

Stone Creek First, Homeowners Association
Cedar Rapids, IA
March 2nd 2006

The first meeting of the Stone Creek First Homeowners Association took place on Wed. February 15, 2006. It was held at the Cedar Rapids Main Library in downtown Cedar Rapids and was convened in order to turn over the duties of the Association from the builders to the Home Owners at Stone Creek Condominiums.

A board of directors was elected at that meeting and the following have been selected to serve the Association in the capacities mentioned below.

President – Eileen Lathrop – ph # 390.3071. Office held for a three year term.

Vice President – Troy McBride – ph # 363.4524 Office held for a two year term.

Board Member – Norman Cogil – ph # 632.1799 Office held for a one year term.

Sec/Treasurer – Virginia Schmoll – ph # 377.8565 Office held for a one year term.

****Following the end of this first term all subsequent length of terms for Board Members will be a three year term except for the Sec/Treasurer. The Sec/Treasurer will hold office on a year by year basis and will be elected each year at the Annual Stone Creek First Homeowners Association meeting held each January.**

Purpose:

This letter is to serve as an introduction of your Board of Directors and to highlight and recap a few important issues that typically generate questions by homeowners. It is by no means meant to be exhaustive in nature or to address every scenario or situation. Please refer to your copy of the Associations By-Laws provided to you when you purchased your home for more detailed information.

The first Board of Directors meeting was held on Thursday, March 2nd, 2006 at Virginia Schmoll's home. At this meeting each board member was elected to the posts mentioned above. It was also agreed upon by the Board that any person serving in the capacity of Sec/Treasurer will not have to pay the monthly Association dues. This was viewed as being the fair and correct thing to do in order to compensate this person for their time and work in maintaining the important records that office requires.

Parking

Be careful that neither you nor your guests block, in any fashion, someone else's driveway or inhibit a homeowner's ability to safely get in or out of their driveway. Driveways are not common property but are for the use of each homeowner individually. Anyone parking on the street must pay attention to how close they are parked to driveways as to not impede the use of that drive in any way. Vehicles found to be in violation of this will be towed at the owner's expense.

Please remember that all vehicles may only be parked in the street for no more than **48 hours** without being moved. If you own a vehicle that you do not drive on a regular basis and it is parked in the street it is your responsibility to move that vehicle every 2 days in order that it does not become an "eye sore" to your neighbors and/or block the street in any way. There have been a few complaints already regarding this, some by the company that removes snow from the streets, so thank you in advance for addressing this quickly and moving your vehicle and for being mindful of those around you. Owners of vehicles that are not moved will be asked to move the vehicle in question and if the vehicle is not moved it will be towed at the owner's expense.

Pets

Homeowners are allowed two pets to live indoors with them. No pet is ever allowed to be chained (in the front, back or side yard or in the garage) in any capacity. All pets must be leashed when walking the pet in common areas. All pet waste must be immediately picked up by the pet owner and disposed of properly. Leaving pet waste in any yard for any length of time will not be tolerated for obvious reasons and pet owners will be legally accountable to the Association for violations of this policy.

Complaints of pet noise and nuisance will be handled on a case by case basis with the onus being on the pet owner to insure that there is no infringement of the enjoyment of each home and the homeowner. As with every situation when common walls and grounds are shared, please be mindful of those around you.

Home Owners Insurance

The monthly Association dues that each of us pay every month cover our Group Home Owners Insurance Policy, lawn care, snow removal and to build a savings fund for the Association.

In the event a building is completely destroyed, once our deductible has been paid, our Group Homeowners Policy will build each unit in that building back up to a *base unit*. Please remember the following: Any upgrades in your unit that you purchased will NOT be covered under this Group Policy. You must purchase a Rental or Condo insurance

policy separately and at your own expense to cover any unit upgrades and personal belongings that you have in your unit. The Association will not pay for unit upgrades or personal property that may be damaged. Please refer to your copy of the Association By-Laws for more details regarding this.

