



Turtle Tracks

Newsletter of the Turtle Creek Homeowners' Association

Spring/Summer 2018

Turtle Creek Board of Directors 2018:

- Beverly Davis: President
- Claudia Sundman: Vice-President
- Georgia Bell: Treasurer
- Leona Mason: Secretary
- Ashley Capps: Director
- Lauren Collins: Director
- Bill Johnson: Director

Russell Property Management

- Rocky Russell: Owner
- Chelsey Bennett: HOA Manager
- Tonya Jones: HOA Admin

Inside this issue:

Water Damage	1
2018 Pool Season	1
Report of Annual Meeting	2
Dumpster Issues	2
Individual Unit Ownership	2
Rules Reminders	3
Property Improvements	3
Helpful Info	4



106 Regency Blvd.
Greenville, NC 27834
252-329-7368

Water Damage

Damage to adjacent or first floor units from air conditioners, toilets, water heaters and/or overflowing washing machines have caused much havoc for owners/residents. If you have a leak occurring within your unit and you cannot determine the source, please contact RPM immediately. There is someone always on-call if an emergency happens outside of normal business hours. RPM will send out their maintenance staff to determine the source of the leak produced by a neighboring unit or within boundary walls.

The homeowner association does not have any authority to assess an owner for repairs to the owner's Unit, unless the repairs are required to stop some emergency. There is a service call fee associated whenever RPM staff responds to a leak – this is \$60 per hour (or \$90 afterhours) plus tax and is typically assessed to the unit that produced the leak. RPM employees do not repair the malfunctioning appliance; you will need to contact the appropriate plumber, appliance service, etc. as needed.

The HOA is responsible for the common elements only and there has been confusion and hard feelings when owners assume the

HOA is financially responsible for repairs that legally belong to the individual owner. The North Carolina Condominium Act states "Each unit owner is responsible for maintenance, repair and replacement of his unit." Section 7.2 of the Declaration of Condominium provides information about limited common elements. All Turtle Creek HOA legal documents are available for viewing on RPM's website.

We strongly encourage you to be sure you have sufficient homeowner's insurance to cover potential losses. The Association carries a Master Insurance Policy, however a unit owner should have their own insurance coverage for the unit through an HO6 policy (owner occupied) or Business Owners Policy (BOP—investment property). We suggest for your policy to carry loss assessment coverage as well. The loss assessment coverage may protect you if the HOA assesses the homeowner for claims exceeding the association's limits or claims that are less than the deductible. Contact your insurance agent for more information.

Maintaining air conditioning units, replacing toilet seals, and monitoring appliances such as water heaters and washing machines can prevent expensive repairs. HVAC technicians recommend your systems be inspected on a yearly basis to ensure proper efficiency. Toilet leaks may occur if the seal needs replacing. A wax ring is located between the bottom of the bowl and the floor flange, which keeps water from leaking under the toilet onto the floor tile/carpet. The ring has a life of approximately 8-10 years. Replacing the ring is a proactive approach to preventing water damage. Many buildings in Turtle Creek have reached an age where appliances, such as hot water heaters, are due for replacement as well.



2018 Pool Season

The pool season will begin on Saturday, May 26! Please see the attached pool information sheets regarding pool rules, hours, and pool access. If you have any questions, feel free to contact the property management company. We hope everyone has a happy and safe summer!

Report of the Annual Meeting—March 29, 2018 Holiday Dumpster Issues

The following owners were voted as Directors for a 2-year term: Georgia Bell, Bill Johnson, Leona Mason and Claudia Sundman. During a community safety presentation, Lt. Bowen of the GPD stated that there are few police issues at Turtle Creek, but encouraged residents to report concerns about abandoned cars, trespassers or suspicious activity.

The President reported that the landscaping company that cleared the snow and ice last winter had been hired as the new landscaper. Door painting was completed last year. LED lights have been installed at all building entrances with the hope that they will be cost-effective over the long run. Gutter cleaning and power washing have recently been completed.

A pool cover will be installed at the end of the coming season since there were many complaints about the pool's appearance the past year. The former pool service company, Time to Swim, has been re-hired for this season.

The Board Secretary attempted to set up the Next Door app as a way for residents to initiate communication with others in Turtle Creek. Unfortunately, a resident of a near-by development included us in his development and was not responsive to requests to release Turtle Creek for our unique site. The Secretary has set up a closed Facebook group for Turtle Creek Residents and Home Owners - we invite and encourage you to participate. The site can be accessed at "Turtle Creek Residents + Homeowners" page.

The Board has obtained potential costs of installing a fence behind buildings 1100 and 1102 for next year's budget. The expectation is that eventually fencing will be required behind all buildings on the Arlington side when additional commercial buildings are erected.



The city sanitation company will change the dumpster emptying schedule due to the Memorial Day, July 4th and Labor Day holidays. As a result, dumpsters will only be emptied once each of those weeks. We encourage residents to discard garbage, but not trash, in the small dumpsters on the Thursday and Friday of the weeks preceding the holidays. If possible, wait until Tuesday to discard trash those weeks. In addition, if it is physically possible for you to walk to a larger dumpster in front of 1111 or 1121 building that would be very helpful.

You can also help by breaking down cardboard boxes and taking them to the recycle bins located at each end of the development. Please notify the city or RPM if you have a large item that needs disposal. Special trucks pick up the large items placed beside the dumpsters. Large items are NOT picked up during routine emptying of the dumpsters, and will not be picked up unless reported.



Individual Unit Ownership

The Board spent several years obtaining FHA certification with a goal of making unit ownership easier for young professionals. The Board has never supported nor encouraged Section 8 rentals and anyone who states otherwise is misrepresenting the Board.

Turtle Creek Rules and Regulations are to be followed by both the homeowner and the tenant. It is the homeowner's responsibility to inform their tenant of the Rules and Regulations! These can be found online at www.russellpm.com

Rules and Regulations Reminders

RPM employs a property inspector to complete an inspection of our property each month. The property is fully walked once a quarter; all others are conducted as a driving inspection. Below are reminders about a few regulations are that frequently violated:

- Water hoses may be stored in small landscaped area between two ground level units but must be kept in proper housing when not in use.
- Gas/electric grills may be stored on first floor patios only. All grills must be used at least 10 feet away from the building. Charcoal grills are strictly prohibited from the property



- It is required for exterior window screens to remain on and in good condition at all times
- Residents are NOT permitted to landscape any part of the common grounds. Any plants placed in flower beds must be in containers and maintained by the resident
- All vehicles MUST have current license/inspection stickers and should remain in drivable condition (including keeping tires inflated). No vehicle maintenance is permitted within the Turtle Creek property

A full list of current Rules and Regulations is available on RPM's website.

Property Improvements

Little Free Libraries

With board approval, an owner donated the cost to purchase and install of 2 Little Free Library boxes; one for each end of Turtle Creek. The owner has agreed to monitor and maintain the boxes. Residents are encouraged to place a book or books to share with others in the library box and take a book that another resident has donated. The libraries will be installed early this summer.

Bike Rack

A bike rack was installed next to the dumpster across from the 1131 Building. Bikes must be locked in place. If this is well-utilized and meets resident needs, an additional rack may be purchased for the south-eastern end of the development.



Individual Unit Improvements

Please be sure to refer to HOA rules and regulations regarding any exterior improvements to your unit, such as patio/porch blinds, storm doors, etc. so that your purchases are consistent with regulations. You can contact RPM and send information or a picture of an item you are considering to avoid any issues. Replacement windows and storm doors require written Board approval before installation.

Remember: All complaints or work order requests should be submitted in writing/email to management

Below is helpful information in relation to Turtle Creek:

Pest /Termite Control - The HOA's pest/termite contract is with Pestech. Please notify them at 252-353-4760 if you have a general household pest control problem and remember to identify yourself as a Turtle Creek resident. Be sure to ask if there are any special instructions related to the problem you are reporting. Annual exterior termite inspection will be scheduled for in the spring/summer. You may contact Pestech directly to schedule an interior termite inspection at any time. While this is not required, we highly recommend all ground floor units being inspected for termites at least once every two years.

Dumpsters— Please close the lid to prevent rain water from accumulating. The city will pick up large items, such as furniture, but you need to call them at 252-329-4522. The city will NOT pick up appliances or construction materials so make sure that you inform the store or workers to remove these items appropriately.

Recycling - Bins are located at both ends of the development and are emptied on Wednesday mornings except for holiday weeks. Please break down any large cardboard boxes and place inside the bins. Signs posted at the locations clearly identify what can be recycled. Electronics must be recycled separately; please call the city at 252-329-4522 for information.

Lights/exterior building issues - Please inform the property manager of any entry or street lights that need replacement or any issues, such as vinyl siding or stairwell damage. Any light controlled by an interior switch falls under owner/resident responsibility, not the HOA.

Unit and vehicle safety - Although residents have experienced relatively few break-ins, please make sure your vehicle is locked and all valuables secured. We encourage you to introduce yourself to your neighbors. If you have concerns about individuals on the premises who are not residents, please notify GPD immediately.

Appliances/plumbing - Unlike apartment living, the HOA management company is not responsible for appliance or plumbing maintenance or repairs; the unit owner bears all responsibility. If you will be away from your home for an extended period of time, the Homeowners Association recommends that you drain your water heater and turn off the water to your home while you are away. Without this preventative measure, a water leak could go undetected until your return and may cause extensive damage to your home and the adjacent units.

FHA Approved: Turtle Creek recently received HUD approval for FHA Insured loans. This approval will expand the borrowing opportunities for potential buyers of condominiums. FHA loans have lower down payment requirements.

Russell Property Management
106 Regency Blvd, Greenville
(252)329-7368
chelsey@russellpm.com



Turtle Tracks

Newsletter of the Turtle Creek Homeowners' Association

Turtle Creek Board of Directors 2017:

- Beverly Davis: President
- Claudia Sundman: Vice-President
- Georgia Bell: Treasurer
- Leona Mason: Secretary
- Ashley Capps: Director
- Lauren Collins: Director
- Tate Holt: Director

Russell Property Management

- Rocky Russell: Owner
- Chelsey Bennett: HOA Manager
- Jessi Kegel : HOA Admin

Inside this issue:

Aging Appliances and Leak Info.	1
2017 Pool Season	1
Report of Annual Meeting	2
Pet Information	3
Rules Reminders	3
Helpful Info	4

Spring/Summer 2017

Aging Appliances and Leak Information

Many buildings in Turtle Creek have reached an age where appliances, such as hot water heaters, are due for replacement. Please make sure that you are vigilant about leaks and call a plumber as needed. Toilet leaks may also occur if the seal needs replacing. A wax ring is located between the bottom of the bowl and the floor flange which keeps water from leaking under the toilet onto the floor tile/carpet. The ring has a life of approximately 8-10 years. Replacing the ring is a proactive approach to preventing water damage.

should cover the homeowner's personal property and may provide Loss Assessment coverage. The HOA master policy does not cover damages caused by you or another owner/tenant/guest.



If you have a leak occurring within your unit and you cannot determine the source, please contact the property manager immediately. There is someone always on call if an emergency happens outside of normal business hours. RPM will send out their maintenance staff to determine the source of the

leak produced by a neighboring unit or within boundary walls. The owner of the unit where the source of the leak is found will be held responsible for payment of the service call. Any repairs within the unit/s will be the responsibility of the owner, unless negligence is determined. Resolving issues for responsibility from damages caused by another's negligence is up to you and your insurance agent, not the HOA nor the property manager. This is no different from the responsibility of the owner of a single family home.



2017 Pool Season

The pool season will begin on Saturday, May 27! Please see the attached pool information sheets regarding pool rules, hours, and pool access. If you have any questions, feel free to contact the property management company. We hope everyone has a happy and safe summer!



106 Regency Blvd.
Greenville, NC 27834
252-329-7368

Report of the Annual Meeting

Along with a description of activities of the past 12 months, the President and Rocky Russell addressed statements made in the concerned homeowner letter sent anonymously to many owners. Through the hard work of Rocky Russell (at no charge to Turtle Creek HOA) approval for FHA financing was obtained. This should allow first time buyers such as teachers, nurses, and other new graduates an opportunity to afford to purchase a unit. While we have several long-term tenants who are valuable members of our community, other units have had considerable turnover in occupancy. Because owners are rarely delinquent to paying dues, we were able to meet this FHA requirement as well.

