jenkins, Steve and Bev Sass.

Bud has been added as a signer for the association checking account. When he gets the debit card, he will check that the ATM withdrawal limit is \$10. Bev still needs to be added to the checking account. We reminded ourselves that no charges over \$100 should be made without the approval of the Board. Initials of two Board Members are required on every receipt.

The minutes from the December 16 Board Meeting were read and approved.

The minutes from the December 23 meeting were approved with two changes. Jan 1 should be changed to Jan 2 for trash pickup and under Old Business, 'We review' should be changed to 'We reviewed'.

Max was called to schedule a meeting to talk about our tree removal policies, Vickie's in particular. We suggested Thursday, Jan 9 or Friday, Jan 10 at 1 pm or Monday, Jan 13 at 2 pm. Max will get back with us after he checks with everyone on the Arch Com.

The new owner of 620 is Raylene Taylor. She already has CC&Rs from the title company.

The new owner of 609 is the In Touch Real Estate Trust. The home was donated to In Touch Ministries. We will be sending a W9 to them and then they will pay the HOA dues. Bev will call the realtor after the sign goes up to get the name of the title company because no paper work has gone through on the property that transferred on 12/31/13.

Steve talked with Lisa Burris about other owners parking on the street. He then talked to the renters in 654 and they now understand that they need to park off the street, especially at night.

We need to add tax filing under Important on our To Do List.

Steve is getting a new 'dues in arrears' list from Kitty. Bud presented excerpts from the CC&R's concerning delinquent dues and suggested actions we should take. The Board agreed with the suggestions. Bud will draft a letter to be sent when an owner is 60 days past due which was one of the actions to be taken.

Steve would like to meet with Judy so we can better understand our financial status. We are hoping to meet Thursday, Jan 16 at 1 pm. We will ask Judy when she returns. Then we will resolve the Maintenance Reserve money transfer issue. Both the Wash CD and Maintenance Reserve CD will be purchased for 9 months, the shortest term hoping for a better interest rate when we renew.

Bud will review the water usage report to estimate our cost increase since the rate increase on Oct 1.

Bud researched the HOA requirements for the county and the AZ Corporation Commission. We do not have to report the names of the new officers to the county. But we do need to update the names with the AZ Corporation Commission which will be done on the Annual Report. Bev will request the Annual

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Feb 3, 2014

The meeting was called to order by Steve Adelsman at 1:55 pm. In attendance were Bud Jenkins, Steve Adelsman and Bev Sass.

The minutes from the January 13 Board Meeting with the Architectural Committee were reviewed. Two small changes were made and the minutes were approved.

The minutes from the January 27 Board Meeting were reviewed and with two small changes, were approved.

The Architectural Committee Request for Approval form was approved as is.

The letter about the Arch Com Approval form was reviewed and several changes were needed. This will be reviewed before it is sent to the Arch Com.

The Overdue Assessments procedure was approved as is.

The 60 Day Overdue Letter was approved after the Association address was added to the bottom of the letter.

Steve called Max about the meeting on Thursday and before the meeting was over, Max returned the call and was able to make the meeting at 1 pm on Thursday, Feb 6.

The annual Corporation Commission Report is being held until Rudy Stadelman gets back with the answer to the county question.

Bud has talked to all the Trash Removal companies looking for a better rate.

Taylor Waste is \$13.91/mo (reduced to \$12.84/mo) for a large can, \$11.77/mo for a small can.

Waste Mgmt is \$27/mo with a startup fee of \$35.

Patriot is \$12.75/mo with a startup fee of \$25 and a rate increase of \$1/mo.

NAWS of No Am is \$11.50/mo.

The Board agreed to stay with Taylor Waste and agreed that a rate check should be done each year in December. We will add that to our Procedure Manual.

Steve spoke with H&R Block but was not convinced it was a better deal. So we will use Henry Vincent again this year, but look for someone else next year. The 1099s for Kitty Lord and Kent Backus were not mailed to the IRS last year. Both years will be mailed tomorrow by Bev.

Kent Backus' contract will be reviewed by the Board Members and discussed at the next meeting. Bev will see if Pam or Susan have it on their computers to make it easy to update.

The 'New Owner's Packet' was discussed. In it should be a Welcome letter, the phone publishing permission slip, explanation of the trash cans and parking, a copy of the landscaping letter and approval form and a copy of the annual meeting minutes. It is still unclear if we provide the CC&Rs and Bylaws or the Title companies. Bev will work on this for the next meeting.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Feb 6, 2014

The meeting was called to order by Steve Adelsman at 1:05 pm. In attendance were Steve Adelsman, Bev Sass, Max Brown, Russ Haslow and Gary Jacobson.

The Landscape Letter and Approval Form were approved with one correction. In the Approval Form, the word 'submittal' was misspelled and will be corrected.

The tree survey was done by Russ, Gary and Kent. They found 11 trees - urgent, 2 – non-critical, 5 – maybe and 7 – ok for now. Gary is going to do a written summary of the results. Estimates are needed for tree removal. Gary said he would do that with Russ' help. A couple of options are for us to do the small trees ourselves and to combine several tree removals for a better price. Gary will write a letter explaining the tree removal process to be distributed to all the homeowners with the Landscape Letter and Approval Form. All off-site owners will be sent the information by registered mail with a return receipt requested. It needs to be clear in the letter that the tree will be cut down but nothing else done, like root removal. Additional gravel will be purchased to cover the stumps.

