

CROSS CREEK HOMEOWNER'S ASSOCIATION
Board Meeting Minutes for Jan. 12, 2006

Board Members Present: Rich, Laura, Brent, Linda, Bill, Leo, Carolyn (late)

“ “ Absent: None

Staff Members Present: Nancy, Lee, Pat, Marilyn (late)

“ “ Absent: Elisa

Homeowner Attendance

85	Andy & Wanda Vigil	26	Bev & Jim Snapp
?	Jerry & Roberta Wiens	?	Don Duncan
?	Harold Patrick	100	Bud & Alice Bunker

The regular monthly meeting was called to order. Minutes for Dec were read with one amendment being requested. One unknown roofer was named by Leo, Duran Roofing. The December minutes will be amended. Leo made the motion to accept as written and Bill making the second, approved.

Old Business: Three teams of Board/staff members canvassed the neighborhood in an effort to get ballots turned in regarding the changes to the CC&R's. They were successful in getting ballots turned in but not enough to make the changes. Out of 179 ballots turned in, 143 were for the changes and 36 were opposed. We only received 179 ballots out of 309 mailed out. Therefore the CC&R's did not pass.

We need a temporary treasurer before April, the annual meeting. We'll need to appoint someone to hold the office, none of the board members are willing to take the responsibility. Laura asked what the duties of treasurer are: Briefly, duties include: signing all checks, books of accounting, make sure audit is done, prepare budget. Brent indicates that the treasurer must sign all checks according to the by-laws.

Brent made a motion that the Board clarify article 11, section 1 of the bylaws that the only offices that must be held by Board members are President and Vice-President. Bill seconded the motion. Vote: 1 nay (Leo), motion passed. This will enable the Board to appoint a treasurer to the office. Rich asked if anyone was interested in the position, Donnel Duncan expressed his interest. Rich made a note of that and also that a few others had also indicated their interest. Pat will make a note in the Times to call Rich if interested in the office.

New Business: Pat had new business to discuss: We need to find new means of printing the Times, minutes, rental agreements etc for general business. Linda Osmon has been doing all of the copies out of her office for several months now. Linda said she will continue for a couple more months. We need to consider the cost of printing, ink, paper, cost of copier. Brent offered to look into costs and

make a report at the next monthly meeting. We print 1,000 to 1500 pages per month. We will also need to find a way to dispose of the copier we have. Don Duncan offered to list it in Craig's list. If room in the Times. Pat will also mention it, to make an offer.

Bookkeeper: Checking acct: \$20,861.40 Reserves: \$3,260.16. Liens have been filed, one in small claims court. Lot 47 for sale, realtor informed of liens.

Neighborhood Watch: No reports, all quiet

Rec Center: February low in rentals. Linda would like to begin an activities group again, put together some spring/summer ideas. Look for volunteers in Times

RV Lot: There are about 5 people who have not turned in their info for their space rentals. There are a few empty spaces, no room for larger units. Lee & Carolyn would like to see the area raked and regraded when some money comes in.

Maintenance: Leo has another estimate on the roofing from Keith Green Roofing which includes tearoff of the old, resloping the flat parts, etc. His estimate was for \$10,725.

Leo also received a suggestion of hiring a roofing consultant for approx \$500; he would then assess & build specifications.

All roofers Leo has spoken with have offered references. After much discussion of board needing to decide just how much we want done, how much we can spend then decide which roofer and that the property is defined as commercial: it was decided that Leo needs to narrow down the roofers, what needs to be done etc and make that presentation to the board. Leo wanted a committee, Lee and Bill will work with him to make a decision.

Lee had to rent a "roto-rooter" to clean out a drain, trying to keep roots out.

Leo would like to see reflectors on the boulders at 209th, boulders are already on an island – really no need unless that's something he wants to do himself.

Property Standards: Brent received an improvement proposal for a fence to be painted, which was already stained a redwood kind of color. The paint is a dark green (already done) at Rosa Rd & Rosa Dr (209th). Brent would like to make a motion to allow fences to be painted if within acceptable range of colors. Carolyn seconded the motion. Passed unanimously.

Lot 247 fence has been unfinished for months. Homeowner indicates his funds ran out. Based on current finance status he will not be able to finish the fence until late March. Brent made the motion that we delay fines until late March, Linda made the second. Motion carried.

Lot 200 has a portable aluminum and canvas type of material structure which you can see over the top of their fence. Is it a tent or shed or other type of structure? Rich reminds us that the precedent has already been set (lot 5) is

already being fines for having the same type of structure without approval. Brent will write a letter to the homeowner, fines stand.

Brent would like to speak about attorney fees; to have an attorney on retainer is around \$545 per month, it would drain 12% of our annual income. Attorney fees at an hourly rate are \$125-\$210 per month. Does he need to come to the board each time he needs approval to speak with an attorney.

Brent does need to speak with attorney office to discuss what can be done with CC&R since they didn't pass – how can state regulations (that are required) be addressed? Brent does have approval to do that.

Brent also let us know that he researched having someone come in to our area to enforce the CC&R's – property standards - \$1700 per month.

Pat will again print out the November minutes since they were discarded.

Meeting adjourned

Cross Creek Homeowner's Association
Board Meeting Minutes for Feb 9, 2006

Board Members Present: Rich, Brent, Leo, Bill, Carolyn (late)
Board Members Absent: Laura, Linda
Staff Members Present: Nancy, Elisa, Pat, Marilyn (late)
Staff Members Absent: Lee

Homeowner Attendance:

242	Don Duncan	26	Jim & Bev Snapp
33	Marjorie & Keith Fisher	85	Wanda & Andy Vigil
175	Steve Branstetter	??	Joey Harris

The regular monthly meeting was called to order at 7:08pm. The first order of business was to review the Nov 05 monthly meeting minutes. Brent made the motion to approve them as written with Leo making the second. Minutes were approved. January 06 minutes were then reviewed with Bill making the motion to approve and Brent making the second. The minutes were approved as written.

Old Business: We still have need of a treasurer. Rich reviewed the general responsibilities of the office of treasurer:

Will see that budgets are done, deposits made, checks issued, money in correct accounts and be available to sign checks.

Will make sure that all responsibilities are clearly understood

Understanding of Quick Books, ability to read Profit & Loss statements, chart of accounts, forecast budgets.

Will need to attend Board meetings, demonstrate knowledge by giving a treasurer's report to the Board.

Brent read the treasurer responsibility from the by-laws.

Brent has checked around regarding copiers and said the DC Smith has several copiers that may work. Another homeowner has a copier we may be interested in. Brent indicates a new decent mid-sized copier would run around \$1200, producing around 500 copies per month. Or we can look at reconditioned commercial size units.

Pat will get some estimates from printers for the Times, occasional calendars and the annual letters.

New Business: Lot 89, room installed in garage – they removed it. Homeowner was fined \$50 before taking it out and now that it has been removed would like the fine rescinded. Brent would recommend the fine stay due to the length of time involved for homeowner to respond. Board agrees, fine remains.

Lot #59: room in garage – Homeowner will take it down but needs more time to bring it into compliance. Brent recommends give homeowner until the end of March and suggests fine be levied up to 1/20, if removed by 3/31 – no more fine. If not complete by then, homeowner should be fined entire amount. Board agreed.

Lot #175, Steve Branstetter-in attendance- has a trailer in his yard which can be seen above his fence. It is a white Wells Fargo cargo trailer, used for hauling recreational vehicles. Our current rules state that utility trailers are not allowed spaces in the RV lot. Homeowner is willing to rent space in the RV lot if the space is available. Bill made the motion that a cargo trailer is acceptable vehicle for the RV lot, Leo made the second. Motion passed unanimously.

Brent made a motion that the Board approves money for a meeting with attorney for following questions, in order of priority:

1. What procedures must be followed before forcing changes to a lot to make it adhere to the Declaration?
2. Can a special assessment be levied for required maintenance?
3. Properties in bankruptcies, what are our rights. What are our responsibilities?
4. Can Oregon laws be added to the CC&R without a vote?
5. What is a "full enclosed structure"
6. What requirements are there for special assessments?
7. Can any changes to the CC&R's be made without a vote of the Association?