Juniper removal was completed for the remaining buildings and shrubs planted. The crepe myrtles that were too close to the foundations were replaced. This project, along with regular lawn care, accounts for the larger landscaping expenditures. At the request of owners, we tried the mulch in place of pine straw. This did not work well for us and pine straw was replaced.

The parking lot resealing was completed, although equipment breakdown delayed opening the parking lot on the north end of the development at the end of the first day. With a few exceptions, residents have been positive about parking space assignments.

Again this year, an open meeting was held in September. All homeowners were notified in advance of the meeting. Only 2 owners attended. This was the same attendance as 2015. Owners can request to be on the agenda of any quarterly meeting. Meeting dates are posted on the RPM website. If owners want information on the next quarterly meeting and do not have internet access; please call RPM for the date.

Dryer vents were inspected in all buildings because of fire safety concerns and some were found to be in need of repair/connections. Because only some buildings benefited from the repairs, only owners in those buildings were assessed.

A previous Board practice had been to excuse a director who notified the Board of an absence before a meeting. This is no longer the procedure and a director who misses 3 consecutive meetings will be removed. One director was removed and reinstated to complete the final months of her term.

Oversight of finances for our HOA is provided by the Board Treasurer, Georgia Bell, who has a master's in accounting and works for a CPA. The previous treasurer was also a CPA. The treasurer oversees the checking account. The directors receive copies of all checks written on the Turtle Creek HOA account and have never chosen to require directors to sign checks.

Hazard insurance increased slightly in 2016 due to HUD requirements for FHA certification. The premiums listed in the 2015 budget included the 2014 premium which was paid when invoiced.

The HOA is not required to do an audit, but in the event that we have one performed, the estimated cost is \$10,000. The HOA has not budgeted for this expense. The cost of termite insurance is also high and our current contract is for inspection and treatment of termites, if found.

RPM employees perform minor repairs for Turtle Creek since repair companies prefer large jobs. The HOA has the option of having another company do this, but response time would probably be longer and not necessarily cheaper.

Three individuals were elected to the Board for 2-year terms: Ashley Capps, Lauren Collins and Beverly Davis.

The 2017 budget was ratified by the owners.

Meeting attendees identified several items that will be discussed by the Board in future meetings: bike racks, pool cover, and barrier fence/trees between the development and new construction on Arlington Boulevard.

Turtle Creek Rules and Regulations are to be followed by both the homeowner and the tenant. It is the homeowner's responsibility to inform their tenant of the Rules and Regulations! These can be found online at www.russellpm.com

Rules and Regulations Reminders

RPM employs a property inspector to complete an inspection of our property each month. The property is fully walked once a quarter; all others are conducted as a driving inspection. Below are reminders about a few regulations that are frequently violated:

- Water hoses may be stored in small landscaped area between two ground level units but must be kept in proper housing when not in use.
- Gas/electric grills may be stored on first floor patios only. All grills must be used at least 10 feet away from the building. Charcoal grills are strictly prohibited from the property
- It is required for exterior window screens to remain on and in good condition at all times
- Residents are NOT permitted to landscape any part of the common grounds. Any plants placed in flower beds must be in containers and maintained by the resident
- All vehicles MUST have current license/inspection stickers and should remain in drivable condition (including keeping tires inflated). No vehicle maintenance is permitted within the Turtle Creek property

A full list of current Rules and Regulations is available on RPM's website.



Pet Information

Pet owners will NOT receive a warning for any infractions. Failure to abide by the rules and regulations will result in a fine for each offense and may increase in cost for repeated violations.

All dogs are required to be on a leash and under the owner's control at all times when outside, as stated in City of Greenville Animal Control Ordinance Sec. 12-2-40.

Pet owners shall pick up and dispose of pet waste properly. Pet waste (including cat litter) must be disposed of in sealed plastic bags and placed in the dumpsters.

A pet can be categorized as a nuisance if it:

- damages, soils, or defiles private (other than it's owner's) or public property (any Turtle Creek common area) on more than one occasion
- frequently howls, yelps, barks, or make other noises that disturb the peace
- chases, snaps at or impedes a pedestrian, bicyclist or vehicle
- habitually interferes with, molests or attacks a person or other animal

Any pet violations must be submitted in writing/email with as much detail as possible. Minimum information needed to issue a violation is as follows: unit the pet/owner reside in, date & time of occurrence, and description. Pictures of the dog may also be useful for identification purposes. Without the proper information Turtle Creek HOA cannot and will not respond to pet complaints.

Remember: All complaints or work order requests should be submitted in writing/email to management

Below is helpful information in relation to Turtle Creek:

Pest /Termite Control - The HOA's pest/termite contract is with Pestech. Please notify them at 252-353-4760 if you have a general household pest control problem and remember to identify yourself as a Turtle Creek resident. Be sure to ask if there are any special instructions related to the problem you are reporting. Annual exterior termite inspection will be scheduled for in the spring/summer. You may contact Pestech directly to schedule an interior termite inspection at any time. While this is not required, we highly recommend all ground floor units being inspected for termites at least once every two years.

Dumpsters— Please close the lid to prevent rain water from accumulating. The city will pick up large items, such as furniture, but you need to call them at 252-329-4522. The city will NOT pick up appliances or construction materials so make sure that you inform the store or workers to remove these items appropriately.

Recycling - Bins are located at both ends of the development and are emptied on Wednesday mornings except for holiday weeks. Please break down any large cardboard boxes and place inside the bins. Signs posted at the locations clearly identify what can be recycled. Electronics must be recycled separately; please call the city at 252-329-4522 for information.

Lights/exterior building issues - Please inform the property manager of any entry or street lights that need replacement or any issues, such as vinyl siding or stairwell damage. Any light controlled by an interior switch falls under owner/resident responsibility, not the HOA.

Unit and vehicle safety - Although residents have experienced relatively few break-ins, please make sure your vehicle is locked and all valuables secured. We encourage you to introduce yourself to your neighbors. If you have concerns about individuals on the premises who are not residents, please notify GPD immediately.

Appliances/plumbing - Unlike apartment living, the HOA management company is not responsible for appliance or plumbing maintenance or repairs; the unit owner bears all responsibility. If you will be away from your home for an extended period of time, the Homeowners Association recommends that you drain your water heater and turn off the water to your home while you are away. Without this preventative measure, a water leak could go undetected until your return and may cause extensive damage to your home and the adjacent units.

FHA Approved: Turtle Creek recently received HUD approval for FHA Insured loans. This approval will expand the borrowing opportunities for potential buyers of condominiums. FHA loans have lower down payment requirements.

Russell Property Management
106 Regency Blvd, Greenville
(252)329-7368
chelsey@russellpm.com



Turtle Tracks

Newsletter of the Turtle Creek Homeowner's Association

Fall/Winter 2016

Turtle Creek Board of Directors 2016:

- Beverly Davis: President
- Claudia Sundman: Vice-President
- Georgia Bell: Treasurer
- Leona Mason: Secretary
- Tate Holt: Director
- Jody Jackson: Director
- Nicole Maxon: Director

Russell Property

Management, LLC

- Rocky Russell: Owner
- Chelsey Bennett: HOA Manager

Inside this issue:

Dumpster Issues	I
Cooking Oil Info.	I
HOA Bank Account Security	I
Landscaping Improvements	2
Aging Appliances and Leak Info.	2
Pet Information	3
Rules and Regs. Reminders	3
Helpful Info	4



106 Regency Blvd.
Greenville, NC 27834
252-329-7368

Dumpster Issues: IMPORTANT, PLEASE READ

Last month, what appears to be cooking oil was poured into the dumpster at the south end of Turtle Creek. The oil leaked out the bottom and coated a large area in front of the dumpster. This was a significant safety hazard for residents trying to put items in the dumpster. RPM personnel put material on the asphalt to absorb as much of the oil as possible. If you notice anyone placing a hazardous material in a

dumpster, please report this to the Property Manager as soon as possible (you will need to provide the address where this person lives).

Large items that won't fit in the dumpster will be picked up by the Sanitation Department, but only if they are notified specifically about the items. Contact them either on-line at the city

web-site (greenvillenc.gov) or by phone at 329-4522.

Large cardboard boxes should be broken down and taken to one of the recycling bins rather than placed in or next to the dumpsters.



Cooking Oil Information:

Cooking oil is an environmental hazard when it is poured in a kitchen drain or down a storm drain. Pitt County provides barrels for cooking oil disposal at the transfer station located on County Home Road, between the Animal Shelter and the Farmer's Market. This location is just a few miles south of the intersection of Arlington Boulevard and Fire Tower Road.

Clogged kitchen drains can be prevented by disposing of all grease/cooking oil in a can and wiping skillets with paper towels rather than pouring grease or oil down the drain. Don't put coffee grounds, bones or egg shells through the garbage disposal. Periodic use of a "homemade" or commercial drain product can prevent problems.

HOA Bank Account Security:

Some owners may be aware of an unscrupulous property manager of HOAs in Wilmington and Wake County areas, who embezzled large sums of money from the accounts of the HOAs she managed. The accounts were in the name of the agency rather than the HOA's. Turtle Creek HOA accounts are identified with our name and tax ID number. Property managers are not required to be licensed in NC, but RPM is owned by Rocky Russell, who is a licensed real estate agent, and he is the only person that has signature authority on these accounts.



Landscaping Improvements:

The junipers in the front of the buildings at the north end of the development will be removed this month. The crepe myrtles in the front will be removed from all buildings and replaced with a tree more appropriate in size and location. Having the equipment on site for juniper removal makes it financially possible to go ahead with crepe myrtle removal and replacement. The large shrub in front of the 1121 building will also be removed and replaced with rose plants, centrally placed. The shrub is unsightly and must be pruned often to prevent scratching the vehicles parked beside it.

Turtle Creek Rules and Regulations are to be followed by both the homeowner and the tenant. It is the homeowner's responsibility to inform their tenant of the Rules and Regulations! These can be found online at www.russellpm.com

Aging Appliances and Leak Information:

Many buildings in Turtle Creek have reached an age where appliances, such as hot water heaters, are due for replacement. Please make sure that you are vigilant about leaks and call a plumber as needed. Toilet leaks may also occur if the seal needs replacing. A wax ring is located between the bottom of the bowl and the floor flange which keeps water from leaking under the toilet onto the floor tile/carpet. The ring has a life of approximately 8-10 years. Replacing the ring is a proactive approach to preventing water damage.

Please be sure you have adequate owner insurance to cover any damage to your unit and any neighboring units from appliances, air conditioners, or other leaks. You should have a HO-6 insurance policy if you occupy the home, or a Business Owners Policy if your unit is rented. The HO-6 policy should cover the homeowner's personal property and may provide Loss Assessment coverage. The HOA master policy does not cover damages caused by you or another owner/tenant.

If you have a leak occurring within your unit and you cannot determine the source, please contact the property manager immediately. RPM will send out their maintenance staff to determine the source of the leak produced by a neighboring unit or within boundary walls. The owner of the unit where the source of the leak is found will be held responsible for payment of the service call. Any repairs within the unit/s will be the responsibility of the owner, unless negligence is determined. Resolving issues for responsibility from damages caused by another's negligence is up to you and your insurance agent, not the HOA nor the property manager. This is no different from the responsibility of the owner of a single family home.



Pet Reminders

Pet owners will NOT receive a warning for any infractions. Failure to abide by the rules and regulations will result in a fine for each offense and may increase in cost for repeated violations.

All dogs are required to be on a leash and under the owner's control at all times when outside, as stated in City of Greenville Animal Control Ordinance Sec. 12-2-40.

Pet owners shall pick up and dispose of pet waste properly. Pet waste (including cat litter) must be disposed of in sealed plastic bags and placed in the dumpsters.