Max is going to investigate the road repair options. Max estimated that the road was good for another 2 or 3 years. He is going to get quotes on crack sealing and chip sealing and what we should do next. We need some dollar estimates for budgeting purposes. Steve is going to get the square footage from the last crack sealing for Max. Two companies were mentioned Brewer Bros and Rubin Martinez.

We are going to try to connect with the HOAs at Verde Santa Fe and Cottonwood Ranch. It would be nice to know how they handle some issues.

The next Board meeting will be Monday, Feb 17 at 2 pm with the Arch Com. Max, Russ and Gary left about 2 pm.

The contract for Kent Backus was printed but signatures still needed and proof of insurance needed from Kent.

The meeting was adjourned at 2:17 pm.

Respectfully submitted,
Bev Sass
February 6, 2014

Assignments:

Max – Crack sealing and Chip sealing quotes for next meeting.
Gary – Written summary of tree survey results.
Gary – Letter explaining the tree removal process.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Feb 17, 2014

The meeting was called to order by Steve Adelsman at 2:03 pm. In attendance were Steve Adelsman, Bud Jenkins, Bev Sass, Max Brown and Russ Haslow.

The minutes from the Feb 6 board meeting were read and approved.

The letter about tree cutting was modified. We did not want to mention an increase in dues at this time. Once the letter is approved it will be sent with the survey results, landscaping letter and form to off-site owners and distributed to on site owners.

Bids for the tree cutting were done by Russ. Bob's Tree Removal and Landscaping was \$5595. The Badger Brothers bid was \$3750 plus \$200 for an additional tree. Cottonwood Tree Service was \$3900 which includes the sales tax. The Board agreed to have Cottonwood Tree Service do the work since their price was good and we know they do a nice job from other times that we have used their service. They thought it would take them 2 days to do all the trees.

Steve plans to be gone March 15 through April 15, April 22 through May 7 and again in October or November.

The meeting with the Arch Com ended at 2:52.

The Corporation Commission Report was filed. Bev will check that it has been updated. A copy of the \$10 fee needs to go to Kitty.

Bud talked to Amflo and they will charge us \$49 again this year for the backflow test. When the city sends us the request, we'll have it done.

The Notice of Assessments came for the common areas. Bud will investigate why it still says the developer on the notice and not the HOA.

Bev will have Max sign Kent's contract and get a copy to Kent. We also need proof of insurance from him.

Steve thinks that NBA bank will handle automatic dues payments for a \$100 to setup fee, \$30/mo fee plus \$.16/transaction. Steve will get something in writing.

Someone needs to check if we are in the flood plain and if some homeowners need flood insurance.

Steve asked Henry Vincent, the CPA, about getting W9s from contractors. We only need them if the contractor is an 'un-incorporated service provider' whom we pay more than \$600 per year. Bud will check if Cottonwood Tree Service is incorporated.

We realized we forgot to ask Max to sign Kent's contract. Bev will get it signed. Also we forgot to get the road information from Max for budgeting purposes.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Jan 16, 2014

The meeting was called to order by Steve Adelsman at 12:53 pm. In attendance were Bud Jenkins, Steve Adelsman, Judy Haslow and Bev Sass.

Bev will get the W-9 and send it to In Touch Ministries.

Dues in arrears were reviewed.

Tom Joseph's has a lien in place.

Dino Viotti was called and by the end of the meeting had arrived with a check for the balance.

Lana Feliciano needs to be contacted.

Bob Dirocco was called and will look into it.

Roy Kirkpatrick's daughter's name and phone number was given to Steve to contact.

Kitty should have email addresses for home owners. Bev will request them from her.

Steve has set up a \$325 automatic transfer for the reserve money to happen on the last Friday of each month.

Judy's last month working for the Association was March, 2012. (Clarified after the meeting)

We calculated that we should move \$6825 to the savings account for the missed transfers.

The current balances are Checking \$10,610.69, Savings \$1,467.11, Interest CD 11,257.77 and Wash CD \$15,000.

Audit:

We think we need to do audit for 2011 – 2013. We need the P & L statements for each month and to check the debits and credits against them. Judy thought it would take 2 hours to do each year.

Our fiscal year is Aug 1 through July 31. Steve asked Kitty about the budget column on the statement from the Annual Meeting. It should have said 2013 – 2014, so those numbers are the budget number for this year. On that report, federal Income tax on the Wash CD interest and the fee for filing with the AZ Corporate Commission are missing. And we don't know why there is so much spent on road repairs.

We will need 1099s for last year and they will be done by the income tax person.

Judy left the meeting at 2:15 pm and we thanked her from coming.

The idea of appointing a Treasurer was discussed. The bylaws suggest there be a Treasurer/Bookkeeper. This is still an option.

We need to communicate the need to get written approval for landscape changes, to the owners. Bud is going to draft a letter with teeth in it. And we are going to modify the 'approval letter' that Bud has and send it with the new letter.

The Board agreed to issue a check for \$500 to Vicky Mestas for the removal of her tree.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Jan 27, 2014

The meeting was called to order by Steve Adelsman at 1:56 pm. In attendance were Bud Jenkins, Steve Adelsman and Bev Sass.

The minutes from the January 13 Board Meeting with the Architectural Committee were reviewed. Bev will make changes and we will review them one more time before we send them to the Arch Com for their approval. We will add to our To Do List, to verify that the title for the Wash (Tract B) was actually transferred to the Association.