Carolyn made the second. Bill wants to know if we have the money available, we need at least \$10,000 to re-roof the rec center. Legal fees will run \$125-\$210 per hour, depending upon the level of the attorney.

Votes were: Brent Yes Bill No Rich Yes
Carolyn Yes Leo No

Vote passed.

Since the covenants were turned down, Brent moves that we submit to homeowners again, revised covenants as individual changes to be voted on. There are changes required by ORS or county codes that we must have in our covenants. Brent presented document that he would like presented to homeowners, since this is so important. No second, motion died. Some board members indicated they do not want to spend any more money on it right now. Homeowner Jim Snapp suggested a ballot be presented with dues.

Bookkeeper: Checking \$21,210.78 reserves: \$3,261.68. Nancy will be filing another lien. One past due account over \$500 has paid off and another smaller account paid in full.

Neighborhood Watch: No calls, per news, be alert for mail fraud and ID theft.

Rec Center: Linda absent, Elisa reports they have not had any response yet to request for volunteers for activities.

RV Lot: Carolyn reports that she has not had time yet to pursue space rental agreement letters not being turned in yet. There are a few that have not yet complied. Carolyn is to send an eviction notice if letter has not yet been returned, there has been plenty of time. She can have the vehicle towed, the towing company will impound it.

Maintenance: Leo is not ready to make a presentation regarding roofing yet. He is getting another estimate on Saturday and is waiting for a mailed estimate to arrive. We will need a permit for the roofing and estimated time for completion of job is around 4 days.

Property Standards: We have had volunteers to walk the neighborhood for several years. We've had several volunteers who have never walked their assigned areas. We do not have enough volunteers who walk and turn in their surveys regularly. Brent made a motion that we

hire an individual or an outside agency to do surveys and send out letters. A couple of people expressed interest if it was a paying position. No second, motion died.

Brent submitted letter of resignation.

Meeting adjourned. 9:05

CROSS CREEK HOMEOWNER'S ASSOCIATION
Board Meeting Minutes for Mar 9, 2006

Board Members present: Rich, Laura, Linda, Carolyn, Bill and Leo
 Board Members absent: all present
 Staff Members present: Lee, Pat, Elisa, Nancy
 Staff Members absent: Marilyn

The regular monthly meeting was called to order at 7:06pm. The minutes for Feb were read and approved as written with Linda making the first motion to approve and Bill the second.

Homeowner Attendance:

53	Ken & Peggy Kirk	70	Denise & Daryl Oest	238 – Gwen Tiemeyer
85	Andy & Wanda Vigil	244	Brent Brewer	
33	Keith & Marge Fisher	26	Jim & Bev Snapp	
??	Don Duncan	36	James Waggoner	

Old Business: Homeowner's association still in need of a treasurer. We have one person interested in the position, would like to have others. Pat will put in Times again, to call Rich. The annual elections will be held in April..

We have several Board positions open, including Property Standards. Homeowner asked for job descriptions to be published in the Times. Rich indicated he doesn't have job descriptions for each position. Lee volunteered to set up a nominating committee for elections and Brent will help him. We have 5 positions open, only 2 returning board members. Pat will make the usual announcement in the Times that the annual meeting is soon approaching and give details. If anyone is interested in being nominated, please call Lee.

Lee also wanted to know how to dispose of the copier we have, homeowner Kelly Anderson in interested in having it.

Homeowner, lot 70, is questioning what will happen with the covenants since the Property Standards chairperson resigned? Can we have another vote? Rich said no, that the homeowners have turned it down. The property standards position is open and issues will be addressed as a board.

Homeowner, lot 85, observed that the gas & electric bill seem really high, why? They seemed to recall seeing lights on all night long at the basketball court. No one else recalls seeing that and they are timed to go off at 10:00 pm. NW Natural rates have gone up.

New Business: There was an RV permit that needed to be signed by Board members; it was passed around for the two required signatures. Lot 184, Hans Steiner also has a property improvement request for a 1-2' retaining wall. Lee indicates it has already been installed and looks good. Carolyn made the motion to approve, Linda seconded, passed unanimously. Lot 109, Buckley, has 2 improvements that she would like approved. 1st is requesting gravel along the driveway be allowed while they are remodeling and the second improvement is to allow a second story on their home, pending approval by Washington County. Linda made the motion to approve both improvement requests and Laura made the second, both passed unanimously.

Homeowner, lot 53, asked about gravel along the side of the driveway. Brent responded the current covenants prohibit anything other than like material.

Leo made a motion that Nancy fills the position of property standards chair for the next month as a volunteer. After much discussion, the motion was withdrawn.

Carolyn made a motion that we turn the Property Standards position into a paid staff position @ \$100 per month, Linda seconded the motion. Motion passed unanimously, Nancy was appointed by the Board to fill the position for one month until annual meeting.

Bookkeeper: Nancy reports a checking balance of \$20,781.39 and reserves of \$3,263.27. A lien was filed on lot 410, owes \$4,739.47 and lot 47, over \$200 but house is selling.

Neighborhood Watch: Marilyn absent, no report

Rec. Center: Linda Shepherd has offered to help with setting up summer activities for kids. Pat will put request in Times for more volunteers to help. Rosa Park Condos are now using the Rec Center for their meetings.

RV Lot: Carolyn has not had time to send out letters to space renters for information not yet returned. No one has been evicted yet.

Maintenance: Leo reports that after several months of getting estimates from various contractors and also that various contractors have not gotten back to him with estimates, that the committee is ready to recommend Keith Green to roof the Rec Center. It has been difficult with so many contractors giving conflicting advice as to what needs to be done and also to check references given by contractors. Keith Green's estimate was \$8700, Leo would like to set aside \$10,000 for roofing. Homeowner Brent asked if the money is in the budget, Nancy indicated no, the full amount is not in the budget.

Homeowner Don Duncan would like to see Leo put together a bid or contract, and send it out to all the contractors so that all materials are the same and see what they get. Bill told him that neither Bill nor Leo has experience writing a contract but if Don wants to do it, feel free. Contractor wants to purchase materials for roofing now and store them because material prices will be going up in the next 2-3 months. Linda made the motion to hire Keith Green contractors to roof the Rec Center and Carolyn made the second, based on the roof committee recommendation. Brent asked for the date of quote – 1/9/06, usually estimates are good only for 30 days. Leo will and confirm quote still good. Motion passed unanimously.

Property Standards: Don Duncan brought up there were outstanding issues from the previous meeting, were letters sent out?? Reminder that Property Standards person resigned, there was no one to send them out. Don also asked if anyone had met with attorneys as voted on. No. there was not a meeting with attorneys re covenants. Nancy will be able to follow up with letters regarding property standards.

Annual meeting coming up, letters will need to be sent out approximately 3 weeks before meeting. Pat will send out plea for help to all board and staff for a "stuffing party" at appropriate date.

Meeting adjourned.

*CROSS CREEK HOMEOWNERS ASSOCIATION
ANNUAL MEETING APRIL 20, 2006*

Board Members present: Rich, Laura, Leo, Bill, Linda, Carolyn (late)
Staff Members present: Elisa, Nancy, Pat, Lee, Marilyn (late)

The Annual Homeowner's meeting was called to order at 7:30pm. The welcome was given by President Rich Redeker with a brief explanation of the agenda and that pool discussion would be later in the meeting.

Committee Reports:

Rec Center: Linda Osmon passed and asked Elisa to give the Rec Ctr report. Elisa reported the replacement of the banquet tables, Bunco game has been successful and scrapbook workshops have been somewhat successful. However, they have not been able to get any volunteers for any other activities.

Pool: Bill reports that there are no big problems regarding equipment.

Bookkeeper: Nancy reports that all is the same as at last week's meeting and she passed out reports (P&L statements)

Neighborhood Watch: No report (Marilyn late)

RV Lot: No report, (Carolyn late)

Maintenance: Leo discussed with Lee future problems and presented them: Tractor will need to be replaced, outside of building is covered with plywood which is deteriorating (dry rot). Lee said this is not something he wants to tackle, would rather hire it out. Wall by the pool should be replaced, needs lots of repair. He also brought up the subject of locking mailboxes and wants to discuss how long we'll continue with rebates.

