

ANNUAL MEETING
SILVER SPRINGS HOMEOWNERS ASSOCIATION

NOVEMBER 18, ~~1994~~ 1993

The annual meeting of the Silver Springs Homeowners Association was held November 18, ~~1994~~ at Parley's Park Elementary School and brought to order by President Fred Stayrook at 7:05pm.

Fred Stayrook stated this was the second attempt to hold an annual meeting because of the lack of a quorum at the initial meeting in October. When a second meeting is held, the number of homeowners present automatically constitutes a quorum. Fred also indicated there would be no new agenda items allowed at this meeting. At the meeting in October, county representatives were invited to discuss issues of concern such as dogs, roads, etc., however, they were not invited to this second meeting. The goal for this meeting would be to elect four new board members and hear board members individual reports.

Fred introduced the current board: Fred Stayrook, President; Karen Schoephoester, Vice President; Ellen Reich, Secretary; Rick Klein, Treasurer; Marion Boland, and Robert Carson. Harley Paulson, an additional board member was absent. The members being replaced are Karen Schoephoester, Ellen Reich, Fred Stayrook and Robert Carson.

The candidates were then introduced: Ron Yokubison, Vic Method (absent), Cindy Gordon, Polly Reynolds, Fred Stayrook. Additional nominations were solicited from those in attendance, but none were offered. The homeowners were instructed to vote for four of the five candidates.

While the votes were being tallied, the board member reports were presented.

Ellen Reich, Secretary, was asked to begin the reports. Ellen indicated that the minutes from last year's annual meeting were sent to every homeowner and therefore would not be re-read unless someone in attendance felt it was necessary.

Bob Carson then gave his report on the activities of the Architectural Committee during the past year. The committee consists of three members. The other two members are Larry Moffitt and Brenda Schoneman. The main responsibilities of this committee are to review plans for new construction, additions etc. and make sure the architectural guidelines are being met. The committee requires advance notice of any structural modifications to the exterior of a home including additions, fencing, decks, driveways, etc. The requests will be reviewed to make sure they comply with the CC&Rs.

There was a question regarding paint color and if there were samples to choose from when repainting? No samples are available. If you're making a major change in your paint color, it would be

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appropriate if the architectural committee reviews it, otherwise the house may just be repainted.

Another question was asked about white trim and if it is now acceptable. Fred responded that it is acceptable because it was an architectural guideline that was not supported by the CC&Rs and was therefore removed along with any other architectural rules which were subjective. The board has worked very hard to make sure there was a basis of support in the CC&Rs to go along with the architectural rules.

A question was asked as to how many lots are left to be developed. Bob stated there are 11.

Another homeowner asked if residents doing remodeling or additions have been requesting approval. Bob answered yes they have. A discussion began regarding the review fee. The fee is \$200.00 which was raised from \$50.00 to cover the cost of outside expertise on certain requests. If no costs are incurred, the fee will be refunded.

The next report was from Fred Stayrook regarding the Master Homeowners Association. Fred indicated that since 1990, Silver Springs has been part of the Master Association. The master has representatives from all twelve associations. The intent was to provide continuity for the entire development re: communication, liabilities, maintenance etc. Silver Springs still has some autonomy but also some responsibilities to the master. The remainder of the report was read by Fred and is attached as part of these minutes. (See Silver Springs Master Homeowners Association 1992-1993 Representative's Report)

There was a discussion regarding the confusion between the names originally given to Willow Loop, Willow Lane and Fletcher Court on the original plat map. The consensus was to have the names officially changed with the county to match the current street names. There was also a question regarding the confusing way the addresses are assigned on Willow Loop. Fred indicated this would be looked into at a later date.

Rick Klein gave the Treasurer's report - see attachments (SSHOA Profit and Loss, Balance Sheet and Review of Finances and Budget)

Bonnie Adams conveyed her concern regarding the annual assessment to homeowners. She feels the assessment is inadequate. Rick Klein stated that his original suggestion was approximately \$140.00; however, the board felt it would cause too many waves with homeowners.