The minutes from the January 16 Board Meeting were reviewed. Steve verified that \$6825 is the correct amount to be transferred to the Savings Account. Judy's last month as Bookkeeper was corrected to March of 2012. Steve is waiting for a \$500 check from Kitty, for Vicky Mestas. Bev will make the changes to finalize them.

The letter to the homeowners about landscaping was reviewed. Bev will make the changes and email the new letter to Steve and Bud for their approval, then to the Arch Com members. We will discuss the letter at the next meeting with the Arch Com after their survey is complete.

The Overdue Assessments procedure was reviewed. The old name 'Annual Assessments' was changed to 'Overdue Assessments'.

Steve had a duplicate key for the 655 mail box, the HOA box and the Bulletin Board made for Bud and Bev.

Steve will bring the 'New Owner' packet and 'Renter Guidelines' to the next meeting.

APS was called and the electric rate will not change for 4 years.

Steve will develop a spread sheet for the budget and bring his computer with to the next meeting.

The next meetings will be Monday, Feb 3 and Monday, Feb 17 at 2 pm.

The meeting was adjourned at 4:02 pm.

Respectfully submitted,
Bev Sass
January 27, 2014

Assignments:

Bev – Complete the paper work for the Corporation Commission.

Bud – Estimate our water cost since the rate increase on Oct 1.

Steve – Notify title companies of the change of President.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Jan 13, 2014

The meeting was called to order by Steve Adelsman at 2:00 pm. In attendance were Bud Jenkins, Steve Adelsman, Bev Sass and from the Arch Com, Max Brown, Russ Haslow and Gary Jacobson.

Steve supplied an agenda for the meeting. Steve cautioned that we do not discuss this issue with the homeowners until we have completed our research and an action plan, to avoid misunderstandings.

The history of tree related issues is as follows:

The trees that are causing problems were planted by the developer not the homeowners.

601 – The new owners wanted the oak tree in their front yard removed because it may cause water drainage issues in the future. Pam and Max met with the owners and it was clear they would not be convinced that it was not an association responsibility. The Association then agreed to pay to have the tree cut down and the owners paid to have the roots removed.

642 – The tree in the front yard was growing into the sewer line. The owner caused the tree to be removed. An invoice was given to the Association with a request that we pay part of it. The Board will determine what the Association will pay, if any, after we clarify our responsibilities.

640 – The palm trees planted by the previous owner were cut down at the Associations expense but the stumps were not removed. Kent placed rocks on top and raked gravel over.

Review of the CC&R's:

Kent Backus Sr. intended for the trees to be owned by the lot owners and maintained by the Association (according to Kent Backus Jr.), but the CC&Rs do not make this clear.

In the Definitions, it seems unclear what area is meant as the common area. With clarification from Russ, we decided that Tract A, which we call Central Park, was the common area for Phase I and Tract B, which is the Wash on the south and east sides, was the common area added with Phase II.

Section 9.1.b of the CC&R's, addresses the Association's responsibility for roads, streets, sidewalks and plants in the common areas.

With common areas defined we moved on to Lots.

Article VI – Permitted Uses and Restrictions

Section 6.6 [Paraphrased], States that all improvements and landscape changes enclosed by a wall or not maintained by the Association shall not be done without prior written approval by the Arch Com.

Article IX - Maintenance

Section 9.3 [Paraphrased], States that any repair, maintenance, replacement of a structure, any landscaping, or construction of a building, require written approval by the Arch Com.

Gary suggested that if the planting was not approved, the Arch Com has the right to not maintain the planting and can ask to have it removed or remove it at the owner's expense.

Gary's thought was, if we think a planting for which the Association is responsible, may cause problems then will pay to remove it. If the homeowner wants to keep it, we'll maintain it with the understanding that the owner will execute a waiver ('hold harmless' agreement), that any damage that is caused by the tree or other planting is the homeowner's responsibility.

Concerns:

It seems that the understanding of the responsibilities may not be clear to everyone. Steve would like a letter sent to the homeowners that summarizes and clarifies the responsibilities of the Association.

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION ANNUAL MEETING MINUTES
Annual Meeting December 7, 2013

PLEASE NOTE: THIS IS A DRAFT COPY SUBJECT TO APPROVAL AT THE NEXT ANNUAL MEETING.

The annual meeting was called to order by President Steve Adelsman at 1:03 pm. The meeting had a quorum, 11 attendees and 7 proxies.

Secretary Susan Brown read last year's annual meeting minutes and they were approved as read.

Everyone introduced themselves by name, what house they owned and how long they have owned it.

It was explained that because of complications in Pam Van Winkle's life (a broken hip and arm) that she had to resign as President. Soon after, Ann Noble resigned as Vice President. Max Brown stepped in as acting Vice President. Then he and Susan Brown, current Secretary, appointed Steve Adelsman as President for the remainder of Pam's term of one year.

We had many changes in ownership this past year. A list of names of people that have moved away and passed away was read. Currently we have 4 homes for sale and 12 rented.

Elections were held for Vice President and Secretary. Bud Jenkins nominated for Vice President and nominations were closed. Bev Sass was nominated for Secretary and the nominations were closed also. Bud Jenkins was elected as Vice President for the remainder of Ann Noble's term of two years and Bev Sass was elected Secretary for a full 3 year term.

Ann Noble was to share the information she had gathered on hiring a property manager for Silver Springs to replace the board but she was unable to attend the meeting. Since we have people willing to serve on the board we tabled that consideration for now.