Re-roofing Rec Ctr: Several estimates were obtained and a roofing committee has been working on this for several months. They took the most reasonable estimate, not the least-not the most.

Rich then passed out the Profit & Loss statement and explained the conversion from Peach Tree to Quick Books. There is now more detail available and reports are easy to print out. He then explained the P&L statements and % of income, 50% of what we take in goes for salaries and the majority of that is maintenance and lifeguards.

The dues were last raised in 1993 and we have been able to keep costs at an even level. We have spent little and we can barely budget, we are just maintaining. The roof repair has been put off for a long time, buckets have been in use to catch the drips. The budget doesn't really have the money to repair the roof.

Rich opened the floor to homeowner comments:

Lot #84 – Cost of Rec Center rentals – feels the rental prices too low.

Lot # ?? – Are there people who have not paid dues? Are there fines? Yes, after \$400.

Lot #227 – We need steady income, rentals and fines will not cover all we need.

Lot # 79 – We do need dues raised, how much do we need? Minimum of \$20 per month = \$240 per year. Homeowner would like to see them raised \$30-\$40 per month so we can fix everything.

Laura would like to address those with fixed incomes, perhaps they cannot go that high.

Lot #246 – Homeowner states that with CPI(Consumer Price Index), normal costs should be \$70 per month.

Lot #193-Suggested increments in raises – maybe those who have been in the development 30 years or more could pay less – can't do that due to covenants. Homeowner also suggested we need more volunteers and/or take off \$ if you attend board meetings and volunteer.

Lot#65 – What are you getting for your increase? We have to get the covenants right, etc and have reserves- what about a money market fund.

Lot#84 – Is \$20 per month enough for reserves? Perhaps we should increase the dues by small increments every year.

Lot #30 – We need to see all expenses (future) to be able to make intelligent decision.

Lot #204 – Cannot predict future repairs, we need a small % increase each year for a number of years.

Lot # 244- We need to raise the dues to set up reserves, need an annual % increase. Then we need a \$200 one time special assessment to pay for everything, it cost money just to have a vote.

Lot #87- How can we get people to vote????

Rich interjected that at this point, unless we do something, the pool will not open.

HO – Sr citizen, suggested putting liens on homes of senior citizens

HO, suggested fundraisers and auctions to raise money.

Lot #84, David Martindale, wants to give authority to board to raise dues, can't do that, we need approval of 75% of development.

HO offered one time \$100 this year, no increase.

Lot # 57/52- Another homeowner brought up covenants, lot 57/52 emphasized we are here to discuss dues and/or assessment, lets not discuss covenants.

Rich asked David Martindale to spearhead a committee to come up with a special assessment amount, per what we need to repair, costs etc. David agreed on a short term, temporary basis.

Don Duncan wants to see a budget for the next 10 years, at our next board meeting.

HO suggested accepting donations to keep pool open.

Lot # 233 Is a lifeguard required? We have to be able to control entry with the new development. We need at least one person to monitor that we have only homeowners, it would increase our insurance and we would have to set rules such as no one under the age of 14 without a parent etc.

Condo owner remarked that they already pay \$200 per month for their maintenance + they paid dues to Cross Creek for amenities.

After much discussion from all homeowners in attendance and several who emailed their concerns and support of raising dues, three motions were made.

David Martindale made a motion to the board that effective June 1,2006 a one-time assessment of \$185.00 be levied which will enable the association to repair big ticket items such as replacing the roof of the rec center, siding on the rec center and resurfacing both of the tennis/basketball courts. Bill Miller made the second. Passed unanimously

David Martindale made the motion that a dues increase of \$5 per month to be effective June 1,2006. Robert Schnerch made the 2nd. Passed unanimously

David Martindale made a motion to allow an annual monthly dues increase, which may be up to , but not to exceed the government published CPI (Consumer Price Index) This increase will be made as the CCHOA board deems it necessary in order to keep up with the rate of inflation. This would be evaluated each year, beginning June 1,2007. Second was made by Bev Snapp. Passed unanimously

Joann Williams took names of homeowners who wanted to be involved in canvassing the community to encourage homeowners/residents to vote.

Brian Flemming said he would have banners made to remind all homeowners to vote.

It is noted that we must have 75% or more of the homeowners approve passage of the ballot. Without the passage of the one time assessment and the dues increase, we would be unable to operate the pool, it would be closed.

Voting was decided to be May 10; upon further discussion it was decided the final ballot must be received by 7:00pm on Thurs May 11 at the monthly homeowner meeting. Ballots will be counted at this meeting.

Nominations were taken for new board members, nominees were

Joanne Williams	Don Duncan (16)
Linda Osman	Gwen Tiemeyer (1)
Laura Winters	Bill Miller
Jim Waggoner (11)	Brent Brewer
Jim Snapp	

Voting took place and new board members are:

Bill Miller (33 votes)
Linda Osmon (33 votes)
Joann Williams (27 votes)
Laura Winters (26 votes)
Brent Brewer (25 votes)

(Jim Snapp (21 votes)

Meeting adjourned 10:15

CROSS CREEK HOMEOWNER'S ASSOCIATION
Monthly Board Meeting Minutes for April 13, 2006

Board Members present: Rich, Leo, Bill, Carolyn (late)

“ “ absent: Linda, Laura

Staff members present: Elisa, Nancy, Pat, Lee, Marilyn (late)

No quorum available – not enough board members at the beginning of the meeting.

Homeowners in Attendance

33	Keith & Marge Fisher	85	Andy & Wanda Vigil
238/233	Tom Miller	175	Steve Branstetter
231	Norm Haner	227	Monique LeFebvre
??	Joey Harris	??	Brent Brewer

Rich asked for reports from:

Rec Ctr: No report, Linda absent

Maintenance: Leo reports that although the window upstairs needs to be replaced, a decision has not been made as more estimates are needed. One wall, behind the rec center, close to the pool needs to be torn down or replaced.

Bookkeeper: Nancy reports checking balance is \$17,897.14 and reserves are \$3,264.58 One lien has been paid, although it was a small amount.

Rich then presented a Profit and Loss budget overview and passed them out.

Homeowner comments?

Q. Homeowner wanted to know if the RV spaces are now rented and, if so, are they paying?

A. Yes, the spaces are rented and eviction notices have been sent to those that have not paid.

Rich: We have enough money for now, but if we have any large expenses, what do we do?

Option 1. Let the problem get worse

Option 2 Repair the roof, raise the dues (homeowners would have to vote for it)

Option 3 Fix the roof – propose one time assessment.

What attracts people to want to buy homes in our area?? The amenities. Do we want to keep them? With inflation it is difficult to keep up, dues have not gone up in years.

Leo had question on A2 – P&L professional services, what does that include? Accountant, auditing, fiduciary etc. There is a \$804.30 negative, Rich will get detail on that.

Guest Swim, those fees taken in are deposited with the bookkeeper daily.

Homeowner Wanda Vigil questioned how will we be able to get special assessment passed? We (homeowners) may have to close the Rec Ctr if no monies are raised. Leo commented that we have replaced the shed, painted the Rec Ctr, one bridge replaced, one bridge stabilized, many other projects that have been completed using volunteer work to save money and yet Board members are criticized for that effort too.

Rich took a poll of homeowners in attendance, all homeowners expressed they were not opposed to a one time assessment or raising the dues.

Homeowner asked about the needed roof repair, was the estimate a base rate – will there be additional costs if something else is wrong? Yes there would be.

We will need to discuss assessment and raising dues at the annual meeting on 4/20/06.

Property Standards: Nancy reports 56 violations, most were 1st time offenders and 9 letters were mailed out.

Old Business: None

New Business: Homeowner of lots 228 & 233 would like help on replacing mailboxes. He reports that the stanchions are ready to collapse. Lee would like to see the mail box rebate program be reinstated. Homeowner Brent Brewer suggested that it apply only to those areas where stanchions need to be replaced. Carolyn made the motion to reinstate \$150 rebate for locking mailboxes only in areas where stanchions need to be replaced. Leo made the second, motion passed unanimously. Lee will put together a list of those areas where they need to be replaced and contact homeowners before any work is started so they can take action if they want to.

Minutes for March were read and approved as written with Leo making the 1st & Bill the second (quorum now available)

Neighborhood Watch: Marilyn reports only one complaint about motorcycles revving engines and racing up and down Rosa Rd.

