

**Silver Springs Master Homeowners Association Board of Trustees
Meeting Minutes
January 12, 2010 St. Luke's Episcopal Church**

1) Verify Quorum: Willowbend East (Brenda Lake), Park Place (Jeff Nielsen), SSSFHOA (Bill Gunter), South Shore (Steve LoRe), Bill Noland (Master President), Willowbend West (Robyn Bailey), Meadow Wild (Les Carriel), Northshore (Gaylynn Mooney), Meadow Springs (Whit Logan) **Not Present:** Quail Meadows (Anthony Sands), Quail Meadows II (Tracey Phillips), Silver Meadows (Phil Tosiveic), Ptarmigan (Alan Durfee) **Guests:** Julia Loughlin (SSSFHOA)

2) Meeting to Order: 6:43p.m.

3) Approve Previous Meeting Minutes: Jeff motioned to approve the Dec. minutes Bill Gunter seconded the motion all were in favor. The minutes will be posted on the web.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
Park Place	M Y	Ptarmigan	---	Quail Meadows	---
Quail Meadows II	---	Silver Meadows	---	Single Family	S Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

4) Membership Comments: None

5) Committee Reports

a) Lakes – Winter Access/Use Reminder

b) Dams – Big Lake Drain Repair: Cross marine has placed an aeration system around the drain structure which will prevent ice buildup. We are currently using an electrical connection from Julia Loughlin's house. The Association will reimburse her for the power used to run the system. The pump and the line will need to be stored in the summer. Brenda asked if there was a cost to this unexpected repair. Bill Noland responded that it cost \$8,000.00. Les explained that ice is always a dangerous item; the ice movement is what caused this problem. The drain was properly engineered, however the weather changed so suddenly this problem could not have been anticipated. Item Closed

- **Cross Marine Bid:** Bill Noland is still pursuing real numbers for the little lake dam compaction. The bid Cross gave us was for the entire dam not the 50 feet that needs attention. Bill said that he is meeting with Rick Krebs about a second opinion. He does this type of work so he is very familiar with estimating how much it costs. Item Continued.

6) Unfinished Business

a) Tennis Court Title: No update. Bill Noland asked do we want to have a lease or ownership. Bill Gunter said that we would want at least a 99 year lease. Ownership could change the amount of property taxes. Jeff said that it should be the Masters that should be in control of this property. Bill Noland asked does everyone here think we should own the property out right or do we pursue a lease. It was agreed that we would look into a long term lease. Whit Logan said he would get back with Kate Sattelmier and work up a proposal from the owning HOAs. Item Continued.

b) Internal Audit: Steve and Tracey are working on this project. Steve reported that the bank had signature authorizations wrong as well as the Association name. He had the records corrected. He now has access to the checking account on line but has not been able to access the savings account on line yet. Item Continued.

c) Park Place Drain: The easement has not been signed. We have the right to have access to the property through the plated easement. The owners have asked for conditions, 6 days notice and we would be liable to replace vegetation. Our counsel advised that a separate easement is no longer needed. The Board agreed to not pursue a separate easement. Item Closed.

d) Legal Expenditure Guideline Resolution: Gaylynn made a motion to have legal expenditure guidelines. Bill Gunter asked that include a dollar amount before approval. Gaylynn said maybe it should include a time amount. Steve asked Bill Noland what is typical for the monthly legal help. Bill N. reported that most calls to the lawyer are a minute or two. It is very difficult to monitor since they bill monthly and most calls require research. Gaylynn asked if it was possible to ask the lawyer if they can get an answer within a designated amount of time and money. Steve responded that if he was a lawyer he wouldn't agree to those terms. He explained that we are dealing with intricate problems at this point and how do we solve these problems with limits. Jeff said they wanted to clarify how the Oct. meeting voted not to spend legal money and yet we did. Jeff said that you can ask your lawyer how much would this project cost. Steve told the group that bill N. has saved the Masters a lot of money by being organized. Steve said it felt like the group is trying to put handcuffs on our president. Gaylynn said that the intention was to approve all legal counsel and to approve the topics before our president seeks council. Legal fees will need to be defined. Gaylynn and Bill G. will continue to work on the proposal. Item Continued.

e) Budget: Bill Noland asked that we remember that we need to come up with only a budget number at this meeting. Gaylynn asked that we pass a normal budget and do a special assessment. Steve was worried that to do two billings put twice as much work on individual HOAs. Brenda was concerned about each member HOA paying the collection this year. Bill N. said that indications were that all 12 HOAs would be included. Steve went through the numbers on the budget again; he suggested that we move 40,000.00 from checking to put in operating reserves. He also pointed out that the balance sheet doesn't reflect our property values. Steve said that we have valuable assets that need to be maintained. Steve thought that many community members are not even aware of the property the Masters maintains. Les reminded us that the 32,000.00 was given to the Masters for the lake drains. Brenda said that Sun Peak doesn't show the acreage value on their balance sheet. Gaylynn asked that we put 20, 0000.00 in reserve and split the lake costs. Bill Gunter suggested two bills, Steve only wants one bill.

Brenda motioned to take 40,000.00 out of checking, 7,395.14 from savings and 14,000.00 from the lake reserve and put it towards our 2010 budget to reduce the cost. Bill Gunter seconded the motion. Discussion: Jeff Neilsen suggested to increase dues to 195.00 and do a special assessment of 155.00 Brenda restated the motion to move 40,000.00 from checking spend the 7,395.14 in savings other and use 14,000.00 from lake reserves. Les said that would leave us with little in reserves. The motion failed by unanimous vote.

Meadow Springs	N	Meadow Wild	N	Northshore	N
Park Place	N	Ptarmigan	---	Quail Meadows	---
Quail Meadows II	---	Silver Meadows	----	Single Family	S N
Southshore	N	Willowbend East	M Y	Willowbend West	N

Jeff proposed to leave 51,000.00 and 33,500.00 towards the budget. He said that it would work out to about 175 in dues and 175 in special assessment. Bill Gunter suggested not having them the same cost, because it could confuse members. Gaylynn made the motion to leave the reserve 20,000.00 in checking and 55,000.00 in reserve bringing the total down to 179,872.00 instead of 209,872.00. Jeff seconded the motion. Brenda asked that the dues be 175 and the assessment be 182. Gaylynn modified the motion to include 175 for dues and 182 for the special assessment. Motion approved. The structure of the assessments will be decided on after the Feb 9 member meeting. Item Continued.

Meadow Springs	Y	Meadow Wild	Y	Northshore	M Y
Park Place	S Y	Ptarmigan	---	Quail Meadows	---
Quail Meadows II	---	Silver Meadows	---	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

- Amount
- Timing – Single Assessment/Special

- **Graduated (Tiered) Scale?** Steve asked if we wanted a tiered assessment. Jeff said that the dues are not tiered so the special assessment shouldn't be either. To be considered after the Feb 9 meeting. Item Continued.

- **Assessment Procedures Resolution:** Bill N. told the reasons why we need a resolution. Brenda asked who is a member of the HOA that it needs clarification. Jeff would like to see the resolutions in the Bylaws; he suggested we continue the assessment process which the Association has used to date until the new procedures are adopted. Steve emphasized that it is important to know who is really on the hook for assessments and dues. He believes that to have something in writing is very important; however he will have to take this resolution to his board for approval. Brenda made the motion to have an attorney to look at this document to see if it is a good idea. Gaylynn seconded the motion. Jeff also wanted to know if it is important. Bill will have them look at it. Item Continued.

Meadow Springs	y	Meadow Wild	y	Northshore	S y
Park Place	y	Ptarmigan	---	Quail Meadows	---
Quail Meadows II	---	Silver Meadows	---	Single Family	y
Southshore	y	Willowbend East	M y	Willowbend West	y

f) Feb Member Meeting Planning

- **Format:** Bill asked how we wanted the meeting to go. He suggested that we give an introduction of the HOA's. History of Masters, properties and when we acquired them, budget, and lakes. Jeff asked how we could keep the meeting to an hour.. Gaylynn suggested that they use the Gym room instead of the lunch room since they have a microphone and screen. We will make postcards and door hangers to announce the meeting.

- **Presentations:** Bill N. will present the history, properties, and lakes. Les said he would be happy to answer questions about the lakes. Steve volunteered to present the budget. He will summarize the amounts and have a full budget that can be handed out. Julia said she has a form for questions which will allow the Board to more easily control the flow of the meeting.

- **Counsel Present?** Bill asked if we should have a lawyer present. It was agreed that no counsel was needed for this informational meeting.

7) New Business

a) Rules & Regs Draft on Web Site: It was agreed that the draft should not be put on the web site. Steve asked that the board reconsider to have the rules and reg people to meet now instead of waiting until April to meet. Steve made a motion to rescind the previous vote to have the group meet in April. Motion carried. Steve motioned to have the group start before the end of Feb. The group is to provide community input to the Board on rules that limit the liability to the community and regulate the use of Association property. Motion carried. Item Continued.

Meadow Springs	Y	Meadow Wild	N	Northshore	N
Park Place	Y	Ptarmigan	----	Quail Meadows	---
Quail Meadows II	---	Silver Meadows	---	Single Family	S Y
Southshore	M Y	Willowbend East	Y	Willowbend West	Y

b) Lake Front Possibilities: Gaylynn had a few ideas for the Masters concerning the lake view properties. She said since it is late she will present them at the next meeting. Item Continued.

8) Confirm Next Meeting: We will meet Feb 9 at parley's Park School for the member meeting

. Robyn will call Becky to reserve the church for a follow up meeting Feb. 16.

9) Adjourn 10:40p.m.

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**Silver Springs Master Association Meeting
Minutes February 16, 2010**

1) Verify Quorum: Anthony Sands (Quail Meadows), Steve LoRe (Southshore), Rosemary Craighill (Meadow Wild), Jeff Hansen (Park Place), Bill Noland (Master President Silver Springs), Bill Gunter (SSSFHOA), Gaynlynn Mooney(North shore), Robyn Bailey (Willowbend West), Isa Wright (Willowbend East) **Not Present:** Phil Tisovec (Silver Meadows) Tracey Phillips (Quail Meadows Town homes), Bill Chambers(Ptarmigan) and Whit Logan (Meadow Springs) **Guests:** Ted & Mickey Palomaki, Doug Porter, Julia Loughlin, Lyn Cier, Chet Chimeilewski, Linda Galindo, Mike Washington, Jim Harsh, Michael West, Kelly Snyder

2) Meeting to Order: 6:40 p.m.

3) Approval of Previous Minutes: Steve asked that we change the internal audit entry to indicate that they are still having trouble accessing the savings account on line. Rosemary motioned to approve last months minutes Steve seconded the motion all were in favor.