Architectural Committee Report:

- Russ Haslow has continued to remove brush from around the outside of the property walls.
- The road is in good shape for now and we hope to get one more year before additional repair is needed. In a few years we will need to chip seal the road, estimated to cost \$20,000 to \$25,000.
- There are some cracks in the exterior walls that need repair and painting.
- Max explained that the front yard landscaping is the HOA's responsibility to maintain. Everything on an owner's lot belongs to the owner, including the walls and sidewalks and it is the homeowner's responsibility to maintain them. Approval from the Arch Com is required before any repairs or changes are started.
- Gary Jacobson has agreed to replace Bev Sass on the Arch Com with the understanding that he is only here 6 months of the year. Thank you. It was discussed that someone else might also join to cover the time he is gone.

There have been reports of suspicious activity around the neighborhood by non-residents. Further research is needed.

Lisa Burris wanted to discuss the parking issue at her house. She has cleaned up the oil left from her brother's truck and he now protects the road when he is here. She and her son need to park their trucks at the house daily. If both trucks are parked off the street at night, is that sufficient to solve the

problem? Other people still have a problem with any vehicles parked on the street. This issue will be discussed by the board in a separate meeting.

Financials:

- Kitty Lord, the bookkeeper, was unable to attend the meeting. This was seen as unacceptable by several attendees. The board will discuss this with Kitty.
- Concerns were raised about account 6550 (wages paid). The amount did not add up correctly.
- It seems that the monthly road work reserve money was not moved to the Savings Account.
- The new board will meet with Kitty to resolve these issues.
- There was a discussion that an annual independent audit is needed every year. The audit report will be available to any homeowner for review.
- Judy Haslow explained the 'wash issue' for the new owners. \$15,000 was set aside by the developer for maintenance of the wash on the Southwest side of our property. This was an agreement made with the City of Cottonwood and FEMA. We must maintain that amount but the interest is the association's to use. Since this was an issue with Phase II of the project, the original Phase I owners are exempted. The Phase I owners have no liability for the wash and therefore cannot benefit from the interest generated. The board will address this issue later.
- Several asked about doing online payment of dues. Steve Adelsman will clarify this procedure with the bank and then assist anyone wanting to make their payment this way.
- Several questioned why it takes so long for checks to clear. The board will address this with Kitty.
- Bill Emshwiller asked about getting a receipt for the dues paid in 2013 for income tax purposes on rental property. Steve will work with Kitty on this.
- Judy Haslow recommended that if we use an outside bookkeeper, we should get monthly reports.

Old Business:

- Post Office Parcel boxes need new tags. Judy Haslow offered to check on this.
- The board will address the parking issues.
- Wash issue discussed earlier.

New Business:

- There is a concern that the trees may eventually cause problems with sewer lines (like at Vicky Mestas' house) or problems with the foundations, sidewalks and walls. A sub-committee within the Arch Com is needed to work on this issue.
- Steve suggested that a reminder be issued to all owners that any work done in front yards without the approval of the Arch Com will be done at the homeowner's expense.
- Chuck Adelsman is concerned about his sidewalk rising in his front yard. Max will look at this with him.

The meeting was adjourned at 2:30 pm.

Respectfully submitted,
Bev Sass
December 12, 2013

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Dec 23, 2013

The meeting was called to order at 1:56 pm with Steve, Bud and Bev in attendance.

Steve has purchased two \$50 Master Card debit cards and gave them to Pam Van Winkle and Susan Brown to thank them for their work on the board.

Steve will meet with Pam after the holidays to pick-up the board records, keys, etc.

Steve purchased two flash drives and has given one to Kitty Lord along with an envelope. She will back-up the financial information and swap envelopes with Steve after the first of the year.

On December 19, Lawyer's Title Company emailed Steve requesting the status of dues for two properties (620 & 630). In this case, Steve hand delivered the information today. But the way it should work is the title company will email the request to Steve, he will forward it to Kitty, she will fill out the information and return it to Steve, who will sign it and return it to the title company.

Steve talked to Wells Fargo about doing auto payments for dues from a bank other than Wells Fargo. This would require a portal to be set up where the payments would be passed. There would be a fee involved and they will get back to Steve with the amount. This has been put on hold for now.

The dues from Flo Schlotfeld (609) continually come in late, around the 18th. Bev will speak to her son Rod about it.

Bud read from the Arizona Revised Statutes, Chapter 16, 33-1806, about what the Association is required to do when a purchaser or a purchaser's agent, ie, title company, notifies us of a pending sale of a unit. Steve will email the documents requested from the sale of 630 that he work on today to Bud and Bev. Bud will match the two documents to see if we are missing anything. According to Bud's document we have 10 days to respond.

The minutes from the Dec 9th Board meeting were reviewed and approved with the one change of 'debt' to 'debit'.

The minutes from the Dec 12th Special Board meeting were reviewed. The sentence 'The \$350 road money needs to be transferred' was changed to '\$325 should be transferred into the Maintenance Reserve Saving account', etc. With that change the minutes were approved.

The minutes from the Dec 16th Board meeting were reviewed and need several changes. They will be approved at the next Board meeting.

The Board agreed that we want to send out the annual meeting minutes and the member phone list with a cover letter after the holidays. We want to include in the cover letter: a friendly reminder that the trash cans will move to the other side of the street, everyone should park off the street at night and checks should be put in the payment box before 6 pm and before the 10th of the month.

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Dec 9, 2013

The meeting was called to order at 9 am with Steve, Bud and Bev in attendance.