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A question was raised regarding delinquent accounts. Rick Klein said interest is now being charged at 18% on delinquencies. A discussion began regarding the associations right to foreclose on properties seriously delinquent. Rick stated we could foreclose, but would need the financial muscle to follow up on the legalities of a foreclosure. Fred Stayrook tabled the discussion until after the board reports were concluded.

Marion Boland discussed the committee formed to look at speeding within the neighborhood. The committee was chaired by Cindy Gordon. The main areas of focus were excessive speeds, safety for pedestrians and the fact that there are no deterrents to speeders. Silver Springs has many children on the roads, no sidewalks, blind corners, high snow banks which create more blind areas in the winter, additional traffic due to additional developments etc. Stop signs were requested from the county; however, only two signs were approved and installed at the requested locations. One near Parley's Park Elementary (4 way) and at the intersection of Silver Springs Road and East Meadows Drive coming in from Northshore (3 way). Marion stated the stop signs are helping a little, but there is still a speeding problem. A discussion continued regarding speeding and the consensus was more enforcement of the 25 mph speed limit is needed.

Karen Schoephoester gave her report on dog control. The board has tried through newsletters and individual communication, but dogs continue to roam. There have been many incidents where people and other dogs have been hurt. We must be responsible for our pets. Dogs also need to be on a leash while being walked -not roaming free while the owner carries a leash. Questions arose regarding what can we do to stop the dog problem. There is a possibility of a fine system within the homeowners association. County Commissioner, Ron Perry has talked to the board exclusively about animal control. In February, Ron told us to take pictures of the dogs, or capture the dogs, call animal control. Now we find out our only recourse is to capture the dog and have animal control come and get the dog. Animal control won't pick up loose dogs unless you restrain them and call for the animal to be picked up.

Fred Stayrook gave Harley Paulson's report on the board's 1993 Goals and Objectives. (See attachment). Fred commented on some of the objectives of the board. Fred stated the board tried to challenge one another regarding hidden agendas etc. Also, the board agreed to make a decision by consensus rather than majority.

The board also worked on conflict resolution and handling problems the best way possible. A process was developed whereby non-compliant homeowners would first receive a contact from a board member regarding the non-compliance, this first visit would be followed up with a letter from the board, then a letter from the

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association's attorney and finally legal action if the situation was still unresolved.

Fred indicated the board had fallen short in proposing amendments to the CC&Rs. The outgoing board will propose to the new board that changes in the CC&Rs be looked at in the coming year. Fred concluded the report conveying that the board had accomplished most of the objectives and goals set at the beginning of the year.

A question was raised regarding how much money the other associations have contributed to the park development. Fred stated each home was assessed an equal amount. Silver Springs contributed 43% of the total amount.

Bonnie Adams said there has always been contention that Silver Springs only has one vote in the master association even though it is the largest entity involved. Because the original developers dropped the ball, the homeowners were put in the situation of doing the developers job. In order to complete the development, a master association had to be formed. This concession had to be given in order to form the association.

Fred Stayrook suggested the difficulty in not getting a quorum at the first annual meeting is indicative that the board has been effective this year. The attendance was poor because no one has major contentions with the board.

Fred offered the President's report. (See attachment).

The results of the election were announced. The new board members elected were: Ron Yokubison, Cindy Gordon, Fred Stayrook and Polly Reynolds.

Fred Stayrook brought back the item of delinquencies which was tabled earlier in the meeting. Rick Klein suggested letters have been sent in addition to charging interest. Liens can and in some cases have been put on homes; however, often title companies do not check homeowners dues when individuals refinance. The suggestion was brought up that possibly through certification to the assessor's office, the amount due could be added to the delinquent homeowner's property taxes.

The main issue is the board is willing to pursue different avenues; however, a posture has been developed that follow through is important. No course of action should be started that cannot be completed due to lack of resources etc. This is a significant issue which the new board will need to deal with.

Bonnie Adams stated three alternatives are available now. 1. Liens
2. Charging interest - 18% and 3. Foreclosure. A fourth

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alternative of assessing through taxes would require a change in the CC&Rs to implement.

A question was asked regarding roof materials. Other materials besides wood shakes may be used but should be approved through the Architectural Committee. The requirement of wood roofs was never in the CC&Rs only in the previous architectural rules.