Meadow Springs	---	Meadow Wild	M Y	Northshore	Y
Park Place	Y	Ptarmigan	---	Quail Meadows	Y
Quail Meadows II	---	Silver Meadows	---	Single Family	Y
Southshore	S Y	Willowbend East	Y	Willowbend West	Y

4) Membership Comments: None

5) Constitute Rules & Regs Committee: Bill Noland briefed the committee members on their responsibility. Bill asked the group to meet among themselves and to report back by April 13, 2010 to the board. He reminded them that they are not writing a resolution, just giving the board a draft of ideas that address all the MA properties. Linda Galindo asked if we needed rules and Reg in writing because we didn't own the properties before. Gaylynn wanted it clarified that not everybody has had input on the draft resolutions. Steve wondered how Rosemary could be on both the Masters board and a community representative for the Rules and Reg. Steve motioned that no person that serves or sits on the Masters board in any capacity can sit on the Rules and Reg. board. There was no second and the motion failed. Item Continued.

6) Standing Committee Reports

a) Lakes Gaylynn reported that the big lake is ok. Bill Gunter asked if we could shave off or add to the drains to make both drains even on the big lake. Jim Harsh reported that the little lake is frozen too and that the decay from the lake is making the stream smell ripe.

b) Dams The dam safety committee has come up with a format which will be useful for tracking the corrections needed to the dams and other shoreline property. The committee has looked at every lot along the dam and has come up with a plan for each lot as well as the shoreline property. Once approved, each affected lot owner will be consulted on required fixes to the land. Item Continued.

7) Unfinished Business

a) Open Secretary/Treasurer Position: Bill explained that the offices are unfilled, and the functions are being preformed under contract by Greenleaf. He asked if anyone on the board wanted to volunteer to fill the position(s). No one replied. Anthony asked if we are allowed to operate with out the office being filled. Bill Noland said we can. Item Continued.

b) Tennis Court Title: Rosemary reported that Whit has been very busy and that her members want to have the Master Association to have a long term lease. Bill reminded them that they need to present a proposal to the board. Item Continued.

c) Internal Audit: Steve reported that he still can't access the savings account on line.. He noticed that we didn't put any money for the audit in our 2010 budget. Steve asked that we consider identifying \$1,000.00 to do the internal audit. Steve then made the motion that the board approve up to \$1,000.00 to pull statements and get bank copies for the audit. Jeff seconded the motion. Gaylynn asked where we are getting the money. Steve said that he would suggest taking it out of reserves. Anthony wanted more hard and fast numbers. Steve replied that he didn't think it would take a lot of money to do the audit but they want to go back seven years and that we don't know how much will need to be copied from the bank since the online only works through 2008. Anthony said that Robyn has all of this on quick books and he is certified with quick books. Steve then amended the motion to allocate \$1,000.00 from the reserves to do the audit. Jeff seconded this. Item Continued.

Meadow Springs	---	Meadow Wild	Y	Northshore	Y
Park Place	S Y	Ptarmigan	---	Quail Meadows	A
Quail Meadows II	---	Silver Meadows	---	Single Family	Y
Southshore	M Y	Willowbend East	A	Willowbend West	A

Motion passes.

d) Lake Front Possibilities: No Input. Item Continued.

e) Legal Expenditure Guidelines: Bill Gunter brought a draft on authorizing contact with legal counsel. Anthony expressed concern that authorizing 2 hours of conering without approval was too long. Steve reminded the board that sometimes there are multiple topics that are related to the subject being discussed. Jeff said he felt that the intent is to limit the legal spending. Bill Noland said that the intent is to get the most for your money. Anthony asked that the lawyer state his views in writing not a verbal opinion. Item Continued>

f) Assessment Procedures Resolution: Our council said we should have one, but not necessarily prior to the current assessment cycle, since there is precedent established by past MA practice that the individuals have assumed responsibility for the assessments. Jeff said he would like to put it off until it is included in the new By Laws.

Anthony agreed. Bill N said when the assessment is sent out we will have to inform the HOA's. They need to know what is expected of them when we send out the bill. Jeff asked why we would need this now. Bill N. said to be fair each HOA should know what is expected. Anthony replied that he would like to focus on the By Laws. Steve said that if we do nothing we could regret this down the road. Gaylynn thought we would be fine. Item Continued.

g) Assessment Execution

1. Timing

2. Amount

3. Procedure Lyn Cier stated that SSSFHOA has their bill ready to go.

They are just waiting on the Masters. Julia would like one bill itemized. Steve would prefer collecting one time. Bill Gunter would like a normal \$175 bill to be billed to their HOA, then the additional money to be billed by the MA. Bill Gunter stated that maybe we might have to call a special meeting. Jeff replied that maybe we could settle this matter now without a special meeting. Gaylynn offered an option A, the budget with the 29 units, and B without them. Jeff said that for about \$21 added to each owner we could still pass an assessment number tonight. Jeff made a motion to add an extra \$22.00 for each lot owner to the HOA assessment for each lot make up the difference in money possibly not collected while the HOA membership issue is solved. Anthony seconded the motion.

Meadow Springs	---	Meadow Wild	N	Northshore	N
Park Place	M Y	Ptarmigan	---	Quail Meadows	S Y
Quail Meadows II	---	Silver Meadows	---	Single Family	N
Southshore	N	Willowbend East	A	Willowbend West	A

The motion failed. \$10,000 behind in the 2010 budget worries Anthony. Bill Noland asked the Board to consider if it was important that the structure of the MA be maintained. Bill Gunter said that we have common properties that take money to maintain. Is the structural integrity worth going to the mat over? Anthony asked that we rewrite the old By Laws to collectively agree. Gaylynn stated that the paper work is out dated. Steve confirmed that they are a mess and out of date but that is not what Bill Noland was asking. He explained that this could be the tip of the iceberg; we could be closed and sold off. Gaylynn said that this issue would be a membership issue. The board should not make these kinds of decisions. Bill Noland stated that all of our documents need to be rewritten. Are we willing to defend the MA and are we willing to go to court to do it. The board needs to be willing to commit. Anthony said that we should try to work it out Item Continued.

4. Tiered?: Bill Noland stated that our documents do not allow us to tier our assessment. In 2005 we tried to amend the document so we could tier but that the single family could not sign the document because it was not compatible with their own documents. Anthony said that the 504 homes should get to vote on the matter. He stated as a past president he doesn't know who is a member and who is not but we should do what is right. Gaylynn said that we can change our documents to change to tiered. There are a lot of emails going around and a lot of emotion. It is hard if we don't know if we

can or not. Bill N said that this is a lawyer question. Steve said that the lake front people get more value from the lakes but if we had no homes around them the lakes and the gates and water quality be kept up. Anthony stated that the private enjoyment easement makes it so we don't have equal access to the property. He believes that both lakefront owners and condo owners have valuable opinions. Jeff said that the emails he has received suggest a tiered assessment at 100% for condos, 300% for homeowners off the lakes, and 600% for lake front owners. Jeff thinks this is more about money. If it was not then the homeowners would be paying the same amount as the condos. Robyn said that the drains have to be done. Lake or no lake, water runs through this community regardless and that the members need to be educated on the matter. Rosemary said that the issue is drainage and polluted lakes. This is a maintenance item so maybe we should be treated the same. Anthony said it's a cost benefit and private enjoyment issue.. Bill Gunter said that in keeping harmony in the community, it is clearly a liability to fix up these lakes and it would be a good gesture if we tiered. Isa agreed with Bill Gunter. Doug Porter stated that he could not understand the private enjoyment easement, as it's a narrow strip of land that people can't use as a picnic spot by his house. Everyone can use the lake: he believes this is a jealousy problem. Bill Noland drew a picture explaining the private enjoyment easements. We all have access just not through Lake Front owner's yards. People that live around the lakes have the exclusive rights to the lake through their property. Kelly Snyder stated that he thinks that people that live around the lake should pay a little more. He also liked the Bill Gunter harmony thinking. Bill Noland stated that if you are a member then it is not a question of how much you use the property. Linda Galindo stated that when she drives through the neighborhood she sees it as a whole. She is thankful for all the hard work that the board has done and that it is not a lot of money. She believes that the tiered thing is being blown out of proportion. Steve is concerned that we are classifying the neighborhood. Mike Washington would like to see about giving them (the Lakes) to the lake front owners. Bill Gunter said that we could look into selling the easements to the lakefront owners. Steve is concerned with the dams and thinks it is better to have the dams be one owner. Bill Noland said that it works if everyone were to buy into it. Without unanimous participation, we have the possibility of an unworkable checkerboard structure of ownership along the shore. Gaylynn stated that the lake view homeowners should maintain the easement along the dam. Lyn suggested that a tiered assessment structure should apply where this is a maintenance problem. She bought into this neighborhood for affordability. Item Continued.

5. HOA Membership

h) North Shore Entrance: Item Continued.

8) New Business

a) Discovery Channel Proposal The discovery channel spoke with Julia Loughlin on an unrelated story and saw that we have a lake. They then contacted us about using the lake for a rescue story. Steve commented that he was only interested if a rescue service would be there. Gaylynn's concerns were the hole they would be putting in the ice and the timing being key. Bill Noland stated that the kids on the ice in warmer weather might be a problem. The discovery channel was willing to pay \$300.00. Bill

Gunter motioned to nix the Discovery Channel from using our lakes. Isa Seconded the motion

Meadow Springs	---	Meadow Wild	?	Northshore	?
Park Place	Y	Ptarmigan	---	Quail Meadows	A
Quail Meadows II	---	Silver Meadows	---	Single Family	M Y
Southshore	Y	Willowbend East	S Y	Willowbend West	Y

Motion carried we will not pursue the Discovery channel using our lakes. Item Closed.

b) Recording Device for Meeting Minutes: Robyn will look at Staples for a tape recording devise and report back to the board. Item Continued.

c) Send Full Budget to all Members ?: Gaylynn asked if we could send out a full budget with the billing to each member. Steve said that the profit and loss needs to be cleaned up first. Bill Gunter thought it might confuse people. Steve said that the budget, the minutes, and other documents are all on our web site. We should encourage members to use the web site as much as possible. Jeff suggested a reminder about using the web site be sent out with the assessments. There was general agreement, but no vote taken. Item Continued.

9) Confirm Next Meeting: March 9 will be our next meeting unless Bill finds out anything sooner and he will let us know.

10) Adjourn Bill Gunter motioned to adjourn the meeting, Isa seconded the motion all were in favor. We adjourned at 9:10p.m.

Meadow Springs	---	Meadow Wild	Y	Northshore	Y
Park Place	Y	Ptarmigan	---	Quail Meadows	---
Quail Meadows II	---	Silver Meadows	---	Single Family	M Y
Southshore	Y	Willowbend East	S Y	Willowbend West	Y

Y

**Silver Springs Master Homeowner's Association Board of Trustees Monthly Meeting
Minutes March 9, 2010**

1) Confirm Quorum: Rosemary Craighill (Meadow Wild), Bill Chambers (Ptarmigan), Whit Logan (Meadow Springs), Jeff Neilson (Park Place), Steve LoRe (South Shore), Bill Noland (SSSFHOA), Anthony Sands (Quail Meadows), Bill Gunter (SSSFHOA), Robyn Bailey (Willowbend West), Phil Tosevic (Silver Meadows), Les Carriel (Meadow Wild) **Proxy:** Gaylynn Mooney (North Shore – Proxy given to Les Carriel), Isa Wright (Willowbend East – Proxy given to Bill Gunter) **Guests:** Doug Porter (Park Place), Julia Loughlin (SSSFHOA), Eric Fraleigh (North Shore), Chet Chimski (Ptarmigan), Kathy Higginson (North Shore), Harry Fuller (SSSFHOA), Linda Gilindo (Park Place), Lyn Cier (SSSFHOA)

2) Meeting to Order: 6:40p.m.

