

A meeting of the Cross Creek Board of Directors was held at 6:00 PM on Monday, March 9, 2020 at Russell Property Management's Office. The following members were present: Marissa Allen, Tracy Watson and Robbie Holloway. Amanda Blomefield of Russell Property (RPM) was also present and called the meeting to order at 6:03 PM as quorum was established.

Due to Michael Chandler's resignation, Ms. Robbie Holloway was invited to join the HOA Board. She accepted the invitation and was inducted as the new secretary, while Tracy Watson transitioned to Vice President.

Next the Board reviewed the November 21, 2019 minutes. Marissa made a motion to accept the minutes as presented. The motion was seconded by Tracy Watson and carried.

The Board then discussed flood lights, which were brought up at the Annual Meeting. It was noted that there are so many options to consider that it would be best to have the Board walk the property one evening when it warms up to determine where lights may be needed and what type of lights to consider. It was suggested that motion lights mounted on the fences could be a possibility. Ant treatment for the property was also discussed at this time. The Board was advised that US Lawns treat for red fire ants, while Othos treat for residential black ants. It was a unanimous decision to continue to have US Lawns treat for red fire ants as this service carries a 1 year warranty and fire ant mounds are abundant. Next, the Board discussed the retaining wall surrounding multiple units on the property. Cross Creek has a budget for repairs. Quotes were obtained for repairs on the retaining wall. Marissa motioned to approve the repairs as quoted. Tracy Watson seconded the motion and Robbie Holloway concurred making the vote unanimous to have Russell Property Management complete repairs on the entire wall.

Under the heading of new business on the agenda, fire pits were discussed. Updated verbiage can be added to the rules and regulations, but for now, fire pits need to be addressed on a case by case basis. When a resident smells fire, they can always call the Fire Marshall and have him investigate to ensure that the fire pits are being used according to manufacture instructions and not posing harm to the community due to the closely connected structure of surrounding residences. Additionally, having the Fire Marshall investigating puts the responsibility directly on the participating parties and does not require Russell Property Management to track down an owner on rental units for notification or fining purposes.

The Board briefly reviewed the financials which had previously been sent out via email. No issues were noted that required discussion.

Continuing onto general discussion on the agenda, the Board discussed attendance requirements for Board members as governed by the HOA policies and procedures. This discussion lead the Board to asking a member to vacate their Board position. The

individual member concurred with the step down request. The Board now has the option to back fill the position immediately or hold open until able to fill; however, no decisions can be made if Board quorum is not met by the remaining members.

With no further business to discuss, the meeting adjourned.

Respectfully submitted,

Tracy Watson

A meeting of the Cross Creek Board of Directors was held at 6:00 PM on Thursday, June 4, 2020 virtually via GoTo Meeting. The following members were present: Marissa Allen, Tracy Watson and Michael Daniels; Robbie Holloway was able to join before the meeting adjourned.

The Board reviewed the March 9, 2020 minutes. Marissa made a motion to accept the minutes as presented. The motion was seconded by Michael Daniels and carried.

The Board then discussed flood lights. The Board has not been available to walk the property to determine the best locations but requested Amanda email suggested options for motion flood lights. The Board discussed an email received from Rocky Russell encouraging the Board to have the Rules & Regulations (created to coincide with Restrictive Covenants) reviewed by an attorney to verify the enforceability. After discussion, the Board agreed unanimously to send the Rules & Regulations over to the HOA's attorney for review.

Visitor parking and current violations of this rule were discussed. The board discussed changing the rules to state: "Temporary parking Visitor parking spaces are temporary parking spaces and should not be used for an extended amount of time. Please limit parking in visitor spaces to 24 hours. If you need to utilize a visitor space for a longer period of time, please consider using the overflow parking near the dumpster, across from the 1222 building or behind the mail houses on the main drive." The Attorney will verify the validity of this rule during his review of all rules & regulations.

Next, the Board discussed painting columns since concerns have been received the front entry columns at several units are flaking. Two vendors provided quotes. Marissa voted to review at the budget meeting in December to try and fit the project in the 2021 budget, Michael seconded the motion and it carried. (The columns should be painted in 2047 per the Reserve Study).

The board reviewed pressure washing and gutter cleaning quotes from three vendors. Pressure washing quote included vinyl, fascia, columns, exterior gutters, sidewalks, walk-ups leaking to buildings, and concrete patios. Marissa made a motion to go with the previous years' vendor to complete pressure washing and gutter cleaning, BlueRidge Pressure Washing. Tracy seconded the motion and it carried.

Now, the board reviewed speed bump removal/relocation for the bump in front of 1221. The decision was to forego the relocation for the speed bump at this location, but to look at dumpsters in this area and the size. Are larger dumpsters available for this area?

The board reviewed a request to replace damaged fence panels due to carpenter bees with an estimate of \$150 received. Ultimately it was unanimous that cosmetic repairs would not be made, but the HOA would continue to make repairs to ensure fences and gates are functional.

