

**Annual Meeting of the Keystone Homeowner's Association
Meeting Held Saturday, February 24, 2018**

Minutes

Venue: Faith Bible Church, 5601 Oak Hill Road, Evansville, Indiana

HOA President Brad Mills called the meeting to order at 9:00 AM.

Members present:

Brad Mills, President of the Board

Paul Jensen, Vice President of the Board and HOA Maintenance Committee Chairperson

Cindy Turner, Secretary/Treasurer of the Board and HOA Restrictions Committee Chairperson

100 Lot Owners/Homeowners representing 78 Lot Owners/households were present. 41 additional Lot Owners/Homeowners were represented via Proxy. Therefore, 119 of the 518 Lot Owners/Homeowners in Keystone (or 22.9 %) were represented.

The Bylaws of the Keystone Subdivision Homeowners Association, Inc., mandates that at least 10% of the total number of Keystone Homeowners Association members be present or represented via proxy at any Keystone Homeowners Association meeting to constitute a quorum. Provided that a quorum is present or represented via proxy at the meeting, all Keystone Homeowners Association actions, except the election of officers, shall be decided by a majority of the votes cast by those present or represented via proxy. The officers are elected by a plurality of the votes cast by those present or represented via proxy.

Minutes from 2017 Annual Meeting:

The minutes from the 2017 Annual Meeting of the Keystone Homeowner's Association held February 25, 2017, at the Faith Bible Church in Evansville, Indiana, were read. A motion was made and seconded to approve the minutes from the 2017 Annual Meeting as read. The homeowners present voted unanimously to approve the minutes from the 2017 Annual Meeting without modification.

Reports from Board Members:

Report from the President

Brad stated that he had received several questions regarding the property at Green River and High Tower. He reported that the area is zoned C-2 which means the property owner could build light office buildings or condominiums in that space.

Access to the area will most likely be through the Keystone High Tower Entrance as the County is unlikely to build an entrance between High Tower and the bridge.

Homeowners present then asked about the property at Heckel and Green River. Brad reported that that property is zoned C-4. He reminded homeowners that we have a few restrictions in place concerning that property through the Use and Development Commitment Keystone received in 2014.

No such Use and Development Commitment exists for the property at Green River and High Tower.

Brad reported about the Security Cameras. He stated that we have had a few problems with camera performance. Initially, we were unable to read the license plates on vehicles coming and going at night. He stated that he communicated with the contractor (BCS) regarding this short-coming. The Contractor tweaked the system and added infrared lights to the boxes. That has increased visibility of the license plates at night, but the picture is still not as good as we would like it to be. Therefore, the contractor is continuing to tweak the system and make improvements.

Deputy Sheriff Matt Hill was in charge of this project from the Sheriff's side of the equation. Deputy Scott Roberts has recently taken over the lead position on this project. He is also in contact with the contractor to increase visibility and ease of access for the Sheriff's Office.

Brad reminded homeowner's that we are the pilot for this program, so there was no manual to follow and we are pushing for high quality visibility.

Homeowners present asked if the cameras had deterred crime in the subdivision or not. Brad stated that that is hard to determine. We did not experience any major criminal activity in 2017. We did have a few egg-throwing incidents in 2017 and early 2018; but, we have not been able to catch the culprits yet. The general consensus regarding these incidents is that teenagers may be the culprits as opposed to criminals.

HOA Secretary Report

Cindy Turner submitted the Secretary report.

Cindy reminded homeowners that the Board will continue to communicate with the Homeowner's Association members via emails as needed to alert Homeowner's about association news, snow removal, safety issues (i.e. prowlers, break-ins, etc.), lost pets, etc.

Residents should go to the Keystone Homeowners Association website to sign up for emails and view covenants at www.keystonehomesalive.com.

Reminder: The Next Door Neighbor website is not the official website of the Keystone Homeowners Association. Board members do not routinely read or respond to questions or comments on this site.

The Board will publish and circulate a Newsletter again this Fall.

A Social Committee does not exist at this time. A Social Committee would put together welcome baskets/gifts for newcomers to the neighborhood and organize neighborhood activities like an Annual Subdivision Picnic. [An Annual Subdivision Picnic has not been included in the Proposed Budget again this year due to lack of interest in the event the past several years; but it could be added back into the budget in 2019 if there was enough interest in the event.] Anyone interested in forming/manning a Social Committee was/is encouraged to contact Cindy Turner.

