

Mount Shaddai Homeowner's Association Inc.  
Robert G. Liniger, Secretary  
4405 West Melrose Avenue  
Tampa, Florida 33629

AGENDA - 1991 ANNUAL MEETING  
February 23, 1991

Roll Call

Proof of Notice of Meeting

Reading of Minutes of 1990 Meeting

Reports of Officers

Old Business

Payment by developers of fees on unsold lots

Recommendation by Board of Directors on Hoyle lots

Recommendation on metal roofs

Water maintenance agreement

New Business

Recommendation on delinquent fees over two years old

Report on road maintenance by Richard Stover

Recommendation by Board on increased road fees

Election of Board of Directors

Adjournment of meeting

Ed Smith  
President  
19252 Blount Road  
Lutz, FL 33549

Jim Rhodes  
Vice President  
107 Floral Drive  
Tampa, FL 33612

Roger Mays  
Treasurer  
15401 Woodcastle Place  
Tampa, FL 33612

Mount Shaddai Homeowner's Association Inc.

Robert G. Liniger, Secretary  
4405 West Melrose Avenue  
Tampa, Florida 33629

May 15, 1991

Dear Members:

We held the 1991 meeting, as scheduled, at Ed and Alice Smith's home on February 23, 1991. This time we had enough members and proxies to conduct business. Thanks for your help. Thanks to Ed and Alice for the hall and for the hospitality -- it was great.

The enclosed minutes detail the business conducted and the decisions made. Some highlights are:

No fees are due for developers lots.

Certain types of metal roofs are allowed now.

Automatic liens will be placed on property with past due fees.

Road maintenance will be improved.

Road fees will increase \$12.00 per year in 1992.

Road maintenance will be turned over to Joe Wilson.

Monthly reminder billing will be sent to members who have not paid by April 1 of each year. There will be a \$2.00 billing charge for each reminder. The \$2.00 charge will become effective May 1, 1991. \*

New officers were elected. They are listed on this page.

I hope that you have a good year and that you find the time to enjoy the peace and beauty to be found in El-Shaddai.

Sincerely,



Bob Liniger, Secretary

\* This letter was written on March 15th and updated on May 15th -- sometimes the job that buys my groceries gets in the way of the job I do for fun. Sorry I'm so slow this year. Thirteen members have not paid 1991 fees yet. I will send them all notices this month and start billing the late charge on July 1 this year. Bob

Jim Rhodes  
President  
107 Floral Drive  
Tampa, FL 33612

Elmo Neff  
Vice President  
668 Paradi Lane  
Orlando, FL 32817

Roger Mays  
Treasurer  
15401 Woodcastle Place  
Tampa, FL 33612

Mount Shaddai Homeowner's Association  
1991 Annual Meeting

Call to Order

The meeting was held at the home of Ed and Alice Smith, 19252 Blount Road, Lutz, Florida 33549 on Saturday, February 23, 1991. President ED Smith called the meeting to order at 1:05 PM.

Attendance/Proxies

The following voting members attended:

|                               |                 |
|-------------------------------|-----------------|
| Stu Eggert (1)                | Bill Ellis (2)  |
| Jim Godsey (2)                | Paul Harvey (1) |
| Rosemary Hoyle (1) (+ 2 Dev.) | Bob Liniger (2) |
| Roger Mays (1)                | Elmo Neff (1)   |
| Amanda Shaw (1)               | Ed Smith (1)    |
| Richard Stover (1) (+ 6 Dev.) |                 |

Eleven voting members, representing 14 owner and 8 developer votes were present. Twenty five (25) proxies were returned, representing 29 additional lots.

Reports by Officers

Secretary Bob Liniger reported that all members had been notified of the meeting in the format displayed at the meeting.

All members present had copies of the 1990 meeting minutes. The minutes were accepted as presented.

Board meeting minutes were presented. Acceptance was not required.

Treasurer Roger Mays read the 1990 financial report and provided additional details on water and road expenditures. The Association had a \$1,544.00 year end balance. Rosemary Hoyle moved that the members accept the report as presented. Stu Eggert seconded. The motion passed unanimously.

Old Business

Payment of fees by developers on unsold lots

President Ed Smith reported that we have received a legal opinion that the By-Laws of the Association specify that no fees are due on unsold lots. Discussion regarding "Who is a developer?" followed. It was clarified that the Hoyles and the Stovers were the original developers and that any lots that they created up to the time of the ownership change were not subject to fees until sold. The Stovers are the sole developers at this time and any lots that they have not yet sold are not subject to fees. Both the Hoyles and the Stovers pay fees on their personal lots.