A pet can be categorized as a nuisance if it:

- damages, soils, or defiles private (other than it's owner's) or public property (any Turtle Creek common area) on more than one occasion
- frequently howls, yelps, barks, or make other noises that disturb the peace
- chases, snaps at or impedes a pedestrian, bicyclist or vehicle
- habitually interferes with, molests or attacks a person or other animal

Any pet violations must be submitted in writing/email with as much detail as possible. Minimum information needed to issue a violation is as follows: unit the pet/owner reside in, date & time of occurrence, and description. Pictures of the dog may also be useful for identification purposes. Without the proper information Turtle Creek HOA cannot and will not respond to pet complaints.



Rules and Regulations Reminders

RPM employs a property inspector to complete an inspection of our property each month. The property is fully walked once a quarter; all others are conducted as a driving inspection. Below are reminders about a few regulations are that frequently violated:

- Decorative items may only be hung in a manner that does not damage the exterior building materials. Hooks for light items are permitted to be installed in the top part of the patio/balcony opening ONLY, not on the sides or railing
- Water hoses may be stored in small landscaped area between two ground level units but must be kept in proper housing when not in use.
- Gas/electric grills may be stored on first floor patios only. All grills must be used at least 10 feet away from the building. Charcoal grills are strictly prohibited from the property
- It is required for exterior window screens to remain on and in good condition at all times
- Residents are NOT permitted to landscape any part of the common grounds. Any plants placed in flower beds must be in containers and maintained by the resident
- All vehicles MUST have current license/inspection stickers and should remain in drivable condition (including keeping tires inflated)
- No vehicle maintenance is permitted within the Turtle Creek property

A full list of current Rules and Regulations is available on RPM's website.

Remember: All complaints or work order requests should be submitted in writing/email to management

Below is helpful information in relation to Turtle Creek:

Pest /Termite Control - The HOA's pest/termite contract is with Pestech. Please notify them at 252-353-4760 if you have a general household pest control problem and remember to identify yourself as a Turtle Creek resident. Be sure to ask if there are any special instructions related to the problem you are reporting. Annual exterior termite inspection will be scheduled for in the spring/summer. You may contact Pestech directly to schedule an interior termite inspection at any time. While this is not required, we highly recommend all ground floor units being inspected for termites at least once every two years.

Dumpsters— Please close the lid to prevent rain water from accumulating. The city will pick up large items, such as furniture, but you need to call them at 252-329-4522. The city will NOT pick up appliances or construction materials so make sure that you inform the store or workers to remove these items.

Recycling - Bins are located at both ends of the development and are emptied on Wednesday mornings except for holiday weeks. Please break down any large cardboard boxes and place inside the bins. Signs posted at the locations clearly identify what can be recycled. Electronics must be recycled separately; please call the city at 252-329-4522 for information.

Lights/exterior building issues - Please inform the property manager of any entry or street lights that need replacement or any issues, such as vinyl or stairwell damage. Any light controlled by an interior switch falls under owner/resident responsibility, not the HOA.

Unit and vehicle safety - Although residents have experienced relatively few break-ins, please make sure your vehicle is locked and all valuables secured. We encourage you to introduce yourself to your neighbors. If you have concerns about individuals on the premises who are not residents, please notify GPD immediately.

Appliances/plumbing - Unlike apartment living, the HOA management company is not responsible for appliance or plumbing maintenance or repairs; the unit owner bears all responsibility. If you will be away from your home for an extended period of time, the Homeowners Association recommends that you drain your water heater and turn off the water to your home while you are away. Without this preventative measure, a water leak could go undetected until your return causing extensive damage to your home and the adjacent homeowners.

FHA Approved: Turtle Creek recently received HUD approval for FHA Insured loans. This approval will expand the borrowing opportunities for potential buyers of condominiums. FHA loans have lower down payment requirements.

Russell Property Management
106 Regency Blvd, Greenville
(252)329-7368
chelsey@russellpm.com



Turtle Tracks

Newsletter of the Turtle Creek Homeowner's Association

Spring 2016

Turtle Creek Board of Directors 2016:

- Beverly Davis: President
- Claudia Sundman: Vice-President
- Georgia Bell: Treasurer
- Leona Mason: Secretary
- Tate Holt: Director
- Jody Jackson: Director
- Nicole Maxon: Director

Russell Property Management, LLC

- Rocky Russell: Owner
- Chelsey Bennett: HOA Manager

Inside this issue:

Emergency Repair Calls	1
Preventing Drain Clogs	1
Preventing Toilet Leaks	1
2016 Pool Season	1
Dumpster Rules	2
2016 Annual Meeting	2-3
Pet Information	3
Helpful Info	4



106 Regency Blvd.
Greenville, NC 27834
252-329-7368

Emergency Repair Calls

An emergency situation means an owner's unit or an adjoining unit will have increasing damage if the cause is not addressed immediately. The management company has someone on call 24 hours a day to respond to these repair calls. Any time a leak occurs that affects an adjoining unit, please contact management

immediately in order to prevent costly repairs caused by delay of service. Tenants are asked to keep the contact information for management on hand, in order to have quick access to assistance if such a situation should arise. Failure to notify the property manager of an

emergency in a timely manner may result in consequences imposed by the HOA Board.



Preventing drain clogs:

Clogged kitchen drains can be prevented by disposing of all grease and cooking oil in a can and wiping skillets with paper towels rather than pouring grease and oil down the drain. Don't put coffee grounds, bones or egg shells through the garbage disposal. Periodic use of a "homemade" or commercial drain product can prevent problems.

Preventing toilet leaks:

A wax ring is located between the bottom of the bowl and the floor flange and keeps water from leaking under the toilet onto the floor tile/carpet. The ring has a life of approximately 8-10 years. Replacing the ring is a proactive approach to preventing water damage.

2016 Pool Season

The pool season will begin on Saturday, May 28! Please see the attached pool information sheets regarding pool rules, hours, and pool access. If you have any questions, feel free to contact the property management company.

Dumpster Rules



Discarded appliances, water heaters, flooring, carpet, and all construction debris must be removed by the installer or resident and must be taken to the landfill. For furniture and mattress/box springs, contact the City of Greenville Public Works department to arrange pickup. Items being picked up by Public Works should not be placed by the dumpster until the night before the scheduled pick up. Bulky item pick up should be reported to the City of Greenville online through City Compass, available through the city's website <http://www.greenvillenc.gov/> or by calling 252.329.4522. Bulky item pick up is by appointment only and typically occurs on Wednesdays. Recycle bins are located at each end of the development. Information on what can be recycled is posted above the bins. The transfer station located on County Home Rd (besides the Farmer's Market) will accept electronics, small appliances, and used batteries.

Turtle Creek Rules and Regulations are to be followed by both the homeowner and the tenant. It is the homeowner's responsibility to inform their tenant of the Rules and Regulations! These can be found online at www.russellpm.com

2016 Annual Meeting

The Annual Meeting was held March 21, 2016. The following information was shared by the President.

The pool bottom was repaired as planned.

Juniper was removed from the front of buildings at the east end of the development. The shrubs planted are the variety planted around the pool and these have thrived for at least 10 years. The 2016 budget includes funds to remove junipers and replace shrubs at the west end this year. We may only complete 7 buildings this year depending on the estimate from the landscaper.

We continue to pursue FHA certification for loans. The hope is that approval will provide more opportunity for first time individual buyers to purchase our units. We believe owners have a more vested interest in maintaining standards for Turtle Creek than renters, especially short term ones. The FHA does require a fairly high escrow and operating fund balance so that impacts our planning.

Since owners were unhappy with the switch in pest control services, we have returned to PesTech effective April 1, 2016, although the contract is more expensive.

Pine straw was removed and mulch was installed as the replacement. Some units have had over-wash from the mulch onto breezeways. We had a very wet February, but we will continue to monitor whether the mulch is a good choice.

Most of you know that First Bank out of Washington, NC is building behind 1100 and 1102. I have asked Chelsey to communicate with them about parking lot security lighting because we had an issue with a new office building behind 1115 and 1117. The lights shone directly into the rear units and required shielding. We lost some trees at the rear of buildings on the west end when the lots were leveled for construction of the buildings on Arlington. We will need to monitor the trees behind 1100 and 1102 since they will be more vulnerable to wind damage. A positive from the erection of the bank will be less mildew on the rear of these buildings since more sunlight will hit the buildings.

2016 Annual Meeting Cont'd

At last year's meeting some owners expressed a desire to interact more frequently with the Board. An open meeting was held in September, but only 2 owners attended.

The landscaper has recommended the removal of a number of river birch and other trees because the roots are above ground making them a possible safety hazard and an obstacle for the mowers. The Board is very reluctant to remove more trees, but I wanted to make you aware of the recommendation.

We have contracted to have all buildings pressure washed each year and gutters cleaned twice a year.

Putting salt on the sidewalks to prevent and/or treat icing continues to be a challenge. We have shovels and de-icer pellets on-site, but application is problematic. Jody and her husband, Claudia and I have done this in the past, but aging and mobility issues have taken their toll. Chelsey found a small landscaping business that may be able to help, but the problem this winter was ice on the sidewalk in front of 1110 Saturday night and Sunday morning. Fortunately, I have a very helpful son who came over and carried the bags of salt for me and we applied it. There was some ice in front of 1111 and we put salt there. If there are owners willing to help out with this problem, we are very open to volunteers.

The Board has obtained one estimate for seal-coat and striping the parking lot. There is no firm decision to resealing the parking lot, but repainting the assigned parking spaces will need to be done. Someone painted letters at 1102 and now some units have 2 assigned spaces and there are not enough spaces for each unit to be assigned 2. We will take into consideration that some of the assignments, especially 1141 have not worked well for residents.

We signed a contract to have the entire development treated for fire ants twice a year since none of the pest control contracts include this. Board members have treated mounds in the past, but we needed a more effective response to the problem especially at the pool.

Pet Reminders

Pet owners will NOT receive a warning for any infractions. Failure to abide by the rules and regulations will result in a fine for each offense and may increase in cost for repeated violations.

All dogs are required to be on a leash and under the owner's control at all times when outside, as stated in City of Greenville Animal Control Ordinance Sec. 12-2-40.

Pet owners shall pick up and dispose of pet waste properly. Pet waste (including cat litter) must be disposed of in sealed plastic bags and placed in the dumpsters.

A pet can be categorized as a nuisance if it:
-damages, soils, or defiles private (other than it's owner's) or public property (any Turtle Creek common area) on more than one occasion

-frequently howls, yelps, barks, or make other noises that disturb the peace

-chases, snaps at or impedes a pedestrian, bicyclist or vehicle

-habitually interferes with, molests or attacks a person or other animal.

Any pet violations must be submitted in writing/email with as much detail as possible. Minimum information needed to issue a violation is as follows: unit the pet/owner reside in, date & time of occurrence, and description. Without the proper information Turtle Creek HOA cannot and will not respond to pet complaints.

Remember: All complaints or work order requests should be submitted in writing/email to management

IF YOU ARE NEW TO TURTLE CREEK-- The following information may be helpful:

Pest /Termite Control - The HOA's pest/termite contract is with Pestech. Please notify them at 252-353-4760 if you have a general household pest control problem and be sure to identify yourself as a Turtle Creek resident. Be sure to ask if there are any special instructions related to the problem you are reporting. Annual exterior termite inspection will be scheduled for late summer. You may contact Pestech directly to schedule an interior inspection at any time.

Dumpsters– Please close the lid to prevent rain water from accumulating. The city will pick up large items, such as furniture, but you need to call them at 252-329-4522. The city will NOT pick up appliances or construction materials so make sure that you inform the store or workers to remove these items.

Recycling - Bins are located at both ends of the development and are emptied on Wednesday mornings except for holiday weeks. Please break down any large corrugated cardboard boxes and place beside the bins. Signs posted at the locations clearly identify what can be recycled. Electronics must be recycled separately; please call the city at 252-329-4522 for information.

Lights/exterior building issues - Please inform the property manager of any entry or street lights that need replacement or any issues such as vinyl or stairwell damage.

Unit and vehicle safety - Although residents have experienced relatively few break-ins, please make sure your vehicle is locked and all valuables secured. We encourage you to introduce yourself to your neighbors. If you have concerns about individuals on the premises who are not residents, please notify GPD immediately.