3) Approval of Previous Minutes: Bill Gunter motioned to approve the Feb. minutes Les seconded the motion all were in favor.

Meadow Springs	Y	Meadow Wild	Y	Northshore	P S Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	Y
Quail Meadows II	----	Silver Meadows	Y	Single Family	M Y
Southshore	Y	Willowbend East	P Y	Willowbend West	Y

4) Membership Comments: Julia commented on the three lots that are on the dam with different enjoyment easements than the rest.

5) Rules & Regs Committee Update: They have had one meeting and are making great progress.

6) Standing Committee Reports

a) Lakes: No updates

b) Dams: Bill Noland asked that we have the information on rodeo ready by next meeting so people would understand what restriction we might have this spring.

7) Unfinished Business

a) Open Secretary/Treasurer Position: Jeff Neilson volunteered to do both positions. Bill Noland asked if anybody disapproved. Bill Gunter asked to approve him all were in favor.

b) Tennis Court Title – Continued Until Further Notice: The rightful owners will come to us with a lease and the number of years with it.

c) Internal Audit: Steve and Tracey will start on this in June.

d) Lake Front Possibilities: Gaylynn has a few ideas that she will bring up in the future.

e) Legal Expenditure Guidelines: Bill Gunter sent an email stating the legal guidelines but so far has not received any feedback on his proposal.

f) Assessment Procedures Resolution: This will be put into a formal document such as the By Laws and until they are complete we will use the same format that we have been doing for the past twenty years.

g) Recording Device for Transcribing Meeting Minutes: Robyn reported that the price ranges from 29.00 – over 200.00. Robyn said that she thought we could get a recorder for what we need for about 79.00. Les Motioned that we have Robyn buy the recorder for 79.00, Jeff seconded the motion. Bill chambers asked that we save the receipt. Phil said he is a gadget kind of guy and would be happy to look into this. Les amended the motion to spend up to 150.00 on a recorder with the help of Phil by next meeting. All were in favor.

h) Web Site Reminder with Assessment: Anthony said that the web site has post cards, Jeff suggested that we see how the assessment goes then make a decision. Each HOA is responsible for plugging the website to its members.

i) North Shore Entrance Landscaping: Open until we see how much money we have left left over in 2010.

J) 2010 Assessment—Structure and Timing: Tiered Assessments at this time only equal assessments are allowed. We would need to amend our documents by 2/3 to change our original documents. **Timing:** Our we thinking something now and the later on the law says that if we don't have a budget passed then the previous years budget is in affect. When we need the extra money is in the fall. Bill Gunter asked if each HOA needs to do it the same. Bill Noland replied that we should have some sort of consistency. Steve was concerned about two bills. He believes that it is easier to collect one instead of two. Anthony said his association's budget was set last summer. Jeff asked that we consider a compromise to allow each HOA to decide how the assessments are assessed, in either one or two bills. To have an amount of time to pay both assessments. Rosemary stated that her HOA will pay their bill with reserve money then collect from each member. Bill Noland asked how long it would take to send out the bills. Robyn replied they would be sent out this week. Bill Chambers stated that 182.00 is a large amount and that we need to be careful on how we sell this additional amount. Bill Noland asked the group when we need the money in by. Anthony said that we need

to discuss tiering. Bill Gunter suggested that we should look into tiering after this budget cycle and this would get the emotion out of the way and better establish how we would tier. Anthony asked that we consider 175.00 to be billed now and to have the potential to tier the 182.00 amount. Steve reminded him that he only wants to bill once so that plan might not work. Bill Chambers suggested that maybe we should go a different route. Maybe we should all pay equal this assessment for this year and the board can try to make changes to our documents so in the future we can tier if we choose to. Steve is against tiered assessments. Bill Chambers said that nothing could change unless you have 2/3 of the vote. When he reports back to his HOA it would be nice to say the board is committed to looking into changing our documents. Les agreed that this could be a good healing position, to maybe look into and vote on a tiering system. The board has made a motion to look into changing the documents. Bill Noland asked when you open this document how would you define the tier. Les said the ability to allow an unequal assessment no an uneven assessment. Bill Noland said that this was a start but it would have to be narrowed down. Steve replied that we are putting the cart before the horse. Les asked for the option of tiering to amend the motion before the committee. Steve believes that we would be creating classes of people not just lake view owners but parks, tennis etcetera

Bill Chambers motioned that we establish a committee to determine legally on tiering. The committee would report back to the board on possible structures for the next years. Whit seconded the motion.

Open to Guest comments: Eric Fraleigh wanted to make sure we really look into the possibility of tiering Bill Chambers responded that not everybody will agree. Harry Fuller asked how the committee would be formed. He said it is customary to have the president decide who would make up the committee. Julia Loughlin asked about the equality and fairness of a tiered system and would we also change the voting system to be more fair. Bill Gunter reminded everyone that each HOA has their own CC&R'S and each HOA should know their documents. His HOA can not send out different bills they all have to be equal. All were in favor

Meadow Springs	S Y	Meadow Wild	Y	Northshore	P Y
Park Place	Y	Ptarmigan	M Y	Quail Meadows	Y
Quail Meadows II	----	Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	P Y	Willowbend West	Y

Les asked to make a motion to make an amendment of unequal assessment. Les could not make the motion at this time since our documents do not at this time support unequal payments. Les was encouraged to come back to the board with a proposal with verbiage to state his motion.

Anthony asked that he be on the committee that looks into tiered assessments and he thought that Bill Noland should be included since he has a lot of knowledge with our documents and he asked that Whit consider joining. Bill Noland asked when we need the 2011 budget started. Robyn said we usually start in September and vote in November.

Bill Gunter motioned that the 2010 budget we not tier. Jeff Neilson seconded the motion. Les responded that we can not tier because at this point our documents do not allow it. He reminded us that four years ago we did vote on a document where it was provided to allow tiered assessments if needed and the members liked it. He said that the majority voted for it. Bill Noland said that at the time it was not recorded because the signatures were not notarized and that our documents required us to have 100% approval and we were lacking two signatures. State Law now says that you need 2/3 vote you can't require 100% but at the time the document was drafted that was not the case.. Bill Gunter asked why the 182.00 extra this year is not called a special assessment. Bill Noland replied that special assessments are for the unexpected this project is planned and expected. Bill Noland asked what is a reasonable amount of time to expect the payments back in. Jeff said that we sound like we are making resolutions for the assessments. Bill Noland responded that we are just setting guide lines. Jeff said that we should just send the bills like every other time and not be argumentive. Bill Chambers agreed with Jeff to do what has been done in the past. The first assessment of 175.00 is due in 60 days and the second assessment of 182.00 is due 60 after that. This could be sent out in one bill. Jeff motioned to bill 175.00 due by May 15, 2010 and 182.00 do by July 15 with appeals made prior to these due dates. Bill Chambers Seconded the motion All WERE in Favor

Meadow Springs	Y	Meadow Wild	Y	Northshore	P Y
Park Place	M Y	Ptarmigan	S Y	Quail Meadows	Y
Quail Meadows II	----	Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	P Y	Willowbend West	Y

8) New Business: Nonuniform / Unequal Committee will be formed. Anthony stated that a fact finding committee should have plenty of help. Maximum of 7 but more than 4 should we on it. Bill Chambers request a charter for this group. Anthony, Whit, Bill Noland, Les, Gaylynn and Bill Chambers to work together writing a charge to the committee. Bill Noland asked who the committee would be board members or nonboard members. Jeff said he would like it to be board members. Bill Noland asked Bill Chambers to report what the charter finds to the board no later than Sept.1, 2010. Bill Noland stated that each board member should or could be present if they so desired.

9) Confirm Next Meeting : April 13, 2010

10) Adjourn: 8:35pm Jeff motioned Whit second all were in favor.

Meadow Springs	S Y	Meadow Wild	Y	Northshore	P Y
Park Place	M Y	Ptarmigan	Y	Quail Meadows	Y
Quail Meadows II	---	Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	P Y	Willowbend West	Y

Silver Springs Master Homeowner's Association Board of Trustees Meeting
Meeting Minutes April 13, 2010

1) Informational Meeting with Counsel

2) Confirm Quorum: Tim Sattlemier (Silver Meadows), Whit Logan (Meadow Springs), Gaylynn Mooney (North Shore), Bill Chambers (Ptarmigan), Bill Gunter (SSSFHOA), Rosemary Craighill (Meadow Wild), Doug Porter (Park Place), Steve LoRe (South Shore), Ray MacKown (Willowbend East), Karen Williams (Willowbend West), Anthony Sands (Quail Meadows) and Bill Noland (President Masters HOA), Robyn Bailey (Manager), Les Carriel (Lake committee) **Not Present:** Tracey Phillips (Quail Meadows II)

3) Meeting to Order: 6:55 p.m.

