

Silver Springs Garden Homes
Home Owner's Association
Annual Meeting 8 August 2009

1. Meeting called to order by President Susan Grace at 6:30pm; the meeting had a quorum. Susan Grace summarized the past year's activities; the street was crack sealed, the north side of the wash was cleaned and a 4th of July cookout was held. She extended thanks to Steve, Tammy, Dick, Russ, Brenda, Judy, Max and Bev for their advice and help. Because Susan has moved out of Silver Springs she decided to relinquish her office and the Board selected Pam Van Winkle to complete Susan's term as President for the next two (2) years.
2. Introduction of President Pam Van Winkle
 - A. Thank you card was presented to Susan Grace for her service.
 - B. Election of Vice President (position vacated by Dick Hatcliff and temporarily filled by Tammy Spetz). Voted by ballot with no nominations from the floor. Tammy won the vote unanimously.
 - C. Linda Butler was introduced as our new Architectural Committee Chairman; she will interface with Marge, Max and Bev for updates.
3. Audit Committee Report/Financial Reports
 - A. Audit; Judy Haslow thanked Kay, Linda, Dick and Phil for their efforts; the books are in great shape!
 - B. Profit/Loss Comments
Net income of \$225 goes to our reserve account every month.
 - C. Wash Inspection (see SSHOA P and L under "Consulting") was not performed this year as required. The City of Cottonwood enforces the required \$15K to maintain the gunite in the wash. President will check with engineer.
Motion made and passed to form committee to resolve issue of liability relative to \$15K CD (usage, exemptions, etc.) Any attorney fees will be paid out of interest on Wash CD, not to exceed accumulation of interest (to date, \$800.).
 - D. Budget Comments
APS will go higher than the 2% estimated for (probably 4-5%) and water increase is expected to be about 8%. Gary Wagley mentioned that going to a 1" meter would cut down on water cost.
 - E. Balance Sheet Comments
We have a cushion in checking account. The Reserve CD is accruing \$225/month. The Reserve savings account (which comes from our checking account) will apply towards a new CD when monies met.
 - F. Water usage report indicates two months of leakage last year. The President should be notified of any suspected problems so that the Landscaper can address any issues.
4. Reading and Approval of last year's meeting minutes.

5. New Business

Energy savings; Helen suggested looking in to solar power with Susan Grace saying it would be cost effect in the long run, 10-15 year payback. Max said solar panels would take up about half of common area. Steve said that water rates per individual property would be lower than what association is currently paying. Homeowners bill for watering front yard would be approximately \$5.00/month. More rental properties equal more parking on street, with suggestion for one-way traffic.

6. Adjourn

Respectfully submitted,
Susan Brown
28 August 2009

Board Members:
Pam Van Winkle, President
Tammy Spetz, Vice President
Susan Brown, Secretary

Linda Butler, Architectural Committee Chairman

Silver Springs HOA
Board Meeting 21 October 2009

Meeting brought to order by President Pam Van Winkle at 9am; all Board members in attendance, and Architectural Committee member Bev Sass arrived shortly thereafter.

Items Discussed:

1. Landscaping; we were all in agreement that our current landscaper was not meeting our contract requirements and that we would procure three (3) bids from vendors (the Board will vote on a replacement via telephone) and our current landscaper will be sent a 30-day notice of intent to cancel current contract.
2. Parking; the Board reviewed Tammy's revised parking restrictions, and with minor adjustments, Tammy will edit the addendum and request a previously used template from Judy Haslow (resident voting instructions and filing of document).
3. Renter's Information Package; Susan will prepare an info sheet for Board discussion, approval and dissemination to renters.
4. Street Repair; Pam will contact contractors (from list Gary Wagley provided) to get bids.
5. Tree Pruning; Bev and Russ are working on getting three(3) bids.
6. Remembrance for Shorty; Pam supplied a card (from her vast collection) which will be signed "From your friends and neighbors in Silver Springs" and Susan will get a flowering plant for Gary. (I've asked Joan to go to the florist with me).
7. Meeting adjourned.

Slb/25oct09

Kent By Phone
Vatte yes

1500.00 month / Susan

354.61 month week / Pam
Jimmy

33.33 per house

Jima Freeman

2000.00 month

472.81 - ~~FF~~ week

44.44 - per house

Steel

1692.00 - month

400.00 - week

37.60 - per house

Silver Springs HOA
Board Meeting 5 November 2009

Meeting brought to order by President Pam Van Winkle at 4pm, Board member in attendance was Vice President Tammy Spetz. (Secretary Susan Brown was out of town) Architectural committee members Bev Sass and Russ Haslow.

Bev and Russ presented the 3 bids for the larger tree pruning: Cottonwood Tree Service \$1780.00, Bob's Tree Landscaping \$3435.00, Badger Bros. Tree Service \$3170.00
A motion by Tammy to accept the bid by Cottonwood Tree Service. Pam seconded the motion. After discussion, it was voted on, (Susan Brown left a proxy for Pam to vote for her) all in favor of Cottonwood Tree Service. Bev and Russ will contact all who put in a bid to let them know the outcome. Cottonwood Tree will be contacted and a date set up when the can start.

Russ then said that we pay taxes on one half of the wash to 6th St. So we will know keep on eye on the wash for grooming and clean up.

Lien against #601. Judy has worked up an invoicing schedule. Will send them the current billing 7/1/2009 to 11/1/2009, then monthly. Will have 10% penalty and 12% interest accrued.

Meeting adjourned at 5:00pm

P D VANWINKLE

From: "susan brown" <luchsingerbrown@yahoo.com>
To: "Pam Van Winkle" <Honeybear1622@msn.com>; "Tammy Spetz" <iggyflyeraz@cableone.net>
Cc: "Judy Haslow" <jcc29@q.com>
Sent: Tuesday, November 03, 2009 10:33 AM
Subject: Out Of Town

FYI,,, I'll be out of town Thursday, 11/5 to Saturday, 11/14. In case a Board meeting is called during that time, I'm giving Pam my proxy vote.

Susan

Board Meeting
11/5/09

here - Pres. VP
Guest Russ & Bev Sars
Meeting Caled 4P

- Tree Est's
- ① Cottonwood Tree Service - \$1780, Wm
Jrk, Boom
 - ② ~~Bob's Tree Landscaping \$3435. NOT~~
 - 3 Badger Bros Tree Service \$3170.- NO

Motion By Tammy Cottonwood trees
to contract 2ND by Pam Discussion
Susan has given a proxy to Pam for
here vote. All in favor Cottonwood trees

A/C Russ we pay taxes on 1/2 wash
to 14th st. Light to wash trees close to wall
wash by 6th st.

Seen against #601 Judy has
worked up an invoicing schedule
at 10% Penalty - 12% interest accrued -
send to them the current billing 7/1/2009
to 11/1/2009 - Then monthly.

align 5.0 PP

Silver Springs Garden Homes
Home Owner's Association
Board Meeting 05 August 2009

Meeting brought to order by President Susan Grace at 6:30P; all Board members, Bookkeeper and guest Pam Van Winkle in attendance.

Old business:

1. Financial Report
 - A. \$99. purchase of Quickbooks approved
 - B. Pam to investigate CD rates (ING, Sun Bank, Credit Union, etc)
2. Wash Project/Completed
 - A. Tammy to call city for removal of tumbleweeds coming from Mesquite Springs
3. Parking proposal
 - A. Tammy working on Addendum to CC&Rs that more explains regulations/restrictions.
4. Renter's membership in HOA
 - A. Decision not to take any action

New business:

1. Road Project; Pam will talk with Gary Wagley to get names of contractors
2. Voted Linda Butler in as Architectural Chair
3. Voted Pam Van Winkle in as President

slb.27aug09

This Year's Water Usage/Costs

Date	Amount in Gallons	Cost
8/1/2008	66,950	\$ 393.73
9/1/2008	81,730	\$ 483.94
10/1/2008	40,890	\$ 234.66
11/1/2008	33,540	\$ 189.79
12/1/2008	35,910	\$ 204.25
1/1/2009	6,820	\$ 53.56
2/1/2009	-	\$ 35.41
3/1/2009	-	\$ 35.41
4/1/2009	22,780	\$ 124.11
5/1/2009	9,630	\$ 62.34
6/1/2009	51,390	\$ 298.74
7/1/2009	45,730	\$ 264.20
Total	395,370	\$ 1,986.41

Last Year's Water Usage/Costs

Date	Amount in Gallons	Cost
8/1/2007	37,150	\$ 211.82
9/1/2007	54,530	\$ 316.74
10/1/2007	40,890	\$ 330.17
11/1/2007	33,540	\$ 189.79
12/1/2007	35,910	\$ 204.25
1/1/2008	6,820	\$ 53.56
2/1/2008	-	\$ 35.41
3/1/2008	5,350	\$ 48.98
4/1/2008	27,630	\$ 153.71
5/1/2008	26,320	\$ 145.72
6/1/2008	28,790	\$ 160.80
7/1/2008	38,150	\$ 211.82
Total	335,080	\$ 2,062.77

Silver Springs HOA Board Meeting 25 March 2009

Meeting brought to order by President Susan Grace at 6:34pm; all Board members and Architectural Committee Chairman in attendance.

Old business:

1. Street condition; we need to seal again (and probably every year). Looking at June and for ~\$500.00
2. Landscaping; **Max** will talk with Brenda about adding bush in Common Area.
UPDATE: REQUESTED NAME OF BUSH FROM SUSAN G. BRENDA CHECKING ON IRRIGATION AT PLANT SITE.
3. Wash; we need to investigate the cleaning out of wash area. **Max** to check with Brenda on stump prevention application and obtain estimates for brush removal.
UPDATE: BRENDA CHECKING ON APPLICATION AND MAX GETTING BID FROM CORNVILLE LANDSCAPER.
4. Wall; soil backfilled without adequate drainage thus causing moisture in the wall which causes discoloration. **Max** to check with Gary about possible fix and costs involved.
5. Lien filing on two parcels; **Judy** to send letters stating intention of filing and then, filing.
UPDATE: PARTIES REMITTED TO JUDY; NON-ISSUE.

New business:

1. Issues discussed (parking rules, running business out of home, noise, dog waste disposal, etc. to be addressed in Newsletter by **Susan G.**
2. CD's had been renewed and **Susan G.** to get paperwork to Judy.
3. Annual meeting to be scheduled around the first of August.
4. Next Board meeting is Wednesday, May 13.
5. Welcome Tammy as new Board Vice President. Thank You Tammy!

Meeting adjourned.

Parts of a Formula

Operators: (necessarily): = + - * /

Functions: (optional): **SUM()**, **AVERAGE()**, **MAX()**, **MIN()**, **PMT()**

Arguments: (optional): **A1**, **A1:A9**, **Gross_Revenue**, **9**

Valid Formulas
=A1
=A1-A9
=TODAY()
=AVERAGE(A1:A9)

Not Valid Formulas
A1
=A1,A9
=AVG(A1:A9)
=AVERAGE()

What's missing?

Silver Springs Garden Homes
Home Owners Association
Annual Meeting 20 September 2008

1. Meeting called to order by President Steve Adelsman at 5:10p.m.
 - A. The meeting had a quorum
 - B. Last year's annual meeting minutes read by Steve and approved
2. Election for President
 - A. Floor opened for nominations; motion, vote
 - B. Susan Grace voted in as President
 - C. Meeting attendees introduced themselves
3. Susan Grace chaired meeting; thanked everyone for their vote and said she would like this to be a collaborated effort, with everyone's participation; acknowledged Steve's contributions.
4. Architectural Committee Report by Max Brown
 - A. **October 24 (Friday) and 25 (Saturday)** scheduled for crack fill of street; REQUESTED VOLUNTEERS; one side of road will be done on one day and the other side the following day.
 - B. Landscaper (Brenda) is fixing valves and cutting water back. Need to inform Brenda or Max of any leaks.
 - C. Helen and Marjorie need new plants.
 - D. At some point, will need to replace water system.
 - E. Problem with driving off concrete (driveways); creating leaks from old grass areas where water valves were covered over.
 - F. Discussion on condition of outside wall which surrounds development; some people have already painted their section. Exterior walls just need touch-up in warm and dry conditions. Russ, Max and Gary will research type of paint which will last longer.
5. Audit Committee Report/Financial Reports
 - A. Judy commended for all her efforts; anyone interested in being on Audit Committee, please let Judy know.
 - B. Judy to provide monthly water consumption report to Brenda and Max for analysis; to determine if/when water problems exist.
 - C. Actual/Budgeted Profit and Loss comments; chemical cost increase due to spraying more; tax prep figures represent penalties from taxes not filed in a prior year; accounting fees

increased \$50./mo; we should continue to get bids for maintenance.

- D. Balance Sheet comments; savings account is for road repair therefore it wasn't budgeted; need to keep some money to pay gardener because of how some people pay their monthly dues.
6. Garbage Can Addendum was accepted. This empowers the Board to get bids and stipulate which service provider all of Silver Springs will use. Realtors are to call Judy Haslow to find out which garbage company we are contracted with.
 7. Potluck/Social time with Annual Meeting? Consensus of attendees was NO. Judy Clarke made suggestion that we have a 4th of July cookout in the park; who wants to help organize??
 10. Agenda item for next meeting; Gary Wagley suggested we look in to feasibility of changing our driving direction around Silver Springs, similar to the direction posted during our community garage sales.
 11. Adjournment; motion, seconded, approved.

Minutes compiled by Susan Brown, Secretary, 10/01/08

Board Members:

Susan Grace, President

Dick Hatcliff, Vice President

Susan Brown, Secretary

Max Brown, Architectural Committee Chairman

Minutes approved

Silver Springs HOA
Board Meeting 2 June 2008

Meeting brought to order by President Steve Adelsman at 4pm; all Board members in attendance. Judy Haslow was not in attendance.

