

SILVER CREEK OF CLAY COUNTY HOMEOWNERS ASSOCIATION, INC.
Board of Directors Meeting
February 7, 2013
RE/MAX Specialists Board Room

Present: Tammy Lewis, Glenda Esco, Brian Low, Jennifer Russell, and Kathy Melton representing The CAM Team. Also in attendance were Sandy Smith, Mike Phillips, and Barbara Ward.

The meeting was called to order at 6:43 pm by Tammy Lewis.

A motion was made by Brian Low to waive the reading and to approve the minutes of the January 3, 2013 meeting as written. Tammy seconded. None opposed. Jennifer Russell signed the minutes.

Committee Reports:

Architectural Review Committee:

- One homeowner submitted a request to extend their driveway. The request was approved.
- A homeowner submitted a request to install a shed and fence. Glenda Esco spoke to the homeowner and she approved the request. Two more approvals are needed. Mike Phillips and Sandi Smith approved the request at the meeting.
- An outstanding request was approved once a plat from the Clay County Property Appraisers Office was provided to the Committee.
- The ARC Log with outstanding ARC issues was discussed. The Board and Committee agreed to review each case for compliance. If the improvements are in compliance with the Covenants and Restrictions, a letter will be placed in the file and the matter will be closed. If the improvements are not in compliance, a letter will be sent to the homeowner.
- A homeowner on Garden Moss did not install their shed where they indicated it would be placed, and a boat shed has also been installed on the property without ARC approval. Management will send a letter.
- Approval of paint colors was discussed. Committee members must see the paint sample and cannot approve colors sent via email or fax.
- Copies of approval letters will be sent to the ARC Committee in the future via email.

Glenda resigned her position as ARC Chairman and Committee member due to increased responsibilities at her church. Sandi Smith will be the new Chairman. An additional Committee member is needed.

Funds:

The January 2013 financials were emailed to the Board in advance of the meeting. The balance in the Operating Account at the end of January was \$125,757.80. The balance in the Money Market Account was \$135,712.78. Adams Homes currently has ten (10) lots that have not closed.

Collection efforts are ongoing. Ten foreclosure actions were approved at the January 2013 meeting and are being processed. Two homeowners who were served with foreclosure papers have entered into payment plans. A list of homeowners whose accounts are more than 90 days past due was presented to the Board. Brian made a motion to suspend the homeowner's rights to vote and to use the pool. Jennifer seconded. None opposed. Management will send out a letter informing the homeowners that their rights have been suspended. Statements and a warning note will be sent to homeowners whose accounts are approaching the 90 day time frame.

Old Business:

A representative from Dumont met with Brian and Tammy concerning the pool chemical contract. Prices will be guaranteed for three years, and the pool equipment will be Silver Creek's property. Pool Shure prices have increased steadily each year, and the chemicals in the pool remain out of balance. Glenda made a motion to accept the Dumont contract. Jennifer seconded. None opposed.

Tammy requested a volunteer to coordinate the Memorial Day Weekend event. If anyone is interested in helping, please contact Management.

Roy Deary with Amenity Services met with Tammy and Management at The CAM Team offices concerning issues with services provided and with the new contract. Pool Shure agreed not to increase their prices for 2013. Amenity was supposed to provide a revised contract in time for the Board meeting but nothing was received. Brian made a motion that bids be sought to replace Amenity Services. Jennifer seconded. None opposed.

The newsletter is almost complete. An article about the new Facebook page will be added. The cost to print the newsletter and mail to homeowners is approximately \$500.00. Jennifer made a motion to mail the newsletter and budget to all the homeowners. Glenda seconded. None opposed.

The Quit Claim Deed for the common areas has not been returned by the Developer. The Board approved the attorney's request to skip trace the other Developer.

New Business:

The new official community Facebook page has been completed and already has thirty-one members. The Board will monitor comments and can remove any that are offensive. The intent of the page is to provide useful information to Silver Creek residents. The link for the new Facebook page will be placed on the website.

Tree Amigos contacted Management and requested an increase on their annual contract. After discussion, Brian made a motion to approve the increase of \$191.17 per month, and requested that Tree Amigos improve communications with Management. Glenda seconded. None opposed.

Glenda made a motion to appoint Sandi Smith to the Board of Directors. Brian seconded. None opposed. Brian will be stationed in Virginia, but indicated his desire to remain on the Board. He will take part in the monthly Board meetings via conference call. Tom Valukevich has expressed a desire to serve on the Board. The matter was tabled as Tom was not in attendance.

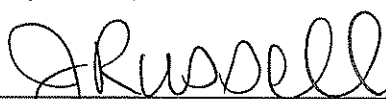
Jennifer addressed several emails sent by Board members recently. It can be difficult to discern Board business versus personal business. Jennifer requested that personal matters be kept between the individuals, and that the Board can become involved if the matter escalates.

The next meeting will be held on Thursday, March 7, 2013. Location to be determined.

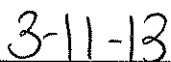
All business being completed, the meeting was adjourned at 9:16 p.m.

Respectfully Submitted,

Kathy Melton, CAM



Signature



Date