4) Approval of Previous Minutes: Bill Gunter moved to approve the March minutes. Steve LoRe seconded the motion. Motion passed.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	Y
Quail Meadows II		Silver Meadows	Y	Single Family	M Y
Southshore	S Y	Willowbend East	Y	Willowbend West	Y

5) Member Comments to the Board

6) Standing Committee Reports

a) Lakes/Dams: (Big Lake E. Drain) (Payment to J. Loughlin) Gaylynn reported that there are no concerns right now. Bill asked that we reimburse Julia for the electricity we used this winter on the east drain bubbler system at the rate of \$10.00/month. All approved.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	Y
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

b) Other Properties: No reports

7) Unfinished Business

a) Rules & Regs Committee Report: Julia Loughlin asked for an extension to May 11, the committee is having their final meeting April 15, 2010 and they need a little more time. Steve suggested that they present it to the board through email. Gaylynn said that she would prefer they present their ideas in person. Bill Chambers moved to accept the request for extension. Doug seconded the motion. Motioned carried.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
Park Place	S Y	Ptarmigan	M Y	Quail Meadows	Y
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	N	Willowbend East	Y	Willowbend West	Y

b) Constitute Committee to Investigate Tiered Assessments: Bill Chambers reported that the “Dues Working Group” has a membership of five so far working on assessments. The group will be called Dues Working Group. The committee is charged with making recommendations on the feasibility of a tiered dues structure. They are brainstorming many ideas. The committee consists of Anthony Sands, Whit Logan, Gaylynn Mooney, Bill Chambers, and Les Carriel. Our legal council has stated that tiering is not consistent with our current documents. Bill Gunter asked if it is really worth pursuing. Bill Chambers stated that he thought it was. Bill Noland said that since this issue is so polarizing, it needs to be explored. Anthony offered that an objective and unbiased survey of our community could help. Bill Chambers asked if we can look into a way to tier that is reasonable, then ask counsel if it is legal and if it can be done. Bill Chambers recommended that the board decide how much money to spend. Bill Gunter moved to continue the group to study the tiered system as briefed. Anthony Sands seconded the motion. Motion Carried. Item Continued.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
Park Place	A	Ptarmigan	Y	Quail Meadows	S Y
Quail Meadows II		Silver Meadows	A	Single Family	M Y
Southshore	Y	Willowbend East	Y	Willowbend West	A

c) Tennis Court Title: Whit said that there is no up date on this issue. He has been too busy with other obligations to finish. Bill Noland asked when he thought he would get it done. No date was given. Steve asked if he needed any help. Item Continued

- d) **Audit Status:** Steve reported that he and Tracey will start June 1. They have a detailed outline of what they plan to do. He explained that they looked at three CPA firms for a limited scope audit. This would cost between \$12,000-\$15,000. They will complete the internal audit before recommending an outside firm be retained. Item Continued.
- e) **Legal Expenditure Guidelines:** Bill Gunter will send his draft out through email in the next couple of days. Item Continued
- f) **Assessment Procedures Resolution:** Bill Noland asked what will happen if the HOA's don't pay by May 15, 2010. Bill Gunter asked if we could pass a resolution after the May 15 date. Bill Noland recommended that we work on this at the next meeting when we have a better idea of how things are going. Item Continued.
- g) **Recording Device Trial:** Bill explained that we are trying a new recording device by recording. Item Continued.
- h) **North Shore Entrance Landscaping:** Bill Gunter reported that he has been working with Jane Washington. They are looking at the landscaping and they are meeting again May 11. They are hoping to have volunteer labor. Continued.
- i) **Reserve Study Status/Legislation:** Bill Noland stated that the Utah legislature passed Senate Bill 278 that addresses HOA reserves. It states that you need a reserve study every five years. A study needs to be done before 2012 and updated every two years. Bill Noland said that we need a reserve study and that it can be done by contract help or we can do it ourselves. Les Carriel said that he has already contacted a company and has filled out a form requesting an estimate on a reserve study. Anthony asked that this information be added to the web site. Item Continued.

8) New Business

- a) **Briefing on Lakes Shoreline Property Legal Status**
 - a. **Little Lake Vegetation (Brief adjacent residents & Rodeo info handout)**
 - b. **Other Property Around Both Lakes**
- b) **Proposal on Dam Maintenance Assessment** Bill Noland said that it is time to start talking with adjacent lot owners about the vegetation on the little lake dam. The dams committee has prepared a form that will help the home owner understand the issues. Gaylynn moved to talk to the property owners about only the dam safety issues, not any property issues. Doug seconded the motion. Steve said that we need to get to the issue. To define the property once. Whit said that we should notify the owners of encroachment. Gaylynn agreed that we need to be proactive on the dam. Steve asked do we go several times to the same owner. Bill Gunter said all property issues can not be solved at once; all encroachments can't be solved at once. Steve stated that we have the knowledge why wouldn't we share it. Gaylynn stated that we haven't decided as a board how to handle the property issues. Anthony like the idea of a certified letter that politely and carefully notifies the owner of the problems. Gaylynn asked that when we go to the little lake homeowners that we only discuss the project as defined by the state, then inform the homeowners of the surveyed property lines.

Gaylynn will write an addition to the notification form in a nice friendly way. Gaylynn will include encroachments in parenthesis. Gaylynn moved that we visit the little lake homeowners to discuss the inspector's recommendations on items one thru seven of the state inspection report, and modify the personal form to say that any items on Association property without approval are encroachments. Notify them of the safety issues first and then have them recognize the encroachments. Whit seconded the motion. Motion passed. Item Continued

Meadow Springs	S Y	Meadow Wild	N	Northshore	M Y
Park Place	A	Ptarmigan	A	Quail Meadows	A
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	N	Willowbend East	Y	Willowbend West	A

- c) **Water Rights Holder Maintenance Responsibility vs. MA Lakes Agreement** Bill Noland said that we would need to talk to Ted Barnes about this idea and to make sure it is legal. Do we want to contest the agreement with Mt. Regional though mediation? If we go to mediation what are our chances. The question is do we explore the maintenance responsibility with Mt. Regional? Mt. Regional has a vested interest in the water that goes down stream. We owe it to our members to look into this. Clay Archer said that Mt. Regional has a vested interest to store water in the lake, it wouldn't hurt to ask. Bill Noland said that Marty Gee has reminded him that Mt. Regional owns the water rights. Bill said that he could speak with her; Bill Gunter said he would be happy to help out and visit Mt. Regional. Julia said that she has spoken with Marty over this issue and Marty stated that Mt. Regional would just bill this back to our community. Chris Butler said that at the minimum with the problems like the trees on the dams they could maybe help us with labor. Gaylynn asked for more discussion on this at our next meeting and that the item is continued.
- d) **Proposal to purchase Lakefront Property:** Bill Noland explained that we have received a proposal from 4 adjacent homeowners to purchase Association property along the east bank of the big lake. We are obligated to respond to this letter. After discussion Bill Noland stated that the proposal would stay on file pending a determination of the status of the land and what the Association wants to do with it. Item Continued...

9) Confirm Next Meeting May 11, 6:30p.m. Normal room

10) Adjourn 9:42p.m.

**Silver Springs Master Homeowner's Association Board of Trustees
Meeting, May 11, Minutes 2010 at St. Luke's Church, 6:30 p.m.**

1) Confirm Quorum: Bryan Devaney (Willowbend East), Whit Logan (Meadow Spring), Rosemary Craighill (Meadow Wild), Bill Gunter (SSSFHOA), Jeff Neilson (Park Place), Bill Noland (President), Phil Tosevic (Silver Meadow), Gaylynn Mooney (North Shore), Robyn Bailey (Willowbend West / Manager) **Proxies:** Steve Lo Re (South Shore) – Bill Noland, Anthony Sands (Quail Meadows) – Whit Logan, **Not Represented:** Bill Chambers (Ptarmigan) Tracy Phillips (Quail Meadows II)

2) Meeting to Order: 6:40 p.m.

3) Approval of April Minutes: These minutes need additional work. It was suggested that we stop quoting everyone and just describe the big picture. Sentence structure needs work. It was decided that everyone should send there comments for changes back to Robyn by next week. Robyn will forward the minutes by the next week to Jeff then they will be sent out.

4) Membership Comments to Board: Clarification was requested on how the new "Dues Working Group" was formed. The Masters board organized the group the same way the Rules and Regulations Group was formed.

5) Standing Committee Reports

a) Secretary/Treasurer (HOA payments progress/Recording Device)

Jeff will email all HOA's that they need to ask for an extension before the May 15 due date. He will request that all HOA's pay at least 25% by June 1, 2010 and that all money is due by July 15, 2010. The letter will state that they will be out of compliance if no arrangements are made. Bill Noland motioned that we have Jeff send this message out. Whit seconded the motion. The vote was unanimous. Item Continued

Meadow Springs	S Y	Meadow Wild	Y	Northshore	Y
Park Place	Y	Ptarmigan		Quail Meadows	Y
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

b) Big Lake: Gaylynn reported that the aeration system to the big lake needs minor repairs. Bill Noland asked the lake committee to check out and report on the

condition of the dock in the northwest corner of the lake, and work on a proposal for the developing the berm on the west side of the lake for community access. The committee chair suggested that a group of non-lakeview members be formed to look into developing the berm parcel. Bill asked that we solicit the community to form a committee. He requested that the HOAs advertise through out the community for interested members to participate. We are interest in a low maintenance design. Maximum use with minimal financial and physical impact. Item Continued

c) Little Lake: Richard Krebs has some interesting ideas for the gates and the dirt work. Eric Fralieggh volunteered to help. Jim Harsch is the project coordinator. Mt. Regional has offered their equipment and personnel at cost to help but they are not interested in taking back the lakes. Item Continued

d) Other Properties: We have two lights that are out and need repair. Robyn will call the electrician. Item Continued.

6) Unfinished Business

a) Tennis Court Title: The ball is in the owner's court. They will get back to us in July or Aug. Item Continued

b) Internal Audit: Item Continued

c) Legal Expenditures Guidelines: There was only one change made to the last draft. Bill Noland will put it into resolution format. Item Continued

d) Dues Working Group: Bill Chambers has had knee surgery. Delayed until next meeting. Item Continued

e) Assessment Procedures Resolution: Deferred until new bylaws are written. Item Continued

f) North Shore Entrance Landscaping: Bill Gunter has been working with the North Shore board. They have come up with a proposal of 5,700.00 in material and electrical work and between 7-12 thousand dollars in labor. They are planning on having some of the labor volunteered. Gaylynn asked that we consider the stairs a separate project. Bill Noland asked that we have a figure with and without the stairs. Item Continued

g) Reserve Study: Les is working on this. Item Continued

h) Meeting w/Mtn. Regional: There are three approaches we can take.

1) Take what we can get with there help.

2) "You own the water rights this is your problem."

3) "We were duped, we didn't understand the document we signed."

We have had a good relationship with Mt. Regional. Last year they removed many items that people dumped out on the peninsula at there expense.

Gaylynn said that she belongs to a group that helps manage nutrient issues in East Canyon Creek. There is a possibility that we could get money to help with the nutrients in the ponds. Item Continued

i) Rules & Regs Committee Report (Questions & Decision on Resolution):

The Board went over the committee's proposed document line by line and made changes as necessary. Phil Tisovec will submit the revision for the board's review after he and Bill Noland check on a few items with outside agencies. Item Continued.

j) Proposal to Purchase Big Lake Waterfront Property: Deferred until board action on lake property status. Item Continued

7) New Business: None

8) Confirm Next Meeting: June 8, 2010

9) Adjourn 10:25 p.m.

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**Silver Springs Master Homeowner's Association Board of Trustees
Meeting, June 8, 2010 Minutes St. Luke's Church, 6:30 p.m.**

- 1) Confirm Quorum:** Rosemary Craighill(Meadow Wild), Jeff Neilson (Park Place), Whit Logan (Meadow Springs), Tim Sattlemeir (Silver Meadows), Bill Noland (President), Anthony Sands (Quail Meadows), Robyn Bailey (Willowbend West/ Manager), Steve LoRe (South Shore), Gaylynn Mooney (North Shore), Bill Gunter(SSSFHOA) **Proxies:** Ray MacKown (Willowbend East) –Bill Noland, Bill Chambers (Ptarmigan) – Bill Noland **Not Present:** Tracy Phillips (Quail Meadows II)
- 2) Meeting to Order:** 6:40p.m.
- 3) Approve April & May minutes:** Steve Motioned to approve April's minutes, Whit seconded the motion. All voted to approve the April minutes.