4462.48
Judy Trans. from money market Savings to Ching then Steve use \$537.52
from Ching to take out Reserve CD for \$5K

Amend minutes

Old Business:

- Minutes from 12 May 2008 meeting were amended as follows: "Judy to transfer all but \$500.00 from checking account", and accepted.
- FYI, \$5,000. CD (in road repair fund) is for five (5) months and drawing 2-1/2 % monthly. *1120H form filed both '06 & '07*
- Max to check on requirement of filing Federal Income Tax: has identified qualified person to answer. — *2006 - CD int = 452*
- Road maintenance (crack filling) will be completed in September at Max's direction. *2007 CD int = \$891
L 500*

New Business:

- Landscaping; one bid of \$1,800/mo with no insurance and one-man operation was rejected. Agreed to stay with current Landscaper at \$1,650/mo. Max obtained new contract and will forward it on to President.
- Max to fix lights at entry. — *Fixed today!*
- #600 Silver Springs; wall is moving and wants tree removed. Max will grind off end of gate to affect repair. — *Done*
- Park Assessment; Helen given two (2) weeks, without interest, to pay assessment. Flo, to be addressed again by Max, will be informed of 12% (yearly) interest.
- 'Trash' Amendment to CC&Rs: approved in meeting. Dick to distribute to owners. This will need 75% plus one owner to approve. The Amendment will then be recorded.
- Utility truck with signage at 611 Silver Springs will be addressed by **any Board member** when truck is parked on street.
- Annual Meeting date of 20 September approved.

Meeting adjourned.

Silver Springs HOA
Board Meeting 12 May 2008

*original from
Susan
no electronic
copy on
file
Susan has
pc problem*

Meeting brought to order by President Steve Adelsman at ~4:15pm; all Board members in attendance.

Old Business:

1. Minutes from 11/13/07 meeting were approved.
2. Susan obtained previous Board minutes from Pam.
3. Max drafted letter to truck owner re oil spills; non-issue since truck owner has relocated to Phoenix.
4. Desert Broom trimming was found to be not required (by Max).
5. No issuance of debit card is needed.
6. Road maintenance; obtaining crack filler and scheduling work party has not been completed (**Max**).

New Business:

1. CD's; due 6/25 and 6/29/08. ^{Leaving} ~~Steve~~ to transfer all but \$500.00 from checking Account and ^{fill in} obtain new CD.
2. **Max** to check on requirement of filing Federal Income Tax.
3. "Central Park" assessments; of the three people who haven't paid, Dan and Judy are exempt (they provided paid labor and food at work party), Flo has no intension of paying (Max spoke with her) and Helen also has no intension of paying. The next step is to draft letter to the two parties, stating the provisions in the CC&Rs relating to accessing interest on unpaid fees and to place lien on property (**Max**).
4. Landscaping contract; **Max** to obtain bids. To date, he has obtained a bid from the landscaper who Susan Grace suggested.
5. Trash service; **Max** to talk to Louise McKenny re switching her service. Meeting at Dick's June 2 at 4pm.
6. Tentative date for Annual Meeting is September 20.

Comments:

Judy is out of town until August 5, Steve will be unavailable June 11 to June 24.

original

**Silver Springs Garden Homes
Home Owners Association
Annual Meeting 20 September 2008**

1. Meeting called to order by President Steve Adelsman at 5:10p.m.
 - A. The meeting had a quorum
 - B. Last year's annual meeting minutes read by Steve and approved
2. Election for President
 - A. Floor opened for nominations; motion, vote
 - B. Susan Grace voted in as President
 - C. Meeting attendees introduced themselves
3. Susan Grace chaired meeting; thanked everyone for their vote and said she would like this to be a collaborated effort, with everyone's participation; acknowledged Steve's contributions.
4. Architectural Committee Report by Max Brown
 - A. **October 24 (Friday) and 25 (Saturday)** scheduled for crack fill of street; REQUESTED VOLUNTEERS; one side of road will be done on one day and the other side the following day.
 - B. Landscaper (Brenda) is fixing valves and cutting water back. Need to inform Brenda or Max of any leaks.
 - C. Helen and Marjorie need new plants.
 - D. At some point, will need to replace water system.
 - E. Problem with driving off concrete (driveways); creating leaks from old grass areas where water valves were covered over.
 - F. Discussion on condition of outside wall which surrounds development; some people have already painted their section. Exterior walls just need touch-up in warm and dry conditions. Russ, Max and Gary will research type of paint which will last longer.
5. Audit Committee Report/Financial Reports
 - A. Judy commended for all her efforts; anyone interested in being on Audit Committee, please let Judy know.
 - B. Judy to provide monthly water consumption report to Brenda and Max for analysis; to determine if/when water problems exist.
 - C. Actual/Budgeted Profit and Loss comments; chemical cost increase due to spraying more; tax prep figures represent penalties from taxes not filed in a prior year; accounting fees

increased \$50./mo; we should continue to get bids for maintenance.

- D. Balance Sheet comments; savings account is for road repair therefore it wasn't budgeted; need to keep some money to pay gardener because of how some people pay their monthly dues.
6. Garbage Can Addendum was accepted. This empowers the Board to get bids and stipulate which service provider all of Silver Springs will use. Realtors are to call Judy Haslow to find out which garbage company we are contracted with.
 7. Potluck/Social time with Annual Meeting? Consensus of attendees was NO. Judy Clarke made suggestion that we have a 4th of July cookout in the park; who wants to help organize??
 10. Agenda item for next meeting; Gary Wagley suggested we look in to feasibility of changing our driving direction around Silver Springs, similar to the direction posted during our community garage sales.
 11. Adjournment; motion, seconded, approved.

Minutes compiled by Susan Brown, Secretary, 10/01/08

Board Members:

Susan Grace, President

Dick Hatcliff, Vice President

Susan Brown, Secretary

Max Brown, Architectural Committee Chairman

Silver Springs HOA
Board Meeting 2 June 2008

Meeting brought to order by President Steve Adelsman at 4pm; all Board members in attendance. Judy Haslow was not in attendance.

Old Business:

1. Minutes from 12 May 2008 meeting were amended as follows: “*Judy* to transfer all but \$500.00 from checking account”, and accepted.
2. FYI, \$5,000. CD (in road repair fund) is for five (5) months and drawing 2-1/2 % monthly.
3. **Max** to check on requirement of filing Federal Income Tax; has identified qualified person to answer.
4. Road maintenance (crack filling) will be completed in September at **Max's** direction.

New Business:

1. Landscaping; one bid of \$1,800/mo with no insurance and one-man operation was rejected. Agreed to stay with current Landscaper at \$1,650/mo. **Max** obtained new contract and will forward it on to President.
2. **Max** to fix lights at entry.
3. #600 Silver Springs; wall is moving and wants tree removed. **Max** will grind off end of gate to affect repair.
4. Park Assessment; Helen given two (2) weeks, without interest, to pay assessment. Flo, to be addressed again by **Max**, will be informed of 12% (yearly) interest.
5. ‘Trash’ Amendment to CC&Rs; approved in meeting. **Dick** to distribute to owners. This will need 75% plus one owner to approve. The Amendment will then be recorded.
6. Utility truck with signage at 611 Silver Springs will be addressed by **any Board member** when truck is parked on street.
7. Annual Meeting date of 20 September approved.

Meeting adjourned.

Silver Springs HOA
Board Meeting 2 September 2008

Meeting brought to order by President Steve Adelsman at 7pm; all Board members in attendance.

Old business:

1. Prior Board meeting minutes delivered to **Steve** for review.
2. Filing Federal Income Tax; researched and non-issue.
3. Lights at entry have been fixed (again).
4. #600 Silver Springs re wall moving; problem fixed.
5. CDs; **Judy** will present status and explanation of combining two CDs at annual meeting.
6. Landscaping contract; Max reviewed without objection. **Steve** to approve. (note: last year's contract ('07) was identical except that monthly cost was \$50.00 less)
7. Wash inspection; **Steve** to contact Inspector.
8. Road Maintenance, filling of cracks; invitation for owner participation to be addressed at Annual Meeting by **Max** (architectural committee chairman).
9. Along with,,, reminder to people walking dogs to carry a bag for waste removal.
10. Trash hauler amendment; (later) approved with the required signatures.
11. "Central Park" assessments; Max to speak with Flo (last uncommitted property).
12. Minutes of 2 June SHOA Board meeting approved.

New business:

1. Annual meeting September 20; no potluck but will furnish water.
2. Gary Wagley is interested in SSHOA President position.
3. **Max** to review water consumption report furnished by Judy.

Meeting adjourned.

Silver Springs HOA
Board Meeting 12 May 2008

Meeting brought to order by President Steve Adelsman at ~4:15pm; all Board members in attendance.

Old Business:

1. Minutes from 11/13/07 meeting were approved.
2. Susan obtained previous Board minutes from Pam. ~ *Get from Susan*
3. Max drafted letter to truck owner re oil spills; non-issue since truck owner has relocated to Phoenix.
4. Desert Broom trimming was found to be not required (by Max).
5. No issuance of debit card is needed.
6. Road maintenance; obtaining crack filler and scheduling work party has not been completed (**Max**).

New Business:

1. CD's; due 6/25 and 6/29/08. *Steve* to transfer all but \$500.00 from checking Account and obtain new CD.
2. **Max** to check on requirement of filing Federal Income Tax.
3. "Central Park" assessments; of the three people who haven't paid, Dan and Judy are exempt (they provided paid labor and food at work party), Flo has no intension of paying (Max spoke with her) and Helen also has no intension of paying. The next step is to draft letter to the two parties, stating the provisions in the CC&Rs relating to accessing interest on unpaid fees and to place lien on property (**Max**).
4. Landscaping contract; **Max** to obtain bids. To date, he has obtained a bid from the landscaper who Susan Grace suggested.
5. Trash service; **Max** to talk to Louise McKenny re switching her service. Meeting at Dick's June 2 at 4pm.
6. Tentative date for Annual Meeting is September 20.

Comments:

Judy is out of town until August 5, Steve will be unavailable June 11 to June 24.

*original from
Susan
no electronic
copy on
file
Susan has
pe problems*

Silver Springs HOA
Board Meeting 13 November 2007

1. Meeting brought to order by President Steve Adelsman at 9:10am; all Board members in attendance.
2. **Susan** to contact Pam for previous Board minutes

Old Business:

1. CDs due in January
2. Common Areas; little plants put in mound area and by entrance
3. Road maintenance; need to fix cracks; **Max** to obtain crack filler and schedule work party
4. 'Central Park' assessments; six (6) owners are in default of payment. **Steve** to draft letter to those owners explaining that any payments received will first be applied to Special Assessment, then to monthly HOA dues. (FYI- Judy receives notice from Title Co. when homes are sold with outstanding assessments due).
5. Desert Broom trimming; **Max** to access condition of
6. Judy requested Max to use debit card for any future purchases; \$100. spending limit without authorization, more than \$100. get verbal authorization from Board.

New Business:

1. Wash inspection; overdue annual inspection. Last paid \$145. and probably higher now.
2. Oil mess concerns; **Max** to draft letter to owner to include removal of truck, proper cleaning of spills (i.e. down to drains) and that HOA will seek legal remedies for non-compliance.
3. Trash hauler; **Steve** to obtain signatures (75% needed) to approve addendum to CC&Rs which will state that the HOA will yearly obtain bids and select one (1) garbage company only to service Silver Springs for weekly garbage pickup.
4. Financials; current Profit & Loss and Balance Sheet data provided. **Judy** to analyse further but figures appear to be adequate.
5. **Steve and Max** to address issues in Evelyn Jacobson's letter.

/slb

+++++ NEWS FLASH +++++

Judy's financial analysis shows we're on top by \$2,700. (after expected \$3,000. bills are paid- 1st of year,

**Silver Springs Garden Homes
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Annual Meeting September 8, 2007**

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 - A. The meeting had a quorum
2. Election for Secretary
 - A. Floor opened for nominations; motion, vote
 - B. Susan Brown voted as Secretary
3. Park
 - A. Acknowledgments by Steve and Max Brown to all who participated in some way; special thanks to Gary Wagley for obtaining equipment and operating it, Susan Grace for designing the park, Brenda our Landscaper for providing additional labor at her expense.
 - B. Update/Costs/Information. Water Cost Comparisons provided by Judy Haslow and discussed. Current Balance Sheet reviewed, with Steve providing history of various banking accounts and discussing need to replenish reserve account. **Proposal to assess each parcel a one-time \$150.00 charge; discussion, motion, seconded; accepted with no opposition.**
NOTE: This assessment is critical to maintain our reserve cushion; one can make three monthly payments of \$50.00 each and all those who can make one entire payment of \$150.00 are encouraged to do so. Payment of whichever type is appreciated A.S.A.P.
4. Desert Broom; not a very welcomed plant in the neighborhood. Suggestion to have a work day to trim (and suggested to use 'Vine & Stump Killer' to get rid of it forever). That in wash might not be a bad thing as it's holding down the soil, though it should be contained.
5. Audit Committee Report/Financial Reports
 - A. August 20, 2006 audit report reviewed; motion, seconded, passed
 - B. Judy Haslow presented; motion, seconded, passed.
 - C. Judy Haslow provided Profit Loss Budget, Itemized Repairs Done reports; no questions or comments.
6. Parking Rules/ Garbage Cans
 - A. Parking; refer to Architectural Committee Guidelines, attached.
 - B. Garbage Cans; proposal to obtain yearly open bids from all garbage companies, with the intent of obtaining ONE ONLY service provider for Silver Springs; motion, discussion, approved. A second issue, based on information obtained is whether or not to have one billing for services versus each home being billed separately. There may also be a possibility of having to change the CC&Rs. Along with that, it's been noticed that several disposal vehicles are using Silver Springs as a meeting place with no business

being conducted. If anyone notices this happening, please note the license number of the vehicle and date and time. Forward this information to any Board member. Max Brown has action item of looking for any hydrolic fluid on the street.