Appliances/plumbing - Unlike apartment living, the HOA management company is not responsible for appliance or plumbing maintenance or repairs; the unit owner bears all responsibility.

REMINDERS:

If you will be away from your home for an extended period of time, the Homeowners Association recommends that you drain your water heater and turn off the water to your home while you are away. Without this preventative measure, a water leak could go undetected until your return causing extensive damage to your home and the adjacent homeowners.

Russell Property Management
106 Regency Blvd, Greenville
(252)329-7368
chelsey@russellpm.com



Turtle Tracks

Newsletter of the Turtle Creek Homeowner's Association

Summer/Fall 2015

Turtle Creek Board of Directors 2015:

- Beverly Davis: President
- Claudia Sundman: Vice-President
- Georgia Bell: Treasurer
- Jessi Cannon: Secretary
- Jody Jackson: Director
- Nicole Maxon: Director
- Adrian Solomon: Director

Russell Property Management, LLC

- Rocky Russell: Owner
- Chelsey Bennett: HOA Manager

Emergency Repair Calls	1
Preventing Drain Clogs/Toilet Leaks	1
Open Meeting	1
Dumpster Rules	2
Pet Owners	2
Insurance Reminders	3
General Updates	3
Helpful Information	4



106 Regency Blvd.
Greenville, NC 27834
252-329-7368

Emergency Repair Calls

An emergency situation means an owner's unit or an adjoining unit will have increasing damage if the cause is not addressed immediately. The management company has someone on call 24 hours a day to respond to these repair calls. Any time a leak occurs that affects an adjoining unit, please contact management

immediately in order to prevent costly repairs caused by delay of service. Tenants are asked to keep the contact information for management on hand, in order to have quick access to assistance if such a situation should arise. Failure to notify the property manager of an emer-

gency in a timely manner may result in consequences imposed by the HOA Board.



Preventing drain clogs:

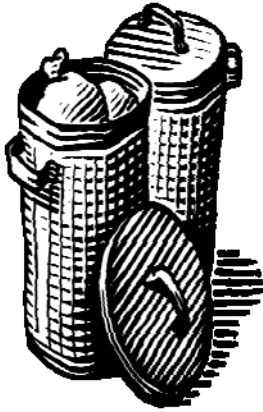
Clogged kitchen drains can be prevented by disposing of all grease and cooking oil in a can and wiping skillets with paper towels rather than pouring grease and oil down the drain. Don't put coffee grounds, bones or egg shells through the garbage disposal. Periodic use of a "homemade" or commercial drain product can prevent problems.

Preventing toilet leaks:

A wax ring is located between the bottom of the bowl and the floor flange and keeps water from leaking under the toilet onto the floor tile/carpet. The ring has a life of approximately 8-10 years. Replacing the ring is a proactive approach to preventing water damage.

Open Meeting

At the Annual Meeting, several owners expressed a desire to meet more often with the Board. A 30-minute meeting will be held at 5:30 p.m. on 9/21 at the Unitarian Universalist Congregation on Oakmont Street. At sign-in, owners will indicate if they want to speak. The amount of time allotted per speaker will be determined by the number requesting to address the Board. There will be no voting nor action take at this time.



Dumpster Rules

1. Paint cans should be open so paint can fully dry and harden. Closed containers and liquid paint will not be collected. Place empty cans or completely dried cans at dumpster with lids off.
2. Discarded appliances, water heaters, flooring, carpet, and all construction debris must be removed by the installer or resident and must be taken to the landfill. For furniture and mattress/box springs, contact the City of Greenville Public Works department to arrange pickup. Items being picked up by Public Works should not be placed by the dumpster until the night before the scheduled pick up. Wednesday is the typical pick up date. Bulky item pick up should be reported to the City of Greenville online through City Compass, available through the city's website: <http://www.greenvillenc.gov/> or by calling 252-329-4552.

Turtle Creek Rules and Regulations are to be followed by both the homeowner and the tenant. It is the homeowner's responsibility to inform their tenant of the Rules and Regulations!

Reminders to Pet Owners



There will no longer be a warning to pet owners for failure to abide by the rules and regulations for pet management. Infractions will result in a fine for the first offense and increase in cost for each successive violation.

Dog owners are required to carry a plastic bag to dispose of dog poop. The fine for not cleaning up after a dog is \$100 per incident. Most dog owners have demonstrated responsibility for

cleaning up after their pets, but problems have been noted in the area behind the 1125 slab and the 1129 building. It is **NOT** acceptable to leave dog poop in the island area across from the 1115 and 1135 buildings. If you can identify an owner who is not cleaning up after his/her pet(s), please notify the property manager so the appropriate action can be taken.

A pet can be categorized as a nuisance if it: damages, soils or defiles private (other than it's owner's) or public property (any Turtle Creek common area) on more than one

occasion, frequently howls, yelps, barks or makes other noises that disturb the peace, chases, snaps at, or impedes a pedestrian, bicyclist or vehicle OR habitually interferes with, molests, or attacks a person or other animal.

Dogs must be on a leash according to City of Greenville regulations. If a pet is a nuisance or does not have a collar and rabies tag and/or is not in its owner's control, you can notify Animal Control at 355-3879 or go on-line at www.co.pitt.nc.us.

Insurance Reminders

Several first floor units have experienced damages related to an upstairs unit so it seems relevant to revisit the importance of insurance coverage.

MIP: The HOA has purchased a Master Insurance Policy (MIP) for all of the buildings and common areas of the Association. The MIP covers contents of the home considered to be part of the structure when initially built. If your unit has been improved by installing more expensive appliances or floor coverings, for example, the MIP does not cover "betterments" or your personal property.

Owners: It is essential that unit owners have an "HO6" policy to protect personal belongings in the event of a loss or damage to your property. Investors or owners who rent their property to a third party should have a "Business Owner's Policy." The latter policy seldom provides coverage for the renter's personal property. Both policy types should provide Loss Assessment Coverage and may provide insurance protection if your unit is damaged by wind, water, theft or fire. The HOA recommends that you obtain at least \$10,000 in Loss Assessment Coverage. Loss Assessment Coverage does not provide protection for any special assessment the Board may assess your home for normal maintenance and repairs.

Renters: You should purchase renter's insurance to cover your personal belongings and it would be wise to find out if your landlord has a business owner's policy.

Responsibility for damages to an adjacent unit varies depending on whether or not negligence was involved so documentation of maintenance of air conditioning units and appliances such as toilets, washing machines and water heaters is important for owners and renters.

Recycling

Many Turtle Creek residents take advantage of the recycling bins located at each end of the development. The transfer station located about 2 miles south on County Home Road beside the Farmer's Market now accepts electronics, small appliances and used batteries. Information on what can be recycled is posted above the bins. If you notice that new residents are placing multiple boxes in the dumpsters, please take a minute to let them know where the recycling bins are so there is room in the dumpster for your trash/garbage.

General Updates

Landscaping: Shrubbery and liriopie is scheduled for planting in mid-October.

Fencing: The fence across from the 1129 building was extended toward the ditch to deter trespassers from the neighboring apartments.

Fire ants: A contract has been signed to treat fire ant mounds twice a year.

Remember: All complaints or work order requests should be submitted in writing to HOAadmin@russellpm.com

IF YOU ARE NEW TO TURTLE CREEK-- The following information may be helpful:

Pest Control - The HOA has a contract with Otho's Pest Management. Please notify them at 1-800- 448-1151 if you have a general household pest control problem and be sure to identify yourself as a Turtle Creek resident. You can contact them about pest problems in your unit and on your porch/patio. Be sure to ask if there are any special instructions related to the problem you are reporting.

Dumpsters- please close the lid to prevent rain water from accumulating. Please flatten large boxes before placing them in the dumpster. The city will pick up large items, such as furniture, but you need to call them at 329-4522. The city will NOT pick up appliances or construction materials so make sure that you inform the store or workers to remove these items.

Recycling - Recycling - bins are located at both ends of the development and are CURRENTLY (subject to change) emptied on Wednesday mornings except for holiday weeks. Please break down any large corrugated cardboard boxes and place beside the bins. Signs posted at the locations clearly identify what can be recycled. Electronics must be recycled separately; please call the city at 329-4522 for information.

Lights/exterior building issues - please inform the property manager of any entry or street lights that need replacement or any issues such as vinyl or stairwell damage.

Unit and vehicle safety - although residents have experienced relatively few break-ins, please make sure your vehicle is locked and all valuables secured. We encourage you to introduce yourself to your neighbors. If you have concerns about individuals on the premises who are not residents, please notify GPD immediately.

Appliances/plumbing - unlike apartment living, the HOA management has no responsibility for appliance or plumbing maintenance or repairs; the unit owner bears all responsibility.

Pool Security: Individuals have been observed swimming in the pool after hours. It is not known if the trespassers are Turtle Creek residents. If you notice swimmers after 8:00 p.m., please call the Greenville Police Department. It is not necessary to give your name; the report can be made anonymously.

REMINDERS:

If you will be away from your home for an extended period of time, the Homeowners Association recommends that you turn off your water heater and the water to your home while you are away. Without this preventative measure, a water leak could go undetected until your return causing extensive damage to your home and the adjacent homeowners.

Russell Property Management
(252)329-7368 chelsey@russellpm.com



Turtle Tracks

Newsletter of the Turtle Creek Homeowner's Association

Spring 2015

Turtle Creek Board of Directors 2015:

- Beverly Davis: President
- Claudia Sundman: Vice-President
- Georgia Drum: Treasurer
- Jessi Cannon: Secretary
- Jody Jackson: Director
- Nicole Maxon: Director
- Adrian Solomon: Director

Russell Property Management, LLC

- Rocky Russell: Owner
- Chelsey Bennett: HOA Manager

Emergency Repair Calls	1
Preventing Drain Clogs	1
Preventing Toilet Leaks	1
Dumpster Rules	2
Pet Owners	2
2015 Annual Meeting	3
Building Landscaping	3
Helpful Information	4



106 Regency Blvd.
Greenville, NC 27834
252-329-7368

Emergency Repair Calls

An emergency situation means an owner's unit or an adjoining unit will have increasing damage if the cause is not addressed immediately. The management company has someone on call 24 hours a day to respond to these repair calls. Any time a leak occurs that affects an adjoining unit, please contact management

immediately in order to prevent costly repairs caused by delay of service. Tenants are asked to keep the contact information for management on hand, in order to have quick access to assistance if such a situation should arise. Failure to notify the property manager of an emer-

gency in a timely manner may result in consequences imposed by the HOA Board.



Preventing drain clogs:

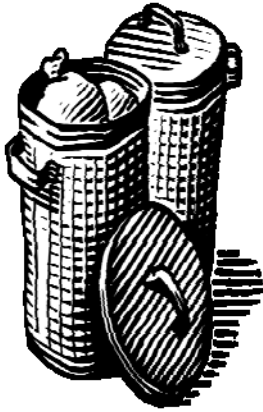
Clogged kitchen drains can be prevented by disposing of all grease and cooking oil in a can and wiping skillets with paper towels rather than pouring grease and oil down the drain. Don't put coffee grounds, bones or egg shells through the garbage disposal. Periodic use of a "homemade" or commercial drain product can prevent problems.

Preventing toilet leaks:

A wax ring is located between the bottom of the bowl and the floor flange and keeps water from leaking under the toilet onto the floor tile/carpet. The ring has a life of approximately 8-10 years. Replacing the ring is a proactive approach to preventing water damage.

2015 Pool Season

The pool season will begin on Saturday, May 23rd! Please see the attached pool information sheets regarding pool rules, hours, and pool access. If you have any questions, feel free to contact the property management company.



Dumpster Rules

1. Paint cans should be open so paint can fully dry and harden. Closed containers and liquid paint will not be collected. Place empty cans or completely dried cans at dumpster with lids off.
2. Discarded appliances, water heaters, flooring, carpet, and all construction debris must be removed by the installer or resident and must be taken to the landfill. For furniture and mattress/box springs, contact the City of Greenville Public Works department to arrange pickup. Items being picked up by Public Works should not be placed by the dumpster until the night before the scheduled pick up. Bulky item pick up should be reported to the City of Greenville online through City Compass, available through the city's website: <http://www.greenvillenc.gov/>

Turtle Creek Rules and Regulations are to be followed by both the homeowner and the tenant. It is the homeowner's responsibility to inform their tenant of the Rules and Regulations!