Meadow Springs	S Y	Meadow Wild	Y	Northshore	Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	Y
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	M Y	Willowbend East	Y	Willowbend West	Y

Bill Noland asked to delete the repeated 6)i) a few items with outside. Rosemary motioned to approve the May minutes with Bills suggested deletions. Gaylynn seconded the motion. Motion passed.

Meadow Springs	Y	Meadow Wild	M Y	Northshore	S Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	Y
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

4) Member Comments to Board: No comments but a guest asked that he be able to speak later if he deemed necessary.

5) Standing Committee Reports

a) Treasurer – Dues collection status – Next Steps Jeff reported that all HOA's had paid the first installment in full with the exception of Quail Meadows II. Jeff suggested that we append the next invoice to QM II with the statement *"Your first installment is now PAST DUE. If first and second installments are not paid in full by July 15, 2010, interest will begin to accrue at 10% per annum"* Bill Noland explained that according to state law the legal rate of interest is 10% per annum unless documents

state differently. Bill Noland entertained a motion to go forward with Jeff's proposal Tim seconded the motion. Discussion: Anthony was concerned about attorney fees. The motion passed.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
Park Place	Y	Ptarmigan	M Y	Quail Meadows	A
Quail Meadows II		Silver Meadows	S Y	Single Family	Y
Southshore	y	Willowbend East	Y	Willowbend West	Y

b) Big Lake –& dock condition Gaylynn thinks that the dock looks reasonable but she will check again to confirm its condition. Gaylynn has applied for more fish. The drains have been cleaned a few times and they need it again. Gaylynn has started treatment of the lake with her cocktail.

c) Little Lake – Dam project update – Mt Regional help – Re-survey Acre ft? It has come to our attention that the water acre feet might need to be resurveyed. It is possible that the silt build up in both lakes might have changed the actual amount of water the lakes have in them. The survey would cost about \$1,800.00 to do. If we have less water maybe the little lake would not have to be monitored by the state. Some vegetation could possibly be saved but the Masters would then have to hire a dam inspector every two years.

Mtn. Regional met with Bill Noland and Bill Gunter regarding little lake project. They have offered to provide labor at cost to help us with repairs.

Dam vegetation: Jim Harsh and Bill Noland have met with all but three owners. The three have received letters in their door and also through the mail. Decks were a little tricky but every homeowner they met with understood the necessity of the work. Robyn will let both Bill N. and Jim know before the project begins. There is one swing set that has blocked the easement this will impede construction. Steve said he would talk to the homeowner about moving the swing set.

Jim is going to meet with Richard Krebs about alternate methods of repair for the drains. Eric Fraleigh has also volunteered to help.

d) Other Properties – Street Lights: Robyn reported that she has spoken with our electrician and he is working on the lights.

6) Unfinished Business

a) Rules & Regs Resolution & Trial Web site property page: Anthony has worked with Bill Noland to get all of the property defined on our website. Anthony has used Google maps with the aerial view that has lot lines with a color overlay. It also contains descriptions. This is on our board only section to view. Tim, Gaylynn and Jeff have not seen this because they have not been to the board only section. Robyn will make sure to set them up for Board only section.

The board went through the rules and regulations and changed some sentence structure. There are still a few situations that will require out side help with, for example: Private enjoyment easements: will fires be allowed, can and should the property for safety reasons be available from dawn to dusk? There are seven property owners that have had access for over 20 years. The seven owners have hired a lawyer to help them. There is also some concern among North Shore residents that their CC&Rs language is in conflict with the Rules & Regs document. Gaylynn asked that we put the paragraphs into the minutes:

According to the Northshore CC&Rs, article I section 2: ***“Common area” and “Common facilities” shall mean all real property owned by the Association for the common use and enjoyment of the members of the association. Common areas and common facilities expressly do not include the Shoreline Property located in front of the lake view lots.”***

The Silver Springs Masters’-owned shoreline property between lake view lots in Northshore and the ponds expressly cannot be designated “Common Area” or “Common Facilities”. Therefore, these properties cannot be included in the Masters’ Rules and Regulations resolutions, as this designation would be in direct conflict with language in Northshore CC&Rs. We will ask our lawyer about these issues and possibly have him meet with the seven homeowner’s lawyer to resolve the problem.

b) Dues Working Group: Bill Chambers is recovering from another operation and there have been some emails that people are confused about this group. Anthony explained that the group is looking into every possibility and that every member is familiar with the history. Whit motioned that we keep the charter and the group continue there assignment. Tim seconded the motion

Meadow Springs	M Y	Meadow Wild	Y	Northshore	A
Park Place	Y	Ptarmigan	Y	Quail Meadows	Y
Quail Meadows II		Silver Meadows	S Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

c) Tennis Court Title: Item Continued

d) Internal Audit: Steve reported that he and Tracy should have it done by the July meeting. They have done most of it and now they are focusing on specific projects.

e) Legal Expenditure Guidelines: Bill Noland will have it in resolution form by next meeting.

f) Assessment Procedures Resolution: Addressed during Treasurer’s report

g) Northshore Entrance Landscaping: No new information.

h) Reserve Study: Les Carriel reported that the firm he has contacted has given us a bid for \$950.00

i) Committee on West berm development. There are three people that have volunteered so far Whit & Karen Read and Michael West. Bill Noland asked that we go back to our communities and find more of our members to help with this committee.

7) New Business

a) Water Rights vs. Maintenance of Infrastructure: Bill Noland stated that he has a document from the State of Utah stating that the drainages are the responsibility of the water rights owner. When we received the lakes from Mtn. Regional our agreement stated that we are responsible for the “drainages” without further definition. Bill feels we need further definition of “drainages” so that we know our responsibilities. Tim Motioned that we give Craig Smith (the attorney who wrote the agreement) a quick call then a call to the State to determine what we are in charge of. Gaylynn seconded the motion. All were in favor motion carried.

Meadow Springs	Y	Meadow Wild	Y	Northshore	S Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	Y
Quail Meadows II		Silver Meadows	M Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

b) SSSFHOA requested \$800.00 for an annual party that they will host for the entire community. Bill Gunter Motioned to accept their request. Jeff seconded the motion. The party will be July 31, 2010. At the big lake park. All were in favor.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
Park Place	S Y	Ptarmigan	Y	Quail Meadows	Y
Quail Meadows II		Silver Meadows	Y	Single Family	M Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

8) Confirm Next Meeting: July 13, 2010

9) Adjourn 9:40 p.m.

**Silver Springs Master Homeowner's Association Board of Trustees Meeting,
July 13, 2010, St. Luke's Church 6:30 p.m.**

1) Confirm Quorum: Ray McKowan (Willowbend East), Bill Noland (SSSFHOA), Gaylynn Mooney (Northshore), Tim Sattlemier (Silver Meadows), Jeff Nelson (Park Place), Whit Logan (Meadow Springs), Steve LoRe (Southshore), Chet Chmeilewski (Ptarmigan), Les Carriel (Meadow Wild), Robyn Bailey (Willowbend West), Anthony Sands (Quail Meadows) **Not Present:** Tracey Phillips (QMTH)

2) Meeting to Order: 6:40 p.m.

3) Approve June Minutes: Jeff Motioned to approve the June minutes Gaylynn seconded the motion. Minutes were approved

Meadow Springs	A	Meadow Wild	Y	Northshore	S Y
Park Place	M Y	Ptarmigan	Y	Quail Meadows	Y
QMTH		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

4) Review Easements and Restrictions on Association Property: Ted Barnes addressed the board. He said his job is not to address policy, but to advise the board and guide the board. He spoke primarily about property rights.

5) Property Use Rules Resolution: A motion was made that no fireworks be allowed on common property. Motion passed.

Meadow Springs	Y	Meadow Wild	Y	Northshore	N
Park Place	N	Ptarmigan	Y	Quail Meadows	N
QMTH		Silver Meadows	N	Single Family	M Y
Southshore	S Y	Willowbend East	Y	Willowbend West	A

The board discussed park hours. Jeff took pictures of several park areas in the Salt Lake area and around town. Gaylynn suggested closing the parks at dark. Jeff suggested having the parks open from dawn to 10:00pm. A motion was made that the parks be open from dawn to 10:00pm.. Motion carried.

Meadow	A	Meadow Wild	Y	Northshore	Y
--------	---	-------------	---	------------	---

Springs					
Park Place	Y	Ptarmigan	S Y	Quail Meadows	N
QMTH		Silver Meadows	N	Single Family	M Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

A motion was made that there be no time use limit on shoreline property adjacent to lakeview properties. Motion passed.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y S
Park Place	Y M	Ptarmigan	Y	Quail Meadows	A
QMTH		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

Bill asked if the board wanted to allow storage of boats on the lakeshore property over which the Private Enjoyment Easement applies. Limit property use to a certain group of people. We are obligated to look at this from every homeowner's point of view. Gaylynn made the motion that only adjacent property owners may securely store boats or water equipment. After further discussion, Gaylynn amended her motion to read that the Association reserves the right to approve/deny storage of water craft, and that all such equipment must be secured. Motion passed

Meadow Springs	Y	Meadow Wild	Y	Northshore	M Y
Park Place	S Y	Ptarmigan	Y	Quail Meadows	Y
QMTH		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

Les motioned that we add "Lake hazards exists it is not recommended to use lakes after 10:00p.m.". Signage will not be used in front of lake view owners properties, each homeowner will be notified. Motion passed.

Meadow Springs	Y	Meadow Wild	M Y	Northshore	S Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	Y
QMTH		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

A motion to include "When ice is present hazards exist, use is not recommended". Motion passed.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
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Park Place	S Y	Ptarmigan	Y	Quail Meadows	Y
QMTH		Silver Meadows	M Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

The question of fires on Association property was raised. Do we want fire to be permitted on Master property? Steve suggested that if people want to have fires, they need to indemnify the Association. A motion to not permit fires on Master property failed for lack of a second. A motion was entered that fires must be contained and in accordance with county law. Steve added that there be a hold harmless agreement. Fires are allowed in grills. Jeff modified the motion to include that contained fires are permitted with written approval which indemnifies the Association. Motion passed.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
Park Place	M Y	Ptarmigan	Y	Quail Meadows	Y
QMTH		Silver Meadows	S Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

The new draft will be reviewed by our counsel then presented for final approval at the next meeting. Item Continued.