7. Architectural Committee Report
 - A. Guidelines presented; discussion, with following change “do not allow your pets to urinate on other people's property”. Approved.
8. Miscellaneous
 - A. Susan Grace requested Board Meeting minutes be mailed to her. If anyone else would like to be on the list, please make Judy Haslow aware.
 - B. Steve read last year's (May, 2006) minutes; motion, approved.
 - C. Russ Haslow has access to free agave plants for park area.
 - D. **Please confirm your current telephone number and mailing address with Judy Haslow.**
9. Adjournment; motion, seconded, approved.
10. FINALE; Applause to Board and Volunteers

Respectfully submitted,
Susan Brown

**Silver Springs Garden Homes
Home Owners Association
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 - A. Acknowledgments by Steve and Max Brown to all who participated in some way; special thanks to Gary Wagley for obtaining equipment and operating it, Susan Grace for designing the park, Brenda our Landscaper for providing additional labor at her expense.
 - B. Update/Costs/Information. Water Cost Comparisons provided by Judy Haslow and discussed. Current Balance Sheet reviewed, with Steve providing history of various banking accounts and discussing need to replenish reserve account. **Proposal to assess each parcel a one-time \$150.00 charge; discussion, motion, seconded; accepted with no opposition.**
NOTE: This assessment is critical to maintain our reserve cushion; one can make three monthly payments of \$50.00 each and all those who can make one entire payment of \$150.00 are encouraged to do so. Payment of whichever type is appreciated A.S.A.P.
4. Desert Broom; not a very welcomed plant in the neighborhood. Suggestion to have a work day to trim (and suggested to use 'Vine & Stump Killer' to get rid of it forever). That in wash might not be a bad thing as it's holding down the soil, though it should be contained.
5. Audit Committee Report/Financial Reports
 - A. August 20, 2006 audit report reviewed; motion, seconded, passed
 - B. Judy Haslow presented; motion, seconded, passed.
 - C. Judy Haslow provided Profit Loss Budget, Itemized Repairs Done reports; no questions or comments.
6. Parking Rules/ Garbage Cans
 - A. Parking; refer to Architectural Committee Guidelines, attached.
 - B. Garbage Cans; proposal to obtain yearly open bids from all garbage companies, with the intent of obtaining ONE ONLY service provider for Silver Springs; motion, discussion, approved. A second issue, based on information obtained is whether or not to have one billing for services versus each home being billed separately. There may also be a possibility of having to change the CC&Rs. Along with that, it's been noticed that several disposal vehicles are using Silver Springs as a meeting place with no business

being conducted. If anyone notices this happening, please note the license number of the vehicle and date and time. Forward this information to any Board member. Max Brown has action item of looking for any hydrolic fluid on the street.

7. Architectural Committee Report
 - A. Guidelines presented; discussion, with following change “do not allow your pets to urinate on other people's property”. Approved.
8. Miscellaneous
 - A. Susan Grace requested Board Meeting minutes be mailed to her. If anyone else would like to be on the list, please make Judy Haslow aware.
 - B. Steve read last year's (May, 2006) minutes; motion, approved.
 - C. Russ Haslow has access to free agave plants for park area.
 - D. **Please confirm your current telephone number and mailing address with Judy Haslow.**
9. Adjournment; motion, seconded, approved.
10. FINALE; Applause to Board and Volunteers

Respectfully submitted,
Susan Brown

**SILVER SPRINGS GARDEN HOME OWNERS ASSOCIATION
BOARD MEETING**

August 28, 2007

Present at meeting

President-Steve Adelsmen

Financial-Judy Haslow

Vice President-Dick Hatcliff

A/C-Max Brown

Secretary-Pam Van Winkle

Meeting called to order by Steve and 3:00pm

Old business - CD's have been rolled over. Central Park, discussion, two plants to plant. All else ok except some walk ways, some raking needed. More discussion at the Annual Meeting with the homeowners

New Business - Annual meeting, Susan Brown will be nominated For Secretary. Steve will put an agenda together with discussions of water as per spread sheets provided by Judy and all will receive at meeting. Assesments for Central Park cost break down as per sheet also provided by Judy. The \$150.00 assesments will start in October and all paid by December. Trash pick up will be woted on. The concern with residents in 638 are taken care of, they will be moving at the end of August. Community yard sale set up by one of the homeowners, discussion, forget it.

Motion by Dick to adjorn, 2nd by Steve. Adjorned at 4:00pm

Meeting minutes compiled by Secretary Pam Van Winkle

Silver Springs Garden Home Owners Association
Board Meeting
July 7, 2007

Present at meeting

President-Steve Adelsmen	Financial - Judy Haslow
Vice President-Dick Hatcliff	A/C - Max Brown
Secretary-Pam VanWinkle	Central Park Advisor-Susan

Financial - Judy reports that CD'S will come due August 25th, discussion, decided to let them roll over. See balance sheet of July 31, 2007.

Road work doing ok. Trash pick up, discussion, Judy will talk with new owners in 631 about changing to Taylor. Had some home owners that was missed in trash pick up. Called Taylor and was told that they would come out and pick up, but after this there will be an extra charge and was very rude. Steve will call Taylor and see what is going on. Central Park coming along great. A lot of good feed back. At least two more work days. Have already spent \$3,019.88 and approximately another \$3,600.00 needed. Discussion, Motion by Steve, seconded by Dick we should access each house \$150.00 to be paid in 3 payments. Will wait until Annual Meeting to inform all homeowners.

638 a rental, neighbors have concerns??? Maybe a drug house, seems to be a lot of traffic in and out at all hours. Discussion, will contact owners and Max will call Gary to talk with his son (Cottonwood Police) to see what can be done.

Next meeting August 28th, 2007 at 3:00pm

Pam made a motion to adjourn, 2nd by Steve. Meeting adjourned at 4:14pm.

Meeting minutes complied by Secretary Pam Van Winkle

SILVER SPRINGS GARDEN HOMES OWNERS ASSOCIATION

Board of Directors Meeting March 28, 2007

Present at Meeting

President Steve Adelsman

Financial Judy Haslow

Vice President Dick Hatcliff

A/CC Bev Sass

Secretary Pam Van Winkle

Meeting called to order at 10:11am by President Steve Adelsman. Minutes read from December 21st, 2006. Motion by Dick to approve minutes, seconded by Steve, motion carried.

1. Old Business

A. CD's - Need to keep the CD's to come due at the same time, 7 months to a year with reasonable rate. Steve will call bank for more information.

B. The Common areas:

1. Road Maintance- Little cracks is normal. some discussion on filling them, but all in all road holding up good.
2. Central Park-Susan and Bev has come up with a plan (see attached). Will do measuring Friday morning. Dick will find volunteers to work, provide works with food or drink or monetary donations.
3. Entry Area Lighting - Needs fixing
Again- Max will handle.
4. Desert Broom-Located in wash area will
Get a work party later on in the year for

trimming.

5. Park Bench - Max hasn't fixed it yet
6. Dog Problem- A lot of discussion on the picking up after dog. Just keep telling everyone it has to be done.

2. New Business

1. Annual Meeting - Discussion - Pam made A motion to set the date of Sept. 8th
Dick seconded, carried

Dick made a motion to adjourn, Pam seconded, meeting adjourned at 11:30am

Meeting minutes compiled by Pam Van Winkle

**SILVER SPRINGS GARDEN HOME
OWNERS ASSOCIATION**
Board of Directors Meeting
May 21, 2007

Present at Meeting

President Steve Adelsmen	A/C Max Brown
Vice President Dick Hatcliff	A/CC Bev Sass
Secretary Pam Van Winkle	Susan Tharp

Meeting called to order 5:10pm.

Minutes not read, everyone will read later and call Pam if there are any changes.

1. Old Business

A. CD'S - Nothing to report

B. Common Areas

1. Road Maintenance - Nothing to report

2. Central Park-Steve's letter reporting to all homeowners is being rewritten. Plans on what has been suggested by Susan has been drawn and will be included with Steve's letter. Discussion on cost, where to start first. Will start on the north side first. Hopefully start date will be the first of June.

C. Landscaper - New service agreement with Brenda Will increase by 10%. Dick made a motion to

accept new agreement. Pam seconded, Discussion motion carried.

Pam made a motion to adjourn, seconded by Dick
Meeting adjourned 6:09pm

Minutes compiled by Pam Van Winkle, Secretary

Silver Springs Garden Homes
Home Owners Association
Annual Meeting May 6, 2006

1. Meeting called to order by President Steve Adelsman at 5:40PM
 - A. 23 owners present of 45
 1. The meeting has a quorum, need 5(10%) for a quorum
2. Election of Vice President
 - A. Nominations from the floor
 1. Richard Chubirka made a motion that Richard Hatcliff, acting Vice President, is nominated. Seconded. Carried.
3. Financial Reports – Judy Haslow
 - A. Audit Reports – First audit and required by Arizona State Law was Completed last August. Insurance issues taken care of. New Audit Committee for August 2006, needs to be selected. Anyone interested contact Judy.
 - B. Financial Statements - See attached, no budget for additional cost of special projects. Water is going up 304.9%
 - C. Motion from Susan Tharp to accept Financial Reports, seconded by Gary Wagley Carried
4. Architectural Committee Report – Richard Hatcliff
 - A. Trying to save on water, all water to common area has been shut off. Any suggestions on what to do with common area, Save some grass, dig up and open a gopher farm. More Discussion, tabled until some plans can be made.
 - B. Street Repairs, getting quotes from companies to get all cracks filled and top coat applies. Gary Wagley suggested that we get an engineering company to tell us what needs to be done. He will handle getting one. More discussion. Tabled until Board can get more quotes and information from the engineering company.
 - C. Painting Walls - Roy Kirkpatrick volunteered to touch up walls as needed if paint is furnished. Paint will be furnished. Thanks Roy
5. Homeowners Fees
 - A. President Steve suggested that \$5.00 a month should be added on. This money will go directly into a reserve account for high cost maintenance. Discussion. Motion by Gary to add \$5.00 a month. Starting July 1, 2006. Seconded by Leroy Baribeau. Carried
6. Meeting adjourned 6:60PM

Minutes compiled by Pam Van Winkle, Secretary

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 - A. Trying to save on water, all water to common area has been shut off. Any suggestions on what to do with common area, Save some grass, dig up and open a gopher farm. More Discussion, tabled until some plans can be made.
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6. Meeting adjourned 6:60PM

Minutes compiled by Pam Van Winkle, Secretary

SILVER SPRINGS GARDEN HOMES OWNERS ASSOCIATION

Board of Directors Meeting

August 24, 2006

Present at Meeting:

President Steve Adelsman

Treasurer Judy Haslow

Vice President Dick Hatcliff

A/C Max Brown

Secretary Pam Van Winkle

A/CC Beverly Sass

Meeting called to order by President Steve at 9:15AM.

Minutes from last meeting of 6/29/06 read. Motion to accept by V.P. Dick, seconded by Pres. Steve. Carried

Old Business:

Insurance and Bonding - Need to talk with attorney to get legal side to see if we really need bonding because stated in our bylaws that officers are not liable.

Steve is still taking care of this. Tabled until further information

CD'S - Discussion. Judy will be handling renewing to get both on the same time schedule.

Common Areas - Road Repair, Cracks taken care of. Finis coat is next. Discussion of different ways of doing this and of the bid we have already received. Basic, \$7250.00 High end \$100,216.00

If quotes are needed Steve as them, with explanation of process.

Max will talk with Gary Wagley for more information. Tabled

Steve suggested to keep heavy trucks (trash p/u) that even number address on even number year goes on there side then vice a versa the next year. Will get things together for Annual Meeting in May.

Entry area lighting - Need new lighting Discussion Max will handling.

Park Bench- Max is repairing. Dog Poop - Someone called the City and complained. City came out and check. All ok with them. We as an Association need to be there for our members and try and be a little more helpful.

Community work days - Great idea by Beverly. She and Max will be handling getting the schedule together with days and times and what will be handled.

New Business

Landscaping concerns - discussion . Max will get with them on any problems

Backflow inspection - discussion. Will stay with same on.

Audit Committee - Appointed Phil Tarbell Judy will contact him. Richard Chubirka Steve will contact him. Linda Butler Pam will contact her.

Meeting Adjourned 10:30AM

Minutes By Pam Van Winkle, Secretary

AGENDA

SSHOA Board of Directors

Dec. 25 ~~November 16~~, 2006

1. Minutes from last meeting — *tabled*
2. Old Business
 - a. Insurance and Bonding — *nothing new. Talk w/attr - open? By-laws protection & coverage for BO members*
 - b. CD's — *OK*
 - c. Common Areas
 - i. Road Maintenance — *Done 3 to 4 yrs owe May \$35.*
 - ii. "Central Park" — *Comm together - goal to achieve - plan*
 - iii. Entry area lighting — *financial + accepting - desert water friendly - Consult * May has new lights, working at it*
 - iv. Desert broom trimming — *Done better than last year*
 - v. Park bench — *Spring + Summer cutting*
 - vi. Dog problem — *still on hold - still a problem*
 - vii. ~~Workday~~
3. New Business
 - a. Landscaping contractor concerns — *May will talk*
 - b. Backflow certification — *Done*
 - c. Trash pick-up issues — *leave as is - litter out motion to form a comm - letter going out*

* Discussion — *Pam, second Dick, ~~May meeting up~~ for chair - Steve put a letter out - work in phases -*

Russ & Judy buying land to store R. V.
\$1,000.00 check w/attr —

Closed — 11:20 Pam + Dick

Susan
639-0640

Silver Springs Garden Homes
Homes Owners Association
Board of Directors Meeting June 29,2006

Present at meeting, President - Steve Adelsman
Vice President – Dick Hatcliff
Secretary – Pam Van Winkle
Bookkeeper – Judy Haslow
A/C Chairman – Max Brown

Meeting called to order by President at 10:00A
Minutes for meetings, 4/20, 5/19, and 6/2. Motion to approve by Steve,
seconded by Dick. Carried

Street repair – Quote from Ruben Martinez, for a complete patch repair work
\$5700.00. Discussion. Motion by Pam to get process started as soon as possible.
Seconded by Dick. Carried. Steve will handle getting them started as soon as
possible.

