

**Dunlap Lake Property Owners Association
Regular Meeting Minutes
January 30, 2006**

Present: Karen Aplin, Gary Arth, Virginia Bryan, Judy Budzileni, Russell Budzileni, Barbara Freeland, Alan Ortals, Toni Siler, Marcia Wever

Absent: Larry Ahrens, Susan Frey, Don Hamilton, Jim Otwell, Bob Schnietz

Guests: Ron & Ashley Whitman, Roy & Maury St. Pierre, Roy Wehling, and George Lynch

Finance Report: Virginia passed out copies of the Finance Report and explained some of the expenses. She will verify assessment bills & payment in the next month, since we verified ownership last month, comparing our resident list to the Madison County Assessors Offices list of lots and owners. After a question and answer session, Barb moved to accept the Finance Report. Karen 2 nd , all in favor, motion passed.

New Business:

The Association closed on the purchase of the Russo property on East Lake Drive on January 20, 2006. The property is to be used as part of the sediment basin.

Nick Larson, President of City and Village was introduced, and he explained his group's functions, which they perform for homeowners associations.

City & Village does billing and collection of subdivision assessments for about 900 subdivisions in St. Louis City, St. Louis County, Jefferson County, and parts of the Metro East. Send bills, make collections, follow up on collection action by sending second notices, follow-up letters and other collection activities if it comes to that. They offer an optional service where they maintain an escrow account and pay all bills, providing monthly statements. Tax forms for Illinois should be prepared by Virginia, as City & Village does not do Illinois taxes.

If we decide to have City and Village do newsletters or other mailings, our cost will be the cost of materials and postage.

Since the Finance Committee (Alan, Judy, Marcia, and Virginia) met, changes were made to the prospective contract as follows: Fees, Section #1, now includes wording to account for a potential increase in assessments due to dredging or construction of the silt basins. The previous contract called for a 3% fee, the new language allows for a fee of about \$6 per property. A proper commission fee can't be set without knowing the amount of increase in the assessments. Without the increased or special assessment, the cost would be about \$2200; with the increase, the fee could be as much as \$4400 per year.

The escrow account is a common account, not specific to DLPOA. City & Village handles many smaller

accounts, so separate accounts are not feasible. An Association such as DLPOA would pay taxes on the interest earned, and that can be given to us on a report.

Question and Answer :

Questions were asked about City & Village's rating with the Better Business Bureau (BBB), litigation, and whether the bank and escrow account is covered by FDIC insurance?

There was a complaint about mowing, which City and Village was not responsible for, but the complaint remains on their account.

There has been no litigation about funds

The escrow accounts are at 1 st National Bank of St. Louis, which is FDIC insured

Are most subdivision fees based on size of lots or flat rates?

DLPOA would be one of the larger subdivisions City and Village handles, our fees would be according to contract.

Section 3 of FEES: City and Village generates a monthly report. Other books and records kept could be turned over to DLPOA, and we would have access to the books and files at all times.

How does City and Village handle changes in ownership?

City and Village would maintain close contact with the Madison County Assessor's office, and would check lists before mailings, updating them from returned mail and changes noted from the Assessor's office.

Collection of older past due assessments: In the past, DLPOA filed liens, but if the property is not sold, we don't collect the money.

City and Village said they could send past due accounts to an attorney; filing costs would be paid up front, and then added to the delinquent owner's bill.

We can foreclose on property, pick up automobiles, etc.

City and Village will be as aggressive as DLPOA wants them to be.

Can City and Village do ballots for elections?

Yes, can collect and tally the ballots.

They can take care of boat stickers or any other work that needs to be done.

A question was asked about changes or additions to Restrictions & By-laws?

In Missouri, the Association can change & modify existing restrictions, but cannot add new terms without a 100% vote in favor. Mr. Larson was not sure of the laws in Illinois.

Subdivision restrictions are a contract between homeowners and the Association, all homeowners should have a copy of the restrictions, but there is no law stating the homeowners association has a responsibility to give new members a copy of the restrictions. That responsibility lies with the homeowner. Restrictions are posted on the website. Again, these are Missouri laws, and Mr. Larson was not sure about Illinois laws.