The Spring Subdivision Yard Sale will be held Friday, April 20th, and Saturday, April 21st. Signs will be posted along Oak Hill, Heckel, and Green River to advertise the event again this year. An advertisement will also be posted in the Courier and Press prior to the Yard Sale weekend.

Restrictions Committee Report

As Restrictions Committee Chairperson, Cindy Turner submitted the Restrictions Committee Report.

Cindy thanked the members of the Restrictions Committee for their tireless efforts. The committee members perform a very unpleasant, but necessary, job which helps ensure the safety and beauty of our neighborhood. Cindy reminded the Homeowners Association members of the following covenant restrictions:

YARD LIGHTS: The Covenants mandate that every home has a lamp post with a lamp that is operated by a photo cell so that it remains lit from dusk to dawn. Lamp post lights are to be maintained at all times. Unlit yard lights create unsafe conditions for motorists, pedestrians, and neighboring homeowners. Notices will continue to be handed out for unlit yard lights as they have in the past, in homeowner's newspaper boxes. Homeowners will have 30 days to fix their unlit lights before receiving legal notices.

STREET PARKING: No vehicle is to be parked on any street habitually or overnight on any street in the subdivision. The subdivision was not designed to accommodate street parking. It is extremely difficult and dangerous for cars and service vehicles to navigate the subdivision when cars are parked in the street, especially on the curves and in the cul-de-sacs. Cindy asked homeowners to have family members/children of driving age, friends, and visitors who visit on a regular basis park in your driveway if their driveway is empty. If you have more vehicles than your garage and/or driveway can accommodate, please consider expanding your driveway to accommodate all your vehicles.

Parking violators will continue to receive one "First and Only" Parking Violation notice. Repeat parking violators will receive notices of legal action against them.

COMMERCIAL VEHICLES: The Covenants decree that only noncommercial vehicles, automobiles and private/personal vans shall be parked or located on any lot.

Any commercial, service or delivery vehicles owned, used or leased by homeowners or lessees must be parked in an enclosed garage if parked in the Subdivision.

The restrictions committee will continue to hand out Commercial Vehicle Parking Violation notices to people who park Commercial vehicles in their driveways. If compliance does not follow, legal action will be taken against the covenant violators.

TRAILERS, BOATS, CAMPERS, etc.: HOA members were reminded that the Keystone Homeowner Association Covenants mandate that no camper, motor home, recreational vehicle, motorcycle, trailer, two (2) or four (4) wheeled vehicle or other similar vehicles or boats or other items used for water activity shall be parked or located on any lot **unless parked or located within an enclosed garage**, and they shall not be parked or left on any street in the Subdivision at any time.

The restrictions committee will continue to hand out Violation notices to people who park campers, motor homes, recreational vehicles, motorcycles, trailers, boats or boat trailers in their driveways or in the street. If compliance does not follow, violators will be taken to court.

GARBAGE CANS: All garbage cans or other containers for the storage or disposal of garbage or any other refuse are to be stored in a location which cannot be seen from the street at the front of the home.

If you plan to build a fence to hide your garbage cans from view, please remember to get documented approval from the Review and Restrictions Committee prior to beginning construction.

FENCES: The HOA Covenants mandate that all fences be properly maintained. Proper fence maintenance is the responsibility of the Homeowner.

YARD BARN AND NEW CONSTRUCTION OF ANY KIND: Homeowners were reminded to get documented approval from the Review and Restrictions Committee **prior** to beginning any kind of construction such as adding a new yard barn, fence, pool, garbage can enclosures, driveway expansions or any other structural changes, such as a sunroom, that they might be contemplating this Spring/Summer.

LAKES: Homeowners were reminded that the lakes are accessible via the common areas only. Homeowners were reminded that property along the lakes/shorelines that falls within plotted Lot lines is the private property of the homeowner who owns the home. These areas are not common areas and **are not open for public use (walking, fishing, etc.)**. Homeowners were reminded to honor the boundaries of those privately-owned areas by not trespassing. Homeowners who own shoreline properties were instructed to contact the Sheriff's office in regards to anyone trespassing for removal of said trespassers from their property.