All financial reports were reviewed and there were no questions from the Board regarding 2020 income or expenses. One delinquent account required a foreclosure vote. The Board wants to hold at this time and review the status at the September meeting due to COVID-19 hardships.

General discussion items included:

- Requested date for bush trimming and mulch install.
- Board requested Amanda reach out to Tremmel Construction to see if they would consider a dog park, possibly behind the mailbox kiosks
- Board concerned the property Infront of 1201 Cross Creek Circle has not been mowed. Amanda to follow up with Code Enforcement
- Amanda to send Tracy newsletter templates for Cross Creek newsletter to include pressure washing dates and other community reminders.

With no further business to discuss, the meeting adjourned.

A meeting of the Cross Creek Board of Directors was held at 6:00 PM on Thursday, September 17, 2020 virtually via GoTo Meeting. The following members were present: Marissa Allen, Tracy Watson and Michael Daniels. Amanda Blomefield representing Russell Property Management. Meeting was called to order by Marissa Allen at 6:07 pm.

The Board reviewed the June 4, 2020 minutes. Tracy made a motion to accept the minutes as presented. The motion was seconded by Michael and carried.

The Board then discussed flood lights and front entry lights. Of the two flood lights presented, the favored option is the 3 head security light from Walmart at \$49.99 each. Tracy made a motion to order (9) to install on the rear buildings 1213, 1217, and 1221. Michael seconds the motion. The board then discussed front entry lights and agreed to have Tracy look in to front entry light options to present to the Board for review.

Dumpster repair and replacement was discussed. The Board reviewed the pricing for new larger dumpsters vs. repairing the dumpsters on the property. Since no large projects are in the reserve study for 2021 or 2022 Marissa made a motion to replace two of the 6yd dumpsters (one at 1201/1205 and one at 1217/1221) with new 8yd dumpsters that have side sliding doors. Tracy seconds the motion and it carried with Michael also voting in favor.

Next, the Board discussed having US Lawns put out another application of snake barrier in September and voted to forego the next application.

The agenda included review the attorneys notes on the Rules & Regulations and creating a towing policy but this item was tabled until the December meeting for the board to have more time to look over the attorneys notes.

Under new business Amanda explained to the board downspout clean out maintenance she learned about during a recent conference and shared the bids received from two vendors to complete this service. The Board agreed this should be done and would like to put it in the 2021 budget and complete it around the same time as pressure washing.

One of the companies that submitted a quote for downspout clean out also submitted pricing for 2021 pressure washing. This vendor's quote was higher than Blue Ridge pressure washing and since the board has been satisfied with the services provided over the years, there will be no change in vendor for 2021 pressure washing. The date will be moved from June to May and the vendor will be requested to provide a schedule for each day on what buildings will be completed.

Amanda discussed with the Board the clause in the legal documents that requires the HOA have a master policy for the Association; this was discovered years ago when a fire happened and the unit owner expected the HOA to cover the expenses for repairs. At that time the Board sent letters to all unit owners letter them know that there was no master policy for the HOA and recommended that all owners purchase an HO-3 policy for their unit. The board discussed whether to send another letter notifying owners of

this again. Tracy requested getting quotes for a master policy for the Association and Marissa seconded the motion. With Michael in agreement, the motion carries.

Next on the agenda was discussion about dead shrubs throughout the property. US Lawns completed a walkthrough and compiled a list of 15 shrubs that were 50% or more dead and provided a quote of \$1,061.06 to remove and replace the shrubs. Marissa requested an updated price for removing the shrubs only and the board could look at replacement at a later date since the HOA is already over budget for 2020. Amanda will ask US Lawns per the Boards request if they should be going back with heartier shrubs, or what else can be done to stop these shrubs from dying.

The board reviewed a resident request to add a rule stating sidewalk chalk should not be used on common areas. The board discussed and does not see issue with sidewalk chalk as this is not permanent. No rule to be added.

Financials were reviewed noting over expenditures in a few areas to include: landscaping improvements and parking lot (due to repairing a sink hole), and pressure washing (due to adding gutter clean out). There is one delinquent account that could be sent to the attorney but has submitted a payment plan of \$65 twice monthly. The board accepts this plan. Other accounts with no response will receive demand letters this month or be turned over to the attorney as needed.

Also in financial discussion, one unit was reported for having multiple items around the front door (more than the allowed three) and this is a constant occurrence for this unit. Letter to be sent as a reminder.

Due to the current executive order in place allowing HOA's to meet virtually and also limiting gatherings, the Board discussed where and how to have the annual meeting this year, which typically happens in January. Since historically only about 5-10 homeowners attend and gathering limitations are 25 indoors, the board wanted to schedule the meeting at Christ's Church as usual and plan to use safety procedures. Talked about offering a virtual option for those that may not be comfortable to attend; to be decided in December.

With no further business to discuss, the meeting adjourned at 7:18.