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Board recommendation on fees for the two Hoyle developers lots

The Board recommended that no fees be charged on the two unsold lots the Hoyles posses as a result of the ownership change in the development company. This is according to the legal opinion given to us. The members present concurred.

Recommendation on metal roofs

The Board recommended that we permit specific types of metal roofing. The Stovers have signed the proposed modification to the restrictions that was enclosed with the meeting notice. Gal.-Alum and Copper Aluminum metal roofs are now permitted.

Water Maintenance Agreement

The water maintenance agreement with Miller Well Drilling is in effect and working well. It will be continued until further notice.

New Business

Delinquent fee processing

We have determined that North Carolina law provides for "automatic" establishment of a lien on property with unpaid fees. If members do not pay the fees when due, the past due amounts, plus interest, will be due from the new owners if the property is sold. The Association's interests are protected, and we should eventually be paid for few fees now in default. One such lot is being sold now.

Road maintenance report

Richard Stover reported that we did not have enough money to maintain the 3 1/2 miles of roads in El-Shaddai II and III properly, and that we were behind in gravel and grading work. He estimated that it would require approximately 38 loads of gravel (at approximately \$200.00 per load) to top all of our roads. Considerable expense was incurred last year in rerouting the road around the well field (NC state requirement) and in improving and widening the main entrance. These costs will not be repeated this year, thus making funds available for other jobs.

Richard also reported that the main road must be available for use by property owners beyond our land (Whispering Springs and one small section of El-Shaddai III). A court order that was issued as part of the estate settlement for some of the property we now occupy requires that a permanent right of way exists. Use of our roads by non-association members was discussed. This group includes renters, El-Shaddai I owners, contractors, visitors and the "back property" owners discussed above. It was clarified that contractors pay a heavy equipment road repair fee to compensate for any damage done to El-Shaddai I roads because they usually

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bring the equipment up the old, unpaved main entrance. We do not collect such a fee.

Road fee increase

Effective January, 1992, the Board recommended that the road fee be increased \$12.00 per year -- from the present \$85.00 to \$97.00 per year. This amount will not provide enough funds to re-gravel all roads that need it, but it will help to improve maintenance.

After discussion of needs and available money, the members present unanimously voted the \$12.00 increase. Secretarial and water fees remain unchanged. The 1992 fees (due January 1, 1992) will be:

|                           |         |
|---------------------------|---------|
| Roads                     | \$97.00 |
| Secretarial               | \$ 6.00 |
| Water (Participants only) | \$72.00 |

A lot without water connection availability will be assessed a total of \$103.00 for 1992. One with water availability will owe \$175.00.

Road fee for El-Shaddai I cabin owners

Two El-Shaddai I cabin owners use our roads regularly as a convenience to the owners and occupants of their cabins. We could close the gate between I and II, but this action would not be neighborly. The members moved that the Secretary send a letter to the two E-S I owners requesting that they contribute road fees only (\$85.00 each) toward maintaining our roads.

Change in road maintenance contractor

Richard Stover informed us that his workload was too heavy for him to continue to serve as our road contractor. He suggested that we have a nearby contractor, Joe Wilson, do our work. Richard agreed to prepare a prioritized project list, to discuss the work with Joe Wilson and to help us with an orderly turnover. We agreed with this plan.

We thank Richard for his long and faithful service to our association.

Possible zoning changes

Paul Harvey mentioned that he had read articles in the Franklin newspaper suggesting that proposed zoning changes in Macon County would prohibit building on new lots under one acre. Richard Stover said that this new restriction would be aimed at small lots with no water or sewer service available. He did not think that we would be affected. He will continue to monitor the zoning laws and will tell us of any areas of concern. He has an additional direct interest because of his continuing new lot development.

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Duplicate/late billing charge

Bob Liniger reported that he had sent several late payment notices to members who had not made timely annual payments. Bills are sent in January stating that fees are due on receipt of the notice. Most members presently pay in full in the first 60 to 90 days. Some take many months. Bob suggested that he start to send monthly reminders to those members who have not paid by April 1 of any year. A billing charge of \$2.00 per reminder be added to each statement to pay for the costs. It was moved and approved that he start this new process this year.

Election of Directors

The following members were elected/re-elected as Directors:

Nathan Browder  
Paul Harvey  
Bob Liniger  
Roger Mays  
Elmo Neff  
Jim Rhodes  
Ed Smith

Planned 1992 annual meeting

The 1992 annual meeting will be held at the home of Roger and Gloria Mays on Saturday, February 22, 1992.

Adjournment

The meeting was adjourned at 4:28 PM.



Robert G Liniger, Secretary  
March 15, 1991