

**CURLEW LANDINGS HOMEOWNERS ASSOCIATION, INC.**  
**BOARD MEETING MINUTES**  
**JANUARY 19, 2006**

Meeting was called to order at 7:12 p.m., following the adjournment of the Annual Meeting.  
Present: Debbie Beaty, Manny Borg, Karin Daley, Tom Serridge, Rick Simon, and Alan Sinclair

Minutes: The minutes of the December 15, 2005 meeting were presented for approval. The date in the heading was corrected to read December 15 rather than December 25. It was moved by Rick Simon, seconded by Alan Sinclair, and carried with a 6-0 vote to approve the minutes of the December 15, 2005 meeting, as corrected.

Tom Serridge presented the financial report, stating that the total between checking and reserves is \$45,000, with \$10,000 of that being located in a CD. It was moved by Rick Simon, seconded by Alan Sinclair, and carried with a 6-0 vote to approve this report and file for audit.

**Old Business**

Alan Sinclair requested an update on the appraisals on our buildings required by our insurance carrier. Tom reported that he has contacted three different sources to receive appraisals of our buildings, but all three refused to provide this service. Tom reported that Citizens Insurance did perform a re-evaluation of property at Curlew Landings and values were almost doubled. Tom reported that the Board must respond to Citizens no later than February 9, 2006 as to whether we will be using their appraisals or providing one completed by an alternative acceptable to them. It was moved by Rick Simon, seconded by Manny Borg, and carried with a 6-0 vote to go forward with Citizens figure and authorize Tom to accept the 40% increase. The Board Members will, in the mean time, take other steps to address this concern with the increase in insurance with local and state governments.

Tom updated the Board on the efforts to receive the monies owed to the HOA by Stefan Wiezorek, owner of 2374 Hanover.

**New Business**

Debbie reported that the Board has received a thank you note from Anthony & Pat Monaco.

Kim Beaty asked whether the Board would be interested in having a letter drawn up to be sent to Governor Bush by all 94 unit owners letting him know our situation concerning insurance increases. Kim offered to work with the Board to compose a letter and move forward with this letter campaign. Board Members agreed to this. Mary Skinner-Narine suggested that copies of the letter be distributed to homeowners for signatures and then collected by the Board and forwarded to the elected officials in one envelope, postage paid by the HOA.

Debbie commended those responsible for the Curlew Landings Newsletter – Nancy Sinclair and Gail Lang.

There being no further business to be brought before the Board, it was moved by Karin Daley, seconded by Manny Borg, and carried with a 5-0 vote to adjourn the meeting – meeting adjourned at 7:07 p.m.

Respectfully submitted,  
Karin Daley - February 16, 2006