

**Titusvillage Section One Protective Association, Inc.**  
**Board of Directors Meeting**  
**January 26, 2016**

***Minutes - Approved***

Roll Call

Vivian Freeman, Secretary/Treasurer/Director  
Robert Payette, Vice President/Director  
Neil Johnson, Director

Amy Williams, President/Director, was absent. Dennis Collins and Karen Collins, Community Association Managers, were present. Attorney Erin Zebell was present

Call to Order – The meeting was held in the conference room at Collins Realty Group and was called to order by association vice president, Robert Payette, at 7:00 pm. A quorum was established.

Minutes – Reading of the minutes from the November 24, 2015, meeting was waived. A motion to accept the minutes as presented was made, seconded, and unanimously carried.

Attorney Zebell was present to explain the issue of a stop payment on a check sent as partial payment on a lien. She explained that a final demand letter was sent before filing the lien foreclosure in the amount of \$1,909.64 on 08/11/15 and gave her until 08/26/15 to make the payoff. The owner didn't make the payment so the association moved forward with the lien foreclosure. The attorney's office received a check on 11/02/15 the amount of \$1,420.34. The paralegal that handled this file told the owner on 11/30/15 that the check was not received. At that point it appears the owner must have put a stop payment on it. On 12/15/15 the check was sent to management and was subsequently deposited. The deposit was returned because of the stop payment. Attorney Zebell has contacted the owner asking her to make good on the check by 01/30/16; however, that property is now in foreclosure and there has been no response from the owner. Attorney Zebell apologized for what happened and stated that the firm will credit the association with attorney fees paid on behalf of this collection. If no payment is received, Attorney Zebell, will send a letter to the tenant making a rent demand. The association's foreclosure is very close to being completed. If the tenant is a good one, the association can leave intact and continue to receive rent until the bank forecloses. Ms. Zebell suggested that the board members and management reach out to see if the property is rented and in a friendly manner let the tenant know what is about to happen.

Treasurer's Report

December Financial Report – Karen Collins reviewed the report – total cash balance as of 12/31/15 for all accounts was \$59,551.53; the operating account had \$13,386.75 and the reserve account had \$46,164.78. The Bank Fees incurred on the Reserve Account were offset to the

Interest Earned when moving the amount to the Beginning Balance for 01/01/2016; therefore the beginning balance for Interest will be \$217.18 less the 94.69.

Accounts Receivable balance as of 12/31/15 is \$5,422.20. The A/R balance as of today is \$5,981.55. Lot 55 was discussed by Attorney Zebell. Management will send demand payment letters to Lots 23, 38, and 40. When notified that the association would pursue foreclosure on the lien for unpaid assessment, Lot 15 asked for payment arrangements that were approved by the board. A letter with the specific payment plan was sent to the board; payment in full by September. Management worked out a payment plan for Lot 44 that will have the past due balance paid off by early June.

A motion to accept the Treasurer's Report was made, seconded, and unanimously carried.

Correspondence – A request was received to automate payment of the quarterly assessment. Management suggested moving the operating account to Sunrise Bank because they offer an Auto Debit and there are no bank charges. The owners would decide if they want to sign up for it. They would submit their paperwork directly to the bank; this keeps their banking information completely confidential. The bank would do an ACH to their bank accounts on the first of every quarter; if the first is a weekend or holiday, the ACH would be done on the next business day. The bank would then send management an encrypted file for posting to QuickBooks. Owners can still send their payments by check the same as now. A motion was made, seconded, and unanimously carried to move the operating account from BB&T to Sunrise Bank. The reserve account will remain unchanged.

Manager's Report – Dennis Collins noted that there was nothing to report. There is still a vehicle with no license plates being parked on Dipol. Mr. Payette noted that the car is being parked in a neighbor's parking spot. Dennis has put numerous notice on it but, the owner does nothing. It can't be towed because there are no notices posted about towing.

Mr. Payette and Mr. Johnson noted that someone has a sign on his upper story that says "Man Cave" and he also has a lot of statues in the front yard. They think this is 1933 Dipol. Dennis will look into this.

Old Business – The board discussed the parking issues on Dipol. This is a source of number completes from the residents in 1933 Dipol; numerous pictures have been send to management. The board pointed out that these complaints came on 12/21/15 when people are typically having holiday gatherings. They are hesitate to issue a rule regarding parking. Dipol is a private road, so management will check with the city to see if anything can be done. Various ideas were tossed around such as: park at the YMCA, park on the side of the road at berm on Park Ave., prohibit overnight parking were tossed out.

Mr. Payette asked about the status of sidewalk repairs. Management needs to get a new proposal because we have changed the criteria and will now only replaces the sidewalks that are hazardous. This probably won't happen until the spring.

New Business – The 2016 Meeting Schedule was discussed. President, Amy Williams, will be asked if she will secure the YMCA for the annual meeting in September. The date for the December meeting will be the 20<sup>th</sup> and will occur only if necessary. Karen will prepare the PDF file and send it to the board members.

Mr. Johnson asked if there was any additional information regarding the request for a propane tank. [This was requested by Patricia Boylboll.] Management had told her to submit her request to the ARC. The board discussed this briefly but nothing has been received.

A motion to adjourn was made, seconded, and unanimously carried. Meeting adjourned at 7:58 pm.

Respectfully submitted January 27, 2016 by,

/es/ Karen Collins

Karen Collins