The minutes from the annual meeting were reviewed and additions and corrections made.

Steve presented a list of tasks that need to be addressed by the board. Some items were added and some were given a high priority.

The Wash CD and Wash Interest CD were discussed. The Wash Interest CD matures today. Steve will move the Wash Interest CD money into the Savings Account temporarily, because the Wash Interest CD should mature after the Wash CD matures so the interest money can be added to the Wash Interest CD before new CD's are purchased. New CD's will be purchased after the first of the year.

It was agreed that thank you gift card should go to Susan Brown and Pam Van Winkle. Steve will handle that with the debit card since he is the signer.

The board needs to meet with the Arch Com to discuss the expense from the tree removal at Vicky Mestas' house.

The board also needs to meet with Kitty Lord, the Association bookkeeper, to discuss issues from the annual meeting. No date was set.

The next board meeting was scheduled for Monday, December 16 at 2 pm.

This meeting was adjourned at 11:25 am.

Respectfully submitted,
Bev Sass
December 15, 2013

Silver Springs Garden Homes
Homeowner's Association
Special Board Meeting – Dec 12, 2013

This special meeting was called to prepare to meet with Kitty Lord, the Association Bookkeeper, on Monday, Dec 16 at 2 PM. This meeting was called to order at 12:53 pm by Steve with Bud and Bev in attendance.

The minutes from the Dec 9th meeting were reviewed and Steve revised them to clarify the CD issues. Steve also explained the different bank accounts for the rest of us. The CD that was due on the 9th was the Wash Interest CD.

It's not the usual way we do the Annual Meeting Minutes, but we are going to send them out with the new phone lists. We will add at the top, that this is a draft and not the approved minutes that will happen at the next annual meeting.

We reviewed the email that Steve is going to send to Kitty before the meeting. We won't ask why the checks take so long to clear in the email, but we will address it at the meeting. Steve is going to print all of the bank statements before the meeting.

Bev will print an agenda for the meeting with Kitty.

- \$325 should be transferred into the Maintenance Reserve Savings account each month and the account needs to be adjusted for the missed months.
- We will request monthly financial reports from Kitty. Judy will advise us on which ones to get.
- We need to see the detail of the wages account. It doesn't seem to total correctly from what we know.
- We requested a written job description from Kitty to see what she sees as her job responsibilities. We want to unload the secretarial tasks so she has more time for financials.
- Attendance of the Association Bookkeeper at the Annual Meeting is mandatory.
- We need to know the timing for checks clearing. This was an issue at the Annual Meeting.
- Bev needs the addresses of the off-site owners for mailings and any owner email addresses that we want to start updating for Block Watch communications.

Judy Haslow was called and asked to attend the meeting with Kitty on Monday, Dec 16. She said she could come.

Meeting was adjourned at 2:15 pm.

Respectfully submitted,
Bev Sass
December 23, 2013

Silver Springs Garden Homes
Homeowner's Association
Board Meeting – Dec 16, 2013

The meeting was called to order by Steve Adelman at 2:04 pm. In attendance were Bud Jenkins, Kitty Lord, Judy Haslow and Bev Sass.

Kitty was thanked for all her extra work after Pam's accident and during the new board transition.

Kitty was asked what she thought her responsibilities were.

Bookkeeper (uses Quickbooks and Word which is old software). Kitty has the Association laser printer.

She was handling the member list which the Secretary will take over. The list of addresses was given to the Secretary.

New Owner notification was discussed. The title company notifies the President by phone, email or by mail. We should always try to get the phone number of the buyer from the title company.

It was brought up that the names of the new officers need to be updated with the AZ Corporation Commission and the County. Information on this was given to the Secretary.

Steve has the key for the Association PO box and payment box. Kitty does not have keys, so who has the other set? This is a question for Pam.

Before May, when the backflow inspection is required, we should check into using a cheaper company.

The Board is responsible for the Wash Inspection. We have used Pender Engineering. The Board needs to review the whole Wash Inspection issue. Also is there a FEMA flood plain issue?

Kitty explained the discrepancy in the wage account (6550) from the Annual Meeting. Two months of Judy's pay were not made until August and appeared in the next year. So, there is no problem here.

The Maintenance Reserve money was not being moved into the Maintenance Reserve Savings account. Kitty said it did fall through the cracks. Judy thought it was an automatic transfer. So the question for Pam is why was it stopped? The Board needs to figure how much money should be in the reserve at this point.

Kitty is going to print a Balance Sheet, Profit and Loss Report and Check Book Reconciliation Report each month starting January 1, 2014 for December 2013.

Steve is going to provide two large envelopes for passing information between himself and Kitty. Kitty will put the monthly reports and a backup flash drive in her envelope and give it to Steve. Steve will put checks to be deposited, any other information for Kitty and the old backup flash drive in his envelope and give it to Kitty. Everyone agreed that was a good idea.