Estimate on the roofing bid has gone up since the original estimate, it has gone up to \$10,145 and is good for 30 days only.

After much discussion from homeowners in attendance and board & staff, suggestions give from all sides and the dire financial pictures from the budget, the below motion was made:

Bill made the motion to not open the pool until the roof replacement is complete and only if there is money available. Leo made the second. Unanimous, motion passed.

Meeting adjourned.

CROSS CREEK HOMEOWNER'S ASSOCIATION
Board Meeting Minutes for May 11, 2006

Board members present: Rich, Brent, Bill Miller, Laura, Linda, Joann Williams, Leo

Staff members present: Lee, Nancy, Elisa, Marilyn and Pat

Homeowner attendance:

Lot #	Name	Lot #	Name
70	Denise Oest	53	Peggy Kirk
26	Jim & Beverly Snapp	141	Tina Souza
62	Nancy Gaede	01	Ute Morefield
48	Barbara Vernaza	92	Joan Shepherd
51	Bud Bunker	57&52	Jason & Pam Mastrantonio
413	Desi & Kelly Silva	30	David & Margie Martindale
218	Dennis Jones	156	Gene Beighley
246	Don Duncan	135	Bob & Elinor Schnerch
RB-3	Pam Devlaeminck	118	Leonard Matz
213	Loretta Murawski	81	Rena Pryor
RH-1	Amy Molitor	22	Bill Martin
87	Tom Williams	16	Brian Flemming
227	Monique LeFebvre	409	Horton

The regular monthly meeting was called to order by Pres. Rich Redeker. The minutes of April 13 were reviewed and a couple of corrections were brought to attention: the area behind the Rec Ctr needing to be replaced is an area of wall, not seats. The rebate for mailboxes being requested should read \$150, not \$15. Pat will make the amendments immediately. The minutes with amendments were approved with Leo making the first and Linda the second. Approved. The minutes for the annual meeting of April 20 were approved with Linda making the first and Laura second. Minutes approved as written.

Homeowner comments:

How much did we spend on the covenants? \$5,000. Can we initiate another vote? Rich explained the cost of sending covenants, mandates etc and the amount of time it took to get it sent out. It was turned down by homeowners, or they didn't vote. One homeowner complained that there was not a ballot in her packet, but didn't follow up on it. Can we change part of the covenants anyway? Can we change the part that requires the % of votes needed? Rich answered, perhaps later.

Lot #87, Tom Williams offered thanks to everyone who worked on the latest ballot (to raise the dues). Regarding the covenants Section 9, sub B, Article 10, Section C – raising the dues: The board can raise dues up to \$10 per month, need 155 either way yes or no.

Another homeowner asked Brent why he is back on the board when he just resigned a couple of months ago and would like an explanation. Brent explained his resignation was due to frustration and felt he was not supported by the board. He brought to their attention that he wanted to ask further questions of attorney regarding the covenants and wanted to bring covenants to another vote in another format in segments and didn't

have the support. He was asked by board members to consider running again. He was nominated and elected.

Don Duncan stated that we are controlled by state statutes whether we like it or not – state requirements. We should be able to incorporate into one paper. Brent said the attorneys disagreed with that.

Homeowners asked if we have volunteers to go over the CC&R's again? Can we take the 75% requirement and change it? Volunteers for the CC&R committee are:

Tom Williams	503-848-397
Pam Mastrantonio	503-356-9715
Philip Souza	503-591-8282
Pam Devlaeminck	503-649-7062
Don Duncan	503-642-9992

Much discussion continued regarding covenants, funds and getting everything repaired that needs repair. Repairs in the past have largely been done by volunteer efforts and some have been just “bandaids”. Leo listed several things that have been done.

Peggy Kirk asked if the one time assessment passed, when will the tennis courts be resurfaced? She recalled that in '93 the resurfacing was promised as well.

Lots of questions as to whether the vote passed and what was to be done.

Board member Bill Miller had the validated ballots and votes as follows:

Out of 309 homes, 236 voted

Dues increase -	184 yes votes	passed
One time assessment –	164 yes votes	passed
CPI -	81 Yes votes	failed

With the passage of both increase and assessment, we can plan on the pool opening this summer and can begin hiring lifeguards.

Lot #92 suggested we only operate the pool 5 days a week instead of 7 as a money saving measure. Much discussion followed, no decision made.

Rec. Center: Linda didn't have a report, not knowing what would be available to work with.

Maintenance: Leo reports the roofing work will be completed tomorrow night. There was some dry rot damage found so some additional work needed to be done and new siding applied. He didn't have the final cost from the contractor yet.

Bookkeeper: Checking balance is \$14,944.35, reserves \$3,267.58. No liens have been filed. The budget for the next fiscal year needs to be worked on.

Property Stds: Nancy reports she saw 25 refuse containers in sight, no letters sent and some were first time violators. Some violations already resolved. She does have property improvement proposals that need to be signed off.

Neighborhood Watch: No report, Marilyn left early

Old Business: NONE

New Business: New offices need to be determined at this meeting.

Leo made the motion to establish a finance committee to advise the board, Linda seconded the motion. We would need 3-5 people, motion passed with one nay vote

Volunteers for finance committee are:

Don Duncan
Bill Martin
Monique LeFebre
Brian Flemming

New offices, positions voted are:

President:	Laura Winters
VP	Brent Brewer
Treas/Secretary	Rich Redeker
RV Lot	JoAnn Williams
Maintenance/Property Stds	Bill Miller
Rec Center	Linda Osmon
Pool/Insurance	Leo Horst

Linda Osmon will serve as chairman of the nominating committee for next years elections. She will need to have a couple more members.

Budget: Brent indicates that a budget needs to be approved tonight for the next year. Rich would like it deferred until the next meeting, June 08. Leo made a motion that the 6/1/2006-5/30/2007 budget be presented at the next regular monthly meeting in June. Laura made the second, motion carried with one nay vote.

Brent made the motion: We accept the votes as approval of implementing the one time assessment as required by the CC&R's with Joann making the second. Motion passed unanimously.

Brent made the motion: We accept the votes as approval of raising the maximum annual assessment to \$20 per month as required by the CC&R's with Laura making the second. Motion passed unanimously.

Lee will need help uncovering the pool for summer use. Pat will ask for volunteers for Saturday morning June 10 @ 9:00 am.

Meeting adjourned 9:25 pm

CROSS CREEK HOMEOWNER'S ASSOCIATION
Board Meeting Minutes for June 08, 2006

Board Members present: Laura, Bill Miller, Brent, Leo, Rich, JoAnn and Linda
Staff members present: Elisa, Nancy, Marilyn (late) and Pat
Staff members absent: Lee

Our new HOA President Laura Winters introduced herself and made some welcoming comments. The minutes for the May meeting were read and approved as written with Bill making the first and Linda seconding the motion.

Homeowner comments: Terry Smith, lot 24 had a property improvement request as well as lot # 147. Requests were passed around for board approval and will be filed.

Old Business: The finance committee, consisting of Don Duncan, Brian Flemming, Bill Miller and led by Rich Redeker has met and has a new budget presented by Don Duncan. The new budget is based on 2 years of averages taken from bookkeeping records – average of 90% of dues (some dues not paid). There were increased expenditures of 10-20% due to anticipated increase of utility fees. Brent suggested we not include property standards fines as income. Don said that actually we did take in funds from property standards fines, so they should be included.

RV lot has 36 spaces, yet we have only received \$2,000?? The reminder is that this has only been 6 months; we have not yet received for an entire year of rental fees.

There was also a suggestion made that we raise the amount budgeted for legal fees from \$1,000. No decision was reached.

A few homeowners questioned why the staff payroll budget was so high. Of course the biggest portion of that goes to lifeguards and maintenance. We will attempt to have some type of job descriptions and salaries in the Times this summer.

Homeowner questioned what are we doing with the extra \$57,000 that will be coming in? Brent answered that the one time assessment funds are for capital improvements only, to resurface the tennis courts, remodel the rest rooms, resurface pathways and rebuild bridges as examples. This amount will not cover everything nor will it be able to all be done at once.