Complaints

Please keep in mind that we are all homeowners. Obviously with owning a home there is a responsibility, as in any neighborhood, of building some sort of relationship/friendship with your neighbors. If you are having a difficult time with a particular neighbor it is your responsibility to work that situation out to the best of your ability. The Board of Directors will not become involved in the capacity of Landlords. The Board will become involved only when all reasonable means of rectifying a given situation have been exhausted by the homeowners themselves.

If and when the Board of Directors has to intervene in a situation for or between homeowners a letter will be sent to the offending party/parties detailing how the issue will be resolved on a case by case basis. A second letter will be sent at a reasonable amount of time after the first if no resolution has been met. This 2nd letter will be sent Certified Mail. If a 3rd letter has to be sent it will be done so in a legal capacity from the Attorney representing the Association. A fine of \$50 will also be imposed on the offending party at this time. If a second letter from the Attorney of the Association has to be mailed then a fine of \$100 will be imposed on the offending party. If no resolution has been made after the receipt of the 2nd letter from the Attorney of the Association it will be at this junction that all legal means to resolve the situation will be pursued by the Board of Directors as given by the authority of the Association By-Laws up to and including a Lien being applied to the property of the offending homeowner.

Of course it goes without saying; we all need to be mindful and respectful of those around us in order to avoid any problems that may arise. But keep in mind that the Board of Directors is here and eager to assist if and when our help is needed.

Keys

The Board of Directors has access to the Master Key of each unit in the Association. These keys will only be used in the event of an emergency i.e. Fire, Water, Tornado, Bomb... etc. If you lock yourself out of your unit you need to call a locksmith to gain access, please do not call the Board for access to the Master Keys. Also, if you have installed a lockable storm door you will need to provide a copy of that key as well to the Board of Directors. The Association must have access to each unit if and when it may become necessary for someone to get inside.

The next Association meeting will be held sometime in July or August. A letter will be sent out regarding the date and time once it has been decided upon. Please try to attend if possible.

The Board has thought it might be a good idea to form sub-committees to cover such things as Neighborhood functions, gardening etc. Please start thinking about some ideas of ways to become involved in your Association.

***** REMINDER - Now that the weather will start warming up be sure to keep the plants/trees that have been provided by your units well watered so that they don't die.**

If there are any questions regarding some of the topics in this document, please feel free to call on one of the Board members for clarification.

See you at the next meeting.

Regards,

The Board of Directors
Stone Creek First Homeowners Association

Subj: Minutes of meeting
Date: 3/4/2006 7:14:53 AM Central Standard Time

STONE CREEK FIRST OWNERS ASSOCIATION

BOARD OF DIRECTORS MEETING

Thursday, March 2, 2006

7:00 PM

The first order of business was the election of officers. Norman Cogil nominated Eileen Lathrop for President. Second by Troy McBride. Passed unanimously.
Eileen Lathrop nominated Troy McBride as Vice President. Virginia Schmoll seconded. Passed unanimously.
Norman Cogil is member of the board

President Eileen Lathrop will hold a 3 year term
Vice President Troy McBride will hold a 2 year term.
Member of Board Norman Cogil will hold a 1 year term.
The rotation will continue in future years electing a new member each year.
Secretary/Treasurer Virginia Schmoll will hold a 1 year term (electing a new secretary each year.)

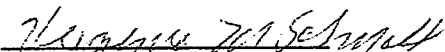
Norman Cogil moved the secretary/treasurer to receive compensation for the services in the form of the condo fee.
Seconded by Eileen Lathrop. Passed unanimously.

The semiannual general meeting will be held in August.

The Board decided for the first 6 months to meet once a month.

Each Board Member was assigned specific items to complete our transfer to an independent organization.