6) Open Member Comments to Board

7) Standing Committee Reports

a) Treasurer: By July 31, there needs to be at least partial payments with interest on any balances starting Aug. 1. Jeff will send out a formal request through the internet. Item Continued.

b) Big Lake – Dock – Dam Profile in NE Corner: No report. Item Continued.

c) Little Lake – Vegetation – Drains – Dam Repairs: Greenleaf has completed the little lake dam vegetation removal. Bill Noland hired Bryant LoRe to clean the small lakes drains, the board asked that Greenleaf give them a bid for next meeting. Rick Krebs reported that he has experience with this type of work and knows many contractors so he is getting additional bids. The engineer will define the scope of the work. Item Continued.

d) Tennis Courts – Lock: Robyn has looked into the lock complaints and found that a the hinge posts were misaligned, and a spring needs to be welded. She will get it fixed. Item Continued.

e) Other Properties: No report

8) Unfinished Business

a) Internal Audit: Steve and Tracy finished their report and passed out a packet to all board members to look through. They found no material defects in the deposits,

check writing and record keeping. They have a few recommendations that they will review with the board at a later date. Item Continued.

b) Expenditure Guidelines Resolution: Continued to next meeting.

c) Reserve Study Proposal: Les received a bid for \$950.00. Bill N. will look into getting more bids. Item Continued.

d) Committee on West Berm Enhancement: We are starting the process and have a few names. Item continued.

e) Water Rights vs. Maintenance of Infrastructure: Bill stated that he talked with our water attorney Craig Smith about the language from the lake agreement. The drainages the Association is responsible for is the water coming from Spring Creek Springs past the Blue Roof. The drainage that comes into the little lake from the Willow Creek diversion is not the Association's responsibility. Item Continued.

9) New Business

a) Association Structure Proposal: Mr. Archer asked to defer the proposal to the next meeting. Item Continued.

b) New Documents: Les asked that we focus on new Documents. Bill said that this is a top concern that we will address. Item Continued.

c) Small Pond: Whit asked that the small pond be included in our drainage upkeep. Gaylynn will bring a proposal for what she thinks needs to be done. Item Continued.

10) Confirm Next Meeting: Aug 10, 2010 6:30 St. Luke's

11) Adjourn 10:35p.m.

Note: The following continued agenda items are held in an open status but not addressed due to inactivity or no progress to report:

- Dues Working Group
- Tennis Court Title
- Assessment Procedures Resolution
- Northshore Entrance Landscaping

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Comment [OU1]:

Silver Springs Master Homeowner's Association Monthly Board Meeting
6:30 p.m. Tuesday, Sept 14, 2010 Park City Community Church

Comment [OU2R1]:

1) Confirm Quorum: Gaylynn Mooney (Northshore), Les Cariel (Meadow Wild), Jeff Neilsen (Park Place), Phil Tisovec (Silver Meadows), Steve LoRe (South Shore), Whit Logan (Meadow Springs), Bill Noland (SSSFHOA), Bill Chambers (Ptarmigan) **Not Present:** Anthony Sands (Quail Meadows), Tracey Phillips (QMTH), Isa Wright (WBE)

2) Meeting to Order: 6:45p.m.

3) Approve August Minutes: Les motioned to delay a vote on the Aug. minutes until all board members have a chance to proof read them. Bill Chambers seconded the motion. All present voted in favor.

Meadow Springs	Y	Meadow Wild	M Y	Northshore	Y
Park Place	Y	Ptarmigan	S Y	Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East		Willowbend West	Y

4) Open Member Comments to Board

5) Standing Reports

a) Treasurer: Robyn reported that all members have paid in full except one. Jeff motioned to send with the next bill a letter stating that if we have not received full payment by the 1st of the month we will turn it over to our attorney for collection. Bill Chambers seconded the motion. All voted in favor. Item Continued.

b) Manager: Robyn reported that the lights have been fixed and that we may need to move the photo cell for the entrance lights. The tennis court gate will need to be welded. The little lake signage was been repaired last spring. The big lake sign still needs to be moved and the gravel bid has not been done.

6) Committee Reports

a) Lakes: Gaylynn reported that they quit water quality treatments about the middle of Aug. This saved us a few weeks of chemicals. The aerators are working well. Gaylynn said that she has been looking into the cost of a solar two battery 290 so the drain will not freeze like last year. Julia offered once again to supply power to the drain this winter if needed. Jeff asked that if we run the power only at night would it thaw a more limited area for the drain. Signs may be needed to warn of the open water by the drain. We talked about running a line to the pump house. Gaylynn will look into the pipe and solar options. Item Continued.

b) Tennis Courts: We are repairing the gate and we will have them look at the other gates as well. Item Continued.

c) Other Properties

7) Unfinished Business

a) Little Lake Dam Project: Jim Harsh has not been in contact with Bill Noland in two months. Rick Krebs has been out of town a lot this last month and has not been able to address all the concerns. Last month they walked the little lake dam with Everett the state dam engineer and he said that they could change the dam criteria to 2.5 instead of the 3 foot crest. He also indicated that it might be possible to use the fish ladder as the second drain instead of the eastern drop outlet drain so we may only need to repair one drain on the little lake. Bill N. said that he really needs a project manager. Bill N. explained that the state has changed their criteria, so we may not be able to do this project until next year. Whit volunteered to help Rick with this project. Bill N. proposed to have Whit get with Rick on what should be done next. New engineering need to be done for the dam and drains before the work is started. Les commented that all these projects are big and that maybe we should just do one at a time. Bill said that it would be better to do both the dam work and drain at the same time since we will have the equipment there. We need to communicate to our members about the possible delay and that we anticipate a better plan and a reduced savings. Item Continued.

b) Dues Working Group: Bill Chambers reported that his group had an open meeting with members to hear their views on dues. There was not enough time to get many people to participate. He will try to have another meeting in the next couple of months to get more ideas and better input. Jeff moved to give an extension to the group. Bill Chambers's seconded the motion. Bill Chambers asked for the emails of every member. Some HOA's do not have emails address for everyone. Bill C asked that Robyn send him a current president email list. It was suggested that Bill C have information ready for the up coming annual meetings in Oct. and the annual meeting for the Masters. Item Continued.

c) Expenditure Guidelines Resolution: Gaylyn expressed concern about item #6 but this was solved. The expenditure guidelines can be included in the By Laws or it can stand alone. Gaylynn motioned to accept the resolution. Phil seconded the motion all present voted in favor. Item Closed.

Meadow Springs	Y	Meadow Wild	Y	Northshore	M Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	
Quail Meadows II		Silver Meadows	S Y	Single Family	Y
Southshore	Y	Willowbend East		Willowbend West	Y

d) Reserve Study Proposal: The reserve study company will be in town Thursday to visit the property. Gaylynn was very concerned with where the \$950.00 was coming from in our 2010 budget. Steve said that it would be worth \$950 to get an independent document of what should be in our reserve. Gaylynn agreed that to have a professional look at our properties and responsibilities would be better than the board making one up. She just wants us accountable to where our money goes and not take it from what we have budgeted. Gaylynn motioned to have the group do the study. Both Phil and Jeff seconded the motion. All voted in favor. Item Continued.

Meadow Springs	Y	Meadow Wild	Y	Northshore	M Y
Park Place	S Y	Ptarmigan	Y	Quail Meadows	
Quail Meadows II		Silver Meadows	S Y	Single Family	Y
Southshore	Y	Willowbend East		Willowbend West	Y

e) Drainage Survey: Gaylynn walked one creek drainage. Whit said all four segments of his drainage were clear. Bill N. reminded us that we are under no obligation for the water rights owners down stream; our only concern is for the community's property. Item Continued.

f) Property Use Rules Resolution (Pending receipt from counsel review): We reviewed the document and several changes were needed. Les motioned to change the hours of the park back to 6am -10pm how we had it before. Phil seconded the motion for: Phil, Les, Robyn, Jeff, Steve, Gaylynn Abstain: Whit Against Bill Noland, Bill Chambers.

Meadow Springs	A	Meadow Wild	M Y	Northshore	Y
Park Place	Y	Ptarmigan	N	Quail Meadows	
Quail Meadows II		Silver Meadows	S Y	Single Family	N
Southshore	Y	Willowbend East		Willowbend West	y

We need to change any reference to guesst as just guest instead of supervised guest or authorized guest. Julia said that there were many inconsistent references she would like them all the same. All property should be listed as association owned property. Robyn will compile the changes suggested and then send them to Julia and Bill Noland to look at. Gaylyn motioned to have consistent language for A2 and B2 there were no seconds so the motion failed. Item Continued

g) Letter of No-Waiver of Association Property Rights (Pending receipt from counsel review): Steve asked who the letter is going to. Bill N. said where it is needed. We have to give out legal notice where there are encroachments. Steve asked is it targeted to just encroachments or is it just informational. Janet Fuller stated that she found this letter to be very troubling. She did not like the tone of the letter. Steve wondered again who the letter is going to? Gaylynn recommended that we discuss this awhile back. We need a stop the clock letter to exercise the HOA rights; she thought we agreed that we would focus on dam problems first. If this letter is suppose to go out to all lake view members and south shore berm members it doesn't say stop the clock. We don't have to define their property line. They should know where their property is. We have done our homework and we know where the association's property boundaries are. The homeowner should know their own line and they should be aware what the easement allows. We have the right to exercise our property rights. Harry Fuller stated that the letter is not helpful. Harry said he understands the HOA's need to reserve the rights for the better good but the letter doesn't do this. Steve stated that an encroachment is an encroachment. This should be a black and white situation. Eric Fraleigh said that this

will be a legal nightmare and will divide the neighborhood. Steve responded that trustees need to treat everybody equally. When there is a problem we have to take action. Gaylynn said that the board has to vote and as of now the board has not voted. Our legal obligation is to stop the clock. Gaylynn said we need to give this back to the attorney. Steve questioned why we don't just write the letter. Bill N. said he could write the letter. Gaylynn Motioned that Bill N. rewrite the letter very simply and leave out meeting with residents. Les seconded the motion. Discussion: The letter should start out with please. Julia thought it would be helpful to include a map and the area we are talking about. Les was not clear if it was going out to all the adjacent HOA property owners?

All voted in favor **Item Continued.**

Meadow Springs	Y	Meadow Wild	S Y	Northshore	M Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East		Willowbend West	Y

h) New Association Documents (Progress): There have been two meetings on the By Laws. We are using the Pine brook and Daybreak documents as a guideline. The biggest thing is fundamental restructuring the way we are structured now. We are looking at adopting the structure where the 12 HOA reps elect an independent board. Next Meeting Sept. 15. Item Continued.

i) Northshore entrance bark: Gaylynn asked for the approval to get bark at the Northshore entrance. Gaylynn motioned to get bark and not to exceed \$500.00 Les seconded the motion Whit was the only one opposed.

Meadow Springs	N	Meadow Wild	S Y	Northshore	M Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East		Willowbend West	Y

8) New Business

a) 2011 Budget (Begin Review): Robyn passed out the posed budget for everyone to get input and to look at. She asked if any one could not understand how to read the information. Bill asked if Robyn could look at a resolution to define our budget procedure and how much notice before any penalty is given. Item Continued.

b) Annual Meeting (Plan): We need to plan an annual meeting and invite everyone. Gaylynn proposed that we go to our individual HOA meeting first then have our annual meeting after there input. We should give 30 days prior notice. Possible date could be Dec.7, 2010. Item Continued.

c) Board Officer Elections (Review Process): January 2011

9) Confirm Next Meeting: Monday Oct.11, 2010. Location to be determined.