Leo reports that the insurance has gone up from \$725 per quarter to \$955 per quarter, a \$230 increase. This will have to be reflected in the new budget. Laura asked Leo if he could shop it, Leo declined and Brian Flemming volunteered to shop for new insurance rates.

The condo associations were present; they had asked for a recount of the voting for the one time assessment and annual dues, previous to our monthly meeting and stayed for the meeting. Representatives of both condo associations were: Dorothy Dode, Lori Luce, Susie Mootry, and Judith Schlossberg. The condo associations question that 75% of voters didn't approve. Brent explained that the majority voted yes on both measures. They feel that the ballots are "illegal" but will table the discussion for now, so we can continue with our regular monthly meeting.

Rich made the motion to accept the 2006/2007 budget as amended (with insurance increases up to \$4,000) with net income of 0. Linda seconded the motion and the budget passed unanimously.

CC&R committee has not yet met, Don Duncan will call those members and they will meet and determine who will chair the group and report back to the board.

Lot #200 erected a tent structure to house their RV and was given notice on 11/27/05m that it was not in compliance with our covenants. Homeowner argued the point, says that the Board has no power. On 5/28 he asked for copy of covenants that applied to him. Procedures have been followed over the past 5 years and tent precedence has been set, with a boat underneath.

Bill and Laura will draft a letter to send homeowner.

New Business: Lot 56 had had a boat in his driveway for some time, has been fined and has paid a large portion of it. He now would like the fine reduced. He had moved the boat to the RV lot, it was there for three days and then sold the boat. Brent made the motion that the remaining fine be expunged and Rich made the second. Passed unanimously.

Property Standards: Bill reports that four residents have expressed an interest in the property standards staff position. He should have an announcement by the next regular monthly meeting. There was no walk through in the month of June. Bill would also like to have something so that all residents know what their responsibilities are.

Bookkeeping: Checking balance: \$21,648.64 Reserves: \$3,267.58 Statements have been sent out. Roofing the Rec Center was \$14,000 + due to dry rot problems and some siding needed to be replaced.

Treasurer: Rich passed out copies of the budget and papers showing assets, etc. Rich will be looking into money market accounts and/or a 3rd account – a “Reserve Account”. He did find a money market account that paid 3%, however, it requires a \$25,000 minimum balance. Bill Miller volunteered to be the 3rd signature for checks. Rich will be taking care of that signature card soon.

Maintenance: Bill reports the roof work has been completed - \$14,281 in addition to the \$1,000 deposit. He has received 2 bids for the tennis courts already; \$17,000 for asphalt, the premium way and \$14,000 for the satisfactory way. Bill is still busy getting more bids and information and investigating other materials. Don suggested putting out a contract instead of getting bids so that they are all bidding on the same thing. The condo association will also look into grants for homeowner association groups, (especially for cutting out curbs for wheelchair access) Don Duncan will call the county and check into the county waiving the fees for cutting out the curbs.

Rec Center: Linda reports that last month's Bunco was great, good turnout. She also said a garden club has expressed meeting in the Rec Center, open to all residents. They will be meeting the 3rd Thursday of the month. Elisa suggested for next year, that we consider pool rentals on Saturdays, perhaps 11am-1:00pm. If we can rent the pool those hours, then it will not affect the rest of the homeowners. Elisa indicated that the Rec Center needs a new vacuum cleaner but has not been able to shop around. Brent did shop a Dyson, \$459 for a commercial unit. Brent suggested Elisa give 3 suggestions at the next board meeting, which Elisa agreed to. Brian Flemming suggested a shop vac, less expensive and yet dual purpose. What if we have spilled liquid or a leak, we could vacuum it up with a shop vac. Linda requested that when the Rec Center is rented out, board and staff members stay away.

Pool: Leo wanted to know if the pool was opening this summer since the roof cost more than expected – yes, it opens on 6/17. Linda let us know that Lee is short 3 lifeguards at the moment but is still looking. Don brought up that at the last meeting a homeowner had suggested we close the pool on Mondays and Tuesdays. Laura responded that we decided to have the pool open regular hours. We have also learned that some residents have been giving their lot #'s to non-residents to use the pool. We will have a registration form and have all heads of household complete the form before using the pool. Lifeguards should be checking all names in the database. Linda would like to see the computer closer to the pool doors.

Neighborhood Watch: Marilyn reports she has not received any phone calls. National Night Out is August 1st this year and Marilyn would like to have the B-B-Q like we had last year. Marilyn feels she would be able to obtain food etc for approximately the same amount as last year \$250 and last year she was able to obtain a lot of community donations. Brent moved we budget \$300, Linda seconded, approved unanimously. Brian Flemming also said he would be happy to help with the groceries, that he has a lot of contacts in the food industry.

RV Lot: JoAnn says a lot of homeowners are not happy with having to pay a fee to rent a space in the RV lot. She would like to see a budget showing what their money is going to. The plan is to gravel the RV lot, reline and part of the fence also needs to be repaired. We would also like to see, in the future, a security light.

Meeting adjourned 9:45pm

CROSS CREEK HOMEOWNER'S ASSOCIATION
Board Meeting Minutes for July 13, 2006

Board members present: Laura, Rich, Leo, Bill Miller, Linda, JoAnn & Brent

Staff members present: Elisa, Nancy, Lee, Marilyn and Pat

Homeowner attendance:

22	Bill Martin	26	Bev Snapp
33	Keith & Marge Fisher	85	Andy & Wanda Vigil
193	Jess Miller	Rb3	Pam Devlaeminck
Rn1	Marc Molitor	?	Carolyn Patrick

The regular monthly meeting was called to order. The minutes for the month of June were read with the insurance amount being amended to read \$955 per quarter rather than \$905 per quarter. Minutes were approved with Pat notating the amendment. JoAnn made the first and Bill seconded the motion, approved.

Homeowner Comments: Lot 85 wants to know why the board reneged on getting the tennis courts resurfaced when the one time assessment was supposed to cover that expense. The board has already begun gathering estimates on different surface options for both tennis courts. The money has to be collected before projects can begin and homeowners do have a year to pay the one time assessment. It will probably be spring of next year before that project can be started and all projects must be prioritized. As a reminder to all homeowners, the one time assessment has been earmarked for capital improvements only.

Another homeowner wondered if the big toy on 203rd & Cross Creek Dr will be replaced since the old one was torn down. Bill responded that it will be replaced and the board would like to hear suggestions of what to put in from the homeowners in that area.

Bev Snapp has heard rumors that the condo associations will refuse to pay dues and the one time assessment. She has also heard that they have hired a lawyer. Laura responded that this is one person who feels the assessment and dues increase are illegal. They have not responded to our request for a meeting.

Old Business: CC&R committee – Don Duncan reports that he inquired of the county re ramps at our curbs and still doesn't have an answer. He said it has been twenty days so he expects an answer soon. They did indicate to him that it probably wouldn't happen because it opens them to liability.

The CC&R committee met and has set a goal to provide to the Board a recommended course of action by the end of the calendar year. They also would like to invite any interested homeowners to attend their monthly meetings. The

next one will be held July 20, 4:30pm at the Rec Center. We need for the CC&R's to be properly recorded.

New Business: None

Bookkeeper: Nancy reports the checking account balance as \$24,645.61 and the reserve balance as \$3,269.11 and the dollar amount of one time assessment fees that have been received as \$14,015. Nancy reports that condo owners who have not paid in full will be sent letters, as usual. JoAnn suggested that all letters from and to condo associations go to all board members. Laura agreed.

Don Duncan questioned a reimbursement to bookkeeper and questioned why the association would reimburse for supplies. All supplies needed for staff are reimbursed if requested, ie ink cartridges, paper, envelopes.

Wanda Vigil asked about the aging summary, isn't there anything other than foreclosure that can be done to obtain some of the owed monies? We choose not to do foreclosure so just wait until the home sells and get paid at that time.

Lot # 56 still shows owing \$16, wasn't that property standards fine reduced bringing it to a 0 balance? Nancy will follow up with homeowner to make sure all is resolved.

Treasurer: Rich has obtained the new signature cards for the bank accounts and Bill Miller is now an authorized signer for the checks.