Reminders to Pet Owners



There will no longer be a warning to pet owners for failure to abide by the rules and regulations for pet management. Infractions will result in a fine for the first offense and increase in cost for each successive violation.

Dog owners are required to carry a plastic bag to dispose of dog poop. The fine for not cleaning up after a dog is \$100 per incident. Most dog owners have demonstrated responsibility for

cleaning up after their pets, but problems have been noted in the area behind the 1125 slab and the 1129 building. It is **NOT** acceptable to leave dog poop in the island area across from the 1115 and 1135 buildings. If you can identify an owner who is not cleaning up after his/her pet(s), please notify the property manager so the appropriate action can be taken.

A pet can be categorized as a nuisance if it: damages, soils or defiles private (other than it's owner's) or public property (any Turtle Creek common area) on more than one

occasion, frequently howls, yelps, barks or makes other noises that disturb the peace, chases, snaps at, or impedes a pedestrian, bicyclist or vehicle OR habitually interferes with, molests, or attacks a person or other animal.

Dogs must be on a leash according to City of Greenville regulations. If a pet is a nuisance or does not have a collar and rabies tag and/or is not in its owner's control, you can notify Animal Control at 355-3879 or go on-line at www.co.pitt.nc.us.

2015 Annual Meeting

The Annual Meeting was held March 24, 2015 at the Tara Condominium Club House. The meeting was chaired by Jody Jackson, President. Mrs. Jackson reported that the pool bottom needs repair and funds may be taken from escrow to cover the cost. Parking lot asphalt repair was completed and some trees were removed because they posed a danger to buildings. All buildings will be pressure washed in May and gutters cleaned. The juniper around the front of buildings will be removed over the next 2 years beginning with the even-numbered buildings since they are the oldest. The HOA will continue to seek FHA loan approval certification by keeping funds in the budget to be used if needed.

A quorum was established and the 2014 Annual Meeting minutes were approved as circulated.

The following owners were elected to the Board for 2-year terms: Jessi Cannon, Beverly Davis and Nicole Maxon.

Mr. Russell reviewed the proposed 2015 budget and stated \$15,000 is included for maintenance, insurance is projected to increase by 3% and the cost of the management contract will increase by \$1/door. The landscaping budget includes pine straw cost. Several owners expressed issues about lack of pine straw under the rear stairwells and clogging the gutters. Other landscaping issues were shared with the company.

No information is available about construction that may occur on Arlington Boulevard behind the 1100 or 1102 buildings or the 1125 slab.

There are concerns about mosquitos in the water pooling at the Arlington Boulevard site. A new pest control company began service on April 1, 2015. You can reach Otho's Pest Management at 1-800-448-1151.

Additional recycle bins have been added to each location. Additional concerns about overflowing recycling bins monitored

Dog poop complaints have decreased, but trespassing from Breezewood Townes remains an issue.

Recycling

Many Turtle Creek residents take advantage of the recycling bins located at each end of the development. The transfer station located about 2 miles south on County Home Road beside the Farmer's Market now accepts electronics, small appliances and used batteries. Information on what can be recycled is posted above the bins. If you notice that new residents are placing multiple boxes in the dumpsters, please take a minute to let them know where the recycling bins are so there is room in the dumpster for your trash/garbage.

Remember: All complaints or work order requests should be submitted in writing to HOAadmin@russellpm.com

IF YOU ARE NEW TO TURTLE CREEK-- The following information may be helpful:

Pest Control - The HOA has a contract with Otho's Pest Management. Please notify them at 1-800- 448-1151 if you have a general household pest control problem and be sure to identify yourself as a Turtle Creek resident. You can contact them about pest problems in your unit and on your porch/patio. Be sure to ask if there are any special instructions related to the problem you are reporting.

Dumpsters- please close the lid to prevent rain water from accumulating. Please flatten large boxes before placing them in the dumpster. The city will pick up large items, such as furniture, but you need to call them at 329-4522. The city will NOT pick up appliances or construction materials so make sure that you inform the store or workers to remove these items.

Recycling - bins are located at both ends of the development and are emptied on Wednesday mornings except for holiday weeks. Please break down any large corrugated cardboard boxes and place beside the bins. Signs posted at the locations clearly identify what can be recycled. Electronics must be recycled separately; please call the city at 329-4522 for information.

Lights/exterior building issues - please inform the property manager of any entry or street lights that need replacement or any issues such as vinyl or stairwell damage.

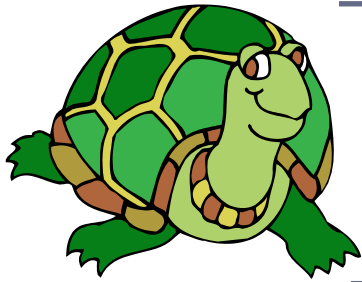
Unit and vehicle safety - although residents have experienced relatively few break-ins, please make sure your vehicle is locked and all valuables secured. We encourage you to introduce yourself to your neighbors. If you have concerns about individuals on the premises who are not residents, please notify GPD immediately.

Appliances/plumbing - unlike apartment living, the HOA management has no responsibility for appliance or plumbing maintenance or repairs; the unit owner bears all responsibility.

REMINDERS:

If you will be away from your home for an extended period of time, the Homeowners Association recommends that you turn off your water heater and the water to your home while you are away. Without this preventative measure, a water leak could go undetected until your return causing extensive damage to your home and the adjacent homeowners.

Russell Property Management
(252)329-7368
chelsey@russellpm.com



Turtle Tracks

Newsletter of the Turtle Creek Homeowner's Association

Fall 2014

Turtle Creek Board of Directors 2014:

- Jody Jackson: President
- Beverly Davis: Vice-President/Secretary
- Beth Wade: Treasurer
- Claudia Sundman, Director
- Nicole Maxon, Director
- Georgia Drum, Director
- Adrian Solomon, Director

Russell Property Management, LLC

- Owner:
Rocky Russell
- HOA Manager:
Chelsey Bennett

Inside this issue:

Revisions to Rules and Regulations	1
Shrubbery / Signage	1
Termite Inspections	1
Safety Concerns	2
Trash / Recycling	2
Pet Owners	2
Service Calls	3
Water Heater	3
Water/Sewer	3
Work Order Request	3
Responsibility	3
Insurance Loss	4

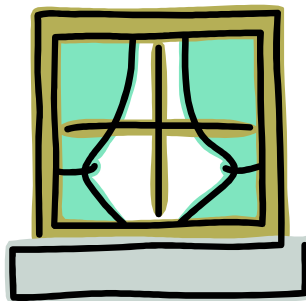


106 Regency Blvd.
Greenville, NC 27834

Revisions to Rules and Regulations

At the Board Meeting on 9/15/14, changes were made to existing rules and regulations.

The complete rules and regulations are available on the Turtle Creek HOA website. Revisions are noted here.



General Regulations

12. Window Treatment: Only white, beige or curtains lined in white, or venetian blinds will cover windows. No flags, banners or other colorful material will be used as drapes, curtains or coverings. White or beige pleated shades, or brown or beige bamboo blinds are the only material that can be installed on porch/patios.

15. Items may not be left/stored outside units in the breezeway including, but not limited to garbage and bicycles.

16. No item or group of items in the breezeway that obstruct a 36" entry or exit is permitted. Each unit is allowed up to 2 decorative items, limited to 12" in length or diameter, including but not limited to planters. If another resident complains that a decorative item is offensive, the Board reserves the right to require removal of the item.

17. Unit owners/tenants may not place planters or decorative items in the common area in front of another unit unless prior permission is obtained.

Shrubbery Replacement / Signage

Shrub replacement is scheduled for the fall, primarily at the east end of the development (even-numbered buildings). Road signs will be installed at the entrances to identify buildings at the east and west ends. Google Earth will be notified that the correct street address for Turtle Creek is Turtle Creek Road, not Turtle Creek Drive.

Termite Inspections

A unit in the 1121 building recently experienced major damage from termites. Pestech will inspect the property externally on an annual basis to check for any visible active infestation. Internal inspections are only completed on an "as-needed" basis. Owners are strongly encouraged to arrange an internal inspection of their unit if there is any indication of an infestation. Any termite damage repairs completed for a unit will be the responsibility of the owner. Contact Pestech at 353-4760 to schedule or for other pest control issues.



Safety Concerns



We have experienced a few incidents related to theft from cars or units. Always remember to lock your vehicle and remove items from view of people who may be looking for an opportunity to steal. If we get to know our neighbors, it will be easier to identify individuals who are not residents.

Calling or notifying a Board Member will only delay law enforcement response. If you have concerns about trespassers or possible break-ins please notify the Greenville Police Department.

Turtle Creek Rules and Regulations are to be followed by both the homeowner and the tenant. It is the homeowner's responsibility to inform their tenant of the Rules and Regulations! These can be found on our website at www.russellpm.com

Reminders for Pet Owners

Most dog owners have demonstrated responsibility for cleaning up after their pets. Dog owners/walkers must carry a plastic bag and use it for picking up poop. Please discard the bags in the dumpster. If you know the unit number of an owner who is not cleaning up after their pet(s), please notify the property manager so the appropriate action, (warning or fine) can be applied.

A pet can be categorized as a nuisance if it:

- ◇ damages, soils or defiles private (other than it's owner's) or public property (Turtle Creek common area) on more than one occasion
- ◇ frequently howls, yelps, barks or makes other noises that disturb the peace
- ◇ chases, snaps at, or impedes a pedestrian, bicyclist or vehicle
- ◇ habitually interferes with, molests, or attacks a person or other animal

Dogs must be on a leash according to City of Greenville regulations.

If a pet is a nuisance or does not have a collar and rabies tag and/or is not in its owner's control, you can notify Animal Control at 355-3879 or go on-line at www.co.pitt.nc.us.



Trash Pick-up/Recycling

The dumpsters are emptied twice a week (except for holiday weeks). The sanitation department drivers are not responsible for picking up any items outside the dumpsters. Please break down any cardboard boxes before placing them in the dumpster to leave more room for other trash. If you have large items (such as furniture), please call Greenville Sanitation at 329-4522 for pick up. The city DOES NOT pick up any construction materials. If you have carpet replaced, walls painted, or any other repair work completed, please make sure your contractor knows that he/she is responsible for disposal of all construction materials.

Recycling carts are located across from the 1135 building and to the left of the 1110 building. The recycling carts are emptied on Wednesday mornings (except for holiday weeks). Signs above the bins list what items are recyclable. Do not place garbage in the recycling bins. Remember rinse your cans/bottles before placing them in the bins.

Emergency Service Calls

An emergency situation means an owner's unit or an adjoining unit will have increasing damage if the cause is not addressed immediately. The management company has someone on call 24 hours a day to respond to these repair calls. Any time a leak occurs that affects an adjoining unit, please contact management immediately in order to prevent costly repairs caused by delay of service. Tenants are asked to keep the contact information for management on hand, in order to have quick access to assistance if such a situation should arise. Failure to notify the property manager of an emergency in a timely manner may result in consequences imposed by the HOA Board of Directors.

Water Heaters

Most water heaters have a small tank (about the size of a gallon milk jug) installed above their water heater. If you have not removed the expansion tank on your water heater, you may want to prevent a flooding issue by having the expansion tank removed since it is no longer required by Greenville Utilities. Contact the HOA manager if you need more information.



Water/Sewer Charges

The cost of water and sewer service is included your HOA fees. Please remember to contact a plumber if a toilet continues to run as a continuously running toilet uses a lot of water in a 24-hour period. Several units have had water damage to the owner's unit or the unit below due to failure of the wax seal. Seals should generally be replaced 8-10 years after installation.



Work Order Requests

The complex is inspected each month during daylight hours for articles in breezeways or common areas, problems with vinyl or dryer vents, etc. If you notice entry lights out or other issues, please notify the HOA office so the problem can be addressed as quickly as possible. All work order requests must be submitted in writing or via email.