The meeting was adjourned to meet Tuesday, April 4, at 6:00 PM at Norman Cogil's

Secretary/Treasurer 
Virginia Schmoll

Subject: Minutes of meeting
Date: 4/4/2006 6:00

STONE CREEK 1ST OWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
TUESDAY APRIL 4, 2006
6:00 PM

The Board met at Norman Cogil's. Randy Price, representative from Millhiser Smith Agency, Inc. The discussion was over the condos Business Insurance review. Giving us knowledge of our current insurance coverage's.

Next point of discussion concerned the care of our lawns. We took the bid from Clean Cut as it the most reasonable. It will be \$180.00 per mow--additional units would be \$35.00 . Mowing plus fertilizing was to be done by them

The extra mail box keys are to be returned to the owners. A sign off sheet is being prepared for them to acknowledge they received hem.

We will be looking into the condition and needs of the common lawn areas and by the basin.

Our general meeting will be in August (to be set when Beems Auditorium is available.

\$325.00 was approved for the insurance liability to cover the Board of Directors-a years premium.

Next month we meet at Troy McBride's at 6:00 PM

Meeting adjourned


Virginia Schmol. Secretary

STONE CREEK 1ST OWNER'S ASSOCIATION
BOARD MEETING – May 2, 2006

The meeting was called to order by President Eileen Lathrop with Board Members Troy McBride and Norm Cogil and Secretary Virginia Schmoll present. Virginia submitted her resignation which was accepted. It was moved, seconded and carried that Marge Cogil would replace Virginia as Secretary/Treasurer.

Several requests were submitted to Board members for additions or changes:

- Jim Locket asked permission to plant three trees around their condo. Troy will call all who live in that building about proposed request. He will also call to see what trees are being currently planted in the area.
- Rochelle wants to put on screen door.
- Old car is being moved.
- Crab grass complaint will be handled by Norm
- Permission from Board will be needed to build any new steps to decks. Building permit will also be needed by the Association Board.

Norm checked to make sure the meeting room at the Library would be available for the next Association general meeting on August 8th. Norm will make sure the Library puts the meeting on their calendar.

Discussion was held on the lawn care and watering possibilities. The Board will gather more information about costs, availability, etc. of a watering system before any decisions are made.

Norm will contact Clean Cut Lawn Service about damage to buildings which happened during the mowing. Also the Board decided that the grass should be cut higher to prevent drying out.

Information on several bank's charges and services were investigated by Norm. He will check with Farmer's State Bank to moved our account to the SW Bank for convenience.

Also he will check on charges for automatic dues payments by members. Deposit books were ordered.

The next meeting of the Board will be held the last week of May with date to be set at a later time.

Respectfully submitted,
Marge Cogil, Secretary/Treasurer

STONE CREEK 1ST OWNER'S ASSOCIATION
BOARD MEETING – June 8, 2006

The meeting was called to order by President Eileen Lathrop with Board Members Troy McBride, and Norm Cogil and Secretary Marge Cogil present.

The Treasurer submitted a written financial report to each board member. The report was accepted.

A discussion was held on new owner's rules. Troy will write a letter to be sent to the association members covering rules for making any improvements to property, care of lawns, owner's and renters responsibilities, renter's leases, etc. Another letter will be sent on a later date to remind owners about the general meeting at the Library on Tuesday, August 8th from 6:00 – 8:00 p.m.

For Sale signs were also discussed and it was decided that sign's will be permitted as long as the sign was placed in the rocked area near the door of the condo.

The next meeting of the Board will be held on July 10th at 6:00 pm.

Respectfully submitted
Marge Cogil, Secretary/Treasurer

STONE CREEK 1ST OWNER'S ASSOCIATION
BOARD MEETING – July 20, 2006

The meeting was called to order by President Eileen Lathrop with Board Members Troy McBride and Norman Cogil and Secretary/Treasurer Marge Cogil present.

The Treasurer submitted a written financial report to each board member. The report was accepted.

A motion was by Troy and seconded by Eileen to invest \$12,000 into Certificates of Deposit. Norm and Troy volunteered to investigate the best rates available and do the investing.