Maintenance: Bill requested to put in new infant swings, one at park at 207th and one at Snail Park, at approximately \$50 per swing. The dollar amount is small enough that Bill is not required to ask permission, just part of routine maintenance. The rocking horse at 207th was repaired as well.

There has been a complaint of box elder bugs swarming at one of the parks around the sawdust, (207th) can we spray? Lee said that he didn't know anything about it but yes he can spray. Don Duncan suggested taping off the area with yellow tape once sprayed just as a precaution.

Bill is still obtaining bids for the courts and will check with Glenn Owens who said he had resources for courts materials but hasn't come to any meetings. Lee suggested that the Rec Center courts be for basketball and 203rd courts be for tennis.

POOL: Lee reports that the pool cover needs to be replaced or patched and his inquiries resulted in quotes of \$4,000 for a new cover. The old covers do not support people and his understanding is that the new covers do. JoAnn felt that due to liability issues perhaps we should spend that much money on a new one. After much discussion, Laura asked Lee to do some more research on pool covers and materials for them.

Laura did mention she thought maybe the pool was to warm, everyone else thought the temperature was fine. The question was asked if any money would be saved by dropping it a degree, the decision was to leave it as is.

Insurance: Leo contacted our insurance agent regarding the premiums going up so much and the agent felt perhaps they were too high and we've never had a claim. Nancy paid off the old premium so we do have a credit of \$47. Currently we have \$2 million in liability and \$4 million in aggregate. We would be saving \$470 per year if we changed to 1 million in liability and 2 million in aggregate. The board decided to table the discussion until Brian Flemming can present his findings from shopping the insurance. Leo will follow up with Brian and JoAnn offered to help Leo if he needs it.

RV Lot: JoAnn reports she is in the process of moving spaces around, trying to make more room. She reports there are 7 on the waiting list, some of whom have RV's that are over 30'. The RV lot cannot accommodate anything over 30' as a generality, must be approved by the board. Space #3 has an aluminum fishing boat in it but she cannot determine who the owner is. She will let Pat have info to put something in the Times.

JoAnn would also like to see the gate widened but it would eliminate one of the spots. The suggestion was made that perhaps she might send out a survey to space renters to see how they might prioritize improvements. There is a need for new gravel, a security light and fence repair. JoAnn will go ahead and get bids for the wider gate and will already have the research done and still send out a survey.

JoAnn would like something in the Times regarding the length of the RV's that the lot can accommodate and will let Pat know how she wants it to read.

The lot may be able to accommodate lot #200. Bill and JoAnn will work together on composing a letter to homeowner, that dues must be made current and fines paid before, if they are able to free up a space for them.

Rec Center: Linda says that Bunco will be discontinued until fall, too many people on vacation. Linda would like to compliment the lifeguards on keeping the center clean, they are doing a great job. Elisa doesn't have any suggestions for a vacuum cleaner yet, only that in order to save money they could get a vacuum with no attachments. Lee disagrees, they need attachments to be able to get cob webs etc. Jason Mastrantonio volunteered to bring in a vacuum to use until we get a new one. Thanks Jason!!

Neighborhood Watch: Marilyn is planning the Barbeque for National Night Out on August 1 and Brian Flemming will be helping her with shopping.

Marilyn also reports a very expensive (\$600) bike was stolen about 2 weeks ago from in front of the Rec Center. It was not locked. The theft was reported to Washington County.

JoAnn reports a speeding green Jetta on Rosa Rd in front of the Rec Center. She said he is not only speeding but it is excessive – please exercise caution and watch for them and try to get license plate number so he can be reported.

Property Standards: Bill Miller reports that he still has not hired a staff person for the property standards position. He would like to get a committee going and

have volunteers walk the different areas and report once a month. Brent asked him then if he would be paying the staff person less money since he would be having volunteers do the work? Bill said no. Bill also would like to put something in the Times regarding reminder to neighbors and what homeowner responsibilities are. He will put something together and get it to Pat.

Mailbox stanchions still need to be replaced, Lee asked if he should plan on that? The original plan was that Lee would get a list of areas that need stanchions to be replaced and report those areas to the board. Then we would approach those homeowners first to see if they would be interested in going together and replacing with locking boxes. Lee will get the areas listed.

Meeting adjourned at 9:15

CROSS CREEK HOMEOWNER'S ASSOCIATION
Board Meeting Minutes for Aug 10, 2006

Board Members Present: Laura, Rich, Linda, JoAnn & Leo

Absent: Bill Miller, Brent Brewer

Staff Members Present: Nancy, Pat

Absent: Marilyn, Lee, Elisa

Homeowner Attendance:

Lot #	Name	Lot #	Name
33	Keith & Marge Fisher	85	Wanda & Andy Vigil
condo	Sharon Dickey	22	Bill Martin
16	Brian Flemming		

The regular monthly meeting was called to order at 7:10pm. The minutes for the month of July were read and approved as written with JoAnn making the first and Linda the second. Motion passed unanimously.

Homeowner comments: Homeowner appreciated the fact that the bridge in the Cross Creek Dr/203rd area was repaired.

Another homeowner had an improvement to be approved, paint color choices were approved. Another notation was that on the form there is not a place for actual board signatures. Board members have just initialed the proposal in the past.

Old Business: CC&R committee – No report

Lot 200 – Homeowner is asking if kids can be allowed to swim until the end of summer while their issue is being discussed. They have paid their dues and the one time assessment. Rich made the motion to allow the kids to swim, even though their fines have not been paid and the outstanding issue has not been resolved. It would be a precedent setting motion, but, it would only be for the remainder of the month of August. Discussion followed with input from homeowners in attendance that the children should not be allowed to swim due to fines still being owed. 1) They have not been fined as much as they could have/should have 2) They have not worked with the board until now. The board would be setting precedence for future issues. The motion died due to a second not being made. The final decision was not to allow the kids to swim.

New Business: None

RV Lot: JoAnn reports that she is attempting to move some spaces around to accommodate more RV's of different sizes. She has met some resistance from space renters, they're not calling back when asked to move spaces. She has had to send some letters re RV's being over 30' long, they just won't fit in our

spaces. She has not had time to put together a survey yet for space renters. One person is using two spaces, should she bill him? The decision was made to send him a letter, give a date to be out and if not, then to tow him.

Bookkeeper: Checking \$48,843.28 Reserves: \$3,272.12 Special assessment account: \$23,045.47

Treasurer: Homeowner questioned if we have an interest bearing checking account. Rich indicated we do not. He is working however, with the bank to put our monies into interest bearing accounts at approx 5% interest.

Nancy is also giving Rich (or filing upstairs) a back up disc monthly so we will always have a record of transactions of the books.

Maintenance: Bill Miller absent, infant swings are in – but not yet installed.

Pool: Lee is on vacation. He has decided to patch the old pool cover at this time.

Insurance: Brian Flemming will call around re insurance once he has a copy of the policy that is current. Leo will get a copy of the policy for him to use.

Rec Center: Linda is looking for someone to organize a holiday bazaar to be held at the Rec Center. Pat will put notice in the Times. Bunco will resume the last Thursday of September.

Neighborhood Watch: Marilyn absent-no report. National Night Out had a great turnout. Linda would like to see something in the Times about the countywide public safety measure 34-127, deputies felt it very important. Pat will put something in the Times, as space available. May be timely in October.

Property Standards: Bill Miller absent, no report. Several complaints about weeds. Maybe we can discuss in the future mowing behind fences on Rosa Rd? They are very unsightly & homeowners are not taking care of the property.

Leo mentioned perhaps putting an announcement/reminder in the Times about the one time assessment not being past due until May 31 of 2007. It is not something that has to be paid all at once or right now. Pat will do that.

Meeting adjourned 8:25

CROSS CREEK HOMEOWNER'S ASSOCIATION
Board Meeting Minutes for Sept. 14,2006

Board Members Present: Leo, Brent, Rich, Bill
Board Members Absent: Laura, Linda, JoAnn
Staff Members Present: Lee, Elisa, Pat, Marilyn (late)
Staff Members Absent: Nancy

The regular monthly meeting was called to order at 7:08pm by Vice President Brent Brewer. The minutes for the month of August were read and approved as written with Brent making the first and Bill Miller the second. Motion passed unanimously.