10) Adjourn: 10:15 p.m.

Note: The following continued agenda items are held in an open status but not addressed due to inactivity or no progress to report:

- Tennis Court Title**
- Assessment Procedures Resolution**
- Northshore Entrance Landscaping**

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Silver Springs Master Homeowner's Association Monthly Board Meeting
6:30 p.m. Tuesday, Sept 14, 2010 Park City Community Church

1) Confirm Quorum: Gaylynn Mooney (Northshore), Les Cariel (Meadow Wild), Jeff Neilsen (Park Place), Phil Tisovec (Silver Meadows), Steve LoRe (South Shore), Whit Logan (Meadow Springs), Bill Noland (SSSFHOA), Bill Chambers (Ptarmigan) **Not Present:** Anthony Sands (Quail Meadows), Tracey Phillips (QMTH), Isa Wright (WBE)

2) Meeting to Order: 6:45p.m.

3) Approve August Minutes: Les motioned to delay a vote on the Aug. minutes until all board members have a chance to proof read them. Bill Chambers seconded the motion. All present voted in favor.

Meadow Springs	Y	Meadow Wild	M Y	Northshore	Y
Park Place	Y	Ptarmigan	S Y	Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East		Willowbend West	Y

4) Open Member Comments to Board

5) Standing Reports

a) Treasurer: Robyn reported that all members have paid in full except one. Jeff motioned to send with the next bill a letter stating that if we have not received full payment by the 1st of the month we will turn it over to our attorney for collection. Bill Chambers seconded the motion. All voted in favor.

b) Manager: Robyn reported that the lights have been fixed and that we may need to move the photo cell for the entrance lights. The tennis court gate will need welded. The little lake signage has been repaired last spring. The big lake sign still needs to be moved and the gravel bid has not been done.

6) Committee Reports

a) Lakes: Gaylynn reported that they quit water quality about the middle of Aug. This saved us a few weeks of chemicals. The aerators are working well. Gaylynn said that she has been looking into the cost of a solar two battery 290 so the drain will not freeze like last year. Julia offered once again to supply power to the drain this winter if needed. Jeff asked that if we run the power only at night would it thaw a more limited area for the drain. Signs may be needed to warn of the open water by the drain. We talked about running a line to the pump house. Gaylynn will look into the pipe and solar options.

b) Tennis Courts: We are repairing the gate and we will have them look at the other gates as well.

c) Other Properties

7) Unfinished Business

a) Little Lake Dam Project: Jim Harsh has not been in contact with Bill Noland in two months. Rick Kerbs has been out of town a lot this last month and has not been able to address all the concerns. Last month they walked the little lake dam with Everett the state dam engineer and he said that they could change the dam criteria to 2.5 instead of the 3 foot crest. He also indicated that it might be possible to use the fish latter as drainage instead of the drain so we may only need to repair one drain on the little lake. Bill N. said that he really needs a project manager. Bill N. explained that the state has changed their criteria, so we may not be able to do this project until next year. Whit volunteered to help Rick with this project. Bill N. proposed to have Whit get with Rick on what should be done next. New engineering need to be done for the dam and drains before the work is started. Les commented that all these projects are big and that maybe we should just do one at a time. Bill said that it would be better to do both the dam work and drain at the same time since we will have the equipment there. We need to communicate to our members about the possible delay and that we anticipate a better plan and a reduced savings.

b) Dues Working Group: Bill Chambers reported that his group had an open meeting with members to hear their views on dues. There was not enough time to get many people to participate. He will try to have another meeting in the next couple of months to get more ideas and better input. Jeff moved to give an extension to the group. Bill Chambers's seconded the motion. Bill Chambers asked for the emails of every member. Some HOA's do not have emails address for everyone. Bill C asked that Robyn send him a current president email list. It was suggested that Bill C have information ready for the up coming annual meetings in Oct. and the annual meeting for the Masters.

c) Expenditure Guidelines Resolution: Gaylynn expressed concern about item #6 but this was solved. The expenditure guidelines can be included in the By Laws or it can stand alone. Gaylynn motioned to accept the resolution. Phil seconded the motion all present voted in favor.

Meadow Springs	Y	Meadow Wild	Y	Northshore	M Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	
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d) Reserve Study Proposal: They will be in town Thursday to visit the property. Gaylynn was very concerned with where the \$950.00 was coming from in our 2010 budget. Steve said that it would be worth \$950 to get an independent document of what should be in our reserve. Gaylynn agreed that to have a professional look at our properties and responsibilities would be better than the board making one up she just wants us accountable to where our money goes and not take it from what we have

budgeted. Gaylynn motioned to have the group do the study. Both Phil and Jeff seconded the motion. All voted in favor.

Meadow Springs	Y	Meadow Wild	Y	Northshore	M Y
Park Place	S Y	Ptarmigan	Y	Quail Meadows	
Quail Meadows II		Silver Meadows	S Y	Single Family	Y
Southshore	Y	Willowbend East		Willowbend West	Y

e) Drainage Survey: Gaylynn walked one creek drainage. Whit said all four segments of his drainage were clear. Bill N. reminded us that we are under no obligation for the water rights owners down stream; our only concern is for the community's property.

f) Property Use Rules Resolution (Pending receipt from counsel review): We reviewed the document and several changes were needed. Les motioned to change the hours of the park back to 6am -10pm how we had it before. Phil seconded the motion for: Phil, Les, Robyn, Jeff, Steve, Gaylynn Abstain: Whit Against Bill Noland, Bill Chambers.

Meadow Springs	A	Meadow Wild	M Y	Northshore	Y
Park Place	Y	Ptarmigan	N	Quail Meadows	
Quail Meadows II		Silver Meadows	S Y	Single Family	N
Southshore	Y	Willowbend East		Willowbend West	y

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not helpful. Harry said he understands the HOA's need to reserve the rights for the better good but the letter doesn't do this. Steve stated that an encroachment is an encroachment. This should be a black and white situation. Eric Fraleigh said that this will be a legal nightmare and will divide the neighborhood. Steve responded that trustees need to treat everybody equally. When there is a problem we have to take action. Gaylynn said that the board has to vote and as of now the board has not voted. Our legal obligation is to stop the clock. Gaylynn said we need to give this back to the attorney. Steve questioned why we don't just write the letter. Bill N. said he could write the letter. Gaylynn Motioned that Bill N. rewrite the letter very simply and leave out meeting with them. Les seconded the motion. Discussion: The letter should start out with please. Julia thought it would be helpful to include a map and the area we are talking about. Les was not clear if it was going out to all the adjacent HOA property owners?

All voted in favor

Meadow Springs	Y	Meadow Wild	S Y	Northshore	M Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East		Willowbend West	Y

h) New Association Documents (Progress): There have been two meetings on the By Laws. We are using the Pine brook and Day brake documents as a guideline. The biggest thing is fundamental restructuring equal and alternated to the way we are structured now. We are looking at adopting the structure where the 12 of the trustees and board. They are stand alone. They are elected there is an adjustment of the votes. We have been through the entire By Laws. Next Meeting Sept. 15

i) Northshore entrance bark: Gaylynn asked for the approval to get bark at the Northshore entrance. Gaylynn motioned to get bark and not to exceed \$500.00 Les seconded the motion Whit was the only one opposed.

Meadow Springs	N	Meadow Wild	S Y	Northshore	M Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East		Willowbend West	Y

8) New Business

a) 2011 Budget (Begin Review): Robyn passed out the posed budget for everyone to get input and to look at. She asked if any one could not understand how to read the information. Bill asked if Robyn could look at a resolution to define our budget procedure and how much notice before any penalty is given.

b) Annual Meeting (Plan): We need to plan an annual meeting and invite everyone. When should the meeting be? Gaylynn proposed that we go to our individual

HOA meeting first then have our annual meeting after there input. We should give 30 days prior notice. Possible date could be Dec.7, 2010.

c) Board Officer Elections (Review Process): Jan. Bill is looking for new elections.

9) Confirm Next Meeting: Monday Oct.11, 2010. Location to be determined.

10) Adjourn: 10:15 p.m.

Note: The following continued agenda items are held in an open status but not addressed due to inactivity or no progress to report:

- **Tennis Court Title**
- **Assessment Procedures Resolution**
- **Northshore Entrance Landscaping**

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**Silver Springs Master Homeowner's Association Monthly Board Meeting,
Oct 11, 2010, PC Community Church, 6:30 p.m.**

1) Confirm Quorum: Bill Noland (Masters President), Phil Tisovec (Silver Meadows), Gaylynn Mooney (North Shore), Les Carriel (Meadow Wild), Bill Gunter (SSSFHOA), Jeff Nielsen (Park Place), Robyn Bailey (Willowbend West), Steve LoRe (Southshore)
Proxy: Isa Wright (Willowbend East) - Bill Noland **Not Present:** Anthony Sands (Quail Meadows), Tracey Phillips (Quail Meadows II), Bill Chambers (Ptarmigan), Whit Logan (Meadow Springs)

2) Meeting to Order: 6:40 p.m.

3) Approval of August and September minutes: The motion passed unanimously.

Meadow Springs		Meadow Wild	M Y	Northshore	S Y
Park Place	Y	Ptarmigan		Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

Bill asked that we look at a better way to prepare and edit minutes. He discussed this at length. Gaylynn and Phil volunteered to help edit them. The motion to accept the Sept minutes passes unanimously.

Meadow Springs		Meadow Wild	Y	Northshore	Y
Park Place	Y	Ptarmigan		Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	M Y
Southshore	Y	Willowbend East	S Y	Willowbend West	Y

4) Open Comments to the Board: No comments were made.

5) Standing Reports

a) Treasurer: Robyn reported that the letter to QMII had been sent. Ted Barnes will be directed to proceed with steps to collect. Robyn also stated that Lucy Archer had deposited 175.00 in our checking account on her own and without our knowledge.

b) Manager: Robyn reported that she has worked with the reserve study people and that they should have a report back to the group soon. There are two street lights that are out. We need to look into a less expensive way to maintain the lights. There is a slight leak at the main valve for the North Shore entrance irrigation. Robyn stated that WBE reported that the tennis court trash enclosure needs to be repaired. She had one bid of around 500.00. A motion to get more bids passed.

Meadow Springs		Meadow Wild	Y	Northshore	Y
Park Place	Y	Ptarmigan		Quail Meadows	

Quail Meadows II		Silver Meadows	M Y	Single Family	Y
Southshore	S Y	Willowbend East	Y	Willowbend West	Y

Gravel and or road base is still needed for the park and tennis court paths. Robyn will get a bid.

