

**Forest Ridge Estates Homeowners Association  
PO Box 835  
Spring Grove, Illinois 60081-0835**

**Monday, November 17<sup>th</sup>, 2008  
Board Meeting Minutes - Richmond Township Offices**

- I. Call to Order – Andy opened the meeting promptly at 7:00 p.m.
- II. Roll Call: Andy Geryol, Wally Bruns, Jim Powers, Vida Krug, Todd Ippen, Lisa Moeller and Rich Quinn present.
- III. Secretary / Board Minutes Oct 20th, 2008 / Vida Krug:  
Wally Bruns motioned for board approval  
Rich Quinn 2<sup>nd</sup> the motion.  
Vote taken / Yea – 6 Nay - 0 / Motion carried
- IV. Presidents Comments / Andy Geryol:  
The board is still in the process of dissecting the information KLM has provided. Most of the devoted time has been spent trying to understand the obligations that have been placed upon this association and all of you as well as all of us as homeowners by the Village of Spring Grove. The Association's obligations have not yet been fully defined in regards to the maintenance of the common grounds and storm water management system that exist over our entire subdivision. The documents are not well defined so there is confusion to who is responsible for these areas. Andy and Wally have had two (2) meetings (total 3 hours) recently and today with various Spring Grove officials, Mayor Mark Eisenberg, Sandy Reusher, Village Clerk and Mack Sherman, Village Building Inspector. It appears that we as a board are the 1<sup>st</sup> to have ever approached the village requesting a complete and comprehensive understanding of these rules and as a board we are not willing to accept what has been given to us without making certain we understand clearly what is expected of the FRE HOA to maintain these area's. To date Andy stated he as well as Wally have been very pleased with Mayor Eisenberg as well as the administrative staff at the village. Yet, it is clear that the village is not the authors of the documents in question and also need additional insight before they can respond to our questions. We have been assured that the village agrees that they we the FRE HOA answers to their questions. The village does ask that we allow them ample time to complete their research so as to respond accurately. Andy stated that the FRE HOA lies within a silent SSA (Special Services Assessment) and hopes that everyone is aware that if we as a HOA do not maintain the commons area's or storm water management

systems, the Village of Spring Grove can impose a financial penalty on all us as homeowners, While the penalty may have to do with nothing more than fixing the issues at hand, it is always better that we as a board control those costs rather than the village. Andy assured everyone in attendance that he wanted all to know that the board is attempting to do everything possible to be certain the rules and requirements are within reason and are clearly understood by all of us. Andy briefly touched on the financial records and that the board has reviewed the documents provided by KLM. Jim was working on a proposed budget based on the 2008 expenses incurred to create a budget for 2009 and that we have to go on the history of KLM records. Also, dues assessed for 2008 was \$315.00 and the board has agreed to have the dues remain at \$315.00 for 2009. The proposed 2009 budget will be mailed to all homeowners by December 1st, 2008 and invites all homeowners to attend the next board meeting on December 15. The Board also requests all those in attendance to vote on the proposed budget. Should the majority in attendance approve the budget, the board can go forward. It was also mentioned that the Village of Spring Grove still is holding a bond for KLM to be released in March 09 which is tied into storm water management systems, berms, wetlands, grass plantings, weed plantings, plant plantings, etc. The Board has requested that the Village allow the Board to attend the walk thru. The Board feels a first hand look of the bricks and mortar will also help to clarify our responsibilities. The Village of Spring Grove agreed and will advise the board when this will happen in March 09.

- Vice-President Report / Wally Bruns:  
Wally concluded that Andy pretty much summarized what has occurred to date. Wally did mention again, to clarify that Andy and Wally had met with Village President, Eisenberg on Oct 23<sup>rd</sup> and submitted written questions for the village's response. However, the village's responses were too generic in nature. Therefore, at this time, we continue to pursue answers to the HOA's responsibilities. Wally and Andy again met with Mack and Sandy at the Village and they recorded our additional questions. The answers received from the village are still specific to Spring Grove and not specific enough for the FRE. It is still unclear what our responsibilities are in regards to the storm water management areas within the association. There also was a discussion regarding the light posts within the association, which are in need of repairs. The Village was out in July and a work order had been issued. We asked the village for confirmation to when they planned on coming out since winter was fast approaching. The Village indicated that they would look into it and get back to Wally.

- Treasurer Report / Jim Powers:

Cash on Hand as of November 17<sup>th</sup> \$13,756.00

2009 Budget: Jim explained that he is now working on the budget based on the expenses incurred in 2008 and discussed some of the expenses that we need to look at such as attorney expenses, repairs needed that we may not be aware of at this time yet he will built in some costs towards these areas to ensure there is something committed in case needed.