Steve received a phone call from the Chubirka's in 618. They are concerned
about the water system not working right. The system is working, 3 times a
week for 20min as the gardener suggested. Steve will call them back and handle
the situation.

The new gardener is working out great. Will slowly be going to a desert
landscaping through out the neighborhood. Steve suggested that any homes with
grass in front would have a year to replace or start being reasonable to water the
grass. Discussion. Tabled . Lighting at front entrance out. Max will handle.
Will also get cost to replace some for more secure ones.

Motion to adjourn by Pam, seconded by Dick. Adjourned at 10:45A

Minutes compiled by Pam Van Winkle, Secretary

SILVER SPRINGS GARDEN HOMES OWNERS ASSOCIATION
Board of Directors Meeting
August 24, 2006

Present at Meeting:

President Steve Adelsman
Vice President Dick Hatcliff
Secretary Pam Van Winkle

Treasurer Judy Haslow
A/C Max Brown
A/CC Beverly Sass

Meeting called to order by President Steve at 9:15AM.

Minutes from last meeting of 6/29/06 read. Motion to accept by V.P. Dick, seconded by Pres. Steve. Carried

Old Business:

Insurance and Bonding - Need to talk with attorney to get legal side to see if we really need bonding because stated in our bylaws that officers are not liable. Steve is still taking care of this. Tabled until further information

CD'S - Discussion. Judy will be handling renewing to get both on the same time schedule.

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If quotes are needed Steve as them, with explanation of process.

Max will talk with Gary Wagley for more information. Tabled

Steve suggested to keep heavy trucks (trash p/u) that even number address on even number year goes on there side then vice a versa the next year. Will get things together for Annual Meeting in May.

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Park Bench- Max is repairing. Dog Poop - Someone called the City and complained. City came out and check. All ok with them. We as an Association need to be there for our members and try and be a little more helpful.

Community work days - Great idea by Beverly. She and Max will be handling getting the schedule together with days and times and what will be handled.

New Business

Landscaping concerns - discussion . Max will get with them on any problems

Backflow inspection - discussion. Will stay with same on.

Audit Committee - Appointed Phil Tarbell Judy will contact him. Richard Chubirka Steve will contact him. Linda Butler Pam will contact her.

Meeting Adjourned 10:30AM

Minutes By Pam Van Winkle, Secretary

Silver Springs Garden Homes
Board Meeting May 19, 2006

Meeting called to order at 9:00am by President Steve
Insurance and Bonding. Something in our bylaws about Board Members not liable. Checking it out. Steve will handle.

Road Maintenance – Gary handled the engineer on what should be done with the road. Discussion. Steve wants to talk with Gary. Tabled until further information can be gathered.

Common Area – People are willing to help, but this will be tabled until further action can be taken on the roads. Max will see that any plants that need to be replaced will be done with desert plants.

Wall Painting – Roy did start touching up the walls.

Desert Broom Trimming - Max will handle. Will try and get a work crew

Park Bench - Max again will get that up to par.

Water – Changes to water charges - potential problem with common meter. Steve will try to get some information on this.

Landscaping – Contract with Ricketts is due to be renewed May 31. Max will get a hold of Brenda for a quote.

Meeting adjourned at 10:00am

Silver Springs Garden Homes
Board Meeting June 2, 2006

Present at meeting – President Steve Adalsman, Vice President Richard Hatcliff, Sectary Pam Van Winkle, A/C Chairman Max Brown

President Steve called meeting to order at 9:00am

Landscaping – Our new landscaper will be A & B Maintenance. Monthly charges of \$1500.00 Brenda will be our contact. Max will have the contract to be signed today. Richard sent a letter to cancel Ricketts as of May 31, 2006.

Road Maintenance - ETC Engineer was paid \$200.00. To much for volunteer work, need hot machine to fill cracks. Richard will be getting new quotes. More discussion.

Water – Steve did talk with Dan about the common water. This is optional and we will not have to take it. We will be changing to desert planting as we go.

Wall Painting - Roy has finished all the touch ups. Pam will handle getting a thank you card.

Pam made motion to adjourn. Seconded by Dick. Adjourned at 9:35am

**SILVER SPRINGS GARDEN HOMES
HOMEOWNERS ASSOCIATION
Board of Directors Meeting, April 12, 2006**

Meeting called to order by President Steve
In attendance – President – Steve Adelsman
Vice President – Dick Hatcliff
Secretary – Pam Van Winkle
Bookkeeper – Judy Haslow

Insurance coverage – Discussed all three quotes. Motion by Steve to go with our current Insurance Company, Butler Levitt for all coverage.

Annual Meeting – Judy had a letter that we all went over, made some changes, approved it for her to get done and out to all homeowners with a proposed agenda

Discussed our balance sheet and our budget for this coming year. Will have to have another meeting to finalize our budget and what is happening with the Architectural Committee

Motion to adjourn made by Dick at 11:00AM Seconded by Pam.
Carried

Minutes compiled by Pam Van Winkle, Secretary

**Silver Springs Garden Homes
Board Meeting April 20, 2006**

Present at meeting - President- Steve Adelsman, Acting Vice President Richard Hatcliff, Secretary Pam Van Winkle, Treasurer Judy Haslow A/C Chairman Max Brown, A/C co-Chairman Beverly Sass

President Steve called meeting to order at 10:00am

Financial Report - Judy

CD comes due in August. Steve suggested we start checking for better interest rates. Budget Report – Discussion – Need to start putting \$100.00 a month in a reserve account. Judy will check out our best option. Water usage and cost – Discussion – see report provided by Judy.

Annual Meeting - Dick will give A/C report. Chairman Max will be our of town. Street repair - fixing cracks, get estimates or maybe volunteers. Dick will get estimates. Water for 4 lots with grass in front, should they pay a little more in dues. Discussion. No. Dick will report at annual meeting that the irrigation system was check our by Max and Bev. All working. Max has one estimate to take out grass and put gravel in, (North end only) boarder around trees for \$7475.00. Discussion. Tabled until the Streets are done.

Homeowners monthly dues. Suggestion that dues be raised \$5.00 a month and this should be put in a reserve account. Discussion. Will be brought up at the annual meeting in May.

Richard made a Motion to adjourn. Seconded by Steve

**SILVER SPRINGS GARDEN HOMES
HOMEOWNERS ASSOCIATION
BOD Meeting March 3, 2006**

Farmers Insurance agents George and Sharon was present to discuss coverage of General Liability, Directors and Officers Liability and Bonding for Judy. They stated that not only board members are at risk, so are property owners. They gathered information for quotes.

Meeting called to order at 1:30pm by President Steve.

Members in attendance – President Steve Adelsman, Vice President Dick Hatcliff, Secretary Pam Van Winkle, Architectural Committee Chairman and Assistant Max Brown, Beverly Sass. Read minutes from BOD Meeting on February 16, 2006. Motion to approve by Dick, seconded by Steve. Carried.

Financial report by Judy. New water bill is a wait and see game. Might not be as high as expected. New insurance cost not in budget.

Architectural Committee report by Max. Had a \$7000.00 quote from our current landscaper Ricketts. Have tabled until more quotes can be attained. Road repair, get a quote from company who did it last time. Will get that information from Gary Wagley or get what is needed from Home Depot and do it ourselves. Beverly Sass suggested that a list for anyone to sign up to help with different projects that need to be done. She was given the ok to do it.

Wash – Haven't been able to get a hold of Pender. Will keep trying.

Wall Painting – Max will check out what needs to be done and get quotes.

Vice President Dick Hatcliff will run for the next term.

Motion to adjourn by Pam, seconded by Steve. Carried.

Adjourned at 2:00PM

Minutes compiled by Pam Van Winkle, Secretary

SILVER SPRINGS GARDEN HOMES
Homeowners Association
Special Board of Directors Meeting, March 23, 2006

Vice President, Dick Hatcliff called a Special Meeting to discuss the insurance quotes.

In attendance - Vice President - Dick Hatcliff
Secretary - Pam Van Winkle
Bookkeeper - Judy Haslow
Farmers Agent - Sharon Smith

Agent Sharon Smith suggested that we have all property owners check their personnel home owners insurance and see if they have HOA coverage.

Farmers quote - Package with everything we need is \$1,152.00 a year. There is a \$50.00 membership sign up that is a one time only charge.

Burns and Wilcox - \$100.00 Bonding - \$765.00 BOD coverage - \$500.00 General - Total of \$1,365.00 a year.

Butler Leavitt - \$170.10 Bonding - \$517.00 BOD Coverage - \$330.00 General - \$100.00 write up fee - Total of \$1,117.10 a year

Going to email President Steve the figures. All tabled until he has either contacted us or is back in town.

Motion made by Pam to adjourn at 3:46PM, seconded by Dick
Carried

Minutes compiled by Pam Van Winkle, Secretary

**SILVER SPRINGS GARDEN
HOME OWNER ASSOCIATION
Board of Directors Meeting February 16, 2006**

Meeting called to order by President Steve at 3:30pm.

**Members present – President Steve, Sec. Pam, Treasurer Judy
And A/C Max**

**Minutes from last meeting read. Motion made to accept minutes with
Corrections by Steve, seconded by Pam Motion carried**

**Financial report by Judy. We have one CD that was closed and put in
checking the second CD is the Wash reserve**

Insurance – Tabled until research can be done by Richard

**Architectural Committee report by Chairman Max – Will check cost to
have the Park where the gazebo is, Remove grass, put in weed barrier
and rock. Tabled until Max can get a couple of quotes.**

**Wash inspection should have been done. Steve will call Pender to
confirm. Backflow inspection is done and paid.**

**Common Areas – outside wall needs painting. Max and Steve will
checking it out.**

Road repair - Max will check out about getting cracks repaired

**Tentative next BOD of directors meeting either 3/2/06 Thursday at
10:00am or 3/3/06 Friday at 1:00pm**

**Annual Meeting will be May 6th to start at 5:00pm prompt. Will let
everyone know that they can start gathering around for potluck at
4:30pm.**

**Motion to adjourn made by Pam and Seconded by Steve at 5:00pm
Carried**

Minutes compiled by Pam Van Winkle, Secretary

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION
Meeting Minutes January 19, 2006

Meeting called to order by President Steve at 2:00p.m.

Present at meeting: President – Steve Adelsman, Vice President Dick Hatcliff, Sectary Pam Van Winkle, and Treasurer Judy Haslow.

Last meeting minutes read. Corrections made. Motion by Pam, seconded by Dick to accept minutes. Carried

Lawn care, Rose's rock, trees water, when removing lawn in north common area. Wall painted outside and common area, tabled till Max is at the next meeting.

Motion made by Steve to get a token of our appreciation for Dan Clarke for the work he did as our President. Seconded by Pam. Carried

Date and time for Annual Meeting – Tabled till next BOD meeting.

Steve will handle water test for back flow and wash inspection.

Information needed for next meeting: Budget for the coming year, Audit Committee. Financial Statement, Cost for grounds repair.

Basic Insurance is due for renewal. \$326.00 for one million coverage. Discussion, motion by Pam to renew as is, seconded by Dick. Carried

Directors Liability Insurance \$517.00 a year for one million coverage Discussion, motion by Pam to get, seconded by Dick. Carried

Bonding for the Treasurer, Judy. \$170.10 a year for \$25,000.00 Coverage. Discussion. Motion by Dick to get, seconded by Steve. Carried. Steve will call Bryan to write up both and implant.

Motion to adjourn made by Steve, second by Dick at 3:25p.m. Carried.

Minutes compiled by Pam Van Winkle, Secretary

12:31 PM
02/16/06
Accrual Basis

Silver Springs Garden Homes HOA Profit & Loss for BOD Meeting February 16, 2005 through February 17, 2006

	<u>Feb 16, '05 - Feb 17, 06</u>
Income	
4000 · Homeowners Association Dues	31,050.00
4050 · CD Interest Wells Fargo	289.48
Total Income	<u>31,339.48</u>
Gross Profit	31,339.48
Expense	
5000 · Maintenance	
5050 · Maintenance of Lots (45) & Park	17,947.50
5100 · Maintenance-Reimburse Gardener	
5150 · Gardener-Planting Labor	3,075.90
5175 · Gardener-Plant disposal	40.00
5180 · Garden-Plant/Shrub Replacemnt	655.90
5185 · Gardener-Chemicals	183.14
Total 5100 · Maintenance-Reimburse Gardener	<u>3,954.94</u>
5200 · Grounds Repairs	1,909.46
Total 5000 · Maintenance	23,811.90
5300 · Mailing Costs	49.72
6300 · Office Supplies	154.10
6400 · Miscellaneous	77.95
6500 · Professional Fees	
6550 · Acct-Monthly Work-Judy	3,000.00
6575 · Acct-Tax Preparation	150.00
Total 6500 · Professional Fees	<u>3,150.00</u>
6580 · Corporation Filing Fees	10.00
6585 · Corporation Income Tax	50.00
6590 · Liability Insurance	326.00
6650 · Taxes-Park Area & Drive	76.02
6700 · Utilities	
6725 · Electricity	826.13
6750 · Water	1,237.43
Total 6700 · Utilities	<u>2,063.56</u>
Total Expense	<u>29,769.25</u>
Net Income	<u><u>1,570.23</u></u>

**SILVER SPRINGS GARDEN
HOME OWNER ASSOCIATION
Board of Directors Meeting February 16, 2006**

Meeting called to order by President Steve at 3:30pm.