Nonresidents ARE NOT allowed on any lake at any time unless they are accompanied by a Keystone Homeowners Association member. A Keystone subdivision homeowner has to accompany whoever they give permission to fish the lake. We have a Lake Patrol to help enforce fishing restrictions again this year. That being said, any homeowner has the right and obligation to enforce fishing restrictions. If you see someone fishing the lakes, feel free to ask them if they are a resident. If they are not a resident, call the Sheriff's Department and report them as a trespasser.

LAWN MAINTENANCE: No one likes a neighbor who lets their yard get out of control. The Covenants mandate that homeowners mow their lots on a regular basis (i.e. – weekly); and, maintain a quality stand of grass. Homeowners are also mandated to maintain the appearance of their lots by trimming their foliage and edging their sidewalks.

Homeowners were asked again not to blow their grass clippings into the street as it is unsightly.

SPEED LIMIT: The Speed Limit within the subdivision is 30 MPH! School buses are on the subdivision roads and children are entering/exiting those buses! As the weather gets nicer, children will be outside playing! Cindy reminded Homeowners to **slow down and watch for children**.

BLOCK PARTIES: Homeowners were reminded that they cannot close any public street in the Subdivision for a block/neighborhood party **without a Permit from the County**. Should a group of subdivision residents obtain a permit from the County to close their street for a block party, said residents are required to give the Keystone Homeowners Association Board Members a copy of their permit so that the Keystone Homeowners Association Board Members can notify the Keystone Homeowners Association Membership of the Road Closure via email prior to the event.

Cindy also suggested that once a permit is obtained for a road closure for a block party, the subdivision residents who are planning to close the road should have Signs professionally printed up to inform all

subdivision residents of the road closure. These signs should then be posted at the major intersections of the road to be closed at least 10 – 14 days prior to the closure so that subdivision residents can plan to reroute their travels around the closure in advance of the actual closure.

Should subdivision residents decide not to close their street and hold their events in their back yards instead, Cindy asked residents holding the party/event to be considerate of their subdivision neighbors and have party/event guests park on one side of the street (not both sides of the street). Our subdivision streets were not built to accommodate parked cars. Cars parked on both sides of the street make it very difficult for any other vehicle to pass through.

FIREWORKS: Even though its February and we are in the dead of winter, Cindy had been asked by several homeowners to address the use of fireworks in the subdivision.

The laws can get confusing vary fast, especially in Indiana, concerning the use of fireworks. For example: The state says it is O.K. with people shooting off fireworks any day as long as it is between 9 am and 11 pm. Those restrictions are eased a little more on the 4th of July, Labor Day, and New Year's Eve. However, the state gives local government the opportunity to add certain restrictions. Vanderburgh county does not add any further restrictions. Fireworks can only be fired off from 5 pm – 11:30 pm June 29 - July 9, 10 am to Midnight on July 4th, 10 am to 1am on Jan 1st, and 5 pm - 11:30 pm on Memorial Day, Labor Day, and Veterans Day in Evansville.

The following summarization of Indiana's Fireworks Laws was posted on the Vanderburgh County Sherriff's website June 22, 2017:

Indiana Code 22-11-14-6 allows you to discharge fireworks on your property until 11 pm. On a legal holiday (which by statute includes every Sunday) you may discharge fireworks up until midnight.

You may only discharge fireworks on your own property, on property that you have permission to use, or at a special discharge location authorized by the fire department having jurisdiction. If you are under 18 years of age, you must have an adult present in order to possess or use fireworks.

Discharging or possessing fireworks in violation of IC 22-11-14-6 is punishable a Class C Infraction. Damaging another person's property with fireworks is punishable as a Class A Misdemeanor. Causing serious injury to another person with fireworks is punishable as a Level 6 Felony. Under IC 35-45-3-2 a person who places or leaves a spent firework on the property of another person commits Littering as a Class B Infraction.

Vanderburgh County Code 12.24.010(u) prohibits the possession or discharge of fireworks within a county-maintained park. The City of Evansville further restricts the use of fireworks within the corporate limits. Sheriff Dave Wedding explained, "Even though the law permits the discharge of fireworks on any day of the year, intentionally annoying your neighbors during the work week could result in a citation for disorderly conduct." Sheriff Wedding added, "Our office wants everyone to have a great time this Fourth of July, we just ask that residents be courteous to their neighbors and exercise a little common sense."

