

SILVER CREEK OF CLAY COUNTY HOMEOWNERS ASSOCIATION, INC.
Board of Directors Meeting
January 3, 2013
Panera Bread – Fleming Island

Present: Tammy Lewis, Glenda Esco, Brian Low, Jennifer Russell, and Kathy Melton representing The CAM Team. Also in attendance was Harley Blackstock.

The meeting was called to order at 6:37 pm by Tammy Lewis.

A motion was made by Tammy to waive the reading and to approve the minutes of the November 1, 2012 meeting as written. Brian Low seconded. None opposed. Jennifer Russell signed the minutes.

Committee Reports:

Architectural Review Committee: Each committee member has been given a separate section of the neighborhood to monitor for ARC issues. Maps indicating who is responsible for each section were provided to Management.

- A homeowner requesting a fence cannot locate his survey. The Committee is requesting a plat of the property, which is available from the Clay County Property Appraiser's website, to complete the request.
- The ARC Violation log has been updated. Two previous notices have been sent. Glenda will get with Management to begin the process of sending final notices. The \$25.00 ARC will be waived.
- A homeowner added pavers to their driveway without approval. A letter will be sent.
- A homeowner installed a fence on Creekfront and the fence posts are not in compliance. A letter will be sent.
- Efforts will be made to obtain surveys for the Lennar Homes that had fences installed by the builder.

The Committee will develop a color palette of acceptable colors as a guide for homeowners utilizing paint colors from Lowes and Home Depot. The proposal will be presented at the next meeting for Board approval.

Funds:

The December 2012 financials were emailed to the Board in advance of the meeting. The balance in the Operating Account at the end of December was \$121,941.87. The balance in the Money Market Account was \$132,684.59.

Coupon books were mailed in early December. Online payment options through Community Association Bank are now available to homeowners. Payments can be made by e-check at no additional charge. Credit cards are also accepted (a \$10.00 convenience fee is charged by the bank). A flyer will be included in future mailings and a notice will be posted on the website.

The January 2013 Collection Tracker was discussed in detail. A motion was made by Glenda to start the foreclosure process when a homeowner is \$2000.00 or more in arrears. Brian seconded. None opposed and the motion carried. An article will be included in the next newsletter detailing the collection process. The recommended actions to file one (1) intent to lien, two (2) liens, one (1) lien and intent to foreclose lien, and seven (7) foreclosures were approved.

Old Business:

The attorney has mailed a quit claim deed to one of the Developers who indicated previously that he would sign it. The signed deed should be received by the attorney in the next week or two.

A bid was received from DMRS to pressure wash the front fence at a cost of \$750.00. The Board requested that a light cleaning be done to both signs, as well. Glenda made a motion to accept the bid to pressure wash the fence and include the two front entrance signs. Brian seconded. None opposed and the motion carried.

New Business:

Amenity Services Group forwarded a new contract that included increases in the cost of their services and in the cost of pool chemicals. The pool is not correctly balanced, and there were issues with the janitorial and pool services over the past year. Bids are being sought for another company who will handle the pool chemicals, and the Board is considering changing pool/janitorial companies. A motion was made by Tammy that the Association will not pay an increased price for chemicals or Amenity Services Group. Brian seconded. None opposed and the motion carried. A meeting will be set up in the next two to three weeks with The Dumont Company to discuss pool chemicals.

Bids are being requested to resurface the pool and redo the pool decking. In addition, several pond issues will need to be addressed in the very near future.

Several maintenance items were discussed:

- Bids will be requested to trim the palm trees at the entrance and pool area.
- Several speed limit signs and street signs are in need of repairs/replacement.

Events for the year:

- The Annual Meeting is scheduled for May 2nd at the Lake Asbury Elementary School.
- A Service/Military Appreciation Day to celebrate our active duty and retired service members in the neighborhood will be held on May 25th. An item will be included in the next newsletter asking for service members to contact Management.
- A back-to-school pool party will be held in September.
- Two community garage sales are planned – April and October.
- The Halloween Decorating Contest and Holiday Decorating Contest will be held again this year.

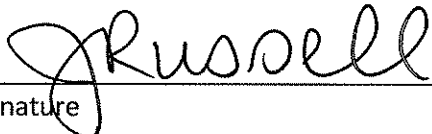
Glenda shared that Mike Trimmer has expressed an interest in joining the Board of Directors. Glenda made a motion to appoint Mike Trimmer to the Board. Brian seconded. None opposed and the motion carried.

The next meeting will be held on Thursday, February 7, 2013 at Panera Bread in Fleming Island.

All business being completed, the meeting was adjourned at 8:33 p.m.

Respectfully Submitted,

Kathy Melton, CAM



Signature

2-7-2013