**Members present – President Steve, Sec. Pam, Treasurer Judy
And A/C Max** B/R

**Minutes from last meeting read. Motion made to accept minutes with
Corrections by Steve, seconded by Pam Motion carried**

**Financial report by Judy. We have one CD that was closed and put in
checking the second CD is the Wash reserve**

Insurance – Tabled until research can be done by Richard

**Architectural Committee report by Chairman Max – Will check cost to
have the Park where the gazebo is, Remove grass, put in weed barrier
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**Wash inspection should have been done. Steve will call Pender to
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**Common Areas – outside wall needs painting. Max and Steve will
checking it out.**

Road repair - Max will check out about getting cracks repaired

**Tentative next BOD of directors meeting either 3/2/06 Thursday at
10:00am or 3/3/06 Friday at 1:00pm**

**Annual Meeting will be May 6th to start at 5:00pm prompt. Will let
everyone know that they can start gathering around for potluck at
4:30pm.**

**Motion to adjourn made by Pam and Seconded by Steve at 5:00pm
Carried**

Minutes compiled by Pam Van Winkle, Secretary

Silver Springs Garden Homes
Home Owners Association
Annual Meeting May 6, 2006

1. Meeting called to order by President Steve Adelsman at 5:40PM
 - A. 23 owners present of 45
 1. The meeting has a quorum, need 5(10%) for a quorum
2. Election of Vice President
 - A. Nominations from the floor
 1. Richard Chubirka made a motion that Richard Hatcliff, acting Vice President, is nominated. Seconded. Carried.
3. Financial Reports – Judy Haslow
 - A. Audit Reports – First audit and required by Arizona State Law was Completed last August. Insurance issues taken care of. New Audit Committee for August 2006, needs to be selected. Anyone interested contact Judy.
 - B. Financial Statements - See attached, no budget for additional cost of special projects. Water is going up 304.9%
 - C. Motion from Susan Tharp to accept Financial Reports, seconded by Gary Wagley Carried
4. Architectural Committee Report – Richard Hatcliff
 - A. Trying to save on water, all water to common area has been shut off. Any suggestions on what to do with common area, Save some grass, dig up and open a gopher farm. More Discussion, tabled until some plans can be made.
 - B. Street Repairs, getting quotes from companies to get all cracks filled and top coat applies. Gary Wagley suggested that we get an engineering company to tell us what needs to be done. He will handle getting one. More discussion. Tabled until Board can get more quotes and information from the engineering company.
 - C. Painting Walls - Roy Kirkpatrick volunteered to touch up walls as needed if paint is furnished. Paint will be furnished. Thanks Roy
5. Homeowners Fees
 - A. President Steve suggested that \$5.00 a month should be added on. This money will go directly into a reserve account for high cost maintenance. Discussion. Motion by Gary to add \$5.00 a month. Starting July 1, 2006. Seconded by Leroy Baribeau. Carried
6. Meeting adjourned 6:60PM

Minutes compiled by Pam Van Winkle, Secretary

Silver Springs Garden Homes
Home Owners Association
Annual Meeting May 14, 2005

1. Meeting called to order by President Dan Clarke at 6:07P.M.
 - A. 26 owners present of 45
 1. The meeting has a quorum
 2. Need 5 (10%) for a quorum
2. Election for President
 - A. Gavel turned over to Vice President Steve Adelsman
 - B. Nominations from the floor
 1. Max Brown nominated Dan Clarke
 2. No more nominations
 - C. Dan Clarke was voted as President
3. Financial Reports – Judy Haslow
 - A. P&L for past year read and discussion – Approved
 - B. Balance Sheet read and discussion – Approved
 - C. Audit Committee – Will be handled in June
4. Architectural Committee Report – Max Brown
 - A. Water usage discussion
 1. Gardener is responsible for system, has key
 2. Homeowners need to be more informative on problems with water system. Any problems call Max Brown
 3. Grass at the entrance to be replaced with gravel approved
 4. Work party of homeowner volunteers Max Brown, Steve and Marta Adelsman, Gary Wagley, Russ Haslow, Richard and Barbara Cooke, Ralph Wandrey and Richard Chubirka
 5. Grass in common area will also be changed over to gravel
 6. Homeowners may also have any plants remove to cut down on water usage
 - B. Gardener – Angels Gate Landscape
 1. They will finish out their contract, ends May 31, 2005
Will not renew
 2. Max Brown will get more bids
 3. Beverly Sass was approved to be on Architectural Committee
5. Floor opened for discussion
 - A. Homeowners Dues increase
 1. Art Thuerwaechter made a motion for a \$15.00 a month increase. Discussion was held. Motion was amended by Gary Wagley for a \$10.00 increase commencing on June 1, 2005.

Increase, and when water usage is under control, any excess monies will be put in the reserve account, seconded by Ralph Wandrey, motion carried.

3. Judy Haslow discussed the payment drop box. She does pick up starting 5 days before and 5 days after due date at 6:00P.M. So if payments are put in before that time, nothing will be left in the box overnight.

Also suggested that Gel Pens be used for writing, as they can't be washed.

6. Motion by Barbara and seconded by Marta for adjournment. Motion carried Adjourned at **7:20P.M.**

Minutes compiled by Pam Van Winkle, Secretary

**SILVER SPRINGS GARDEN HOMES
OWNERS ASSOCIATION
Meeting Minutes November 21, 2005**

Present at the meeting:

President Dan Clarke, Vice President Steve Adelsman, Treasurer Judy Haslow, Acting Secretary Joan Bennett, Architectural Committee Chairman Max Brown, Dick Hatcliff. Guest Brian Sawyer, Butler Levitt Insurance Agency.

President Dan called meeting to order at 5:05pm.

Judy had requested that Brian Sawyer review the Association's current liability policy and if there is a need to increase coverage. Discussion. Max agreed to research statistics to see if the possibility and frequency of lawsuits would merit the cost of increase in coverage.

Motion to secure insurance at 1 million, not to exceed \$558. ^{per year} ~~A month~~ effective January 1, 2006. Motion 2nd voted and carried

Also discussed was the need to look into bonding of Judy and coverage of Board members. Dan requested getting a quote on costs.

Dan then turned the meeting over to Vice President Steve. Submitted his signed resignation. Steve agreed to fulfill the 2nd term as President. Dick accepted office of Vice President. Judy will secure paperwork to change signers on bank.

Max reported that he spoke to Rickett's Lawn Service re: removal of grass in the north section. Cost would be \$2800 to \$3000. It was questioned if grass was left, would they seed and maintain it? The board unanimously agreed to shut off the water in the north part of the park except for the trees and coast a couple of months for budget reasons, also look into doing it ourselves. It was mentioned that increase in water rates may not be effective until January. Dan suggested looking into cost of replacing lights in the park for liability reasons, also getting a volunteer to take care of weeds along street area. It was suggested the cost of the wash inspection e delayed so it will go into 2006. Steve will call in January to schedule the inspection.

CD rates??? CD rates were discussed and it was agreed that when CD becomes due, they will put interest in separate account so they will be due at same time

Motioned to adjourn at 6:50pm 2nd carried.

Minutes compiled by Joan Bennett, Acting Secretary

per year
Chg.
& accepted
@
1/19/06
BOD
meeting

GAIL BANGIOLA
1850 QUAIL RUN
COTTONWOOD, AZ 86326

LEROY & PADDY
BARIBEAU
600 SILVER SPRINGS CIRCLE
COTTONWOOD, AZ 86326

LARRY BAUGH
PO BOX 1256
COTTONWOOD, AZ 86326

BERNADETTE SELNA
520 RAWHIDE CIRCLE
COTTONWOOD, AZ 86326

BEV HANSEN
806 SOUTH WANDERINIG
RIVER RD
CORNVILLE, AZ 86325

ELAINE BREMNER
830 S MAIN ST SUITE C-2
COTTONWOOD, AZ 86326

NANCY BRIGHT
PO BOX 952
CLARKDALE, AZ 86324

BILLY & MARGARET CARL
2615 VERDE WEST DRIVE
CAMP VERDE, AZ 86322

REBECCA SAHM
1800 EAST FIR
COTTONWOOD, AZ 86326

BILL & KAREN SMITH
3095 EAST BEAVER CREEK
RD
RIIMROCK, AZ 86335

VIRGINIA DUNCAN
849 COVE PARKWAY SUITE
B
COTTONWOOD, AZ 86326

NANCY ELKINS
117 S 14TH STREET
COTTONWOOD, AZ 86326

Lorie Fields
1279 PIONEER
COTTONWOOD, AZ 86326

CYNTHIA FOX
656 BOW MAKER TRAIL
COTTONWOOD, AZ 86326

ED GUTKNECHT
315 LATIGO WAY
COTTONWOOD, AZ 86326

TED HANDGIS
1707 EAST MINGUS AVENUE
COTTONWOOD, AZ 86326

RICH & ABARB HUBER
1341 LANNY AVENUE
CLARKDALE, AZ 86324

SADIE JACKSON
5TH & HOLLAMON
CAMP VERDE, AZ 86322

ELIZABETH LLOYD
PO BOX 1358
COTTONWOOD, AZ 86326

DIANE LOVETT
HERB QUAIL SPRINGS RD
COTTONWOOD, AZ 86326

DIANA LUNDY
PO BOX 3458
COTTONWOOD, AZ 86326-
3458

RAY & KAREN LYSZ
729 S. WANDERING RIVER
ROAD
CORNVILLE, AZ 86325

LOUIE & ERMA MILLER
2223 WESTWARD DRIVE
CAMP VERDE, AZ 86322

DONALD MONTGOMERY
325 WEST HWY 89A #16
COTTONWOOD, AZ 86326

RICHARD MOORE
3543 GRANITE DRIVE E
COTTONWOOD, AZ 86326

KAY SCHMIDT
4916 COMMANCHE DRIVE
COTTONWOOD, AZ 86326

SHAYNE O'SHEA
11 NORTH MAIN SUITE A
COTTONWOOD, AZ 86326

APRIL PALMER
PO BOX 352
COTTONWOOD, AZ 86326

SAM JOSHI
423A SOUTH SIXTH STREET
COTTONWOOD, AZ 86326

672 BOW MAKER TRAIL
COTTONWOOD, AZ 86326

Chamber

City of Arundel
Water

May 14th
6:30

SILVER SPRINGS GARDEN HOMES
OWNERS ASSOCIATION
BOD Meeting Minutes 04/18/05 6:30
@ Pam's

Meeting called to order by interim President Dan Clark at 6:30 PM

audit
May 1 -
Apr. 30th

Phil Terbell
Nichi-Mester
Eson Brown

New Homeowners
moving in
binding
contract

HOA

1. Set up an auditing committee & follow through with an audit
2. Other requirements Dan was checking on because of new laws for HOAs last fall.
3. Discuss the security of the new payment box and payment alternatives
4. Reassure homeowners that no payments are ever left in the box as long none is put in there after 6:00 pm 5 days prior to the end of the month and 5 days after.
5. Architectural Committee Report *Roy Kirk Patrick*
6. When are we going to add more money to a reserve fund for road and wall maintenance? *wait - CD's*
7. Discuss the graffiti problem on the wall - Paint *H₂O Bill* purchase - Judy (5 gal or 1 gal)
8. Steve's project about responsibility of the wash *table*
9. Additional issues: Water Usage/Grounds Maintenance *bring before ann. meet*
10. Maintenance contract with Harold Cecil up May 31st *tabled May*
11. New HOA Laws - Judy to monitor contract for new owners. Balance tabled till later (What did this refer to?). *contact*

get someone to Pam

guard rail

write up: title ~~con~~ Co.'s

title Co.'s

1. Meeting adjourned at XX:XX PM.

Minutes compiled by Pam Van Winkle, Secretary

Provide Copy to each title Co

Get names of title Co's + send CCNR's

in yellow Sedona VV Assoc of Realtors

5 bushes
2 trees

Get contract ready - email
max

Max wants color sheet
for Paint - ^{website} www.ci.cottsworth.az.us

Take of contract #9 - water stuff
Check - website - me - City ^{left email w/}
^{Don Lueder}
^{634.8030}
^{dlueder@}
^{google ci.}

Kay Bedall → ck if she
was reimbursed

Left email message with
Sedona - Verde Valley Assoc. of Realtors®
55 Srinaguan Dr. Sedona 86336
282-5409
website info@SVVAR.com

www.ci.cottsworth.az.us
Cottsworth, AZ, US
634.8030
dlueder@ci.cottsworth.az.us

Silver Springs Garden Homes
Home Owners Association
Board Meeting April 18, 2005

1. Meeting called to order by President Dan Clarke at 6:30P.M.
2. Decided that the Annual Meeting will be held May 14th at 6:00P.M.
3. New payment mail box up and so far no problems. Judy is checking 5 days before and after the 1st of every month at 6:00P.M.
4. Architectural Committee Report – Max Brown Quite a few plants and trees needs to be replace.
There have been a lot of complaints about the gardener. Max will start Getting bids from other landscaping companies.
4. Approved buying paint for the walls for graffiti problems. Judy will Purchase 5 gallons and keep in her garage.
5. Audit Committee – Dan will contact Phil to see if he will head up the committee. Pam will contact Vicki Mestas to see if she will help
6. HOA new rules. Tabled – nothing super threatening
7. Steve's project about responsibility of the wash – tabled till further Further information is acquired.
8. Water usage tabled for further information
9. Meeting adjourned 7:38P.M.

Minutes compiled by Pam Van Winkle, Secretary

**SILVER SPRINGS GARDEN HOMES
OWNERS ASSOCIATION
BOD Meeting Minutes 04/18/05 6:30
@ Pam's**

Meeting called to order by interm President Dan Clark at 6:30 PM

1. Set up an auditing committee & follow through with an audit
2. Other requirements Dan was checking on because of new laws for HOAs last fall.
3. Discuss the security of the new payment box and payment alternatives
4. Reassure homeowners that no payments are ever left in the box as long none is put in there after 6:00 pm 5 days prior to the end of the month and 5 days after.
5. Architectural Committee Report
6. When are we going to add more money to a reserve fund for road and wall maintenance?
7. Discuss the graffiti problem on the wall—Paint purchase—Judy (5 gal or 1 gal)
8. Steve's project about responsibility of the wash
9. Additional issues: Water Usage/Grounds Maintenance
10. Maintenance contract with Harold Cecil up May 31st.
11. New HOA Laws - Judy to monitor contract for new owners. Balance tabled till later (What did this refer to?).

