

CURLEW LANDINGS HOMEOWNERS ASSOCIATION, INC.
BOARD MEETING MINUTES
FEBRUARY 16, 2006

Roll Call – Quorum Established

The meeting was called to order at 7:00 p.m. Board Members present: Debbie Beaty, Manny Borg, Karin Daley, Tom Serridge, Rick Simon, and Alan Sinclair.

Minutes: The minutes of the Meeting of January 19, 2006 were presented for approval. It was moved by Tom Serridge, seconded by Rick Simon, and carried with a 6-0 vote to approve the minutes, as submitted.

Tom Serridge presented the financial report, stating that the total between checking and reserves is \$43,500, with \$10,000 of that placed in a CD bearing a 4.5 % interest rate. It was moved by Karin Daley, seconded by Alan Sinclair, and carried with a 6-0 vote to approve the report and file for audit.

Old Business

Tom Serridge presented a bill from Citizen's Insurance for \$21,597, based on the new appraisal of buildings performed by Citizen's. Tom reported that this amount is due by April 1, 2006 and will cover the period of April 1, 2006 through the end of July 2006. Discussion followed by the Board Members and it was discussed that the \$10,000 built into the budget for an anticipated insurance increase can go towards covering a portion of this amount. Tom reported that the estimate for next premium is \$109,698 which is double last year's premium. A letter was presented by Kim Beaty that he had just read at the City Commission meeting regarding the escalating costs of insurance. It was suggested to make copies and have all homeowners sign the letter. Signed letters will be collected and mailed, postage paid for by the HOA, to all elected officials, i.e., state senators & representatives, as well as the governor. Debbie Beaty suggested that a copy of this letter along with an explanatory letter be forwarded to all condo associations, as well as local developers, up & down the coastline to urge that they duplicate our efforts. The Board decided that an emergency meeting of all homeowners be scheduled to vote on a special assessment to cover the increased expense of insurance. Debbie will draft a letter to be sent to the homeowners notifying them of this urgent matter and important vote to be taken at this emergency meeting. This meeting will be scheduled for March 9, 2006.

Tom reported to the Board on outstanding monthly fees paid to the HOA.

Tom reported that he met with the surveyor regarding the concern brought to the Board regarding property lines by the owner of the apartments to the south of the property. Tom will continue to work on this and update the Board at future meetings.

Debbie reported that letters of concern were sent to the following homeowners: 2395 Hanover Drive, 642 Drake Lane, and 634 Duchess Blvd.

New Business

Bill Brennan, 2393 Hanover, brought up problems with illegal parking and storing of gasoline cans outside at residence near his home.

Carl Bonsack expressed concern with dogs being allowed outside without being on a leash. Carl also expressed his concern with the change in the fence on the west end of the seawall.

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Debbie Beaty stated that all comments are to be placed in writing and submitted to the Board through the office. This will allow the Board to move forward with enforcing the rules and addressing specific issues with those who violate the rules.

There being no further business to be brought before the Board, it was moved by Karin Daley, seconded by Alan Sinclair, and carried with a 6-0 vote to adjourn the meeting – meeting adjourned at 8:26 p.m.

Respectfully submitted,
Karin Daley, March 16, 2006