City and Village has 15 Illinois clients in Madison and Monroe counties. Alan called references and

heard good comments.

Nick Larson left the meeting after the questions were answered and he was thanked for coming.

Committee Reports :

Building : see report, 5 permits issued.

A guest had a question about the condition of south end of the lake: Why are there no docks? Boats are on shorelines. The south end area is where the silt basins are to be constructed and the homeowners may not have docks there.

Gary had question about the Thomas Terrace landscaping, which should be done in the spring. \$500 was set aside in the budget to plant trees and shrubbery.

Commons: No Report.

A guest had questions about mowing and cleaning up the common areas. Marcia explained that we get bids for mowing and must take the bid that is most reasonable.

Contractor Compliance : No Report

Dam & Maintenance: No Report. Do we want to schedule a Spring Clean up?

Let the commons committee take bids for cleanup? Lake clean-up is scheduled every spring with minimal participation of the Association members. Toni suggested that the entire month be designated as cleanup month and the Association Members should clean the areas near their homes. The problem with that is that some homeowners are not living on the lake or they have their docks at common areas which are not near their homes. Some homeowners will not help.

Finance: Barb moved to approve the contract from City and Village, 2 nd by Marcia, Discussion: The committee needs to fine-tune the contract with City and Village. Amend the basic contract for assessments, leave to the Finance Committee to work out the details. Virginia was opposed to approving the contract because of the open ended statements in the contract.

Barb moved to accept the contract as written from City and Village with details to be worked out by the Finance Committee before signing, 2 nd by Marcia. A vote was taken after the discussion. 1 opposed, motion passed.

Fish & Wildlife: The fish supplier didn't deliver the fish. Gary will keep in touch with them.

Legal: No report

Meetings and Elections: Annual Meeting invitations have gone out. Deadline for RSVP is Saturday, February 11, 2006.

A guest asked if we could email the newsletters and invitations to save postage. The answer was that the list would be difficult to maintain. Some people change their email addresses frequently, and returned email is common. There is also the appearance of "spam" when so many emails go out, so the documents would have to go out in smaller batches so the service provider doesn't block it as "spam".

Nominating committee : 7 positions are open on the Board.

Restrictions: No report

Safety: A runaway pontoon boat was found close to West Lake Drive with a Sticker #540. Toni doesn't have a record of the owner.

Eric & Terry Manning are missing a kayak. Call Toni if the kayak is found.

Silt & Erosion: Alan passed out reports from Cochran & Wilken, one a proposal, and one is a time-line, with an email drafting the schedule.

Larry sent out requests for bids, but got no response. Larry called Peter Berrini and was told that the specifications were incomplete, which was why we didn't get bids. Larry and Alan approached Cochran & Wilken to get specifications in order to get bids for dredging. The reports Alan handed out are the results of that request.

The Silt & Erosion Committee met on Monday 1-23-06, Larry, Bob, Jim, Marcia, Barb, Alan, but the meeting was not recorded, no minutes taken.

After discussion, Marcia moved to approve the contract with Cochran & Wilken. Barb Freeland 2 nd .

Roll call vote:

Larry Ahrens	absent
Karen Aplin	yes
Gary Arth	yes
Virginia Bryan	yes
Judy Budzileni	yes, but with reservations about the cost
Russell Budzileni	yes
Barbara Freeland	yes
Susan Frey	absent
Don Hamilton	absent
Jim Otwell	absent
Bob Schnietz	absent
Toni Siler	yes
Marcia Wever	yes

8 yes votes, motion to approve the Cochran & Wilken Report passed.

Website Committee :

The website is updated with minutes, newsletters, and upcoming events.

Changes to the last meeting's minutes were suggested and accepted.

Virginia moved to accept minutes as amended, Toni 2 nd , all in favor, motion passed.

Old Business :

The Resignation & Estopple signed by Jude LeTourneau is with the Secretary.

A guest asked if common area property could be sold. No it cannot

Motion to adjourn

Marcia, 2 nd Karen, all in favor, motion passed, meeting adjourned.