Fireworks complaints in the county have been on a downward trend in recent years. The Sheriff's Office received only thirty-eight (38) complaints summer of 2016, compared to forty-three (43) in 2015, sixty-four (64) in 2014, and seventy-one (71) during the summer of 2013. They did not say how many complaints they received last summer (2017).

Residents are reminded to be considerate of all their neighbors in the subdivision as well as being safe when using fireworks in the subdivision.

Residents should call 911 to report the unsafe or illegal use of fireworks, but Sheriff Wedding asks residents to refrain from calling 911 to report fireworks use that is in compliance with the law.

WALKING IN THE STREET: Cindy said she hears complaints almost every day about people walking or running in the street. The sidewalks are slanted and uneven making walking or running on them very difficult; however, people who get out and walk or run before the sun comes up or after the sun goes down need to be mindful of the fact that it is difficult for drivers to see them. Cindy encouraged homeowners who walk or run on the streets to wear reflective gear and PLENTY OF IT, for their own safety as well as that of those who have to be driving on the roads in those early and late hours. Cindy also asked walkers/runners to be very mindful of neighbors driving on the streets.

SOLICITATION: Cindy said she had received complaints/reports about an increase in the number of solicitors going door to door in the subdivision selling cable service, lawn care service, cleaning products, magazines, etc. She recognizes that this creates an unsafe feeling for homeowners who are home alone and feel vulnerable. As discussed in years past, Cindy suggested placing a “**NO SOLICITATION**” sign on your front door or near your doorbell. Placing a sign on your door should ward off unwanted solicitation.

Residents were also advised that at any time anyone walking through the neighborhood makes them feel uncomfortable or unsafe, they should call 911 and report the person’s whereabouts to the Sheriff’s Office so that a Deputy can be dispatched to the subdivision to investigate.

The floor was then opened to the homeowners present for discussion regards other covenant violations of concern.

A homeowner reported that an increasing number of residents are not picking up waste/fecal material deposited on the sidewalks by their dogs as they walk through the subdivision. **Homeowners were reminded to take a bag with them as they walk their pets in order to immediately pick up their pets’ waste material and properly dispose of it.**

Pets, cats and dogs, are to be controlled by their owners throughout the subdivision, including, without limitation to, all yards and streets, in such a manner so that your pets do not become a nuisance to neighbors. In other words, do not allow your cats or dogs to wander the neighborhood; and, pick up after them.

A short discussion was offered by those present in regards to speeding of garbage trucks, FEDEX trucks, and even school buses.

A homeowner asked if it would be possible to ask the County if they could replace the Yield sign at “T” intersection at Keystone Hills Dr. at the Oak Hill entrance with a Stop sign as people speed through the Yield Sign recklessly entering the subdivision. A homeowner riding a bicycle in that area was recently hit by one such driver at the “T” intersection. The Board agreed to reach out to the County Commissioners about this request and encouraged homeowners to do the same.

The Restrictions Committee can always use new members. Anyone interested in joining the Restrictions Committee was/is encouraged to contact Cindy Turner.

Cindy closed her report by reminding homeowners to be good neighbors.

Maintenance Committee Report

As Maintenance Committee Chairperson, Paul Jensen submitted the Maintenance Committee report.

He reminded HOA members that the objective of the Maintenance Committee is to enhance the appearance, safety, functionality, and property value of Keystone subdivision properties in a timely and cost-effective manner. He and his committee oversee lake treatments, snow removal, entrance upkeep which includes light and sprinkler maintenance as well as placement of wreaths on the monuments during the Holidays, and maintaining the tree line "fence" on Green River Road.

Paul reported that boring under Delk and Flagstone has finally been completed and electricity has finally been restored to all four Keystone Monuments along Heckel. Service had been disrupted when the County tore up the Keystone Entrances to widen Heckel Road.

He also reported that the County added surround sidewalks at the four Heckel entrances during completion of the Heckel Road project. This has greatly reduced the size of landscaped area at each entrance; therefore, the KHA Irrigation contractor recommended ceasing irrigation to these entrances. The landscaped areas at each entrance was given a fresh look with new rock and hardy, drought resistant plants and bushes.

Paul reported that all 12 brick entrance signs were power washed for the first time in twenty years giving them all a renewed, clean face.