Discussions were held on the following concerns:

- Clean Cut has been notified about problems and concerns of our association members and has been willing to do anything possible to take care of same.
- Beetles in trees have been sprayed which hopefully will alleviate the problem.
- Acknowledgement was made of the volunteers who have picked up trash while out walking and watering the plants in the landscaped areas. More volunteers are needed and welcomed to help keep our neighborhood clean and beautiful.
- Mention was made that volunteers will be sought at the semi-annual meeting to set up a time and place for a "Get to Know Your Neighbor" night as several people have mentioned having one.
- It will be brought up at the association meeting that many people have expressed an interest in automatic pay for the association dues.
- A reminder was again given that watering lawns is up to each individual owner.
- Any improvements to each condo must be brought to the Board for approval.
- It has been brought to the board's attention that there are people speeding on the streets and that when the buildings on Stoneview Circle are completed we may want to add speed bumps or signs.
- A quarterly audit will be conducted on the financial records of the association
- Eileen will check on changing the Board of Director names on Corporation papers.

Motion to adjourn the meeting was made by Troy and seconded by Norm. Motion carried. Next meeting will be an Association meeting held at Beems Auditorium on Tuesday, August 8th.

Respectfully submitted,
Marge Cogil, Secretary/Treasurer

STONE CREEK 1ST HOMEOWNER'S ASSOCIATION
ASSOCIATION MEETING, August 6, 2006

The second Homeowner's Association meeting was called to order by President Eileen Lathrop with 15 units represented.

The Association Board was introduced. Secretary Virginia Schmoll resigned on April 17, 2006 and was replaced by Marge Cogil.

The minutes of the February 15, 2006 meeting were read and approved.

A copy of the Treasurer's Report was handed to those attending the meeting and were approved. Vice President Troy McBride explained the Board's desire to keep expenses within the dues income and at the same time to make sure that the buildings and grounds are kept in excellent condition. He reminded everyone that it is also a must to invest money for any future emergencies that may occur which would require funds from the treasury.

The regulations concerning picking up after pets and keeping pets from barking and on leash were discussed as there were some violations of the association by-laws. President Eileen Lathrop will contact the owner's about the violations.

Lawn care issues were discussed. Board member Norm Cogil will contact the lawn care company about various concerns of landscaping issues as well as mowing the weeds near the Dean Road exit and at the end of the cul-de-sacs.

There have been instances of speeding in the area. Speed signs were discussed. A motion was made and approved that Board was asked to look into the problem and into posting signs.

For Sale signs were discussed and it was agreed that they would be allowed.

Dianne Aldrich, Delores Wright and Bev Persons will form a committee to set up a "Get to Know Your Neighbor" night for the association.

Automatic Pay of association dues was discussed and tabled.

Many thanks and much appreciation was expressed to those homeowner's who have helped keep the grounds in our association clean and pretty by picking up trash, planting flowers, watering common areas and pulling weeds. President Eileen called on everyone to join in and help keep everything beautiful.

Next meeting will be held in January, 2007. Meeting adjourned at 7:20 p.m.

Respectfully submitted by
Marge Cogil, Secretary/Treasurer

STONE CREEK 1ST OWNER'S ASSOCIATION MEETING
SEPT 12, 2006

The meeting was called to order by President Eileen Lathrop with members Troy McBride and Norman Cogil and Secretary/Treasurer Marge Cogil present.

Randy Price from Millhiser Smith Insurance Company gave a presentation on available property insurance policies as the cost of the current insurance was due to increase. It was moved and seconded and carried that we insure with Auto Owner's Insurance Company as the coverage was more inclusive and the cost was less. It was moved, seconded and carried that we use the EZ payment plan which would automatically be paid by the bank from our checking account. The cost would be \$3496.65 quarterly. Randy suggested that we have a representative from Auto Owner's Insurance Company attend our annual meeting to discuss the coverage offered and answer any questions.