Homeowner comments: There were a few complaints about property standard violation notices being sent out. Bill replied that he was just getting volunteers walking and a new property standards person walking and sending letters. There were a few people who should probably have not received violation letters. A resident can have a utility trailer in their driveway for 48 hours, just let property standards know what the plan is and they will work with you. Bill reminded everyone that Property Standards will meet the 1st Thursday of every month, everyone is welcome to attend.

Another homeowner made the comment that she had heard several members mention that they didn't get email communication that was sent to them and questioned why something wasn't done with the website...Brent replied that SPAM blocker may prevent some email from going through..

Questions were asked regarding the RV lot. She saw three vehicles without current tags in the lot and a "junk filled trailer next to the gate". Wants to know where she is on the list, thought she was put on the list sometime ago but apparently was not. The "junk filled trailer" that takes revenue generating space is our maintenance trailer that belongs to the association. Brent let homeowner know that although the board member in charge of the RV lot was not present, he would follow up with her with the homeowner concerns and issues.

Complaint was received about kids not respecting others property, such as riding their bikes or skateboards etc up on driveways etc. Reminder to all to respect others property, including picking up after pets while walking them.

Another comment made was when you are leaving a message, whether board member or staff, please just leave you name & phone # and any pertinent info; not necessary to leave expletives on the answering machine..

Old Business: CC&R Committee Report, absent last month. Don reports that they need minutes from 1993 changes and 1987. They cannot discuss until they have those. The minutes from 1987 were located and passed on to Brent.

New Business: Meeting minutes format (from attorney) – legal considerations, will be tabled until October meeting.

Collection Service: There would be a one time fee of \$250 to the homeowner association; any other costs would be incurred by the homeowner who has not paid their dues. The question is whether this would include fines or if it would just be dues. Some feel that this should not include fines, property fines should not be a revenue generating fine, so we should not be sending those for collection.

Don feels that the covenants should change. Rich feels that if the subject is mute in the covenants then we can just set up the process. If changes are made, letters would go to all homeowners. Collections issues will be discussed further at the Oct meeting. Pat will put in the Times so more homeowners can be involved in the discussion/decision.

We have decided to create a separate document for motions carried in board minutes. We have separate document for covenant changes in place; this is just a procedural change that will make it easier to locate motions carried in the future.

Brent informed us of an HOA law forum taking place on Oct 14 which would inform of what can and can't be done in an association. The forum is \$40 for a 9 hour session. Brent will be attending, asked if Don Duncan would also be interested. Don will see if he can arrange time off in order to attend.

Property Standards enforcement – areas behind fences especially on Rosa Rd; should we have maintenance mow and then charge the homeowners? Should we send them a 30 day notice and then instead of fining, have maintenance mow and bill them for the service?? Tabled until October giving homeowners a chance to respond. Pat will be including in Times so everyone will know of upcoming discussions.

Bookkeeper: Checking \$44,600.48; Savings \$3,272.12; Special assessment \$23,045.07. Nancy asked Brent to bring up that we are paying \$15 a year to keep the Rec Ctr phone unlisted, do we need to keep doing that? No.

Question regarding HO use of amenities; will we consider letting HO use amenities if on payment plan, if following & current on payment plan? Yes. Brent moved to allow full use of amenities if on payment arrangement of dues as long as they are current on payments. Bill Miller seconded, motion passed.

Treasurer: Rich has been working with Bank of the West for our different accounts, we can now go online to check balances. We are earning interest on our special assessment account. He is working on getting our regular checking account down to a reasonable, lower balance and putting the rest in the special assessment account where it will earn interest, transferring over as needed.

Maintenance: The new infant swings have been installed. Lee still needs a new tractor; this one is 6 years old and is always broken down, being repaired.

However, no one requested it be put in the budget. Brent asked Rich to look and see if there is any money that can be transferred to the maintenance budget. Rich wants Lee & Bill to discuss their needs, grades, etc; get 3 quotes for a commercial tractor and get to Rich. Also to determine how much has been spent on repairs this past year. Brent will ask Nancy to research that. Only after all of this has been done, can Rich determine if any money can be set aside for a tractor.

Pool: The pool is now covered for the winter, but we need a new cover. Lee tried to patch the old one but it won't last. We will need a new cover for next year. Lee feels a new cover will run around \$4,000-\$5,000, Don reports he has seen them for far less online. The relief valve needs to be replaced, depth #'s need to be replaced, and the wood spacers on the decking need to be replaced with concrete. Rich was asked to look and see what was budgeted for a pool cover.

Insurance: Leo reports he has spoken with Brian Flemming. Brian would be shopping the policy with the same company we have insurance with now so it really would not be necessary to shop it at this point. Leo also mentioned that the original policy was missing, he got a copy from the agent and will file it upstairs.

Rec Center: Bunco is starting again at the end of September. Elisa will look into price of vacuum cleaner again and also reports the pool table needs new felt. Lee thought they ran around \$300. Rich will ask Nancy if there were more Rec Center receipts than anticipated. Again, this request was not given to the Budget committee.

Neighborhood Watch: Marilyn reports all quiet, no calls. She would like to have some pictures of the Neighborhood annual night out barbeque. There was a report of stolen mail being found in the Deline area a month later.

Property Standards: There was a request for a 20' flagpole to be approved in a homeowner's front yard. Approved unanimously. Bill also says he has a 2-sided letter to attach to the next Times, September issue. Jessica Miller asked if Rich had a quarterly report or something that would show homeowners how money is being spent to send out. Rich will see what he can put together to send with the Times.

RV Lot: JoAnn absent, sent word that she is working on drafting a survey to send to space renters of RV lot and is coordinating moving the spaces around.

Meeting adjourned at 9:15

CROSS CREEK HOMEOWNER'S ASSOCIATION
Board Meeting Minutes for Oct. 12, 2006

Board Members Present: Laura, Brent, Rich, Leo, Bill Miller, Linda
Board Members Absent: JoAnn Williams
Staff Members Present: Lee, Elisa, Pat, Marilyn (late)
Staff Members Absent: Nancy

The regular monthly meeting was called to order @ 7:10 pm by Pres. Laura Winters. Minutes for September were read and approved as written.

Homeowner Comments: Complaints included one about property standards violation of a vehicle in the yard, a bathtub in the yard clearly visible from the street. Other complaints included one about rebar being found pounded into the yard (lot 82 Joey Harris) and her neighbor failing to pay for half of the fence that was built.

Old Business: No CC&R report, waiting for minutes from 1987 and 1993.

Minutes: A discussion of what should & should not be in the minutes and the legal reasons why was postponed to the Oct meeting. Homeowner comments included that perhaps we need to study the proposal by the attorney office. A committee was formed to consider how to abbreviate the minutes consisting of: Brent, Laura, Rich, Pat & Joey Harris indicated she would like to be included. Any decisions will be presented at the Nov monthly meeting.

Collections: The first question was if the service was to collect only dues or dues and fines? The service would collect money owed. If a fine was being contested then it would not be turned over to an attorney with each case considered individually. Homeowner asked if this would make collections "more legal". People have a tendency to open letters that are from an attorney's offices. We are talking about people who owe a lot of money and are not working with the Board and giving no response to board efforts. This is not addressing people who are making payments or otherwise working with the Board. The decision was made to investigate other services, even though Vial, Fotheringham is a very reputable firm we need to know what else is available. Rich and Don will be investigating other opportunities.

Prop Standards: This issue is regarding the property between the Homeowner fence & curb, i.e. side yard or backyard. What can we do to alleviate the problem? These are areas not where lawn is not being mowed but where weeds are not being mowed and detracts from the neighborhood. Laura asked Bill to draft a letter to involved homeowners presenting them different options.

Don Duncan volunteered several months ago to get info from the county about ADA ramps. Apparently the county is looking into it.

New Business: Laura was served with a summons from one of the Condo Associations for \$629.06 + fees up to \$708.56 in small claims court. She has 14 days to respond.

Bookkeeper: Nancy absent, Rich reports \$48,623.68 in checking, \$3,273.65 in savings and special assessment fund of \$23,059.23. No liens have been filed. FICA & all taxes paid.

Treasurer: Rich reports that he moved funds around accordingly: checking now has a balance of \$36,467.25, Savings: 3,275.58 and special assessment account now has a balance of: \$37,380.43. Rich also distributed a quarterly working budget for homeowners in attendance to review.