The Green River Road and Oak Hill Road entrances were irrigated for fifteen minutes three times a week (M, W, F) between 4:00-5:30 am starting in May and running through October in 2017. As mandated by state law, each backflow system was inspected for irregularities and malfunctions. Repairs were made as needed.

Sprinklers at the Green River Road and Oak Hill entrances will run on the same schedule as 2017 in 2018. Backflow systems will be inspected again this Spring as mandated by State Law. Repairs to the irrigation systems will be made as needed at that time.

Entrance adoptions were resumed for all six entrances in 2017.

Responsibilities of those adopting entrances include:

- Plant seasonal foliage to enhance the beauty of the entrance.
- Trim foliage so passing drivers can see the Keystone entrance sign day/night.
- Pick up refuse from time to time to keep entrance attractive.
- Periodic inspection of the sprinkler systems at Green River Road and Oak Hill Road entrances to make sure they are working properly via early morning walk or drive by.
- Holiday wreaths placement on each Keystone Entrance monument (two per entrance) on or near Thanksgiving with subsequent retrieval of wreaths on or near after January 1st.

Entrance adopters in 2017 were:

Green River Road	Pat Seib
Oak Hill Road	Service contracted with Folz Lawn Care as no volunteers came forth
Delk Drive	John Schuetz
Shoreham Drive	John Schuetz
Flagstone Drive	John Schuetz
Pebble Stone Drive	Gary McConnell

Entrance adoptions will continue in 2018.

Entrance adopters for 2018 will be:

Green River Road	Pat Seib
Oak Hill Road	Mary Lou Bradley
Delk Drive	John Schuetz
Shoreham Drive	John Schuetz
Flagstone Drive	John Schuetz
Pebble Stone Drive	Gary McConnell

Entrance Adopters will receive \$75/entrance adoption to cover beautification costs.

Paul reported that two (2) police officers were hired again last October to patrol the subdivision on Halloween. They patrolled the subdivision from 3:00 pm to 12:00 midnight on October 31, 2017. They will be hired again in 2018 to Patrol the subdivision on Halloween. Paul stated that these officers been paid \$150.00 each for the past ten (10) years. Their compensation will increase in 2018 to \$175.00 each. This increase in compensation has been added to the 2018 Budget.

Properties surrounding Keystone Subdivision plus the common lake areas were mowed and weeded every two (2) weeks from Mid-April through late October due to the warm weather through October in 2017. As a result, the lawn care service performed 15 cuts for the year as opposed to the 14 KHOA has historically contracted them to perform. We will probably need 15 cuts again this year; therefore, the expense of an additional cutting has been added to the 2018 Budget.

With the completion of the Heckel Road project, sodding was applied to the affected residences. Water was trucked to these sites to assure sod growth last summer. This is a one-time expense as each homeowner is aware that the care of that property is their responsibility henceforth.

Paul reminded homeowners that street resurfacing is the responsibility of the County and therefore is dependent on allocation of funds from the County. That being said, he reported that he remains in contact with the Vanderburgh County Engineer concerning recommendations for street improvements. The Vanderburgh County Engineer reported that no funds were available in 2017 for improvements. However, the Vanderburgh County Engineer reports that resurfacing of Pebble Stone Drive beginning at the Heckel Road entrance traveling south and Rimridge Drive beginning at Shoreham traveling east has been funded and is scheduled to occur in 2018.

Paul reported that six Northern Pines in the tree line along Green River died and were removed in 2017. We planted six 6-foot Green Emerald Arborvitae to replace the ones that had been removed. They were spaced 8 feet apart. They should grow to be about 16 feet high and 4 feet wide. Since this is a recurring problem, we have added \$1,000.00 to the budget to cover the cost of replacing dead trees in 2018. The weakest Pine trees will be removed and replaced with 6-foot Green Emerald Arborvitae.

Paul reported that the total snow accumulation for 2017 was only 1 ½ inches, therefore no plowing was needed. In January 2018, there was a snow event that created differing opinions among residents as to whether or not to plow the Subdivision. The snow plows were ready to go; but because of the freezing rain that created a coat of ice below the snow, it was decided by the board NOT to plow as plowing would have left the streets with an unsalted quarter inch of ice on the road surfaces as we do not salt the roads. Leaving residents packed snow on which to travel was considered a safer option. Paul reminded homeowners that

with the three-inch accumulation we had during that event, plowing the streets would have left six to eight inches of plowed snow in front of each drive-way and mailbox making access to the road from driveways very difficult for most residents. Paul told homeowner's that the Board labors over whether or not to plow the roads. He stressed the fact that it is never an easy decision.