Minutes of the last meeting were read and the Treasurer's Report was reviewed. Both were accepted.

Discussion was held on the following:

- Norm said that Zack from Abode assured him that the landscape problem areas between the 3700 block and the 3600 block would be addressed.
- Zack also said that the State of Iowa had given Abode Construction permission to construct another building at the end of the 3700 block.
- Discussion on allowing "For Sale" signs to be posted was tabled until the next Association meeting.
- The need for speed limit signs was tabled until the next Association meeting.
- All new owner's of condos need to receive a copy of the Association By-laws.

Snow removal contracts was discussed. We had Priority Concrete on contract for the last snow season. Troy will contact them as well as at least two other snow removal companies for bids for the 2006-2007 snow season.

Next meeting is scheduled for 6:00 pm on October 10, 2006.

Meeting was adjourned.

Respectfully submitted by
Marge Cogil, Secretary/Treasurer

STONE CREEK 1ST OWNER'S ASSOCIATION
BOARD MEETING, October 10, 2006

President Eileen Lathrop called the meeting to order with Board members Troy McBride and Norman Cogil and Secretary/Treasurer Marge Cogil present.

Troy made contacts for bids on snow removal for 2006/2007 with the following being contacted:

Clean Cut – bid
Elite – bid
Gregg – no bid
Best Lawn – no bid

Troy will be contacting the ones with no bids and also call Abode for information about last year's contract.

Board members Norm and Eileen along with 3 other condo owners attended a meeting for information about the Highway 151 assessment.

Eaves on some of the condos are filling up with leaves. Eileen will call Mark Fettinger to clean those eaves needing it and also provide a bid on what eave covers would cost.

It was tabled until the next meeting that Eileen will make cards to give to association members giving names of the Association Board as well as a few general reminders, i.e. remember association fees are due on the 5th of each month, pick up after pets, keep pets on a leash, etc.

Eileen will ask about the legalities of how association dues are collected in event of a foreclosure.

Next meeting will be held at 6:00 pm on Monday, November 6th.

Meeting was adjourned.

Respectfully submitted by,
Marge Cogil, Secretary/Treasurer

STONE CREEK 1ST OWNER'S ASSOCIATION
Board Meeting, November 6, 2006

The meeting was called to order by Eileen Lathrop. Board members Troy McBride and Norman Cogil and Secretary/Treasurer Marge Cogil were present.

A complaint was received that siding had popped out on some of the condos. Norm will check into the problem and call the person who did the installation.

Eileen checked into the legalities of what should be done in the case of delinquent dues and found that a judgement should be filed which would prevent any sale of the property until the judgement is satisfied.

In the event that anyone would want a copy of the Association guidelines, Eileen will give them a web site from which to download any information needed.

It was reported that the Auto-Owner's Insurance Company representative had checked on some of the condos in connection with our Homeowner's policy.

Troy is in the process of finding a snow removal service for the association.

The next meeting will be set at a later date.

Meeting adjourned,

Marge Cogil
Secretary/Treasurer

STONE CREEK 1ST OWNER'S ASSOCIATION
Board Meeting, December 20, 2006

The meeting was called to order by President Eileen Lathrop. Board members Troy McBride and Norm Cogil, Secretary/Treasurer Marge Cogil and guest Randy Price were present.

The Board called for a new proposal for the homeowner's insurance from Millhiser Smith Agency as values for the buildings were not correct. Millhiser agent Randy Price will look into a blanket coverage policy instead of an individual building coverage policy. Randy will get back to us at a meeting to be set at a later date.

Norm reserved the Beemis Auditorium for the Association meeting to be held on February 7th from 6:00 – 8:00 p.m. Troy will send a letter to all Association members about the date, time and place of the meeting.

Norm will investigate a report about crumbling cement near fire hydrant in 3600 block.

It was noted that any satellite dish installed must be approved by the Board.

Meeting was adjourned.

Respectfully submitted,
Marge Cogil, Secretary/Treasurer