Remember: All complaints or work order requests should be submitted in writing to chelsey@russellpm.com

HOA vs Owner Responsibility

The HOA is responsible for landscaping, water, pressure washing, gutter cleaning, parking lot and pool maintenance, etc. Owners are responsible for painting, wallpaper, carpet replacement, repairs to any appliances (including hot water heaters), heat and A/C maintenance, etc. In general, the HOA is responsible for maintenance to the outside and the unit owner is responsible for the inside. When the responsibility is in question, the Board will become involved.

In addition, the unit owner is responsible for any damage or destruction to another unit if it is determined an owner was negligent. This responsibility exists if the unit is damaged by reason of acts or omissions by the owner or any occupant of the unit. Condominium documents state that the owner of the unit causing the damage/destruction must make payment when demanded by the owner of the other unit.

It is important to notify the property manager promptly for any issues/concerns. Also, please notify them if something happens in your unit that might impact another unit below or adjacent to yours.

Insurance Losses

An Insurance Loss is defined as damages to a unit as a result of wind, water, fire, vandalism, negligence or theft. Your HOA has purchased a Master Insurance Policy for all of the buildings and the common areas of the Association. This policy covers the entire building including the parts of the building owned by the Unit owner. If the Association has to file a claim against this insurance policy, there is a \$5,000.00 (typical) deductible per claim. If the Association is required to file a claim or a unit or units incurs an insurance loss, the unit owner may be responsible for the first \$5,000.00 in damages. If a unit owner causes damages to adjoining units as a result of negligence or their failure to maintain equipment in their unit, they may be assessed for the deductible for adjoining units. Depending on the claim, the negligent unit owner may be responsible for all of the damages even those above the deductible.

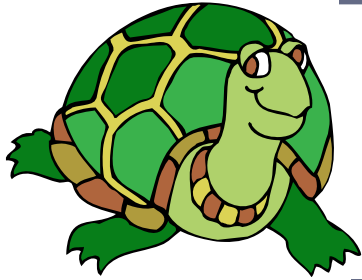
If your home is damaged as a result of a fire or water issue from an adjoining unit AND the damage was not due to negligence by the neighbor, you will be responsible for the repairs to your home less any insurance monies received from the MIP. We have received an attorney's opinion that states the homeowners association does not have the authority to assess your neighbor for damages that may have started in your neighbor's unit but are not considered an act of negligence by your neighbor.

Most Master Insurance Policies (MIP) will cover the contents of your home that were considered to be part of the structure when it was initially built. These contents include but are not limited to appliances, floor coverings, interior doors and trim, cabinets, etc. If you improve your home by installing more expensive appliances or floor coverings (for example), the MIP will not cover these "betterments." Your personal property is not covered by the MIP. Some examples of personal property would include: furniture, televisions, and clothing.

If you live in a condominium, you should have a "HO6" insurance policy to protect your personal belongings in the event of a loss or damage to your property. If you are an investor and rent out your property to a third-party, you should have a policy labeled "Business Owner's Policy (BOP)". Typically, a BOP does not provide your renter with any coverage for the renter's personal property. The renter should purchase Renters Insurance.

Both policy types should also provide Loss Assessment Coverage. Loss Assessment Coverage is recommended and may provide you insurance protection in the event your condominium is damaged from wind, water, theft or fire. If your unit incurs an insurance loss, you may be responsible for the first \$5,000.00 in damages. Another example where Loss Assessment coverage would be useful is in the event of a catastrophic loss where the homeowners association insurance policy does not provide sufficient coverage to repair or replace the building back to its original form. In this case the Board of Directors may vote to assess those unit owners to make up for the shortfall. The amount of this assessment could be unlimited. Please check with your insurance agent on the cost to add loss assessment coverage to your HO6 or Business Owners Policy. Most policies include minimum Loss Assessment Coverage and the amount to increase your coverage is minimal. The Association recommends that you obtain \$10,000.00 in Loss Assessment Coverage.

Loss Assessment Coverage will not provide you any insurance protection for any special assessment the board may assess your home for normal maintenance and repairs.



Turtle Tracks

Newsletter of the Turtle Creek Homeowner's Association

Spring 2014

Turtle Creek Board of Directors 2014:

- Jody Jackson: President
- Beverly Davis: Vice-President/Secretary
- Beth Wade: Treasurer
- Claudia Sundman, Director
- Nicole Maxon, Director
- Georgia Drum, Director
- Adrian Solomon, Director

Russell Property Management, LLC

- Owner:
Rocky Russell
- HOA Manager:
Jenny Sutton

Emergency Repair Calls	1
Preventing Drain Clogs	1
Preventing Toilet Leaks	1
Dumpster Rules	2
Pet Owners	2
2014 Annual Meeting	3
Building Landscaping	3
Helpful Information	4



106 Regency Blvd.
Greenville, NC 27834
252-329-7368

Emergency Repair Calls

An emergency situation means an owner's unit or an adjoining unit will have increasing damage if the cause is not addressed immediately. The management company has someone on call 24 hours a day to respond to these repair calls. Any time a leak occurs that

affects an adjoining unit, please contact management immediately in order to prevent costly repairs caused by delay of service. Tenants are asked to keep the contact information for management on hand, in order to have quick access to assistance if such a situation should arise.

Failure to notify the property manager of an emergency in a timely manner may result in consequences imposed by the HOA Board.



Preventing drain clogs:

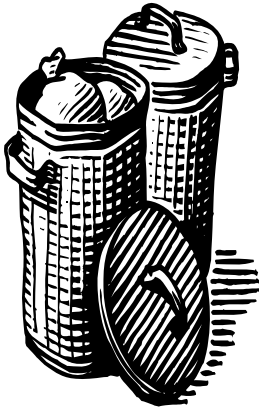
Clogged kitchen drains can be prevented by disposing of all grease and cooking oil in a can and wiping skillets with paper towels rather than pouring grease and oil down the drain. Don't put coffee grounds, bones or egg shells through the garbage disposal. Periodic use of a "homemade" or commercial drain product can prevent problems.

Preventing toilet leaks:

A wax ring is located between the bottom of the bowl and the floor flange and keeps water from leaking under the toilet onto the floor tile/carpet. The ring has a life of approximately 8-10 years. Replacing the ring is a proactive approach to preventing water damage.

2014 Pool Season

The pool season will begin on Saturday, May 24th! Please see the attached pool information sheets regarding pool rules, hours, and pool access. If you have any questions, feel free to contact the property management company.

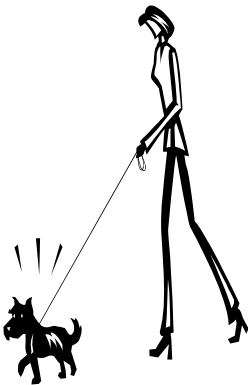


Dumpster Rules

1. Paint cans should be open so paint can fully dry and harden. Closed containers and liquid paint will not be collected. Place empty cans or completely dried cans at dumpster with lids off.
2. Discarded appliances, water heaters, flooring, carpet, and all construction debris must be removed by the installer or resident and must be taken to the landfill. For furniture and mattress/box springs, contact the City of Greenville Public Works department to arrange pickup. Items being picked up by Public Works should not be placed by the dumpster until the night before the scheduled pick up. Greenville Public Works phone number is 252-329-4522.

Turtle Creek Rules and Regulations are to be followed by both the homeowner and the tenant. It is the homeowner's responsibility to inform their tenant of the Rules and Regulations!

Reminders to Pet Owners



There will no longer be a warning to pet owners for failure to abide by the rules and regulations for pet management. Infractions will result in a fine for the first offense and increase in cost for each successive violation.

Dog owners are required to carry a plastic bag to dispose of dog poop. The fine for not cleaning up after a dog is \$100 per incident. Most dog owners have demonstrated responsibility for

cleaning up after their pets, but problems have been noted in the area behind the 1125 slab and the 1129 building. It is **NOT** acceptable to leave dog poop in the island area across from the 1115 and 1135 buildings. If you can identify an owner who is not cleaning up after his/her pet(s), please notify the property manager so the appropriate action can be taken.

A pet can be categorized as a nuisance if it: damages, soils or defiles private (other than it's owner's) or public property (any Turtle Creek common area) on more than one

occasion, frequently howls, yelps, barks or makes other noises that disturb the peace, chases, snaps at, or impedes a pedestrian, bicyclist or vehicle OR habitually interferes with, molests, or attacks a person or other animal.

Dogs must be on a leash according to City of Greenville regulations. If a pet is a nuisance or does not have a collar and rabies tag and/or is not in its owner's control, you can notify Animal Control at 355-3879 or go on-line at www.co.pitt.nc.us.

2014 Annual Meeting

The Annual Meeting was held March 19, 2014 at the Unitarian Universalist Congregation. The meeting was chaired by Jeff Cannon, President. Once a quorum was established, the 2013 Annual Meeting minutes were approved with a minor correction. The following owners were elected to the Board for two-year terms: Georgia Bell, Jody Jackson, Adrian Solomon and Claudia Sundman. Nicole Maxon and Beth Wade were elected for one-year terms.

Mr. Russell reviewed the 2014-2015 budget and stated that the monthly fees will not increase. Total income for 2013 was below budget, but expenses were within budget. We continue to put funds in savings to provide for future anticipated and unanticipated maintenance and repair costs.

Owners identified several areas of concern including snakes in the junipers. Commercial products get washed away and pest control companies do not provide snake control service. Moisture/condensation around windows can best be addressed by keeping the bathroom vent on for at least 30 minutes after a shower or bath, keeping doors open to all rooms whenever possible and opening blinds or drapes to the sun during daylight hours. Animal control issues continue and information for pet owners is listed on the previous page. Owners are reminded that complaints about pet violations must be in writing to RPM.

An owner complimented Michele Johnson from RPM for her positive customer service in assisting with resolving problems. An owner reported seeing "construction type activity" at the 1125 slab recently. Mr. Russell is not aware of any plans by the developer for that location.