1. Meeting adjourned at XX:XX PM.

Minutes compiled by Pam Van Winkle, Secretary

Hells

6:30P - Called to order by Dan

Annual Meeting Date - May 14th @ GP
Pat Lusk -

Budget - \$9,000.00 in check - 7100 usable in
- acct. leave as is -

~~Audit - Rules - all matches yearly - Susan -
get it done - May 1 - April 30th - Dan w/c
Phil -~~

HOA Rules - binding contract - ~~no~~ nothing
super threatening -

~~Payment - Mail Box - Snail mail or payment box -
use Bill Pans before 6P~~

~~Art Com - Plants, trees needs to be replaced~~

~~Geils Contract - lot of complaints -
use Kents old contract - listen to people
first - ^{may} ~~wait~~ find other bids -~~

~~Paint for wall because of graffiti 5 gallon
approved~~

Wash - tabled -

#9 - Water usage - tabled

adjourned 7:38

Silver Springs Garden Homes
Home Owners Association
BOD Meeting May 11, 2005

1. Called to order by Vice President Steve Adelsman at 8:30P.M.
2. Water usage – looking at a water price increase. Need to check into Ways to cut back on water usage, to discuss at annual meeting
 - a. Replace grass at entrance at a cost of \$1500. Check with Homeowners to organize a work party to do work. Also Talk about the grass in the common area.
3. Increase of monthly HOA dues. Because of water rate increase. Should have at least a \$10.00 increase per home. Add to annual meeting agenda.
4. Have another BOD meeting Saturday morning 5/14/05 at 10:00A.M. To go over Budget and to tie up loose ends for annual meeting.
5. Meeting adjourned 9:28P.M.

Minutes compiled by Pam Van Winkle, Secretary

SILVER SPRINGS GARDEN HOMES
OWNERS ASSOCIATION
Meeting Minutes October 19, 2005

Meeting called to order at 2:45pm by President Dan Clarke
Present at the meeting Vice President Steven Adelsman,
Secretary Pam Van Winkle and Treasurer Judy Haslow

Motion by Steve, seconded by Pam to accept audit discussion
on the recommendations

1. Insurance increased - Tabled under new business
2. Add equipment to balance sheet - Not enough equipment
and all have been expensed out.

President Dan requested a list of equipment with serial
numbers for next meeting.

Profit & loss ok.

Steve had further info on the wash, tabled for further
discussion

For Max - Common area-need to reset water

Lights at the entrance needs to be checked

Lawn at 640 needs to be removed

Set up Wash Maintenance account

New Business

Increase of insurance will be table until we can set up a
meeting with the insurance rep before renewal.

Meeting adjourned

Minutes compiled by Pam Van Winkle, Secretary

Silver Springs Garden Homes
Home Owners Association
Board Meeting April 18, 2005

1. Meeting called to order by President Dan Clarke at 6:30P.M.
2. Decided that the Annual Meeting will be held May 14th at 6:00P.M.
3. New payment mail box up and so far no problems. Judy is checking 5 days before and after the 1st of every month at 6:00P.M.
4. Architectural Committee Report – Max Brown Quite a few plants and trees needs to be replace.
There have been a lot of complaints about the gardener. Max will start Getting bids from other landscaping companies.
4. Approved buying paint for the walls for graffiti problems. Judy will Purchase 5 gallons and keep in her garage.
5. Audit Committee – Dan will contact Phil to see if he will head up the committee. Pam will contact Vicki Mestas to see if she will help
6. HOA new rules. Tabled – nothing super threatening
7. Steve’s project about responsibility of the wash – tabled till further Further information is acquired.
8. Water usage tabled for further information
9. Meeting adjourned 7:38P.M.

Minutes compiled by Pam Van Winkle, Secretary

Silver Springs Garden Homes
Home Owners Association
BOD Meeting May 11, 2005

1. Called to order by Vice President Steve Adelsman at 8:30P.M.
2. Water usage – looking at a water price increase. Need to check into Ways to cut back on water usage, to discuss at annual meeting
 - a. Replace grass at entrance at a cost of \$1500. Check with Homeowners to organize a work party to do work. Also Talk about the grass in the common area.
3. Increase of monthly HOA dues. Because of water rate increase. Should have at least a \$10.00 increase per home. Add to annual meeting agenda.
4. Have another BOD meeting Saturday morning 5/14/05 at 10:00A.M. To go over Budget and to tie up loose ends for annual meeting.
5. Meeting adjourned 9:28P.M.

Minutes compiled by Pam Van Winkle, Secretary

**Silver Springs Garden Homes
Home Owners Association
BOD Meeting – May 14, 2005**

- 1. Water usage discussion – Steve called Dan at Water Company to see if we can get a lower rate. He was informed to write a letter to the City Council.**
- 2. Max is getting quotes from landscapers. Received the new contract from current gardener. Table till we can go over contract and new bids, and make a decision before June 1st.**
- 3. Budget – revised budget for 2005-2006. Will propose a \$10.00 a month increase of dues at annual meeting.**
- 4. Meeting adjourned at 11:21A.M.**

Minutes compiled by Pam Van Winkle, Secretary

Silver Springs Garden Homes
Home Owners Association
Annual Meeting May 14, 2005

1. Meeting called to order by President Dan Clarke at 6:07P.M.
 - A. 26 owners present of 45
 1. The meeting has a quorum
 2. Need 5 (10%) for a quorum
2. Election for President
 - A. Gavel turned over to Vice President Steve Adelsman
 - B. Nominations from the floor
 1. Max Brown nominated Dan Clarke
 2. No more nominations
 - C. Dan Clarke was voted as President
3. Financial Reports – Judy Haslow
 - A. P&L for past year read and discussion – Approved
 - B. Balance Sheet read and discussion – Approved
 - C. Audit Committee – Will be handled in June
4. Architectural Committee Report – Max Brown
 - A. Water usage discussion
 1. Gardener is responsible for system, has key
 2. Homeowners need to be more informative on problems with water system. Any problems call Max Brown
 3. Grass at the entrance to be replaced with gravel approved
 4. Work party of homeowner volunteers Max Brown, Steve and Marta Adelsman, Gary Wagley, Russ Haslow, Richard and Barbara Cooke, Ralph Wandrey and Richard Chubirka
 5. Grass in common area will also be changed over to gravel
 6. Homeowners may also have any plants remove to cut down on water usage
 - B. Gardener – Angels Gate Landscape
 1. They will finish out their contract, ends May 31, 2005
Will not renew
 2. Max Brown will get more bids
 3. Beverly Sass was approved to be on Architectural Committee
5. Floor opened for discussion
 - A. Homeowners Dues increase
 1. Art Thuerwaechter made a motion for a \$15.00 a month increase. Discussion was held. Motion was amended by Gary Wagley for a \$10.00 increase commencing on June 1, 2005.

Increase, and when water usage is under control, any excess monies will be put in the reserve account, seconded by Ralph Wandrey, motion carried.

3. Judy Haslow discussed the payment drop box. She does pick up starting 5 days before and 5 days after due date at 6:00P.M. So if payments are put in before that time, nothing will be left in the box overnight.

Also suggested that Gel Pens be used for writing, as they can't be washed.

6. Motion by Barbara and seconded by Marta for adjournment. Motion carried Adjourned at **7:20P.M.**

Minutes compiled by Pam Van Winkle, Secretary

**SILVER SPRINGS GARDEN HOMES
OWNERS ASSOCIATION
BOD Meeting Minutes 04/18/05 6:30
@ Pam's**

Meeting called to order by interim President Dan Clark at 6:30 PM

1. Set up an auditing committee & follow through with an audit
2. Other requirements Dan was checking on because of new laws for HOAs last fall.
3. Discuss the security of the new payment box and payment alternatives
4. Reassure homeowners that no payments are ever left in the box as long none is put in there after 6:00 pm 5 days prior to the end of the month and 5 days after.
5. Architectural Committee Report
6. When are we going to add more money to a reserve fund for road and wall maintenance?
7. Discuss the graffiti problem on the wall—Paint purchase—Judy (5 gal or 1 gal)
8. Steve's project about responsibility of the wash
9. Additional issues: Water Usage/Grounds Maintenance
10. Maintenance contract with Harold Cecil up May 31st.
11. New HOA Laws - Judy to monitor contract for new owners. Balance tabled till later (What did this refer to?).

1. Meeting adjourned at XX:XX PM.

Minutes compiled by Pam Van Winkle, Secretary

Silver Springs Garden Homes
Home Owners Association
Annual Meeting May 14, 2005

1. Meeting called to order by President Dan Clarke at 6:07P.M.
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3. Judy Haslow discussed the payment drop box. She does pick up starting 5 days before and 5 days after due date at 6:00P.M. So if payments are put in before that time, nothing will be left in the box overnight.

Also suggested that Gel Pens be used for writing, as they can't be washed.

6. Motion by Barbara and seconded by Marta for adjournment. Motion carried Adjourned at **7:20P.M.**

Minutes compiled by Pam Van Winkle, Secretary

Backus
Free Water?
618, 626,
&?

AGENDA
BOD Meeting
May 11, 2005

Dan?

1. Audit Committee Report
 - a. P&L for past year
 - b. Balance Sheet (reserve accts explained)
 - c. Budget
2. Architectural Committee Report
3. Other requirements Dan was checking on because of new laws for HOAs last fall.—anything to report here, Dan? Judy wants confirmation of names of title companies in the valley to send CC'nRs
4. Security of new payment box and payment alternatives :Reassure to homeowners that no payments are ever left in the box as long none is put in there after 6:00 pm 5 days prior to and 5 days after the end of the month. In addition, Judy/Russ check it each day when they get their mail.
5. Discuss the graffiti problem on the wall—Paint purchase
6. Steve's project about responsibility of the wash—update
7. Share information from the city about water/sewer rates for individual homes and for the association—Judy has info here from Dan Lueder, Cottonwood Utility Director and the Cottonwood city website.

634-
8033

Dan

Annual Mtg - Consider a work day
to remove some of the grass
- Sat. morning mtg
- re-election?

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION
Meeting Minutes May 1, 2004

1. Meeting called to order at 5:00 pm by Vice President Claudette Davy
2. 25 owners present of 45
 - a. the meeting has a quorum
 - b. Need 5 (10%) for a quorum
3. Election of officers
 - a. Secretary
 1. Pam Van Winkle was nominated by Martha Thorn
 2. Seconded by Jan Robbins
4. Architectural Committee
 - a. Explained by Max Brown, Chairman
 1. Dead grass, nothing will be done without homeowners Permission
 2. All trash can lids must be closed because of rodents, and All trashcans must be behind back gate.
5. Reports
 - a. Profit and Loss (Income & Expense)
 1. Explained by Judy Haslow, Association Account
 2. Approved by home owners
 - b. Balance Sheet
 1. Explained by Judy Haslow
 2. Approved by home owners
 - c. Budget
 1. New committee to be appointed
6. Other Business and Discussion
 - a. Entry not visible, needs more lighting
 - b. Taylor waste bid is \$13.00 for 25 homes. Earl Robbins will handle
 - c. Landscaping bids needed
7. Adjournment at 6:40 pm

Minutes compiled by Pam Van Winkle , Secretary

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION
BOD Meeting Minutes August 3, 2004

1. Item of Discussion **AGENDA FOR GENERAL MEETING 9-11**
 - a) Set time—7:00 p.m.
 - b) Donated desert & drinks *Peach Cobbler?*
 - c) Approval/additions/corrections of HOA notification letter

2. Item of Discussion **NOTIFIED HAROLD CECIL** *(Gardner)*
 - a) Invoice approval *1,485.00*
 - b) Contact w/Max
 - c) Meet each week

3. Item of Discussion **TAX REFUND**
 - a) Re-file 2 years
 - b) Refund all of \$1144

4. Item of Discussion **FINANCE COMMITTEE RECOMMENDATIONS**
 - a) Review budget suggestions/changes
 - b) Raise HOA fees? *Table*

5. Item of Discussion **BILL @ TITLE COMPANY** ✓
 - a) Congrats Dan—bill has been written off!

6. Item of Discussion **NO SOLICITING SIGN**

7. Item of Discussion **LOCK ON WATER CONTROL BOX** ✓

8. Item of Discussion **NEW HOA LAWS**
 - a) Audit HB2379 *— Pam*
 - b) Lien implications HB2402
 - c) Disclosure statement for new purchaser HB2380 ????
 - d) Record at County Office SB1125

9. Other Business & Discussion

Minutes compiled by:

Pam Van Winkle, Secretary

am: phonehome@verdeonline.com
honeybear162@earthlink.net

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION
BOD Meeting Minutes August 3, 2004

*Judip
Copy*

1. Item of Discussion **AGENDA FOR GENERAL MEETING 9-11**

- a) Set time—7:00 p.m. *etc*
- b) Donated desert & drinks
- c) Approval/additions/corrections of HOA notification letter

2. Item of Discussion **NOTIFIED HAROLD CECIL**

- a) Invoice approval
- b) Contact w/Max
- c) Meet each week

*ck. Earthlink.com
For Pam*

3. Item of Discussion **TAX REFUND**

- a) Re-file 2 years
- b) Refund all of \$1144

Come back to board if there is a change

4. Item of Discussion **FINANCE COMMITTEE RECOMMENDATIONS**

- a) Review budget suggestions/changes
- b) Raise HOA fees?

- A20 Rates

5. Item of Discussion **BILL @ TITLE COMPANY**

- a) Congrats Dan—bill has been written off!

6. Item of Discussion **NO SOLICITING SIGN**

7. Item of Discussion **LOCK ON WATER CONTROL BOX**

ck. w/ Russ

8. Item of Discussion **NEW HOA LAWS**

- a) Audit HB2379
- b) Lien implications HB2402
- c) Disclosure statement for new purchaser HB2380 ????
- d) Record at County Office SB1125

Gillis got executed by Title Co.