Steve would like us to encourage as many owners as possible to use Direct Deposit for their payment of dues. Kitty will deposit the dues checks on the 10th of each month and again later when she thinks she has them all. Kitty will notify Steve if anyone has not paid their dues by the end of the month. Steve

Silver Springs Garden Homes
Homeowner's Association
Annual Meeting 29 September 2012

1. The Annual Meeting was called to order by President Pam Van Winkle at 5:03pm. The meeting had a quorum; 9 attendees and 14 proxies.
2. Last year's meeting minutes were read and approved.
3. Election of Vice President; Ann Noble, nominated, seconded and voted in. 'THANK YOU' to Tammy Spetz for her years of service.
4. Architectural Committee Report:
 - A. Painting of inside of park walls was completed.
 - B. Road work (filling in cracks and sealing) done was of good quality and will last at least 3-5 years. Next work should be chip sealing, much like Cottonwood Ranch (CR) had done this year. Marjorie Harwell offered to find out details of CR work (price, contractors, etc.).
 - C. Painted light poles in park
 - D. MUCH appreciation to Bev Sass and Russ Haslow for their attention to, and involvement in, these projects.
5. Financials:
 - A. Our new bookkeeper, Kitty Lord, was unable to attend meeting, and in the event of any questions pertaining to the P/L for last year, the P/L budgeted and the balance sheet, please notify Pam Van Winkle and she will forward your questions on to Kitty.
 - B. Water usage had been down in the past year (thanks to good monitoring).
 - C. Kent Backus, our landscaper, is doing great work on our 45 parcels and common area. It was proposed, seconded and approved for a \$150/month increase in Kent's salary. Note: Kent's salary has been below previous landscaper.
 - D. Question was raised on Corporate filing fee; Pam will check with our bookkeeper.
6. Old Business:
 - A. Wash issue; Phase I vs. Phase II ownership of the wash. Currently we have five original owners who are involved with this issue. Phase I owners have no liability for the wash and therefore cannot benefit for any interest the Wash CD generates. This issue was tabled for now.
 - B. Proposal to change CC&R's to incorporate parking regulations will be resubmitted with clarification, to homeowners for consideration as the proposal was misunder-

Silver Springs HOA
Board Meeting 6 February 2012

Meeting brought to order by President Pam Van Winkle at 10:00am;
all Board members and AC Chairman in attendance.

Old business:

1. wall repair; the wall at 647 has separated from the house (about 5-6 inches) due to tree roots and will have to be repaired by the HOA. The owner has not complained and the issue is tabled for now.
2. wall painting; a request for bid has been made to the contractor who did our previous painting. It's to be made in four (4) section increments (with the 4th being the entire wall). By Board consensus, we need to obtain bids from two other contractors.

New business:

1. Road repair; the road will need to be crack sealed, either before or after monsoon season, at a cost of approx \$3,000.
2. CD status; the Board needs 60 days notice from our Book-keeper when a CD needs to be renewed or changed in any way (interest transfers, money transfers to another account, etc.). The Board will then have time to evaluate and vote on necessary actions to take. Both the President and Book-keeper have signatory authorization and both should sign off on necessary paperwork.

Meeting Adjourned.
slb/02.16.12

6. Old Business, continued:

stood by some. We have a situation in which our current CC&R's afford us no enforcement tools. Proposal will be re-worded and submitted to Homeowners.

7. New Business: Tammy Spetz to contact Post Office regarding getting parcel box keys re-labeled.

8. Comments:

- A. Judy Haslow asked that her cell phone number be removed from the HOA phone list.
- B. Ruth Fuller (#639) passed away; WASN'T WEARING HER ALARM!!!
- C. Realtors should be referred to Pam for CC&R's (they are also on file with the County).
- D. Judy Haslow had words to say about her tenure as bookkeeper, but was interrupted by Pam, our President, to present her with a card, signed by most of the residing residents (with two gift cards),, for her outstanding efforts, her conscientious attention to detail and her dedication to this HOA for more years than she probably wants to remember. She is among the few who know the CC&Rs verbatim and has always kept us informed. THANK YOU JUDY!

9. Adjournment.

Respectfully submitted,
Susan L Brown
21 October 2012

SSHOA Board of Directors
Pam Van Winkle, President '14
Tammy Spetz, outgoing Vice President '12
Ann Noble, Vice President elect '15
Susan Brown, Secretary '13

**Silver Springs Garden Homes
Home Homeowner's Association
Annual Meeting 18 September 2011**

1. Meeting called to order by President Pam Van Winkle at 5:10 pm; the meeting had a quorum.
2. Reading and approval of last year's meeting minutes.
3. Election of President; Pam Van Winkle, nominated, seconded, and voted in.
4. Architectural Committee Report:
 - a. road repair scheduled and will consist of two coats of sand and bonding material. **NOTE: THE ORIGINAL DATE OF ROAD WORK HAS BEEN RESCHEDULED TO THURSDAY, OCTOBER 6TH FROM 8AM TO 6PM.**
 - b. weeding along exterior walls was done by Russ; Kent to remove.
 - c. thank you to Russ and Bev Sass for their attention to landscaping needs.
 - d. one street light intermittently out, possibly two. Quote received was for \$200-\$250 to replace bulb. Will have both lights checked.
 - e. road work will take priority to wall painting.
5. Audit Committee Report/Financial Reports
 - a. Audit is current and correct.
 - b. Profit & Loss for Past Year; report broke out Reserve income and expenses. A motion, seconded and passed was to continue this breakout on the report in the future.
 - c. We currently have a monthly \$225. set-aside in our Reserve Account. Motion to raise this amount by \$100. (to \$325.) was seconded, voted on and passed. Reserve account monies are to be used for unpredicted expenses only.
6. Old Business:
 - a. Phase I vs. Phase II ownership of the wash; currently, we have five (5) original owners who are involved with this issue. Phase I owners have no liability for the wash and therefore cannot benefit from any interest the Wash CD generates. Pam and Judy will speak with the five to see if they would be willing to overturn their exemption in the wash. Depending on the outcome, Pam and Steve will meet with an attorney to draw up any necessary paperwork.
 - b. Proposal to change CC&Rs to incorporate parking regulations will be resubmitted, with clarification, to homeowners for consideration as the proposal was misunderstood by some.