Mr. Cannon reported that the pool was vandalized several months ago when someone turned on the valve at the meter and flooded the pool. The taps are left open at the pool to prevent freezing. We were charged for the water that filled the pool and it had to be drained again. Since we filed a police report, we were not charged sewer fees. The meter is now padlocked. No other pools were damaged so the act appears to be aimed at Turtle Creek.

~~~

## Building Landscaping

Several members of the Board surveyed the shrubs at each building and made recommendations for replacement. Most of the shrubbery in need of replacement is located at the east end of the development (even-numbered buildings) and this will take priority in the current budget year. Owners made several suggestions about landscaping. Next year, additional shrubs will be replaced as identified by a follow-up survey. Damage by dog urine appears to be a major factor in shrub damage.

**Remember: All complaints or work order requests should be submitted in writing to [jenny@russellpm.com](mailto:jenny@russellpm.com)**

## **IF YOU ARE NEW TO TURTLE CREEK-- The following information may be helpful:**

**Pest Control** - The HOA has a contract with PesTech. Please notify them at 353-4760 if you have a general household pest control problem and be sure to identify yourself as a Turtle Creek resident. You can contact them about pest problems in your unit and on your porch/patio. Be sure to ask if there are any special instructions related to the problem you are reporting.

**Dumpsters**- please close the lid to prevent rain water from accumulating. Please flatten large boxes before placing them in the dumpster. The city will pick up large items such as furniture, but you need to call them at 329-4522. The city will NOT pick up appliances or construction materials so make sure that you inform the store or workers to remove these items.

**Recycling** - bins are located at both ends of the development and are emptied on Wednesday mornings except for holiday weeks. Please break down any large corrugated cardboard boxes and place beside the bins. Signs posted at the locations clearly identify what can be recycled. Electronics must be recycled separately; please call the city at 329-4522 for information.

**Lights/exterior building issues** - please call the property manager to report any entry or street lights that need replacement or any issues such as vinyl or stairwell damage.

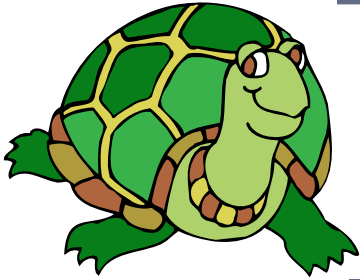
**Unit and vehicle safety** - although residents have experienced relatively few break-ins, please make sure your vehicle is locked and all valuables secured. We encourage you to introduce yourself to your neighbors. If you have concerns about individuals on the premises who are not residents, please notify GPD immediately.

**Appliances/plumbing** - unlike apartment living, the HOA management has no responsibility for appliance or plumbing maintenance or repairs; the unit owner bears all responsibility.

## **REMINDERS:**

If you will be away from your home for an extended period of time, the Homeowners Association recommends that you turn off your water heater and the water to your home while you are away. Without this preventative measure, a water leak could go undetected until your return causing extensive damage to your home and the adjacent homeowners.

**Russell Property Management**  
**(252)329-7368**  
**jenny@russellpm.com**



# Turtle Tracks

Newsletter of the Turtle Creek Homeowner's Association

Fall 2013

## Turtle Creek Board of Directors 2013:

- Jeff Cannon: President
- Beverly Davis: Vice-President
- Jody Johnson: Secretary
- Beth Wade: Treasurer
- Claudia Sundman, Director
- Nicole Maxon, Director
- Georgia Drum, Director
- Adrian Solomon, Director

## Russell Property Management, LLC:

- Owner:  
Rocky Russell
- HOA Manager:  
Michele Johnson

## Inside this issue:

|                                         |   |
|-----------------------------------------|---|
| Entry Landscaping                       | 1 |
| Building Landscaping                    | 1 |
| Pest Control                            | 1 |
| Recycling/Dumpsters                     | 2 |
| Pet Owners                              | 2 |
| Repair Assessment/<br>Emergency Repairs | 3 |
| New homeowners/<br>Reminders            | 4 |



106 Regency Blvd.  
Greenville, NC 27834  
252-329-7368

## Entry landscaping

A number of buildings have first floor entry ways where the shrubs planted by the developer have not survived. This would be the small patch of ground between units A and B or C and D. The Board voted to allow owners the flexibility to replant these areas at their own expense with

approved plants. Two Board members made a "road trip" to Carolina Seasons Nursery to explore what shrubs/plants would most likely thrive in these Locations. This nursery was chosen because it frequently provides plants for the Pitt County Arboretum. If you would like some

recommendations for plants, please contact the property manager. All plantings are at owner's expense and must meet with board approval. We recommend that owners share ideas for plantings when appropriate.

## Building landscaping

Board members will evaluate the need for replacing shrubs in front of each building and obtaining bids for replacement as needed. Shrubs in front of air conditioning units and damaged by dog urine seem to have suffered the most damage. The replacement goal will be consistency in appearance.

## Pest Control

The HOA has a contract with Pestech. Please notify them at 353-4760 if you have a general household pest control problem and be sure to identify yourself as a Turtle Creek resident. You can contact them about pest problems in your unit and on your porch/patio. Be sure to ask if there are any special instructions related to the problem you are reporting





## Recycling/Dumpsters



Recycling: Bins are located at both ends of the development and are emptied on Wednesday mornings except for holiday weeks. Please break down any large corrugated cardboard boxes and place beside the bins. Signs posted at the locations clearly identify what can be recycled. Electronics and paint cans must be recycled separately; please call the city at

329-4522 for information.

Dumpsters: Please close the lid to prevent rain water from accumulating, and to keep animals out. Please flatten large boxes before placing them in the dumpster. The city will pick up large items such as furniture, but you need to call them at 329-4522. The city will NOT pick up construction

materials so make sure that you inform the workers to remove these items. (Carpet, vinyl, tile ect,)



## Reminders to Pet Owners

**Turtle Creek Rules and Regulations are to be followed by both the homeowner and the tenant. It is the homeowner's responsibility to inform their tenant of the Rules and Regulations! These can be found on our website at [www.russellpm.com](http://www.russellpm.com)**

Dog owners are required to carry a plastic bag to dispose of dog poop. The fine for not cleaning up after a dog is \$100 per incident. Most dog owners have demonstrated responsibility for cleaning up after their pets, but problems have been noted in the area behind the 1125 slab and the 1129 building. It is **NOT** acceptable to leave dog poop in the island area across from the 1115 and 1135 buildings. If you can identify an owner who is not

cleaning up after his/her pet(s), please notify the property manager so the appropriate action can be taken.

A pet can be categorized a nuisance if it: damages, soils or defiles private (other\ than it's owner's) or public property (any Turtle Creek common area) on more than one occasion, frequently howls, yelps, barks or makes other noises that disturb the peace, chases, snaps at, or impedes a pedestrian, bicyclist or vehicle OR habitually interferes with, molests, or

attacks a person or other animal.

Dogs must be on a leash according to City of Greenville regulations. If a pet is a nuisance or does not have a collar and rabies tag and/or is not in its owner's control, you can notify Animal Control at 355-3879 or go on-line at [www.co.pitt.nc.us](http://www.co.pitt.nc.us).



## Repair Assessments

Turtle Creek often incurs expenses related to water leaks, fire, vandalism, etc. and normal wear and tear that are specific to one or a few adjoining units. The HOA has received a legal interpretation on how to assess unit owners for the repairs needed to each unit. The attorney's opinion states that each unit owner is responsible for the repairs to his/her own unit. The only exception would be in the case where an adjacent unit owner was negligent in his or her actions in causing damage to another unit. Each damage claim would have to be based on the relevant facts with regard to whether a unit owner was negligent if an adjacent unit was damaged as a result of a water leak, etc. If your unit has to be repaired, and the cause for the repairs was not due to negligence on an adjoining property owner, the repair expenses incurred for your unit will be assessed against your unit. The association does have a master insurance premium to cover the association and the units in the event of an insurance loss. The association's deductible per claim is \$5,000.00. If the insurance claim is greater than \$5,000.00, each unit owner benefiting from the insurance claim would be responsible for paying his/her share of the \$5,000.00 deductible. If the claim is under \$5,000.00, each owner benefiting from the repairs would be responsible for paying his/her share of the repair expense. The Board of

Directors has posted to Turtle Creek's website ([www.russellpm.com](http://www.russellpm.com)) a more detailed explanation of this policy including the specific language within the association's legal documents that gives the association the authority to make these assessments.

**This procedure will be effective  
October 30th, 2013**

## Emergency Repair Calls

An emergency situation means an owner's unit or an adjoining unit will have increasing damage if the cause is not addressed immediately. The management company has someone on call 24 hours a day to respond to these repair calls. Any time a leak occurs that affects an adjoining unit, please contact management immediately in order to prevent costly repairs caused by delay of service. Tenants are asked to keep the contact information for management on hand, in order to have quick access to assistance if such a situation should arise. Failure to notify the property manager of an emergency in a timely manner may result in consequences imposed by the HOA Board.

**Russell Property Management  
(252)329-7368**

**Remember: All complaints or work order requests should be submitted in writing to [hoamanager@russellpm.com](mailto:hoamanager@russellpm.com)**

## **IF YOU ARE NEW TO TURTLE CREEK-- The following information may be helpful**

**Preventing drain clogs** - clogged kitchen drains can be prevented by disposing of all grease and cooking oil in a can and wiping skillets with paper towels rather than pouring grease and oil down the drain. Don't put coffee grounds, bones or egg shells through the garbage disposal. Periodic use of a "home made" or commercial drain product can prevent problems.

**Preventing toilet leaks** - A wax ring is located between the bottom of the bowl and the floor flange and keeps water from leaking under the toilet onto the floor tile/carpet. The ring has a life of approximately 8-10 years. Replacing the ring is a proactive approach to preventing water damage.

**Appliances/plumbing** - unlike apartment living, the HOA manager has no responsibility for appliance or plumbing maintenance or repairs; the unit owner bears all responsibility.

**Lights/exterior building issues** - please call the HOA manager to report any entry or street lights that need replacement or any issues such as vinyl or stairwell damage.

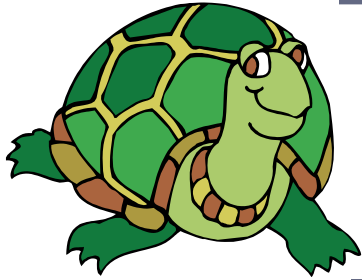
**Unit and vehicle safety** - although residents have experienced relatively few break-ins, please make sure your vehicle is locked and all valuables secured. We encourage you to introduce yourself to your neighbors. If you have concerns about individuals on the premises who are not residents, please notify GPD immediately.

**Rules and regulations** - if you did not receive a copy of the rules and regulations, please go to the website to review/print them so that you remain in compliance.

### **REMINDER:**

If you will be away from your home for an extended period of time, the Homeowners Association recommends that you turn off your water heater and the water to your home while you are away. Without this preventative measure, a water leak could go undetected until your return causing extensive damage to your home and the adjacent homeowners.

**Russell Property Management**  
**(252)329-7368**  
**Michele@russellpm.com**



# Turtle Tracks

Newsletter of the Turtle Creek Homeowner's Association

May 2013

## Turtle Creek Board of Directors 2013:

- Jeff Cannon: President
- Beverly Davis: Vice-President
- Jody Johnson: Secretary
- Beth Wade: Treasurer
- Claudia Sundman, Director
- Douglas Austin, Director
- Nicole Maxon, Director
- Georgia Drum, Director
- Michael Kourey, Director

## Russell Property Management, LLC:

- Owner:  
Rocky Russell
- HOA Manager:  
Michele Johnson

## Inside this issue:

|                            |   |
|----------------------------|---|
| Annual Meeting             | I |
| New Board Officers         | I |
| Pest Control               | I |
| Trash Pickup/<br>Recycling | 2 |
| Reminders to Pet<br>Owners | 3 |
| Insurance Losses           | 3 |
| Pool Rules                 | 4 |



106 Regency Blvd.  
Greenville, NC 27834  
252-329-7368

## Annual Meeting

The Annual Meeting of the HOA was held 3/21/13. Members of the Board and representatives from RPM were introduced. Mr. Russell recommended that owners make sure that their insurance policies have a minimum of \$10,000 loss assessment coverage in their HO6 policy

to cover any losses beyond the HOA policy (see item below). The President reviewed the major projects completed in 2012. Mr. Russell provided information that verified the cost of the shrubs around the 1125 slab was NOT more expensive than fencing the

area. The vote for the project to install brick columns/fencing at the entrances off Turtle Creek Road was defeated. Beverly Davis was re-elected to a position on the Board of Directors. The minutes of the meeting can be found on the HOA website.

## HOA Elects Board Members and Officers

The New officers of the Turtle Creek Home Owners' Association are: President, Jeff Cannon, Vice-President, Beverly Davis, Secretary, Jody Jackson and Treasurer, Beth Wade. According to the By-laws, officers are elected by the Board of Directors.

## Pest Control

The HOA has a contract with PesTech. PesTech will spray inside units quarterly at no charge. Please notify them at 353-4760 and be sure to