Fred Stayrook asked if there were any other items of concern. One homeowner asked if the minutes from this meeting could be sent out sooner than with the annual billing. Fred stated as soon as the transition of board members has taken place, the minutes will be sent out.

This concluded the annual meeting which was adjourned by Fred Stayrook at 9:00pm.

Respectfully submitted,

Ellen Reich, Secretary

Silver Springs Single Family Homeowners Association

1993 Board Objectives and Goals

Maintain Board Ethics to be Fair, Consistent, and Represent All Homeowners

Establish Decisions Based upon Effective Policies for Decision Making and Conflict Resolution

Establish a Viable and Proactive Annual Budget and Work Within the Budget Constraints Established

Maintain an Ongoing Emphasis on Dog/Pet Control within Silver Springs

Expand and Enhance Communications between the Board and the Community on Association Business

Review and Propose Amendments to the CC&Rs to Represent the Concerns of the Homeowners

Provide Support and Encouragement for the Parks Construction Completion

Represent the Position of the Association Members to Development Meetings and Groups

Maintain a Working Relationship with the Architectural Committee

Silver Springs Master Homeowners Association 1992-1993 Representative's Report

As the President of Silver Springs Single Family, I have served on the Board of Trustees, in the office of Secretary, of the Silver Springs Master Homeowners Association, representing the interests of the Silver Springs Single Family Homeowners Association during the past year.

The Master Association meets monthly and is comprised of twelve Homeowner's Associations with Silver Springs Development. They have responsibility for the development, maintenance, and upkeep of the common areas of the development.

The Master Association, under the leadership of the Development Liaison Coordinator, Nathalie Odernheimer, has made significant inroads in the completion of the Parks. Her attention to the details, and constant battles for cost-saving efforts with the construction contractor, created a difficult task. However, her efforts and the efforts of the Master Association have brought the parks to a condition where they are usable and roughly 90% completed. Park furniture, and landscaping in the form of trees and shrubs, plus the roofing of the two pavilions are all that remains from the master plan. Additionally, a swing set will be added to the playground equipment in the Lake Park.

As a matter of interest, Nathalie used some unconventional methods to control the pot-bellies who were destroying the new sod at the Lake Park. Not wanting to kill the loose pets which roam the park area, Nathalie brought in a wild weasel. The weasel will go right down the burrow after the pot-bellies in order to eliminate them.. Unfortunately, the loose dogs roaming the park killed the weasel. It was a great idea that was working well, until the dogs brought the success story to an abrupt and , for the weasel, tragic end.

A major hurdle for the Master Association was the discussion and concerns raised by members of South Shore who object to the installation of Porta-Potties the Lake Park. They had been included in the Master Plan. After significant discussion, it was determined that the Porta-Potties would remain for the use of those visiting the park, especially for those in Single Family and North Shore who could not realistically expect their children to anticipate the call of nature and return to their homes. (We all know that the bushes along the lake's edge would have found a convenient use.)

Another significant hurdle was the shared liability responsibility for lake accidents. By providing the Lake Park at waters edge, the Master Association created an access point for lake use. As such, the Silver Springs Water Company liability insurance company refused to issue a policy to the Water Company for sole liability for any untoward incident at the lake. In order to resolve the issue and allow the Silver Springs Water Company to acquire federally mandated insurance coverage, the Master Association had to procure an additional insurance coverage for the lake liability sharing liability with Silver Springs Water Company, in addition to the insurance which it acquires for the Common Area under its jurisdiction.

Street lighting, road repair, and sign maintenance are also under the authority of the Master Association. During the year, thanks to the efforts of a committee of concerned Silver Springs Single Family Homeowner Association members, several new stop signs were added to the development at strategic locations in an effort to reduce the excessive speed present within the development. Additional signs were requested for the East Meadows Drive "Speedway", but those were denied. Maintenance on the street lighting is ongoing. A request for street repairs has been formally submitted to the County for damage which is evident within the development.

Finally, on a much lighter note, in a study for street signs within the development, it was discovered that within our Single Family Association development, some of us don't live where we think we do! For all of those of you who think you live on Fletcher Court, you really don't; you live on Silver Lake Court. For those living along Willow Lane, nope; you really live on Willow Creek Road. And finally, everyone who thinks their address is Willow Loop, guess again; you are actually on Silver Creek Loop.