6) Committee Reports:

- a) **Lakes:** Gaylynn reported that she has been looking into fish and permits.
- b) **Tennis Courts:** The reserve study found the fence will need to be painted soon.
- c) **Berm:** Robyn suggested that we get a better drip system for the trees.
- d) **Other Properties**

7) Unfinished Business

a) **Little Lake Dam Project:** Everett Taylor of the state Dam Safety Office sent a clarifying e-mail stating that it is alright for the crest of the dam to be at 2.5ft vs. 3.0 ft. This has changed the scope of the work. Rick Krebs brought a detailed proposal and bid schedule for the little lake project. They still hope to be able to do the necessary repairs this year if possible. The proposed price is considerably less than the Cross Marine bid. There are a few questions on rebuilding the weir; Rick needs to have the engineer design and then Everett approve the changes. The drains will be the same height and we will eliminate the drain by the weir. Bill Noland asked to have Gaylynn, Les and Eric assist with the little lake project with Rick. They all agreed to help. Item continued

- b) **Reserve Study:** Item Continued
- c) **Drainage Survey:** Item Continued

d) **Property Use Rules & Regs Resolution:** Julia had edited the resolution. Les had only one concern; he didn't like the wording "best efforts". He felt that there were many ways to interrupt this. We tried striking that out but it was decided that "best efforts" softened the wording. The motion to publish the document as is passed.

Meadow Springs		Meadow Wild	Y	Northshore	A
Park Place	M Y	Ptarmigan		Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	S Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

e) **MA Property No-Waiver Notice:** Bill Noland drafted a shorter letter at the request of the Board. He recommended that this be delayed until the Nov meeting. Item continued

f) **New Association Documents:** Bill Noland has been working to rewrite the documents. The working group has been through the By Laws and they are working on the declaration. The next meeting is Oct.13, 2010 at St. Luke's. Item continued.

g) Northshore Entrance Bark: Gaylynn asked if Greenleaf could bark the entrance. Robyn said they would get it done. Item closed.

h) 2011 Budget: The budget was review line by line. The 2011 budget will be finalized after the annual meeting. Item Continued.

i) Annual Meeting Planning: Dec. 7, 2010. Robyn will ask St. Luke's and Gaylynn will check into a screen and speaker. Item Continued

8) New Business: Bill Gunter requested permission to show the Masters Audit if needed at his SSSFHOA annual meeting. We need to get this on our web site as well. Robyn will talk to Anthony about this. Item Continued

9) Confirm Next Meeting: Nov.9, 2010

10) Adjourn: 9:50p.m.

Note: The following continued agenda items are held in an open status but not addressed due to inactivity or no progress to report:

Dues Working Group

Tennis Court Title

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Silver Springs Master Homeowner's Association Board of Trustees Monthly Meeting
Tuesday, November 9, 2010 – 6:30p.m., St. Luke's Church

1) Confirm Quorum: Steve LoRe (South shore), Bill Noland (SSSFHOA), Rosemary Craighill (Meadow Wild), Ray McKowan (Willowbend East), Bill Chambers (Ptarmigan), Gaylynn Mooney (Northshore), Whit Logan (Meadow Springs), Robyn Bailey (Willowbend West) **Proxies:** Phil Tisovec – Robyn Bailey **Not Present:** Tracey Phillips (Quail Meadows II), Anthony Sands (Quail Meadows), Jeff Neilsen (Park Place)

2) Call Meeting to Order: 6:40 p.m.

3) Approval of October Meeting Minutes: The motion passed unanimously.

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
Park Place		Ptarmigan	S Y	Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	M Y	Willowbend East	Y	Willowbend West	Y

4) Member Comments to Board: No comments were made.

5) Standing Reports

a) Treasurer: Jeff was out of town Robyn reported that only QMII has not paid and we are with in our 2010 budget. Bill Chambers motioned that we proceed with filing papers with Quail Meadows Townhomes (II) Steve seconded the motion

Meadow Springs	Y	Meadow Wild	Y	Northshore	Y
Park Place		Ptarmigan	M Y	Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	S Y	Willowbend East	Y	Willowbend West	Y

b) Manager: Several lights were repaired, the North shore entrance was barked and that she is still working on gravel bids.

6) Committee Reports

a) Lakes: Gaylynn planning on getting fish in the spring. Solar power for the drain will cost about \$300.00. Last year we paid Loughlin's \$30.00 at this point it may be best to just pay Loughlin's.

b) Tennis Courts: Nothing to report.

c) **Berms:** In the annual meeting we will request for more volunteers to help improve the west berm. Gaylynn said she would be happy to head this project.

d) **Other:**

7) Unfinished Business

a) **Little Lake Dam Project:** Rick Krebs met with the state dam engineer and it has been confirmed that both lakes will only have to meet the 2.5 feet grade. This will save us tremendously. The little lake plan is to abandon the northeast gate because the fish ladder is sufficient. The profile and the dam face will be reconfigured. This project is big but it is better than what was expected. If necessary we could start within two weeks. The project should take three to four weeks. It would be advisable to do this next summer. Bill Noland explained that Les Carriel will get in touch with Matt Lindon and they will look at the drains with the camera scope. Gaylynn asked if Bill N. will still be involved when he is not president. Bill said that he did not intend to help. Until the project is finished we will not know the actual cost. Pending discovery of catastrophic issues the little lake will be done next summer.

The big lake needs some digging and shrub removal. The willows will need to be removed. Gaylynn suggested that the committee walk the property again to see if there are any changes. Bill N. said we shouldn't ignore the big lake.

b) **Reserve Study Results:** We received 38 pages in the report. To summarize the report we are at 68% of their recommendation for reserves. They recommended that we put away 20,000.00 per year towards the reserve. They have each property broken down year by year and it will be a good template for future boards. We have fulfilled the states requirement.

c) **2011 Budget:** No changes were made to the proposed 2011 budget except the reserve. Whit motioned to put away 20,000.00 in reserves this next year. Bill Chambers seconded the motion.

Meadow Springs	M Y	Meadow Wild	Y	Northshore	Y
Park Place		Ptarmigan	S Y	Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

Gaylynn said she had spoken with many neighbors and asked if they would prefer a consistent number for the annual assessment or just want is needed. Bill chambers said his neighbors prefer a set amount. Gaylynn said that is what she found too.

d) **Property No-Waiver Notice:** We have two letters one the lawyer wrote up and the other Bill Noland. Steve was concerned that the property owners might be confused by the letter Bill N wrote. Since he has the most members that will be affected by this letter he was concerned about what was expected. Gaylynn suggested that we send both letters. Steve asked if we were prepared to show all the owners their encroachments. Whit Logan motioned to accept Bill Noland's letter, Rosemary seconded the motion.

Meadow Springs	M Y	Meadow Wild	S Y	Northshore	Y
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Park Place		Ptarmigan		Quail Meadows	
Quail Meadows II		Silver Meadows	Y	Single Family	Y
Southshore	N	Willowbend East	Y	Willowbend West	Y

e) New Association Documents: Bill reported that there was another meeting tomorrow and that they were moving along. Bill N asked that we look at how we do assessments. Do we want to continue with billing just the HOA's or would it be better to bill each lot individually? We need to ask our membership. Steve said that chasing down 504 lots will be a lot of work to keep up with. We would have two people trying to keep up with this. Bill just asked us to really think about this for the future.

f) Northshore Entrance: Bill asked to look into a bid for stairs to access the trail safely. Gaylynn said she would do this.

g) Annual Board Meeting: Dec. 10, St. Lukes at 6:30p.m We will have copies of the Rules and Reg, Budget summary. Robyn will get with Steve for this. Robyn will call St. Lukes to confirm the time of 6:30.

8) New Business

9) Confirm Next Meeting: Dec.10

10) Adjourn 8:45 p.m.

The following continued items are either inactive or deferred;

- **Dues Working Group:** Bill Chambers reported that the dues working group has not been able to have enough in put. He is hoping to have more people involved this next year to explore ideas.
- **Tennis Court Title**
- **Drainage Survey**
- **West Berm Improvement**
- **Financial Audit Recommendations**
- **Assessment Procedures Resolution**

**Silver Springs Master Homeowner's Association Board of Trustees Monthly Meeting and Annual Meeting
Friday, December 10, 2010 – 6:30p.m., St. Luke's Church**

1) Confirm Quorum: Steve LoRe (South Shore), Bill Noland (SSSFHOA), Rosemary Craighill (Meadow Wild), Ray McKowan (Willowbend East), John Buchhammer (Ptarmigan), Gaylynn Mooney (Northshore), Anthony Sands (Quail Meadows), Jeff Neilsen (Park Place), Robyn Bailey (Willowbend West), Phil Tisovec (Silver Meadows)
Not Present: Tracey Phillips (Quail Meadows II), Whit Logan (Meadow Springs)

2) Call Meeting to Order: 6:40 p.m.

3) Approval of October Meeting Minutes: The motion passed unanimously.

Meadow Springs		Meadow Wild	Y	Northshore	S Y
Park Place	Y	Ptarmigan	Y	Quail Meadows	Y
Quail Meadows II		Silver Meadows	M Y	Single Family	Y
Southshore	Y	Willowbend East	Y	Willowbend West	Y

4) Committee Reports

a) Lakes: Gaylynn reported that the main aerators have been turned off for the winter season and the small aerator that is located by the north east drain on the big lake has been turned on and everything is working fine.

b) Tennis Courts: Nothing to report.

c) Berms: Nothing reported.

5) Past and Current Activities/Projects

a) History and Purpose: Bill Noland explained that the purpose of the Master Association is to own and maintain certain common properties within the community for the benefit of community residents. The big and little lake parks, the berm and tennis court park were the original properties. The Association has acquired 6 more parcels since it was formed: two wetland parcels in North shore, the big and little lakes, and the big lake inlet parcel. Since 1992 the Association has also maintained the street lights and signs. Our purpose is to maintain and improve these properties.

b) Documents: Bill Noland explained that we have outdated documents that do not correlate with each other. There are critical decisions that need to be made regarding the structure of the board, HOA representation, and assessment procedures. We are making steady progress on the documents.

c) Resolutions: Bill Noland explained that since we only have draft Bylaws, the board is operating with the help of resolutions that have been passed like the Rules and Regulations for use if the recreational properties.

6) Status of Lakes and Associated Issues:

a) Little Lake Project: Renovation of the Little Lake dam and drainage infrastructure planed for this fall is now scheduled for the next window of opportunity in late summer of 2011. Changes in the state mandated requirements worked out with the Department of Dam Safety resulted in the project being reduced in scale. Reworking the project plan resulted in a start-work delay that put the project into the current winter months. Delaying the work until next summer will allow work to proceed in the best possible conditions, most likely resulting in a shorter disruption of surrounding residents and better control of cost. The exact cost of the project will not be known until work is completed, but is expected to be below the amount budgeted against the original scope of work.

b) Big Lake: Bill Noland explained that the large lake dam on the northeast corner has eroded and needs to be built up to the 2 ½ feet required by the state and that vegetation needs to be removed along the dam.

7) 2011 Budget: Jeff Neilsen and Steve LoRe led the group over the proposed budget for 2011.

8) Confirm Next Meeting: Jan. 11, 2011

9) Adjourn 8:15