Maintenance: Bill went over the numbers for mower/tractors that he and Lee have been discussing; approximately \$4000 for a semi-commercial grade tractor/mower with detachable blades. They looked at Kaboda, Snapper and John Deere and it has to be able to fit into the shed. They will not be able to use the old one as a trade in but will sell it. Pat will put an ad in the Times for \$500 and that money will go back into the budget. If it doesn't sell via the Times, we will try Craig's list. Brent made a motion that the Board spends \$4,000 for the tractor/mower, Bill made the second. Motion passed unanimously.

Pool: Closed

Insurance: No report

Rec. Center: No one has volunteered to organize a bazaar at the Rec. Center. However Elisa may be able to coordinate a Holiday Shopping Show for catalog or party plan vendor.

Vacuum Cleaners: Elisa was able to do a little research on a new vacuum cleaner for the rec center. The two consumer reports best were #1 Kenmore residential for \$279 and #2 Simplicity, commercial grade for \$350.00. Someone also let Elisa know that Starks was having a sale soon. Linda made a motion to spend up to \$350 for a vacuum cleaner, Brent made the second – passed unanimously. Elisa is to bring back a service agreement for a decision, not purchase one while she is there.

Elisa had also ordered 2 banquet tables but was sent the wrong ones. Now the tables are no longer on sale.

Lee also mentioned again that the pool table needs felt which will run around \$250-\$300. Laura made the motion to postpone the discussion and decision until February with Linda making the second.

Neighborhood Watch: Marilyn reports a house was broken into on Avon Ct twice, and guns and video tapes were taken. Access was gained via a key pad entry into a garage. This should serve as a reminder to those with key pads to clean them regularly and to change the combination so that the pattern is always different. You can wear a pattern into them with dirty fingers or just plain use.

Marilyn was asked by a homeowner if she could get info on a new noise ordinance which may affect many homeowners, it may involve barking dogs.

Property Standards: Homeowner was asking permission to install a vinyl fence, Brent made the first, Linda seconded and motion passed.

Another homeowner had several improvements they wanted to make however, did not supply enough detail for his requests to be approved. Bill will need to ask for more detail.

Homeowner who has fines wants us to waive his fines, they have remedied the situation. Brent made the motion to reduce the fines to \$100 if paid within 30 days and Linda made the second. Motion passed unanimously.

Another homeowner asked if anything was being done about several cars on a lot on Harmony Court.

RV Lot: JoAnn absent. Rich did say that a question arose where a lot owner had died and did the new owner "inherit" the RV space. That homeowner needs to just be put on the list, they do not "inherit" the space.

Meeting adjourned 9:30

CROSS CREEK HOMEOWNER'S ASSOCIATION
Monthly Board Meeting Minutes for Nov. 9, 2006

Board Members Present: Brent, Rich, JoAnn, Linda and Leo (quorum present)

Absent: Laura, Bill

Staff Members Present: Lee, Pat, Marilyn, Nancy

Absent: Elisa

Homeowner attendance

188	Kelli Hormel	??	Karla Boone
193	Jessica Miller	22	Bill Miller
85	Andy & Wanda Vigil	87	Tom Williams
228/233	Tom Miller	R202	Gail Simpson

The regular monthly meeting was called to order at 7:07pm by VP Brent Brewer. The minutes for the month of October were read and approved as written with 1st&2nd motions being made.

HO Comments: Homeowner asked about neighborhood sign policy, signs in a home. The only signs allowed in CrossCreek are For Sale and garage sale signs..We also should not be allowed any signs that would affect the value of a home.

Homeowner found a bracelet and ring in the street. Pat will put his name and phone # in the Times as well as the fact that some jewelry was found without saying what exactly.

Old Business: Re the Meeting minutes format; the sub-committee is recommending the content of minutes be limited to what attorney's recommend. The motion was made and seconded and passed unanimously.

Collections Services:; No report on other services, the subcommittee requested to postpone the decision.

Summons to small claims court; filed a response that the claim has no basis, meeting with arbitrator on Dec 12.

Tractor: No calls resulted from ad in Times, will be put on Craigs list.

Vacuum cleaner was purchased for the Rec Center

New Business: NONE

Bookkeeper: Checking bal: \$29,042.35 Savings: \$3,277.67 Spec.Asses; \$37,475.67
 Payroll taxes have been paid.

Treasurer: monthly interest earned \$95.20, yearly \$218.57 \$20,000 will be transferred from checking to savings accounts.

Maintenance: Bill absent, no report

Pool: Closed, no report

Insurance: No report

Rec Center: Vacuum cleaner purchased, Holiday shopping bazaar held

Neighborhood Watch: Pumpkins were thrown around the 203rd tennis courts. There was a report of vandalism on Avon Ct, broken back window of car on Avon Ct. There is nothing new in noise ordinance.

RV Lot: There are 6 on the waiting list, 4 have 35' or over vehicles. Still trying to contact the "mystery boat" owner, have sent letter and they have 30 days to respond. Homeowner is not paying for the space, if no response boat can be towed.

Property Standards: Bill absent.

The team of volunteers have been walking and violation letters have been sent. The property standards committee has drafted a "Reminders" basics to be sent out to all homeowners. It will be attached to the December Times.

A definition of a high class class neighborhood was presented to the board under the Architectural Control Committee. The Board made the motion to adopt the definition and file it, seconded and passed unanimously.

Meeting adjourned 8:15pm

CROSS CREEK HOMEOWNER'S ASSOCIATION
Board Meeting Minutes for Dec. 14, 2006

Board Members Present: Rich, Laura, Leo
Board Members Absent: Brent, Bill, Linda, JoAnn
Staff Members Present: Elisa, Lee, Gail
Staff Members Absent: Pat, Marilyn, Nancy

One homeowner in attendance: Don Duncan
No quorum available
inclement weather

Without a quorum available the Nov minutes could not be approved and no motions could be made or passed.

Laura Winters read a letter of resignation from her position of President of CrossCreek Homeowner's Association.

Treasurers report: Checking: \$9,260.03
Savings: \$19,442.67 (\$16.25 interest)
Spec Assess: \$41,419.33 (\$92.41 interest)

There was a request from a realtor re lot 19: a potential buyer wants to add another attached garage – 6155 SW Cross Creek Dr. A quorum was not available to discuss or make a decision. Will need to be reviewed at the next regular monthly meeting.

Meeting adjourned at 7:35pm

BOARD MEETING OF DEC. 28, 2006

Board Members Present: Brent, Laura, Leo, Bill, JoAnn, Linda & Rich
Staff: Pat

Meeting called to order at 7:05 with quorum present. At the last regular monthly meeting of 12/14 Laura Winters submitted a letter of resignation from the office of President, staying on as a board member. A motion was made to table choosing a new President until the next regular monthly meeting. No second was made.

Purpose of this meeting is to:

1. Choose a new President
2. Discuss filing of bylaws
3. Discuss filing restated declaration with all amendments that the association has voted in.

The reason for the urgency of this meeting is the impending court date on Jan 16. The President would be representing the board at court. Laura Winters went to arbitration, no agreement was reached so the decision is to take the issue brought forth by the Condo Association resident to court.

The motion was made to elect a new president with a second being made, passed with one nay.

Nominations were made and 2nds were made with Brent being elected to President. Nominations were made for VP and seconds made with Laura Winters being elected to Vice President.

Motion was made to file bylaws, approve filing of original bylaws to Washington County, which has never been filed. The second was made. The county should apply the bylaws to all four phases, even if they were filed separately. Motion passed unanimously.

The bylaws will be typed up and presented at the next regular monthly meeting for board approval before prior to being filed, as a legible copy is needed for filing.

Motion was made to file the restated declaration with amendments approved by homeowners: 1987 dues increase, 1993 increase, 2006 increase, garbage cans out of site and allowing garage sale signs. There was not a second motion.

Motion was made to file amendments that previously have been approved by homeowners: the three dues increases including the condo increases in 1987 and table the other amendments being filed for now. Second motion was made, passed unanimously.

The amendments will be typed up and presented at the next regular monthly meeting for board approval before prior to being filed.

Meeting adjourned.