9. Other Business & Discussion

Road
Minutes compiled by: _____

*Wash
These in writing*

Ask Russ who was part of phone I still live here

Pam Van Winkle, Secretary

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION
BOD Meeting Minutes August 3, 2004

1. Item of Discussion AGENDA FOR GENERAL MEETING 9-11

- a) Set time—7:00 p.m. —
- b) Donated desert & drinks
- c) Approval/additions/corrections of HOA notification letter

2. Item of Discussion NOTIFIED HAROLD CECIL

- a) Invoice approval - 1485. + Dump fees.
- b) Contact w/Max - or Pam -
- c) Meet each week -

3. Item of Discussion TAX REFUND

- a) Re-file 2 years — OK -
- b) Refund all of \$1144 —

4. Item of Discussion FINANCE COMMITTEE RECOMMENDATIONS

- a) Review budget suggestions/changes
- b) Raise HOA fees? *Table till new Board is in effect -*

5. Item of Discussion BILL @ TITLE COMPANY

- a) Congrats Dan—bill has been written off! *→*

6. Item of Discussion NO SOLICITING SIGN MAX

7. Item of Discussion LOCK ON WATER CONTROL BOX I have them

8. Item of Discussion NEW HOA LAWS

- a) Audit HB2379 - Vickie - Sinda Butler - Jan
- b) Lien implications HB2402 -
- c) Disclosure statement for new purchaser HB2380 ???? Dan ✓
- d) Record at County Office SB1125 Dan ✓

9. Other Business & Discussion

Rd Work
Minutes compiled by:

Wash
Bob Backus - writing Phase II homeowners on hook
Agenda for 14th
Dan email
Phone home
Verle online
.com

Pam Van Winkle, Secretary

Steve
StevAdelsman
@juno.com

AZ HOA

Bob Backus
Backus 639-1295

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION

BOD Meeting Minutes July 26, 2004

Wash agreement

- 1. Item of Discussion APPOINTMENT OF VICE PRESIDENT
- 2. Item of Discussion RESIGNATION OF PRESIDENT/APPOINTMENT OF NEW PRESIDENT *Bank Cards - Done*
- 3. Item of Discussion TAX REFUND *get copy of returned ok*
- 4. Item of Discussion FINANCE COMMITTEE RECOMMENDATIONS

5. Item of Discussion ARCH. CHAIR MEETS WITH GARDNER *Max will take care of*

6. Item of Discussion BILL @ TITLE COMPANY *Do NOT Do anything*

7. Item of Discussion NO SOLICITING SIGN

8. Other Business & Discussion

Brad Aug 3rd - 7:00

*tentative
Sept. 11
9:11*

Minutes compiled by:

Pam Van Winkle, Secretary

Steve

P

Provisional
Committee

Recc.

Ann. meeting
min

BOD.
minutes

Final
Budget

For
officers

Key from Alvise
Jone

Ad. done

Stephen

Chq. names

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION
BOD Meeting Minutes July 26, 2004

1. Item of Discussion APPOINTMENT OF VICE PRESIDENT

2. Item of Discussion RESIGNATION OF PRESIDENT/APPOINTMENT OF NEW PRESIDENT

Dan

3. Item of Discussion TAX REFUND

Jackson, Hewitt ~~_____~~ Lewis Rice - refile

4. Item of Discussion FINANCE COMMITTEE RECOMMENDATIONS

new bd will deal with this. normally here Tuesdays

5. Item of Discussion ARCH. CHAIR MEETS WITH GARDNER

Max will meet with him.

6. Item of Discussion BILL @ TITLE COMPANY

(Dan) 639-1295

Wash - I will speak to Bob Backus (CC&R's digital copy?)
Planning +

7. Item of Discussion NO SOLICITING SIGN

Zoning

8. Other Business & Discussion

Minutes compiled by:

Pam Van Winkle, Secretary

Judy Haslow
JCC@commspeed.net

\$30,000 concrete

FEMA required CTW to take resp.; they in turn asked SSC HoA to put \$15,000 aside.

Bob Backus

- Phase I, Phase II wash responsibility (in writing?)
- Property line in wash

re. wash CTW - city of contacts: { Brian Mikkelsen
Rudy Rodriguez
Marianne Martinez

When they started bldg SSC nearly half the property was in the 100 year flood plain ~~the~~

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION
BOD Meeting Minutes July 26, 2004

5. Item of Discussion ARCH. CHAIR MEETS WITH GARDNER

*No Meeting w/AC. - Steve/May - Max reasp.
More dis. later - AC is reas for all front
Area - gardner incl.*

6. Item of Discussion BILL @ TITLE COMPANY

*\$15,000 City not reasp for Don't do anything
Steve checking on wash situation*

7. Item of Discussion NO SOLICITING SIGN

*Price, etc - May Brown will handle
need posted -*

8. Other Business & Discussion

Minutes compiled by:

Pam Van Winkle, Secretary

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION
Meeting Minutes May 1, 2004

1. Meeting called to order at 5:00 pm by Vice President Claudette Davy
2. 25 owners present of 45
 - a. the meeting has a quorum
 - b. Need 5 (10%) for a quorum
3. Election of officers
 - a. Secretary
 1. Pam Van Winkle was nominated by Martha Thorn
 2. Seconded by Jan Robbins
4. Architectural Committee
 - a. Explained by Max Brown, Chairman
 1. Dead grass, nothing will be done without homeowners Permission
 2. All trash can lids must be closed because of rodents, and All trashcans must be behind back gate.
5. Reports
 - a. Profit and Loss (Income & Expense)
 1. Explained by Judy Haslow, Association Account
 2. Approved by home owners
 - b. Balance Sheet
 1. Explained by Judy Haslow
 2. Approved by home owners
 - c. Budget
 1. New committee to be appointed
6. Other Business and Discussion
 - a. Entry not visible, needs more lighting
 - b. Taylor waste bid is \$13.00 for 25 homes. Earl Robbins will handle
 - c. Landscaping bids needed
7. Adjournment at 6:40 pm

Minutes compiled by Pam Van Winkle , Secretary

Type BOD or annual ahead of this
**SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION**

Meeting Minutes July 26, 2004

1. Item of Discussion

*this will automatically
change each
time you
open
it!*

2. Item of Discussion

Form

3. Item of Discussion

*for
Pam
on
floppy*

4. Other Business & Discussion

*Meeting for election for
Perm. P V.P General - Sat - 9/11 6:30 P*

*officers meeting - 8/3 - Tuesday
my house - 7P*

Minutes compiled by:

Pam Van Winkle, Secretary

Silver Springs Home Owner's Association

Agenda- Board of Directors

September 10, 2004

- Gift: Claude - To thank him for his service
Gift Cert. & Card
\$50.00
Judy
- Election
Richard Cooke appointed to Architectural committee
Accepted resignation of Martha Thorne & Rose Marie Jensen
- Water Usage/ Grounds Maintenance
- New HOA Laws
Dan will continue to look into this matter,
- Home Owner Letters & Requests
Chiburkas
- Other Business
Max will talk to Shorty re the sign.
- Adjourn

**SILVER SPRINGS GARDEN HOMES
OWNERS ASSOCIATION
Meeting Minutes September 10, 2004**

1. Meeting called to order by interm President Dan Clark
At 9:00 AM
2. Gift for Claude - Gift card to be purchased by Judy and to
Be presented at meeting on September 11th. \$50.00
3. Election - Meeting to elect new President set for September
11th at 6:30PM
4. Water Usage/Grounds Maintenance
Maintenance contract up May 31st.
5. New HOA Laws - Judy to monitor contract for new owners.
Balance tabled till later.
6. Home owner letters & Requests - Read and discussed
7. Other Business - Go ahead with a new private property sign at
Entrance.
8. Meeting adjourned at 10:15 AM.

Minutes compiled by Pam Van Winkle, Secretary

Silver Springs Home Owner's Association

Agenda- Board of Directors

September 10, 2004

- Gift: Claude - gift cut @ store by Judy \$50.
@ meeting
- Election - ~~7~~ 6:30 P.M. show up time
Claudette main @ meeting
lost 2 on arch ~~meeting~~ Comm - Rich Cook
resigns Martha & Claudette's wife - ^{Rosemarie} Vickie - head up
Credit Comm.
- Water Usage/ Grounds Maintenance
Cecil - May 31 - Contract up talk @ meeting -
homeowner w/ pay to replace grass in front -
- New HOA Laws - changes. with Judy to monitor
contract for new owners - Back too @ a later date
- Home Owner Letters & Requests - 8/20 - Richard & Diane
4 Dogs loose - not accep. reminder not HOA prop.
- water - parking a problem 4 Centro letters
- Other Business -
sil - sign - shortly - go ahead
- Adjourn - ~~9:30~~ ~~10:30~~ 10:15

directors

Silver Springs Homeowners Association
Executive Board Meeting Agenda

1. Budget for 2004-05

2. Addendum concerning ditch

3. Architecture Committee, concerning grass removal & any other concerns

4. Gardener Problem, concerning contract

5. Homeowners annual meeting

a) Election of Secretary

b) Meeting date

c) Future plans for Silver Springs Gardens

Head of Council at Tue in May

May 1st 5:00

Date of Meeting
2700
14th
officers meeting
gardettes

Park

Remove improvements
1/12 for months
Ave

**SILVER SPRINGS GARDEN HOMES
OWNERS ASSOCIATION
Meeting Minutes of September 11, 2004**

1. Meeting called to order 7:00 PM
2. Election of President - No nominations from floor
Dan Clarke elected President
3. Gift for Past President Claude was presented

Minutes compiled by Claudette Davies

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION

Annual — Meeting Minutes May 1, 2004

1. Meeting called to order at 5:00 pm by Vice President Claudette Davy
2. 25 owners present of 45
 - a. the meeting has a quorum
 - b. Need 5 (10%) for a quorum
3. Election of officers
 - a. Secretary
 1. Pam Van Winkle was nominated by Martha Thorn
 2. Seconded by Jan Robbins
4. Architectural Committee
 - a. Explained by Max Brown, Chairman
 1. Dead grass, nothing will be done without homeowners Permission
 2. All trash can lids must be closed because of rodents, and All trashcans must be behind back gate.
5. Reports
 - a. Profit and Loss (Income & Expense)
 1. Explained by Judy Haslow, Association Account
 2. Approved by home owners
 - b. Balance Sheet
 1. Explained by Judy Haslow
 2. Approved by home owners
 - c. Budget
 1. New committee to be appointed
6. Other Business and Discussion
 - a. Entry not visible, needs more lighting
 - b. Taylor waste bid is \$13.00 for 25 homes. Earl Robbins will handle
 - c. Landscaping bids needed
7. Adjournment at 6:40 pm

Minutes compiled by Pam Van Winkle , Secretary

**SILVER SPRINGS GARDEN HOMES
OWNERS ASSOCIATION
Meeting Minutes September 10, 2004**

1. Meeting called to order by interm President Dan Clark
At 9:00 AM
2. Gift for Claude - Gift card to be purchased by Judy and to
Be presented at meeting on September 11th. \$50.00
3. Election - Meeting to elect new President set for September
11th at 6:30PM
4. Water Usage/Grounds Maintenance
Maintenance contract up May 31st.
5. New HOA Laws - Judy to monitor contract for new owners.
Balance tabled till later.
6. Home owner letters & Requests - Read and discussed
7. Other Business - Go ahead with a new private property sign at
Entrance.
8. Meeting adjourned at 10:15 AM.

Minutes compiled by Pam Van Winkle, Secretary

SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION
Meeting Minutes May 7, 2003

1. Meeting called to order at 5:20 pm
2. 14 owners present, 9 proxies returned to the board, total of 23 of 45 represented
 - a. The meeting has a quorum
 - b. Need 5 (10%) for a quorum
3. Election of Officers
 - a. Claudette Cleveland nominated Marian Thuerwaechter
 - i. Seconded by Martha Thorne
 - b. Mildred Luchsinger volunteered for the office
 - i. Seconded by Jan Robbins
 - c. Claudette won the election 12-2, no proxy votes used
 - i. Term expires 2006
4. Architectural Committee
 - a. The following members volunteered
 - i. Max Brown-appointed chairman by all volunteers
 - ii. Jan Robbins
 - iii. Martha Thorne
 - iv. Marjorie Peterson
 - v. Rosemarie Jensen
 - b. No report about last years activity
5. Reports
 - a. Profit and Loss (Income & Expense)
 - i. Explained by Judy Haslow
 - ii. Approved by owners
 - b. Balance Sheet
 - i. Explained by Judy Haslow
 - ii. Approved by owners
 - c. Budget
 - i. Established a committee to establish a Reserve Budget
 1. Gary Wagley-Committee person
 2. Max Brown-Committee person
 - ii. The budget report is to be given to the Board within 3 months
 - d. Telephone Listings
 - i. Approved for publication
6. Other Business and Discussion
 - a. Replace defective light bulbs in the entry area
7. Adjournment at 6:30 PM

Minutes compiled by Gary Wagley, Secretary

**ANNUAL HOMEOWNERS MEETING MINUTES
SILVER SPRINGS HOMEOWNERS ASSOCIATION**

August 20, 2002

Held in our central park July 11, 2001 5:00 p. m.

Board members present

Claude Jensen
Gary Wagley
Mildred Luchsinger

Called to Order by Claude Jensen 6:00 p.m.