We have compared the street names to the official plat map on file at the County Courthouse and have discovered that all of the aforementioned names are the official names on record by the County. Let's hope we never have an emergency on any of these streets, for the responding emergency units could be lost forever.

By the way, did anyone see the bear at the lake park during the recent Coke commercial shooting? Our Lake Park and lake will soon be seen nationwide!

Thank you.

Silver Springs Single Family Homeowners Association 1993 - President's Report

The 1992-1993 Board of Trustees has had a very eventful and productive year. As the President of these Trustees, I must recognize and acknowledge the uniqueness of each trustee and the combined contributions they have made to the Association as a result of their talents and diversity.

To the outgoing Vice-President, Karen Schoephoerster, I thank her for her cautiousness and commitment to the sense of community well-being which elevated the Board's consciousness of how our actions would be perceived by the Association membership. Her presence on the Board of Trustees kept an Association membership focus on our every action.

To the outgoing Secretary, Ellen Reich, a special thank you for your patience with the Board when we got off the subject at hand, and you brought us safely back to the topic under discussion. Ellen's strong concern for the impact of surrounding developments upon our Association values strongly influenced the Board's diligence to monitor the actions of the Planning Commission and the County Commissioners.

To Robert Carson, who is leaving the Board position, but retaining the role of Architectural Committee Chairman, the Board sincerely appreciates the enthusiasm and commitment for maintaining and enhancing the standards within our Association. Robert's continued input to the Board on Association developments and needs allowed the Board to take appropriate proactive action, rather than assume a reactive corrective position.

Rick Klein, who will return for another year term on the Board admirably took upon himself the role of Treasurer of the Association. He started the year with the overwhelming task of establishing a computer accounting system which would serve the Association, yet provide a constant up-to-the-minute appraisal of available resources. Rick has succeeded wondrously. As a Board, it has been a task to occasionally spar with Rick, to spend Association resources in order to proceed with Association business.

Marian Boland has the energy and wisdom every Board of Trustees wishes it could have. She always found the insight to challenge things and then proceed to either disprove her challenge, or to convince the Trustees that we had overlooked the obvious. Once a course of action was determined, she boldly pursued every avenue to assure its implementation. The Association gains her immeasurable abilities for another year.

And finally, but by no means last, Harley Paulson has provided the equilibrium for the Trustees. When things began proceeding too slowly as we wallowed in the mire of our thinking, he would speed us forward by focusing on what had occurred. When things were moving too fast, and the speed had us overlooking significant issues, he would slow the process down with a simple question. Harley's impact on the Board was a stabilizing influence.

I must also thank a non-Board member who has served as a receptionist, secretary, counselor, confidante, and who has occasionally received the brunt of some abusive discussions intended for my ears. To my wife, Audrey, I thank you for your patience and support.

It has been the Board of Trustees policy to thoroughly review every issue, reach consensus on every action item, and then proceed with due regard to process, and the rights of the individual Association membership on those issues requiring action. Each required action item undertaken has used a progressively ascending, priority-management structure. As a Board, we have attempted to resolve issues at the lowest level possible. In what may have been perceived by some as interminably slow progress, the Board has faithfully attempted to utilize conflict resolution as the last resort. This approach has been successful in the area of CC&R enforcement. Out of thirty plus violations, only four members have, by their inaction, caused the Board to initiate legal action as a recourse to gain compliance. Of these four cases which have been initiated, only two remain as unresolved. That's a 95% success rate for resolving conflict without significantly impacting on Association finances.

If my judgement of the past year is correct, the majority of you were not even aware we were in existence. We created no hoopla, didn't harass your neighborhood, and maintained a low profile. For those few who had personal contact with the Board during the past year, I believe you will confirm that we offered every reasonable opportunity to resolve issues at the lowest level possible.

I end my term as President for the 1992-1993 Board of Trustees on a positive note. My fellow Board members and I have served the interests of the Association membership and have increased the effectiveness of future Boards by the actions we have taken, and the resources we have added to the Association.

Thank you.