

Homeowners Association at Westwood Lakes, Inc.
Board of Directors Meeting Minutes
Farnell Middle School Library
October 8, 2012

Call to Order/Establish Quorum:

President Linda Bailes called the meeting to order at 7:01 PM. Present were Linda Jones Bailes, Tim Delikat, Chuck Fuller, Michelle Cardenas, Suzy Jackson and Walter Pilat. Jill Ellis, our community manager, was present as were several residents. The meeting was properly noticed and a quorum of Directors was present.

Approval of Minutes:

The September 10, 2012 meeting minutes were approved with corrected by motion of Linda Jones Bailes and a second by Chuck Fuller. Vote to approve was unanimous.

President's Report:

President Bailes welcomed all attendees and stated that due to the full agenda there would not be a specific President's report.

Treasurer's Report: September 30, 2012

Financial Update: Tim Delikat reported on the financial status of the community.

Operating - First Community Bank	\$159,696
Total Reserve Assets	\$458,059
Accounts Receivable	\$48,254
*21 Accounts owe more than one assessment (3.2%)	
*9 Accounts owe one assessment (1.4%)	

Expenses are Under Budget by \$35,234

Collections Review

- *34 Accounts are in Attorney Status
- *23 of these Accounts are Bank Foreclosures
- * 3 of these Accounts are HOA Foreclosures
- * 2 of these Accounts are Bankruptcy Filings
- * 6 are for Non-Payment of Assessments (All Have Liens Placed)

Delinquent Accounts:

*Review Lot 17040- Status of Lender Foreclosure & HOA Foreclosure

In the Lender Foreclosure case, Judge entered judgment in favor of Defendant (Homeowner) as bank's witness missed flight and did not make trial.

Homeowner currently owes \$3,085.77 after homeowner made payment of \$3,022 to our Attorney Balance Due Letter has been sent to homeowner and Association can proceed with HOA Foreclosure if payment not received.

There have been several complaints about this property recently due to not maintaining home, leaving noisy dog out, etc.

Motion: *To give homeowner 20 days from date of Balance due letter to pay in full (or make payment arrangements) and if no reply our Attorney should move forward with our HOA Foreclosure.*

Motion by: Tim Delikat Second: Chuck Fuller Vote: Unanimous / Approved

*Review Lot 11019- Current Status & HOA Foreclosure

Homeowner currently owes \$1,623.54 plus unbilled Legal Fees

Bank paid the Delinquent Property Taxes to protect their interest so there will not be a Tax Deed Sale.

There is currently no Lender Foreclosure (previously dismissed) and house is vacant.

Motion: *To approve taking our HOA Foreclosure off hold and moving forward with foreclosure process.*

Motion by: Tim Delikat Second: Chuck Fuller Vote: Unanimous / Approved

*Review Lot 10010 - Status of HOA Foreclosure

Homeowner currently owes \$1,576.70 plus Legal Fees

The Hearing on Motion for Final Summary Judgment took place on August 22 with judgment in our favor.

The condition of this house is considered poor as it is in Enforcement & Fining List.

Foreclosure Sale has been set for November 7, options include a 3rd party being successful bidder or Association taking title and renting home back to homeowner.

No action at this time.

*Review Lot 05039- Status of Lender Foreclosure

Homeowner currently owes \$2,212.04

Lender Foreclosure Sale took place in September and 3rd Party was successful bidder.

Association is entitled to full payment and hopefully new owner improves condition of property.

*Review Lot 02024 - Status of Lender Foreclosure

Homeowner currently owes \$4,800.02 plus unbilled Legal Fees

Successful bidder at Lender Foreclosure sale was Secretary of Veteran Affairs

Our Attorney is requesting full payment while opposing Attorney is disputing paying entire amount.

Based on the short amount of time since Lender Foreclosure Sale, our Attorney recommends being patient in resolving this dispute as these usually take several months to resolve.

2013 Budget Review:

Motion: *To submit the 2nd review of the 2013 Budget to the homeowners at the Annual Meeting on November 13, 2012/*

Motion by: Chuck Fuller Second: Tim Delikat Vote: Unanimous / Approved

Acceptance Treasurer's Report:

Motion: *Accept the Treasurer's Report*

Motion by: Chuck Fuller Second: Suzy Jackson Vote: Unanimous / Approved

Manager's Report:

1. Update on Westwood Lakes Blvd. repaving project: Work will commence as soon as the water table recedes to allow the heavy equipment to work safely. The sign will be removed until construction is set to begin.