Term renewal dates for Officers

Claude Jensen, President-Term ends 2005
Mildred Luchsinger, Vice President-Term ends 2003
Gary Wagley, Secretary,-Term ends 2004

Registered attendees-19 owners present and 9 proxies, total 28
Established a quorum (60+% OF OWNERS)

Held elections and voted for officers of the Board.
Claude Jensen reelected by ballot vote

Architectural Committee Chairman Spoke:

Building requests presented to the committee in the past year—1 (Haslows-#608)
Plant removal request made to Kent without architectural committee approval. Plant replacement request for same lot denied because original plant was not dead & no prior architectural committee approval obtained
Marian, architectural committee head, again stressed that committee approval must be obtained for plants (front yard only) and building changes

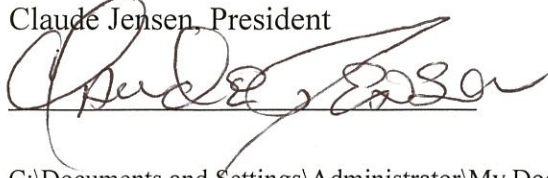
Presented Profit and Loss and Balance sheets to all in attendance

Open Discussion Topics:

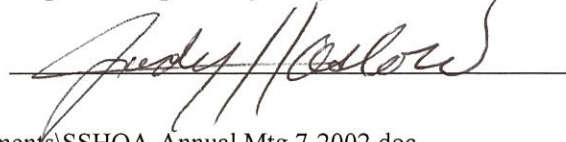
1. Common area wall repainted and positive comments on the completion of such
2. Lighting in park and front entrance complete, positive comments on completion
3. Sloped area from common area to street concreted and problems of washing solved
4. Discussion of how to better use the common area—architectural committee should work on this
5. Discussion on problems with animal waste not being picked up in the commons area and near the mail boxes. Judy was assigned to make a poster for the bulleting board reminding renters & tenants to clean up behind their pets
6. Discussion to change meeting date to April so it is cooler. Next year P/L and balance sheet reports will reflect $\frac{3}{4}$ of the year. Thereafter those reports will be yearly. Majority voice vote for passage

Meeting adjourned 7:00 p.m. Social time and food sharing concluded the evening

Claude Jensen, President



Report compiled by Judy Haslow & Claude Jensen



SILVER SPRINGS GARDEN HOMES
HOME OWNERS ASSOCIATION

Annual Meeting Notice

Lot Owners
Silver Springs Garden Homes
Cottonwood, AZ 86326

June 7, 2002

Subject: Year 2001 Annual Meeting

Dear Members,

Silver Springs Garden Homes Homeowners Association is holding its Annual Meeting on Thursday, June 27, 2001, at 5:00 pm in our central park. This will be a potluck. Please bring a dish to pass, chairs and/or picnic blankets. The Homeowners Association will provide beverage, dishes, cups, utensils, and napkins. Please RSVP by calling Judy at 639-4291. If you cannot make the meeting and want to cast votes by proxy, stop by or call Judy for a Proxy Sheet—cut off the completed form from the Proxy Sheet and put it in the same mailbox where you put your homeowner's payments. Please do not enclose them in an envelope.

We will be holding elections for the president's position currently held by Claude Jensen.

All registered OWNERS of Silver Springs Lots that are current with their Association Dues are eligible to cast one vote for each vacancy that evening. Only one vote may be cast for each lot regardless of multiple owners.

All owners interested in ^{pres}seeking the positions described above should be present. Nominations for secretary will only be accepted from the floor of the meeting. Each Nominee will be given the floor to introduce themselves and articulate their qualifications for the job. The duties officers are described in Section 7.6 of our Bylaws.

The Architectural Committee will present a report.

Contact Marion

Again, if you cannot attend the meeting and wish the board to vote in your behalf, a revocable proxy is available from Judy. Please complete the proxy, sign and return it to Silver Springs Garden Homes HOA prior the annual meeting. (See Para. 3.8 of our bylaws for more detail).

We will distribute Profit and Loss Statements and Balance Sheets at the meeting and open the floor for discussion after the elections. Please be prompt, we have a lot of business to do before darkness.

oil lamps

Thank you,

SSHOA Board of Directors
Claude Jensen, President
Gary Wagley, Secretary
M. M. Luchsinger, Vice President

Thinking Off Line
Chapter 5

Completion:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____
16. _____
17. _____

Thinking Off Line
Chapter 6

Completion:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

BOARD OF DIRECTORS SPECIAL MEETING
SILVER SPRINGS HOMEOWNERS ASSOCIATION

February 9, 2001

Present: Claude Jensen
Gary Wagley
Mildred Luchsinger
Judy Haslow

Called to Order by Claude Jensen 6:00 pm

Special Meeting to review possibility of reduction in Association Dues

Members reviewed Profit and Loss Statement for the year of 2000
Average Monthly Expenses were \$1854.00 a month
Income from present \$50.00 dues was \$2250.00 a month
Excess income over expenses was \$396.00 per month

Board Observations

1. Possibility of increase in utilities and maintenance costs in 2001 can consume excess quickly.
2. A decrease of Association Fees to \$40.00 would cause a negative monthly cash flow of \$96.00 per month.

Board Decisions

1. Keep monthly dues at \$50.00.
2. Review Reserve Account and perform cash flow analysis at our next annual meeting for possible reduction in monthly dues.

End of Meeting

Meeting adjourned 7:20pm

Claude Jensen
President S.S.HOA

ANNUAL HOMEOWNERS MEETING MINUTES
SILVER SPRINGS HOMEOWNERS ASSOCIATION

September 24, 2001

Held in our central park September 24, 2001 5:00 p. m.

Board members present

Claude Jensen

Gary Wagley

Mildred Luchsinger

Called to Order by Claude Jensen 6:00 p.m.

Told members that Annual meeting time is later in the year to allow the attendees a cooler temperature

Established term renewal dates for Officers

Claude Jensen, President-Term ends 2002

Mildred Luchsinger, Vice President-Term ends 2003

Gary Wagley, Secretary,-Term ends 2001

Registered attendees-23 owners present and 8 proxies, total 27

Established a quorum (60+% OF OWNERS)

Held elections and voted for officers of the Board.

Gary Wagley-Secretary-uncontested, Term ends 2004

Architectural Committee Chairman Spoke:

No new requests presented to the committee in the past year

Is going to request removal of some trees on her property

Presented Profit and Loss and Balance sheets to all in attendance

Open Discussion Topics:

1. Request fix recommendations and bids from painting contractors and guarantees
2. Add lighting to park, get proposals and layouts
3. Add 2 spotlights to entry to highlight entrance signs.
4. Have light post inspected and painted if necessary
5. Prepare a layout and budget for outbuilding and horseshoe pit in park

Meeting adjourned 6:30 p.m.

Potluck meal held after adjournment

Gary Wagley, Secretary

BOARD OF DIRECTORS MEETING
SILVER SPRINGS HOMEOWNERS ASSOCIATION

May 31, 2000

Present: Claude Jensen-President
H.D. Pepper-Vice President
Gary Wagley-Secretary
Judy Haslow-Bookkeeper

Called to Order by Claude Jensen 6:00 pm

Claude stated need to have Board elections.
Presidents' term expires end of May 2000.
Secretaries' term expires end of May 2001
Vice President's term expires end of May 2002

Discussed need to establish an Architectural Committee of at least 3 owners

H.D. Pepper resigned as Vice President

Discussed when and where to hold meeting and election.
Decided in park July 19, 2000 at 6:00 pm
Judy to mail letter to all owners notifying them of pending election for President and Vice President.
Letter also to mention need for volunteers for Architectural Committee

Discussed Profit and Loss Statement and Balance Sheet.
Need to start a reserve bank account for major maintenance items (Road, Fence Painting, major landscaping repairs, etc.)
Need to establish yearly budgets for operation and reserve accounts
Will start this after elections

Discussed need to distribute Balance Sheet and Profit and Loss statements to owners at least bi-yearly.
Will adopt this after elections

Judy's work load exceeds present pay of \$100.00
Need to address appropriate pay for her duties.
Address this after elections

Discussed sending Proxy ballots to all owners prior to elections,

No new meeting time set

Meeting adjourned 7:45 pm

**BOARD OF DIRECTORS MEETING
SILVER SPRINGS HOMEOWNERS ASSOCIATION
August 2, 2000**

Present: Claude Jensen
Gary Wagley
Mildred Luchsinger
Judy Haslow
Jan Robbins
Earl Robbins

Called to Order by Claude Jensen 7:00 pm

Reviewed Minutes from July 19, 2000

Spelling corrections needed for Architectural Committee members:

Lyman Tift
Thuerwaechter
Jann Johnson
Martha Thorne

Minutes accepted with the above corrections

Judy Haslow salary increased to \$250.00 @ month

Duties include:

1. Pay bills
2. Maintain receivable accounts
3. Notify delinquent accounts
4. Pickup mail and payments
5. Print monthly statements and submit to president for approval
6. Assist with member mailings quarterly

Architectural Committee

Claude or Judy to contact members

1. Find out who is going to be chairman and report to the board
2. Start developing a "Request for Modification" form for members to fill out when requesting front yard changes.
 - a. Establish a request procedure
 - b. Submit program to Board for review and comments

Reserve Account

1. Put \$10,000 in Interest bearing savings account or CD immediately
2. Verify that funds can be available on demand if necessary

Budget

1. Set tentative budget meeting date of 8/16/00
2. Objective of meeting is to establish an operation budget for FY2000
3. Judy to supply Board members with P&L's from last years expenses to help in determining budget

Open Meeting

1. Gary Wagley suggested we put a bulletin board near mailboxes in Park. Unanimously accepted by the Board
2. Earl and Jan Robbins suggested the Board install "Bocchiball" courts in park to increase its utilization. Board said to get bids on construction costs and then they will consider the improvement.

End of Meeting. Meeting adjourned 8:20pm

ANNUAL HOMEOWNERS MEETING

SILVER SPRINGS HOMEOWNERS ASSOCIATION

July 19, 2000

Held in our central park July 19, 2000

Board members present:

Claude Jensen
Gary Wagley

Called to Order by Claude Jensen 6:00 pm

Registered attendees-22 owners present and 7 proxies, total 29
Established a quorum (60+% OF OWNERS)

Held elections and voted for officers of the Board.

Claude Jensen-President-uncontested
Mildred Luchsinger-Vice President-uncontested

Appointed 5 members to the Architectural Committee

1. Marian Thurenachter 643 Silver Springs Circle
2. Claudette Duncan 640 Silver Springs Circle
3. Jan Johnson 634 Silver Springs Circle
4. Martha Thorn 635 Silver Springs Circle
5. Tiff Layman 638 Silver Springs Circle

- Asked these people to have a meeting and elect a chairman to attend board meetings
- Asked them to develop a request for modification form to be used by owners to request changes to exterior of buildings

Presented Profit and Loss and Balance sheets to all in attendance

Decided to give P & L's and Balance Sheets annually to owners

Told owners that we would notify them of major meetings by mail in advance or post meeting times near post office boxes

Told owners to direct any questions about the association policies and practices to the association mailbox or mail to our PO box. We will answer all questions.

Told members of pending compensation increase for Judy Haslow

Discussed need for FY 2000 budget.

New Board members to hold meeting in near future to discuss and develop goals for FY 2000

No new meeting time set

Meeting adjourned 7:30 pm

*Pc & Agoda
better lights by entrance*

*Speeders
chg my
email
to*

replace

*Comp speed
not
could
apache*

**SILVER SPRINGS GARDEN HOMES
HOMEOWNERS ASSOCIATION
P.O. BOX 789 COTTONWOOD, AZ 86326**

19 April 1999

ANNUAL HOMEOWNERS MEETING

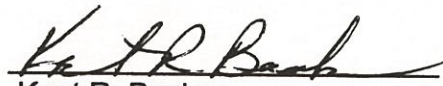
At the annual meeting of the Homeowners of Silver Springs Garden Homes Homeowners Association Inc. on 19 April 1999, there were twenty-four (24) members present. A letter had been sent out on 29 March 1999 by the President of the Association inviting all Homeowners to attend the meeting (see letter attached). The letter also included the Financial Statement and Balance Sheets for 1998 and was hand delivered or sent to all members of record.

A potluck dinner was held in conjunction with the Annual meeting at the Silver Springs Park in Cottonwood, Arizona.

The business meeting after the dinner was for the purpose of electing a new Board of Directors. The new Board will include Claude Jenson for a 3 year term, Gary Wagley for a 2 year term and Hurley Pepper for a one year term. They will meet within thirty (30) days to elect the new president.

Judy Haslow will be the new financial secretary. She will take over the books from B Bar W as of 1 May 1999.

In witness whereof, I have hereunder subscribed my name on
MAY 5TH, 1999.


Kent R. Backus,
President.

Break out the utilities & grounds supplies Budget

Time for extra

BOARD OF DIRECTORS MEETING

SILVER SPRINGS HOMEOWNERS ASSOCIATION

May 4, 1999

Present: Bob Backus
Claude Jensen
H.D. Pepper
Gary Wagley

Jan
Pe L
Bal Sheet
C Dow
Acct
\$10,000
6000 - Road
3000 - wall
1000 - lights

Called to Order by Bob Backus 5:30 pm

Held elections and voted for officers of the Board.

Claude Jensen-President
H.D. Pepper-Vice President
Gary Wagley-Secretary

Appointed Bob Backus to the Architectural Committee

Getting proposals from new landscape contractor

Want new one to:

1. Haul out his own trash
2. Check and maintain irrigation system
3. Set June 1 as new contract origination date
4. Supply SSHA Insurance Certificate for Liability and Workman's Compensation Coverage

Hired Judy Haslow to do our association books for \$100.00 @ month.

Duties include:

1. Pay bills
2. Maintain receivable accounts
3. Notify delinquent accounts
4. Pickup mail and payments
5. Print monthly statements and submit to president for approval
6. Keep Association Handbook

Aug 31st
250.00

1/4
mailing

Claude and Judy to Jointly sign checks and sign bank signature card

Bob Backus to put \$15,000 CD into State Bank and allow the Association to book the interest

Pepper discussed notifying owners of approval of pruning front yard roses and bushes if they so desire

Bob Backus discussed the possibility of combining an increase of fees \$5.00 and jointly getting trash pickup from one bidder. This would be a net savings of \$10.00 @ month. Want to see if there is any interest among the owners.

Discussed need for monthly expense budget.

No new meeting time set

Meeting adjourned 6:45 pm

Pepper work
call + know
Chairman
Request for
modification
form