7. New Business:

We currently have 12 rental properties in Silver Springs, out of 45.
Is this ratio acceptable and could we do anything about it if it wasn't?
The Board will discuss sending a letter to owners of rental homes,
explaining our concerns, problems, etc.

8. Adjournment

Respectfully submitted,
Susan Brown
24 September 2011

A Member telephone list was provided at the meeting and one will be included with the annual meeting minutes, sent by mail to those not in attendance. Please make sure your telephone numbers are current. If you prefer to have your cell number on the list, instead of, or in addition to, or on a private list, please let Judy Haslow know.

Silver Springs HOA
Board Meeting 27 January 2011

Meeting brought to order by President Pam Van Winkle at 10:00am; all Board members and AC Chairman in attendance and Bookkeeper was available by telephone.

Old Business;

1. Road resealing quote of \$7,000. is approved by Board. We have two (2) CD's coming due in June and one will be sufficient to cover expense. Max will talk with Steve Adelsman (who obtained quote) and ask him to get bid locked in until September.
2. CC&R's parking revision; Judy sending list of people who did not return their vote. These people will be contacted in person to obtain their vote.
3. Garage sales restrictions; Tammy is awaiting information from the city as to what (if any) restrictions there are to the number of garage sales one can hold per year.
4. Financials (from Annual Meeting); Gary Wagley to chair a committee to investigate the need for a separate reserve account, separate checking account, etc. in relationship to P and L.
5. Wash; Steve Adelsman will study Phase I ownership versus Phase II ownership.

New Business:

1. Landscaping maintenance contract was up for renewal (it will run from January 1 to January 31, 2011), and because of Kent's excellent job performance, the Board voted to raise his salary \$100/month.
2. Palm trees removal; Russ Haslow and Bev Sass obtained a bid of \$375. to remove and haul off three (3) trees from 640 S.Springs. The Board approved the expenditure and Russ and Bev will handle. Note: These trees were planted many years ago without permission from the AC and are causing problems with irrigation and electrical lines. The current owner is in agreement to their removal.

Meeting Adjourned.
slb/01.30.11

Silver Springs HOA
Board Meeting 25 August 2011

Meeting brought to order by President Pam Van Winkle at ~10am; all Board members, Bookkeeper and Architectural Committee Chairman in attendance.

Note: Previous to this meeting, and when Bookkeeper and Vice President were unavailable, President Pam Van Winkle and Secretary Susan Brown, upon advice and request from Bookkeeper, voted to cash out one CD (worth \$7,000) which came due in July, and had the funds placed in the HOA checking account. These funds were meant to finance the road resurfacing.

Old Business:

1. Steve Adelsman will study phase I ownership versus Phase II ownership of the wash. **Pam will contact Steve for update..**
2. Judy will investigate the election of officers schedule. **JUDY RESPONDED WITH THE FOLLOWING INFO: THE OFFICE OF PRESIDENT IS UP FOR ELECTION THIS YEAR. THE OFFICE OF VICE PRESIDENT IS UP FOR ELECTION IN 2012 AND THE OFFICE OF SECRETARY IS UP FOR ELECTION IN 2013.**

New Business:

1. **Annual Meeting is scheduled for Sunday, September 18, 2011.**
2. Road repair will be scheduled in September; it will be done in one day, both sides of the road and ready to drive on the next day. This will cost \$7,000.00 plus \$200. (if material costs increase since bid). **Max will advise us of schedule.**
2. Street light; one light seems to be out, or low wattage or shorted. Cost to fix is ~ \$300-400. **Tammy is going to check on if it's 'off' or 'on'. Max will follow up.**

3. 'Weeds' outside of exterior development walls are overgrown and need to be addressed. ACC to request Russ Haslow to investigate and report back to ACC.
4. House at Lot 21 has tree roots breaking up wall; Max to get estimate for rod iron to replace broken wall section.
5. Financials; the Wash CD is coming due in December.
6. Sign at entry of complex needs to be either re-built to a larger size and/or re-painted and moved to a more visual area. This sign will be repainted by Max and re-located by Kent, our landscaper.
7. Residents need to be reminded that Silver Springs is 'PRIVATE-NO SOLICITORS'. Tell 'unwanted' that this is private property and they are trespassing.!
8. Big concern over amount of renters vs. owners (10 to 45) and their impact on the development.. We have experienced people peddling, living in their cars, having trucks leaking fuel, kids and pets running 'wild'. What to do? Pam will contact local legal advice to see if CC&R's can be amended to exclude rental property. (NOTE; SECRETARY WISHES TO MAKE THIS LEGAL REQUEST A GENERIC ONE, AS TO NOT LIMITING ANY SPECIFIC GROUP, BUT AN ACTIVITY THAT IS 'CONTRARY TO NORMAL 'ENJOYMENT OF ABODE.; HER THINKING IS THAT IT WILL HAVE A GREATER CHANCE OF BEING ACCEPTED,).