Paul stated that the lakes were very problematic in 2017. Many residents living on the lakes believe that the algae and weed growth was more prominent in 2017 than in previous years. Because of the poor condition of all seven lakes in terms of weed and algae control in 2017, the KHA board investigated several other companies from Ohio, Nashville, and Indianapolis in an attempt to come up with an alternative company to provide algae and weed control for our lakes. Out of the six companies contacted, only one serves the Evansville area. Their bid was double what the KHA currently pays. A meeting was held in early January with the current provider (Aquatic Control). The result of that meeting was that the maintenance chair would receive word the day before application of chemicals outlining what would be applied in each lake. This will be reviewed by someone familiar with the types of products being applied. Recommendations for improvement will be made as needed. The KHA will receive and maintain a continuous written record of all applications to each lake throughout the summer.

We have already received Aquatic Control's proposal for services in 2018. Six monthly treatments occurring between mid-April and mid-October will cost \$15,257.13.

Description of the size of each of the seven lakes within Keystone subdivision is as follows:

<u>Lake</u>	<u>Acres</u>	
1	14.6	West Common Lake
2	10.08	East Common Lake
3	4.6	Private Lake
4	2.6	Private Lake
5	3.2	Private Lake
6	2.0	Private Lake
7	2.4	Common Lake

The lakes are stocked with large-mouth Bass and Catfish.

The floor was then opened to the homeowners present for discussion. A short discussion was offered by those present in regards to snow removal, the possibility of spreading salt at the entrances, and muskrat control.

Paul stated that Don Wolf will come to your lake and trap your muskrats. He will perform this task for a fee from January – October. He will trap muskrats for free during November and December as he is able to sell their pellets during that time period. His number is 812-425-6995.

Homeowners also mentioned concern over the fact that the monument at Heckel and Delk is leaning. Paul said he will seek bids and get the monument straightened back up.

Treasurer's Report

Cindy Turner delivered the Treasurer's Report which included the 2017 Expenditures as well as the Proposed Budget for 2018.

The floor was opened to the homeowner's present for discussion regarding the 2017 Expenditures Report. No questions or discussion was offered by those present in regards to the 2017 Expenditures Report.

The floor was opened for discussion regarding the Proposed Budget for 2018. No questions or discussion was offered by those homeowners present regarding the Proposed Budget for 2018. A motion was made and seconded to approve the Treasurer's Report and the Proposed Budget for 2018 as presented. The homeowner's present voted unanimously to approve the Treasurer's Report and the Proposed Budget for 2018 as presented.

Nominations to the HOA Board

HOA President Brad Mills opened the floor to those HOA members in attendance for nominations to the HOA Board. No nominations were made.

A motion was made and seconded to retain the three (3) present members of the HOA Board in their current positions.

The homeowners present voted unanimously to retain the three (3) present members of the HOA Board in their current positions: Brad Mills, President; Paul Jensen, Vice President; and Cindy Turner, Secretary/Treasurer.

New Business

Jennifer Cole and some of her neighbors addressed the homeowners about their concerns about speeding within the subdivision. They presented a brief demonstration about pedestrian survival rates when vehicles were traveling at different speeds. A brief discussion followed the presentation regarding lowering the speed limit within the subdivision. Some homeowners present voiced their support for some action while others adamantly opposed such action.

Brad addressed the group assembled and reminded them that the Homeowner's Association has no control over the speed limits in the subdivision. Concerns about speed limits need to be discussed with the County Engineer while concerns about speeding within the subdivision need to be shared with the Sheriff's office.

Rita Wedig addressed the homeowners and reminded them to be sure that they were registered to vote. She stated that thousands of voter registrations were dropped every year when people relocate and do not reregister.

Greg Carlile asked if there was any way we could put a light on the island at the Oak Hill entrance as it is very dark over there at night? Brad said he would look into solutions.

The meeting was adjourned at 11:00 AM by HOA President Brad Mills.

The next annual meeting of the Keystone Homeowner's Association will be Saturday, February 23, 2019.

Minutes Prepared By: Cynthia M. Turner, HOA Secretary/Treasurer