2. Second notice for the Annual Meetings and Board Election will go out on October 12, 2012
3. RPM was able to secure event coverage for the Fishing Derby.
Motion: *To reimburse the President \$303.09 (paid by credit card) for the cost of the insurance.*
Motion by: Chuck Fuller Second: Tim Delikat Vote: Unanimous / Approved
4. The insurance renewals for 2013 have been received and reviewed. The premium has increased from \$26,000 to \$29,589 due to an increase in the D&O premium increase.

Old Business:

1. Common Area landscape Replacements: Waiting on proposals from OneSource
2. Insurance for Community Sponsored Events: Per our insurance carrier per event insurance is currently our only option.

New Business:

1. Hearing Committee Service: Identify candidates for Fining Process to start fining.

Lot 10010

Motion: *Proceed with fining process*

Motion by: Chuck Fuller Second: Suzy Jackson Vote: Unanimous / Approved

Lot 07069

Motion: *Process with Fining Process*

Motion by: Tim Delikat Second: Linda Jones Bailes Vote: Unanimous / Approved

Lot 17040

Motion: *Process with Fining Process*

Motion by: Tim Delikat Second: Suzy Jackson Vote: Unanimous / Approved

Lot 11010

Motion: *Send 2nd letter with specific corrections required*

Motion by: Michelle Cardenas Second: Linda Jones Bailes

Vote: For Lind Jones Bailes, Michelle Cardenas, Suzy Jackson, Tim Delikat, Walt Pilat

Vote Opposed: Chuck Fuller Approved

Lot 05013

Motion: *No action at this time*

Motion by: Michelle Cardenas Second: Linda Jones Bailes

Vote: For Lind Jones Bailes, Michelle Cardenas, Suzy Jackson, Tim Delikat, Walt Pilat

Vote Opposed: Chuck Fuller Approved

Lot 04025

Motion: *No action at this time*

Motion by: Michelle Cardenas Second: Linda Jones Bailes

Vote For: Lind Jones Bailes, Michelle Cardenas, Suzy Jackson, Tim Delikat, Walt Pilat

Vote Opposed: Chuck Fuller Approved

Lot 09025

Motion: *Send 2nd letter with specific corrections required*

Motion by: Suzy Jackson Second: Linda Jones Bailes

Vote For: Lind Jones Bailes, Michelle Cardenas, Suzy Jackson, Tim Delikat

Vote Opposed: Chuck Fuller, Walt Pilat Approved

Motion: *To stop working and taking any actions with the current list of violations as presented and to start making decisions to proceed with the fining process based on initial letters dated from inspections after October 1, 2012. At that point the process will be followed as described in the Enforcement and Fining Process approved August 9, 2011.*

Motion by: Chuck Fuller Second: Suzy Jackson Vote: Unanimous / Approved

2. Develop Policy for Group Use of Common Areas

Motion: *Table discussion of this item for a future date*

Motion by: Suzy Jackson Second: Chuck Fuller

Vote For: Michelle Cardenas, Suzy Jackson, Tim Delikat, Chuck Fuller, Walt Pilat

Vote Opposed: Linda Jones Bailes Approved

3. Holiday Lighting

Motion: *To accept the proposal of \$2,550 from Evergreen Total Landscape Services to install our Holiday Lighting.*

Motion by: Chuck Fuller Second: Tim Delikat Vote: Unanimous / Approved

4. Sawgrass Gates

Directed RPM to solicit bids for solutions to the gate problem related to surge.

COMMITTEE REPORTS:

Lakes Committee.

Motion: *To proceed with a proposal for stocking fish in the lakes not to exceed \$5,000.*

Motion by: Chuck Fuller Second: Walt Pilat Vote: Unanimous / Approved

Landscape Committee:

No report due to time

ACC Committee:

See separate meeting minutes.

Activities Committee:

Motion: *To allocate \$150 to committee to provide refreshments at the Annual Meeting.*

Motion by: Chuck Fuller Second: Tim Delikat Vote: Unanimous / Approved

Adjournment

At 9:18 PM, a motion to adjourn was made by Chuck Fuller and seconded by Linda Jones Bailes. The vote to approve was unanimous. The next regular meeting is scheduled for December 10, 2012 location of the Farnell Middle School Library to be confirmed. The Annual Members Meeting is scheduled for November 13, 2012 at the Bayanhian Center starting at 7:00PM.

Respectfully submitted

Walt Pilat, Acting-Secretary