Expenses paid in Oct and Nov 2008: Genesis II \$3,907.00 – paid according to the contract established thru KLM for landscaping in 2008.

Breezy Hill \$100.00 – winterizing of the sprinkling system, front entrance State Farm Insurance \$1,180.00 – 2M Liability Policy, 1M DOA coverage for errors and omissions and a 50K employee dishonesty policy for theft.

The above policies will cover all sitting board members.

FRE HOA checking account is with the State Bank of the Lakes in Spring Grove and has been set up as a two (2) signatures on all checks submitted for disbursements. All expenses for FRE HOA will be submitted to the board for approval prior to allocation.

Delinquent Dues 2008: We have 3 homeowners still owing 2008 dues

1<sup>st</sup> homeowner has made arrangements with the board to pay.

2<sup>nd</sup> homeowner has yet to contact the board resolve after several certified letters have been mailed.

3<sup>rd</sup> homeowner is in foreclosure and was financed by Indy Bank which has been taken over by the FDIC and is now out of business so there is an uncertainty to whether the dues will ever be recovered, yet Jim will attempt to find out who is handling the foreclosure in hopes to recover the dues owed.

Jim explained that the assessment letter will be mailed on March 1, 2008 and must be paid by April 1, 2008. Should the dues not be paid by April 1, 2009 the FRE HOA will assess on the 31<sup>st</sup> day compounded daily interest on the balance owed and will proceed with collection efforts. Should payment still not be forthcoming the board will at that time will put to vote authorizing the hiring of an attorney to proceed with legal action and if necessary to lien property in default. The position of this board is that everyone will pay their dues and if needed will pursue this matter diligently thru legal recourse if needed.

Andy indicated that 95% of all homeowners pay their dues on time and those who don't we feel in fairness to all that have paid the equitable treatment is to rigorously pursue payment from those who have not paid.

- Director Comments / Landscaping / Todd Ippen:  
Todd indicated that there are no other issues or concerns that need to be addressed at this time.
- Director Comments / Architectural / Rich Quinn  
Rich indicated he has no other issues or concerns that need be addressed at this time.

VI. New Business

Association Attorney: Andy would like to schedule a date with perspective attorney's to sit down and answers any questions so the board can make a decision to who would be best to represent the FRE HOA. It was agreed Tuesday, November 25<sup>th</sup> would work for all.

VII. Public Comments During Meeting:

Homeowner: Who is responsible to make repairs to the light posts within the association and when will they be out to complete the work.

Wally: The Village has indicated that a work order was submitted to Com Ed and could not say when Com Ed would be out yet assured Wally they would look into it and get back to him.

Homeowner: In regards to the storm water management system what are the issues:

Wally: Dredging of the pond, maintenance of the common grounds around the pond, infrastructures repairs such as storm pipes and should major issues arise we need to be clear to who is responsible, the Village of Spring Grove or the FRE HOA.

Andy: In the letter the village sent to the FRE BOD they indicated they are responsible and liable to maintain the underground storm sewer system yet there is still some confusion in this area and they intend to pursue this further.

Homeowner: What will be done to ensure that the caving of homeowners driveways will be completed in a timely manner and not walked away from and not be completed to ensure the bond to KLM is not released till properly completed to everyone's satisfaction

Wally: Will need to pursue this matter further with KLM and that is the reason why they asked to be part of the walk-thru in March 09 with the village and KLM to ensure that is work is has been completed properly.

Andy: Questioned to whether this was a board issue since this was a defect on KLM part at the time the driveway was installed yet could understand the homeowners concerns.

Homeowner: Will the budget be presented to all the homeowners?

Jim: Yes, the budget will be presented and can expect to be mailed out by December 1, 2008 to all the homeowners.

Homeowner: Snowmobiles and what will be done about them?

Andy: We have talked to the village in regards to this matter and all snowmobiles are required to stay on the trails designated by the village and are not allowed to drive on association property as well as the homeowners property. In situations where a snowmobile is in need to cross a village road to leave one trail to enter another is acceptable only. No snowmobile is allowed to ride in areas within the association that is designated as common areas or private property is not allowed. Andy stated he as well has found snowmobile tracks running thru his property so there is a concern that this needs to be addressed and the board will be sending a reminder to all homeowners in the association to respect their neighbors property and to refrain from such actions.

Final Comments:

Andy asked for the board to give him a couple dates that he can work with to arrange a meeting with perspective attorney's for consideration to represent the FRE HOA and asked if early next week would work for everyone. It was agreed that he would try for Tuesday evening November 25, 2008.

#### VIII. Adjournment:

Vida Krug motioned to adjourn the meeting at 8:04 p.m.

Wally Bruns 2<sup>nd</sup> the motion.

Yea – 6    Nay - 0 / Motion carried