

Westfield Estates HOA Meeting
5/6/08
7:00pm at Denise Daly's residence.

Board Members in Attendance:

Denise Daly
Liana Brennan
Julie Hillman
Larry Henson
Stewart Rodgers (departed approx 8:00pm due to previous scheduled appointment)
Mike Adams

Bill Rands resigned from the Board of Trustees effective April 28, 2008.

First Item of Business: Insurance

- Stewart expressed a great concern that the General Liability Insurance had not been bound, as were others on the Board. At the close of the last meeting it was the understanding by most on the Board that the General Liability insurance would be placed with Farm Bureau and the Board would continue to obtain quotes for the Director and Officers liability. Without any Insurance in place the Board is not in a position to make any decisions without the protection of insurance as well as being exposed for any legal action that may be taken against the HOA.
- Denise presented two other Insurance bids. The first was with through Allstate bid out to Zurich for \$750.00. Zurich only offered General liability and coverage for the top 3 Directors and Officers. The By-Laws require coverage for all Board of Trustees. In addition our Management Company, Realty World, requires that they be listed on the policy as well. The second quote from Justin Robinson, a Broker, was referred to the HOA through Realty World. This second bid was through Travelers Insurance for approximately \$1300.00 and would cover General liability, all Board of Trustees and the Management Company. This was a verbal quote and Justin was to submit a formal quote following day (May 7, 2008), in writing.
- Julie motioned that if the quote submitted was in the agreed upon range of \$1400.00 - \$1800.00 per year for both coverage's, General and D&O we would except the offer and place the Insurance. Stewart seconded and motion was carried.

Second Item of Business: CC&R's

- Julie discussed the proposal of changing or amending the CC&R's. Julie felt that at the last meeting in December called by Ivory, there were residents that wished to discuss issues with the CC&R's that were not addressed.
- Discussed moving the Annual Meeting forward to combine a Special Meeting with Annual Meeting. This would allow for an open forum to discuss issues that have been expressed to some members of the Board. Julie motioned to combine the meetings. Stewart seconded and the motion was carried.

Third Item of Business: Preparations for Meeting

- May 28, 2008 to be combined meeting.
- Julie offered to draft the Annual Meeting Notice to the Homeowners.
- Secure a location – Julie to check availability of Bowman Park Bowery. Will need to secure park for two nights incase there is need to adjourn and reconvene to the next night due to less then 50 of Homeowners representation on the first night as per By-Law Exhibit "B" item 3a, page 24.
- Proxy letter to be attached with Notice and enclose proposed budget.

Fourth Item of Business: Meeting Agenda

- List what CC&R's are of interest.
- Mike motioned to vote on Fencing CC&R. Should other colors of vinyl fencing be allowed? Larry seconded the motion and was carried.
- Julie motioned to vote on RV pad requiring screening /fencing. Should RV's be allowed to on RV pads without screening/fencing as long as they are behind the set back? Larry seconded and motion was carried.
- Julie motioned to vote on Outbuilding/shed size. Should we amend the size of the shed so it matches many of the prefabricated shed sizes? Larry seconded the motion and was carried.

Fifth Item of Business: Landscaping

- Julie expressed concern over weeds that are rampant in the park strip/common area. If the weeds are not addressed immediately it could result in losing the lawn completely. Denise to call the Management Company tomorrow, (May 7th) to have them contact the Landscaping Company to address issue.

Sixth Item of Business: HOA Dues

- The Bowden's residing at 958N 3500W paid a large sum toward HOA dues to Ivory upon closing. Julie advised them to make a claim with Ivory for the sum paid. Shelley at Realty World is aware of the situation. Need to follow up to insure that the HOA receives the dues.
- Denise to contact Realty World to receive a list of HOA dues. Homeowner's with outstanding dues should be sent a reminder notice.

Liana Brennan, 940 N 3500 W, wished to submit a request for a variance on their tan front fence but with no insurance in place the Board was not willing to vote on any variances.

Julie motioned to adjourn the meeting at approx 9:00pm. Larry seconded and motion was carried.

Updates

Insurance:

Received quote from Justin in writing for Insurance. Insurance to be placed with Travelers Insurance Company for General Liability and D & O Liability. Premium for Insurance is \$1300.00 with a break down of \$770.00 for General Liability and \$530.00 for D & O Liability. Denise signed paperwork May 10, 2008 and will meet with Realty World on Monday 12, 2008 to go over documents and submit deposit to bind coverage. Coverage should be effective Tuesday May 13, 2008.

Annual/Special Meeting:

According to the By-Laws Exhibit "B" item 2b, pg 22 the Board of Trustees must allow a 30 notice prior to the Annual Meeting to elect a nominating committee. This Nomination Committee must consist of three non-board members. Stewart made a motion on May 8th for the following three individuals: Katie Bowden, Sonya Hill and Chris Kimball. Julie seconded the motion and the motion was carried. May 9th Denise asked to submit Mr Sutherland's name to the Nominating Committee. Julie seconded the motion and it was carried. In compliance with the By-Laws the Annual/Special Meeting has been scheduled June 12, 2008.

Landscaping:

Julie sent an email May 9th 2008 to Realty World asking to have the weeds in the common area addressed immediately.