Meeting Adjourned.

slb25aug11

*Silver Springs Garden Homes
Home Homeowner's Association
Annual Meeting 11 September 2010*

1. Meeting called to order by President Pam Van Winkle at 5:30pm; the meeting had a quorum.
2. Reading and approval of last year's meeting minutes.
3. Election of HOA Secretary; no nominations from the floor. Susan Brown was elected for the 3- year term.
4. Architectural Committee Report: (President explained that Richard Cooke was unable to complete his term and Max Brown agreed to accept the post).

Richard, Bev and Russ did a great job on the entryway, removing trees and trimming.

Thank you again to Steve for his endeavors in controlling the traffic flow (garbage trucks) to save the wear and tear of our streets. It cost us \$3,000. to have the crack sealing done this year and we can expect \$7,500 to do road and crack sealing in three years. In August, the

entryway walls were painted. The tree trimming throughout the development was done and is beautiful as well as healthy for the trees.

5. Audit Committee Report/ Financial Reports
 - A. The audit report procedure and findings were fine.
 - B. The Profit and Loss Report was reviewed, with clarifications made. In discussing the budgeted P and L, it was determined that we need to examine the need for a separate reserve account, separate checking account, etc. Gary Wagley will chair a committee to investigate.
6. Old Business: Steve Adelsman will study Phase I ownership versus Phase II ownership of the wash.

Silver Springs HOA
Board Meeting 19 August 2010

Meeting brought to order by President Pam Van Winkle at 2:00pm; all Board members, Bookkeeper and AC Chairman in attendance.

Old Business:

1. CC&R's parking revision; drafted letter to owners and to the county is completed; Susan to check with Pat Bonomo for enforcement methods.
2. Wall painting; had been put on hold. AC determined that the entry walls require painting and Bev secured three (3) bids. Board unanimously accepted Ray's quote.

New Business:

1. Budgeting for future projects; estimated that in three (3) years will need approximately \$7,500. to seal the road and possibly in 6-9 years, \$59,000. to grind up and re-lay.
2. Annual Meeting rescheduled for September 11 at 5:30pm.
3. Lien monies; Judy will check on when we will receive.
4. Additional CD; Pam will acquire another CD with \$7,000. coming out of checking and \$5,000. out of savings.
5. Balance Sheet/Budget; Judy provided and will e-mail next year's budget to Board members.
6. Miscellaneous; Pam to call Atty Rudy and/or his Paralegal to find out their interest in Silver Springs (in reference to his letter pertaining to lien we have on file with the county).

SSHOA Board Secretary position is up for election; Pam and Susan to speak with Cindy Norman about position.

Meeting Adjourned.
Slb/8.23.10

Silver Springs HOA
Board Meeting 14 January 2010

Meeting brought to order by President Pam Van Winkle at 10:10am; all Board members, Bookkeeper and Architectural Committee (AC) Chairman Richard Cooke and AC member Bev Sass in attendance.

Old business:

1. Road repair; Richard and Pam to get estimates for crack sealing (using the Home Depot Contractor's Desk as a resource). Approx \$10K is available for road work. Previous professional road work may have been guaranteed for 5 years and Judy Haslow will check on that and the exact monies we have available.
2. Parking; Tammy submitted proposed changes to the CC&Rs and Board reviewed. Pam to check with Steve Adelsman on procedure to follow in taking this proposed addendum to the homeowners.

New business:

1. Tax return preparation; Pam will investigate for a more cost-effective agency.
2. Susan will submit edited 'Renter's Guide' to Board for discussion by month end.
3. Judy will file an updated Non-Profit, Home Owner's Association document (naming Pam Van Winkle as President).
4. AC report;
 - a). Two (2) homeowners require a new plant each. Bev will ask Russ Haslow to accompany her to purchase plants
 - b) Outside wall painting roughly estimated at \$80. Richard will firm up estimate for Board approval.
 - c) Tree root exposure for two (?) homeowners. The AC will check with our tree trimmer for advice.
5. Annual Meeting scheduled for SATURDAY, SEPTEMBER 18 at 5:30 P.M.

Meeting adjourned.

slb/18jan10

Judy Haslow

From: luchsingerbrown@yahoo.com
Sent: Thursday, May 20, 2010 1:38 PM
To: Pam VanWinkle; Tamara Spetz; Max Brown; Bev Sass
Cc: Judy Haslow; Rcooke@comm.speed.net
Subject: SSHA Board Meeting 5.5.10.doc

Silver Springs HOA Board Meeting 5 May 2010

Meeting brought to order by President Pam Van Winkle at 10:00am; all Board members and Bev Sass (Architectural Committee) in attendance.

Old Business:

1. Wall painting; Bev secured three(3) bids. After discussion of road repair it was decided to put this item on hold until monies were available.
2. Architectural Committee Chairman; Richard Cooke is unable to continue in this capacity. Max Brown was asked to fill the position and he agreed, if no other person volunteered. Pam to check with 'Gary' (Linda's Butler's partner). **UPDATE:** Gary is not available and Max will be the Chairman.
Max is out of town until June 7th.
3. Matured CD; Pam to have bank put it in a three (3) month CD or a savings account (for easy access). **UPDATE:** Pam unable to conduct SSHA business with Wells Fargo because the bank lost paperwork authorizing Pam as President of SSHA.
3. Road repair; list of contractor's given to Max to contact for bids. **UPDATE:** Gary Wagley is working on (his) list.
4. CC&R's parking revision; Susan to draft letter to owners and to the county.
5. Pam will notify owner and renter of second-hand store (on Hwy 89A) behind our development that our vacant parcel is not available for their use.

New Business: None.

Meeting Adjourned.