identify yourself as a Turtle Creek homeowner. You can contact them about pest problems in your unit and on your porch/patio. Be

sure to ask if there are any special instructions related to the problem you are reporting.



## Thank You!

Twice this winter, Claudia scattered deicing chemicals on the sidewalks throughout the condominium. She also treated fire ant mounds along the sidewalks last summer

## Trash Pickup/Recycling



If you have large items (such as furniture), please place them beside, not in the dumpster and call the HOA office so that they can contact the city for pick-up. The city DOES NOT pick up any construction materials. If you have carpet replaced, walls painted, or any other repair work completed, please make sure your contractor knows that he/she is responsible for disposal of all construction materials.

There are recycling bins located across from the 1135 building and to the left of the 1110 building. The recycling bins are emptied on Wednesday mornings except for holiday weeks. Please review the signs posted above the bins so that you do not place items in the bins that are not recyclable.

The dumpsters are emptied twice a week except for holiday weeks. The sanitation department drivers are

not responsible for picking up any items outside the dumpsters. Please break down any cardboard boxes before placing them in the dumpster to leave more room for other trash or take them to the recycling bins.



## Reminders to Pet Owners

**Turtle Creek Rules and Regulations are to be followed by both the homeowner and the tenant.**

**It is the homeowner's responsibility to inform their tenant of the Rules and Regulations!**

**These can be found on our website at [www.russellpm.com](http://www.russellpm.com)**

Most dog owners have demonstrated responsibility for cleaning up after their pets. Dog owners/walkers must carry a plastic bag and use it for picking up poop. Please discard the bags in the dumpster. If you know the unit number of an owner who is not cleaning up after their pet(s), please notify the property manager so the appropriate action, (warning or fine) can be applied.

A pet can be categorized as a nuisance if it:

damages, soils or defiles private (other than it's owner's) or public property (any Turtle Creek common area) on more than one occasion.

frequently howls, yelps, barks or makes other noises that disturb the peace,

chases, snaps at, or impedes a pedestrian, bicyclist or vehicle OR habitually interferes with, molests, or attacks a person or other animal.

Dogs must be on a leash according to City of

Greenville regulations. If a pet is a nuisance or does not have a collar and rabies tag and/or is not in its owner's control, you can notify Animal Control at 355-3879 or go on-line at [www.co.pitt.nc.us](http://www.co.pitt.nc.us).





## Insurance Losses

An Insurance Loss is defined as damages to a unit as a result of wind, water, fire, vandalism, negligence or theft. Your HOA has purchased a Master Insurance Policy for all of the buildings and the common areas of the Association. This policy covers the entire building including the parts of the building owned by the Unit owner. If the Association has to file a claim against this insurance policy, there is a \$5,000.00 (typical) deductible per claim. If the Association is required to file a claim or a unit or units incurs an insurance loss, the unit owner may be responsible for the first \$5,000.00 in damages. If a unit owner causes damages to adjoining units as a result of negligence or their failure to maintain equipment in their unit, they may be assessed for the deductible for adjoining units. Depending on the claim, the negligent unit owner may be responsible for all of the damages even those above the deductible.

If your home is damaged as a result of a fire or water issue from an adjoining unit AND the damage was not due to negligence by the neighbor, you will be responsible for the repairs to your home less any insurance monies received from the MIP. We have received an attorney's opinion that states the homeowners association does not have the authority to assess your neighbor for damages that may have started in your neighbor's unit

but are not considered an act of negligence by your neighbor.

Most Master Insurance Policies (MIP) will cover the contents of your home that were considered to be part of the structure when it was initially built. These contents include but are not limited to appliances, floor coverings, interior doors and trim, cabinets, etc. If you improve your home by installing more expensive appliances or floor coverings (for example), the MIP will not cover these "betterments." Your personal property is not covered by the MIP. Some examples of personal property would include: furniture, televisions, and clothing.

If you live in a condominium, you should have a "HO6" insurance policy to protect your personal belongings in the event of a loss or damage to your property. If you are an investor and rent out your property to a third-party, you should have a policy labeled "Business Owner's Policy (BOP)". Typically, a BOP does not provide your renter with any coverage for the renter's personal property. The renter should purchase Renters Insurance.

Both policy types should also provide Loss Assessment Coverage. Loss Assessment Coverage is recommended and may provide you insurance protection in the event your condominium is damaged from wind, water, theft or fire. If your unit incurs an insurance loss, you may be responsible for the first \$5,000.00 in damages. Another example where Loss Assessment coverage would be useful is in the event of a catastro-

phic loss where the homeowners association insurance policy does not provide sufficient coverage to repair or replace the building back to its original form. In this case the Board of Directors may vote to assess those unit owners to make up for the shortfall. The amount of this assessment could be unlimited. Please check with your insurance agent on the cost to add loss assessment coverage to your HO6 or Business Owners Policy. Most policies include minimum Loss Assessment Coverage and the amount to increase your coverage is minimal. The Association recommends that you obtain \$10,000.00 in Loss Assessment Coverage.

Loss Assessment Coverage will not provide you any insurance protection for any special assessment the board may assess your home for normal maintenance and repairs.

**Remember: All complaints or work order requests should be submitted in writing to [hoamanager@russellpm.com](mailto:hoamanager@russellpm.com)**

## Turtle Creek Condominium Homeowner's Association Pool Information

The pool will open on Saturday, May 25 and close Sunday, September 15. The pool hours are 9:00 a.m. to 8:00 p.m.

You must have a pool card to use the pool. Each card allows the resident(s) and 4 guests to use the pool. Please do not open the gate for anyone since you will not be aware of the reason why an individual does not have a pool card. (e.g. not a resident, HOA fees not paid, etc.). Board members may verify pool cards periodically, so please be prepared to show your card if asked.

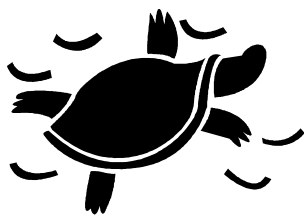
The pool card may be deactivated for failure to keep HOA fees current and/or failure to obey the pool rules and regulations. The property management company and /or Board of Directors will determine the time frame. If you obtained a pool card last summer and your HOA account balance is up to date your card will be activated for the 2013 season.

If you do not have a pool card: bring proof of residency ( driver's license or utility bill showing your Turtle Creek address) to Russell Property Management at 106 Regency Boulevard. The hours are Monday through Friday 9 a.m. to 5:00 p.m. You must complete a pool application form at that time. No cards will be mailed.

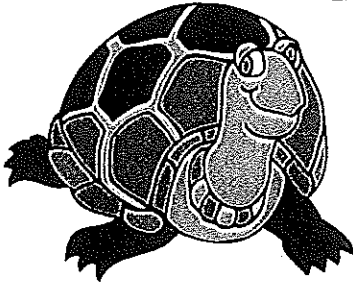
### Creek Pool Rules and Regulations

1. No lifeguard is provided. All swimming is at your own risk.
2. Food and beverages are permitted on the pool deck only in non-breakable containers. Alcohol and glass containers are prohibited.
3. No diving allowed.
4. The pool is for the use of Turtle Creek residents. The resident must accompany all guests. A maximum of 4 guests per unit is permitted. You must provide the pool card when requested by a Board member.
5. There are no designated parking spaces for pool use; please park in front of your own building.
6. No one is allowed in the pool after hours. A no trespassing sign is posted on the pool gate. Please notify the Police Department if you observe someone in the pool after hours.
7. Parties are not allowed.
8. Suitable swimming attire must be worn and showers taken before entering the pool
9. Children under age 16 must be accompanied by a responsible adult.
10. No one is allowed in the pool with open sores or without waterproof bandages.
11. Tossing games (ball, Frisbee, etc.), running, roller skating, roller blading, skate boarding or bicycle riding are strictly prohibited on the pool deck.
12. The use of radios, tape recorders and musical instruments is permitted at a low to moderate level, as not to disturb other pool users.
13. No animals are permitted in the pool or pool area.
14. Rafts or other inflatables are prohibited in the pool since they may be hazardous to children and/or non-swimmers. This does not apply to water wings for children.
15. Children who are not potty trained must wear water-tight diapers.
16. Any person trespassing inside the pool area after hours or any non-resident without an accompanying Turtle Creek resident will be subject to arrest and prosecution.

We encourage pool users to wear shoes or sandals when walking to the pool. Bare feet track grass, pine straw and dirt into the pool area.



**Pool Opening ~ Saturday, May 25**  
**Hours: 9:00 AM to 8:00 PM**



# Turtle Tracks

Newsletter of the Turtle Creek Homeowner's Association

February 2012

## Turtle Creek Board of Directors 2012:

- Beverly Davis: President
- Beth Wade: Treasurer
- Claudia Sundman: Director
- Addie Russell: Director
- Douglas Austin: Director
- Nicole Maxon: Director
- Spencer Hampton: Director

## HOA Management Co. LLC:

- Manager/Owner: Tasha Laughbaum
- Account manager: Betty Fields
- Maintenance/Inspections: Jessica Thomas
- Field Inspector: Shaun Thomas

## Inside this issue:

|                  |   |
|------------------|---|
| Hurricane Damage | 1 |
| New President    | 1 |
| Future Budget    | 1 |
| Lights           | 2 |
| Sidewalks        | 2 |
| Dog Issues       | 2 |
| Trash/Recycling  | 2 |



3493-D South Evans St.  
Greenville, NC 27858  
252-565-4820

## Hurricane Damage

We were extremely fortunate that all of the trees that fell during Hurricane Irene went down perpendicular to our buildings or into the woods. Much of the damage was behind buildings and not readily apparent if you only saw the damage from the parking areas. As noted above, we have additional trees that are dead or infested and would likely be dam-

aged by another hurricane.

We thank the employees of our pool service vendor, Time to Swim, who cleaned the pool within 48 hours of the storm and of our landscaper, Elite Landscaping who worked quickly to clean up the debris. Our thanks also go to the homeowners/residents who went out to clear the storm drains to prevent flooding of

cars. Although the drains had been cleared prior to the storm, there was so much rain and so many downed branches the water rose quickly. Shingle replacement and vinyl replacement/repair was also accomplished quickly given the demands on vendors to deal with more serious damage to individual homes and other complexes.

## New President

Cheryl Ramsey resigned as President of the Turtle Creek HOA Board effective 1/13/12 citing work demands. She had served as President since August 2006. Cheryl was a thoughtful and conscientious officer who always had the development's best interests at the forefront.

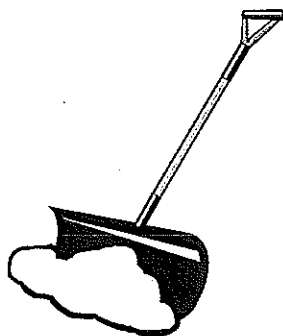
Beverly Davis who has been Board Secretary since February, 2006 was voted by the Board to serve the remainder of Ms. Ramsey's term. Beth Wade was voted as Treasurer in November, 2011. The remainder of the officer positions will be filled after the Annual Meeting.

## Future Budget Planning

The 2012-13 proposed budget will be presented at the Annual Meeting scheduled for 3/22/12. There will be no increase in HOA fees. Projected items include cleaning all

gutters, pressure washing all buildings in April after the pollen clears, no pool attendants (Board members will lock the pool each evening), repair of pool fencing, and removal

of trees at risk of being toppled with another hurricane. The property management cost per door will be the same for the next 24 months.



## Lights Out or Other Problems

The complex is inspected each month during daylight hours for articles on fire stairs or in common

areas, problems with vinyl or dryer vents, sagging dumpster walls, etc. If you notice entry lights out or

other issues, please call the HOA office so the problem can be addressed as quickly as possible.

## Sidewalk Clearing

The Board has purchased ice salt and shovels to have available if the sidewalks become icy. The salt and shovels will be placed in

a storage area at each end of the development and Board members will have a key to the storage areas.

**Scoop  
the  
Poop**

## Dog Issues

You've all seen the notices about fines related to dog poop and dogs not being left on leashes untended. Although most dog owners are responsible and pick

up after their pets, it's obvious that not all owners do so. If you have a pet sitter, please make sure that you tell them



about the "bag" requirement. With warmer weather on the way, the problem with odors will increase, especially if we have a dry summer.

## Trash Pick-up/Recycling

The dumpsters are emptied twice a week except for holiday weeks. The sanitation department drivers are not responsible for picking up any items outside the dumpsters. If you would break down any cardboard boxes before placing them in the dumpster, that would leave more room for other trash. If you have large items (such as furni-

ture) to be picked up, please call the HOA office so that they can contact the city for pick-up. Also, the city DOES NOT pick up any construction materials. If you have carpet replaced, walls painted, or any other repair work completed, please make sure your contractor knows that he/she is re-



sponsible for disposal of all construction materials.

There are recycling bins located across from the 1135 building. We do not have enough space at the opposite end of the development to place recycling bins to meet city code requirements. The recycling bins are emptied on Wednesday mornings except for holiday weeks.

**Rules & Regs  
are to be  
followed by  
both the  
homeowner &  
the tenant.  
It is the  
homeowner's  
responsibility  
to inform their  
tenant of the  
rules & regs!**